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1. OVERVIEW

One year ago COVID-19 was declared a global pandemic, wreaking havoc on economies all across the world, resulting in substantial loss of lives and livelihoods. The global economy began recovering in the first quarter of 2021, supported by the rollout of COVID-19 vaccination programmes, adaptation to public health measures by businesses, and continued monetary and fiscal policy response measures in major economies. Global trade in merchandise, consumption spending and private investment have seen a rebound. However, trade in services such as tourism and transportation remain subdued from their pre-pandemic levels. Most advanced economies recorded modest growth while developing and emerging economies faced output contractions as new waves of the virus and expiring policy measures threatened their recovery.

The Guyanese economy continued to benefit from oil production. However, mixed output performance was recorded in the major sectors as the non-oil economy is still recovering from the impact of the ongoing COVID-19 pandemic. The agriculture sector recorded increased production of rice, fish & shrimp, sugar, eggs and poultry meat while the forestry subsector contracted. In the mining & quarrying sector, production of sand, bauxite, stone and gold were lower while crude oil and diamond production increased. The manufacturing sector recorded mixed performances with liquid pharmaceuticals, nitrogen gas, oxygen, paints and alcoholic beverages performing

favourably while there was a decline in production of acetylene, ointments, tablets and detergents. The construction sector recorded positive performance on account of increased public and private construction while there was increased activities in the services sector as the authorities commenced lifting COVID-19 restrictive measures.

The inflation rate was 0.6 percent at end-March 2021. This reflected higher prices in the subcategories of transport & communication, food, education and housing. However, there were lower prices in the categories of clothing, footwear & repairs and miscellaneous goods & services.

The overall balance of payments recorded a lower deficit of US\$53.8 million compared to US\$76.7 million for the same period last year. This outturn reflected a reduced current account deficit despite a decline in the capital account surplus. The improvement in the current account resulted primarily from increased export receipts from crude oil notwithstanding higher import costs. The contraction in the capital account was due to lower net foreign direct investments attributable to oil cost recovery by the oil & gas sector.

Guyana's net international investment position (NIIP) was US\$7,203.6 million at the end of March 2021, a deterioration of US\$322.1 million or 4.7 percent from the end-December 2020 position.



The total value of transactions on the foreign exchange market increased by 7.2 percent or US\$185.9 million to US\$2,768.6 million. Transactions in soft currency, bank and non-bank cambios and foreign currency accounts were higher when compared with last year. Hard currency transactions recorded lower values due to less receipts and payments when compared with the corresponding period in 2020. Moreover, total foreign exchange sales were greater than purchases by US\$78.3 million. The Bank's weighted exchange mid-rate, which is the reference for official transactions, was unchanged at G\$208.50 during the first quarter of 2021.

The overall financial position of the public sector, (which includes the Central Government and the Non-Financial Public Enterprises (NFPEs)), recorded a surplus of G\$14,251 million, at end-March 2021, reflective of improved performances of both the NFPEs and Central Government.

The total stock of public debt, which comprises both external and domestic debt, increased by 3.9 percent to US\$2,692 million at end-March 2021, compared to the end-December 2020 position. Domestic debt stock increased to G\$280,650 million or US\$1,346.0 million at the end of the first quarter of 2021. Domestic debt service payments expanded to G\$29,439 million as a result of principal repayments for treasury bills redeemed for fiscal support. Total principal and interest payments were G\$28,979 million and G\$460 million, respectively. Domestic debt service payments accounted for 33.9 percent of

government revenue which fell within the prudential liquidity threshold range.

The stock of external debt expanded to US\$1,345.9 million, almost the same level as that of domestic debt. This outturn was on account of a rise in multilateral debt, reflecting increased loan disbursements by these creditors during the review period. External debt service payments, which accounted for 2.6 percent of export earnings, increased by 5.2 percent, mainly due to higher principal payments to multilateral and bilateral creditors.

The monetary aggregates of reserve and broad money grew by 2.3 percent and 2.0 percent respectively. The former reflected an increase in net domestic assets of the Bank of Guyana while the latter was on account of expansions in net domestic credit and other items (net). Private sector credit grew by 2.0 percent, the same level of growth recorded for the corresponding period last year. The treasury bill rates were marginally lower while the weighted average lending rate declined during the review period.

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 3.4 percent to G\$336,643 million. The sector's share of total assets in the financial sector remained stable at 34.1 percent at end-March 2021.

At the end of the first quarter of 2021, the financial system remained relatively stable with the Licensed Depository Financial



Institutions (LDFIs) being adequately capitalised, highly liquid and profitable. Capital Adequacy Ratio (CAR) continued to exceed the prudential 8.0 percent benchmark. Asset quality was satisfactory but reflected a minimal increase in the level of non-performing loans when compared with the first quarter of 2020. To protect consumers and the financial sector, the COVID-19 measures were extended to June 2021. At end-March 2021, a total of 1,608 facilities amounting to \$28,759 million benefited from the relief measures. The services sub-sector continues to account for the largest portion of the relief, as the sector was particularly affected by the public health measures implemented to curb the spread of the virus.

At end-March 2021, the insurance sector was adequately capitalized as both the life and non-life insurance sectors' assets exceeded their respective solvency requirements in keeping with the Insurance Act 2016. However, there are potential systemic issues from concentration of assets.

Pension funds' vulnerability to market risk was moderate and stable for the quarter ended March 2021, although Defined Contribution (DC) pension funds continued to be largely exposed to insurance companies having investments in deposit administration contracts.

The conduct of monetary policy continued to focus on price stability while ensuring an adequate level of liquidity in the system to provide for private sector credit and economic growth. The Bank continued to use

treasury bills in its primary Open Market Operations. The Bank temporarily reduced the reserve requirement ratio to 10 percent effective August 24, 2020 to June 30, 2021 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures. Additionally, the Bank continued to facilitate efficient intermediation through the issuance of notes and coins.

Modernization of the Payment Systems infrastructure comprising Guyana Real Time Gross Settlement (G-RTGS) and Guyana Central Securities Depository (G-CSD) systems were completed with both systems commencing operations in March 2021. □



2. REVIEW OF THE FIRST QUARTER OF 2021

PRODUCTION

The Guyanese economy continued to benefit from oil output. However, the non-oil economy registered mixed output performance in the major sectors during the first quarter of 2021 as the economy is still recovering from the impact of the ongoing COVID-19 pandemic.

In the agriculture sector, there were increased output of rice by 79.9 percent, fish & shrimp by 9.2 percent, sugar by 0.5 percent, eggs by 0.4 percent and poultry meat by 0.1 percent. Rice production soared notwithstanding the adverse weather conditions experienced during the first crop. The fish & shrimp subsector managed to perform favourably despite the many challenges such as piracy and the ongoing COVID-19 pandemic. Sugar output increased in the first quarter and was attributed to rehabilitation works at the functioning estates, critical investments in machinery by GUYSUCO and high workers' morale during the first crop for 2021. On the other hand, the forestry subsector recorded a 12.3 percent decline in production for the period under review.

The mining and quarrying sector recorded lower output of sand, crushed stone, bauxite and gold which contracted by 82.1 percent, 37.9 percent, 33.5 percent and 17.9 percent, respectively. The decline in the gold industry was on account of lower declarations by one large scale mining company and the small & medium scale miners by 68.6 percent and 8.1

percent, respectively. Conversely, higher output of 82.8 percent and 44.8 percent were recorded for crude oil and diamonds, respectively. Crude oil production increased to 11 million barrels at end-March 2021, as daily oil production increased significantly when compared to one year earlier.

In the manufacturing sector increases were recorded in the production of liquid pharmaceuticals, nitrogen gas, oxygen, paints and alcoholic beverages by 35.8 percent, 31.8 percent, 23.3 percent, 22.1 percent and 17.5 percent, respectively. On the other hand, declines were registered in the production of acetylene, ointments, tablets and detergents by 42.8 percent, 42.2 percent, 34.6 percent and 26.1 percent, respectively.

The construction sector recorded positive performance on account of increased public and private construction.

The performance in the services sector improved, albeit not to pre-pandemic levels, as the authorities commenced lifting COVID-19 restrictive measures. There was increased activity in the wholesale & retail trade & repairs; arts, entertainment & recreation; accommodation & food services; transport & storage and financial & insurance subsectors.

INFLATION

The Urban Consumer Price Index (CPI) recorded an inflation of 0.6 percent for the first quarter of 2021. This outcome was



primarily on account of increase in prices within the categories of transport & communication by 1.1 percent, food by 0.8 percent, education by 0.5 percent, housing by 0.5 percent and furniture by 0.1 percent. Conversely, price declines were recorded in the categories of clothing by 0.9, footwear and repairs by 0.3 percent and miscellaneous goods and services by 0.2 percent.

BALANCE OF PAYMENTS

The overall balance of payments recorded a lower deficit of US\$53.8 million compared to US\$76.7 million for the same period last year. This outturn reflected a reduced current account deficit despite a decline in the capital account surplus. The improvement in the current account resulted primarily from increased export receipts from crude oil notwithstanding higher import costs. The contraction in the capital account was due to lower net foreign direct investments attributable to oil cost recovery by the oil & gas sector.

The current account recorded a lower deficit of US\$115.4 million from a deficit of US\$377.2 million the previous year, mainly due to a merchandise trade surplus of US\$369.2 million compared to a deficit of US\$1.0 million last year. This outturn reflected a US\$379.6 million growth in exports to US\$992.0 million. Higher export receipts stemmed from US\$674.1 million for crude oil and US\$20.9 million from bauxite. Lower export receipts were from gold, 'other export', rice and timber by US\$36.2 million, US\$7.3 million, US\$4.4 million and US\$0.1 million, respectively. Merchandise imports increased by US\$9.4 million owing to higher

consumption and intermediate goods by US\$32.8 million and US\$62.4 million, respectively.

The non-oil current account recorded a deficit of US\$147.9 million, 47.7 percent higher than the end-March 2020 deficit of US\$100.2 million. This deterioration resulted from a higher non-oil merchandise trade deficit of US\$265.9 million compared to US\$38.9 million a year ago, stemming mainly from higher import costs as well as lower export receipts.

The services account recorded a wider deficit of US\$692.4 million, an increase of 33.2 percent or US\$172.5 million from one year ago. This resulted from higher payments for factor services by US\$56.8 million. Net payments for factor services increased by US\$61.7 million to US\$121.8 million due mainly to the repatriation of income on equity (oil profits) by the oil & gas sector. Net payments for non-factor services was greater by 24.1 percent as a result of higher payments for construction, technical, trade related and other business services and operating lease, all for the oil & gas sector. Net unrequited transfers rose by 44.5 percent or US\$64.0 million to US\$207.9 million, reflecting increased inflows to bank accounts.

The capital account registered a lower surplus of US\$40.8 million from US\$283.8 million at end-March 2020, on account of outflow of oil revenues to the Natural Resource Fund (NRF) and oil cost recovery (withdrawal of equity) by Esso Exploration and Production Guyana Limited (EEPGL) and its partners. Loans disbursed to the non-



financial public sector increased by US\$30.6 million to US\$45.7 million and short-term private capital net recorded a higher outflow of US\$33.1 million from US\$25.5 million one year ago. This increase reflected commercial banks' accumulation of foreign assets. Net foreign direct investments decreased by 66.7 percent or US\$251.7 million to US\$125.7 million due to the oil cost recovery (withdrawal of equity) by EEPGL and partners.

The overall deficit was financed by a drawdown on the Bank of Guyana's foreign reserves. BOG international reserves amounted to US\$626.8 million and was equivalent to 1.5 months of import cover at the end of the first quarter of 2021.

NET INTERNATIONAL INVESTMENT POSITION (NIIP)

Guyana's net international investment position (NIIP) was US\$7,203.6 million at the end of March 2021. This represented a deterioration of US\$322.1 million or 4.7 percent from the end-December 2020 position, resulting from a reduction of 6.2 percent in the stock of assets and an increase of 2.3 percent in the stock of liabilities. Assets declined by US\$120.1 to US\$1,828.8 million resulting from a drawdown of US\$135.7 million on deposits held abroad. Liabilities increased by US\$202 million to US\$9,032.4 million owing to net inward direct investment of US\$125.4 million and other investment of US\$76.6 million.

FOREIGN EXCHANGE MARKET

The total value of foreign currency transactions increased by 7.2 percent to US\$2,768.6 million compared with US\$2,582.7 million in the first quarter of last year. Total purchases and sales were US\$1,345.2 million and US\$1,423.4 million, respectively, resulting in net sales of US\$78.3 million.

Transactions processed at the bank and non-bank cambios amounted to US\$1,252.7 million, an increase of 12.3 percent or US\$136.8 million in the value of trades when compared with the corresponding period last year. At the Bank of Guyana, total hard currency inflows and outflows declined to US\$258.4 million from US\$340.0 million. Net payments were US\$56.3 million. The value of foreign currency account transactions increased by 11.5 percent to US\$1,253.9 million. Net credits amounted to US\$3.5 million. Transfers through money transfer agencies declined by US\$254.6 million to US\$92.3 million. Soft currency transactions increased by 74.3 percent or US\$1.5 million to US\$3.6 million at the cambios.

Commercial bank cambios continued to dominate the cambio trade. Total turnover was US\$1,241.6 million or 99.1 percent of the entire cambio market transactions, an increase of 12.7 percent compared with the corresponding period in 2020. However, the value of foreign exchange activities at the non-bank cambios showed a decline of 20.6 percent in activities as a result of the direct impact from the COVID-19 pandemic. Trades amounted to US\$11.1 million



compared with US\$14.0 million during the corresponding period in 2020. The non-bank cambios accounted for a miniscule 0.9 percent of the market.

Hard currency purchases and sales by the Bank of Guyana were US\$101.0 million and US\$157.4 million compared with US\$131.6 million and US\$208.4 million, respectively, for the same period in 2020. The decline in receipts and sales stemmed primarily from lower non-bank purchases and decreased payments for fuel oil and other goods & services. Fuel imports represented the largest category of payments, amounting to 48.3 percent. The Bank purchased foreign currency amounting to US\$18.0 million from commercial banks during the first quarter of 2021.

The debits and credits of authorized foreign currency accounts at commercial banks were US\$625.2 million and US\$628.7 million, respectively. This resulted in net sales of US\$3.5 million on these accounts. The corresponding period last year recorded debits and credits on these accounts at US\$562.6 million and US\$562.1 million, respectively.

The aggregated value of transfers by money transfer agencies during the period under review amounted to US\$92.3 million, 73.4 percent lower than the previous year. Inbound and outbound transactions were US\$83.8 million and US\$8.5 million, respectively.

Interbank trade amounted to US\$13.0 million at end-March 2021 when compared

with US\$2.0 million for the same period last year.

The US dollar was the most traded currency on the market. US dollar transactions accounted for 97.3 percent of the overall market activity. The market share of the Pound Sterling, the Canadian dollar and the Euro were 1.2 percent, 0.9 percent and 0.6 percent, respectively.

CARICOM currency transactions increased by 74.3 percent to US\$3.6 million from US\$2.1 million at end-March 2020. The market share of the Barbadian dollar was 55.7 percent, followed by the Trinidad & Tobago dollar with 40.0 percent and the EC dollar with 4.3 percent of the aggregate turnover.

The Bank's weighted mid-rate, which is the reference for official transactions, was unchanged at G\$208.50 during the first quarter of 2021. The un-weighted rate experienced a depreciation by 0.30 percent, from G\$214.88 at the end of March 2020 to G\$215.53 at the end of the review period for 2021.

The average buying and selling rates of the US dollar at bank cambios as at March 2021 depreciated to G\$214.00 from G\$213.95 and G\$215.46 from G\$215.34, respectively, from the corresponding period last year. At the non-bank cambios, the buying and selling rates were higher at G\$214.47 and G\$217.41 from G\$213.51 and G\$216.51, respectively, in the previous period.

The difference between the banks' and non-banks' buying rates increased to G\$0.47



from G\$0.44 at end-March 2020. The difference in the selling rates of the bank and non-bank cambios was G\$1.94 compared with G\$1.18 for the same period in 2020. The banks' spread was lower at G\$1.47 compared with the non-banks' spread at G\$2.94. The total market spread declined to G\$2.39 compared with G\$2.41 at the end of March 2020.

PUBLIC FINANCE

The overall financial position of the public sector, (which includes the Central Government and the Non-Financial Public Enterprises (NFPEs)), recorded a surplus of G\$14,251 million, at end-March 2021, reflective of improved performances of both the NFPEs and Central Government.

Central Government

The Central Government overall balance recorded a higher surplus of G\$10,611 million at end-March 2021, relative to a surplus of G\$6,572 million one year earlier, resulting from increased revenue collections which were sufficient to offset budgetary spending during the review period.

The current account recorded a surplus of G\$14,805 million, owing to increased revenue collections from taxation as business activities picked up following the gradual lifting of COVID-19 restrictions. Total current revenue rose by 9.7 percent to G\$61,559 million. This performance reflected increased collection of income taxes by 9.8 percent to G\$25,911 million, VAT & excise taxes by 7.3 percent to G\$25,351 million, trade taxes by 5.8 percent to

G\$5,542 million and other tax revenues by 32.3 percent to G\$2,441 million. Non-tax revenue also expanded by 29.5 percent to G\$2,313 million.

Total current expenditure (including interest charges) was G\$46,754 million, reflective of budgetary spending. Transfer payments amounted to G\$21,041 million while employment costs, spending on other goods & services and interest charges were G\$16,468 million, G\$7,195 million and G\$2,050 million, respectively.

The capital account deficit stood at G\$4,195 million, with capital revenue amounting to G\$318 million while capital expenditure amounted to G\$4,513 million. Capital revenue comprised proceeds received for projects amounting to G\$248 million and debt relief of G\$70 million under the Enhanced HIPC (E-HIPC) initiative.

Capital expenditure was in line with budgetary spending on developmental projects. Disbursements for the construction sector amounted to G\$2,957 million and represented 65.5 percent of total capital expenditure for the period under review. As a percentage of total capital expenditure, the remaining disbursements were as follows: agriculture (7.8 percent), social welfare (6.0 percent), power generation (4.4 percent), health (3.5 percent), public safety (3.2 percent), administration (2.1 percent), environment & pure water (2.0 percent), housing (1.8 percent), transport & communication (1.7 percent), education (0.7 percent), financial transfers (0.5 percent), culture/youth (0.4 percent), manufacturing



(0.4 percent) and national security & defence (0.1 percent). There were no capital spending on fishing and tourist development.

Central Government financing position amounted to net domestic savings of G\$22,576 million and net external borrowings of G\$11,965 million.

Non-Financial Public Enterprises

Non-Financial Public Enterprises (NFPEs) recorded a surplus of G\$3,640 million, at end-March 2021, compared to a deficit of G\$2,871 million, at end-March 2020. This resulted from a 29.0 percent expansion in total receipts despite an increase of 4.1 percent in total expenses.

Current receipts grew by G\$7,708 million to G\$34,251 million, mainly on account of higher receipts from local sales by 63.5 percent to G\$20,910 million. Receipts from debtors and export sales also increased by 6.3 percent and 3.4 percent, respectively, to G\$5,788 million and G\$1,112 million, respectively. Conversely, other income and VAT refunds received declined to G\$6,413 million and G\$29 million, respectively.

Total current expenditure increased by 4.7 percent to G\$29,237 million. Non-interest current expenditure rose by 4.6 percent to G\$29,218 million, due to higher payouts to creditors by 42.7 percent to G\$8,334 million, other current expenditure by 11.0 percent to G\$9,079 million and local government rates & taxes by 11.8 percent to G\$24 million. Conversely, there were reductions in payments for repairs & maintenance by 47.9

percent to G\$331 million, freight charges by 24.5 percent to G\$444 million, materials & supplies by 13.9 percent to G\$6,824 million and employment costs by 3.5 percent to G\$3,872 million. VAT payments to GRA were also lower at G\$69 million. Interest payments grew by G\$14 million mainly from increased payments by GUYSUCO.

Capital expenditure contracted by 7.2 percent to G\$1,374 million owing to lower capital spending by GUYSUCO, GPL and GUYOIL.

The National Insurance Scheme's overall balance recorded a higher deficit of G\$908 million at end-March 2021, relative to a deficit of G\$401 million at end-March 2020. This was reflective of the expansion in total expenses by 9.9 percent to G\$7,422 million, which outweighed the increase in receipts of 2.6 percent to G\$6,514 million.

Furthermore, NFPEs' overall position resulted in net external savings of G\$648 million and net domestic savings of G\$2,992 million.

PUBLIC DEBT

The total stock of public debt, which comprises both external and domestic debt, increased by 3.9 percent or US\$102.1 million to US\$2,692.0 million from the end-December 2020 position, while the stock of total public and publicly guaranteed debt stood at US\$2,694.3 million. The stock of domestic debt grew by 6.1 percent to G\$280,650 million compared with G\$264,590 million at end-December 2020



while the stock of external public debt grew by 1.9 percent to US\$1,345.9 million.

Domestic debt stock increased primarily on account of a rise in the central government's gross overdraft with the Bank of Guyana.

There were six (6) treasury bill issues during the first quarter, five (5) of which were issued for fiscal support, totalling G\$29,000 million and the remaining one issued for monetary policy, amounting to G\$1,160 million. The stock of 182-day and 364-day treasury bills remained stable at the end-December 2020 position of G\$5,352 million and G\$74,594 million, respectively, while there was no outstanding stock of 91-day treasury bills¹ at the end of March 2021. The stock of debentures fell by 3.1 percent or G\$244 million from its end-2020 position to G\$7,560 million. However, the central government's gross overdraft at BOG increased by 10.0 percent to G\$179,645 million while the stock of bonds remained unchanged at G\$12,323 million.

The increase in the stock of external debt resulted from a 4.3 percent or US\$35 million growth in the stock of multilateral debt. This outcome primarily reflected the 6.6 percent or US\$37 million increase in the stock outstanding to the Inter-American Development Bank (IDB) resulting from disbursements of US\$41.8 million in the first quarter. Conversely, the stock of bilateral debt fell by 2.1 percent or US\$9.7 million as a result of lower debt outstanding to China and Venezuela by US\$8 million and US\$1

million, respectively, to US\$238 million and US\$104 million, respectively.

Domestic debt service payments increased by 28.3 percent or G\$6,494 million to G\$29,439 million at end-March 2021. This was primarily as a result of higher principal repayments for treasury bills issued for fiscal support during the review period. In addition, total interest payments increased by 1.1 percent to G\$460 million, reflecting higher interest payments on the 182-day treasury bills by G\$25 million. In contrast, interest payments on the 364-day treasury bills fell by 6.0 percent to G\$252 million when compared to March 2020. The average yield on 182-day and 364-day treasury bills redeemed during the review period remained relatively stable.

External debt service payments rose by 5.2 percent to US\$26 million, primarily on account of higher principal repayments to multilateral and bilateral creditors. Debt service payments to the IDB and CDB increased by 3.1 percent and 1.8 percent, respectively, to US\$8 million and US\$3 million, respectively, accounting for 90.2 percent of debt repayments to multilateral creditors and 42.6 percent of total external debt service.

Debt repayments to the EximBank of China, which accounted for 81.6 percent of debt repayments to bilateral creditors and 40.3 percent of total external debt service, increased by 8.1 percent to US\$10.5 million. Indicators of liquidity risks are projected to

¹ There have been no issuance of 91-day treasury bills since February 2017.



remain below the respective thresholds. The external debt service ratio was 2.5 percent while the external debt service to revenue ratio was 8.8 percent.

MONETARY DEVELOPMENTS

Reserve money grew by 2.3 percent or G\$6,639 million to G\$299,760 million from its December 2020 level, reflecting a 11.8 percent growth in net domestic assets to G\$161,789 while net foreign assets fell by 7.9 percent to G\$129,971 million. The increase in net domestic assets resulted from an 8.9 percent expansion in liabilities to the commercial banks. Conversely, currency in circulation declined by 3.9 percent.

Broad money increased by 2.0 percent or G\$10,230 million to G\$531,246 million, due to expansions in net domestic credit and other items (net) which offset the decline in net foreign assets. Net domestic credit and other items (net) were higher by 3.5 percent or G\$11,974 million and 6.5 percent or G\$2,590 million, respectively, while net foreign assets contracted by 1.9 percent or G\$4,334 million. The growth in broad money was reflected in increases in both narrow money and quasi money. Narrow money, consisting of currency in circulation, private sector demand deposits and cashiers' cheques & acceptances, was higher by 1.4 percent or G\$4,247 million. This resulted mainly from a 7.0 percent and 4.3 percent growth in demand deposits and cashiers' cheques & acceptances, respectively, while currency in circulation declined by 3.9 percent. Quasi money, which consists of time and savings deposits, grew by 2.7 percent or G\$5,983 million. This stemmed from the 2.8

percent and 1.9 percent increase in savings and time deposits, respectively.

Total deposits by residents and non-residents were higher by 3.7 percent to G\$532,361 million. Private sector deposits, which accounted for 74.9 percent of total deposits by residents, grew by 4.4 percent.

Net domestic credit of the banking system expanded by 3.5 percent to G\$349,290 million from the end-December 2020 level of G\$337,316 million, on account of higher credit to both the public and private sectors.

The public sector (net) credit position expanded by 8.2 percent to G\$137,620 million from G\$127,175 million at end-December 2020 mainly on account of increased lending to the central government. Net credit to the central government was higher by 8.0 percent or G\$15,110 million to G\$203,310 million at the end of March 2021. The public enterprises and other category of the public sector remained net depositors with balances amounting to G\$43,764 million and G\$21,926 million, respectively, at the end of the review period.

Private sector credit grew by 2.0 percent or G\$5,096 million to G\$264,892 at the end of the first quarter of 2021. This position reflected a significant expansion in credit to the construction & engineering sector as well as increased lending to the agriculture, distribution, manufacturing and real estate mortgage sectors. Loans to the construction & engineering sector rose by 38.5 percent while that to the agriculture and distribution sectors increased by 10.5 percent and 8.6



percent, respectively. Credit to the manufacturing sector was also higher by 2.8 percent while the mining and other services sectors recorded declines in credit of 10.8 percent and 3.9 percent, respectively. Similarly, loans to the household and 'other' category of the private sector fell by 3.7 percent and 0.4 percent, respectively at the end of the review period.

The net foreign assets of the banking system contracted by 1.9 percent to US\$1,052.7 million. This was primarily due to a 7.9 percent decline in the net foreign assets of the Bank of Guyana while that of the commercial banks rose by 8.3 percent. At the end of March 2021, the Bank of Guyana's net foreign assets declined by US\$53.8 million to US\$623.4 million while the net foreign assets of the commercial banks increased by US\$33.0 million to US\$429.4 million.

The overall liquidity of the banking system was higher by 4.1 percent to G\$220,292 million mainly on account of an increase in excess reserves held by commercial banks and higher balances due from head offices abroad. The ratio of excess liquid assets to total liquid assets also increased from 59.1 percent at end-December 2020 to 59.3 percent at end-March 2021. This was mainly due to the monetary policy intervention by the Bank of Guyana during the pandemic to lower the liquid assets requirements of the

commercial banks thereby allowing for more financial flexibility and increased liquidity within the banking system².

Total reserves deposited with the Bank of Guyana increased by 12.4 percent to reach G\$141,282 million. The required statutory reserves of the banks increased by 3.6 percent or G\$1,837 million reflecting higher deposit liabilities of the commercial banks. Reserves in excess of the minimum requirement stood at G\$88,914 million at the end of March 2021, 18.4 percent higher than the end-December 2020 position. This was mainly due to the temporary reduction of the reserve requirement ratio from 12.0 percent to 10.0 percent at the end of August 2020³.

Interest rates declined during the review period. The yield on the 182-day treasury bill fell marginally to 0.99 percent while that on the 364-day treasury bill was unchanged at 1.00 percent at end-March 2021. The yield on the 91-day treasury bill remained unchanged at 1.54 percent reflecting the non-issuance of the bill during the review period. The small savings rate declined by 3 basis points to 0.89 percent while the weighted average time deposit rate declined by 2 basis points to 0.94 percent. The weighted average lending rate also fell by 2 basis points to 8.96 percent

² The Liquid Assets Ratio was temporarily amended to 20 percent of demand liabilities and 15 percent of time liabilities with effect from August 24, 2020 – June 30, 2021 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

³ The Reserve Requirement Ratio was temporarily amended to 10 percent with effect from August 24, 2020 – June 30, 2021 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.



while the prime lending was unchanged at 8.88 percent.

NON-BANK FINANCIAL INSTITUTIONS

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 3.4 percent to G\$336,643 million. The sector's share of total assets in the financial sector remained stable at 34.1 percent at end-March 2021.

The expansion in the NBFIs' assets resulted mainly from increase in other liabilities (which comprises capital and reserves), pension funds and deposits. Other liabilities grew by 4.8 percent or G\$7,225 million while pension funds and deposits grew by 2.2 percent or G\$1,788 million and 2.1 percent or G\$1,155 million, respectively. Foreign liabilities also rose by 2.5 percent or G\$824 million while insurance premium declined by 0.4 percent or \$22 million at end-March 2021.

Investments by the NBFIs increased in the private sector and the banking system during the review period. Claims on the private sector, which accounted for 58.2 percent of total assets, rose by 4.7 percent or G\$8,806 million. Similarly investments in the banking system increased by 5.3 percent or G\$2,413 million while acquisition of other assets grew by 0.3 percent or G\$137 million. However, investments in the public sector (in the form of treasury bills) contracted by 4.0 percent or G\$331 million while claims on the foreign

sector fell marginally by 0.1 percent or G\$55 million.

FINANCIAL STABILITY ASSESSMENT

Capital

The aggregate capital adequacy ratio (CAR) for the LDFIs was 30.7 percent at end-March 2021, one percentage point above the 29.7 percent recorded at end-March 2020. The increased ratio resulted from a 3.6 percent (G\$3,294 million) growth in qualifying capital, along with a less than one percent (G\$1,217 million) increase in risk-weighted assets.

Asset Quality

The LDFIs non-performing loans (NPLs) as a share of total loans were 10.0 percent during the review period, a slight improvement of 0.1 percentage point when compared with the corresponding period in 2020. The foregoing change largely resulted from a 2.0 percent expansion in total loans while NPLs grew by 0.7 percent.

NPLs remained concentrated in the business enterprises sector at 62.5 percent of the LDFIs aggregate NPLs, with the services subsector representing 33.8 percent. The manufacturing subsector reflected an increase of 20.7 percent while the mining & quarrying, services and agriculture subsectors recorded decreases of 14.2 percent, 8.4 percent and less than one percent, respectively, when compared with the end-March 2020 level. The ratio of provision for loan losses to NPLs rose from 37.1 percent at the end of March 2020 to 37.6



percent at the end of March 2021. The increase was due to the 1.8 percent expansion in provision for loan losses.

Exposure⁴ to the top twenty borrowers amounted to G\$83,988 million, 6.3 percent above the end-March 2020 level. Five of the eight LDFIs were responsible for the increase in exposure to the industry's top twenty borrowers. The ratio of top twenty borrowers' exposure to total exposure moved marginally from 17.0 percent at the end of March 2020 to 17.3 percent at the end of March 2021. For the quarter under review, 1.7 percent of top twenty borrowers' exposure were non-performing, 1.3 percentage points below the corresponding period in 2020.

Earnings

As at March 31, 2021, aggregate operating income of the LDFIs amounted to G\$9.8 billion, less than one percent below the end-March 30, 2020 level. This lower level of operating income resulted from reductions in fees & commission and interest income by 10.2 percent and 1.7 percent, respectively. However, the reduced levels were offset by increases in other operating income of 181.7 percent and foreign exchange gains of 4.7 percent.

LDFIs' aggregate operating expenses amounted to G\$5.8 billion, 4.6 percent below the March 2020 level. The decline in operating expenses was primarily driven by decreases in provision for loan losses by 48.7

percent and salaries and staff costs by 4.4 percent. Further, at end-March 2021, LDFIs recovered G\$35 million in bad debts (net of recoveries). However, interest expense and other operating expenses reflected increases of 5.0 percent and 2.3 percent, respectively.

The decline in interest income, stemmed from decreases by five institutions in interest income, while four of the eight LDFIs contributed to the reduction in interest expense.

Net income before tax was 1.4 percent above the end-March 2020 level at G\$4 billion, while net income after tax reflected a 2.5 percent (G\$73 million) increase to G\$3 billion relative to the same comparative period. This quarter, six LDFIs reflected increased profits after tax over their March 2020 levels.

Liquidity

The average level of liquid assets held by the LDFIs amounted to G\$270.2 billion, 39.4 percent above the average level recorded for the corresponding period last year. This increase was due mainly to increases in deposits with BOG and net balances due from banks abroad.

⁴ Exposure includes loans, overdrafts, debentures, bonds, securities, and off-balance sheet items.



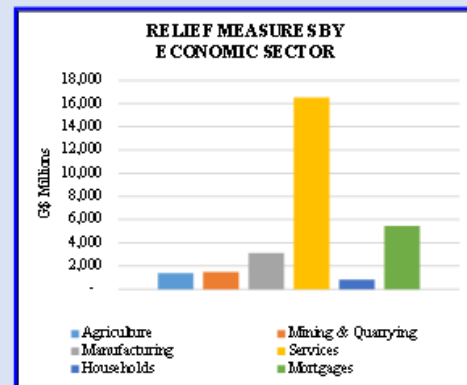
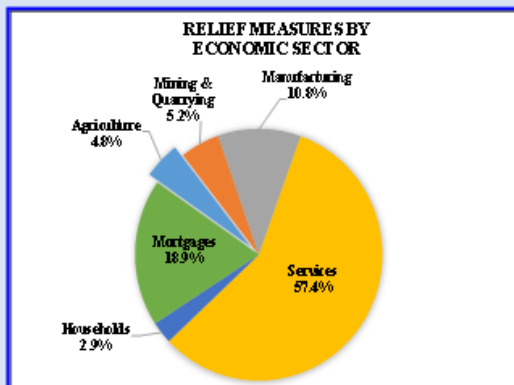
Box 1

COVID-19 AND THE BANKING SECTOR

The COVID-19 pandemic continues to pose a serious financial stability threat to the banking sector. In this regard, the Bank of Guyana is committed to safeguarding and strengthening the resilience of the local financial sector. In collaboration with the Guyana Association of Bankers Inc., the Bank has designed and implemented a series of measures to alleviate hardship caused by the global outbreak.

As at end-March 2021, a total of 1,608 facilities amounting to G\$28.8 billion continue to benefit from COVID-19 relief measures granted by the financial sector. Total facilities benefiting from relief measures represented 10.8 percent of total loans compared to 5.5 percent (G\$14.3 billion) at end-December 2020.

The services subsector, followed by the real estate mortgages and manufacturing subsectors continued to account for the largest value of relief granted. At end-March 2021, relief granted to the Services subsector accounted for 57.4 percent (G\$16.5 billion) of total relief granted, while the Real Estate Mortgages and Manufacturing subsectors accounted for 18.9 percent (G\$5.4 billion) and 10.8 percent (G\$3.1 billion) of total relief granted, respectively.



At end-March 2021, a total of 273 facilities in the services subsector valued at G\$16.5 billion were in receipt of relief measures. All banks granted relief to customers operating in this sector with one bank accounting for 50.6 percent (G\$8.4 billion) of relief granted to this subsector.

Relief granted to the real estate mortgages sector amounted to G\$5.4 billion or 18.9 percent (489 facilities) of total relief granted. All banks granted relief to this sector, with one institution accounting for 37.1 percent (G\$2 billion) of relief to this subsector.

Four banks granted relief to the manufacturing subsector totalling G\$3.1 billion (18 facilities) and represented 10.8 percent of total relief granted at end-March 2021. One bank accounted for 50.1 percent (G\$1.6 billion) of relief to this subsector.

While the value of relief granted to the households sector was significantly below the three aforementioned subsectors, the volume of relief granted represented 50.6 percent (814 facilities) of total volume (1,608 facilities) of relief granted.



INSURANCE REVIEW

The insurance sector, accounting for 8.7 percent of total financial sector assets and 31.4 percent of non-bank assets as at end-March 2021, was adequately capitalized as both the life and non-life insurance sectors' assets exceeded their respective solvency requirements.

Although the insurance sector is sound with manageable risks, there are potential systemic issues from concentration of assets, specifically the long-term sector's total assets, which accounted for 70.2 percent (G\$68.9 billion) of the industry's G\$98.1 billion total assets.

For the life insurance sector, capital growth has been on an upward trajectory reflecting the sector's ability to meet its financial obligations when compared with the financial risks acquired. The industry's investment assets portfolio was fairly stable and large.

For the non-life sector, asset quality was maintained while the industry's risk retention has been increasing continuously as the sector continues to build on their capital and capacity to retain more risks.

PENSIONS REVIEW

At end-March 2021, pension funds accounted for 6.7 percent of the total financial sector assets and approximately 25.0 percent of non-bank financial institution assets, reflecting its influence as an institutional investor.

Total private occupational pension plan assets increased by 9.3 percent (G\$6.9 billion) to G\$81.6 billion as at March 2021. Pension funds' vulnerability to market risk was moderate and stable. However, DC pension funds continued to be largely exposed to insurance companies having investments in deposit administration contracts.

Nonetheless, the sector has been robust throughout the period with average asset growth outpacing the average growth of pension fund liabilities with an estimated solvency level of 156.9 percent. Real net returns on investments of pension fund assets increased from 0.4 percent in December 2020 to 1.8 percent in March 2021. Low investment returns continued to be a going concern, hence, market rates continued to be monitored. Diversification continues to be promoted and the new Private Pensions Act seeks to address the limited investment opportunities locally.

MONETARY POLICY

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



(OMOs). The Bank may also purchase and sell foreign currency to achieve its primary objective.

During the review period, reserve money expanded by G\$6,639 million compared with a growth of G\$2,434 million for the corresponding period in 2020. There was one (1) issuance of treasury bills for monetary purpose, amounting to G\$1,160 million while redemptions of bills issued for monetary purpose amounted to the same amount. Treasury bills were issued when reserve money exceeded the targeted levels and was deemed likely to adversely affect the economy.

Additionally, purchases from the commercial banks by the Bank amounted to US\$18 million while there were no sales to the commercial banks by the Bank of Guyana during the review period.

The interbank market activities, which also provide an indication of the total liquidity condition of the financial system, had no trades during the review period. In comparison, there were three (3) trades, amounting to G\$6.4 billion on the interbank market during the first quarter of 2020.

The Bank temporarily reduced the reserve requirement ratio to 10 percent, effective August 24, 2020 to June 30, 2021, in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

BANK ACTIVITIES

Currency Operations

The Bank has a statutory obligation to issue the country's notes and coins under Section 21(1) of the Bank of Guyana Act No. 19 of 1998. This obligation was discharged through the Currency Division of the Operations Department. The total supply of currency in the first quarter of 2021 registered a decrease of 6.9 percent from G\$84.2 million to G\$78.4 million over the corresponding period in 2020. The decrease was mainly due to a reduction of the notes withdrawn from circulation.

Notes

The total value of currency notes in circulation (including notes held in the vaults of commercial banks) at the end of the first quarter of 2021 amounted to G\$155.8 billion, an increase of 22.8 percent when compared with the G\$126.7 billion in circulation at the end of March 2020. The share of the G\$5,000 note as a percent of the total value of notes in circulation increased to 87.9 percent from 86.1 percent in 2020 while the share of the G\$1,000 note fell to 9.1 percent from 10.6 percent. The G\$500 note declined to 1.1 percent from 1.2 percent while the G\$100, G\$50 and G\$20 accounted for 1.1 percent, 0.3 percent and 0.5 percent, respectively.

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



poor quality notes amounting to G\$203.6 million were submitted for replacement in the first quarter of 2021 compared with G\$118.4 million for the corresponding period in 2020.

Coins

Coins issued by the Bank of Guyana amounted to G\$1,162 million at the end of the first quarter of 2021, an increase of 3.7 percent above the G\$1,121 million issued for the corresponding period in 2020. The share of the G\$100 coin accounted for 1.5 percent of the total value of coins in circulation while the \$10 coin, G\$5 and G\$1 accounted for 45.3 percent, 38 percent and 15.2 percent, respectively. In terms of the volume of coins issued, the G\$1 coin accounted for the majority share (55.7 percent), followed by the G\$5, G\$10 and G\$100 coins with 27.7 percent, 16.5 percent and 0.1 percent, respectively.

Payments System

During the first quarter of 2021, low-value transactions (LVT) settled through the National Clearing House (NCH) declined by 7.3 percent to 207,797 while the volume of high-value transactions (HVT) decreased by 0.7 percent to reach 29,400, when compared to the corresponding period in 2020. The overall value of transactions increased by 3.3 percent to G\$318 billion when compared to the corresponding period in 2020. High-value transactions increased from G\$185 billion to G\$191 billion while low-value transactions decreased from G\$144 billion to G\$128 billion at end-March 2021. The share of HVT in total value of transactions

increased to 60 percent in 2021 from 56 percent in 2020. Conversely, the share of LVT decreased to 40 percent in 2021 from 44 percent one year ago. The average value of HVT rose by 3.7 percent to G\$6.5 million while the average value of LVT fell to G\$0.62 million for the period under review.

THE GLOBAL ECONOMY

One year ago COVID-19 was declared a global pandemic, wreaking havoc on economies all across the world, resulting in substantial loss of lives and livelihoods. The global economy began recovering in the first quarter of 2021, supported by the rollout of COVID-19 vaccination programmes, adaptation to public health measures by businesses, and continued monetary and fiscal policy response measures in major economies. Global trade in merchandise, consumption spending and private investment have seen a rebound. However, trade in services such as tourism and transportation remain subdued from their pre-pandemic levels. Most advanced economies recorded modest growth while developing and emerging economies faced output contractions as new waves of the virus and expiring policy measures threatened their recovery.

Advanced Economies

Advanced economies recorded positive economic growth during the first quarter of the year, reflecting strong growth in the USA and Canada with both countries recording real GDP growths of 6.4 percent. However Japan's economy contracted slightly as emergency COVID measures impacted on



economic activities while the UK contracted by just over 1.0 percent. The Euro Area registered its second consecutive quarter of GDP contraction, with output declining by 0.6 percent, largely as a result of tightened restrictions as most countries were hit with another wave of the coronavirus, this time potentially more deadly. Within the Euro Area, Germany, Spain and Italy recorded declines in output of -1.7 percent, -0.5 percent and -0.4 percent while France's economy grew by 0.4 percent.

As global conditions improved, core inflation increased in advanced economies, with the United States and Canada registering inflation rates of 2.6 percent and 2.2 percent, respectively, at the end of the first quarter. Inflation in the Euro Area was 1.3 percent while that in the UK was 1.0 percent. However, Japan recorded a deflation of 0.1 percent at the end of the review period.

The labour market in advanced economies continued to recover in the first quarter. The unemployment rate in the Euro Area was 8.1 percent, down from the 8.2 percent recorded in the previous quarter. In Canada and the USA, unemployment rates fell to 7.5 percent and 6.0 percent, respectively, from 8.8 percent and 6.7 percent, respectively, the previous quarter. Unemployment rate in the UK stood at 4.8 percent, down from the 5.1 percent recorded the previous quarter, while Japan's improved to 2.6 percent in March, from 3.0 percent.

Emerging Economies

Growth in emerging economies improved in the first quarter, largely reflecting improved

performance in China, which recorded a 0.6 percent growth after its authorities successfully managed to curb the spread of the virus locally in the early stages. Brazil's economy recorded modest growth in the first quarter as consumer spending and business confidence continue to be adversely affected by the pandemic. Real GDP growth in Mexico was 0.4 percent while Russia's was -1.8 percent.

Inflation in emerging economies increased on account of higher oil prices earlier in the year. Russia, a major oil producer, recorded 5.8 percent inflation, supported by the recovery in oil prices at the beginning of the quarter. India's inflation rate was 5.5 percent while China's inflation rate was 0.4 percent, reflecting weaker demand conditions. However, the inflation rate in Brazil climbed higher to 6.1 percent, due to the rise in prices for transport and housing.

The unemployment rate in Brazil increased to 14.2 percent from 13.9 percent at end-December 2020. Similarly, China and Mexico recorded unemployment levels of 5.3 percent and 3.9 percent, respectively, from 5.2 percent and 3.8 percent, respectively in the previous quarter. However, unemployment in India and Russia fell to 6.5 percent and 5.4 percent, respectively, from 9.1 percent and 5.9 percent, respectively at end-2020.

Developing Economies

Developing economies recorded growth contractions as a result of the continued adverse effects of the COVID-19 pandemic on economic activities. Countries in the Latin



American and Caribbean (LAC) Region, one of the hardest hit regions, were negatively impacted by the reduction in international trade, commodity prices, tourism activities and remittances.

Inflation in developing countries declined on account of lower demand in the geographical group mainly as a result of the COVID-19 pandemic.

Caribbean Economies

Economic performance in the Caribbean was very uneven in the first quarter, with tourism-based economies performing worse than their commodity based counterparts. Barbados recorded output contraction of 19.8 percent, its fourth successive quarter of double-digit decline, largely due to its weakened tourism sector. However, Guyana recorded positive growth at the end of the first quarter, primarily on account of oil production. The other countries in the region are estimated to have recorded declines as a result of the weaker investment climate, reduced activities in the services sectors as well as decline in trade.

Unemployment, which was already a concern pre-pandemic, worsened as lockdowns were implemented. The region recorded double-digit unemployment in the first quarter as labour markets were hit with the effects of public health policies, as well as external shocks to demand, particularly for the tourism-based economies.

Barbados, Belize and ECCU continued their policy of fixed exchange rate vis-à-vis the US dollar. The Guyana dollar was relatively

stable at G\$208.50 during the First Quarter while the Jamaican dollar depreciated to JMD\$147.86 against the US dollar. The Trinidad & Tobago dollar appreciated marginally to around TT\$6.75 vis-à-vis the US dollar.

Commodity Prices

Gold price dipped by 4.1 percent to US\$1,798 per ounce in the March 2021 quarter. Rice price increased by 9.2 percent to US\$528.3 per metric tonne from the December 2020 quarter. Sugar price also improved by 12.9 percent to US\$0.35 per kilogram. Oil prices, climbed to US\$59.3 per barrel in the first quarter of 2021 from US\$43.6 per barrel in the December 2020 quarter. □



3. OUTLOOK FOR 2021

Global growth is projected at 6.0 percent for 2021, an upward revision of 0.5 percentage point from the previous forecast, on account of optimism surrounding vaccine rollouts as well as renewed fiscal and monetary countermeasures in several major economies (World Economic Outlook, April 2021). However, the spread of new virus strains, new infection waves and unequal access to vaccines by emerging and developing economies have cast uncertainty on the robustness of the recovery.

The Guyanese economy is projected to record real oil GDP growth of 20.9 percent while the non-oil economy is estimated to grow by 6.1 percent. This performance is expected to stem from expansions in all the major sectors due to the reopening of the economy as the ongoing vaccination programme continues and the COVID-19 restrictions continue to be lifted. However, the new variants of the coronavirus pose a threat to this outlook, as there is the possibility of another lockdown. Notwithstanding, the end of year inflation rate is expected to be 1.6 percent due to increased economic activities as the economy picks up.

The external current account is projected to improve largely due to oil exports coupled with higher export prices for gold and rice. Total receipts of foreign currency by the Bank of Guyana are estimated to increase to

US\$902.3 million while total payments are targeted at US\$838.9 million.

Central government's overall balance is anticipated to marginally improve to G\$90,285 million as economic activities pick up, leading to increased revenue earnings from taxation despite the anticipated growth in expenditure. The NFPEs overall deficit is expected to widen as the public enterprises slowly recover from the effects of the coronavirus pandemic. In particular, GUYSUCO is anticipated to record an increase in both capital and current expenses as efforts continue towards increasing the capacity of the existing estates and reopening those that were closed. Total public debt is expected to expand to US\$3,137.9 million, due to increases in both domestic and external debt stock while debt service payments are anticipated to rise. The growth in domestic debt stock will reflect higher issuance of treasury bills for fiscal support while the increase in external debt will stem from greater obligations to multilateral creditors.

The monetary aggregates of reserve money and broad money are estimated to expand in 2021, with the former due primarily to increased net foreign assets of the Bank of Guyana while the latter is expected to stem from higher net foreign assets and private sector credit. Interest rates are expected to remain relatively stable in 2021 reflective of the adequate level of liquidity within the



banking system. The financial system is expected to remain sound due to measures

taken by the Bank to mitigate any threat as a result of the ongoing pandemic. □

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BANK OF GUYANA: ASSETS
(G\$ MILLION)

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End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
2011	240,564.4	162,659.9	-	30,621.9	804.6	131,233.3	995.1	-	995.1	-	-	44,109.5	32,799.8
2012	259,487.1	174,968.2	-	22,541.5	374.4	152,052.3	994.4	-	994.4	-	-	43,305.4	40,219.0
2013	234,686.8	160,196.1	14,868.6	23,822.7	1,352.3	120,152.6	3,483.3	-	3,483.3	-	-	42,050.6	28,956.7
2014	207,977.1	137,486.9	25,012.2	15,085.5	505.4	96,883.9	1,598.3	-	1,598.3	-	-	42,081.5	26,810.4
2015	188,778.9	123,599.3	14,258.1	15,257.4	508.3	93,575.6	995.1	-	995.1	-	-	42,185.9	21,998.5
2016													
Mar	219,173.2	127,827.0	14,774.8	24,614.7	548.2	87,889.3	993.4	-	993.4	-	-	42,185.9	48,166.9
Jun	223,070.8	131,021.0	12,510.2	26,400.1	548.3	91,562.4	993.4	-	993.4	-	-	42,185.9	48,870.5
Sep	217,524.6	126,050.7	8,500.6	27,007.1	274.4	90,268.6	993.5	-	993.5	-	-	42,185.9	48,294.4
Dec	220,375.1	123,233.3	7,420.0	24,430.4	269.9	91,113.1	995.1	-	995.1	-	-	42,207.3	53,939.4
2017													
Mar	225,426.6	123,051.0	5,641.0	25,872.7	254.3	91,282.9	993.5	-	993.5	-	-	42,207.3	59,174.8
Jun	221,822.9	119,337.3	4,877.9	21,324.2	222.7	92,912.6	993.5	-	993.5	-	-	42,207.3	59,284.8
Sep	222,237.0	119,202.4	3,188.8	23,906.2	187.3	91,920.0	993.5	-	993.5	-	-	42,207.3	59,833.9
Dec	223,632.3	120,599.2	4,015.9	24,225.7	152.5	92,205.1	995.0	-	995.0	-	-	42,376.8	59,661.3
2018													
Mar	205,827.1	101,938.7	1,913.7	13,478.6	106.8	86,439.6	993.5	-	993.5	-	-	42,376.8	60,518.2
Jun	207,351.3	98,636.4	3,128.9	10,584.5	53.6	84,869.3	1,143.3	-	1,143.3	-	-	42,376.8	65,194.7
Sep	207,022.3	94,346.8	2,961.1	16,110.5	60.9	75,214.2	993.5	-	993.5	-	-	42,376.8	69,305.3
Dec	220,258.6	110,179.9	2,137.8	29,908.8	71.8	78,061.6	995.0	-	995.0	-	-	42,391.5	66,692.1
2019													
Jan	219,983.5	113,571.7	2,205.9	28,372.9	71.8	82,921.1	995.0	-	995.0	-	-	42,391.5	63,025.3
Feb	217,241.3	110,577.3	1,934.5	26,745.0	150.2	81,747.6	993.8	-	993.8	-	-	42,391.5	63,278.6
Mar	213,871.9	107,533.3	1,884.4	23,370.1	150.2	82,128.6	993.5	-	993.5	-	-	42,391.5	62,953.6
Apr	211,494.9	105,233.2	2,679.5	20,048.0	150.6	82,355.1	993.5	-	993.5	-	-	42,391.5	62,876.7
May	214,891.4	108,723.6	2,702.2	22,993.9	75.0	82,952.6	1,486.0	-	1,486.0	-	-	42,391.5	62,290.3
Jun	213,245.3	108,340.5	589.3	23,652.6	75.0	84,023.6	1,486.0	-	1,486.0	-	-	42,391.5	61,027.3
Jul	216,673.7	110,063.2	596.5	24,899.1	248.4	84,319.2	993.5	-	993.5	-	-	42,391.5	63,225.5
Aug	218,885.4	111,637.8	636.6	24,080.1	181.0	86,740.1	993.5	-	993.5	-	-	42,391.5	63,862.7
Sep	217,041.5	110,178.8	620.3	20,836.3	181.0	88,541.2	993.5	-	993.5	-	-	42,391.5	63,477.6
Oct	215,513.1	108,023.0	628.2	16,021.5	181.0	91,192.3	993.5	-	993.5	-	-	42,391.5	64,105.1
Nov	216,847.8	109,256.0	607.3	16,317.5	125.1	92,206.1	993.5	-	993.5	-	-	42,391.5	64,206.8
Dec	230,817.6	120,074.1	635.1	26,480.9	125.1	92,833.1	995.1	-	995.1	-	-	44,014.7	65,733.8
2020													
Jan	228,786.0	118,867.1	659.2	24,498.5	125.1	93,584.3	995.1	-	995.1	-	-	44,014.7	64,909.2
Feb	225,489.1	114,207.7	678.2	25,716.2	76.8	87,736.4	993.8	-	993.8	-	-	44,014.7	66,272.9
Mar	214,884.4	104,079.6	669.1	15,184.1	105.2	88,121.1	993.5	-	993.5	-	-	44,014.7	65,796.7
Apr **	214,694.3	103,749.4	715.9	22,057.1	104.9	80,871.5	993.5	-	993.5	-	-	44,014.7	65,936.7
May **	221,446.5	109,812.8	719.6	24,578.3	83.3	84,431.7	1,882.6	-	1,882.6	-	-	44,014.7	65,736.4
Jun	230,350.8	119,467.7	738.4	33,110.5	83.3	85,535.5	1,882.6	-	1,882.6	-	-	44,014.7	64,985.9
Jul	234,939.7	124,334.2	823.4	35,975.7	83.3	87,451.7	993.5	-	993.5	-	-	44,014.7	65,597.4
Aug	243,362.2	132,583.9	815.6	49,595.7	78.9	82,093.7	993.5	-	993.5	-	-	44,014.7	65,770.2
Sep	243,450.1	133,141.5	1,570.8	45,046.4	78.9	86,445.4	993.5	-	993.5	-	-	44,014.7	65,300.5
Oct	242,695.0	132,206.5	1,564.4	36,455.8	78.9	94,107.4	993.5	-	993.5	-	-	44,014.7	65,480.4
Nov	248,021.2	138,355.7	2,216.7	39,329.8	73.6	96,735.6	993.5	-	993.5	-	-	44,014.7	64,657.4
Dec	257,288.5	141,903.9	-	47,643.6	73.6	94,186.8	995.2	-	995.2	-	-	46,078.2	68,311.2
2021													
Jan	258,711.2	145,675.8	-	47,770.6	73.6	97,831.7	995.2	-	995.2	-	-	46,078.2	65,962.0
Feb	255,314.4	139,726.1	2,576.2	33,920.2	67.9	103,161.8	993.9	-	993.9	-	-	46,078.2	68,516.2
Mar	245,462.2	130,563.1	6,820.3	20,650.9	67.9	103,024.1	993.5	-	993.5	-	-	46,078.2	67,827.4

Source: Bank of Guyana

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

Table 2.6

End Of Period	Up To 3 Months	Exceeding 3 & Up To 6 Months	Exceeding 6 & Up To 9 Months	Up To 12 Months	Exceeding 12 Months	Total
2011	26,385.6	7,271.0	1,964.9	14,625.0	1,694.5	51,941.0
2012	24,271.5	7,755.0	401.2	24,108.5	1,216.3	57,752.5
2013	29,052.4	7,270.3	656.2	28,153.8	916.0	66,048.8
2014	23,617.4	7,811.5	487.2	31,390.4	1,908.7	65,215.2
2015	22,019.2	5,489.1	1,191.1	40,024.8	1,350.5	70,074.8
2016						
Mar	23,352.4	5,857.9	1,206.0	40,666.5	1,478.7	72,561.6
Jun	24,126.8	5,149.4	1,451.6	40,301.8	1,296.7	72,326.3
Sep	26,752.1	5,123.3	1,461.5	41,446.6	1,123.4	75,906.9
Dec	18,277.4	5,919.5	851.1	42,525.3	1,218.8	68,792.1
2017						
Mar	18,214.3	5,991.6	651.6	44,833.6	1,184.6	70,875.7
Jun	16,608.6	5,557.1	921.3	44,534.2	1,260.9	68,882.1
Sep	13,541.2	5,590.5	812.5	43,761.4	1,417.6	65,123.2
Dec	13,529.1	5,752.0	724.8	44,245.7	1,232.7	65,484.4
2018						
Mar	14,540.5	6,023.6	725.8	45,491.9	937.1	67,718.9
Jun	14,253.5	5,104.9	965.7	44,020.4	974.7	65,319.1
Sep	14,708.3	5,299.3	500.9	42,936.9	836.8	64,282.2
Dec	15,220.5	4,772.1	690.9	39,138.9	778.9	60,601.1
2019						
Jan	15,535.9	4,888.5	556.8	38,824.2	836.9	60,642.3
Feb	15,084.0	4,994.9	607.4	39,179.8	1,068.0	60,934.0
Mar	14,962.8	7,437.5	549.1	39,054.9	986.0	62,990.4
Apr	15,469.6	7,354.5	662.9	39,416.7	950.9	63,854.6
May	15,694.0	6,547.0	1,423.6	41,940.0	898.5	66,503.2
Jun	16,088.1	6,550.4	1,345.5	42,577.8	901.3	67,463.1
Jul	15,651.9	6,623.3	1,210.9	42,348.3	968.1	66,802.4
Aug	15,386.7	6,612.3	1,180.8	43,388.7	898.0	67,466.4
Sep	15,614.2	6,635.6	1,270.1	44,636.5	906.3	69,062.8
Oct	15,996.0	6,557.2	1,325.1	44,514.3	977.8	69,370.4
Nov	15,748.0	7,286.4	567.7	43,466.1	984.2	68,052.5
Dec	13,928.8	7,441.8	592.2	44,570.0	963.6	67,496.4
2020						
Jan	14,839.9	7,555.9	444.7	44,552.6	986.1	68,379.2
Feb	14,214.7	7,580.3	526.5	44,986.1	948.6	68,256.3
Mar	14,193.3	7,598.5	459.3	46,604.4	1,104.3	69,959.8
Apr	14,760.1	7,429.1	657.6	45,804.7	1,058.3	69,709.8
May	15,049.9	7,234.5	825.0	46,178.4	1,036.9	70,324.8
Jun	14,259.6	7,228.2	818.2	47,858.1	1,114.8	71,278.8
Jul	15,627.9	7,287.2	2,241.1	43,406.6	982.7	69,545.5
Aug	16,478.4	7,255.7	2,250.1	43,249.7	1,068.7	70,302.6
Sep	15,193.1	7,312.9	2,221.9	45,752.6	1,071.0	71,551.6
Oct	16,100.6	7,197.6	2,208.2	46,428.4	1,040.4	72,975.3
Nov	16,662.7	7,384.9	2,022.8	47,284.3	1,022.9	74,377.6
Dec	17,107.8	7,413.1	1,998.7	47,445.8	985.6	74,951.0
2021						
Jan	18,693.0	8,857.8	412.2	49,036.4	1,022.0	78,021.4
Feb	18,794.9	8,905.7	458.1	49,448.9	782.4	78,390.0
Mar	18,962.5	8,885.2	447.1	49,438.5	874.3	78,607.5

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				
2011	166,569.0	90,509.7	89,592.3	917.4	226.4	167,712.8
2012	187,392.7	64,396.3	66,029.6	(1,633.3)	422.6	186,182.1
2013	206,894.2	72,664.7	78,432.7	(5,767.9)	150.0	201,276.3
2014	200,214.6	81,073.1	84,863.6	(3,790.5)	273.7	196,697.8
2015	204,480.0	69,457.8	70,961.0	(1,503.2)	260.7	203,237.5
2016						
Mar	204,732.0	52,648.0	51,312.0	1,336.0	538.4	206,606.3
Jun	209,433.3	58,863.2	61,319.7	(2,456.5)	266.6	207,243.5
Sep	207,766.4	64,016.3	64,407.0	(390.6)	262.7	207,638.5
Dec	212,663.5	58,363.7	64,686.8	(6,323.1)	275.1	206,615.5
2017						
Mar	208,444.9	61,087.1	60,745.6	341.5	263.0	209,049.4
Jun	211,155.4	57,796.9	59,482.6	(1,685.7)	254.6	209,724.3
Sep	209,580.4	58,862.4	56,216.4	2,646.0	227.4	212,453.8
Dec	216,414.3	72,359.6	75,965.1	(3,605.5)	247.5	213,056.3
2018						
Mar	216,425.1	74,941.5	72,204.9	2,736.6	196.4	219,358.0
Jun	235,858.6	70,976.8	71,861.1	(884.3)	208.5	235,182.8
Sep	235,709.9	66,277.7	64,410.3	1,867.4	209.6	237,786.9
Dec	237,694.1	77,124.3	76,816.5	307.8	230.1	238,232.0
2019						
Jan	238,232.0	75,956.1	75,589.6	366.5	34.6	238,633.1
Feb	238,633.1	66,981.4	65,590.7	1,390.7	50.2	240,074.0
Mar	240,074.0	70,408.0	72,500.2	(2,092.2)	205.4	238,187.3
Apr	238,187.3	72,315.9	70,668.9	1,647.0	98.5	239,932.8
May	239,932.8	66,459.8	67,023.8	(564.0)	84.0	239,452.8
Jun	239,452.8	58,644.5	58,083.9	560.6	237.0	240,250.3
Jul	240,250.3	65,740.5	66,895.8	(1,155.3)	48.7	239,143.7
Aug	239,143.7	58,022.4	58,990.2	(967.8)	48.3	238,224.1
Sep	238,224.1	62,078.6	57,507.0	4,571.6	196.0	242,991.7
Oct	242,991.7	70,458.3	65,532.4	4,925.9	99.6	248,017.2
Nov	248,017.2	62,462.4	111,876.4	(49,414.0)	139.1	198,742.3
Dec	198,742.3	59,315.4	57,920.0	1,395.3	157.6	200,295.3
2020						
Jan	200,295.3	72,553.0	66,590.9	5,962.0	41.6	206,299.0
Feb	206,299.0	65,149.0	61,371.9	3,777.1	94.3	210,170.3
Mar	210,170.3	60,447.3	64,421.3	(3,974.0)	43.7	206,240.0
Apr	206,240.0	59,797.3	53,815.7	5,981.6	41.0	212,262.6
May	212,262.6	59,805.0	57,572.0	2,233.0	143.3	214,638.8
Jun	214,638.8	74,032.6	72,487.0	1,545.6	173.9	216,358.3
Jul	216,358.3	77,015.4	73,504.3	3,511.1	41.8	219,911.2
Aug	219,911.2	76,022.4	73,021.5	3,000.9	103.9	223,016.0
Sep	223,016.0	77,806.3	76,696.1	1,110.2	43.5	224,169.6
Oct	224,169.6	83,020.4	77,590.5	5,429.9	84.2	229,683.6
Nov	229,683.6	84,848.2	85,576.3	(728.0)	163.7	229,119.3
Dec	229,119.3	95,249.8	93,885.3	1,364.5	156.3	230,640.1
2021						
Jan	230,640.1	83,282.1	81,609.5	1,672.6	69.2	232,381.8
Feb	232,381.8	81,852.8	76,906.4	4,946.4	114.9	237,443.1
Mar	237,443.1	103,683.4	104,188.6	(505.3)	52.5	236,990.4

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2011	356,107.3
2012	381,533.4
2013	439,549.5
2014	679,084.3
2015	684,992.4
2016	
Mar	384,016.8
Jun	424,117.0
Sep	433,109.8
Dec	440,285.6
2017	
Mar	449,305.8
Jun	473,312.9
Sep	420,491.1
Dec	438,528.3
2018	
Mar	454,772.4
Jun	461,219.9
Sep	418,673.9
Dec	446,817.4
2019	
Jan.	473,772.5
Feb	421,788.3
Mar	436,469.4
Apr	447,212.7
May	483,434.7
Jun	445,087.7
Jul	493,463.1
Aug	440,378.2
Sep	461,036.7
Oct	483,434.5
Nov	464,347.1
Dec	448,145.1
2020	
Jan	508,540.1
Feb	446,841.9
Mar	466,985.9
Apr	409,890.6
May	386,359.7
Jun	438,570.4
Jul	413,971.7
Aug	415,471.4
Sep	437,409.3
Oct	436,630.9
Nov	421,328.1
Dec	454,071.8
2021	
Jan	419,622.6
Feb	362,101.4
Mar	433,024.2

Source: Commercial Banks

Table 2.9

Period	Clearings ¹⁾
2011	290,472.8
2012	303,599.2
2013	321,201.4
2014	321,274.6
2015	333,754.9
2016	
Mar	65,693.7
Jun	67,060.4
Sep	75,531.8
Dec	86,544.7
2017	
Mar	87,995.5
Jun	70,089.8
Sep	65,597.9
Dec	78,900.4
2018	
Mar	68,112.3
Jun	72,984.4
Sep	64,823.5
Dec	85,761.8
2019	
Jan.	86,490.7
Feb	64,960.8
Mar	66,920.0
Apr	74,241.3
May	74,144.2
Jun	74,223.0
Jul	83,263.5
Aug	79,175.0
Sep	78,109.9
Oct	79,004.0
Nov	81,187.9
Dec	94,559.7
2020	
Jan	94,072.3
Feb	74,691.3
Mar	71,362.3
Apr	59,020.8
May	71,264.2
Jun	69,335.6
Jul	69,923.3
Aug	67,581.5
Sep	67,554.8
Oct	75,750.2
Nov	78,784.7
Dec	100,626.3
2021	
Jan	90,150.1
Feb	64,758.2
Mar	77,200.9

Source: Bank of Guyana

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

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

Table 2.10 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			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 ²								
2011	93,160.8	91,989.7	4,092.5	61.7	1.9	59.8	4,030.9	87,866.1	63,331.0	24,535.2	31.1	-	31.1	1,171.1
2012	112,220.2	111,024.8	3,724.5	63.3	2.1	61.2	3,661.2	106,940.8	80,136.9	26,803.9	359.5	-	359.5	1,195.4
2013	127,519.5	125,551.5	2,595.5	8.0	1.4	6.7	2,587.5	122,120.1	91,207.8	30,912.4	835.9	-	835.9	1,967.9
2014	139,341.8	136,383.4	2,419.5	20.7	20.2	0.5	2,398.8	132,557.6	101,655.9	30,901.7	1,406.2	-	1,406.2	2,958.4
2015	142,840.1	140,111.6	1,998.2	44.3	0.0	44.3	1,953.9	136,609.3	101,671.8	34,937.5	1,504.1	-	1,504.1	2,728.5
2016														
Mar	139,293.0	136,159.3	1,912.0	1.2	0.1	1.1	1,910.8	133,434.8	98,936.8	34,498.0	812.5	-	812.5	3,133.7
Jun	139,588.4	136,827.9	1,974.3	96.2	0.2	96.0	1,878.1	134,053.3	98,285.3	35,768.0	800.3	-	800.3	2,760.6
Sep	141,035.6	138,154.8	2,067.1	158.9	1.4	157.5	1,908.2	135,089.0	99,308.1	35,780.9	998.6	-	998.6	2,880.9
Dec	144,593.3	141,908.1	1,935.7	162.0	0.7	161.3	1,773.7	138,719.7	101,987.7	36,732.0	1,252.7	-	1,252.7	2,685.2
2017														
Mar	138,890.1	136,899.0	1,843.9	48.4	1.0	47.5	1,795.4	134,254.2	98,897.2	35,357.0	800.8	-	800.8	1,991.2
Jun	138,917.8	137,599.0	1,805.5	113.6	0.9	112.7	1,691.9	134,938.7	100,093.2	34,845.4	854.9	-	854.9	1,318.8
Sep	139,974.2	137,967.3	1,415.7	113.3	1.0	112.2	1,302.4	135,814.0	100,856.4	34,957.6	737.6	-	737.6	2,006.9
Dec	146,738.9	144,976.5	3,408.8	117.8	3.8	114.0	3,291.0	140,608.2	103,479.3	37,129.0	959.5	-	959.5	1,762.4
2018														
Mar	140,703.2	138,859.5	1,091.2	94.2	7.2	87.0	997.0	137,046.1	102,526.7	34,519.4	722.2	-	722.2	1,843.7
Jun	146,443.4	143,665.6	1,510.2	167.5	65.1	102.5	1,342.7	141,371.1	106,601.1	34,770.1	784.3	-	784.3	2,777.7
Sep	147,175.8	144,695.3	1,273.5	115.5	3.8	111.7	1,158.0	142,532.4	105,934.3	36,598.1	889.4	-	889.4	2,480.5
Dec	152,238.8	149,516.8	1,261.8	137.4	6.9	130.5	1,124.4	147,407.1	108,364.8	39,042.2	847.9	-	847.9	2,722.0
2019														
Jan	149,110.7	146,386.3	965.0	41.6	41.6	-	923.4	144,457.7	105,146.9	39,310.9	963.5	-	963.5	2,724.4
Feb	147,516.0	144,858.9	879.4	41.8	41.8	-	837.5	143,053.6	103,953.8	39,099.8	925.9	-	925.9	2,657.2
Mar	150,116.7	147,444.6	972.3	2.5	2.5	-	969.8	145,472.1	106,095.0	39,377.1	1,000.2	-	1,000.2	2,672.1
Apr	151,443.2	148,566.5	943.5	63.9	63.9	-	879.5	146,522.4	107,482.9	39,039.5	1,100.6	-	1,100.6	2,876.8
May	153,023.7	150,265.7	1,033.6	66.4	66.4	-	967.2	148,127.6	109,477.8	38,649.8	1,104.6	-	1,104.6	2,757.9
Jun	155,453.4	152,314.1	1,083.0	95.1	95.1	-	988.0	150,145.5	110,899.2	39,246.3	1,085.6	-	1,085.6	3,139.3
Jul	153,216.0	150,084.5	1,106.9	86.2	86.2	-	1,020.7	147,942.6	110,134.1	37,808.5	1,035.0	-	1,035.0	3,131.5
Aug	156,428.7	152,907.3	1,065.8	65.2	61.3	3.9	1,000.6	150,808.4	112,499.9	38,308.6	1,033.1	-	1,033.1	3,521.4
Sep	158,880.8	154,145.2	1,186.7	75.8	75.7	0.1	1,110.9	151,740.1	113,479.3	38,260.7	1,218.5	-	1,218.5	4,735.5
Oct	161,481.5	156,949.9	1,070.9	81.3	77.0	4.4	989.5	154,693.3	116,104.1	38,589.2	1,185.7	-	1,185.7	4,531.7
Nov	166,389.4	161,862.1	1,061.5	70.7	66.0	4.7	990.9	159,788.8	120,802.4	38,986.4	1,011.8	-	1,011.8	4,527.3
Dec	167,431.3	163,684.1	1,060.9	66.4	47.9	18.5	994.5	161,648.6	119,773.3	41,875.2	974.6	-	974.6	3,747.2
2020														
Jan	166,022.7	162,345.7	1,064.7	96.8	96.8	0.0	967.8	160,273.5	117,509.3	42,764.1	1,007.6	-	1,007.6	3,677.0
Feb	168,842.7	165,218.7	1,709.0	63.1	63.1	-	1,645.8	162,473.2	122,727.1	39,746.1	1,036.5	-	1,036.5	3,624.1
Mar	171,831.5	167,969.2	1,258.3	46.8	46.1	0.7	1,211.5	165,612.3	126,604.9	39,007.4	1,098.6	-	1,098.6	3,862.2
Apr	173,627.8	169,805.2	983.8	11.9	-	11.9	971.9	167,652.0	129,058.3	38,593.7	1,169.4	-	1,169.4	3,822.6
May	169,411.4	165,817.5	976.1	0.9	-	0.9	975.2	163,741.0	124,792.9	38,948.1	1,100.4	-	1,100.4	3,593.9
Jun	168,699.6	165,079.5	970.8	0.0	-	0.0	970.8	162,999.7	124,218.4	38,781.3	1,109.0	-	1,109.0	3,620.1
Jul	167,608.6	163,997.2	979.5	0.4	-	0.4	979.1	161,926.9	123,350.5	38,576.4	1,090.9	-	1,090.9	3,611.4
Aug	170,572.2	165,878.6	1,082.0	0.5	-	0.5	1,081.6	163,700.3	122,846.0	40,854.4	1,096.2	-	1,096.2	4,693.6
Sep	169,280.8	164,552.7	955.5	12.7	-	12.7	942.9	163,080.6	123,791.1	39,289.5	516.6	-	516.6	4,728.1
Oct	169,242.5	165,774.4	1,045.3	6.4	-	6.4	1,038.9	164,226.6	124,253.0	39,973.6	502.5	-	502.5	3,468.0
Nov	167,642.8	163,759.7	929.9	7.2	-	7.2	922.6	162,354.1	121,084.5	41,269.6	475.7	-	475.7	3,883.1
Dec	169,617.1	165,814.2	952.3	6.0	-	6.0	946.3	164,262.6	122,101.7	42,161.0	599.3	-	599.3	3,803.0
2021														
Jan	167,340.9	163,629.9	951.3	4.5	0.1	4.5	946.8	162,116.0	122,029.9	40,086.1	562.5	-	562.5	3,711.1
Feb	170,063.8	166,234.9	949.7	2.9	0.2	2.7	946.7	164,716.4	125,416.7	39,299.7	568.8	-	568.8	3,829.0
Mar	174,369.3	170,580.1	962.2	13.5	-	13.5	948.7	169,011.9	129,245.6	39,766.3	606.0	-	606.0	3,789.2

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

³ Figures have been revised from January 2012 - March 2013 to reflect reclassifications by two commercial banks.

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

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			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 ²								
2011	49,321.0	48,313.5	3,234.1	58.0	1.9	56.1	3,176.1	45,051.1	36,210.2	8,840.9	28.3	-	28.3	1,007.5
2012	59,431.1	58,501.3	3,282.4	60.4	2.1	58.2	3,222.0	55,174.9	44,578.3	10,596.6	44.1	-	44.1	929.7
2013	65,589.3	64,885.9	1,818.9	6.0	1.4	4.6	1,812.9	62,876.1	51,423.4	11,452.7	191.0	-	191.0	703.3
2014	71,883.3	70,896.9	2,192.5	20.3	20.2	0.1	2,172.3	68,580.9	57,599.6	10,981.3	123.4	-	123.4	986.5
2015	75,563.7	75,043.5	1,532.4	44.2	0.0	44.2	1,488.1	72,904.0	60,092.7	12,811.3	607.1	-	607.1	520.3
2016														
Mar	71,344.7	70,646.3	1,457.2	1.1	0.1	1.0	1,456.0	69,040.1	56,603.1	12,437.0	149.1	-	149.1	698.4
Jun	67,362.6	66,811.7	543.0	96.1	0.2	95.9	446.9	66,112.8	53,695.9	12,416.9	155.8	-	155.8	550.9
Sep	66,916.5	66,149.8	629.5	156.9	1.4	155.5	472.6	65,153.6	52,717.3	12,436.4	366.6	-	366.6	766.8
Dec	70,898.3	70,190.2	596.8	160.1	0.7	159.4	436.7	68,961.1	56,130.8	12,830.3	632.3	-	632.3	708.1
2017														
Mar	67,000.0	66,668.0	519.6	46.7	1.0	45.7	472.9	65,952.6	53,497.7	12,454.8	195.8	-	195.8	332.0
Jun	67,722.4	67,462.8	530.7	112.1	0.9	111.2	418.6	66,670.2	54,276.8	12,393.4	261.9	-	261.9	259.6
Sep	68,529.2	68,075.7	190.1	111.8	1.0	110.8	78.3	67,728.4	55,309.2	12,419.3	157.2	-	157.2	453.5
Dec	75,504.0	75,116.9	2,290.6	116.4	3.8	112.6	2,174.2	72,435.1	58,769.2	13,665.8	391.2	-	391.2	387.1
2018														
Mar	70,192.3	69,853.2	170.1	94.2	7.2	87.0	75.9	69,513.1	57,713.9	11,799.3	170.0	-	170.0	339.1
Jun	74,315.1	73,708.4	337.8	167.5	65.1	102.5	170.3	73,126.9	60,899.9	12,227.0	243.7	-	243.7	606.7
Sep	75,681.6	75,390.1	195.9	115.5	3.8	111.7	80.3	74,830.4	61,424.1	13,406.3	363.9	-	363.9	291.4
Dec	79,723.0	79,406.6	215.5	137.4	6.9	130.5	78.2	79,054.9	65,451.3	13,603.6	136.2	-	136.2	316.4
2019														
Jan	76,561.7	76,223.4	117.1	41.6	41.6	-	75.5	75,848.6	61,810.4	14,038.2	257.8	-	257.8	338.2
Feb	75,393.2	75,112.9	118.3	41.8	41.8	-	76.5	74,766.9	60,702.9	14,064.0	227.7	-	227.7	280.3
Mar	76,339.3	76,039.3	211.6	2.5	2.5	-	209.1	75,517.9	61,190.3	14,327.5	309.9	-	309.9	299.9
Apr	76,889.0	76,633.3	198.3	63.9	63.9	-	134.4	76,117.8	62,055.0	14,062.8	317.2	-	317.2	255.7
May	78,747.0	78,555.3	289.9	66.4	66.4	-	223.5	77,945.7	63,879.8	14,065.9	319.8	-	319.8	191.7
Jun	80,450.2	80,253.6	337.8	95.1	95.1	-	242.7	79,608.5	65,477.4	14,131.1	307.3	-	307.3	196.6
Jul	77,329.2	77,090.0	161.7	86.2	86.2	-	75.5	76,715.0	63,720.0	12,994.9	213.3	-	213.3	239.2
Aug	79,253.0	78,888.9	141.3	65.2	61.3	3.9	76.1	78,529.7	65,307.6	13,222.2	217.9	-	217.9	364.1
Sep	79,826.5	79,273.6	278.1	75.8	75.7	0.1	202.3	78,646.0	65,705.7	12,940.3	349.5	-	349.5	552.9
Oct	80,312.6	79,933.8	160.6	81.3	77.0	4.4	79.3	79,450.0	66,448.9	13,001.1	323.2	-	323.2	378.7
Nov	84,198.2	83,785.9	152.8	70.7	66.0	4.7	82.1	83,477.5	70,968.5	12,509.0	155.6	-	155.6	412.3
Dec	84,808.3	84,398.4	150.5	66.4	47.9	18.5	84.1	84,123.2	69,427.0	14,696.2	124.7	-	124.7	409.9
2020														
Jan	83,669.3	83,269.4	172.6	96.8	96.8	0.0	75.8	82,932.7	67,368.3	15,564.4	164.1	-	164.1	399.9
Feb	86,041.9	85,701.3	818.4	63.1	63.1	-	755.3	84,683.4	72,087.3	12,596.2	199.5	-	199.5	340.5
Mar	85,129.0	84,588.3	366.1	46.8	46.1	0.7	319.4	83,959.0	71,717.2	12,241.8	263.2	-	263.2	540.7
Apr	87,546.8	87,016.3	90.0	11.9	-	11.9	78.2	86,590.5	74,419.9	12,170.6	335.8	-	335.8	530.5
May	83,968.9	83,621.1	83.7	0.9	-	0.9	82.8	83,269.0	70,254.9	13,014.1	268.5	-	268.5	347.8
Jun	83,485.0	83,062.3	76.9	0.0	-	0.0	76.9	82,706.8	69,575.2	13,131.6	278.7	-	278.7	422.7
Jul	83,188.8	82,779.0	83.9	0.4	-	0.4	83.5	82,431.3	69,425.5	13,005.9	263.7	-	263.7	409.8
Aug	84,336.6	83,851.1	205.6	0.5	-	0.5	205.1	83,374.9	68,820.7	14,554.2	270.6	-	270.6	485.5
Sep	82,126.6	81,549.0	78.4	2.8	-	2.8	75.6	81,339.7	68,588.5	12,751.2	131.0	-	131.0	577.6
Oct	82,394.7	81,976.3	176.4	6.4	-	6.4	170.0	81,681.2	68,951.9	12,729.3	118.7	-	118.7	418.4
Nov	81,034.2	80,410.6	83.9	7.2	-	7.2	76.7	80,233.2	66,603.9	13,629.3	93.5	-	93.5	623.6
Dec	81,064.0	80,471.3	83.1	6.0	-	6.0	77.2	80,169.2	66,965.9	13,203.3	218.9	-	218.9	592.7
2021														
Jan	80,099.5	79,565.7	80.6	4.5	0.1	4.5	76.1	79,301.3	67,480.1	11,821.2	183.8	-	183.8	533.8
Feb	80,585.6	80,061.5	80.4	2.9	0.2	2.7	77.5	79,794.4	68,103.4	11,691.0	186.7	-	186.7	524.1
Mar	83,027.8	82,465.4	91.4	13.5	-	13.5	77.9	82,148.1	70,353.9	11,794.2	225.9	-	225.9	562.5

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

³ Figures have been revised from January 2012 - March 2013 to reflect reclassifications by two commercial banks.

COMMERCIAL BANKS: TERM LOANS AND ADVANCES¹

(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			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 ²								
2011	43,839.8	43,676.2	858.5	3.7	-	3.7	854.8	42,815.0	27,120.7	15,694.3	2.8	-	2.8	163.6
2012	52,789.1	52,523.5	442.1	2.9	-	2.9	439.2	51,765.9	35,558.6	16,207.3	315.5	-	315.5	265.6
2013	61,930.2	60,665.6	776.7	2.1	-	2.1	774.6	59,244.1	39,784.4	19,459.7	644.9	-	644.9	1,264.6
2014	67,458.4	65,486.5	227.0	0.4	-	0.4	226.5	63,976.7	44,056.3	19,920.4	1,282.8	-	1,282.8	1,971.9
2015	67,276.4	65,068.1	465.9	0.1	-	0.1	465.8	63,705.3	41,579.2	22,126.2	896.9	-	896.9	2,208.2
2016														
Mar	67,948.4	65,513.0	454.8	0.1	-	0.1	454.7	64,394.7	42,333.7	22,061.1	663.5	-	663.5	2,435.3
Jun	72,225.9	70,016.2	1,431.3	0.1	-	0.1	1,431.2	67,940.5	44,589.3	23,351.1	644.5	-	644.5	2,209.7
Sep	74,119.1	72,005.0	1,437.6	2.1	-	2.1	1,435.5	69,935.4	46,590.8	23,344.5	632.0	-	632.0	2,114.1
Dec	73,695.0	71,717.9	1,338.9	2.0	-	2.0	1,336.9	69,758.6	45,856.9	23,901.7	620.4	-	620.4	1,977.1
2017														
Mar	71,890.2	70,231.0	1,324.3	1.8	-	1.8	1,322.5	68,301.7	45,399.5	22,902.2	605.1	-	605.1	1,659.1
Jun	71,195.4	70,136.2	1,274.8	1.6	-	1.6	1,273.3	68,268.5	45,816.4	22,452.1	592.9	-	592.9	1,059.2
Sep	71,445.0	69,891.6	1,225.6	1.5	-	1.5	1,224.1	68,085.6	45,547.3	22,538.3	580.5	-	580.5	1,553.3
Dec	71,234.9	69,859.6	1,118.2	1.4	-	1.4	1,116.8	68,173.2	44,710.0	23,463.2	568.2	-	568.2	1,375.3
2018														
Mar	70,510.9	69,006.3	921.1	-	-	-	921.1	67,533.0	44,812.9	22,720.1	552.3	-	552.3	1,504.6
Jun	72,128.3	69,957.2	1,172.4	-	-	-	1,172.4	68,244.2	45,701.2	22,543.0	540.6	-	540.6	2,171.1
Sep	71,494.2	69,305.2	1,077.6	-	-	-	1,077.6	67,702.1	44,510.3	23,191.8	525.5	-	525.5	2,189.0
Dec	72,515.8	70,110.1	1,046.2	-	-	-	1,046.2	68,352.2	42,913.5	25,438.6	711.7	-	711.7	2,405.6
2019														
Jan	72,549.0	70,162.8	847.9	-	-	-	847.9	68,609.1	43,336.5	25,272.6	705.8	-	705.8	2,386.2
Feb	72,122.8	69,745.9	761.1	-	-	-	761.1	68,286.6	43,250.9	25,035.8	698.2	-	698.2	2,376.9
Mar	73,777.5	71,405.3	760.7	-	-	-	760.7	69,954.3	44,904.7	25,049.5	690.3	-	690.3	2,372.2
Apr	74,554.2	71,933.2	745.1	-	-	-	745.1	70,404.6	45,427.9	24,976.7	783.5	-	783.5	2,621.0
May	74,276.7	71,710.4	743.7	-	-	-	743.7	70,181.9	45,598.1	24,583.9	784.8	-	784.8	2,566.3
Jun	75,003.2	72,060.5	745.3	-	-	-	745.3	70,537.0	45,421.8	25,115.2	778.3	-	778.3	2,942.7
Jul	75,886.8	72,994.5	945.2	-	-	-	945.2	71,227.6	46,414.1	24,813.5	821.7	-	821.7	2,892.3
Aug	77,175.7	74,018.4	924.5	-	-	-	924.5	72,278.7	47,192.3	25,086.4	815.2	-	815.2	3,157.3
Sep	79,054.3	74,871.6	908.6	-	-	-	908.6	73,094.0	47,773.6	25,320.4	869.0	-	869.0	4,182.6
Oct	81,169.0	77,016.0	910.2	-	-	-	910.2	75,243.3	49,655.3	25,588.1	862.5	-	862.5	4,152.9
Nov	82,191.3	78,076.3	908.8	-	-	-	908.8	76,311.3	49,833.8	26,477.4	856.2	-	856.2	4,115.0
Dec	82,623.0	79,285.7	910.4	-	-	-	910.4	77,525.3	50,346.3	27,179.0	850.0	-	850.0	3,337.3
2020														
Jan	82,353.4	79,076.3	892.0	-	-	-	892.0	77,340.8	50,141.1	27,199.7	843.5	-	843.5	3,277.1
Feb	82,800.9	79,517.4	890.5	-	-	-	890.5	77,789.8	50,639.8	27,150.0	837.0	-	837.0	3,283.5
Mar	86,702.4	83,380.9	892.2	-	-	-	892.2	81,653.3	54,887.7	26,765.6	835.5	-	835.5	3,321.5
Apr	86,081.0	82,788.9	893.8	-	-	-	893.8	81,061.5	54,638.3	26,423.2	833.7	-	833.7	3,292.1
May	85,442.5	82,196.4	892.4	-	-	-	892.4	80,472.0	54,538.0	25,934.1	831.9	-	831.9	3,246.1
Jun	85,214.6	82,017.2	893.9	-	-	-	893.9	80,292.9	54,643.2	25,649.7	830.4	-	830.4	3,197.4
Jul	84,419.8	81,218.2	895.6	-	-	-	895.6	79,495.5	53,925.0	25,570.5	827.1	-	827.1	3,201.5
Aug	86,235.6	82,027.5	876.4	-	-	-	876.4	80,325.5	54,025.2	26,300.2	825.6	-	825.6	4,208.1
Sep	87,154.2	83,003.7	877.1	9.8	-	9.8	867.3	81,741.0	55,202.6	26,538.3	385.6	-	385.6	4,150.5
Oct	86,847.7	83,798.1	868.9	-	-	-	868.9	82,545.4	55,301.0	27,244.3	383.8	-	383.8	3,049.6
Nov	86,608.6	83,349.1	845.9	-	-	-	845.9	82,120.9	54,480.6	27,640.3	382.3	-	382.3	3,259.5
Dec	88,553.2	85,342.9	869.1	-	-	-	869.1	84,093.4	55,135.7	28,957.7	380.4	-	380.4	3,210.3
2021														
Jan	87,241.4	84,064.1	870.7	-	-	-	870.7	82,814.7	54,549.8	28,264.9	378.7	-	378.7	3,177.3
Feb	89,478.2	86,173.3	869.3	-	-	-	869.3	84,922.0	57,313.3	27,608.6	382.1	-	382.1	3,304.9
Mar	91,341.5	88,114.8	870.8	-	-	-	870.8	86,863.8	58,891.7	27,972.1	380.1	-	380.1	3,226.7

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

³ Figures have been revised from January 2012 - March 2013 to reflect reclassifications by two commercial banks.

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

Table 2-13(a)

	2011		2012		2013	
	Dec		Dec		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	61.7	-	63.3	-	63.3	-
FINANCIAL INSTITUTIONS	-	31.1	-	359.5	-	359.5
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	0.1	-	63.3	-	63.3
Insurance Companies	-	6.5	-	10.9	-	10.9
Building Societies	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	24.5	-	225.2	-	225.2
Trust & Investment Companies	-	-	-	60.0	-	60.0
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	4,030.9	64,567.3	3,661.2	81,875.4	3,661.2	81,875.4
Agriculture	1,542.9	9,617.9	891.8	11,331.7	891.8	11,331.7
Sugarcane	1,542.9	2,338.1	891.5	2,558.3	891.5	2,558.3
Paddy	-	3,865.6	-	5,163.0	-	5,163.0
Other Farming	-	114.9	-	291.9	-	291.9
Livestock	-	1,219.9	-	1,401.1	-	1,401.1
Forestry	-	586.7	0.3	602.8	0.3	602.8
Shrimp & Other Fishing	-	1,492.8	-	1,314.7	-	1,314.7
Mining & Quarrying	0.4	2,806.1	1.2	4,247.4	1.2	4,247.4
Bauxite	-	-	-	-	-	-
Other	0.4	2,806.1	1.2	4,247.4	1.2	4,247.4
Manufacturing	2,414.5	16,674.9	2,677.9	22,213.8	2,677.9	22,213.8
Timber and Sawmilling	-	1,385.8	-	1,979.1	-	1,979.1
Other Constr. and Engin.	-	7,167.9	-	9,056.4	-	9,056.4
Sugar Molasses	1,871.5	564.7	1,625.4	21.5	1,625.4	21.5
Rice Milling	20.8	1,605.5	4.5	3,317.6	4.5	3,317.6
Beverages, Food & Tobacco	-	2,691.6	-	3,795.2	-	3,795.2
Textiles & Clothing	-	143.6	-	192.1	-	192.1
Electricity	522.2	68.0	1,047.9	172.5	1,047.9	172.5
Other Manufacturing	-	3,047.8	-	3,679.4	-	3,679.4
Services	73.1	35,468.3	90.4	44,082.5	90.4	44,082.5
Drainage & Irrigation	-	17.6	-	4.5	-	4.5
Transportation	-	3,329.7	-	3,698.3	-	3,698.3
Telecommunications	-	221.7	-	195.6	-	195.6
Entertaining & Catering	-	2,891.8	-	3,383.4	-	3,383.4
Distribution	2.6	21,556.2	-	26,398.6	-	26,398.6
Education	-	472.1	0.0	850.5	0.0	850.5
Health	-	663.1	-	1,043.9	-	1,043.9
Professional Services	-	1,207.9	-	1,287.1	-	1,287.1
Other Services	70.5	5,108.1	90.4	7,220.7	90.4	7,220.7
HOUSEHOLDS	-	21,631.8	-	23,365.5	-	23,365.5
Housing	-	6,304.3	-	4,760.9	-	4,760.9
Motor Cars	-	5,115.9	-	7,570.9	-	7,570.9
Other Durable Goods	-	479.1	-	721.4	-	721.4
Education	-	233.6	-	429.0	-	429.0
Travel	-	20.9	-	110.7	-	110.7
Other Purposes	-	9,478.0	-	9,772.6	-	9,772.6
TOTAL	4,092.5	86,230.1	3,724.5	105,600.5	3,724.5	105,600.5

Source: Commercial Banks

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

Table 2-13(b)

	2014		2015		2016	
	Dec		Dec		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	20.7	-	44.3	-	162.0	-
FINANCIAL INSTITUTIONS	-	1,406.2	-	1,504.1	-	1,252.7
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	77.5	-	13.4	-	6.4
Insurance Companies	-	226.5	-	222.1	-	318.9
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	447.7	-	576.2	-	467.0
Trust & Investment Companies	-	654.5	-	692.3	-	460.4
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	2,398.8	105,654.4	1,953.9	106,542.4	1,773.7	106,135.6
Agriculture	770.6	12,008.2	708.4	11,689.5	851.1	11,172.0
Sugarcane	770.6	2,544.1	708.4	2,029.4	851.1	1,949.7
Paddy	-	5,151.1	-	5,506.7	-	5,249.0
Other Farming	-	593.6	-	1,110.8	-	1,055.1
Livestock	-	1,639.3	-	1,197.3	-	1,135.2
Forestry	-	990.2	-	859.8	-	814.8
Shrimp & Other Fishing	-	1,090.0	-	985.4	-	968.2
Mining & Quarrying	1.1	5,456.8	0.8	4,893.8	0.8	4,171.8
Bauxite	-	-	-	-	-	-
Other	1.1	5,456.8	0.8	4,893.8	0.8	4,171.8
Manufacturing	1,536.4	31,169.4	1,244.8	30,224.3	921.7	28,706.9
Timber and Sawmilling	-	2,419.1	-	2,420.6	-	1,826.5
Other Constr. and Engin.	-	13,422.6	-	13,988.8	-	11,865.8
Sugar Molasses	1,536.4	-	1,244.8	-	921.7	-
Rice Milling	-	4,213.7	-	3,301.2	-	2,895.6
Beverages, Food & Tobacco	-	6,728.9	-	5,927.0	-	7,013.8
Textiles & Clothing	-	187.5	-	128.4	-	108.5
Electricity	0.0	12.1	-	6.5	0.0	4.7
Other Manufacturing	-	4,185.6	-	4,451.9	-	4,991.9
Services	90.7	57,020.0	0.0	59,734.8	0.0	62,085.0
Drainage & Irrigation	-	0.3	-	0.1	-	0.0
Transportation	-	7,066.9	-	6,168.4	-	5,592.2
Telecommunications	-	435.8	-	345.5	-	349.9
Entertaining & Catering	-	4,016.1	-	3,801.8	-	3,886.9
Distribution	-	29,649.9	-	33,996.3	-	32,976.8
Education	-	1,125.7	-	1,445.1	-	1,638.0
Health	-	1,119.9	-	1,258.2	-	1,063.4
Professional Services	-	2,422.6	-	2,510.9	-	2,769.2
Other Services	90.7	11,182.7	0.0	10,208.5	0.0	13,808.6
HOUSEHOLDS	-	24,848.1	-	27,589.2	-	29,610.0
Housing	-	6,565.3	-	8,042.5	-	8,552.5
Motor Cars	-	8,217.2	-	7,971.4	-	7,680.5
Other Durable Goods	-	751.9	-	1,083.2	-	1,180.3
Education	-	696.4	-	687.8	-	1,021.9
Travel	-	143.8	-	229.3	-	279.5
Other Purposes	-	8,473.5	-	9,574.9	-	10,895.4
TOTAL	2,419.5	131,908.7	1,998.2	135,635.6	1,935.7	136,998.4

Source: Commercial Banks

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

Table 2-13(c)

	2017							
	Mar		Jun		Sep		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	48.4	-	113.6	-	113.3	-	117.8	-
FINANCIAL INSTITUTIONS	-	800.8	-	854.9	-	737.6	-	959.5
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	4.7	-	3.3	-	1.4	-	-
Insurance Companies	-	257.5	-	267.0	-	158.5	-	204.6
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	81.7	-	127.6	-	120.8	-	297.9
Trust & Investment Companies	-	457.0	-	457.0	-	457.0	-	457.0
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,910.8	103,811.8	1,878.1	103,399.2	1,908.2	104,456.8	3,291.0	107,101.5
Agriculture	695.0	11,938.5	853.4	11,462.0	882.8	11,576.2	2,374.2	11,358.6
Sugarcane	694.8	2,031.6	848.8	2,007.0	881.0	1,990.9	2,374.2	1,529.2
Paddy	-	5,978.9	-	5,553.6	-	5,586.5	-	5,804.4
Other Farming	-	1,098.4	-	1,080.6	0.3	1,067.0	-	1,092.2
Livestock	-	1,214.2	-	1,136.4	-	1,160.8	-	1,471.6
Forestry	0.2	841.3	4.7	836.9	1.5	796.2	-	403.6
Shrimp & Other Fishing	-	774.1	-	847.5	-	974.7	-	1,057.7
Mining & Quarrying	0.1	4,948.3	0.0	4,458.5	0.7	4,260.7	0.0	5,347.6
Bauxite	-	-	-	-	-	-	-	246.5
Other	0.1	4,948.3	0.0	4,458.5	0.7	4,260.7	0.0	5,101.2
Manufacturing	1,215.4	30,447.6	1,024.6	29,713.1	1,024.6	29,004.9	916.8	24,521.6
Timber and Sawmilling	-	2,341.7	-	1,756.8	-	1,837.0	-	1,719.7
Other Constr. and Engin.	-	14,112.4	-	13,310.1	-	13,005.1	-	10,327.1
Sugar Molasses	1,215.4	-	1,024.6	-	1,024.6	-	916.8	-
Rice Milling	-	2,997.9	-	2,970.8	-	2,873.1	-	2,440.0
Beverages, Food & Tobacco	-	6,437.8	-	6,600.3	-	6,233.4	-	5,132.5
Textiles & Clothing	-	122.3	-	149.5	-	125.9	-	89.2
Electricity	0.0	6.2	0.0	5.6	0.0	5.1	-	2.1
Other Manufacturing	-	4,429.1	-	4,919.9	-	4,925.3	-	4,811.1
Services	0.3	56,477.4	0.1	57,765.6	0.0	59,614.9	0.0	65,873.6
Drainage & Irrigation	-	0.1	-	0.1	-	0.2	-	0.0
Transportation	-	5,936.2	-	5,901.6	-	5,655.9	-	5,076.9
Telecommunications	-	346.0	-	323.0	-	367.9	-	415.0
Entertaining & Catering	-	3,629.8	-	3,757.0	-	4,041.6	-	5,012.0
Distribution	-	31,348.2	-	31,583.6	-	31,274.7	-	34,920.2
Education	-	1,539.0	-	1,642.5	-	1,635.1	-	1,213.1
Health	-	1,160.9	-	1,103.6	-	1,114.9	-	1,185.8
Professional Services	-	2,505.1	-	2,731.7	-	2,845.0	-	2,176.1
Other Services	0.3	10,012.2	0.1	10,722.7	0.0	12,679.8	0.0	15,874.5
HOUSEHOLDS	-	27,048.6	-	28,006.7	-	27,985.7	-	30,409.0
Home Improvement	-	8,167.5	-	8,302.8	-	8,427.0	-	8,826.8
Motor Cars	-	7,824.2	-	7,867.4	-	7,763.7	-	7,447.2
Other Durable Goods	-	1,013.6	-	1,075.0	-	962.7	-	1,358.3
Education	-	603.6	-	621.0	-	1,172.2	-	1,091.9
Travel	-	221.5	-	268.9	-	317.5	-	287.2
Other Purposes	-	9,218.1	-	9,871.7	-	9,342.5	-	11,397.6
TOTAL	1,912.0	131,672.9	1,991.8	132,260.8	2,067.1	133,441.1	3,408.8	138,469.9

Source: Commercial Banks

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

Table 2-13(d)

	2018							
	Mar		Jun		Sep		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	94.2	-	167.5	-	115.5	-	137.4	-
FINANCIAL INSTITUTIONS	-	722.2	-	784.3	-	889.4	-	847.9
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	2.8	-	-	-	-	-	-
Insurance Companies	-	140.7	-	113.2	-	107.2	-	70.0
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	124.2	-	218.6	-	332.7	-	331.4
Trust & Investment Companies	-	454.4	-	452.5	-	449.5	-	446.5
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	997.0	106,072.8	1,342.7	110,098.9	1,158.0	109,566.5	1,124.4	112,791.9
Agriculture	75.9	11,395.4	370.3	13,422.6	280.3	12,616.4	278.2	13,443.8
Sugarcane	75.5	1,352.1	370.3	1,351.7	275.5	1,123.8	278.2	1,039.3
Paddy	-	5,998.6	-	7,508.9	-	6,968.9	-	7,301.4
Other Farming	-	1,093.9	-	1,152.1	-	1,009.2	-	1,051.7
Livestock	-	1,412.9	-	1,755.9	-	1,759.0	-	1,341.1
Forestry	0.4	412.8	-	406.5	4.9	417.2	-	477.0
Shrimp & Other Fishing	-	1,125.2	-	1,247.4	-	1,338.2	-	2,233.3
Mining & Quarrying	-	4,540.0	-	4,910.3	-	5,299.5	-	5,130.2
Bauxite	-	-	-	-	-	-	-	-
Other	-	4,540.0	-	4,910.3	-	5,299.5	-	5,130.2
Manufacturing	921.1	24,290.6	925.3	26,007.6	832.3	24,719.8	803.4	24,456.6
Timber and Sawmilling	-	1,707.8	-	1,681.1	-	1,644.2	-	1,662.7
Other Constr. and Engin.	-	10,313.4	-	10,095.4	-	9,678.7	-	9,977.8
Sugar Molasses	921.1	0.0	925.3	-	832.3	0.0	803.4	-
Rice Milling	-	2,790.4	-	3,850.0	-	3,126.3	-	3,056.6
Beverages, Food & Tobacco	-	4,243.6	-	4,061.7	-	3,965.6	-	4,555.8
Textiles & Clothing	-	92.8	-	107.6	-	76.3	-	53.0
Electricity	-	1.5	-	0.8	-	0.6	-	0.0
Other Manufacturing	-	5,141.1	-	6,210.9	-	6,228.1	-	5,150.6
Services	0.0	65,846.7	47.1	65,758.4	45.4	66,930.9	42.9	69,761.2
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	0.0
Transportation	-	5,444.9	47.1	5,268.8	45.4	4,762.2	42.9	4,586.7
Telecommunications	-	441.4	-	642.3	-	578.0	-	570.2
Entertaining & Catering	-	4,954.1	-	4,953.5	-	5,092.7	-	5,061.5
Distribution	-	34,686.8	-	34,252.9	-	36,089.8	-	38,358.0
Education	-	1,398.2	-	1,780.0	-	1,765.5	-	2,501.7
Health	-	1,089.1	-	997.4	-	1,140.2	-	1,134.4
Professional Services	-	2,040.4	-	2,211.8	-	2,286.8	-	2,229.5
Other Services	0.0	15,791.7	(0.0)	15,651.7	0.0	15,215.7	-	15,319.3
HOUSEHOLDS	-	27,864.6	-	28,223.3	-	29,859.3	-	31,657.5
Home Improvement	-	8,791.5	-	9,122.7	-	9,596.6	-	10,547.8
Motor Cars	-	7,333.4	-	7,272.8	-	7,632.8	-	7,959.7
Other Durable Goods	-	1,264.6	-	1,212.9	-	991.5	-	1,110.8
Education	-	900.0	-	935.4	-	1,653.1	-	1,376.2
Travel	-	263.0	-	276.1	-	261.6	-	225.4
Other Purposes	-	9,312.1	-	9,403.4	-	9,723.8	-	10,437.5
TOTAL	1,091.2	134,659.7	1,510.2	139,106.5	1,273.5	140,315.2	1,261.8	145,297.2

Source: Commercial Banks

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

Table 2-13(e)

	2019							
	Mar		Jun		Sep		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	2.5	-	95.1	-	75.8	-	66.4	-
FINANCIAL INSTITUTIONS	-	1,000.2	-	1,085.6	-	1,218.5	-	1,011.1
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-
Insurance Companies	-	189.2	-	211.7	-	233.3	-	25.5
Building Societies	-	-	-	-	-	-	-	0.9
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	367.0	-	431.9	-	543.2	-	542.7
Trust & Investment Companies	-	444.0	-	442.0	-	442.0	-	442.0
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	969.8	110,379.3	988.0	114,970.7	1,110.9	118,329.5	992.7	126,274.8
Agriculture	209.1	12,908.7	242.6	13,140.0	277.8	13,413.0	275.5	12,178.3
Sugarcane	200.6	872.5	242.6	873.2	275.5	871.0	275.5	875.4
Paddy	-	7,331.5	-	7,659.9	-	7,427.6	-	7,733.0
Other Farming	-	1,043.1	-	1,062.3	-	1,042.1	-	1,038.3
Livestock	-	1,268.5	-	1,408.1	-	1,499.4	-	1,159.9
Forestry	8.5	429.5	-	391.3	2.3	426.8	-	448.2
Shrimp & Other Fishing	-	1,963.6	-	1,745.1	-	2,146.1	-	923.3
Mining & Quarrying	-	4,830.2	-	5,204.7	0.0	5,522.9	-	4,430.5
Bauxite	-	-	-	-	-	-	-	-
Other	-	4,830.2	-	5,204.7	0.0	5,522.9	-	4,430.5
Manufacturing	720.4	23,534.0	707.5	26,127.7	797.7	23,218.0	677.6	25,932.9
Timber and Sawmilling	-	1,575.1	-	1,631.1	-	1,469.7	-	1,108.8
Other Constr. and Engin.	-	10,407.6	-	10,587.9	-	10,821.7	-	11,146.3
Sugar Molasses	720.4	-	707.5	-	673.3	-	677.6	-
Rice Milling	-	2,177.4	-	3,391.5	-	1,943.1	-	3,944.5
Beverages, Food & Tobacco	-	4,308.8	-	5,438.9	-	4,056.9	-	4,923.9
Textiles & Clothing	-	53.5	-	105.6	-	94.7	-	103.0
Electricity	-	-	-	-	124.5	-	-	-
Other Manufacturing	-	5,011.6	-	4,972.7	-	4,831.9	-	4,706.3
Services	40.3	69,106.3	37.9	70,498.4	35.3	76,175.6	39.6	83,733.2
Drainage & Irrigation	-	0.0	-	4.8	-	5.1	-	4.3
Transportation	40.3	4,497.4	37.8	5,063.0	35.3	6,756.5	32.8	6,848.5
Telecommunications	-	552.3	-	609.0	-	2,162.2	-	2,641.6
Entertaining & Catering	-	5,418.0	-	5,771.1	-	5,807.8	-	6,315.3
Distribution	-	35,767.5	-	35,935.9	-	37,143.9	-	39,635.7
Education	-	2,531.9	-	2,484.8	-	2,434.6	-	2,986.7
Health	-	1,023.2	-	1,071.8	-	1,091.7	-	1,030.4
Professional Services	-	2,172.7	-	1,690.0	-	1,731.4	-	2,124.5
Other Services	-	17,143.3	0.1	17,868.1	0.0	19,042.4	6.8	22,146.3
HOUSEHOLDS	-	31,987.1	-	32,041.4	-	30,698.6	-	32,238.9
Home Improvement	-	10,564.8	-	10,518.6	-	9,491.1	-	9,771.7
Motor Cars	-	8,083.3	-	8,605.1	-	9,266.8	-	9,832.8
Other Durable Goods	-	1,084.9	-	1,070.7	-	890.2	-	1,618.7
Education	-	1,100.9	-	1,089.2	-	2,122.1	-	1,698.4
Travel	-	201.5	-	215.9	-	195.2	-	162.5
Other Purposes	-	10,951.7	-	10,541.8	-	8,733.4	-	9,154.7
TOTAL	972.3	143,366.5	1,083.0	148,097.8	1,186.7	150,246.6	1,039.5	159,612.4

Source: Commercial Banks

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

Table 2-13(f)

	2020											
	Jan		Feb		Mar		Apr		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	96.8	-	63.1	-	46.8	-	11.9	-	0.9	-	0.0	-
FINANCIAL INSTITUTIONS	-	1,007.6	-	1,036.5	-	1,098.6	-	1,169.4	-	1,100.4	-	1,109.0
Pub. Finan. Insts.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Insts.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	21.0	-	14.0	-	84.5	-	168.3	-	80.1	-	92.1
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	544.7	-	580.5	-	572.2	-	559.1	-	578.4	-	574.9
Trust & Investment Companies	-	442.0	-	442.0	-	442.0	-	442.0	-	442.0	-	442.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	967.8	122,735.5	1,645.8	127,791.4	1,211.5	131,632.1	971.9	134,168.4	975.2	129,848.1	970.8	129,305.3
<i>Agriculture</i>	275.7	10,872.4	275.7	12,588.4	276.5	13,967.4	277.9	14,035.9	275.5	14,498.4	276.5	12,490.5
Sugarcane	275.5	874.5	275.5	872.5	275.5	871.1	275.5	869.2	275.5	887.4	275.5	887.8
Paddy	-	6,588.7	-	7,133.1	-	7,456.5	-	7,471.3	-	7,841.7	-	7,111.4
Other Farming	-	1,023.8	-	1,017.9	-	1,022.1	-	1,018.2	-	1,021.2	-	1,032.1
Livestock	-	1,106.0	-	1,666.2	-	1,703.2	-	1,676.9	-	1,716.5	-	1,686.7
Forestry	0.2	411.8	0.2	424.2	1.0	414.5	2.4	419.6	-	430.0	1.0	399.1
Shrimp & Other Fishing	-	867.7	-	1,474.4	-	2,500.1	-	2,580.7	-	2,601.7	-	1,373.4
<i>Mining & Quarrying</i>	-	4,265.3	440.4	3,951.6	-	3,850.3	-	3,948.3	-	4,018.0	-	4,170.5
Bauxite	-	-	-	167.5	-	-	-	-	-	-	-	-
Other	-	4,265.3	440.4	3,784.2	-	3,850.3	-	3,948.3	-	4,018.0	-	4,170.5
<i>Manufacturing</i>	659.1	25,901.6	899.6	26,475.5	904.4	25,386.0	663.3	25,643.1	666.4	25,321.0	666.2	25,675.8
Timber and Sawmilling	-	983.6	-	1,044.0	-	1,053.3	-	1,064.8	-	1,041.9	-	1,052.9
Other Constr. and Engin.	-	11,002.2	-	11,054.5	-	10,638.1	-	10,659.0	-	10,891.5	-	10,583.9
Sugar Molasses	659.1	-	220.0	-	661.9	-	663.3	-	664.8	-	666.2	-
Rice Milling	-	3,994.1	-	3,817.7	-	3,508.6	-	4,251.9	-	3,962.1	-	3,636.0
Beverages, Food & Tobacco	-	5,085.2	-	5,044.3	-	4,661.3	-	4,291.3	-	4,232.2	-	5,293.3
Textiles & Clothing	-	100.2	-	100.2	-	100.8	-	101.9	-	91.6	-	92.6
Electricity	-	-	679.5	-	242.5	-	-	-	1.6	-	-	-
Other Manufacturing	-	4,736.3	-	5,414.7	-	5,423.8	-	5,274.3	-	5,101.9	-	5,017.1
<i>Services</i>	33.0	81,696.1	30.1	84,775.8	30.6	88,428.4	30.7	90,541.2	33.3	86,010.7	28.1	86,968.5
Drainage & Irrigation	-	4.3	-	4.3	-	7.7	-	0.0	-	0.0	-	0.0
Transportation	33.0	6,915.3	30.1	6,759.5	30.2	7,213.5	30.4	7,308.3	27.6	6,879.2	27.7	6,672.2
Telecommunications	-	2,969.2	-	3,071.6	-	3,135.2	-	3,135.5	-	3,162.4	-	3,173.6
Entertaining & Catering	-	5,774.9	-	5,936.8	-	5,906.5	-	6,087.2	-	6,104.8	-	6,099.6
Distribution	-	36,299.7	-	35,918.9	-	40,884.4	-	42,747.5	-	39,338.8	-	39,175.3
Education	-	2,448.3	-	2,559.5	-	2,468.3	-	2,490.6	-	2,503.1	-	2,515.6
Health	-	997.2	-	1,013.0	-	991.5	-	987.1	-	1,009.0	-	940.9
Professional Services	-	2,205.3	-	1,890.7	-	1,966.7	-	1,982.5	-	2,033.8	-	2,630.9
Other Services	0.0	24,081.9	0.0	27,621.6	0.3	25,854.7	0.3	25,802.4	5.7	24,979.6	0.3	25,760.4
HOUSEHOLDS	-	34,461.9	-	31,650.7	-	31,028.7	-	30,649.5	-	31,036.5	-	30,868.4
Home Improvement	-	10,602.2	-	8,069.6	-	9,459.3	-	9,125.5	-	9,503.4	-	8,988.2
Motor Cars	-	10,126.3	-	10,047.3	-	9,636.5	-	9,661.7	-	9,865.2	-	9,611.9
Other Durable Goods	-	2,006.8	-	1,050.1	-	1,068.0	-	1,020.8	-	954.8	-	930.5
Education	-	1,575.6	-	1,461.1	-	1,311.2	-	1,231.1	-	1,149.1	-	1,022.8
Travel	-	150.5	-	147.5	-	133.3	-	129.1	-	121.4	-	105.0
Other Purposes	-	10,000.6	-	10,875.0	-	9,420.3	-	9,481.2	-	9,442.5	-	10,210.1
TOTAL	1,064.6	158,205.0	1,709.0	160,478.5	1,258.3	163,759.4	983.8	165,987.4	976.1	161,985.1	970.8	161,282.7

Source: Commercial Banks

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

Table 2-13(g)

	2020											
	Jul		Aug		Sep		Oct		Nov		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	0.4	-	0.5	-	12.7	-	6.4	-	7.2	-	6.0	-
FINANCIAL INSTITUTIONS	-	1,090.9	-	1,096.2	-	516.6	-	502.5	-	475.7	-	599.3
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	60.2	-	56.1	-	24.6	-	49.8	-	67.8	-	68.9
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	590.1	-	568.9	-	489.6	-	422.3	-	405.6	-	501.8
Trust & Investment Companies	-	440.5	-	471.2	-	2.3	-	30.5	-	2.3	-	28.5
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	979.1	128,527.1	1,081.6	128,026.2	942.9	129,131.7	1,038.9	129,836.6	922.6	126,610.9	946.3	127,419.3
Agriculture	275.5	12,212.4	257.7	11,576.1	275.6	13,439.9	276.1	13,765.3	255.0	13,408.8	277.2	13,832.5
Sugarcane	275.5	888.9	257.7	889.0	275.5	889.8	276.1	888.3	255.0	892.5	277.2	892.7
Paddy	-	6,971.5	-	6,215.4	-	7,761.0	-	8,040.2	-	7,792.3	-	8,712.3
Other Farming	-	1,066.3	-	1,037.8	-	1,044.6	-	1,047.6	-	986.8	-	243.5
Livestock	-	1,446.6	-	1,332.5	-	1,400.5	-	1,432.2	-	1,324.8	-	1,545.5
Forestry	-	420.8	-	401.5	0.0	408.0	-	409.2	-	391.4	-	377.4
Shrimp & Other Fishing	-	1,418.3	-	1,700.0	-	1,936.0	-	1,947.9	-	2,021.0	-	2,061.1
Mining & Quarrying	-	3,701.4	-	4,355.0	-	4,568.5	-	4,120.5	-	4,270.1	-	4,756.2
Bauxite	-	-	-	-	-	-	-	0.5	-	0.5	-	0.5
Other	-	3,701.4	-	4,355.0	-	4,568.5	-	4,120.0	-	4,269.7	-	4,755.8
Manufacturing	675.6	25,541.2	798.7	26,216.8	642.1	25,821.2	737.5	25,653.1	645.0	22,570.8	646.4	21,275.7
Timber and Sawmilling	-	1,057.9	228.7	1,070.5	-	1,049.7	-	1,060.1	-	1,086.5	-	1,103.9
Other Constr. and Engin.	-	10,547.9	-	10,387.4	-	10,532.1	-	10,597.6	-	10,924.6	-	9,254.5
Sugar Molasses	667.7	-	440.4	-	642.1	-	643.6	-	645.0	-	646.4	-
Rice Milling	-	3,761.8	-	3,497.2	-	2,963.4	-	3,353.8	-	2,689.1	-	3,033.6
Beverages, Food & Tobacco	-	5,150.9	-	4,923.5	-	4,936.3	-	5,128.3	-	4,966.4	-	4,245.5
Textiles & Clothing	-	89.4	-	89.9	-	91.1	-	111.7	-	116.0	-	157.2
Electricity	7.9	-	129.6	-	-	-	93.9	-	-	-	-	-
Other Manufacturing	-	4,933.4	-	6,248.2	-	6,248.8	-	5,401.5	-	2,788.2	-	3,481.0
Services	28.0	87,072.1	25.1	85,878.3	25.2	85,302.2	25.4	86,297.8	22.6	86,361.1	22.7	87,554.9
Drainage & Irrigation	-	0.0	-	0.0	-	0.5	-	0.5	-	0.0	-	0.3
Transportation	27.9	7,203.4	25.1	7,265.3	25.2	6,756.0	25.4	7,001.2	22.6	6,987.1	22.7	7,791.7
Telecommunications	-	3,172.1	-	3,663.0	-	3,721.8	-	3,768.2	-	3,787.8	-	4,413.1
Entertaining & Catering	-	6,243.6	-	5,830.6	-	5,703.3	-	5,776.9	-	5,781.5	-	5,734.0
Distribution	-	39,008.1	-	39,032.5	-	37,688.8	-	38,666.8	-	38,960.8	-	37,232.7
Education	-	2,526.4	-	2,530.6	-	2,532.4	-	2,532.2	-	2,542.0	-	1,951.6
Health	-	998.7	-	942.0	-	942.0	-	921.6	-	803.5	-	831.3
Professional Services	-	2,649.4	-	2,648.7	-	2,616.4	-	2,696.7	-	2,663.7	-	2,777.3
Other Services	0.1	25,270.4	-	23,965.5	-	25,340.8	-	24,933.8	0.1	24,834.7	-	26,822.9
HOUSEHOLDS	-	30,570.6	-	32,828.7	-	31,137.1	-	31,566.6	-	32,965.0	-	34,104.0
Home Improvement	-	9,355.5	-	9,720.4	-	9,489.9	-	9,588.2	-	9,510.6	-	9,235.9
Motor Cars	-	9,645.5	-	9,841.1	-	10,247.9	-	10,227.1	-	10,382.4	-	10,400.4
Other Durable Goods	-	936.6	-	876.0	-	821.4	-	867.2	-	998.9	-	1,375.7
Education	-	1,158.2	-	1,463.6	-	1,635.1	-	1,539.8	-	1,449.6	-	1,303.7
Travel	-	95.6	-	83.7	-	74.1	-	66.6	-	61.6	-	55.5
Other Purposes	-	9,379.1	-	10,844.0	-	8,868.8	-	9,277.7	-	10,562.0	-	11,732.7
TOTAL	979.5	160,188.6	1,082.0	161,951.1	949.3	160,771.4	1,045.3	161,905.8	929.9	160,051.6	952.3	162,122.6

Source: Commercial Banks

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

Table 2-13(h)

	2021					
	Jan		Feb		Mar	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	4.5	-	2.9	-	13.5	-
FINANCIAL INSTITUTIONS	-	562.5	-	568.8	-	606.0
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-
Insurance Companies	-	19.8	-	24.8	-	24.8
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	514.3	-	517.5	-	553.5
Trust & Investment Companies	-	28.3	-	26.5	-	27.7
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	946.8	126,858.6	946.7	129,639.4	948.7	133,533.0
Agriculture	276.1	14,071.2	277.4	12,853.7	277.9	15,280.0
Sugarcane	276.1	936.2	276.6	863.5	277.2	907.9
Paddy	-	8,939.0	-	7,595.4	-	9,574.2
Other Farming	-	229.5	-	225.1	-	218.0
Livestock	-	1,538.0	-	1,460.8	-	1,759.5
Forestry	-	353.4	0.8	972.4	0.7	956.0
Shrimp & Other Fishing	-	2,075.2	-	1,736.5	-	1,864.5
Mining & Quarrying	-	4,094.2	-	4,104.9	-	4,243.7
Bauxite	-	0.4	-	0.4	-	0.4
Other	-	4,093.7	-	4,104.5	-	4,243.3
Manufacturing	647.9	21,401.7	649.2	24,211.8	650.7	25,182.5
Timber and Sawmilling	-	1,071.4	-	1,044.2	-	1,043.6
Other Constr. and Engin.	-	9,972.8	-	11,760.3	-	12,818.7
Sugar Molasses	647.9	-	649.2	-	650.7	-
Rice Milling	-	2,749.5	-	2,916.2	-	2,262.8
Beverages, Food & Tobacco	-	4,008.6	-	4,250.5	-	4,225.4
Textiles & Clothing	-	154.6	-	167.6	-	168.3
Electricity	-	-	-	-	-	-
Other Manufacturing	-	3,444.8	-	4,072.9	-	4,663.7
Services	22.8	87,291.5	20.1	88,469.0	20.2	88,826.9
Drainage & Irrigation	-	0.0	-	0.0	-	0.0
Transportation	22.8	6,848.8	20.1	7,126.2	20.2	6,949.8
Telecommunications	-	4,355.8	-	4,461.1	-	4,586.6
Entertaining & Catering	-	6,081.8	-	6,110.1	-	6,099.6
Distribution	-	39,250.8	-	40,143.1	-	40,449.5
Education	-	1,470.0	-	1,469.1	-	1,475.2
Health	-	800.0	-	727.2	-	674.4
Professional Services	-	3,161.8	-	2,727.8	-	2,861.1
Other Services	-	25,322.6	0.0	25,704.5	-	25,730.6
HOUSEHOLDS	-	32,509.0	-	32,464.0	-	32,883.1
Home Improvement	-	8,447.1	-	8,245.2	-	8,444.6
Motor Cars	-	10,578.4	-	10,739.3	-	10,811.5
Other Durable Goods	-	1,374.1	-	1,394.5	-	1,498.1
Education	-	1,209.9	-	1,129.4	-	1,021.2
Travel	-	49.3	-	46.5	-	41.2
Other Purposes	-	10,850.1	-	10,909.1	-	11,066.4
TOTAL	951.3	159,930.1	949.7	162,672.2	962.2	167,022.2

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	Treasury Bills ²⁾	Req. Liquid Assets ¹⁾	Surplus (+) Deficit (-)
2011	109,980.8	4,984.5	4,865.9	7,941.3	2,837.0	17,637.2	71,714.9	58,662.5	51,318.3
2012	121,094.3	4,705.3	17,567.3	7,543.6	3,679.0	12,624.4	74,974.8	68,395.0	52,699.2
2013	124,030.1	7,306.9	6,028.0	7,188.9	7,635.2	16,439.5	79,431.6	68,064.6	55,965.5
2014	107,163.7	6,898.3	6,229.7	13,095.1	2,817.0	17,116.3	61,007.3	71,659.2	35,504.5
2015	114,813.4	8,416.9	11,096.4	7,767.9	2,230.5	21,597.8	63,704.0	74,970.8	39,842.6
2016									
Mar	129,390.0	7,042.0	20,901.9	7,438.7	1,631.3	27,041.7	65,334.4	78,142.4	51,247.7
Jun	123,915.8	6,150.7	17,802.2	6,308.2	879.8	26,370.1	66,404.8	78,907.1	45,008.7
Sep	121,852.4	5,914.6	19,175.0	6,010.9	1,705.2	22,854.9	66,191.6	79,939.9	41,912.4
Dec	121,602.7	8,959.1	24,299.0	4,920.3	2,620.2	14,632.0	66,172.0	80,014.2	41,588.5
2017									
Mar	117,122.5	7,153.4	30,577.2	4,811.7	1,083.0	10,143.2	63,354.0	77,882.1	39,240.4
Jun	112,637.2	6,555.6	17,228.4	5,568.7	1,030.4	19,652.3	62,601.9	77,173.5	35,463.8
Sep	115,542.1	6,693.0	22,642.1	4,963.9	662.7	17,967.4	62,613.0	77,006.5	38,535.7
Dec	111,929.8	9,361.4	18,548.0	7,921.8	1,305.9	11,525.1	63,267.6	78,520.9	33,408.9
2018									
Mar	125,439.1	7,603.3	22,897.0	8,324.5	3,038.8	19,590.4	63,985.0	79,224.6	46,214.5
Jun	114,958.8	6,639.8	28,531.0	7,962.4	1,474.6	13,865.2	56,485.8	82,366.6	32,592.2
Sep	122,882.2	7,106.8	34,736.1	7,977.5	923.5	14,892.0	57,246.4	82,643.3	40,238.9
Dec	120,265.2	10,060.7	28,082.4	7,509.9	3,599.9	13,945.6	57,066.8	83,913.1	36,352.2
2019									
Jan.	121,538.7	7,246.5	34,332.0	6,983.8	1,433.6	13,399.4	58,143.4	84,025.1	37,513.6
Feb	123,730.4	8,391.8	30,267.8	6,922.3	1,631.7	14,601.4	61,915.4	84,776.2	38,954.2
Mar	125,145.9	7,420.5	27,729.8	7,793.8	1,379.5	18,905.0	61,917.3	84,409.4	40,736.5
Apr	126,374.9	8,399.7	25,687.1	8,632.0	1,546.9	20,735.4	61,373.8	86,444.0	39,931.0
May	128,898.4	7,450.6	30,762.5	9,504.0	4,368.3	16,693.6	60,119.3	85,652.4	43,246.1
Jun	127,772.6	7,381.9	27,132.4	9,637.7	2,487.6	20,955.5	60,177.4	86,210.6	41,562.0
Jul	131,261.5	8,034.4	32,712.0	7,117.9	1,662.1	23,391.2	58,343.9	86,469.6	44,792.0
Aug	134,933.4	7,504.1	35,607.2	7,619.5	1,362.9	21,370.9	61,468.8	87,562.6	47,370.9
Sep	140,514.5	7,495.2	37,704.1	9,375.5	1,019.1	24,710.7	60,209.9	88,495.9	52,018.6
Oct	141,817.1	7,068.5	37,198.5	10,161.1	1,266.4	25,915.2	60,207.4	90,505.4	51,311.7
Nov	156,767.3	7,733.6	35,702.3	9,901.1	18,756.6	27,633.9	57,039.8	97,085.3	59,681.9
Dec	150,582.3	11,912.2	28,149.8	14,777.1	13,176.3	21,742.6	60,824.3	97,472.9	53,109.4
2020									
Jan	162,983.2	8,479.1	40,204.4	13,908.7	11,264.2	27,118.3	62,008.6	98,653.1	64,330.1
Feb	160,893.1	8,708.2	37,568.3	19,956.6	3,607.2	29,554.4	61,498.4	100,156.7	60,736.4
Mar	149,001.4	11,262.0	29,400.7	15,484.1	4,621.4	25,936.4	62,296.7	98,385.0	50,616.3
Apr	152,627.7	10,022.7	30,252.7	15,857.6	5,082.9	29,059.3	62,352.5	99,839.8	52,787.9
May	168,156.4	9,372.3	33,963.3	16,670.5	8,106.9	37,638.6	62,404.9	100,859.7	67,296.7
Jun	162,374.4	9,210.5	39,622.8	11,553.4	5,876.1	33,647.4	62,464.2	101,303.3	61,071.1
Jul	166,798.1	9,357.9	45,478.1	12,046.4	4,180.3	31,873.5	63,861.9	101,967.8	64,830.3
Aug ³⁾	185,915.5	8,939.7	56,357.5	14,141.7	3,343.2	32,789.0	70,344.3	80,431.8	105,483.7
Sep	189,710.4	9,181.4	55,309.5	14,600.1	3,504.3	36,781.5	70,333.6	81,309.9	108,400.5
Oct	196,000.8	8,803.2	66,989.4	13,530.1	3,842.5	32,543.5	70,292.2	83,347.5	112,653.3
Nov	206,070.6	9,163.8	76,442.6	9,292.9	4,170.3	37,032.1	69,968.9	85,638.7	120,431.9
Dec	211,539.3	10,410.2	75,116.0	12,952.5	4,752.0	38,759.4	69,549.3	86,558.2	124,981.1
2021									
Jan	226,175.3	9,358.5	94,071.3	12,858.6	2,578.3	37,164.0	70,144.6	88,765.1	137,410.2
Feb	231,568.4	9,185.5	95,707.0	16,341.3	1,929.9	38,255.5	70,149.2	89,939.1	141,629.3
Mar	220,291.6	10,557.4	88,913.6	14,423.1	990.6	35,629.6	69,777.4	89,723.9	130,567.7

Source: Commercial Banks

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

²⁾ Commercial banks' holdings of treasury bills at book value.

³⁾ The Liquid Assets Ratio was temporarily amended to 20 percent of demand liabilities and 15 percent of time liabilities with effect from August 24, 2020 – June 30, 2021 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

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 (-)
2019					2020				
Apr	05th	47,283.6	76,128.8	28,845.2	Apr	03rd	53,022.7	83,655.3	30,632.6
	12th	47,598.7	78,412.0	30,813.3		10th	53,586.3	82,571.9	28,985.6
	19th	48,187.9	79,700.9	31,513.0		17th	53,996.4	85,326.0	31,329.6
	26th	48,242.5	73,929.6	25,687.1		24th	54,121.9	84,374.6	30,252.7
May	03rd	47,607.4	73,187.3	25,579.9	May	01st	54,089.3	82,337.5	28,248.2
	10th	47,597.7	74,583.1	26,985.5		08th	54,350.1	81,156.7	26,806.6
	17th	47,754.2	77,559.4	29,805.2		15th	54,442.7	82,537.2	28,094.6
	24th	47,976.2	79,082.0	31,105.8		22nd	54,971.6	84,528.0	29,556.4
	31st	47,903.2	78,665.8	30,762.5		29th	54,699.5	88,662.8	33,963.3
Jun	07th	48,079.8	77,901.2	29,821.4	Jun	05th	54,612.8	91,222.6	36,609.9
	14th	48,383.4	72,802.5	24,419.0		12th	55,010.9	88,098.9	33,088.0
	21st	47,991.2	74,562.0	26,570.8		19th	54,999.8	90,552.7	35,552.9
	28th	48,184.8	75,317.3	27,132.4		26th	55,027.7	94,650.5	39,622.8
Jul	05th	48,227.5	76,458.9	28,231.4	Jul	3rd	54,804.5	95,616.8	40,812.3
	12th	48,296.8	76,801.0	28,504.3		10th	55,246.2	95,606.3	40,360.1
	19th	48,166.4	79,690.5	31,524.1		17th	55,587.2	96,922.9	41,335.7
	26th	48,281.8	80,993.8	32,712.0		24th	55,377.6	97,480.6	42,103.0
Aug	02nd	48,407.2	84,618.0	36,210.8	Aug 1)	7th	55,291.4	98,540.5	43,249.1
	09th	48,662.1	83,957.3	35,295.1		14th	56,001.9	102,521.6	46,519.7
	16th	48,702.2	83,940.8	35,238.5		21st	52,215.6	100,924.3	48,708.7
	23rd	48,877.6	84,381.4	35,503.7		28th	47,121.5	103,479.0	56,357.5
	30th	48,806.1	83,549.8	34,743.8					
Sep	06th	49,017.5	85,450.4	36,432.9	Sep	04th	47,293.5	104,087.5	56,793.9
	13th	49,323.9	81,777.4	32,453.5		11th	47,597.4	99,901.4	52,304.0
	20th	49,337.4	82,728.7	33,391.3		18th	47,445.3	100,872.2	53,426.9
	27th	49,393.9	87,098.0	37,704.1		25th	47,628.4	102,937.8	55,309.5
Oct	04th	49,760.6	89,447.6	39,687.0	Oct	02nd	47,731.3	101,993.6	54,262.2
	11th	50,097.1	86,625.8	36,528.8		09th	47,603.2	101,616.8	54,013.6
	18th	50,161.2	86,918.3	36,757.1		16th	48,331.7	106,005.2	57,673.6
	25th	50,488.1	87,686.6	37,198.5		23rd	48,687.4	108,161.1	59,473.7
						30th	48,785.7	115,775.0	66,989.4
Nov	01st	50,320.1	87,157.2	36,837.1	Nov	06th	49,155.1	116,050.3	66,895.2
	08th	51,241.3	87,125.4	35,884.1		13th	49,466.1	116,640.2	67,174.1
	15th	52,247.0	87,973.9	35,726.9		20th	49,925.8	120,812.4	70,886.6
	22nd	52,283.4	88,372.6	36,089.2		27th	50,025.7	126,468.3	76,442.6
	29th	52,448.3	88,150.5	35,702.3					
Dec	06th	52,516.3	87,056.5	34,540.1	Dec	04th	49,655.3	127,101.4	77,446.1
	13th	52,507.4	84,286.0	31,778.6		11th	50,189.5	126,993.3	76,803.8
	20th	52,820.8	81,105.0	28,284.2		18th	50,590.6	122,203.0	71,612.5
	27th	52,739.8	80,889.6	28,149.8		25th	50,531.3	125,647.3	75,116.0
2020				2021					
Jan	03rd	52,489.5	86,738.3	34,248.8	Jan	1st	50,387.5	132,667.2	82,279.8
	10th	53,043.3	90,973.9	37,930.6		8th	50,771.5	142,406.4	91,634.9
	17th	53,369.0	91,298.1	37,929.1		15th	51,527.2	149,750.1	98,223.0
	24th	53,301.0	90,242.1	36,941.1		22nd	52,128.3	145,915.6	93,787.3
	31st	53,390.6	93,595.0	40,204.4		29th	51,727.4	145,798.7	94,071.3
Feb	07th	53,861.4	92,886.2	39,024.8	Feb	5th	51,865.0	147,536.6	95,671.6
	14th	53,922.1	92,516.2	38,594.1		12th	52,320.5	149,580.8	97,260.3
	21st	53,829.1	91,153.5	37,324.4		19th	52,651.2	147,317.5	94,666.3
	28th	54,149.6	91,717.9	37,568.3		26th	52,453.0	148,159.9	95,707.0
Mar	06th	55,189.9	87,631.5	32,441.7	Mar	5th	52,174.3	147,906.1	95,731.8
	13th	54,413.4	82,134.7	27,721.2		12th	52,394.6	139,779.0	87,384.4
	20th	53,770.7	82,963.5	29,192.8		19th	52,266.3	142,692.9	90,426.6
	27th	53,310.6	82,711.4	29,400.7		26th	52,368.6	141,282.2	88,913.6

Source: Commercial Banks

¹⁾ The Reserve Requirement Ratio was temporarily amended to 10 percent with effect from August 24, 2020 – June 30, 2021 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2011	1.00	3.90	(2.90)
2012	0.25	141.48	(141.23)
2013	-	163.60	(163.60)
2014	-	16.30	(16.30)
2015	5.55	5.75	(0.20)
2016			
Mar	-	9.50	(9.50)
Jun	-	11.90	(11.90)
Sep	-	15.40	(15.40)
Dec	0.70	27.30	(26.60)
2017			
Mar	-	6.60	(6.60)
Jun	-	1.08	(1.08)
Sep	17.50	0.20	17.30
Dec	28.00	-	28.00
2018			
Mar	12.60	7.70	4.90
Jun	71.50	-	71.50
Sep	75.40	0.40	75.00
Dec	26.80	-	26.80
2019			
Jan	15.30	-	15.30
Feb	11.50	0.40	11.10
Mar	8.50	0.10	8.40
Apr	27.00	-	27.00
May	31.50	-	31.50
Jun	13.00	-	13.00
Jul	42.00	-	42.00
Aug	2.00	-	2.00
Sep	16.00	-	16.00
Oct	14.00	-	14.00
Nov	10.50	-	10.50
Dec	22.50	-	22.50
2020			
Jan	12.50	-	12.50
Feb	28.50	-	28.50
Mar	24.50	-	24.50
Apr	26.00	-	26.00
May	34.00	-	34.00
Jun	52.50	-	52.50
Jul	30.00	-	30.00
Aug	55.00	-	55.00
Sep	42.00	-	42.00
Oct	42.00	-	42.00
Nov	18.00	-	18.00
Dec	19.00	-	19.00
2021			
Jan	-	-	-
Feb	4.00	-	4.00
Mar	14.00	-	14.00

Source: Bank of Guyana

COMMERCIAL BANKS
INTERBANK TRADE
 US\$ Million

Table 2.16 (b)

Period Ended	Volume
2011	3.72
2012	39.86
2013	24.47
2014	80.48
2015	75.90
2016	
Mar	9.20
Jun	9.20
Sep	25.50
Dec	30.84
2017	
Mar	3.81
Jun	12.22
Sep	21.02
Dec	49.42
2018	
Mar	23.90
Jun	15.80
Sep	11.00
Dec	3.60
2019	
Jan	-
Feb	-
Mar	4.00
Apr	4.00
May	-
Jun	8.00
Jul	-
Aug	4.00
Sep	4.00
Oct	-
Nov	9.00
Dec	2.00
2020	
Jan	2.00
Feb	-
Mar	-
Apr	-
May	6.00
Jun	-
Jul	-
Aug	-
Sep	-
Oct	-
Nov	10.00
Dec	2.00
2021	
Jan	8.00
Feb	3.00
Mar	2.00

Source: Commercial Banks

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

Table 2.17

Period Ended	Total¹⁾	91-Day Bills	182-Day Bills	364- Day Bills
2011	72,548.6	3,500.0	7,345.9	61,702.7
2012	69,256.6	3,241.7	4,253.5	61,761.5
2013	80,328.2	7,000.0	6,753.3	66,575.0
2014	61,933.6	6,000.0	4,253.6	51,680.0
2015	64,740.4	6,578.0	253.6	57,908.8
2016				
Mar	66,390.1	7,627.7	2,253.6	56,508.8
Jun	67,279.6	8,717.3	2,253.5	56,308.8
Sep	67,170.4	4,800.0	5,853.5	56,516.9
Dec	67,153.4	5,000.0	5,853.4	56,300.0
2017				
Mar	64,271.6	5,000.0	6,071.6	53,200.0
Jun	63,323.9	0.0	10,671.2	52,652.7
Sep	63,219.7	0.0	10,758.6	52,461.1
Dec	63,736.5	0.0	10,758.3	52,978.2
2018				
Mar	64,432.2	0.0	10,852.7	53,579.5
Jun	56,779.5	0.0	6,252.6	50,526.9
Sep	57,535.4	0.0	6,252.6	51,282.8
Dec	57,460.0	0.0	6,252.5	51,207.5
2019				
Jan	58,597.5	0.0	4,252.5	54,345.0
Feb	62,397.5	0.0	4,252.5	58,145.0
Mar	62,397.5	0.0	4,252.5	58,145.0
Apr	61,797.5	0.0	4,252.5	57,545.0
May	60,497.4	0.0	4,252.4	56,245.0
Jun	60,497.4	0.0	4,252.4	56,245.0
Jul	58,633.1	0.0	4,252.4	54,380.7
Aug	59,733.1	0.0	4,252.4	55,480.7
Sep	60,583.1	0.0	252.4	60,330.7
Oct	60,583.1	0.0	252.4	60,330.7
Nov	61,241.3	0.0	252.4	60,988.9
Dec	61,241.3	0.0	252.4	60,988.9
2020				
Jan	62,469.1	0.0	252.4	62,216.7
Feb	61,969.1	0.0	252.4	61,716.7
Mar	62,769.1	0.0	252.4	62,516.7
Apr	62,769.1	0.0	252.4	62,516.7
May	62,769.1	0.0	252.4	62,516.7
Jun	62,769.1	0.0	252.4	62,516.7
Jul	63,569.1	0.0	252.4	63,316.7
Aug	70,729.1	0.0	252.4	70,476.7
Sep	70,747.8	0.0	5,252.4	65,495.4
Oct	70,689.7	0.0	5,252.4	65,437.3
Nov	70,371.5	0.0	5,252.4	65,119.1
Dec	69,950.3	0.0	5,252.4	64,697.9
2021				
Jan	70,643.3	0.0	5,252.4	65,390.9
Feb	70,630.1	0.0	5,252.4	65,377.7
Mar	70,284.7	0.0	5,252.4	65,032.3

Source: Bank of Guyana

¹⁾ Commercial banks' holdings of treasury bills at face value

GUYANA: SELECTED INTEREST RATES ¹
(Percent Per Annum)

Table 4.1

	2011	2012	2013	2014	2015	2016	2017	2018	2019				2020										2021					
	Dec	Dec	Dec	Dec	Dec.	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	
BANK OF GUYANA																												
Bank Rate	5.50	5.25	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Treasury Bill Discount Rate																												
91 Days	2.35	1.45	1.45	1.67	1.92	1.68	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54
182 Days	2.43	1.72	1.55	1.81	1.81	1.68	1.11	0.96	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.99
364 Days	2.51	1.54	2.14	2.37	2.38	2.13	1.20	1.23	0.95	0.95	1.03	1.00	1.00	1.01	1.01	1.01	1.01	1.01	1.01	1.00	1.01	1.01	1.01	1.01	1.00	1.00	1.00	1.00
COMMERCIAL BANKS																												
Small Savings Rate (average)	1.99	1.69	1.33	1.26	1.26	1.26	1.11	1.04	1.00	1.00	0.98	0.97	0.96	0.96	0.96	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.89	0.89
Prime Lending Rate (weighted average) ²	14.33	12.50	12.30	11.01	10.65	10.65	10.47	10.30	8.88	8.86	8.67	8.56	8.55	8.57	8.61	8.61	8.58	8.35	8.33	8.44	8.43	8.49	8.49	8.46	8.41	8.50	8.50	8.50
Prime Lending Rate ³	14.00	13.83	12.83	12.83	12.83	13.00	13.00	13.00	10.63	10.46	10.38	10.29	10.29	10.29	10.29	10.29	10.29	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88
Comm. Banks' Lending Rate (weighted average)	11.68	11.08	11.16	10.86	10.56	10.43	10.19	10.02	10.03	9.97	9.86	9.18	9.13	9.10	9.01	8.95	8.88	8.83	8.90	8.94	8.91	8.97	8.96	8.95	8.94	8.91	8.93	8.93
HAND-IN-HAND TRUST CORP. INC.																												
Domestic Mortgages	14.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Commercial Mortgages	16.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
Average Deposit Rates	3.00	2.30	1.78	2.30	2.30	1.68	1.68	1.68	1.68	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51
NEW BUILDING SOCIETY																												
Deposits ⁴	1.75	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
Mortgage Rates ⁵	6.85	6.85	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45
Five dollar shares	2.25	2.00	2.00	2.00	2.00	2.00	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
Save and prosper shares	2.60	2.25	2.25	3.00	3.00	3.00	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75

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

1) End of period rates.

2) The prime lending rate reported by the banks has been weighted by the amount of loans issued at the corresponding rate.

3) The average prime lending rate actually used by commercial banks applicable to loans and advances.

4) Small savings rate

5) Effective November 2009, the mortgage rate for New Building Society is reflected as an average rate.

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Percent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate ¹⁾	Small Savings Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits ²⁾	12 Months Time Deposits
2011	14.00	1.99	1.83	2.00	...	2.20
2012	13.83	1.69	1.39	1.58	...	1.76
2013	12.83	1.33	1.09	1.25	...	1.39
2014	12.83	1.26	1.10	1.26	...	1.40
2015	12.83	1.26	1.13	1.29	...	1.43
2016						
Mar	13.00	1.26	1.17	1.33	...	1.47
Jun	13.00	1.26	1.17	1.33	...	1.47
Sep	13.00	1.26	1.17	1.33	...	1.47
Dec	13.00	1.26	1.17	1.33	...	1.47
2017						
Mar	13.00	1.30	1.08	1.22	...	1.35
Jun	13.00	1.18	1.03	1.18	...	1.30
Sep	13.00	1.11	1.01	1.15	...	1.27
Dec	13.00	1.11	1.01	1.15	...	1.27
2018						
Mar	13.00	1.10	1.01	1.15	...	1.26
Jun	13.00	1.10	1.01	1.15	...	1.26
Sep	13.00	1.04	0.98	1.12	...	1.23
Dec	13.00	1.04	0.98	1.12	...	1.23
2019						
Jan	10.54	1.04	0.98	1.12	...	1.23
Feb	10.63	1.00	0.88	1.05	...	1.11
Mar	10.63	1.00	0.88	1.05	...	1.11
Apr	10.63	1.00	0.88	1.05	...	1.11
May	10.54	1.00	0.88	1.05	...	1.11
Jun	10.46	1.00	0.87	1.04	...	1.10
Jul	10.46	0.98	0.87	1.04	...	1.10
Aug	10.46	0.98	0.87	1.04	...	1.10
Sep	10.38	0.98	0.87	1.04	...	1.10
Oct	10.38	0.98	0.87	1.04	...	1.10
Nov	10.38	0.98	0.87	1.04	...	1.10
Dec	10.29	0.97	0.86	1.03	...	1.10
2020						
Jan	10.29	0.96	0.86	1.03	...	1.10
Feb	10.29	0.96	0.86	1.03	...	1.10
Mar	10.29	0.96	0.86	1.03	...	1.10
Apr	10.29	0.96	0.86	1.03	...	1.10
May	10.29	0.91	0.84	1.01	...	1.08
Jun	8.88	0.91	0.84	1.01	...	1.08
Jul	8.88	0.91	0.84	1.01	...	1.08
Aug	8.88	0.91	0.84	1.01	...	1.08
Sep	8.88	0.91	0.84	1.01	...	1.08
Oct	8.88	0.91	0.84	1.01	...	1.08
Nov	8.88	0.91	0.84	1.01	...	1.08
Dec	8.88	0.91	0.84	1.01	...	1.08
2021						
Jan	8.88	0.91	0.86	1.03	...	1.10
Feb	8.88	0.89	0.83	0.98	...	1.05
Mar	8.88	0.89	0.81	0.98	...	1.05

Source: Commercial Banks

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

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

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill ¹	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate
2011	1.82	5.50	0.28	5.00	3.43	7.00	6.46	0.01	0.75	0.30	1.75
2012	1.45	5.25	0.39	4.75	3.61	7.00	7.18	0.07	0.75	0.25	1.50
2013	1.59	5.00	0.06	4.75	3.24	7.00	8.25	0.07	0.75	0.26	0.75
2014	1.89	5.00	0.10	4.75	2.55	7.00	7.14	0.03	0.75	0.41	0.30
2015	1.92	5.00	0.97	4.75	1.76	7.00	5.96	0.23	0.87	0.46	0.30
2016											
Mar	1.91	5.00	1.15	4.75	3.18	7.00	5.66	0.30	1.00	0.45	0.25
Jun	1.89	5.00	1.20	4.75	3.16	7.00	5.86	0.27	1.00	0.40	0.25
Sep	1.85	5.00	1.16	4.75	3.10	7.00	5.86	0.29	1.00	0.21	0.25
Dec	1.68	5.00	0.65	4.75	3.10	7.00	5.68	...	...	0.14	0.25
2017											
Mar	1.54	5.00	1.05	4.75	3.09	7.00	6.13	0.74	0.50	0.02	0.25
Jun	1.54	5.00	1.20	4.75	3.09	7.00	5.65	0.98	0.50	0.08	0.25
Sep	1.54	5.00	0.95	4.75	3.13	7.00	4.98	1.03	0.50	0.00	0.25
Dec	1.54	5.00	1.16	4.75	3.15	7.00	4.17	1.32	0.50	0.00	0.25
2018											
Mar	1.54	5.00	1.15	4.75	3.14	7.00	2.98	1.70	0.50	0.00	0.25
Jun	1.54	5.00	1.18	4.75	2.31	7.00	2.54	1.90	0.50	0.00	0.25
Sep	1.54	5.00	1.20	4.75	2.93	7.00	1.71	2.13	0.50	0.00	0.25
Dec	1.54	5.00	1.24	4.75	0.50	7.00	2.05	2.37	0.50	0.00	0.25
2019											
Jan	1.54	5.00	1.24	4.75	0.50	7.00	2.27	2.37	0.50	0.00	0.25
Feb	1.54	5.00	1.24	4.75	0.50	7.00	2.27	2.39	0.50	0.00	0.25
Mar	1.54	5.00	1.24	4.75	0.50	7.00	2.19	2.40	0.50	0.00	0.25
Apr	1.54	5.00	1.24	4.75	0.50	7.00	2.16	2.38	0.50	0.00	0.25
May	1.54	5.00	1.20	4.75	0.50	7.00	2.10	2.35	0.50	0.00	0.25
Jun	1.54	5.00	1.20	4.75	0.50	7.00	1.95	2.17	0.50	0.00	0.25
Jul	1.54	5.00	1.22	4.75	0.50	7.00	1.80	2.10	0.50	0.00	0.25
Aug	1.54	5.00	1.22	4.75	0.50	7.00	1.84	1.95	0.50	0.00	0.25
Sep	1.54	5.00	1.20	4.75	0.50	7.00	1.74	1.89	0.50	0.00	0.25
Oct	1.54	5.00	1.22	4.75	0.50	7.00	1.55	1.65	0.50	0.00	0.25
Nov	1.54	5.00	1.22	4.75	0.50	7.00	1.61	1.54	0.50	0.00	0.25
Dec	1.54	5.00	1.22	4.75	0.50	7.00	1.32	1.54	0.50	0.00	0.25
2020											
Jan	1.54	5.00	1.19	4.75	0.50	7.00	1.25	1.52	0.50	0.00	0.25
Feb	1.54	5.00	1.07	4.75	0.50	7.00	1.34	1.52	0.50	0.00	0.25
Mar	1.54	5.00	1.09	4.75	0.50	7.00	1.85	0.29	0.50	0.00	0.25
Apr	1.54	5.00	1.03	4.75	0.50	2.00	1.08	0.14	0.50	0.00	0.25
May	1.54	5.00	1.03	4.75	0.50	2.00	1.78	0.13	0.50	0.00	0.25
Jun	1.54	5.00	2.20	4.75	0.50	2.00	1.28	0.16	0.50	0.00	0.25
Jul	1.54	5.00	...	...	0.50	2.00	1.10	0.13	0.50	0.00	0.25
Aug	1.54	5.00	...	...	0.50	2.00	1.13	0.10	0.50	0.00	0.25
Sep	1.54	5.00	...	...	0.50	2.00	1.14	0.11	0.50	0.00	0.25
Oct	1.54	5.00	0.61	4.75	0.50	2.00	0.98	0.10	0.50	0.00	0.25
Nov	1.54	5.00	...	...	0.50	2.00	0.78	0.09	0.50	0.00	0.25
Dec	1.54	5.00	...	...	0.50	2.00	0.77	0.09	0.50	0.00	0.25
2021											
Jan	1.54	5.00	...	...	0.50	2.00	0.74	0.08	0.50	0.00	0.25
Feb	1.54	5.00	...	...	0.50	2.00	1.53	0.04	0.50	0.00	0.25
Mar	1.54	5.00	...	...	...	...	...	...	...	...	0.25

Source: Statistical Reports from Central Banks

¹ This is the 6 months treasury bill rate.

THE NEW BUILDING SOCIETY: ASSETS, LIABILITIES, CAPITAL AND RESERVES
(G\$ Million)

Table 5.1

Period Ended	Assets										Total Assets/ Liabilities, Capital & Reserves	Liabilities				Foreign Liabilities
	Foreign Sector	Banking System Cash & Deposits	Public Sector				Private Sector					Deposits				
			Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec. ¹⁾	Loans			Other		Total Deposits	Shares Deposits	Other Deposits	Other	
							Total	Mortgage Loans	Other Loans							
2011	789	3,725	13,469	13,469	-	-	23,572	23,572	-	3,921	45,475	34,694	34,012	682	7,001	3,780
2012	804	6,408	9,811	9,811	-	-	27,791	27,791	-	4,027	48,841	36,758	35,933	826	7,817	4,266
2013	817	12,167	3,809	3,809	-	-	32,977	32,977	-	3,920	53,689	40,029	39,299	730	8,959	4,701
2014	821	10,082	4,654	4,654	-	-	37,053	37,053	-	3,940	56,550	40,913	40,128	786	10,667	4,970
2015	774	10,923	6,023	6,023	-	-	37,446	37,446	-	3,989	59,156	42,045	41,236	809	11,970	5,140
2016																
Mar	57	11,710	6,660	6,660	-	-	37,530	37,530	-	3,848	59,806	42,592	41,736	856	12,083	5,131
Jun	59	11,886	6,165	6,165	-	-	37,463	37,463	-	3,675	59,247	41,474	40,583	891	12,396	5,377
Sep	51	12,317	6,170	6,170	-	-	37,266	37,266	-	3,682	59,486	41,558	40,669	890	12,695	5,232
Dec	52	12,644	6,314	6,314	-	-	37,355	37,355	-	3,674	60,040	41,707	40,826	881	13,035	5,299
2017																
Mar	-	14,251	5,541	5,541	-	-	37,432	37,432	-	3,617	60,842	42,227	41,362	866	13,187	5,428
Jun	-	14,264	6,244	6,244	-	-	37,682	37,682	-	3,527	61,718	42,645	41,794	851	13,565	5,509
Sep	-	14,223	6,399	6,399	-	-	38,214	38,214	-	3,514	62,350	42,932	42,064	869	13,869	5,548
Dec	-	15,333	5,812	5,812	-	-	38,648	38,648	-	3,456	63,249	43,399	42,561	838	14,194	5,656
2018																
Mar	-	16,204	6,140	6,140	-	-	39,089	39,089	-	3,527	64,960	44,542	43,680	862	14,612	5,807
Jun	-	15,858	5,451	5,451	-	-	39,511	39,511	-	3,364	64,185	43,278	42,375	903	14,950	5,956
Sep	-	15,643	5,453	5,453	-	-	40,009	40,009	-	3,353	64,457	43,170	42,263	907	15,252	6,036
Dec	-	15,309	5,453	5,453	-	-	40,471	40,471	-	3,908	65,141	42,632	41,733	899	16,282	6,226
2019																
Jan	-	15,189	5,807	5,807	-	-	40,575	40,575	-	3,861	65,432	42,870	41,959	910	16,335	6,228
Feb	-	15,063	6,004	6,004	-	-	40,726	40,726	-	3,886	65,680	42,928	42,051	877	16,473	6,279
Mar	-	15,198	6,004	6,004	-	-	40,861	40,861	-	3,895	65,959	43,033	42,161	872	16,595	6,331
Apr	-	15,810	5,609	5,609	-	-	40,933	40,933	-	3,901	66,252	43,243	42,384	858	16,676	6,334
May	-	15,643	6,104	6,104	-	-	41,004	41,004	-	3,813	66,564	43,373	42,507	866	16,765	6,426
Jun	-	15,961	6,104	6,104	-	-	41,124	41,124	-	3,745	66,934	43,618	42,745	872	16,900	6,416
Jul	-	15,780	6,303	6,303	-	-	41,292	41,292	-	3,740	67,115	43,770	42,872	898	16,913	6,432
Aug	-	16,184	5,907	5,907	-	-	41,529	41,529	-	3,753	67,374	43,937	43,042	895	17,026	6,411
Sep	-	16,225	6,055	6,055	-	-	41,777	41,777	-	3,769	67,827	44,229	43,351	878	17,103	6,494
Oct	-	16,445	6,055	6,055	-	-	42,014	42,014	-	3,786	68,300	44,560	43,678	882	17,215	6,525
Nov	-	16,460	6,055	6,055	-	-	42,138	42,138	-	3,696	68,350	44,449	43,571	879	17,325	6,575
Dec	-	16,364	6,055	6,055	-	-	42,082	42,082	-	3,698	68,199	44,106	43,246	860	17,420	6,673
2020																
Jan	-	17,026	5,703	5,703	-	-	42,271	42,271	-	3,650	68,650	44,427	43,567	859	17,499	6,724
Feb	-	17,280	5,704	5,704	-	-	42,341	42,341	-	3,594	68,918	44,531	43,667	864	17,610	6,777
Mar	-	17,239	5,902	5,902	-	-	42,432	42,432	-	3,612	69,185	44,688	43,813	874	17,703	6,794
Apr	-	17,474	5,901	5,901	-	-	42,496	42,496	-	3,614	69,485	44,841	43,967	874	17,811	6,833
May	-	17,906	5,901	5,901	-	-	42,517	42,517	-	3,589	69,912	45,132	44,260	872	17,929	6,851
Jun	-	18,519	5,901	5,901	-	-	42,493	42,493	-	3,550	70,462	45,603	44,729	874	18,063	6,795
Jul	-	18,705	6,197	6,197	-	-	42,506	42,506	-	3,499	70,907	45,937	45,056	882	18,143	6,826
Aug	-	18,532	6,544	6,544	-	-	42,628	42,628	-	3,492	71,196	46,116	45,234	881	18,205	6,875
Sep	-	18,790	6,544	6,544	-	-	42,730	42,730	-	3,509	71,574	46,361	45,472	888	18,301	6,912
Oct	-	19,483	6,602	6,602	-	-	42,794	42,794	-	3,422	72,300	46,943	46,056	886	18,428	6,929
Nov	-	19,445	6,791	6,791	-	-	42,894	42,894	-	3,444	72,573	47,081	46,191	890	18,541	6,952
Dec	-	19,471	7,123	7,123	-	-	42,918	42,918	-	3,492	73,004	47,429	46,548	881	18,600	6,975
2021																
Jan	-	20,714	6,466	6,466	-	-	42,762	42,762	-	3,404	73,346	47,877	46,980	896	18,437	7,032
Feb	-	21,120	6,395	6,395	-	-	42,875	42,875	-	3,464	73,854	48,215	47,313	902	18,541	7,098
Mar	-	21,109	6,737	6,737	-	-	43,015	43,015	-	3,468	74,328	48,537	47,637	900	18,654	7,137

Source: New Building Society

¹⁾ The Government Debentures were replaced with Other Government Securities.

TRUST COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector				Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2011	7,628,741	3,077,107	1,221,904	5,146	1,216,758	-	-	-	-	2,901,999	1,223,380	1,405,085	273,534	427,731
2012	8,273,170	2,533,556	1,210,642	11,221	1,199,421	-	-	-	-	4,357,523	1,925,635	2,140,207	291,681	171,449
2013	8,224,065	2,253,778	937,658	11,061	926,597	-	-	-	-	4,860,254	2,012,746	2,565,057	282,451	172,375
2014	9,042,751	1,966,646	927,862	10,983	916,879	-	-	-	-	5,973,226	2,440,850	3,205,214	327,162	175,017
2015	10,148,196	1,581,309	1,064,133	11,152	1,052,981	-	-	-	-	7,302,629	2,553,013	4,423,781	325,835	200,125
2016														
Mar	10,396,464	1,518,522	1,030,822	11,517	1,019,305	-	-	-	-	7,661,225	2,606,688	4,732,580	321,957	185,895
Jun	10,581,554	1,430,448	1,075,394	12,012	1,063,382	-	-	-	-	7,877,694	2,696,571	4,857,897	323,226	198,018
Sep	10,903,654	1,332,113	1,358,351	11,585	1,346,766	-	-	-	-	8,018,988	2,653,792	5,047,660	317,536	194,202
Dec	11,228,174	1,443,686	1,724,469	11,491	1,712,978	-	-	-	-	7,869,462	2,466,944	5,083,951	318,567	190,557
2017														
Mar	11,547,699	1,679,996	2,110,878	11,697	2,099,181	-	-	-	-	7,506,996	2,433,588	4,768,026	305,382	249,829
Jun	11,595,884	1,748,209	2,161,321	12,306	2,149,015	-	-	-	-	7,420,992	2,471,695	4,643,914	305,383	265,362
Sep	11,580,802	1,826,706	2,066,423	12,389	2,054,034	-	-	-	-	7,416,217	2,462,457	4,648,377	305,383	271,456
Dec	11,552,247	2,424,324	1,535,161	11,833	1,523,328	-	-	-	-	7,301,829	2,852,055	4,150,160	299,614	290,933
2018														
Mar	11,676,601	2,976,560	1,190,601	12,049	1,178,552	-	-	-	-	7,211,722	2,843,148	4,068,960	299,614	297,718
Jun	10,854,455	2,188,357	1,334,804	12,275	1,322,529	-	-	-	-	6,969,935	2,961,731	3,714,617	293,587	361,359
Sep	11,553,000	2,227,730	1,844,116	11,985	1,832,131	-	-	-	-	7,144,448	2,982,903	3,867,958	293,587	336,706
Dec	11,303,168	2,468,980	1,218,288	11,987	1,206,301	-	-	-	-	7,274,419	3,065,668	3,915,164	293,587	341,481
2019														
Mar	11,917,446	2,513,871	1,658,752	11,966	1,646,786	-	-	-	-	7,311,793	3,220,836	3,816,302	274,655	433,030
Jun	11,944,023	2,595,000	1,451,633	11,766	1,439,867	-	-	-	-	7,474,381	3,409,620	3,796,405	268,356	423,009
Sep	12,127,508	2,363,129	1,357,256	11,852	1,345,404	-	-	-	-	7,992,352	3,546,038	3,877,958	568,356	414,771
Dec	12,266,727	2,499,280	1,307,172	11,845	1,295,327	-	-	-	-	8,039,660	3,670,681	3,810,732	558,247	420,615
2020														
Mar	12,349,419	2,117,984	1,524,164	12,195	1,511,969	-	-	-	-	8,333,275	3,609,819	3,743,483	979,973	373,996
Jun	12,358,993	2,123,361	1,409,958	17,071	1,392,887	-	-	-	-	8,388,078	3,700,490	3,709,787	977,801	437,596
Sep	12,437,656	2,120,597	1,416,132	16,702	1,399,430	-	-	-	-	8,435,824	3,652,497	3,805,531	977,796	465,103
Dec	12,450,149	1,985,353	1,294,091	20,887	1,273,204	-	-	-	-	8,765,872	4,040,642	3,899,589	825,641	404,833
2021														
Mar	12,788,567	2,083,372	1,239,362	16,771	1,222,591	-	-	-	-	9,049,077	4,242,458	3,980,978	825,641	416,756

Source: Trust Companies

TRUST COMPANIES: LIABILITIES, CAPITAL AND RESERVES
(G\$ Thousand)

Table 5.2(b)

Period Ended	Total Liabilities, Capital & Reserves	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.
2011	7,628,741	54,444	5,754,100	2,154,054	-	2,154,054	-	3,600,046	1,768,019	1,517,769	250,250	52,178
2012	8,273,170	50,288	5,879,724	2,581,897	-	2,581,897	-	3,297,827	2,076,109	1,429,772	646,337	267,049
2013	8,224,065	61,223	5,728,549	2,851,013	-	2,851,013	-	2,877,536	2,358,806	1,595,469	763,337	75,487
2014	9,042,751	119,729	6,259,732	3,786,650	-	3,786,650	-	2,473,082	2,597,072	1,701,235	895,837	66,218
2015	10,148,196	188,905	7,122,795	4,540,880	-	4,540,880	-	2,581,915	2,710,111	1,783,809	926,302	126,385
2016												
Mar	10,396,464	130,577	7,374,112	4,792,197	-	4,792,197	-	2,581,915	2,794,212	1,872,910	921,302	97,563
Jun	10,581,554	131,008	7,611,298	4,963,973	-	4,963,973	-	2,647,325	2,728,191	1,856,331	871,860	111,057
Sep	10,903,654	123,504	7,803,968	5,137,208	-	5,137,208	-	2,666,760	2,848,706	1,981,546	867,160	127,476
Dec	11,228,174	131,117	8,147,422	5,454,020	-	5,454,020	-	2,693,402	2,849,704	2,037,744	811,960	99,931
2017												
Mar	11,547,699	146,772	8,344,869	5,651,467	-	5,651,467	-	2,693,402	2,943,605	2,073,645	869,960	112,453
Jun	11,595,884	156,840	8,311,738	5,618,336	-	5,618,336	-	2,693,402	3,007,910	2,137,950	869,960	119,396
Sep	11,580,802	154,908	8,313,503	5,620,101	-	5,620,101	-	2,693,402	2,970,764	2,156,804	813,960	141,627
Dec	11,552,247	148,274	8,324,270	5,630,867	-	5,630,867	-	2,693,402	2,972,894	2,248,834	724,060	106,809
2018												
Mar	11,676,601	148,720	8,410,718	5,717,316	-	5,717,316	-	2,693,402	2,956,485	2,250,425	706,060	160,678
Jun	10,854,455	151,870	7,613,077	6,132,772	-	6,132,772	-	1,480,305	2,937,052	2,230,992	706,060	152,456
Sep	11,553,000	161,065	8,240,395	6,143,430	-	6,143,430	-	2,096,965	2,964,499	2,281,939	682,560	187,041
Dec	11,303,168	178,229	8,027,137	5,505,572	-	5,505,572	-	2,521,565	2,955,752	2,353,192	602,560	142,050
2019												
Mar	11,917,446	187,373	8,371,526	5,849,961	-	5,849,961	-	2,521,565	3,190,940	2,433,180	757,760	167,607
Jun	11,944,023	179,468	8,344,511	5,822,946	-	5,822,946	-	2,521,565	3,246,896	2,451,136	795,760	173,148
Sep	12,127,508	196,668	8,414,158	5,851,784	-	5,851,784	-	2,562,374	3,341,048	2,563,488	777,560	175,634
Dec	12,266,727	206,838	8,301,983	5,804,486	-	5,804,486	-	2,497,497	3,567,917	2,847,357	720,560	189,989
2020												
Mar	12,349,419	401,549	8,147,205	5,758,853	-	5,758,853	-	2,388,352	3,591,310	2,894,950	696,360	209,355
Jun	12,358,993	209,731	8,398,356	5,867,657	-	5,867,657	-	2,530,699	3,576,073	2,909,713	666,360	174,833
Sep	12,437,656	219,581	8,365,745	5,836,475	-	5,836,475	-	2,529,270	3,694,257	2,902,897	791,360	158,073
Dec	12,450,149	227,492	8,237,636	5,780,808	-	5,780,808	-	2,456,828	3,828,260	3,036,900	791,360	156,761
2021												
Mar	12,788,567	249,320	8,298,703	5,826,017	-	5,826,017	-	2,472,686	4,076,009	3,145,649	930,360	164,559

Source: Trust Companies

FINANCE COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2 (c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other	
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't Sec.	Other Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.		Shares
2011	37,405,191	3,938,561	1,396,750	25,211	1,371,539	-	-	-	-	19,112,342	1,297,125	9,533,592	8,281,625	12,957,538
2012	41,549,350	4,357,602	323,742	13,957	309,785	-	-	-	-	22,200,456	902,168	9,950,680	11,347,608	14,667,551
2013 ¹⁾	40,007,578	4,117,762	397,935	18,614	379,321	-	-	-	-	22,543,936	300,206	10,120,574	12,123,156	12,947,945
2014	52,635,574	4,210,863	529,360	38,569	490,791	-	-	-	-	34,144,459	326,510	10,319,936	23,498,013	13,750,892
2015	53,152,267	4,087,260	1,174,760	19,284	1,155,476	-	-	-	-	33,388,338	372,768	9,724,176	23,291,394	14,501,908
2016														
Mar	53,150,822	3,802,313	1,327,574	4,344	1,323,229	-	-	-	-	33,415,849	391,299	9,595,264	23,429,286	14,605,087
Jun	50,228,415	3,863,612	1,035,572	4,351	1,031,221	-	-	-	-	30,328,973	391,299	9,641,050	20,296,624	15,000,258
Sep	50,559,727	3,816,959	1,095,556	19,814	1,075,742	-	-	-	-	30,546,680	380,313	9,755,871	20,410,496	15,100,532
Dec	50,702,947	4,045,242	675,004	15,599	659,405	-	-	-	-	30,530,824	398,864	9,938,501	20,193,459	15,451,877
2017														
Mar	51,291,089	4,009,075	522,350	15,707	506,643	-	-	-	-	30,925,379	398,864	9,962,493	20,564,022	15,834,286
Jun	51,164,893	3,449,446	480,541	15,725	464,816	-	-	-	-	30,949,552	398,864	9,957,105	20,593,583	16,285,354
Sep	51,059,663	2,428,009	511,455	30,788	480,667	-	-	-	-	31,713,880	391,693	10,064,517	21,257,670	16,406,319
Dec	51,383,180	2,395,017	354,387	35,552	318,835	-	-	-	-	31,968,371	383,704	10,282,682	21,301,986	16,665,404
2018														
Mar	53,302,580	19,856,219	436,009	63,256	372,752	-	-	-	-	16,125,597	363,743	10,130,818	5,631,036	16,884,756
Jun	53,531,303	19,878,444	495,801	66,008	429,792	-	-	-	-	16,116,831	359,906	10,133,375	5,623,550	17,040,227
Sep	53,711,337	19,864,046	452,490	65,697	386,792	-	-	-	-	16,148,115	356,085	10,155,692	5,636,338	17,246,686
Dec	54,109,080	19,835,703	432,261	50,140	382,121	-	-	-	-	16,373,381	3,088,987	7,648,057	5,636,337	17,467,735
2019														
Mar	61,575,353	27,452,483	435,499	62,165	373,334	-	-	-	-	16,446,672	3,088,986	7,715,209	5,642,477	17,240,698
Jun	67,796,527	32,399,408	533,309	34,157	499,151	-	-	-	-	16,511,859	3,087,097	7,781,973	5,642,789	18,351,951
Sep	68,493,003	32,753,318	517,448	34,251	483,197	-	-	-	-	16,546,290	3,087,097	7,820,534	5,638,659	18,675,946
Dec	68,854,625	32,823,304	376,525	34,260	342,265	-	-	-	-	16,533,463	3,087,097	7,820,489	5,625,877	19,121,334
2020														
Mar	70,049,004	33,743,066	383,037	34,424	348,613	-	-	-	-	14,924,126	3,087,097	6,190,718	5,646,311	20,998,775
Jun	71,558,299	4,550,117	410,013	34,506	375,507	-	-	-	-	45,744,114	3,087,097	6,190,718	36,466,299	20,854,056
Sep	71,125,032	37,366,304	435,097	3,708	431,388	-	-	-	-	12,717,659	3,038,133	6,190,718	3,488,808	20,605,972
Dec	72,165,015	4,403,477	449,996	33,808	416,188	-	-	-	-	47,607,217	3,087,097	8,046,842	36,473,278	19,704,326
2021														
Mar	77,532,404	2,274,908	452,165	33,884	418,280	-	-	-	-	54,739,738	3,087,097	7,764,150	43,888,491	20,065,593

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

¹⁾ Figures from June 2013 excludes Laparkan Financial Services while figures from September excludes DFLSA.

FINANCE COMPANIES: LIABILITIES, CAPITAL AND RESERVES
(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.					
2011	37,405,191	1,034,628	-	-	-	-	-	-	28,075,671	25,254,014	2,821,657	8,294,892
2012	41,549,350	981,394	-	-	-	-	-	-	31,970,604	29,008,127	2,962,477	8,597,352
2013 ¹⁾	40,007,578	54,882	-	-	-	-	-	-	31,319,300	29,859,798	1,459,502	8,633,396
2014	52,635,574	32,761	-	-	-	-	-	-	43,703,417	42,191,931	1,511,486	8,899,396
2015	53,152,267	-	-	-	-	-	-	-	43,936,879	42,908,369	1,028,510	9,215,388
2016												
Mar	53,150,822	57,370	-	-	-	-	-	-	43,805,211	42,777,787	1,027,424	9,288,241
Jun	50,228,415	57,370	-	-	-	-	-	-	40,783,441	39,756,438	1,027,003	9,387,604
Sep	50,559,727	57,370	-	-	-	-	-	-	41,039,282	40,009,954	1,029,328	9,463,075
Dec	50,702,947	57,370	-	-	-	-	-	-	41,074,166	40,038,391	1,035,775	9,571,411
2017												
Mar	51,291,089	57,370	-	-	-	-	-	-	41,551,254	40,400,759	1,150,495	9,682,465
Jun	51,164,893	46,141	-	-	-	-	-	-	41,175,832	39,940,627	1,235,205	9,942,920
Sep	51,059,663	48,474	-	-	-	-	-	-	41,139,438	40,126,433	1,013,005	9,871,751
Dec	51,383,180	48,951	-	-	-	-	-	-	41,388,896	40,317,698	1,071,198	9,945,332
2018												
Mar	53,302,580	48,951	-	-	-	-	-	-	43,141,341	42,157,224	984,117	10,112,288
Jun	53,531,303	41,960	-	-	-	-	-	-	43,325,186	42,378,246	946,940	10,164,157
Sep	53,711,337	87,606	-	-	-	-	-	-	43,362,014	42,433,083	928,931	10,261,716
Dec	54,109,080	83,351	-	-	-	-	-	-	43,677,012	42,561,912	1,115,100	10,348,717
2019												
Mar	61,575,353	40,795	-	-	-	-	-	-	51,019,363	49,835,128	1,184,234	10,515,196
Jun	67,796,527	43,172	-	-	-	-	-	-	57,141,554	55,939,991	1,201,563	10,611,801
Sep	68,493,003	43,172	-	-	-	-	-	-	57,728,941	56,426,940	1,302,001	10,720,890
Dec	68,854,625	43,172	-	-	-	-	-	-	57,996,782	56,609,687	1,387,095	10,814,672
2020												
Mar	70,049,004	43,172	-	-	-	-	-	-	59,070,202	57,751,494	1,318,708	10,935,630
Jun	71,558,299	43,172	-	-	-	-	-	-	60,488,972	59,155,059	1,333,913	11,026,155
Sep	71,125,032	43,172	-	-	-	-	-	-	59,966,692	58,695,676	1,271,016	11,115,169
Dec	72,165,015	41,515	-	-	-	-	-	-	60,828,418	59,469,705	1,358,713	11,295,082
2021												
Mar	77,532,404	41,515	-	-	-	-	-	-	66,181,640	64,804,456	1,377,184	11,309,249

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

¹⁾ Figures from June 2013 excludes Laparkan Financial Services while figures from September excludes DFLSA.

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

Table 5.3 (a)

Period Ended	Assets																			Total Assets/ Liabilities, Capital & Reserves	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector			Unclassified			Life Ins. Fund	Cap. and Res.		Foreign Liab. ²⁾	Other			
	Total	Comm. Banks Dep.	Secur.	Loans and Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Local Gov't Sec.	Other Gov't Sec. ¹⁾	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total						Fixed Assets	Other Assets	
2011	7,962.5	3,802.4	1,776.3	1,090.8	1,292.9	1,817.7	695.4	1,122.4	-	-	-	-	5,795.3	5,186.7	89.5	519.0	3,126.9	2,408.6	718.3	18,702.3	4,378.2	7,825.2	4,710.0	1,789.0	
2012	7,122.7	3,882.4	2,149.5	38.8	1,052.0	3,339.3	797.3	2,542.0	-	-	-	-	8,943.3	6,906.3	54.6	1,982.4	3,952.9	3,359.0	593.9	23,358.2	4,750.8	11,429.7	4,784.4	2,393.2	
2013	8,124.7	4,317.4	2,097.2	8.4	1,701.8	2,701.6	998.1	1,703.5	-	-	-	-	11,418.4	9,346.6	53.9	2,017.9	3,674.0	3,062.7	611.3	25,918.8	2,205.1	11,821.2	8,334.3	3,558.2	
2014	10,852.2	5,336.5	3,302.2	620.5	1,592.9	3,168.4	1,381.4	1,787.1	-	-	-	-	11,770.7	10,602.3	117.0	1,051.3	5,061.0	3,281.7	1,779.3	30,852.4	3,466.4	11,585.2	16,127.2	(326.5)	
2015	11,085.0	5,043.1	3,522.9	346.0	2,173.0	5,007.7	2,299.6	2,708.1	-	-	-	-	11,173.8	9,529.6	154.2	1,490.0	3,720.7	3,141.0	579.7	30,987.3	4,115.3	9,261.5	11,226.5	6,384.1	
2016																									
Mar	11,146.5	5,323.1	2,768.3	386.8	2,668.3	5,413.0	1,724.8	3,688.2	-	-	-	-	10,246.5	9,044.1	175.4	1,027.0	3,936.2	3,276.4	659.8	30,742.1	4,345.9	8,633.9	11,926.8	5,835.5	
Jun	11,472.1	5,148.1	2,930.3	639.5	2,754.3	5,442.5	1,749.2	3,693.3	-	-	-	-	10,190.6	8,847.6	153.9	1,189.1	4,212.8	3,287.1	925.8	31,318.0	4,450.8	9,649.1	11,316.0	5,902.1	
Sep	11,548.1	5,397.9	2,970.8	611.4	2,568.0	5,874.6	1,578.1	4,296.5	-	-	-	-	10,665.6	9,392.7	212.7	1,060.2	4,074.5	3,303.9	770.6	32,162.8	4,450.8	10,591.0	10,841.3	6,279.7	
Dec	11,419.8	5,344.2	2,982.8	586.5	2,506.3	6,417.5	1,769.5	4,648.0	-	-	-	-	9,955.4	8,659.8	837.4	458.2	4,154.6	3,369.5	785.1	31,947.3	4,450.8	10,242.6	10,672.3	6,581.5	
2017																									
Mar	11,648.4	5,469.5	3,001.7	546.5	2,630.6	6,664.0	1,920.0	4,743.9	-	-	-	-	11,260.8	9,911.4	822.8	526.6	4,028.7	3,393.0	635.7	33,601.8	4,904.5	11,376.4	11,238.5	6,082.4	
Jun	11,271.7	5,464.0	3,068.4	743.9	1,995.3	6,549.7	2,005.5	4,544.2	-	-	-	-	11,020.3	9,346.0	1,112.9	561.4	4,379.8	3,388.7	991.1	33,221.5	4,720.6	10,746.4	11,601.2	6,153.3	
Sep	11,568.8	5,604.2	3,164.1	736.3	2,064.2	6,701.0	2,166.4	4,534.6	-	-	-	-	11,492.1	9,740.1	1,106.3	645.7	4,406.8	3,381.5	1,025.3	34,168.7	4,720.6	11,265.0	11,709.8	6,473.3	
Dec	12,111.5	5,705.9	3,263.2	830.4	2,311.9	7,272.4	2,274.0	4,998.3	-	-	-	-	13,363.1	11,492.3	1,085.7	785.1	4,115.0	3,366.3	748.7	36,862.0	4,720.6	13,621.6	11,775.9	6,743.9	
2018																									
Mar	11,259.5	5,828.0	3,648.4	717.4	1,065.7	7,585.7	2,320.4	5,265.3	-	-	-	-	15,312.6	12,898.0	1,184.4	1,230.3	5,477.8	4,493.9	984.0	39,635.7	5,350.4	15,131.8	12,001.4	7,152.2	
Jun	13,078.0	6,116.9	3,906.3	686.9	2,367.9	7,508.3	2,500.8	5,007.5	150.0	-	150.0	-	16,424.2	14,017.6	1,157.9	1,248.6	4,851.3	3,367.4	1,483.8	42,011.8	5,434.3	17,618.7	10,471.4	8,487.3	
Sep	12,869.1	5,712.3	3,920.5	724.4	2,511.8	8,216.0	2,556.1	5,659.9	150.0	-	150.0	-	21,611.6	19,339.2	1,111.1	1,161.3	5,310.7	3,880.5	1,430.2	48,157.4	6,304.0	22,999.0	10,484.7	8,369.7	
Dec	12,541.0	5,132.4	4,171.1	674.7	2,562.9	8,565.1	2,603.4	5,961.7	150.0	-	150.0	-	21,999.1	20,524.8	283.0	1,191.3	6,076.2	4,661.3	1,414.9	49,331.4	5,796.3	13,663.7	21,453.7	8,417.7	
2019																									
Mar	12,786.3	5,442.8	4,119.0	650.0	2,574.5	9,029.8	2,710.5	6,319.2	150.0	-	150.0	-	22,414.9	21,094.6	175.4	1,145.0	7,717.2	4,642.3	3,074.9	52,098.2	6,386.2	15,021.4	21,886.0	8,804.6	
Jun	12,956.7	5,334.7	4,359.4	630.4	2,632.1	9,448.3	2,773.2	6,675.1	150.0	-	150.0	-	21,857.1	20,733.1	177.1	946.9	7,681.2	4,632.4	3,048.8	52,093.3	6,232.6	15,130.8	21,950.3	8,779.7	
Sep	12,856.1	5,346.1	4,375.9	623.1	2,511.0	10,287.3	3,259.3	7,027.9	150.0	-	150.0	-	24,680.2	23,543.0	189.6	947.6	7,807.6	4,607.4	3,200.2	55,781.1	6,240.0	16,996.6	24,308.3	8,236.2	
Dec	13,065.2	5,469.2	4,448.5	602.8	2,544.7	10,721.5	3,546.3	7,175.2	150.0	-	150.0	-	26,220.8	24,852.7	197.2	1,170.9	8,025.4	4,727.3	3,298.1	58,182.9	6,237.0	18,264.8	23,934.8	9,746.2	
2020																									
Mar	13,216.7	5,643.8	4,464.2	737.5	2,371.2	10,833.2	3,364.8	7,468.4	135.0	-	135.0	-	26,000.0	24,546.4	204.2	1,249.4	8,433.1	4,730.2	3,702.8	58,618.0	5,935.1	19,144.6	23,558.6	9,979.7	
Jun	12,689.2	5,283.9	4,390.4	718.6	2,296.3	11,016.8	3,545.2	7,471.6	120.0	-	120.0	-	25,988.8	24,511.7	227.8	1,249.3	8,544.1	4,757.1	3,787.0	58,358.9	6,023.5	18,923.4	23,506.0	9,905.9	
Sep	12,968.9	5,398.9	4,356.8	693.1	2,520.1	11,382.9	3,646.2	7,736.7	120.0	-	120.0	-	25,927.2	24,596.1	248.7	1,082.4	8,347.7	4,684.8	3,662.9	58,746.7	6,023.5	19,255.8	23,950.8	9,516.6	
Dec	12,849.4	5,248.8	4,485.8	655.5	2,459.3	11,921.3	3,961.1	7,960.2	105.0	-	105.0	-	27,181.4	25,664.1	291.5	1,225.8	8,672.2	4,939.5	3,732.7	60,729.2	6,023.5	20,461.7	24,925.0	9,319.0	
2021																									
Mar	13,783.2	5,503.2	5,137.0	797.8	2,345.2	12,057.3	3,993.9	8,063.4	105.0	-	105.0	-	27,392.2	25,658.8	368.7	1,364.7	8,818.0	4,917.5	3,900.5	62,155.9	6,001.3	21,119.3	25,478.2	9,557.0	

Source: Life Insurance Companies.

¹⁾ The Government Debentures were replaced with Other Government Securities.

²⁾ Foreign liabilities include insurance fund from non-residents.

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

Table 5.3(b)

Period Ended	Assets																			Total Assets/ Liabilities, Capital & Reserves	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	Govt. T/Bills	Local Gov't Sec.	Other Gov't Sec. ¹⁾	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets						Other Assets	
2011	2,856.0	1,451.2	697.9	-	706.9	2,124.8	6.2	2,118.6	-	-	-	-	2,518.0	2,374.4	116.6	27.0	3,865.9	2,453.2	1,412.7	11,364.8	-	7,824.0	803.0	2,737.8	
2012	2,979.3	1,470.6	580.8	-	927.9	2,865.4	17.4	2,848.0	-	-	-	-	3,180.9	3,009.2	139.4	32.3	4,068.7	2,931.8	1,136.9	13,094.2	-	9,666.0	783.3	2,645.0	
2013	3,394.8	1,150.4	886.3	-	1,358.0	3,501.5	9.6	3,491.8	-	-	-	-	4,250.1	4,070.9	146.3	32.8	4,017.2	2,971.1	1,046.1	15,163.5	-	11,377.7	898.4	2,887.4	
2014	2,768.2	1,008.0	982.3	-	777.9	3,517.2	24.5	3,492.7	19.6	19.6	-	-	5,665.8	5,446.3	186.6	32.9	6,126.0	3,153.2	2,972.8	18,096.8	-	12,411.2	1,176.0	4,509.7	
2015	4,320.9	1,665.8	1,111.8	-	1,543.3	3,292.5	18.1	3,274.4	-	-	-	-	4,525.7	4,338.5	158.1	29.2	5,508.6	3,407.8	2,100.7	17,647.6	-	12,738.6	1,154.2	3,754.8	
2016																									
Mar	4,629.1	1,653.9	892.5	-	2,082.6	3,479.0	24.7	3,454.3	-	-	-	-	4,736.8	4,645.9	28.0	62.9	5,631.4	4,048.0	1,583.3	18,476.3	-	14,187.7	416.5	3,872.1	
Jun	4,224.0	1,563.4	889.0	-	1,771.6	3,517.1	28.0	3,489.1	-	-	-	-	4,618.4	4,527.5	27.6	63.4	5,560.9	4,062.6	1,498.3	17,920.4	-	12,184.8	312.6	5,423.0	
Sep	4,265.3	1,602.1	880.9	-	1,782.3	3,350.4	15.9	3,334.5	-	-	-	-	4,762.6	4,674.3	27.2	61.2	5,598.2	4,094.3	1,503.9	17,976.5	-	13,817.9	316.4	3,842.3	
Dec	4,207.5	1,586.7	866.9	-	1,753.8	3,224.8	32.6	3,192.3	-	-	-	-	4,929.6	4,633.4	78.9	217.2	5,707.9	4,122.6	1,585.4	18,069.8	-	13,713.3	341.9	4,014.6	
2017																									
Mar	3,179.8	1,647.5	840.0	-	692.4	3,386.0	21.9	3,364.1	-	-	-	-	4,898.2	4,474.4	56.3	367.5	5,621.2	4,106.9	1,514.3	17,085.2	-	12,815.5	394.1	3,875.6	
Jun	3,287.9	1,843.7	849.3	-	594.9	3,539.1	22.1	3,517.1	-	-	-	-	4,951.4	4,541.6	49.5	360.3	5,449.0	4,110.3	1,338.8	17,227.5	-	12,974.9	548.3	3,704.2	
Sep	3,494.5	1,987.9	907.1	-	599.5	3,758.3	16.0	3,742.3	-	-	-	-	4,879.9	4,491.3	49.4	339.1	5,400.1	4,129.5	1,270.7	17,532.9	-	13,187.9	616.3	3,728.7	
Dec	3,689.6	1,958.8	1,096.5	-	634.3	3,768.9	73.4	3,695.4	-	-	-	-	4,936.9	4,570.9	48.1	317.9	5,465.6	4,169.7	1,295.9	17,861.0	-	13,483.5	346.7	4,030.8	
2018																									
Mar	3,692.6	1,872.2	1,190.5	-	629.9	3,847.4	52.0	3,795.4	-	-	-	-	5,837.0	5,475.7	59.8	301.5	5,353.0	4,070.6	1,282.3	18,730.0	-	14,606.8	210.4	3,912.9	
Jun	3,873.8	1,888.0	1,226.5	-	759.3	3,717.2	63.2	3,654.0	-	-	-	-	5,972.2	5,714.9	47.3	210.0	5,661.4	4,110.5	1,550.9	19,224.7	-	14,566.2	421.5	4,236.9	
Sep	4,023.5	1,905.9	1,380.0	-	737.7	3,742.8	51.3	3,691.5	-	-	-	-	7,829.5	7,609.0	58.0	162.6	5,554.0	4,044.0	1,510.0	21,149.9	-	16,448.4	599.1	4,102.4	
Dec	3,946.0	1,740.6	1,376.7	6.0	822.7	4,038.8	67.4	3,971.4	-	-	-	-	10,093.5	8,199.5	212.2	1,681.8	4,888.5	3,464.8	1,423.8	22,966.8	-	17,202.1	716.6	5,048.1	
2019																									
Mar	3,670.1	1,898.0	1,082.0	0.4	689.8	4,149.7	52.7	4,097.0	-	-	-	-	8,789.1	8,710.7	24.3	54.1	5,336.4	3,454.9	1,881.5	21,945.3	-	17,759.3	728.4	3,457.6	
Jun	3,696.4	1,991.2	1,009.0	-	696.2	4,047.9	53.1	3,994.9	-	-	-	-	8,989.5	8,929.8	24.0	35.6	5,167.6	3,432.3	1,735.3	21,901.4	-	17,561.3	667.1	3,673.0	
Sep	3,650.9	1,821.5	1,005.5	-	824.0	4,205.4	57.2	4,148.2	-	-	-	-	9,950.9	9,891.8	23.7	35.4	5,317.3	3,505.5	1,811.8	23,124.6	-	18,523.3	673.9	3,927.4	
Dec	3,643.0	1,832.3	1,015.4	-	795.3	4,467.4	60.3	4,407.1	-	-	-	-	10,146.6	10,084.5	23.3	38.7	5,414.4	3,573.5	1,840.9	23,671.3	-	19,522.5	650.6	3,498.2	
2020																									
Mar	4,031.4	2,075.4	974.3	-	981.7	4,534.3	65.4	4,468.9	-	-	-	-	10,415.0	10,352.5	23.1	39.4	5,265.9	3,637.0	1,628.9	24,246.6	-	20,121.8	759.3	3,365.5	
Jun	3,678.4	1,876.7	878.7	-	923.0	4,636.2	35.7	4,600.5	-	-	-	-	10,523.7	10,462.5	23.0	38.2	5,516.9	3,624.2	1,892.8	24,355.1	-	20,040.3	746.0	3,588.8	
Sep	3,716.6	2,073.7	997.1	-	645.8	4,543.5	40.4	4,503.1	-	-	-	-	10,859.3	10,799.4	22.9	36.9	5,677.3	3,624.6	2,052.8	24,796.7	-	20,920.1	705.7	3,170.8	
Dec	3,840.8	2,022.6	1,121.2	-	697.0	4,701.0	35.5	4,665.5	-	-	-	-	11,382.6	11,322.6	22.7	37.3	5,826.3	3,665.8	2,170.5	25,750.6	-	21,524.7	735.4	3,490.5	
2021																									
Mar	4,263.9	2,512.0	1,090.4	-	661.5	5,189.2	43.5	5,145.7	-	-	-	-	11,608.6	11,548.5	22.5	37.6	5,281.0	3,576.4	1,704.7	26,342.8	-	21,486.9	822.3	4,033.7	

Source: Non-Life Insurance Companies

¹⁾ The Government Debentures were replaced with Other Government Securities.

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

Table 5.3 (c)

Period Ended	Assets															Total Assets/ Liabilities, Capital & Reserves	Liabilities								
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified			Life Ins. Fund	Cap. & Res.	Foreign Liab. ²⁾	Other		
	Total	Comm. Banks Deposits	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Local Gov't Sec.	Other Gov't Sec. ¹⁾	Total	Sec. In Firms	Mortgage Loans		Other Loans	Total	Fixed Assets					Other Assets	
2011	10,818.5	5,253.5	2,474.3	1,090.8	1,999.9	3,942.6	701.6	3,241.0	-	-	-	-	8,313.2	7,561.1	206.1	546.0	6,992.8	4,861.8	2,131.0	30,067.1	4,378.2	15,649.2	5,512.9	4,526.8	
2012	10,102.0	5,353.0	2,730.3	38.8	1,979.9	6,204.7	814.7	5,390.0	-	-	-	-	12,124.2	9,915.5	194.0	2,014.7	8,021.6	6,290.8	1,730.8	36,452.4	4,750.8	21,095.7	5,567.7	5,038.2	
2013	11,519.6	5,467.8	2,983.5	8.4	3,059.9	6,203.1	1,007.8	5,195.3	-	-	-	-	15,668.5	13,417.5	200.3	2,050.7	7,691.2	6,033.8	1,657.4	41,082.3	2,205.1	23,198.9	9,232.7	6,445.6	
2014	13,620.4	6,344.5	4,284.5	620.5	2,370.9	6,685.6	1,405.9	5,279.7	19.6	19.6	-	-	17,436.5	16,048.7	303.6	1,084.2	11,187.0	6,434.8	4,752.2	48,949.2	3,466.4	23,996.4	17,303.2	4,183.2	
2015	15,405.9	6,708.9	4,634.7	346.0	3,716.3	8,300.2	2,317.7	5,982.5	-	-	-	-	15,699.5	13,868.1	312.3	1,519.1	9,229.3	6,548.8	2,680.5	48,634.9	4,115.3	22,000.0	12,380.7	10,138.9	
2016																									
Mar	15,775.6	6,977.1	3,660.8	386.8	4,750.9	8,892.0	1,749.5	7,142.5	-	-	-	-	14,983.3	13,690.0	203.3	1,090.0	9,567.6	7,324.4	2,243.1	49,218.4	4,345.9	22,821.6	12,343.3	9,707.6	
Jun	15,696.1	6,711.5	3,819.3	639.5	4,525.9	8,959.6	1,777.2	7,182.4	-	-	-	-	14,809.0	13,375.0	181.5	1,252.4	9,773.7	7,349.7	2,424.0	49,238.4	4,450.8	21,833.9	11,628.6	11,325.0	
Sep	15,813.3	7,000.0	3,851.7	611.4	4,350.3	9,225.0	1,593.9	7,631.1	-	-	-	-	15,428.2	14,067.0	239.8	1,121.4	9,672.7	7,398.2	2,274.4	50,139.2	4,450.8	24,408.8	11,157.6	10,121.9	
Dec	15,627.3	6,931.0	3,849.7	586.5	4,260.1	9,642.3	1,802.0	7,840.3	-	-	-	-	14,884.9	13,293.2	916.4	675.4	9,862.5	7,492.1	2,370.5	50,017.1	4,450.8	23,955.9	11,014.2	10,596.1	
2017																									
Mar	14,828.2	7,117.0	3,841.6	546.5	3,323.0	10,050.0	1,941.9	8,108.1	-	-	-	-	16,159.0	14,385.8	879.1	894.1	9,649.9	7,499.9	2,150.0	50,687.0	4,904.5	24,191.9	11,632.6	9,958.0	
Jun	14,559.6	7,307.7	3,917.7	743.9	2,590.3	10,088.8	2,027.5	8,061.3	-	-	-	-	15,971.7	13,887.7	1,162.3	921.7	9,828.8	7,498.9	2,329.9	50,449.0	4,720.6	23,721.3	12,149.5	9,857.6	
Sep	15,063.3	7,592.1	4,071.2	736.3	2,663.7	10,459.3	2,182.5	8,276.8	-	-	-	-	16,372.0	14,231.4	1,155.8	984.8	9,807.0	7,511.0	2,295.9	51,701.6	4,720.6	24,452.9	12,326.1	10,202.1	
Dec	15,801.1	7,664.7	4,359.8	830.4	2,946.2	11,041.2	2,347.5	8,693.8	-	-	-	-	18,300.0	16,063.2	1,133.7	1,103.0	9,580.6	7,536.0	2,044.6	54,722.9	4,720.6	27,105.1	12,122.6	10,774.7	
2018																									
Mar	14,952.1	7,700.2	4,838.9	717.4	1,695.6	11,433.1	2,372.4	9,060.7	-	-	-	-	21,149.7	18,373.7	1,244.2	1,531.8	10,830.8	8,564.5	2,266.3	58,365.7	5,350.4	29,738.6	12,211.8	11,065.1	
Jun	16,951.8	8,005.0	5,132.8	686.9	3,127.2	11,225.6	2,564.1	8,661.5	150.0	-	150.0	-	22,396.3	19,732.5	1,205.2	1,458.6	10,512.7	7,478.0	3,034.8	61,236.5	5,434.3	32,184.9	10,892.9	12,724.3	
Sep	16,892.6	7,618.2	5,300.5	724.4	3,249.5	11,958.8	2,607.4	9,351.4	150.0	-	150.0	-	29,441.2	26,948.2	1,169.0	1,324.0	10,864.8	7,924.5	2,940.3	69,307.3	6,304.0	39,447.4	11,083.8	12,472.1	
Dec	16,487.0	6,873.0	5,547.8	680.6	3,385.6	12,603.9	2,670.8	9,933.1	150.0	-	150.0	-	32,092.6	28,724.3	495.2	2,873.2	10,964.7	8,126.1	2,838.7	72,298.2	5,796.3	30,865.8	22,170.3	13,465.8	
2019																									
Mar	16,456.4	7,340.8	5,201.0	650.4	3,264.2	13,179.4	2,763.2	10,416.3	150.0	-	150.0	-	31,204.0	29,805.3	199.7	1,199.1	13,053.6	8,097.2	4,956.4	74,043.5	6,386.2	32,780.6	22,614.4	12,262.2	
Jun	16,653.2	7,325.9	5,368.5	630.4	3,328.3	13,496.2	2,826.3	10,669.9	150.0	-	150.0	-	30,846.6	29,662.8	201.2	982.5	12,848.8	8,064.7	4,784.1	73,994.7	6,232.6	32,692.1	22,617.3	12,452.7	
Sep	16,507.1	7,167.6	5,381.4	623.1	3,335.0	14,492.7	3,316.5	11,176.1	150.0	-	150.0	-	34,631.1	33,434.7	213.4	983.0	13,124.9	8,112.9	5,012.0	78,905.7	6,240.0	35,520.0	24,982.1	12,163.6	
Dec	16,708.2	7,301.4	5,464.0	602.8	3,340.0	15,188.9	3,606.6	11,582.3	150.0	-	150.0	-	36,367.3	34,937.2	220.5	1,209.7	13,439.8	8,300.8	5,139.0	81,854.2	6,237.0	37,787.3	24,585.5	13,244.4	
2020																									
Mar	17,248.1	7,719.3	5,438.5	737.5	3,352.9	15,367.5	3,430.2	11,937.2	135.0	-	135.0	-	36,415.0	34,898.9	227.4	1,288.8	13,699.0	8,367.2	5,331.8	82,864.6	5,935.1	39,266.4	24,317.9	13,345.3	
Jun	16,367.6	7,160.6	5,269.1	718.6	3,219.3	15,652.9	3,580.9	12,072.1	120.0	-	120.0	-	36,512.5	34,974.2	250.7	1,287.5	14,061.0	8,381.3	5,679.8	82,714.0	6,023.5	38,963.7	24,252.0	13,474.7	
Sep	16,685.5	7,472.6	5,353.9	693.1	3,165.9	15,926.3	3,686.6	12,239.8	120.0	-	120.0	-	36,786.5	35,395.6	271.6	1,119.3	14,025.1	8,309.4	5,715.7	83,543.4	6,023.5	40,175.9	24,656.5	12,687.4	
Dec	16,690.2	7,271.4	5,607.0	655.5	3,156.3	16,622.2	3,996.6	12,625.6	105.0	-	105.0	-	38,564.0	36,986.8	314.2	1,263.1	14,498.4	8,595.3	5,903.1	86,479.8	6,023.5	41,986.3	25,660.4	12,809.5	
2021																									
Mar	18,047.1	8,015.2	6,227.4	797.8	3,006.7	17,246.6	4,037.4	13,209.2	105.0	-	105.0	-	39,000.9	37,207.4	391.2	1,402.3	14,099.1	8,493.9	5,605.2	88,498.7	6,001.3	42,606.2	26,300.5	13,590.6	

Source: Insurance Companies.

¹⁾ The Government Debentures were replaced with Other Government Securities.

²⁾ Foreign liabilities include insurance fund from non-residents.

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

Table 5.4

Period Ended	Foreign Sector	Assets											Total Assets/ Liabilities, Capital & Reserves	Liabilities		
		Banking System			Public Sector			Private Sector				Pension Fund		Reserves	Other	
		Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec. ¹⁾	Total	Shares & Other Sec.	Mortgage Loans					Other
2011	6,559.8	4,047.2	7.8	4,039.4	3,335.3	3,185.3	150.0	-	8,541.5	8,029.5	512.0	1,402.5	23,886.2	22,700.7	971.5	214.0
2012	7,429.0	5,609.6	27.2	5,582.4	1,187.9	1,037.9	150.0	-	11,096.4	10,344.3	752.0	1,409.9	26,732.8	25,453.5	1,002.2	277.1
2013	8,087.3	6,053.3	48.7	6,004.6	319.1	319.1	-	-	14,022.4	13,272.2	750.2	1,838.2	30,320.4	28,460.6	1,430.4	429.4
2014	7,582.9	5,740.9	32.8	5,708.1	112.4	112.4	-	-	16,319.1	15,268.0	1,051.1	1,963.9	31,719.2	29,814.3	1,479.7	425.3
2015 ²⁾	14,474.5	5,832.8	339.3	5,493.5	705.3	705.3	0.0	-	23,100.1	22,724.8	375.2	2,411.2	46,523.8	45,768.0	240.7	515.2
2016																
Mar	10,743.7	6,730.8	292.6	6,438.2	723.2	723.2	0.0	0.0	26,313.3	25,985.6	327.6	2,348.6	46,859.6	46,438.6	-	421.0
Jun	10,499.9	6,383.2	85.9	6,297.3	734.4	734.4	0.0	0.0	26,650.4	26,328.7	321.7	2,542.5	46,810.4	46,401.9	-	408.6
Sep	10,561.7	6,254.4	52.2	6,202.2	644.7	644.6	0.0	0.0	27,604.8	27,282.0	322.8	2,311.7	47,377.3	46,989.4	-	387.9
Dec	10,346.2	6,717.4	76.0	6,641.4	514.5	514.5	0.0	0.0	27,699.8	27,387.6	312.1	2,469.0	47,746.9	47,298.1	-	448.8
2017																
Mar	10,854.9	7,341.0	31.7	7,309.3	298.3	298.3	0.0	0.0	29,292.2	28,986.8	305.4	2,541.3	50,327.7	49,871.4	-	456.3
Jun	11,259.4	7,201.0	63.8	7,137.1	542.6	542.5	0.0	0.0	29,509.6	29,209.1	300.6	2,386.2	50,898.7	50,461.7	-	437.0
Sep	10,838.6	5,919.3	20.6	5,898.8	497.0	496.9	0.0	0.0	21,479.7	21,186.0	293.7	13,266.2	52,000.9	51,514.0	-	486.9
Dec	12,056.0	7,897.2	38.2	7,858.9	658.5	658.4	0.0	0.0	31,135.2	30,842.7	292.5	2,129.8	53,876.6	53,367.7	-	508.9
2018																
Mar	12,042.6	7,852.9	(0.0)	7,852.9	662.1	662.1	0.0	0.0	33,783.8	33,535.2	248.6	2,275.5	56,616.9	56,128.8	-	488.2
Jun	13,324.8	8,652.5	3.9	8,648.6	538.3	538.2	0.0	0.0	34,550.1	34,095.1	455.0	1,957.2	59,023.0	58,737.8	-	285.2
Sep	13,477.1	8,766.5	63.1	8,703.4	928.1	928.1	0.0	0.0	37,638.0	37,197.6	440.5	1,929.9	62,739.7	62,472.5	-	267.3
Dec	14,079.6	9,320.9	132.3	9,188.6	1,002.5	1,002.5	0.0	0.0	39,233.4	38,957.2	276.2	1,989.0	65,625.5	65,018.2	-	607.3
2019																
Mar	14,740.2	9,367.9	124.6	9,243.3	905.5	905.5	0.0	0.0	39,987.0	39,730.4	256.6	2,202.6	67,203.3	66,512.3	-	690.9
Jun	17,157.9	7,469.3	200.9	7,268.4	786.7	786.7	0.0	0.0	40,375.3	40,106.6	268.8	2,031.4	67,820.6	67,037.9	-	782.7
Sep	21,201.1	7,300.1	146.4	7,153.6	554.0	554.0	0.0	-	41,077.9	40,998.4	79.5	1,972.3	72,105.3	71,412.5	-	692.9
Dec	21,680.4	7,831.5	101.9	7,729.6	397.6	397.6	0.0	-	44,037.8	43,960.5	77.3	725.4	74,672.7	73,840.1	-	832.6
2020																
Mar	21,412.7	7,624.6	57.2	7,567.5	528.8	528.7	0.0	-	43,561.6	43,485.9	75.7	1,682.3	74,810.0	73,985.7	-	824.3
Jun	20,991.4	7,841.9	80.2	7,761.8	528.8	528.7	0.0	-	44,554.7	44,479.8	74.9	1,870.0	75,786.9	74,895.2	-	891.6
Sep	21,391.1	7,089.1	52.0	7,037.0	1,001.7	896.1	105.6	-	48,286.1	48,189.7	96.4	1,803.9	79,571.9	78,703.0	-	868.8
Dec	22,010.2	8,122.5	24.3	8,098.2	1,107.0	1,107.0	0.0	-	48,532.1	48,439.5	92.6	1,802.9	81,574.7	80,740.8	-	833.9
2021																
Mar	22,630.6	8,327.4	34.8	8,292.6	1,161.8	1,161.8	0.0	-	49,275.3	49,205.1	70.2	2,100.0	83,495.1	82,529.0	-	966.1

Source: Pension Schemes

¹⁾ The Government Debentures were replaced with Other Government Securities.

²⁾ Adjustments in the valuation method contributed to the significant increase in the balance sheet of the pension companies from December 2015.

SUMMARY NON BANK FINANCIAL INSTITUTION: ASSETS
(G\$Million)

Table 5.5 (a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector				Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2011	144,462	25,182	14,334	740	13,594	16,654	16,654	-	-	62,441	26,810	11,485	24,146	25,852
2012	161,849	25,226	19,757	867	18,890	10,849	10,849	-	-	77,569	31,565	14,106	31,899	28,447
2013	173,324	26,796	25,759	1,086	24,673	4,128	4,128	-	-	90,072	36,240	14,736	39,095	26,570
2014	198,897	28,202	23,965	1,488	22,477	4,786	4,786	-	-	110,926	41,175	14,609	55,142	31,017
2015 ¹⁾	217,615	36,323	27,295	2,687	24,608	6,728	6,728	0	-	116,937	41,060	15,667	60,210	30,332
2016														
Mar	219,431	31,898	29,692	2,058	27,634	7,383	7,383	0	0	119,904	41,059	15,418	63,427	30,556
Jun	216,106	31,549	29,339	1,879	27,460	6,900	6,900	0	0	117,129	41,054	15,751	60,324	31,189
Sep	218,466	31,575	30,250	1,678	28,572	6,815	6,815	0	0	118,864	40,862	15,925	62,077	30,961
Dec	219,735	31,515	31,404	1,905	29,499	6,828	6,828	0	0	118,340	41,449	15,698	61,193	31,648
2017														
Mar	224,695	31,372	34,276	1,988	32,287	5,839	5,839	0	0	121,316	41,449	15,625	64,242	31,893
Jun	225,826	31,017	34,196	2,103	32,092	6,787	6,787	0	0	121,534	42,016	15,523	63,996	32,293
Sep	228,693	31,054	34,476	2,242	32,234	6,896	6,896	0	0	123,878	42,520	15,698	65,661	32,390
Dec	234,784	32,676	36,161	2,420	33,741	6,470	6,470	0	0	127,353	43,310	15,536	68,508	32,123
2018														
Mar	244,922	49,827	37,117	2,448	34,669	6,802	6,802	0	0	117,360	43,789	15,732	57,840	33,816
Jun	248,830	52,343	37,567	2,646	34,920	6,139	5,989	150	0	119,545	44,493	15,307	59,745	33,236
Sep	261,768	52,462	38,664	2,748	35,916	6,531	6,381	150	0	130,381	44,958	15,348	70,076	33,731
Dec	268,477	52,871	38,884	2,865	36,019	6,605	6,455	150	0	135,445	47,397	14,436	73,611	34,671
2019														
Mar	280,698	61,163	39,811	2,934	36,877	7,060	6,910	150	0	135,834	47,628	12,753	75,453	36,831
Jun	288,490	68,805	38,911	3,073	35,838	7,041	6,891	150	0	136,332	48,091	12,561	75,681	37,400
Sep	299,459	72,825	39,893	3,509	36,384	6,759	6,609	150	-	142,025	48,703	12,681	80,640	37,957
Dec	305,848	73,711	41,068	3,755	37,314	6,603	6,453	150	-	147,061	49,138	12,841	85,082	37,405
2020														
Mar	309,258	74,522	42,139	3,534	38,605	6,565	6,430	135	-	145,666	49,432	11,223	85,011	40,366
Jun	312,880	44,032	43,834	3,713	40,121	6,549	6,429	120	-	177,692	49,606	11,188	116,898	40,772
Sep	318,252	77,564	43,657	3,759	39,898	7,666	7,440	226	-	148,956	49,789	11,116	88,052	40,409
Dec	325,673	45,089	45,960	4,076	41,884	8,335	8,230	105	-	186,387	50,453	13,209	122,725	39,902
2021														
Mar	336,643	45,036	48,374	4,123	44,251	8,004	7,898	105	-	195,080	50,806	13,147	131,127	40,149

Source: Non-Bank Financial Institutions

1) Adjustments in the valuation method used by the pension companies contributed to the significant increase in the balance sheet of the non-bank financial institutions from December 2015.

SUMMARY NON BANK FINANCIAL INSTITUTION: LIABILITIES
(G\$ Million)

Table 5.5 (b)

Period Ended	Total Liabilities	Foreign Sector	Deposits				Private Sector					Other
			Total Deposits	Private Sector	Public Sector	Shares	Total	Capital & Reserves	Loans Rec.	Insurance Premium	Pension Funds	
2011	144,462	10,382	40,448	2,837	3,600	34,012	74,739	44,589	3,072	4,378	22,701	18,892
2012	161,849	10,865	42,638	3,408	3,298	35,933	94,166	60,353	3,609	4,751	25,454	14,180
2013	173,324	14,050	45,758	3,581	2,878	39,299	97,933	65,044	2,223	2,205	28,461	15,583
2014	198,897	22,425	47,173	4,572	2,473	40,128	115,724	80,036	2,407	3,466	29,814	13,574
2015 ¹⁾	217,615	17,710	49,168	5,350	2,582	41,236	130,741	78,903	1,955	4,115	45,768	19,996
2016												
Mar	219,431	17,662	49,966	5,648	2,582	41,736	132,288	79,555	1,949	4,346	46,439	19,514
Jun	216,106	17,194	49,085	5,854	2,647	40,583	128,594	75,842	1,899	4,451	46,402	21,232
Sep	218,466	16,571	49,362	6,027	2,667	40,669	132,432	79,096	1,896	4,451	46,989	20,100
Dec	219,735	16,502	49,854	6,335	2,693	40,826	132,663	79,067	1,848	4,451	47,298	20,716
2017												
Mar	224,695	17,265	50,572	6,517	2,693	41,362	136,649	79,853	2,020	4,904	49,871	20,209
Jun	225,826	17,861	50,956	6,469	2,693	41,794	136,652	79,365	2,105	4,721	50,462	20,357
Sep	228,693	18,078	51,246	6,489	2,693	42,064	138,667	80,605	1,827	4,721	51,514	20,702
Dec	234,784	17,976	51,723	6,469	2,693	42,561	143,749	83,865	1,795	4,721	53,368	21,336
2018												
Mar	244,922	18,216	52,953	6,580	2,693	43,680	151,927	88,758	1,690	5,350	56,129	21,826
Jun	248,830	17,043	50,891	7,036	1,480	42,375	157,570	91,745	1,653	5,434	58,738	23,326
Sep	261,768	17,368	51,410	7,050	2,097	42,263	169,802	99,414	1,611	6,304	62,472	23,188
Dec	268,477	28,658	50,659	6,405	2,522	41,733	164,595	92,063	1,718	5,796	65,018	24,564
2019												
Mar	280,698	28,717	51,404	6,722	2,522	42,161	176,936	102,096	1,942	6,386	66,512	23,641
Jun	288,490	29,256	51,962	6,695	2,522	42,745	183,251	107,983	1,997	6,233	67,038	24,020
Sep	299,459	31,716	52,644	6,730	2,562	43,351	191,346	111,614	2,080	6,240	71,412	23,753
Dec	305,848	31,509	52,411	6,776	2,388	43,246	196,849	114,664	2,108	6,237	73,840	25,079
2020												
Mar	309,258	31,557	52,835	6,633	2,388	43,813	199,552	117,616	2,015	5,935	73,986	25,315
Jun	312,880	31,300	54,002	6,742	2,531	44,729	202,011	119,092	2,000	6,024	74,895	25,567
Sep	318,252	31,832	54,726	6,725	2,529	45,472	206,864	120,075	2,062	6,024	78,703	24,830
Dec	325,673	32,904	55,667	6,662	2,457	46,548	212,007	123,093	2,150	6,024	80,741	25,095
2021												
Mar	336,643	33,729	56,836	6,726	2,473	47,637	220,048	129,210	2,308	6,001	82,529	26,030

Source: Non-Bank Financial Institutions

1) Adjustments in the valuation method used by the pension companies contributed to the significant increase in the balance sheet of the non-bank financial institutions from December 2015.

CENTRAL GOVERNMENT FINANCES (SUMMARY)

(G\$ Million)

Table 6.1

Period	Current Account			Capital Account					Overall Deficit/Surplus (3)+(8)	External Financing					Domestic Financing			
	Revenue	Expenditure	Balance (1) - (2)	Receipts		Expenditure	Balance (4) - (7)	Total (11)+(12)+(13)+(14)		Project Loans	External Debt Payments	Overseas Deposits	Other	Total (16)+(17)+(18)	Banking System (net)	Non-Bank Borrowing	Other Financing	
				Total (5)+(6)	Revenue													External Grants
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
2011	120,915.9	100,620.3	20,295.6	13,452.8	812.6	12,640.2	50,116.3	(36,663.5)	(16,367.9)	17,948.0	18,306.0	(4,462.9)	3,361.8	743.1	(1,580.1)	15,196.2	(1,081.3)	(15,695.0)
2012	130,228.4	114,914.6	15,313.8	13,509.5	832.7	12,676.8	56,441.8	(42,932.3)	(27,618.5)	22,044.2	30,043.2	(3,764.8)	(4,917.1)	682.9	5,574.3	(7,815.7)	(6,926.2)	20,316.2
2013	136,494.8	122,053.8	14,441.0	8,671.7	872.8	7,798.9	50,144.5	(41,472.8)	(27,031.8)	18,545.2	8,749.1	(3,592.6)	12,805.7	583.0	8,486.6	17,294.5	(7,032.9)	(1,775.0)
2014	145,727.9	133,833.6	11,894.3	4,191.0	3,100.8	1,090.2	51,013.7	(46,822.7)	(34,928.4)	(13,753.4)	19,936.7	(28,284.8)	(5,925.6)	520.3	48,681.8	11,650.3	(141.0)	37,172.5
2015	161,710.2	147,637.7	14,072.6	7,272.9	2,686.1	4,586.8	30,664.9	(23,992.0)	(9,319.4)	(5,264.8)	14,710.8	(15,346.0)	(5,280.0)	650.4	14,584.2	28,007.0	1,085.9	(14,508.7)
2016	177,322.1	170,151.8	7,170.2	7,877.1	2,469.3	5,407.8	46,618.1	(38,740.9)	(31,570.7)	7,836.8	12,824.7	(5,516.1)	-	528.3	23,733.8	8,482.5	1,588.0	13,663.3
2017	195,060.3	181,400.0	13,660.3	12,198.9	17.0	12,181.8	58,618.3	(46,419.4)	(32,759.1)	8,740.1	17,286.1	(8,930.8)	-	384.8	24,019.0	(1,535.6)	1,985.4	23,569.3
2018	217,016.4	199,612.3	17,404.1	10,773.4	3.8	10,769.6	55,019.4	(44,246.0)	(26,842.0)	5,501.6	17,249.4	(11,977.0)	-	229.2	21,340.4	(24,059.7)	(1,619.5)	47,019.5
2019	240,585.3	216,193.8	24,391.5	11,944.8	9.6	11,935.2	66,262.4	(54,317.7)	(29,926.1)	10,964.5	22,606.6	(11,690.2)	-	48.1	18,961.6	24,643.6	2,608.9	(8,290.8)
2020	227,401.8	249,356.7	(21,954.8)	7,581.8	2.0	7,579.8	76,114.7	(68,533.0)	(90,487.8)	2,322.8	13,976.5	(11,653.6)	-	-	88,165.0	66,900.6	(176.6)	21,441.0
2016																		
1st Qtr	34,819.4	32,357.1	2,462.3	652.4	373.5	278.9	2,570.0	(1,917.6)	544.7	(959.0)	474.2	(1,433.2)	-	-	414.3	(6,623.0)	648.7	6,388.6
2nd Qtr	51,101.4	44,103.3	6,998.1	3,907.0	852.8	3,054.2	10,631.6	(6,724.6)	273.5	1,458.2	2,270.2	(1,091.3)	-	279.3	(1,731.7)	(2,480.5)	(423.5)	1,172.3
3rd Qtr	37,959.8	37,258.1	701.7	993.5	373.5	620.0	10,691.3	(9,697.8)	(8,996.1)	2,915.9	4,474.8	(1,559.0)	-	-	6,080.3	9,830.7	1,513.2	(5,263.6)
4th Qtr	53,441.4	56,433.3	(2,991.8)	2,324.2	869.6	1,454.6	22,725.1	(20,400.9)	(23,392.7)	4,421.7	5,605.4	(1,432.7)	-	249.0	18,971.0	7,755.3	(150.4)	11,366.1
2017 ¹⁾																		
1st Qtr	37,957.4	38,471.8	(514.4)	6,825.3	-	6,825.3	7,228.5	(403.2)	(917.6)	986.6	3,151.0	(2,164.4)	-	-	(68.9)	622.8	2,949.4	(3,641.2)
2nd Qtr	59,194.6	42,972.3	16,222.4	1,541.3	13.8	1,527.5	8,586.5	(7,045.3)	9,177.1	3.4	1,782.9	(1,989.3)	-	209.8	(9,180.5)	10,802.7	806.6	(20,789.7)
3rd Qtr	44,546.2	41,827.7	2,718.5	971.2	2.8	968.4	13,007.9	(12,036.7)	(9,318.1)	1,625.9	4,277.7	(2,651.9)	-	-	7,692.3	(4,694.6)	(752.9)	13,139.8
4th Qtr	53,362.0	58,128.2	(4,766.2)	2,861.1	0.4	2,860.6	29,795.3	(26,934.3)	(31,700.4)	6,124.3	8,074.5	(2,125.2)	-	175.0	25,576.2	(8,266.5)	(1,017.8)	34,860.4
2018																		
1st Qtr	45,945.5	46,537.0	(591.5)	4,032.8	0.0	4,032.7	5,220.4	(1,187.7)	(1,779.2)	(2,484.0)	1,098.2	(3,582.2)	-	-	4,263.2	(21,576.8)	358.2	25,481.7
2nd Qtr	63,239.4	46,302.0	16,937.4	1,692.7	0.0	1,692.7	13,754.1	(12,061.5)	4,875.9	1,898.5	3,948.8	(2,185.1)	-	134.8	(6,774.4)	2,487.1	(2,199.1)	(7,062.4)
3rd Qtr	49,428.9	45,295.2	4,133.8	1,146.7	0.7	1,146.0	8,780.7	(7,634.1)	(3,500.3)	(1,713.7)	2,252.3	(3,965.9)	-	-	5,214.0	(2,928.0)	246.7	7,895.2
4th Qtr	58,402.6	61,478.2	(3,075.6)	3,901.3	3.1	3,898.2	27,264.1	(23,362.8)	(26,438.4)	7,800.7	9,950.1	(2,243.8)	-	94.4	18,637.6	(2,042.0)	(25.4)	20,705.0
2019																		
1st Qtr	52,503.9	45,792.7	6,711.2	6,287.2	-	6,287.2	7,103.4	(816.2)	5,895.1	(2,043.3)	1,910.8	(3,954.1)	-	-	(3,851.8)	8,871.9	2,829.3	(15,553.0)
2nd Qtr	63,365.0	51,533.9	11,831.1	2,137.4	5.0	2,132.4	17,434.9	(15,297.5)	(3,466.5)	12,036.4	14,441.2	(2,452.8)	-	48.1	(8,569.9)	3,035.8	(115.9)	(11,489.8)
3rd Qtr	54,825.1	52,061.7	2,763.4	1,920.8	2.8	1,918.0	13,566.0	(11,645.1)	(8,881.8)	(1,747.8)	2,411.1	(4,158.8)	-	-	10,629.5	11,263.2	(537.4)	(96.3)
4th Qtr	69,891.3	66,805.4	3,085.9	1,599.3	1.8	1,597.6	28,158.1	(26,558.8)	(23,472.9)	2,719.1	3,843.6	(1,124.5)	-	-	20,753.8	1,472.8	432.9	18,848.2
2020																		
1st Qtr	56,092.0	47,044.0	9,048.0	369.0	1.3	367.8	2,845.3	(2,476.3)	6,571.7	(3,799.0)	-	(3,799.0)	-	-	(2,772.7)	13,851.2	(24.7)	(16,599.2)
2nd Qtr	55,410.2	51,829.4	3,580.8	109.3	0.5	108.7	14,431.6	(14,322.3)	(10,741.5)	(1,485.8)	-	(1,485.8)	-	-	12,227.3	6,967.4	(1,163.5)	6,423.3
3rd Qtr	55,253.1	51,941.9	3,311.3	3,618.7	-	3,618.7	19,331.0	(15,712.3)	(12,401.0)	7,623.4	11,588.9	(3,965.5)	-	-	4,777.6	5,304.2	1,010.7	(1,537.4)
4th Qtr	60,646.5	98,541.4	(37,894.9)	3,484.8	0.2	3,484.6	39,506.9	(36,022.1)	(73,917.0)	(15.8)	2,387.5	(2,403.4)	-	-	73,932.8	40,777.7	0.8	33,154.3
2021																		
1st Qtr	61,559.0	46,753.9	14,805.1	318.0	-	318.0	4,512.5	(4,194.6)	10,610.5	11,965.0	8,034.8	3,930.2	-	-	(22,575.5)	15,109.6	(331.1)	(37,354.0)

Sources: Ministry of Finance and Bank of Guyana.

¹⁾ From year 2017 the capital revenue will follow the MOF format; therefore, the figure will show a reduced amount due to the exclusions of all grants and debt reliefs.

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2

Period	Total Current Revenue	Tax Revenue												
		Total Tax Revenue	Income Tax				VAT & Excise Taxes			Taxes on International Trade				
			Total	Companies ¹⁾	Personal	Other ²⁾	Total	Value Added Tax ³⁾	Excise Tax ³⁾	Total	Import Duty	Export Duty	Travel Tax	Other
2011	120,915.9	111,408.9	43,060.3	26,215.5	16,844.8	0.0	53,046.9	31,156.2	21,890.7	11,126.0	9,863.8	9.6	1,252.6	1,252.6
2012	130,228.4	118,333.9	43,949.0	27,794.3	16,154.8	0.0	56,849.4	34,105.6	22,743.9	12,900.6	11,560.8	9.1	1,330.8	1,330.8
2013	136,494.8	126,509.8	46,128.0	30,929.0	15,199.1	0.0	61,659.4	34,388.0	27,271.3	13,411.8	11,865.7	14.1	1,532.0	0.0
2014	145,727.9	135,889.6	51,183.0	33,283.3	17,899.7	0.0	65,709.5	37,475.4	28,234.0	13,856.4	12,166.5	13.8	1,676.0	0.0
2015	161,710.2	142,896.3	54,500.2	34,606.4	19,893.7	0.0	68,806.8	35,476.4	33,330.5	14,026.6	12,357.1	11.6	1,657.9	0.0
2016	177,322.1	151,745.5	60,624.2	37,896.9	22,727.3	0.0	68,707.0	36,424.0	31,083.0	16,947.9	14,887.1	12.8	2,048.0	0.0
2017	195,060.3	171,149.9	67,747.6	46,078.3	21,669.3	0.0	76,319.2	42,555.9	33,458.6	18,496.8	16,272.9	22.6	2,201.2	0.0
2018	217,016.4	198,512.4	78,234.7	52,427.1	25,807.6	0.0	87,861.9	48,181.4	39,680.4	21,956.1	19,320.6	32.8	2,602.6	0.0
2019	240,585.3	225,992.9	93,595.3	64,384.6	29,210.8	0.0	96,551.4	52,748.6	43,802.8	24,991.5	22,135.5	29.1	2,826.9	0.0
2020	227,401.8	218,330.1	104,703.0	70,015.2	34,687.8	0.0	83,829.9	49,907.9	33,922.0	19,641.0	18,623.8	27.5	989.8	0.0
2016														
1st Qtr	34,819.4	30,293.1	13,309.7	7,875.9	5,433.9	0.0	13,276.4	8,360.1	4,916.4	3,130.4	2,766.2	2.8	361.4	0.0
2nd Qtr	51,101.4	44,856.1	18,527.0	13,330.2	5,196.8	0.0	18,936.9	8,891.8	9,945.1	4,130.7	3,535.5	2.9	592.3	0.0
3rd Qtr	37,959.8	35,783.0	13,855.3	8,609.5	5,245.8	0.0	16,518.9	9,456.0	6,562.9	4,511.0	3,841.8	3.6	665.6	0.0
4th Qtr	53,441.4	40,813.3	14,932.2	8,081.4	6,850.8	0.0	19,974.8	9,716.1	9,658.7	5,175.9	4,743.6	3.6	428.6	0.0
2017														
1st Qtr	37,957.4	36,080.0	14,065.7	8,224.0	5,841.7	0.0	16,986.1	9,373.2	7,312.9	3,769.9	3,320.3	4.3	445.2	0.0
2nd Qtr	59,194.6	49,733.4	21,999.8	16,945.5	5,054.3	0.0	19,427.2	9,915.8	9,511.4	4,149.3	3,585.8	6.1	557.4	0.0
3rd Qtr	44,546.2	39,754.5	15,007.6	10,080.9	4,926.8	0.0	18,434.4	10,787.1	7,647.3	4,817.8	4,137.2	6.6	674.0	0.0
4th Qtr	53,362.0	45,582.1	16,674.5	10,828.0	5,846.6	0.0	21,471.5	12,479.8	8,986.9	5,759.8	5,229.6	5.7	524.5	0.0
2018														
1st Qtr	45,945.5	44,058.7	17,656.5	11,463.4	6,193.1	0.0	20,287.3	11,282.1	9,005.2	4,401.9	3,859.5	5.5	536.9	0.0
2nd Qtr	63,239.4	56,559.5	23,706.3	17,190.4	6,515.9	0.0	22,209.1	11,394.4	10,814.7	5,432.4	4,657.5	8.8	766.1	0.0
3rd Qtr	49,428.9	45,984.4	17,768.9	11,488.9	6,280.1	0.0	20,882.4	12,113.1	8,769.3	5,676.7	4,945.0	9.0	722.7	0.0
4th Qtr	58,402.6	51,909.7	19,103.0	12,284.5	6,818.6	0.0	24,483.0	13,391.8	11,091.3	6,445.1	5,858.7	9.5	576.9	0.0
2019														
1st Qtr	52,503.9	50,147.8	21,610.5	13,909.9	7,700.5	0.0	21,710.8	12,298.0	9,412.8	4,983.5	4,348.8	7.3	627.5	0.0
2nd Qtr	63,365.0	58,817.0	25,964.0	19,071.8	6,892.3	0.0	22,346.8	12,517.2	9,829.6	5,707.8	4,885.2	7.8	814.8	0.0
3rd Qtr	54,825.1	51,610.1	19,864.4	13,052.8	6,811.6	0.0	22,421.5	12,285.4	10,136.0	7,095.4	6,364.6	7.0	723.7	0.0
4th Qtr	69,891.3	65,418.0	26,156.4	18,350.1	7,806.4	0.0	30,072.3	15,647.9	14,424.4	7,204.9	6,536.9	7.0	660.9	0.0
2020														
1st Qtr	56,092.0	54,306.4	23,592.9	14,953.9	8,639.0	0.0	23,629.7	14,980.1	8,649.6	5,238.3	4,674.6	6.0	557.7	0.0
2nd Qtr	55,410.2	52,480.7	27,039.8	17,959.6	9,080.2	0.0	17,629.3	11,148.8	6,480.5	3,792.6	3,683.7	6.2	102.6	0.0
3rd Qtr	55,253.1	53,604.6	26,139.2	18,421.5	7,717.7	0.0	20,528.2	12,763.4	7,764.7	4,962.9	4,787.0	5.6	170.2	0.0
4th Qtr	60,646.5	57,938.4	27,931.1	18,680.2	9,250.9	0.0	22,042.7	11,015.5	11,027.2	5,647.3	5,478.4	9.7	159.2	0.0
2021														
1st Qtr	61,559.0	59,245.8	25,911.2	16,005.3	9,905.9	0.0	25,350.9	14,340.5	11,010.4	5,542.3	5,262.7	1.8	277.8	0.0

Source: Ministry of Finance

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

²⁾ As at Mar-2017, 'other income tax' will not include capital gains (it was relocated under 'other tax revenue').

³⁾ Value Added Tax (VAT) and Excise Tax were implemented on January 01, 2007.

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2 (Cont'd)

Period	Other Tax Revenue										Non-Tax Revenue								GRIF Inflows ³⁾
	Total	Licences Vehicles	Environmental Tax	Environmental Levy ¹⁾	Capital Gains ²⁾	Excise Duty	Fees, Premium & ND Surtax	Property Taxes			Total ³⁾	Rents & Royalties etc.	Fees, Fines etc.	Divs. from Fin. Enterprises	Interest	BOG Surplus	Other Dept. Receipts	Misc.	
								Total	Property Taxes	Estate Taxes									
2011	4,175.6	477.1	1,014.1	0.0	242.7	230.3	458.5	1,753.0	1,723.0	30.0	9,507.0	13.2	1,201.8	2,144.2	0.0	2,516.5	0.0	3,631.3	0.0
2012	4,634.8	513.0	1,070.9	0.0	408.2	222.2	517.0	1,903.5	1,866.2	37.3	11,055.6	10.2	1,399.5	1,000.0	0.0	4,356.6	0.0	4,289.4	838.9
2013	5,310.6	587.0	1,071.6	0.0	265.8	224.4	553.3	2,608.4	2,571.8	36.6	9,151.8	18.6	1,404.8	1,720.0	0.0	4,040.5	0.0	1,967.9	833.3
2014	5,140.8	637.4	1,033.3	0.0	209.6	241.0	596.7	2,422.6	2,380.5	42.1	8,823.8	13.8	1,123.8	200.0	0.0	5,091.5	0.0	2,394.7	1,014.4
2015	5,562.6	653.4	496.1	0.0	286.1	291.4	598.2	3,237.4	3,200.9	36.5	18,813.9	10.6	1,175.9	1,002.5	0.0	3,512.7	7,876.6	5,235.7	0.0
2016	5,466.4	867.5	0.0	0.0	285.0	282.0	822.9	3,208.9	3,172.4	36.5	25,576.5	4,303.0	1,362.0	2,200.0	1,000.0	3,376.1	8,700.0	4,635.4	0.0
2017	8,586.4	1,038.6	0.0	1,703.4	132.3	586.3	1,508.0	3,617.8	3,578.8	39.0	23,910.4	3,881.3	1,289.0	1,200.0	1,000.0	3,751.2	9,300.0	3,488.9	0.0
2018	10,459.7	1,094.6	0.0	1,978.6	478.1	859.2	1,628.3	4,421.0	4,377.1	43.9	18,504.0	4,316.9	1,404.8	1,200.0	750.0	3,332.3	4,000.0	3,500.0	0.0
2019	10,854.7	1,150.4	0.0	2,179.0	608.9	766.9	1,796.6	4,352.8	4,311.7	41.2	14,592.4	3,968.9	1,600.1	919.4	812.5	1,881.0	2,900.0	2,510.5	0.0
2020	10,156.2	1,134.6	0.0	2,019.3	732.8	669.1	1,709.3	3,891.1	3,847.2	43.8	9,071.8	2,780.5	1,061.2	5.0	0.0	1,475.2	700.0	3,049.9	0.0
2016																			
1st Qtr	576.6	147.9	0.0	0.0	61.1	41.3	84.0	242.3	232.9	9.4	4,526.3	1,281.4	300.0	0.0	0.0	0.0	0.0	2,944.9	0.0
2nd Qtr	3,261.5	262.3	0.0	0.0	146.0	50.5	238.1	2,564.6	2,554.3	10.4	6,245.3	1,058.7	356.3	1,000.0	0.0	3,376.1	0.0	454.2	0.0
3rd Qtr	897.9	239.1	0.0	0.0	32.8	54.5	284.5	286.9	277.5	9.5	2,176.8	952.0	360.8	0.0	500.0	0.0	0.0	364.0	0.0
4th Qtr	730.4	218.2	0.0	0.0	45.1	135.7	216.3	115.0	107.7	7.3	12,628.2	1,011.0	344.9	1,200.0	500.0	0.0	8,700.0	872.3	0.0
2017																			
1st Qtr	1,258.4	278.0	0.0	174.7	35.5	111.3	349.8	308.9	300.2	8.7	1,877.4	1,016.8	255.1	0.0	0.0	0.0	0.0	605.6	0.0
2nd Qtr	4,157.2	265.3	0.0	471.0	37.0	145.2	395.1	2,843.6	2,833.2	10.4	9,461.2	569.0	428.9	0.0	500.0	3,751.2	3,300.0	912.1	0.0
3rd Qtr	1,494.6	253.3	0.0	478.9	25.8	141.4	338.2	256.9	247.8	9.1	4,791.8	981.9	319.8	0.0	0.0	0.0	3,000.0	490.1	0.0
4th Qtr	1,676.2	241.9	0.0	578.8	34.0	188.3	424.9	208.3	197.6	10.7	7,780.0	1,313.6	285.2	1,200.0	500.0	0.0	3,000.0	1,481.1	0.0
2018																			
1st Qtr	1,713.1	294.5	0.0	454.3	26.9	185.4	345.0	407.0	397.7	9.4	1,886.7	187.8	257.7	0.0	0.0	0.0	400.0	1,041.2	0.0
2nd Qtr	5,211.7	290.8	0.0	442.5	146.6	222.9	472.6	3,636.4	3,619.4	17.0	6,679.8	2,115.6	394.4	0.0	0.0	3,332.3	0.0	837.6	0.0
3rd Qtr	1,656.3	258.5	0.0	458.4	67.8	269.2	414.3	188.2	179.9	8.3	3,444.5	1,094.2	337.4	1,200.0	500.0	0.0	0.0	313.0	0.0
4th Qtr	1,878.6	250.8	0.0	623.4	236.9	181.8	396.4	189.3	180.1	9.3	6,492.8	919.3	415.4	0.0	250.0	0.0	3,600.0	1,308.2	0.0
2019																			
1st Qtr	1,843.0	304.8	0.0	456.5	72.3	174.3	493.3	342.0	333.6	8.4	2,356.2	1,196.8	304.3	0.0	250.0	0.0	0.0	605.1	0.0
2nd Qtr	4,798.3	294.2	0.0	518.9	142.4	172.2	367.7	3,302.8	3,292.1	10.8	4,548.0	1,233.9	494.7	19.4	0.0	1,881.0	400.0	519.0	0.0
3rd Qtr	2,228.9	278.6	0.0	526.1	291.8	172.4	464.0	495.9	486.6	9.3	3,215.0	962.4	403.2	0.0	375.0	0.0	1,000.0	474.3	0.0
4th Qtr	1,984.4	272.7	0.0	677.5	102.5	248.0	471.6	212.1	199.4	12.7	4,473.3	575.8	398.0	900.0	187.5	0.0	1,500.0	912.0	0.0
2020																			
1st Qtr	1,845.5	306.5	0.0	512.1	80.9	177.8	466.7	301.4	292.8	8.6	1,785.6	695.3	331.6	5.0	0.0	0.0	0.0	753.7	0.0
2nd Qtr	4,019.1	236.1	0.0	402.2	376.5	133.9	278.9	2,591.5	2,586.8	4.8	2,929.5	1,015.8	159.0	0.0	0.0	1,475.2	0.0	279.6	0.0
3rd Qtr	1,974.4	328.2	0.0	497.2	75.8	153.6	430.6	489.0	478.9	10.1	1,648.5	752.7	237.4	0.0	0.0	0.0	0.0	658.4	0.0
4th Qtr	2,317.2	263.7	0.0	607.8	199.5	203.8	533.2	509.2	488.8	20.4	2,708.1	316.7	333.2	0.0	0.0	0.0	700.0	1,358.2	0.0
2021																			
1st Qtr	2,441.3	317.2	0.0	519.5	110.6	276.3	760.1	457.6	446.5	11.1	2,313.2	377.5	294.1	0.0	0.0	0.0	0.0	1,641.6	0.0

Source: Ministry of Finance

¹⁾ Environmental Levy was implemented on February 01, 2017.

²⁾ As at Mar-2017, 'capital gains' was relocated to 'other tax revenue' from 'other' income taxes.

³⁾ GRIF Inflows were excluded from Total Non-Tax Revenue with effect Dec-2012.

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

Table 6.4 (Cont'd)

Period	Current Expenses Cont'd Interest	Current Balance	Capital Expenditure	NFPE Overall Balance (Surplus + / Deficit -)	Total Financing											
					Total	External Financing (Net)	Domestic Financing (Net)								Privatisation Proceeds-Guysuco Land Sales	Other ²⁾
							Total	Banking System (net)	Non-Bank Fin. Inst. Borrowing	Holdings of Cent. Gov't. Sec.	Transfer from Cen. Gov't.	Special Transfers	Inter-Agency Borrowing			
2011	322.8	-2,897.2	3,667.3	-6,564.5	6,564.5	-148.1	6,712.5	1,233.4	0.0	-3,451.0	7,557.5	0.0	0.0	-1,691.0	3,063.6	
2012	250.4	7,425.8	5,822.7	1,603.1	-1,603.1	-1,351.5	-251.5	9,197.5	0.0	-47.3	6,849.5	0.0	0.0	0.0	-16,251.2	
2013	331.7	1,272.6	2,897.3	-1,624.6	1,624.6	742.2	882.5	8,936.0	0.0	-311.7	5,760.1	0.0	0.0	0.0	-13,501.9	
2014	568.6	-140.9	1,357.3	-1,498.1	1,498.1	2,419.6	-921.5	5,497.5	0.0	-797.8	3,699.2	0.0	0.0	0.0	-9,320.5	
2015	573.2	14,512.0	6,433.4	8,078.7	-8,078.7	-372.7	-7,706.0	-24,734.1	0.0	-867.9	0.0	0.0	0.0	0.0	17,896.0	
2016	1,521.5	13,068.4	1,977.0	11,091.4	-11,091.4	-1,901.2	-9,190.2	-27,196.8	0.0	1,498.0	469.9	0.0	0.0	0.0	16,038.7	
2017	1,188.8	-5,406.9	7,549.6	-12,956.6	12,956.6	-819.1	13,775.7	25,614.3	0.0	2,215.5	11,505.5	0.0	20.0	0.0	-25,579.6	
2018	813.6	-10,619.1	6,694.3	-17,313.4	17,313.4	2,346.5	14,966.9	1,189.3	1,698.0	-1,504.8	10,682.0	0.0	0.0	0.0	2,902.5	
2019	854.9	-2,299.0	7,098.5	-9,397.5	9,397.5	1,224.4	8,173.1	-587.8	0.0	-4,117.1	10.0	0.0	0.0	0.0	12,868.0	
2020	47.5	2,318.2	14,352.3	-12,034.1	12,034.1	-262.6	12,296.7	-1,329.2	0.0	-1,262.5	0.0	0.0	0.0	0.0	14,888.5	
2016																
1st Qtr	120.2	6,190.3	292.9	5,897.4	-5,897.4	102.8	-6,000.2	-5,601.5	0.0	4.3	0.0	0.0	0.0	0.0	-402.9	
2nd Qtr	122.3	3,384.9	313.5	3,071.4	-3,071.4	-857.9	-2,213.4	-6,849.0	0.0	57.7	70.0	0.0	0.0	0.0	4,507.8	
3rd Qtr	640.2	-2,148.0	527.3	-2,675.3	2,675.3	1,508.3	1,167.0	-7,260.0	0.0	1,600.1	16.7	0.0	0.0	0.0	6,810.2	
4th Qtr	638.8	5,641.3	843.4	4,797.9	-4,797.9	-2,654.4	-2,143.5	-7,486.3	0.0	-164.0	383.1	0.0	0.0	0.0	5,123.6	
2017																
1st Qtr	314.2	174.1	1,184.2	-1,010.1	1,010.1	20.0	990.1	12,044.3	0.0	3,810.9	3,999.0	0.0	0.0	0.0	-18,864.2	
2nd Qtr	325.1	-1,608.3	2,425.6	-4,034.0	4,034.0	-784.9	4,818.9	4,466.5	0.0	-141.1	4,200.0	0.0	20.0	0.0	-3,726.5	
3rd Qtr	22.3	-2,127.8	2,569.3	-4,697.2	4,697.2	67.4	4,629.8	5,248.1	0.0	-861.7	2,669.8	0.0	0.0	0.0	-2,426.4	
4th Qtr	527.2	-1,844.9	1,370.5	-3,215.3	3,215.3	-121.5	3,336.9	3,855.4	0.0	-592.6	636.7	0.0	0.0	0.0	-562.6	
2018																
1st Qtr	19.4	-4,571.6	1,522.0	-6,093.6	6,093.6	-247.3	6,340.9	1,424.9	804.0	26.8	8,132.0	0.0	0.0	0.0	-4,046.8	
2nd Qtr	521.3	-3,426.3	1,767.8	-5,194.1	5,194.1	824.0	4,370.1	-1,826.6	894.0	-1,534.6	99.0	0.0	0.0	0.0	6,738.3	
3rd Qtr	11.5	-1,233.3	1,299.5	-2,532.8	2,532.8	-251.7	2,784.5	482.0	0.0	3.4	0.0	0.0	0.0	0.0	2,299.1	
4th Qtr	261.4	-1,388.0	2,104.9	-3,492.9	3,492.9	2,021.5	1,471.5	1,108.9	0.0	-0.3	2,451.0	0.0	0.0	0.0	-2,088.1	
2019																
1st Qtr	279.1	664.2	1,050.3	-386.1	386.1	433.5	-47.3	-1,614.1	0.0	-3,958.0	10.0	0.0	0.0	0.0	5,514.8	
2nd Qtr	6.8	-137.9	2,789.8	-2,927.7	2,927.7	1,199.0	1,728.7	1,186.3	0.0	-492.5	0.0	0.0	0.0	0.0	1,035.0	
3rd Qtr	565.8	-1,969.5	2,103.9	-4,073.4	4,073.4	915.3	3,158.1	400.9	0.0	-255.8	0.0	0.0	0.0	0.0	3,013.0	
4th Qtr	3.1	-855.8	1,154.4	-2,010.2	2,010.2	-1,323.3	3,333.6	-560.9	0.0	589.2	0.0	0.0	0.0	0.0	3,305.2	
2020																
1st Qtr	5.5	-1,391.1	1,479.8	-2,870.9	2,870.9	-254.2	3,125.1	2,469.4	0.0	0.0	0.0	0.0	0.0	0.0	655.7	
2nd Qtr	3.6	1,573.5	5,317.1	-3,743.6	3,743.6	230.4	3,513.2	2,799.9	0.0	-1,262.5	0.0	0.0	0.0	0.0	1,975.8	
3rd Qtr	33.5	-676.8	983.7	-1,660.5	1,660.5	-428.9	2,089.3	-4,877.7	0.0	3,906.0	0.0	0.0	0.0	0.0	3,061.1	
4th Qtr	4.9	2,812.5	6,571.6	-3,759.1	3,759.1	190.0	3,569.1	-1,720.8	0.0	-3,905.9	0.0	0.0	0.0	0.0	9,195.9	
2021																
1st Qtr	19.1	5,014.0	1,373.9	3,640.0	-3,640.0	-648.0	-2,992.1	64.5	0.0	-1,262.5	0.0	0.0	0.0	0.0	-1,794.1	

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

¹⁾ Capital Transfers was included from 1st Quarter 2017.

²⁾ Comprises changes in working capital and changes in other financial flows.

DOMESTIC PUBLIC AND PUBLICLY GUARANTEED DEBT ¹⁾
(G\$ Million)

Table 7.1

Period Ended	Total Public and Publicly Guaranteed Debt	Total Public Debt Outstanding	Treasury Bills		Debentures ³⁾	Bonds ⁴⁾	CARICOM Loan ⁵⁾	Other ⁶⁾	Publicly Guaranteed Debt ⁷⁾
			Monetary	Fiscal ²⁾					
2011	104,937.2	104,937.2	98,593.4	-	5,848.5	3.4	491.9	-	-
2012	93,461.9	93,461.9	88,128.8	-	4,873.5	3.4	456.2	-	-
2013	98,815.3	98,815.3	94,488.7	-	3,898.5	3.4	424.7	-	-
2014	78,437.7	78,437.7	74,145.6	-	3,898.5	3.4	390.3	-	-
2015	81,693.3	81,693.3	77,436.6	-	3,898.5	3.4	354.8	-	-
2016									
Mar	83,997.6	83,997.6	79,740.9	-	3,898.5	3.4	354.8	-	-
Jun	84,439.5	84,439.5	80,200.5	-	3,898.5	3.4	337.0	-	-
Sep	90,761.8	90,761.8	81,640.4	-	8,781.0	3.4	337.0	-	-
Dec	90,571.6	90,571.6	81,468.0	-	8,781.0	3.4	319.3	-	-
2017									
Mar	90,433.7	90,433.7	81,574.2	-	8,536.9	3.4	319.3	-	-
Jun	90,247.5	90,247.5	81,405.7	-	8,536.9	3.4	301.6	-	-
Sep	89,364.2	89,364.2	80,522.4	-	8,536.9	3.4	301.6	-	-
Dec	88,816.2	88,816.2	79,992.1	-	8,536.9	3.4	283.8	-	-
2018									
Mar	89,572.1	89,572.1	80,992.1	-	8,292.7	3.4	283.8	-	-
Jun	96,169.6	79,669.6	69,334.9	1,770.0	8,292.7	3.4	268.7	-	16,500.0
Sep	98,269.6	80,669.6	42,177.0	29,927.9	8,292.7	3.4	268.7	-	17,600.0
Dec	98,151.6	80,551.6	22,757.3	49,247.5	8,292.7	3.4	250.8	-	17,600.0
2019									
Jan	99,407.5	81,807.5	16,009.8	57,495.0	8,048.6	3.4	250.8	-	17,600.0
Feb	99,407.5	81,807.5	9,109.8	64,395.0	8,048.6	3.4	250.8	-	17,600.0
Mar	99,407.5	81,807.5	8,109.8	65,395.0	8,048.6	3.4	250.8	-	17,600.0
Apr	98,407.5	80,807.5	7,109.8	65,395.0	8,048.6	3.4	250.8	-	17,600.0
May	97,469.5	79,869.5	7,109.7	64,475.0	8,048.6	3.4	232.8	-	17,600.0
Jun	98,112.0	80,012.0	7,252.2	64,475.0	8,048.6	3.4	232.8	-	18,100.0
Jul	95,654.1	77,554.1	7,252.2	62,017.1	8,048.6	3.4	232.8	-	18,100.0
Aug	96,154.1	78,054.1	7,252.2	62,517.1	8,048.6	3.4	232.8	-	18,100.0
Sep	97,154.1	79,054.1	3,252.2	67,517.1	8,048.6	3.4	232.8	-	18,100.0
Oct	97,154.1	79,054.1	3,252.2	67,517.1	8,048.6	3.4	232.8	-	18,100.0
Nov	95,984.2	79,534.2	3,252.2	68,017.1	8,048.6	3.4	212.9	-	16,450.0
Dec **	96,321.5	79,981.5	3,109.7	68,606.9	8,048.6	3.4	212.9	-	16,340.0
2020									
Jan	97,077.4	80,737.4	3,109.7	69,606.9	7,804.5	3.4	212.9	-	16,340.0
Feb	96,577.4	80,237.4	3,109.7	69,106.9	7,804.5	3.4	212.9	-	16,340.0
Mar	97,577.4	81,237.4	3,109.7	70,106.9	7,804.5	3.4	212.9	-	16,340.0
Apr	97,577.4	81,237.4	3,109.7	70,106.9	7,804.5	3.4	212.9	-	16,340.0
May	95,909.7	81,219.7	2,757.3	70,459.3	7,804.5	3.4	195.2	-	14,690.0
Jun	95,537.1	80,847.1	2,757.3	70,086.7	7,804.5	3.4	195.2	-	14,690.0
Jul	95,427.1	80,847.1	2,757.3	70,086.7	7,804.5	3.4	195.2	-	14,580.0
Aug	103,427.1	88,847.1	2,757.3	78,086.7	7,804.5	3.4	195.2	-	14,580.0
Sep	103,527.1	88,947.1	2,757.3	78,186.7	7,804.5	3.4	195.2	-	14,580.0
Oct	103,527.1	88,947.1	2,757.3	78,186.7	7,804.5	3.4	195.2	-	14,580.0
Nov	101,877.1	88,943.7	2,757.3	78,186.7	7,804.5	0.0	195.2	-	12,933.4
Dec	265,089.6	264,589.6	2,757.3	78,186.7	7,804.5	12,323.4	177.4	163,340.3	500.0
2021									
Jan	276,465.4	275,965.4	2,757.3	78,186.7	7,560.4	12,323.4	177.4	174,960.2	500.0
Feb	277,613.9	277,113.9	2,757.3	78,186.7	7,560.4	12,323.4	177.4	176,108.7	500.0
Mar	281,149.9	280,649.9	2,757.3	78,186.7	7,560.4	12,323.4	177.4	179,644.7	500.0

Source: Bank of Guyana.

¹⁾ The Government of Guyana made the decision to include publicly guaranteed debt so as to provide a complete picture of the country's debt position. This amount excludes non-interest bearing debentures.

²⁾ In May 2018, the Bank of Guyana commenced issuance of Treasury Bills, on behalf of the Government, for budgetary support.

³⁾ In September 2016, there was an issuance of 20 Non-Negotiable Debenture to NIS with a total value of G\$4,882.4 million, to assist in recovering from losses due to their investment in CLICO.

⁴⁾ Includes the outstanding balance on the NICIL Bond, which was transferred to the books of the Government in December 2020.

⁵⁾ The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

⁶⁾ Comprises the Central Government's gross overdraft with the Bank of Guyana was included in domestic debt with effect from December 2020 in order to regularize and accurately reflect government's liabilities.

⁷⁾ Includes the 5-year syndicated NICIL Bond which was guaranteed by the Government of Guyana in May 2018. In December 2020, a decision was taken to have this Bond transferred to the books of the Central Government. The guarantee of the Deposit Insurance Corporation amount of G\$500 million from June 2019 is also included in this category.

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

Table 7.2

Period Ended	Treasury Bills									
	Total Treasury Bills	Banking System			Non-Bank Financial Institutions	Public Sector			Private Sector	Non Residents
		Total	Bank of Guyana	Commercial Banks		Total	Public Enterprise	Nat. Insur. Scheme		
2011	98,593.4	73,547.7	999.2	72,548.6	17,007.7	8,038.0	-	8,038.0	-	-
2012	88,128.8	70,253.5	996.9	69,256.6	11,063.9	6,811.4	-	6,811.4	-	-
2013	94,488.8	83,825.3	3,497.1	80,328.2	4,183.0	6,480.5	-	6,480.5	0.1	-
2014	74,145.6	63,540.1	1,606.5	61,933.6	4,895.0	5,710.5	-	5,710.5	-	-
2015	77,436.6	65,738.5	998.1	64,740.4	6,881.1	4,807.1	-	4,807.1	10.0	-
2016										
Mar	79,740.9	67,388.2	998.2	66,390.1	7,541.4	4,811.4	-	4,811.4	-	-
Jun	80,200.5	68,277.6	998.1	67,279.6	7,052.5	4,868.4	-	4,868.4	2.0	-
Sep	81,640.4	68,168.5	998.1	67,170.4	6,963.7	6,508.3	-	6,508.3	-	-
Dec	81,468.0	68,151.1	997.7	67,153.4	6,980.6	6,336.4	-	6,336.4	-	-
2017										
Mar	81,574.2	65,268.9	997.3	64,271.6	5,962.4	10,342.9	4,000	6,342.9	-	-
Jun	81,405.7	64,321.2	997.3	63,323.9	6,909.2	10,175.4	4,000	6,175.4	-	-
Sep	80,522.4	64,217.0	997.3	63,219.7	7,013.4	9,292.1	4,000	5,292.1	-	-
Dec	79,992.1	64,733.8	997.3	63,736.5	6,576.3	8,682.1	4,000	4,682.1	0.1	-
2018										
Mar	80,992.1	65,429.5	997.3	64,432.2	6,880.5	8,682.1	4,000	4,682.1	0.1	-
Jun	71,104.9	57,926.8	1,147.3	56,779.5	6,053.2	7,125.0	4,000	3,125.0	-	-
Sep	72,104.9	58,532.7	997.3	57,535.4	6,447.3	7,125.0	4,000	3,125.0	-	-
Dec	72,004.8	58,457.3	997.3	57,460.0	6,422.6	7,125.0	4,000	3,125.0	-	-
2019										
Jan	73,504.8	59,594.8	997.3	58,597.5	6,785.1	7,125.0	4,000	3,125.0	-	-
Feb	73,504.8	63,394.8	997.3	62,397.5	6,985.1	3,125.0	-	3,125.0	-	-
Mar	73,504.8	63,394.8	997.3	62,397.5	6,985.1	3,125.0	-	3,125.0	-	-
Apr	72,504.8	62,794.8	997.3	61,797.5	6,585.1	3,125.0	-	3,125.0	-	-
May	71,584.7	61,994.7	1,497.3	60,497.4	6,965.1	2,625.0	-	2,625.0	-	-
Jun	71,727.2	61,994.7	1,497.3	60,497.4	6,965.1	2,767.5	-	2,767.5	-	-
Jul	69,269.3	59,630.4	997.3	58,633.1	7,129.4	2,509.6	-	2,509.6	-	-
Aug	69,769.3	60,730.4	997.3	59,733.1	6,529.4	2,509.6	-	2,509.6	-	-
Sep	70,769.3	61,580.4	997.3	60,583.1	6,679.4	2,509.6	-	2,509.6	-	-
Oct	70,769.3	61,580.4	997.3	60,583.1	6,679.4	2,509.6	-	2,509.6	-	-
Nov	71,269.3	62,238.6	997.3	61,241.3	6,521.2	2,509.6	-	2,509.6	-	-
Dec	71,716.6	62,238.6	997.3	61,241.3	6,521.2	2,956.9	-	2,956.9	-	-
2020										
Jan	72,716.6	63,466.4	997.3	62,469.1	6,293.4	2,956.9	-	2,956.9	-	-
Feb	72,216.6	62,966.4	997.3	61,969.1	6,293.4	2,956.9	-	2,956.9	-	-
Mar	73,216.6	63,766.4	997.3	62,769.1	6,493.4	2,956.9	-	2,956.9	-	-
Apr	73,216.6	63,766.4	997.3	62,769.1	6,493.4	2,956.9	-	2,956.9	-	-
May	73,216.6	63,766.4	997.3	62,769.1	6,493.4	2,956.9	-	2,956.9	-	-
Jun	72,844.0	64,666.4	1,897.3	62,769.1	6,493.4	1,684.3	-	1,684.3	-	-
Jul	72,844.0	64,666.4	997.3	63,569.1	6,593.4	1,684.3	-	1,684.3	-	-
Aug	80,844.0	71,726.4	997.3	70,729.1	7,433.4	1,684.3	-	1,684.3	-	-
Sep	80,944.0	71,745.1	997.3	70,747.8	7,514.6	1,684.3	-	1,684.3	-	-
Oct	80,944.0	71,687.0	997.3	70,689.7	7,572.8	1,684.3	-	1,684.3	-	-
Nov	80,944.0	71,368.8	997.3	70,371.5	7,891.0	1,684.3	-	1,684.3	-	-
Dec	80,944.0	70,947.6	997.3	69,950.3	8,312.2	1,684.3	-	1,684.3	-	-
2021										
Jan	80,944.0	71,640.6	997.3	70,643.3	7,619.1	1,684.3	-	1,684.3	-	-
Feb	80,944.0	71,627.4	997.3	70,630.1	7,632.3	1,684.3	-	1,684.3	-	-
Mar	80,944.0	71,282.0	997.3	70,284.7	7,977.8	1,684.3	-	1,684.3	-	-

Source: Bank of Guyana.

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

Table 7.3

Period Ended	Total Amount Outstanding	Bonds			CARICOM Loans ²⁾	Debentures ³⁾				
		Total Bonds	Defence Bonds	NICIL Bond ¹⁾		Total Debentures	Banking System			Private Sector
							Bank of Guyana	Commercial Banks	National Insurance	
2011	6,343.8	3.4	3.4	-	491.9	5,848.5	3,898.5	1,950.0	-	-
2012	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.0	-	-
2013	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-
2014	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-
2015	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-
2016										
Mar	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-
Jun	4,239.0	3.4	3.4	-	337.0	3,898.5	3,898.5	-	-	-
Sep ⁴⁾	9,121.4	3.4	3.4	-	337.0	8,781.0	3,898.5	-	4,882.4	-
Dec	9,103.7	3.4	3.4	-	319.3	8,781.0	3,898.5	-	4,882.4	-
2017										
Mar	8,859.6	3.4	3.4	-	319.3	8,536.9	3,898.5	-	4,638.3	-
Jun	8,841.8	3.4	3.4	-	301.6	8,536.9	3,898.5	-	4,638.3	-
Sep	8,841.8	3.4	3.4	-	301.6	8,536.9	3,898.5	-	4,638.3	-
Dec	8,824.1	3.4	3.4	-	283.8	8,536.9	3,898.5	-	4,638.3	-
2018										
Mar	8,580.0	3.4	3.4	-	283.8	8,292.7	3,898.5	-	4,394.2	-
Jun	8,564.8	3.4	3.4	-	268.7	8,292.7	3,898.5	-	4,394.2	-
Sep	8,564.8	3.4	3.4	-	268.7	8,292.7	3,898.5	-	4,394.2	-
Dec	8,546.9	3.4	3.4	-	250.8	8,292.7	3,898.5	-	4,394.2	-
2019										
Jan	8,302.8	3.4	3.4	-	250.8	8,048.6	3,898.5	-	4,150.1	-
Feb	8,302.8	3.4	3.4	-	250.8	8,048.6	3,898.5	-	4,150.1	-
Mar	8,302.8	3.4	3.4	-	250.8	8,048.6	3,898.5	-	4,150.1	-
Apr	8,302.8	3.4	3.4	-	250.8	8,048.6	3,898.5	-	4,150.1	-
May	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	4,150.1	-
Jun	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	4,150.1	-
Jul	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	4,150.1	-
Aug	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	4,150.1	-
Sep	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	4,150.1	-
Oct	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	4,150.1	-
Nov	8,264.9	3.4	3.4	-	212.9	8,048.6	3,898.5	-	4,150.1	-
Dec	8,264.9	3.4	3.4	-	212.9	8,048.6	3,898.5	-	4,150.1	-
2020										
Jan	8,020.8	3.4	3.4	-	212.9	7,804.5	3,898.5	-	3,906.0	-
Feb	8,020.8	3.4	3.4	-	212.9	7,804.5	3,898.5	-	3,906.0	-
Mar	8,020.8	3.4	3.4	-	212.9	7,804.5	3,898.5	-	3,906.0	-
Apr	8,020.8	3.4	3.4	-	212.9	7,804.5	3,898.5	-	3,906.0	-
May	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Jun	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Jul	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Aug	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Sep	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Oct	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Nov	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Dec	20,305.3	12,323.4	3.4	12,320.0	177.4	7,804.5	3,898.5	-	3,906.0	-
2021										
Jan	20,061.2	12,323.4	3.4	12,320.0	177.4	7,560.4	3,898.5	-	3,661.8	-
Feb	20,061.2	12,323.4	3.4	12,320.0	177.4	7,560.4	3,898.5	-	3,661.8	-
Mar	20,061.2	12,323.4	3.4	12,320.0	177.4	7,560.4	3,898.5	-	3,661.8	-

Source: Bank of Guyana

¹⁾ The NICIL Bond was transferred to the books of the Central Government in December 2020.

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

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

⁴⁾ September 2016 data was revised to reflect the Non-Refundable Debenture issued to NIS.

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY
AND TERMS AS AT MARCH 31, 2021
(G\$)**

Table 7.4

Item	Amount Issued	Amount Outstanding	Nominal Rate of Interest (Percent)	Issue Date	Maturity Date
SPECIAL ISSUES					
NON-INTEREST BEARING SPECIAL ISSUE TO BOG					
ISSUE NO. 93	4,892,538,923	4,892,538,923	0.00	2000-12-31	UNFIXED
ISSUE NO. 94	14,851,974,507	14,851,974,507	0.00	2001-12-31	UNFIXED
ISSUE NO. 95	2,566,705,406	2,566,705,406	0.00	2002-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	0.00	2003-12-31	UNFIXED
ISSUE NO. 99	4,091,091,420	4,091,091,420	0.00	2005-12-31	UNFIXED
ISSUE NO. 100	7,151,883,823	7,151,883,823	0.00	2006-12-31	UNFIXED
ISSUE NO. 105	416,666,492	416,666,492	0.00	2011-12-31	UNFIXED
ISSUE NO. 106	1,602,714,751	1,602,714,751	0.00	2013-12-31	UNFIXED
ISSUE NO. 107	30,861,623	30,861,623	0.00	2014-12-31	UNFIXED
ISSUE NO. 108	104,436,657	104,436,657	0.00	2016-04-29	UNFIXED
ISSUE NO. 109	21,402,359	21,402,359	0.00	2016-12-31	UNFIXED
ISSUE NO. 110	169,518,784	169,518,784	0.00	2017-12-31	UNFIXED
ISSUE NO. 111	14,671,067	14,671,067	0.00	2018-12-31	UNFIXED
ISSUE NO. 112	1,623,141,807	1,623,141,807	0.00	2019-12-31	UNFIXED
ISSUE NO. 113	2,063,531,891	2,063,531,891	0.00	2020-12-31	UNFIXED
SPECIAL ISSUE TO BOG					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND
NON- NEGOTIABLE ISSUE TO NIS					
CERTIFICATE 4 to 20	4,882,446,199	3,661,834,649	1.50	2016-09-16	FIXED

Source: Bank of Guyana.

EXTERNAL PUBLIC DEBT
(US\$ Thousands)

Table 7.5

Period Ended	Total Outstanding Debt	Medium & Long Term					
		Bilateral	Multilateral	Financial	Supp. Cr. ¹⁾	Nationalisation	Bonds
2011	1,205,584	554,546	631,090	2,989	13,404	3,520	35
2012	1,358,563	665,381	673,549	2,663	13,427	3,507	36
2013	1,246,478	510,627	716,647	2,240	13,450	3,477	37
2014	1,216,378	505,517	691,848	2,032	13,473	3,473	35
2015	1,143,086	432,869	692,190	1,921	12,600	3,473	33
2016							
1st Qtr	1,143,043	433,586	691,479	1,873	12,600	3,473	32
2nd Qtr	1,143,515	430,872	694,798	1,742	12,600	3,473	30
3rd Qtr	1,153,792	444,043	691,929	1,780	12,539	3,473	29
4th Qtr	1,162,488	450,968	693,781	1,700	12,539	3,473	28
2017							
1st Qtr	1,174,197	458,566	697,871	1,720	12,539	3,473	28
2nd Qtr	1,200,221	459,157	705,933	19,091	12,539	3,473	29
3rd Qtr**	1,208,686	466,292	707,278	19,077	12,539	3,473	29
4th Qtr	1,247,916	487,195	725,515	19,165	12,539	3,473	30
2018							
1st Qtr	1,261,190	496,404	729,865	18,878	12,539	3,473	31
2nd Qtr	1,251,870	485,508	731,590	18,765	12,539	3,440	29
3rd Qtr	1,270,485	470,396	765,706	18,376	12,539	3,440	29
4th Qtr	1,322,060	499,836	787,884	18,334	12,539	3,440	28
2019							
1st Qtr	1,267,810	448,027	785,780	17,996	12,539	3,440	29
2nd Qtr	1,274,045	450,849	789,235	17,954	12,539	3,440	28
3rd Qtr	1,265,360	440,424	791,422	17,508	12,539	3,440	28
4th Qtr	1,305,472	456,518	815,311	17,635	12,539	3,440	30
2020							
1st Qtr	1,298,764	450,794	814,848	17,117	12,539	3,440	28
2nd Qtr	1,291,945	446,809	812,020	17,111	12,539	3,440	28
3rd Qtr	1,293,135	449,300	811,053	16,774	12,539	3,440	29
4th Qtr	1,320,782	462,599	825,298	16,876	12,539	3,440	31
2021							
1st Qtr	1,345,853	452,962	860,417	16,465	12,539	3,440	31

Source: Ministry of Finance.

¹⁾ Includes External Payment Deposit Schemes (EPDS) from 1992.

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

Table 8.1(b)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2011	359,341.4	84,695.6	116,292.1	76,345.7	80,392.1	1,615.9
2012	408,064.5	95,224.5	130,390.6	86,703.6	93,969.8	1,776.0
2013	385,101.8	89,916.9	122,360.5	84,227.4	86,610.5	1,986.5
2014	369,813.0	85,824.3	118,381.8	83,761.2	80,010.7	1,834.9
2015	308,015.5	83,503.5	75,871.5	79,104.7	67,936.4	1,599.3
2016						
1st Qtr	65,505.9	18,074.9	13,190.7	18,452.9	15,453.1	334.4
2nd Qtr	79,365.6	22,667.0	19,929.6	21,185.2	15,148.6	435.2
3rd Qtr	72,168.8	21,960.1	16,853.5	19,545.1	13,429.5	380.6
4th Qtr	85,516.0	24,398.8	21,209.9	22,808.9	16,688.4	410.1
2017						
1st Qtr	78,179.6	21,357.4	18,963.8	22,365.9	15,139.6	353.1
2nd Qtr	84,689.7	26,334.5	20,337.6	22,602.6	15,061.8	353.2
3rd Qtr	83,548.3	22,858.1	21,706.8	22,910.6	15,727.9	344.9
4th Qtr	93,062.4	26,729.6	23,947.2	24,527.9	17,455.2	402.5
2018						
1st Qtr	101,364.4	22,664.4	23,506.5	28,499.5	26,258.3	435.7
2nd Qtr	117,134.6	26,027.3	28,263.8	33,071.8	29,267.2	504.6
3rd Qtr	134,257.9	26,617.6	27,086.7	42,323.8	37,658.5	571.3
4th Qtr	148,786.7	27,252.4	28,474.1	60,561.7	31,760.3	738.1
2019**						
1st Qtr	132,166.9	21,027.8	24,569.3	47,292.0	38,691.6	586.2
2nd Qtr	153,843.2	28,343.4	25,802.8	49,538.2	49,507.2	651.5
3rd Qtr	140,331.5	26,887.7	24,507.5	42,807.2	45,500.7	628.4
4th Qtr	415,997.4	30,133.5	30,776.2	66,484.8	287,605.9	996.9
2020						
1st Qtr	127,896.8	22,361.0	23,359.4	36,338.9	45,294.7	542.8
2nd Qtr	102,902.5	15,547.2	16,036.0	22,292.7	48,597.8	428.8
3rd Qtr	89,733.2	25,951.7	19,562.3	22,381.7	21,471.3	366.2
4th Qtr	111,606.1	29,836.2	23,432.8	32,370.1	25,461.2	505.8
2021						
1st Qtr	129,861.2	29,197.4	44,412.9	28,300.9	27,387.0	563.0

Source: Bureau of Statistics.

** 2019 data was revised to reflect Oil & Gas activities.

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

Table 8.1(c)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2011	1,770.5	417.3	573.0	376.2	396.1	8.0
2012	1,996.7	465.9	638.0	424.3	459.8	8.7
2013	1,874.9	437.7	595.7	410.1	421.7	9.7
2014	1,791.3	415.7	573.4	405.7	387.5	8.9
2015	1,491.6	404.4	367.4	383.1	329.0	7.7
2016						
1st Qtr	317.2	87.5	63.9	89.4	74.8	1.6
2nd Qtr	384.3	109.8	96.5	102.6	73.4	2.1
3rd Qtr	349.5	106.3	81.6	94.6	65.0	1.8
4th Qtr	414.1	118.2	102.7	110.5	80.8	2.0
2017						
1st Qtr	378.6	103.4	91.8	108.3	73.3	1.7
2nd Qtr	410.1	127.5	98.5	109.5	72.9	1.7
3rd Qtr	404.6	110.7	105.1	110.9	76.2	1.7
4th Qtr	450.7	129.4	116.0	118.8	84.5	1.9
2018						
1st Qtr	490.9	109.8	113.8	138.0	127.2	2.1
2nd Qtr	561.8	124.8	135.6	158.6	140.4	2.4
3rd Qtr	643.9	127.7	129.9	203.0	180.6	2.7
4th Qtr	713.6	130.7	136.6	290.5	152.3	3.5
2019**						
1st Qtr	633.9	100.9	117.8	226.8	185.6	2.8
2nd Qtr	737.9	135.9	123.8	237.6	237.4	3.1
3rd Qtr	673.1	129.0	117.5	205.3	218.2	3.0
4th Qtr	1,995.2	144.5	147.6	318.9	1,379.4	4.8
2020						
1st Qtr	613.4	107.2	112.0	174.3	217.2	2.6
2nd Qtr	493.5	74.6	76.9	106.9	233.1	2.1
3rd Qtr	430.4	124.5	93.8	107.3	103.0	1.8
4th Qtr	535.3	143.1	112.4	155.3	122.1	2.4
2021						
1st Qtr	622.8	140.0	213.0	135.7	131.4	2.7

Source: Bureau of Statistics.

** 2019 data was revised to reflect Oil & Gas activities.

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

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Crude Oil	Shrimp	Timber	Molasses	Rum	Gold	Other
2011	225,241.0	27,046.6	25,040.3	35,157.9	0.0	8,736.7	7,926.1	1,911.6	1,298.7	104,942.1	13,181.1
2012	284,900.6	30,813.7	27,011.6	40,105.5	0.0	13,059.0	7,976.3	1,258.5	5,456.2	146,521.6	12,698.0
2013	279,676.2	27,652.6	23,477.8	49,283.5	0.0	15,599.5	7,908.4	582.7	6,656.0	133,203.9	15,311.8
2014	238,381.0	25,741.9	18,173.9	51,514.7	0.0	12,832.7	11,030.5	1,006.9	6,196.2	96,993.8	14,890.4
2015	234,251.8	21,537.2	16,198.3	45,588.7	0.0	15,849.8	9,020.2	1,730.9	6,265.9	103,483.7	14,577.1
2016											
1st Qtr	62,722.8	5,779.5	1,275.7	6,556.7	0.0	3,755.7	1,916.1	125.9	1,303.1	38,363.8	3,646.3
2nd Qtr	74,892.5	3,787.8	3,028.5	11,671.9	0.0	5,087.4	2,090.3	786.1	2,334.4	42,306.4	3,799.7
3rd Qtr	67,282.7	4,897.2	1,769.9	9,405.8	0.0	4,009.6	1,935.1	237.4	2,368.4	38,246.8	4,412.5
4th Qtr	88,662.4	4,556.4	9,085.2	9,287.9	0.0	4,248.9	2,397.9	548.3	1,644.3	52,621.3	4,272.4
2017											
1st Qtr	64,620.6	4,738.1	1,654.2	5,462.5	0.0	5,557.3	1,569.9	436.0	2,024.3	39,520.6	3,657.8
2nd Qtr	53,783.7	5,739.8	2,437.0	10,473.0	0.0	6,406.9	2,018.6	163.7	2,480.0	40,759.7	3,553.8
3rd Qtr	67,423.4	3,661.8	2,271.3	11,955.2	0.0	4,800.6	1,693.4	288.9	1,942.7	44,441.8	3,632.2
4th Qtr	73,544.9	7,445.8	3,653.5	13,623.0	0.0	3,818.1	2,101.5	351.3	2,446.5	44,095.1	3,990.0
2018											
1st Qtr	66,968.9	6,434.4	649.3	4,003.5	0.0	7,693.2	1,688.8	41.4	2,636.9	39,716.3	4,105.1
2nd Qtr	79,416.2	7,146.5	1,483.3	19,120.5	0.0	5,740.0	1,974.8	42.0	2,644.1	36,985.8	4,279.3
3rd Qtr	52,693.4	6,055.6	1,238.9	5,126.5	0.0	2,749.7	1,608.5	0.2	1,837.2	38,019.5	3,942.5
4th Qtr	76,640.2	7,023.0	2,273.1	10,503.6	0.0	4,014.4	1,654.4	0.2	2,575.0	44,773.2	3,823.4
2019**											
1st Qtr	70,669.3	6,079.7	1,257.0	8,704.9	0.0	4,230.6	1,739.9	0.2	2,072.8	42,325.3	4,259.0
2nd Qtr	76,771.5	7,463.5	1,254.9	12,397.3	0.0	4,332.0	1,829.1	387.4	2,342.0	43,412.9	3,352.3
3rd Qtr	74,210.3	6,516.1	880.9	9,811.9	0.0	3,839.7	1,763.3	203.8	1,689.9	46,930.0	2,574.7
4th Qtr	90,848.4	6,426.6	2,398.9	15,524.2	0.0	3,497.7	1,686.9	370.7	1,179.6	50,112.3	9,651.6
2020											
1st Qtr	126,191.5	4,207.3	965.6	7,627.9	51,563.1	4,026.7	1,354.7	0.0	1,893.4	50,407.9	4,145.0
2nd Qtr	129,723.1	4,582.9	669.5	17,828.6	39,848.5	2,389.3	1,346.8	0.0	1,439.5	58,949.2	2,668.8
3rd Qtr	108,486.3	2,685.5	791.0	7,772.1	44,870.4	2,174.4	1,421.8	0.0	2,061.1	44,297.5	2,412.5
4th Qtr	168,592.3	3,811.1	2,591.0	17,486.8	85,578.8	2,106.3	1,642.5	0.0	2,295.3	50,514.8	2,565.7
2021											
1st Qtr	206,830.7	4,350.8	968.4	6,710.7	140,557.9	2,474.1	1,334.3	0.0	2,508.2	42,869.5	5,056.9

Source: Bureau of Statistics.

** 2019 data was revised to reflect Oil & Gas activities.

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

Table 8.2(b)

Period	Total	Bauxite	Sugar	Rice	Crude Oil	Shrimp	Timber	Molasses	Rum	Gold	Other
2011	1109.8	133.3	123.4	173.2	0.0	43.0	39.1	9.4	6.4	517.1	64.9
2012	1394.0	150.8	132.1	196.2	0.0	63.9	39.0	6.2	26.7	716.9	62.1
2013	1361.4	134.6	114.2	239.8	0.0	76.0	38.5	2.8	32.4	648.5	74.5
2014	1154.6	124.7	88.0	249.5	0.0	62.2	53.4	4.9	30.0	469.8	72.1
2015	1134.4	104.3	78.4	220.8	0.0	76.8	43.7	8.4	30.3	501.1	70.6
2016											
1st Qtr	303.7	28.0	6.2	31.8	0.0	18.2	9.3	0.6	6.3	185.8	17.7
2nd Qtr	362.7	18.3	14.7	56.5	0.0	24.6	10.1	3.8	11.3	204.9	18.4
3rd Qtr	325.8	23.7	8.6	45.5	0.0	19.4	9.4	1.1	11.5	185.2	21.4
4th Qtr	429.4	22.1	44.0	45.0	0.0	20.6	11.6	2.7	8.0	254.8	20.7
2017											
1st Qtr	312.9	22.9	8.0	26.5	0.0	26.9	7.6	2.1	9.8	191.4	17.7
2nd Qtr	260.5	27.8	11.8	50.7	0.0	31.0	9.8	0.8	12.0	197.4	17.2
3rd Qtr	326.5	17.7	11.0	57.9	0.0	23.2	8.2	1.4	9.4	215.2	17.6
4th Qtr	356.1	36.1	17.7	66.0	0.0	18.5	10.2	1.7	11.8	213.5	19.3
2018											
1st Qtr	324.3	31.2	3.1	19.4	0.0	37.3	8.2	0.2	12.8	192.3	19.9
2nd Qtr	380.9	34.3	7.1	91.7	0.0	27.5	9.5	0.2	12.7	177.4	20.5
3rd Qtr	252.7	29.0	5.9	24.6	0.0	13.2	7.7	0.0	8.8	182.3	18.9
4th Qtr	367.6	33.7	10.9	50.4	0.0	19.3	7.9	0.0	12.4	214.7	18.3
2019**											
1st Qtr	338.9	29.2	6.0	41.8	0.0	20.3	8.3	0.0	9.9	203.0	20.4
2nd Qtr	368.2	35.8	6.0	59.5	0.0	20.8	8.8	1.9	11.2	208.2	16.1
3rd Qtr	355.9	31.3	4.2	47.1	0.0	18.4	8.5	1.0	8.1	225.1	12.3
4th Qtr	435.7	30.8	11.5	74.5	0.0	16.8	8.1	1.8	5.7	240.3	46.3
2020											
1st Qtr	605.2	20.2	4.6	36.6	247.3	19.3	6.5	0.0	9.1	241.8	19.9
2nd Qtr	622.2	22.0	3.2	85.5	191.1	11.5	6.5	0.0	6.9	282.7	12.8
3rd Qtr	520.3	12.9	3.8	37.3	215.2	10.4	6.8	0.0	9.9	212.5	11.6
4th Qtr	808.6	18.3	12.4	83.9	410.4	10.1	7.9	0.0	11.0	242.3	12.3
2021											
1st Qtr	992.0	20.9	4.6	32.2	674.1	11.9	6.4	0.0	12.0	205.6	24.3

Source: Bureau of Statistics.

** 2019 data was revised to reflect Oil & Gas activities.

VISIBLE TRADE
(G\$ Million)

Table 8.4(a)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2011	(130,907.6)	359,341.4	228,433.8	225,241.0	3,192.7
2012	(118,791.5)	408,064.5	289,273.0	284,900.6	4,372.5
2013	(102,618.5)	385,101.8	282,483.3	279,676.2	2,807.1
2014	(128,872.5)	369,896.9	241,024.4	238,433.2	2,591.2
2015	(70,280.8)	308,015.5	237,734.6	234,251.8	3,482.8
2016					
1st Qtr	(1,556.5)	65,505.9	63,949.4	62,810.3	1,139.1
2nd Qtr	(4,213.2)	79,365.6	75,152.4	74,794.1	358.3
3rd Qtr	(4,234.7)	72,168.8	67,934.1	67,227.8	706.3
4th Qtr	3,652.8	85,516.0	89,168.8	88,728.3	440.5
2017					
1st Qtr	(12,569.4)	78,179.6	65,610.3	64,964.5	645.8
2nd Qtr	(10,754.3)	84,689.7	73,935.5	73,688.6	246.9
3rd Qtr	(8,293.2)	83,548.3	75,255.1	74,687.7	567.3
4th Qtr	(11,054.6)	93,062.4	82,007.8	81,524.8	483.0
2018					
1st Qtr	(34,105.7)	101,364.4	67,258.7	66,575.8	682.9
2nd Qtr	(37,308.8)	117,134.6	79,825.8	79,000.6	825.2
3rd Qtr	(71,966.2)	134,257.9	62,291.7	61,391.0	900.8
4th Qtr	(71,681.4)	148,786.7	77,105.3	76,640.2	465.1
2019**					
1st Qtr	(61,090.4)	132,166.9	71,076.5	70,669.3	407.1
2nd Qtr	(69,783.1)	153,843.2	84,060.1	76,771.5	7,288.5
3rd Qtr	(62,397.3)	140,331.5	77,934.2	74,210.3	3,723.9
4th Qtr	(322,348.3)	415,997.4	93,649.1	90,848.4	2,800.8
2020					
1st Qtr	(210.9)	127,896.8	127,685.9	126,191.5	1,494.3
2nd Qtr	27,425.8	102,902.5	130,328.4	129,723.1	605.2
3rd Qtr	20,318.7	89,733.2	110,052.0	108,486.3	1,565.6
4th Qtr	59,808.9	111,606.1	171,415.0	168,592.3	2,822.7
2021					
1st Qtr	78,412.2	129,861.2	208,273.4	206,830.7	1,442.7

Sources: Bureau of Statistics and Bank of Guyana.

** 2019 data was revised to reflect Oil & Gas activities.

VISIBLE TRADE
(US\$ Million)

Table 8.4(b)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2011	(641.4)	1,770.5	1,129.1	1,109.8	19.3
2012	(581.3)	1,996.7	1,415.5	1,394.0	21.4
2013	(499.8)	1,874.9	1,375.1	1,361.4	13.7
2014	(624.1)	1,791.3	1,167.2	1,154.6	12.5
2015	(340.3)	1,491.6	1,151.3	1,134.4	16.9
2016					
1st Qtr	(7.5)	317.2	309.7	304.2	5.5
2nd Qtr	(20.4)	384.3	363.9	362.2	1.7
3rd Qtr	(20.5)	349.5	329.0	325.6	3.4
4th Qtr	17.7	414.1	431.8	429.7	2.1
2017					
1st Qtr	(60.9)	378.6	317.7	314.6	3.1
2nd Qtr	(52.1)	410.1	358.0	356.8	1.2
3rd Qtr	(40.2)	404.6	364.4	361.7	2.7
4th Qtr	(53.5)	450.7	397.1	394.8	2.3
2018					
1st Qtr	(165.2)	490.9	325.7	322.4	3.3
2nd Qtr	(178.9)	561.8	382.9	378.9	4.0
3rd Qtr	(345.2)	643.9	298.8	294.4	4.3
4th Qtr	(343.8)	713.6	369.8	367.6	2.2
2019**					
1st Qtr	(293.0)	633.9	340.9	338.9	2.0
2nd Qtr	(334.7)	737.9	403.2	368.2	35.0
3rd Qtr	(299.3)	673.1	373.8	355.9	17.9
4th Qtr	(1,546.0)	1,995.2	449.2	435.7	13.4
2020					
1st Qtr	(1.0)	613.4	612.4	605.2	7.2
2nd Qtr	131.5	493.5	625.1	622.2	2.9
3rd Qtr	97.5	430.4	527.8	520.3	7.5
4th Qtr	286.9	535.3	822.1	808.6	13.5
2021					
1st Qtr	376.1	622.8	998.9	992.0	6.9

Source: Bureau of Statistics.

** 2019 data was revised to reflect Oil & Gas activities.

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
2011	749.7	798.1	48.4	715.1	798.1	83.0	192.5	260.7	68.3	907.5	1058.8	151.3
2012	825.2	862.2	37.0	790.6	862.2	71.6	257.5	313.4	55.9	1048.1	1175.6	127.5
2013	751.2	776.9	25.7	716.6	776.9	60.3	238.6	299.9	61.2	955.3	1076.7	121.5
2014	652.2	665.6	13.4	648.7	665.6	16.9	296.4	357.6	61.1	945.2	1023.2	78.0
2015	594.7	598.5	3.8	591.2	598.5	7.3	273.7	357.1	83.4	864.9	955.7	90.7
2016												
Mar	617.7	619.0	1.3	614.3	619.0	4.8	303.5	377.2	73.7	917.7	996.2	78.4
Jun	633.3	634.6	1.3	629.9	634.6	4.8	311.4	380.9	69.5	941.3	1015.5	74.2
Sep	610.4	610.4	0.0	606.9	610.4	3.5	314.2	388.3	74.2	921.1	998.7	77.6
Dec	596.7	596.7	0.0	593.2	596.7	3.5	278.1	355.4	77.3	871.4	952.1	80.8
2017												
Mar	596.3	596.3	0.0	592.8	596.3	3.5	256.0	333.1	77.1	848.8	929.3	80.6
Jun	578.4	578.4	0.0	574.9	578.4	3.5	287.0	371.6	84.6	861.9	950.0	88.1
Sep	579.5	579.5	0.0	576.0	579.5	3.5	275.7	367.9	92.1	851.7	947.3	95.6
Dec	584.0	584.0	0.0	580.6	584.0	3.5	276.5	380.5	104.0	857.1	964.5	107.4
2018												
Mar	498.5	498.5	0.0	495.1	498.5	3.5	319.4	422.5	103.2	814.4	921.1	106.7
Jun	473.4	473.4	0.0	469.9	473.4	3.4	288.2	391.1	102.9	758.2	864.5	106.3
Sep	452.6	452.6	0.0	449.2	452.6	3.4	277.1	380.4	103.2	726.3	833.0	106.7
Dec	528.4	528.4	0.0	525.0	528.4	3.4	281.3	385.3	104.0	806.3	913.7	107.5
2019												
Jan	552.4	552.4	0.0	548.9	552.4	3.4	274.6	376.6	102.0	823.6	929.0	105.4
Feb	534.0	534.0	0.0	530.5	534.0	3.4	277.8	379.8	102.0	808.4	913.8	105.4
Mar	515.8	515.8	0.0	512.3	515.8	3.4	296.1	398.1	101.9	808.5	913.8	105.3
Apr	512.6	512.6	0.0	509.1	512.6	3.4	304.8	410.2	105.4	813.9	922.7	108.9
May	524.5	524.5	0.0	521.1	524.5	3.4	307.3	410.1	102.8	828.4	934.6	106.2
Jun	522.1	522.1	0.0	518.7	522.1	3.4	308.2	420.6	112.4	826.9	942.7	115.8
Jul	538.9	538.9	0.0	535.4	538.9	3.4	303.3	409.4	106.0	838.8	948.2	109.5
Aug	536.0	536.0	0.0	532.5	536.0	3.4	310.9	414.9	104.0	843.4	950.8	107.5
Sep	528.3	528.3	0.0	524.9	528.3	3.4	324.4	428.1	103.7	849.3	956.4	107.1
Oct	524.1	524.1	0.0	520.7	524.1	3.4	341.8	444.6	102.8	862.5	968.7	106.2
Nov	524.6	524.6	0.0	521.2	524.6	3.4	338.5	452.3	113.7	859.7	976.9	117.2
Dec	575.9	575.9	0.0	572.5	575.9	3.4	334.6	451.2	116.6	907.1	1027.1	120.0
2020												
Jan	592.7	592.7	0.0	589.3	592.7	3.4	359.2	473.1	113.9	948.5	1065.8	117.4
Feb	547.8	547.8	0.0	544.3	547.8	3.4	387.1	515.5	128.4	931.4	1063.2	131.8
Mar	499.2	499.2	0.0	495.8	499.2	3.4	369.1	494.1	125.0	864.9	993.3	128.4
Apr	501.2	501.2	0.0	497.7	501.2	3.4	389.0	512.9	123.9	886.8	1014.1	127.3
May	526.7	526.7	0.0	523.2	526.7	3.4	421.7	547.0	125.3	944.9	1073.7	128.8
Jun	573.1	573.1	0.0	569.7	573.1	3.4	392.3	505.5	113.2	962.0	1078.6	116.7
Jul	609.0	609.0	0.0	605.5	609.0	3.4	379.6	500.7	121.1	985.1	1109.7	124.5
Aug	649.0	649.0	0.0	645.5	649.0	3.4	388.3	515.6	127.3	1033.8	1164.6	130.8
Sep	638.8	638.8	0.0	635.4	638.8	3.4	394.2	531.0	136.8	1029.6	1169.8	140.2
Oct	646.4	646.4	0.0	642.9	646.4	3.4	388.7	543.8	155.1	1031.6	1190.2	158.6
Nov	663.6	663.6	0.0	660.1	663.6	3.4	390.9	529.7	138.8	1051.0	1193.2	142.2
Dec	680.6	680.6	0.0	677.2	680.6	3.4	396.3	541.4	145.1	1073.5	1222.1	148.5
2021												
Jan	698.7	698.7	0.0	695.3	698.7	3.4	418.8	538.5	119.7	1114.0	1237.2	123.2
Feb	674.2	674.2	0.0	670.7	674.2	3.4	434.2	567.9	133.6	1105.0	1242.0	137.0
Mar	626.8	626.8	0.0	623.4	626.8	3.4	429.4	554.8	125.5	1052.7	1181.6	128.9

Sources: Bank of Guyana and Commercial Banks

BALANCE OF PAYMENTS
(US\$ Million)

Table 8.7

Item	2020 Jan-Mar	2021 Jan-Mar (Preliminary)
CURRENT ACCOUNT	(377.16)	(115.42)
Merchandise Trade	(1.01)	369.17
Exports f.o.b.	612.40	991.99
Imports c.i.f.	(613.41)	(622.82)
Net Services	(519.96)	(692.45)
Non Factor Services (net)	(459.94)	(570.69)
Factor Services (net)	(60.02)	(121.76)
Unrequited Transfers	143.81	207.86
CAPITAL ACCOUNT	283.84	40.78
Capital Transfer	-	1.19
Medium and Long Term Capital (net)	309.34	72.68
Non-Financial Public Sector (net)	(57.11)	(42.34)
Disbursements	15.17	45.72
Amortization	(17.34)	(18.70)
Other	(54.94)	(69.35)
Natural Resource Fund ¹⁾	(54.94)	(69.35)
Private Sector (net)	366.46	115.02
Foreign Direct Investment	377.39	125.66
Portfolio Investment (Private Citizens)	(10.94)	(10.63)
Short Term Capital (net) ²⁾	(25.50)	(33.10)
ERRORS AND OMISSIONS	16.62	20.85
OVERALL BALANCE	(76.70)	(53.80)
FINANCING	76.70	53.80
Change in Net Foreign Assets of Bank of Guyana (-increase) ²⁾	76.70	53.80
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	-	-
Debt Relief	-	-
Debt stock Restructuring	-	-
Debt Forgiveness	-	-

Sources: Bank of Guyana, Bureau of Statistics and Ministry of Finance.

¹⁾ Guyana's portion of the oil revenues, deposited into the Natural Resource Fund is included here.

²⁾ Includes changes in Foreign Assets of Commercial Banks.

INTERNATIONAL INVESTMENT POSITION
(US\$ Million)

Table 8.8

Item	2017				2018				2019				2020				2021
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
NET INTERNATIONAL INVESTMENT POSITION	(2,175.0)	(2,261.9)	(2,212.1)	(2,232.1)	(2,195.9)	(2,219.9)	(2,269.9)	(2,660.2)	(2,817.0)	(3,135.1)	(4,335.4)	(5,644.8)	(6,085.3)	(6,282.6)	(6,588.7)	(6,881.5)	(7,203.6)
Net Direct Investment	(1,870.1)	(1,870.1)	(1,870.1)	(1,870.1)	(1,870.1)	(1,870.1)	(1,870.1)	(1,870.1)	(2,098.7)	(2,473.3)	(2,883.2)	(3,927.2)	(4,304.6)	(4,645.9)	(4,979.0)	(4,956.6)	(5,075.7)
Net Portfolio Investment	332.2	323.5	327.2	365.3	461.7	459.2	443.9	463.3	487.6	515.1	503.1	521.2	408.3	390.7	400.2	395.1	414.0
Equity and investment fund shares	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	-	-	-	-	-	-
Debt Securities	332.1	323.4	327.1	365.2	461.6	459.1	443.8	463.2	487.5	515.0	503.0	521.2	408.3	390.7	400.2	395.1	414.0
Net Other Investment	(1,233.0)	(1,293.2)	(1,246.4)	(1,311.3)	(1,281.2)	(1,282.0)	(1,296.3)	(1,775.5)	(1,721.7)	(1,696.5)	(2,483.7)	(2,817.2)	(2,690.6)	(2,602.8)	(2,650.9)	(3,003.0)	(3,170.6)
Currency and Deposits	33.1	(4.9)	49.7	32.4	64.2	41.4	36.9	25.7	48.9	78.6	124.2	151.5	228.0	310.6	347.5	395.6	282.8
Loans	(1,197.7)	(1,218.9)	(1,228.4)	(1,281.3)	(1,283.8)	(1,278.1)	(1,291.2)	(1,342.7)	(1,288.2)	(1,299.3)	(2,266.8)	(2,260.3)	(2,240.4)	(2,213.8)	(2,199.6)	(2,204.3)	(2,216.4)
Insurance	1.3	0.5	1.1	1.2	1.1	1.3	1.3	1.2	1.0	1.3	1.2	1.3	1.4	1.5	1.4	1.4	0.8
Trade Credits	(122.7)	(121.5)	(120.4)	(120.4)	(119.0)	(116.8)	(115.4)	(105.4)	(92.5)	(88.0)	(85.6)	(145.0)	(141.8)	(141.6)	(132.0)	(145.7)	(99.5)
Other Accounts	176.5	171.0	171.0	176.3	175.6	195.3	197.4	(229.1)	(265.7)	(268.4)	(136.0)	(444.0)	(417.2)	(440.4)	(549.2)	(931.0)	(1,019.2)
SDR Liabilities	(123.4)	(119.4)	(119.4)	(119.4)	(119.4)	(125.2)	(125.2)	(125.2)	(125.2)	(120.7)	(120.7)	(120.7)	(120.7)	(119.0)	(119.0)	(119.0)	(119.0)
Reserve Assets	595.9	577.9	577.3	583.9	493.6	473.1	452.5	522.1	515.7	519.6	528.4	578.3	501.6	575.4	641.0	683.0	628.6
ASSETS	1,237.2	1,180.5	1,244.9	1,276.5	1,325.6	1,297.2	1,265.4	1,389.3	1,452.2	1,509.3	1,641.3	1,661.7	1,571.3	1,695.7	1,821.8	1,948.9	1,828.8
Direct Investment ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	6.3	7.2	7.0	13.6	19.8
Portfolio Investment ²⁾	332.2	323.5	327.2	365.3	461.7	459.2	443.9	463.3	487.6	515.1	503.1	521.2	408.3	390.7	400.2	395.1	414.0
Equity and investment fund shares	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	-	-	-	-	-	-
Debt Securities	332.1	323.4	327.1	365.2	461.6	459.1	443.8	463.2	487.5	515.0	503.0	521.2	408.3	390.7	400.2	395.1	414.0
Other Investment ³⁾	309.0	279.1	340.5	327.2	370.2	364.9	369.0	403.9	448.8	474.5	609.7	562.2	655.2	722.5	773.7	857.3	766.4
Currency and Deposits	131.3	107.0	168.3	149.7	193.1	168.1	170.2	160.8	188.7	219.9	258.8	296.5	384.1	457.6	517.5	578.4	442.7
Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance	1.2	1.2	1.2	1.2	1.4	1.4	1.4	1.4	1.6	1.6	1.6	1.6	1.6	1.7	1.7	1.7	0.8
Trade Credits	-	-	-	-	-	-	-	9.3	21.2	23.9	25.0	23.5	21.9	10.7	15.3	16.7	28.1
Other Accounts	176.5	171.0	171.0	176.3	175.6	195.3	197.4	232.4	237.3	229.1	324.4	240.6	247.6	252.5	239.2	260.5	294.7
Reserve Assets ⁴⁾	595.9	577.9	577.3	583.9	493.6	473.1	452.5	522.1	515.7	519.6	528.4	578.3	501.6	575.4	641.0	683.0	628.6
LIABILITIES	3,412.1	3,442.4	3,457.0	3,508.6	3,521.5	3,517.0	3,535.4	4,049.5	4,269.2	4,644.3	5,976.6	7,306.6	7,656.6	7,978.3	8,410.5	8,830.4	9,032.4
Direct Investment	1,870.1	1,870.1	1,870.1	1,870.1	1,870.1	1,870.1	1,870.1	1,870.1	2,098.7	2,473.3	2,883.2	3,927.2	4,310.8	4,653.0	4,985.9	4,970.2	5,095.5
Portfolio Investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity and investment fund shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Investment	1,542.0	1,572.3	1,586.9	1,638.5	1,651.4	1,646.9	1,665.3	2,179.4	2,170.5	2,171.1	3,093.4	3,379.4	3,345.8	3,325.3	3,424.6	3,860.3	3,936.9
Currency and Deposits	98.2	111.8	118.6	117.3	128.9	126.7	133.3	135.1	139.8	141.4	134.6	145.0	156.0	146.9	170.0	182.8	159.9
Loans	1,197.7	1,218.9	1,228.4	1,281.3	1,283.8	1,278.1	1,291.2	1,342.7	1,288.2	1,299.3	2,266.8	2,260.3	2,240.4	2,213.8	2,199.6	2,204.3	2,216.4
Insurance	(0.1)	0.7	0.1	0.1	0.4	0.2	0.2	0.2	0.6	0.3	0.4	0.3	0.2	0.2	0.3	0.2	0.1
Trade Credits	122.7	121.5	120.4	120.4	119.0	116.8	115.4	114.7	113.7	111.9	110.6	168.5	163.7	152.4	147.3	162.4	127.6
Other Accounts	-	-	-	-	-	-	-	461.5	503.0	497.6	460.4	684.6	664.8	692.9	788.5	1,191.6	1,313.9
SDR ⁵⁾	123.4	119.4	119.4	119.4	119.4	125.2	125.2	125.2	125.2	120.7	120.7	120.7	120.7	119.0	119.0	119.0	119.0

Source: Bank of Guyana, MOF, Commercial Banks, ODCs, OFCs

¹⁾ Direct Investment includes equity investment and debt investment.

²⁾ Portfolio Investment includes equity and debt securities.

³⁾ Other investment includes currency & deposits, loans, insurance, trade credits and other.

⁴⁾ Reserve Assets are those assets that are readily available to and controlled by the Bank of Guyana.

⁵⁾ SDRs are international reserve assets created by the IMF and allocated to members to supplement existing reserves.

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

Table 9.1

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

Source: Bank of Guyana

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

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

Table 9.2(a)

Period Ended	Bahamas	Barbados	Belize	E.C.	Jamaica	Trinidad
2011	1.0000	2.0000	2.0000	2.7000	86.5696	6.3826
2012	1.0000	2.0000	2.0000	2.7000	92.2033	6.3960
2013	1.0000	2.0000	2.0000	2.7000	105.8162	6.4001
2014	1.0000	2.0000	2.0000	2.7000	113.8651	6.3401
2015	1.0000	2.0000	2.0000	2.7000	119.9015	6.3772
2016						
Mar	1.0000	2.0000	2.0000	2.7000	121.6166	6.5297
Jun	1.0000	2.0000	2.0000	2.7000	125.5957	6.6148
Sep	1.0000	2.0000	2.0000	2.7000	127.4806	6.6900
Dec	1.0000	2.0000	2.0000	2.7000	128.2997	6.7287
2017						
Mar	1.0000	2.0000	2.0000	2.7000	128.0107	6.7172
Jun	1.0000	2.0000	2.0000	2.7000	129.0398	6.7229
Sep	1.0000	2.0000	2.0000	2.7000	129.8152	6.7325
Dec	1.0000	2.0000	2.0000	2.7000	125.0711	6.7431
2018						
Mar	1.0000	2.0000	2.0000	2.7000	127.3002	6.7382
Jun	1.0000	2.0000	2.0000	2.7000	129.8054	6.7415
Sep	1.0000	2.0000	2.0000	2.7000	135.9922	6.7227
Dec	1.0000	2.0000	2.0000	2.7000	127.78454	6.7484
2019						
Mar	1.0000	2.0000	2.0000	2.7000	123.7201	6.7788
Jun	1.0000	2.0000	2.0000	2.7000	130.1521	6.7681
Sep	1.0000	2.0000	2.0000	2.7000	134.9257	6.7759
Dec	1.0000	2.0000	2.0000	2.7000	131.1321	6.7482
2020						
Jan	1.0000	2.0000	2.0000	2.7000	141.2206	6.7382
Feb	1.0000	2.0000	2.0000	2.7000	136.9975	6.7670
Mar	1.0000	2.0000	2.0000	2.7000	135.3908	6.7301
Apr	1.0000	2.0000	2.0000	2.7000	142.9517	6.7244
May	1.0000	2.0000	2.0000	2.7000	143.4874	6.7161
Jun	1.0000	2.0000	2.0000	2.7000	140.0111	6.7400
Jul	1.0000	2.0000	2.0000	2.7000	148.0087	6.7346
Aug	1.0000	2.0000	2.0000	2.7000	149.2881	6.7357
Sep	1.0000	2.0000	2.0000	2.7000	142.1048	6.7626
Oct	1.0000	2.0000	2.0000	2.7000	145.1981	6.7747
Nov	1.0000	2.0000	2.0000	2.7000	146.7816	6.7673
Dec	1.0000	2.0000	2.0000	2.7000	142.6493	6.7612
2021						
Jan	1.0000	2.0000	2.0000	2.7000	145.3900	6.7193
Feb	1.0000	2.0000	2.0000	2.7000	150.6600	6.7494
Mar	1.0000	2.0000	2.0000	2.7000	147.8600	6.7608

Sources: International Monetary Fund & Bank of Guyana.

EXCHANGE RATE
(G\$/US\$)

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
2011	203.75	204.02
2012	204.50	204.36
2013	206.25	206.08
2014	206.50	206.50
2015	206.50	206.50
2016		
Mar	206.50	206.50
Jun	206.50	206.50
Sep	206.50	206.50
Dec	206.50	206.50
2017		
Mar	206.50	206.50
Jun	206.50	206.50
Sep	206.50	206.50
Dec	206.50	206.50
2018		
Mar	206.50	206.50
Jun	208.50	208.50
Sep	208.50	208.50
Dec	208.50	208.50
2019		
Mar	208.50	208.50
Jun	208.50	208.50
Sep	208.50	208.50
Dec	208.50	208.50
2020		
Jan	208.50	208.50
Feb	208.50	208.50
Mar	208.50	208.50
Apr	208.50	208.50
May	208.50	208.50
Jun	208.50	208.50
Jul	208.50	208.50
Aug	208.50	208.50
Sep	208.50	208.50
Oct	208.50	208.50
Nov	208.50	208.50
Dec	208.50	208.50
2021		
Jan	208.50	208.50
Feb	208.50	208.50
Mar	208.50	208.50

Source: Bank of Guyana

EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

EXCHANGE CROSS RATES (March 31, 2019)

	Bahamas	Barbados	Belize	E.C.	Guyana	Jamaica	Trinidad
	\$	\$	\$	\$	\$	\$	\$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	123.373	8.857
Barbados \$	0.500	1.000	1.000	1.350	104.250	61.686	4.429
Belize \$	0.500	1.000	1.000	1.350	104.250	61.686	4.429
E.C. \$	0.370	0.741	0.741	1.000	77.222	45.694	3.280
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.592	0.042
Jamaica \$	0.008	0.016	0.016	0.022	1.690	1.000	0.072
Trinidad \$	0.113	0.226	0.226	0.305	23.540	13.929	1.000

EXCHANGE CROSS RATES (March 31, 2020)

	Bahamas	Barbados	Belize	E.C.	Guyana	Jamaica	Trinidad
	\$	\$	\$	\$	\$	\$	\$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	136.030	6.753
Barbados \$	0.500	1.000	1.000	1.350	104.250	68.015	3.376
Belize \$	0.500	1.000	1.000	1.350	104.250	68.015	3.376
E.C. \$	0.370	0.741	0.741	1.000	77.222	50.381	2.501
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.652	0.032
Jamaica \$	0.007	0.015	0.015	0.020	1.533	1.000	0.050
Trinidad \$	0.148	0.296	0.296	0.400	30.876	20.144	1.000

EXCHANGE CROSS RATES (March 31, 2021)

	Bahamas	Barbados	Belize	E.C.	Guyana	Jamaica	Trinidad
	\$	\$	\$	\$	\$	\$	\$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	147.860	6.761
Barbados \$	0.500	1.000	1.000	1.350	104.250	73.930	3.380
Belize \$	0.500	1.000	1.000	1.350	104.250	73.930	3.380
E.C. \$	0.370	0.741	0.741	1.000	77.222	54.763	2.504
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.709	0.032
Jamaica \$	0.007	0.014	0.014	0.018	1.410	1.000	0.046
Trinidad \$	0.148	0.296	0.296	0.399	30.840	21.870	1.000

Note: Table derived from Table 9.2

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

Table 9.4 (a)

Countries	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020												2021		
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
CANADA (Canadian dollar)	1.0213	0.9933	1.0632	1.1591	1.3847	1.3348	1.2767	1.3444	1.3178	1.3071	1.3277	1.3903	1.4060	1.3981	1.3564	1.3515	1.3251	1.3208	1.3208	1.3089	1.2815	1.2727	1.2700	1.2574
EURO	0.7729	0.7585	0.7259	0.8257	0.9203	0.9490	0.8447	0.8794	0.9005	0.9003	0.9159	0.9034	0.9199	0.9158	0.8889	0.8742	0.8457	0.8479	0.8497	0.8448	0.8222	0.8217	0.8267	0.8396
JAPAN (Japanese yen)	77.4403	86.5821	105.2757	119.7645	120.3051	116.0698	112.9296	112.2767	109.1913	109.2634	109.9186	107.6896	107.8645	107.2145	107.6419	106.8365	105.9912	105.6324	105.2426	104.3172	103.7859	103.7430	105.3858	108.6760
SWEDEN (Swedish krona)	6.8877	6.5108	6.4290	7.8048	8.4449	9.2107	8.3868	9.0456	9.4335	9.4940	9.6817	9.8210	10.0227	9.7326	9.3182	9.0622	8.7199	8.8376	8.8368	8.6483	8.3653	8.2935	8.3385	8.5307
UNITED KINGDOM (Pound sterling)	0.6456	0.6150	0.6034	0.6416	0.6774	0.8014	0.7460	0.7893	0.7634	0.7647	0.7704	0.8081	0.8060	0.8129	0.7992	0.7909	0.7616	0.7714	0.7706	0.7574	0.7448	0.7333	0.7213	0.7213

Source: International Monetary Fund

COMMODITY PRICES

Table 9.4 (b)

Commodity (Units)	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020												2021		
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
GOLD (US\$/fine ounce)	1,641.84	1,684.76	1,224.45	1,200.62	1,068.25	1,157.36	1,264.45	1,250.40	1,479.13	1,560.67	1,597.10	1,591.93	1,683.17	1,715.91	1,732.22	1,846.51	1,968.63	1,921.92	1,900.27	1,866.30	1,858.42	1,866.98	1,808.17	1,718.23
United Kingdom (London)																								
ALUMINIUM (US \$/MT)	2,024.38	2,086.76	1,739.81	1,909.46	1,497.20	1,727.74	2,080.47	1,920.38	1,771.38	1,773.09	1,688.10	1,610.89	1,459.93	1,466.37	1,568.57	1,643.81	1,737.26	1,743.77	1,806.10	1,935.28	2,014.67	2,003.98	2,078.59	2,190.48
All origins (London)																								
Sugar																								
EEC Import Price (US cents/pound)	25.95	26.84	27.23	26.02	24.96	20.79																		
EEC Import Price (US\$/kg)	0.43	0.43	0.45	0.40	0.36	0.34	0.39	0.37	0.36	0.36	0.36	0.36	0.35	0.36	0.37	0.37	0.39	0.39	0.38	0.39	0.40	0.40	0.40	0.39
US import price (US cents/pound)	36.56	22.56	20.55	24.81	25.83	29.29																		
US import price (US\$/kg)	0.80	0.49	0.44	0.55	0.57	0.64	0.59	0.56	0.57	0.57	0.59	0.60	0.57	0.57	0.57	0.59	0.60	0.59	0.61	0.65	0.63	0.63	0.66	0.67
International sugar agreement price (US cents/pound)	23.42	19.20	16.41	14.99	15.00	18.83																		
International sugar agreement price (US\$/kg)	0.51	0.43	0.36	0.34	0.32	0.41	0.32	0.28	0.30	0.31	0.33	0.26	0.23	0.24	0.27	0.27	0.29	0.28	0.30	0.31	0.31	0.34	0.36	0.34
OIL (US\$/bbl.)																								
U.K. Brent	107.97	109.64	110.63	62.16	37.72	54.07	64.21	56.46	65.85	63.60	55.00	32.98	23.34	31.02	39.93	42.81	44.26	41.09	40.47	43.23	49.87	54.55	61.96	65.19
Rice (US\$/metric ton)																								
Thailand (Bangkok)	580.91	565.52	447.55	411.00	356.00	367.55	406.00	379.33	432.00	451.00	450.00	494.00	564.00	510.00	520.00	480.00	505.00	507.00	471.00	489.00	520.00	545.00	557.00	525.00
Timber (US\$/cubic metre)																								
Hardwood logs (Malaysia, Sarawak)	387.90	354.80	287.35	249.39	244.60	256.42	263.62	265.43	272.80	272.40	270.56	276.93	276.24	277.73	276.67	278.85	280.77	282.02	282.99	285.21	286.86	287.00	282.53	273.85
Coconut oil (US \$/MT)																								
Philippines (New York)	1,439.00	785.00	1,269.00	1,215.00	1,150.00	1,683.75	1,443.33	796.27	1,015.66	1,003.72	844.12	837.72	834.51	832.33	916.38	888.31	981.30	1,034.18	1,118.36	1,368.95	1,464.96	1,463.07	1,441.58	1,577.67

Source: World Bank

NOTE: As at July 2017 Sugar prices are no longer reported US cents per pound.

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.5

Month	Buying Rate											
	2019				2020				2021			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	154.01	212.68	263.97	224.06	156.87	213.78	254.52	223.53	155.64	214.40	257.94	229.93
Feb	155.85	214.30	260.67	226.91	156.66	213.73	256.91	222.36	155.78	214.53	259.73	232.01
Mar	155.91	214.39	260.64	226.71	153.99	213.51	251.05	219.96	155.10	214.08	263.67	230.02
Apr	155.35	214.47	260.95	227.23	153.25	213.38	255.54	222.50				
May	155.09	213.17	260.34	225.99	154.01	213.78	250.15	221.45				
Jun	155.30	212.14	259.29	221.94	155.63	214.04	252.18	226.13				
Jul	155.56	213.32	258.23	225.55	156.00	214.36	251.53	225.87				
Aug	156.32	213.58	252.00	224.62	154.49	214.66	252.90	226.46				
Sep	156.14	214.40	251.90	225.49	156.15	214.66	250.68	225.65				
Oct	156.24	214.82	248.83	224.54	156.46	214.60	255.29	226.30				
Nov	154.82	213.81	251.91	224.57	154.85	214.74	256.57	228.14				
Dec	156.56	213.47	253.62	222.50	156.07	214.54	258.37	227.27				
Month	Selling Rate											
	2019				2020				2021			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	163.38	214.96	277.15	238.77	162.35	216.14	267.55	234.04	167.20	216.95	276.60	250.02
Feb	164.20	216.45	279.13	239.55	163.00	216.29	265.71	227.10	163.82	216.73	286.10	251.73
Mar	161.06	216.69	279.09	239.91	161.94	215.84	275.55	223.94	165.42	216.51	291.42	250.77
Apr	163.56	216.48	277.34	242.87	161.74	215.41	268.84	241.73				
May	161.77	215.72	273.38	238.65	160.43	215.76	272.98	241.80				
Jun	162.35	214.47	272.33	234.64	160.66	216.21	277.05	248.79				
Jul	162.26	215.60	268.83	237.31	161.40	216.09	276.94	248.59				
Aug	162.01	216.00	262.70	237.27	161.84	216.79	273.07	246.16				
Sep	161.82	216.54	262.54	235.34	163.51	217.06	279.82	248.17				
Oct	162.26	217.02	263.89	237.60	163.63	216.89	277.39	246.74				
Nov	161.82	216.36	261.86	238.43	162.56	217.13	275.67	249.44				
Dec	159.10	215.92	266.72	234.54	166.88	216.96	280.43	249.24				
Month	Mid Rate											
	2019				2020				2021			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	158.69	213.82	270.56	231.42	159.61	214.96	261.04	228.78	161.42	215.67	267.27	239.97
Feb	160.02	215.37	269.90	233.23	159.83	215.01	261.31	224.73	159.80	215.63	272.91	241.87
Mar	158.48	215.54	269.86	233.31	157.97	214.68	263.30	221.95	160.26	215.30	277.55	240.40
Apr	159.45	215.47	269.14	235.05	157.49	214.40	262.19	232.12				
May	158.43	214.45	266.86	232.32	157.22	214.77	261.56	231.63				
Jun	158.83	213.31	265.81	228.29	158.15	215.12	264.62	237.46				
Jul	158.91	214.46	263.53	231.43	158.70	215.23	264.24	237.23				
Aug	159.16	214.79	257.35	230.95	158.16	215.73	262.98	236.31				
Sep	158.98	215.47	257.22	230.42	159.83	215.86	265.25	236.91				
Oct	159.25	215.92	256.36	231.07	160.05	215.74	266.34	236.52				
Nov	158.32	215.09	256.88	231.50	158.70	215.94	266.12	238.79				
Dec	157.83	214.69	260.17	228.52	161.48	215.75	269.40	238.25				

Source: Commercial Banks and Non-Bank Cambios.

GROSS DOMESTIC PRODUCT (AT CURRENT BASIC PRICES)
(G\$ Million)

Table 10.1

Item	2012	2013	2014	2015	2016	2017	2018	2019	2020
AGRICULTURE, FORESTRY AND FISHING	211,234	219,554	209,579	224,863	188,720	223,142	194,277	189,806	192,229
Growing of Sugar Cane	13,420	12,227	8,990	13,349	11,760	9,264	5,278	4,819	5,182
Growing of Rice	41,562	44,294	44,955	47,642	28,947	34,203	37,732	39,951	43,820
Growing of Other crops	105,691	105,610	99,857	106,850	99,509	128,920	98,085	92,868	96,362
Raising of Livestock	20,564	22,045	20,400	22,479	19,432	19,494	22,604	26,487	26,108
Forestry	12,444	12,023	9,618	10,112	11,643	12,102	11,291	11,216	9,308
Fishing	17,554	23,355	25,759	24,430	17,429	19,158	19,288	14,465	11,451
MINING AND QUARRYING	100,988	88,008	78,146	82,572	137,882	121,687	127,650	161,409	309,195
Bauxite	12,965	10,740	10,729	10,956	10,433	7,915	9,903	10,646	4,914
Gold	82,392	70,190	56,950	58,651	107,951	94,255	84,240	106,254	109,057
Other mining and quarrying	5,235	6,696	9,916	10,897	16,559	14,537	23,631	25,806	14,839
Petroleum and gas; and support services	397	382	551	2,068	2,939	4,981	9,876	18,702	180,385
MANUFACTURING	49,950	54,324	51,523	52,489	45,976	46,959	46,426	54,467	48,414
Sugar	11,907	10,687	7,519	11,791	10,655	8,327	4,743	4,235	4,575
Rice	9,898	11,631	13,230	10,398	6,983	9,438	10,153	14,179	11,030
Other Manufacturing	28,145	32,006	30,774	30,300	28,338	29,194	31,530	36,053	32,809
ELECTRICITY SUPPLY	3,905	5,825	6,183	14,127	15,451	10,799	5,467	5,948	5,950
WATER SUPPLY AND SEWERAGE	2,555	2,587	3,262	2,630	2,452	2,562	2,659	3,031	3,134
CONSTRUCTION	63,366	68,643	68,744	66,643	70,230	74,953	78,944	84,625	75,876
SERVICES	357,054	367,746	381,623	389,794	410,093	434,588	457,002	482,335	443,982
Wholesale and retail trade and repairs	81,866	78,064	76,662	64,626	65,484	71,423	74,404	80,356	55,493
Transport and storage	29,738	29,442	30,306	30,752	31,348	33,518	36,834	34,127	31,518
Accommodation and food services	2,915	3,169	3,465	3,898	4,236	4,425	4,867	5,228	3,184
Information and communication	18,678	19,537	21,084	20,934	23,121	23,194	24,579	24,139	24,294
Financial and insurance activities	34,649	37,799	37,555	41,119	41,688	42,237	42,678	45,404	42,815
Real estate activities	71,724	73,684	76,300	79,648	81,314	84,117	85,489	87,305	88,104
Professional, scientific and technical services	3,948	4,137	4,138	4,272	4,481	4,902	5,171	5,404	4,220
Administrative and support services	49,734	52,416	56,001	58,853	62,047	65,234	66,727	71,049	69,405
Public administration	30,758	33,675	36,733	41,013	47,303	52,434	58,993	67,663	69,462
Education	19,292	20,432	22,191	26,146	28,249	29,752	32,478	36,002	32,400
Human health and social work	7,985	9,349	10,886	12,101	14,227	16,489	17,605	18,237	18,433
Arts, entertainment and recreation	3,032	3,166	3,205	3,188	3,267	3,402	3,561	3,726	2,202
Other service activities	2,735	2,877	3,097	3,244	3,328	3,459	3,616	3,695	2,453
<i>Less Adjustment for FISIM ¹⁾</i>	15,451	16,863	16,870	18,305	18,984	18,235	17,550	18,847	18,738
GDP AT BASIC PRICES	773,602	789,824	782,190	814,813	851,820	896,455	894,874	962,773	1,060,043
<i>Taxes less subsidies on Products</i>	56,725	66,219	69,963	68,975	73,857	84,043	99,597	115,956	80,714
TOTAL GDP AT PURCHASER PRICES	830,326	856,042	852,153	883,787	925,677	980,498	994,472	1,078,729	1,140,757
NON-OIL GDP AT PURCHASER PRICES	829,930	855,660	851,602	881,719	922,738	975,517	984,596	1,060,026	960,372

Source: Bureau of Statistics.

¹⁾ FISIM - Financial Intermediation Services indirectly measured.

GROSS DOMESTIC PRODUCT (AT 2012 PRICES)
(G\$ Million)

Table 10.2

INDUSTRY	2012	2013	2014	2015	2016	2017	2018	2019	2020
AGRICULTURE, FORESTRY AND FISHING	211,234	219,803	236,671	244,364	217,221	244,734	260,963	259,670	270,445
Growing of Sugar Cane	13,420	11,494	13,304	14,220	11,292	8,450	6,440	5,677	5,469
Growing of Rice	41,562	46,142	54,935	60,677	48,432	55,525	54,352	54,901	57,532
Growing of Other crops	105,691	110,618	116,262	118,709	111,795	133,986	149,136	149,522	159,461
Raising of Livestock	20,564	21,236	21,832	23,028	21,697	21,196	26,127	25,201	26,455
Forestry	17,554	18,517	21,473	19,060	14,040	15,224	15,430	14,821	13,614
Fishing	12,444	11,796	8,865	8,670	9,965	10,353	9,478	9,548	7,914
MINING AND QUARRYING	100,988	109,494	93,781	104,567	157,978	146,388	151,122	167,155	674,849
Bauxite	12,965	12,159	11,303	8,841	9,391	9,677	11,582	11,784	6,925
Gold	82,392	90,363	72,786	84,723	133,869	122,796	115,746	119,255	109,963
Other mining and quarrying	5,235	6,597	9,155	9,009	11,925	9,322	14,737	15,811	9,062
Petroleum and gas; and support services	397	375	537	1,994	2,793	4,593	9,057	20,305	548,899
MANUFACTURING	49,950	54,046	57,187	57,752	48,373	49,105	50,208	57,568	52,634
Sugar	11,907	10,198	11,804	12,617	10,019	7,497	5,713	5,037	4,852
Rice	9,898	12,082	15,376	15,734	10,972	13,911	14,564	18,415	17,366
Other Manufacturing	28,145	31,766	30,008	29,401	27,382	27,697	29,931	34,116	30,415
ELECTRICITY SUPPLY	3,905	4,029	4,286	4,447	4,727	4,755	4,921	5,265	5,328
WATER SUPPLY AND SEWERAGE	2,556	2,473	2,755	2,437	2,942	3,074	3,190	3,234	3,494
CONSTRUCTION	63,366	66,801	65,485	62,238	65,793	69,007	71,021	73,205	68,591
SERVICES	357,054	363,004	373,286	371,821	381,080	391,745	403,182	419,928	380,278
Wholesale and retail trade and repairs	81,866	76,300	75,458	66,128	67,410	71,754	74,509	78,234	56,082
Transport and storage	29,738	31,680	33,319	34,417	34,913	35,098	36,763	39,299	27,447
Accommodation and food services	2,915	3,081	3,121	3,127	3,245	3,410	3,684	3,886	2,224
Information and communication	18,678	19,274	20,751	20,827	20,955	21,495	22,166	22,388	23,629
Financial and insurance activities	34,649	38,087	40,383	43,015	44,216	44,823	46,702	49,114	50,448
Real estate activities	71,724	72,614	73,459	74,379	75,220	76,067	76,976	77,874	78,125
Professional, scientific and technical services	3,948	4,064	3,974	3,986	4,155	4,461	4,683	4,864	3,775
Administrative and support services	49,734	51,490	53,777	54,906	57,539	59,360	60,430	63,949	62,078
Public administration	30,758	32,072	33,121	34,065	35,147	36,101	36,985	38,985	39,435
Education	19,292	19,742	20,537	21,412	21,897	22,085	22,477	22,757	20,505
Human health and social work	7,985	8,684	9,418	9,570	10,283	10,846	11,309	11,943	12,349
Arts, entertainment and recreation	3,032	3,107	3,124	3,124	3,175	3,246	3,365	3,455	2,017
Other service activities	2,735	2,809	2,842	2,865	2,925	2,999	3,135	3,180	2,164
<i>Less Adjustment for FISIM ¹⁾</i>	<i>15,451</i>	<i>17,651</i>	<i>18,386</i>	<i>20,266</i>	<i>21,545</i>	<i>20,700</i>	<i>20,370</i>	<i>21,911</i>	<i>21,698</i>
GDP AT BASIC PRICES	773,602	801,998	815,066	827,361	856,567	888,107	924,238	964,114	1,433,921
<i>Taxes less subsidies on Products</i>	<i>56,725</i>	<i>58,663</i>	<i>60,109</i>	<i>53,830</i>	<i>58,176</i>	<i>60,797</i>	<i>66,807</i>	<i>79,979</i>	<i>64,140</i>
TOTAL GDP AT PURCHASER PRICES	830,326	860,661	875,176	881,192	914,743	948,904	991,044	1,044,093	1,498,061
NON-OIL GDP AT PURCHASER PRICES	829,930	860,287	874,638	879,198	911,950	944,311	981,988	1,023,788	949,162

Source: Bureau of Statistics.

¹⁾ FISIM - Financial Intermediation Services indirectly measured.

PRODUCTION OF MAJOR COMMODITIES

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Crude Oil ('000 Barrels)	Bauxite (Tonnes)					Raw Gold (Troy Ounces)			Diamonds (M/Carats)	Quarrying(Tonnes)	
				R.A.S.C. ¹⁾	C.G.B. ²⁾	M.A.Z. ³⁾	Other ⁴⁾	Total	Local & Lic. Dealers	Foreign Companies ⁵⁾	Total		Stone	Sand
2011	236,506	401,904	...	203,278	141,645	1,298,236	175,241	1,818,399	363,083	-	363,083	52,273	500,543	361,389
2012	218,070	422,057	...	204,621	145,445	1,542,627	321,279	2,213,972	438,645	-	438,645	40,763	446,551	637,886
2013	186,771	535,439	...	213,530	145,391	1,296,833	57,488	1,713,242	481,087	-	481,087	63,961	659,969	594,460
2014	216,186	635,238	...	198,146	196,690	1,100,472	68,255	1,563,563	387,506	-	387,506	99,950	840,074	809,251
2015	231,076	687,784	...	123,722	276,891	986,062	139,792	1,526,467	411,569	-	451,058	118,451	373,162	1,077,555
2016														
1st Qtr	38,814	56,593	...	48,246	121,109	241,673	27,907	438,935	98,868	63,074	161,942	33,075	138,074	571,413
2nd Qtr	17,831	207,976	...	32,065	44,667	212,889	32,133	321,754	110,620	49,930	160,550	28,477	124,240	475,796
3rd Qtr	37,178	105,268	...	33,743	31,367	283,127	27,913	376,150	107,969	52,415	160,383	37,860	91,940	371,735
4th Qtr	89,668	164,929	...	31,671	63,722	217,811	29,048	342,252	165,156	64,675	229,831	40,477	57,923	268,714
2017														
1st Qtr	25,711	85,747	...	23,059	37,666	274,287	26,021	361,033	103,717	59,071	162,788	18,046	97,530	279,188
2nd Qtr	23,896	256,609	...	36,000	34,483	277,291	31,467	379,241	104,745	49,563	154,308	10,732	113,811	561,476
3rd Qtr	41,348	114,247	...	52,416	36,508	161,465	36,718	287,107	101,325	56,781	158,106	9,585	91,288	443,050
4th Qtr	46,353	173,501	...	53,929	27,170	323,536	27,207	431,842	109,830	68,721	178,552	13,799	145,532	390,776
2018														
1st Qtr	19,078	143,355	...	42,117	47,723	337,606	59,678	487,124	77,153	67,980	145,133	17,884	158,666	717,151
2nd Qtr	15,373	178,837	...	42,982	30,297	220,986	12,840	307,105	54,611	41,430	96,041	10,922	94,486	486,838
3rd Qtr	28,025	129,424	...	40,752	25,865	266,456	24,655	357,728	53,216	47,175	100,392	9,271	112,522	2,821,531
4th Qtr	42,165	167,157	...	35,227	37,729	344,913	49,778	467,647	121,635	58,718	180,353	10,855	160,726	844,109
2019														
Jan	-	27	...	12,748	9,562	108,401	31,045	161,756	10,409	23,656	34,065	4,713	47,494	245,699
Feb	-	2,885	...	21,473	12,029	89,922	9,839	133,263	31,581	12,882	44,463	6,051	50,057	245,699
Mar	12,535	127,093	...	13,100	3,584	58,053	11,267	86,004	34,263	21,244	55,506	3,183	53,395	245,699
Apr	14,517	179,497	...	18,884	11,768	165,715	25,531	221,898	28,917	19,527	48,444	1,742	48,480	376,228
May	6,479	29,607	...	10,097	16,066	117,380	27,738	171,281	32,623	19,266	51,889	5,421	54,048	376,228
Jun	-	2,458	...	13,346	12,829	114,906	26,772	167,853	40,490	18,893	59,382	1,670	60,689	376,228
Jul	-	50	...	20,552	8,599	113,596	9,757	152,504	45,788	14,433	60,221	5,086	60,518	197,431
Aug	3,409	1,851	...	12,590	11,696	117,234	17,328	158,848	39,662	9,201	48,862	1,187	52,424	36,100
Sep	18,462	87,062	...	12,525	4,277	131,930	32,809	181,541	40,172	12,470	52,642	3,936	48,907	64,552
Oct	14,625	221,870	...	10,565	21,575	134,383	12,056	178,579	48,366	10,544	58,910	11,331	49,808	36,990
Nov	13,031	28,492	...	15,171	16,231	138,182	16,534	186,118	39,656	10,766	50,423	3,190	49,553	105,387
Dec	9,198	1,188	427	14,509	48,116	90,045	9,136	161,806	56,394	13,702	70,097	7,482	46,845	12,100
2020														
Jan	-	-	1,745	10,024	6,490	81,354	28,747	126,615	27,065	9,516	36,581	1,997	53,621	64,433
Feb	2,618	1,917	2,064	13,797	2,332	-	8,957	25,086	35,093	9,678	44,770	2,444	50,222	63,500
Mar	16,130	95,189	2,229	17,076	4,407	-	25,137	46,620	37,501	14,759	52,261	2,481	52,836	137,276
Apr	7,208	228,292	2,174	15,170	4,678	-	28,906	48,754	42,973	14,983	57,956	-	48,325	2,630
May	8,687	21,732	2,409	14,072	4,364	-	28,522	46,958	40,593	13,154	53,748	-	47,136	12,536
Jun	2,372	859	1,609	13,745	5,335	-	20,581	39,661	42,359	16,205	58,564	-	50,875	11,800
Jul	-	97	1,664	9,067	1,884	-	31,025	41,976	51,901	5,747	57,649	-	60,463	16,050
Aug	5,314	3,600	2,137	14,094	500	-	20,391	34,985	35,282	3,288	38,569	3,140	57,039	153,542
Sep	13,843	169,470	1,739	15,300	11,725	6,414	22,433	55,872	35,046	2,297	37,342	2,703	61,847	152,196
Oct	14,044	157,090	2,981	-	23,915	-	16,572	40,487	43,559	1,371	44,930	674	59,787	36,566
Nov	9,399	8,820	3,036	5,851	8,174	-	24,544	38,569	49,575	1,228	50,803	5,802	69,800	13,865
Dec	9,275	362	3,408	12,364	6,611	-	31,384	50,359	44,605	7,654	52,259	-	10,935	23,050
2021														
Jan	-	-	3,873	21,330	7,853	3,867	17,528	50,578	22,653	5,147	27,800	...	51,503	20,500
Feb	2,155	5,192	3,398	35,275	10,226	-	6,047	51,548	25,845	7,235	33,080	1,834	45,823	18,200
Mar	16,679	169,459	3,771	42,991	11,245	-	2,276	56,512	43,129	5,629	48,758	8,189	...	8,700

Source: Bureau of Statistics and Guyana Gold Board.

Notes:

¹⁾ R.A.S.C: Refractory "A" Grade Super Calcined Bauxite

²⁾ C.G.B: Chemical Grade Bauxite

³⁾ M.A.Z: Metal Grade Bauxite

⁴⁾ Includes Road Grade Bauxite, Tailings and Capping as well as output by First Bauxite Company for which no specific grade was provided.

⁵⁾ Reflects output of Guyana Goldfields Inc. and Troy Resources Ltd.

PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Livestock		Forestry Products				Fishing		
	Poultry (Tonnes)	Eggs ('000)	Logs ¹⁾ (Cu. Mt)	Sawnwood (Cu. Mt)	Roundwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
2011	25,574	23,508	294,628	76,117	14,756	13,316	23,755	375	20,842
2012	30,413	21,234	277,427	75,587	16,631	10,577	27,097	512	25,487
2013	29,280	17,965	304,601	73,673	20,691	16,166	24,752	653	24,085
2014	28,421	22,970	406,431	67,148	24,667	18,798	19,168	810	29,656
2015	30,678	26,136	336,318	70,945	20,087	14,617	16,838	500	18,497
2016									
1st Qtr	7,450	3,887	68,567	7,332	4,984	4,313	4,182	172	5,492
2nd Qtr	7,961	4,107	61,901	10,664	3,555	4,822	5,338	160	6,771
3rd Qtr	7,972	5,414	57,870	11,162	3,017	2,863	6,024	61	3,975
4th Qtr	9,380	6,644	83,970	12,925	3,339	2,958	4,752	18	4,702
2017									
1st Qtr	6,818	7,506	47,346	11,807	3,480	2,653	3,510	254	7,422
2nd Qtr	7,180	7,182	54,987	10,066	4,892	1,717	4,811	99	8,181
3rd Qtr	7,725	7,133	55,830	11,545	4,232	800	5,251	95	1,985
4th Qtr	8,945	6,852	122,726	14,517	8,465	2,164	5,205	148	5,215
2018									
1st Qtr	10,225	6,385	65,029	6,588	5,727	3,310	4,292	280	7,359
2nd Qtr	10,893	6,638	62,652	9,782	6,546	4,265	5,360	114	7,930
3rd Qtr	9,940	7,980	70,423	10,859	5,906	3,983	5,250	8	1,400
4th Qtr	10,863	11,073	94,977	17,310	5,720	3,014	3,465	13	4,075
2019									
Jan	3,245	3,434	15,147	3,469	1,880	1,117	1,546	13	1,508
Feb	2,633	3,798	25,018	2,970	2,317	572	1,802	6	1,618
Mar	3,624	3,434	21,340	4,300	2,260	705	1,633	126	1,612
Apr	3,258	3,514	27,043	3,990	1,521	1,135	1,712	53	1,667
May	2,964	3,370	25,366	3,743	2,210	1,506	1,524	47	1,944
Jun	4,408	3,738	22,387	3,287	1,764	1,559	1,919	77	1,375
Jul	2,606	3,985	22,686	4,177	1,587	1,215	2,270	78	1,685
Aug	3,483	4,311	20,529	3,133	1,807	1,346	2,277	30	1,209
Sep	2,235	4,170	22,255	3,363	1,850	1,508	2,029	1	128
Oct	2,341	3,606	28,631	3,452	1,793	701	2,109	9	191
Nov	4,394	4,714	22,157	2,979	2,692	488	2,024	15	1,066
Dec	3,536	4,544	25,180	4,135	2,670	239	1,491	23	1,327
2020									
Jan	3,909	4,995	11,689	2,095	2,085	450	1,334	36	1,104
Feb	4,516	4,957	21,425	3,638	2,784	393	1,232	62	1,340
Mar	1,929	4,731	14,282	3,036	1,917	-	1,856	74	1,408
Apr	2,431	5,012	18,449	2,506	1,730	206	1,767	26	1,077
May	4,132	4,637	17,023	2,813	1,578	673	1,682	75	2,199
Jun	2,979	4,806	20,425	2,892	2,290	556	1,638	42	1,816
Jul	1,960	5,341	17,491	2,998	1,736	583	1,792	37	1,424
Aug	2,732	5,500	18,932	2,987	1,957	1,060	1,738	13	843
Sep	3,505	5,779	23,585	3,392	2,116	1,417	1,652	4	182
Oct	5,103	5,454	24,589	3,726	1,522	1,407	1,776	2	187
Nov	4,447	5,450	25,649	3,038	2,164	1,510	1,651	30	383
Dec	5,098	5,870	41,601	4,789	2,931	818	1,875	64	1,115
2021									
Jan	5,519	4,556	4,906	1,129	519	1,324	1,266	64	1,032
Feb	2,919	5,457	16,427	1,664	1,288	885	1,072	73	717
Mar	1,929	4,731	23,695	3,241	2,324	932	2,109	232	2,662

Source: Bureau of Statistics

¹⁾ Represents Greenheart & Other Logs.

PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c)

Period	Beverages						Food Items			
	Rum (^{'000} Litres)	Beer & Stout (^{'000} Litres)	Shandy (^{'000} Litres) ¹⁾	Non-Alcoholic		Water (^{'000} Litres)	Margarine (^{'000} Kgs)	Ice Cream (^{'000} Litres)	Biscuits (^{'000} Kgs)	Flour (Tonnes)
				Soft Drinks (^{'000} Litres)	Malta (^{'000} Litres)					
2011	4,307	16,359	528	45,247	627	19,778	2,226	1,641	1,217	38,578
2012	4,171	15,509	665	51,494	763	21,423	2,333	1,808	1,250	35,568
2013	4,083	17,361	593	50,696	682	21,861	2,318	1,602	1,211	35,867
2014	4,349	19,056	568	47,293	593	23,561	2,241	1,696	1,198	35,482
2015	5,124	19,714	560	48,335	518	23,301	1,923	1,662	1,115	34,086
2016										
1st Qtr	985	4,244	197	10,799	123	5,452	346	363	330	7,948
2nd Qtr	1,152	5,223	88	11,982	115	5,872	491	587	342	8,707
3rd Qtr	1,397	5,435	177	14,826	158	6,918	507	458	245	8,793
4th Qtr	1,346	5,722	210	16,246	162	7,295	731	459	275	8,116
2017										
1st Qtr	1,062	4,509	81	11,471	69	6,148	321	400	310	8,109
2nd Qtr	1,284	5,133	177	13,134	132	6,806	620	464	288	9,495
3rd Qtr	1,361	5,529	135	15,973	130	7,662	449	437	236	8,270
4th Qtr	1,382	6,001	253	15,462	213	7,298	602	534	295	8,343
2018										
1st Qtr	1,297	4,772	202	10,177	63	16,857	310	458	289	8,332
2nd Qtr	1,352	5,266	131	11,728	159	16,208	566	536	266	8,594
3rd Qtr	1,396	5,037	156	12,822	190	18,336	411	613	256	8,125
4th Qtr	1,668	6,369	290	15,117	154	15,449	626	621	209	8,710
2019										
Jan	424	1,661	83	3,868	3	7,039	131	234	73	2,857
Feb	463	1,417	58	3,491	66	6,783	112	204	95	2,656
Mar	428	1,897	44	4,765	44	4,018	131	193	96	2,814
Apr	483	1,648	25	4,795	2	6,881	174	158	85	2,433
May	592	2,035	65	5,293	69	6,886	171	239	114	2,414
Jun	535	1,431	109	4,218	65	6,591	125	188	64	2,758
Jul	526	2,110	53	4,743	19	6,188	201	238	58	2,888
Aug	471	1,684	16	5,055	-	7,105	193	203	69	2,736
Sep	456	1,908	72	5,057	65	7,506	38	195	107	2,495
Oct	621	1,737	138	5,282	68	7,391	263	195	161	2,988
Nov	543	1,977	166	5,725	-	5,351	263	224	4	2,706
Dec	659	2,675	41	5,823	21	6,292	257	206	64	3,099
2020										
Jan	506	1,709	87	4,352	44	6,617	104	227	120	1,711
Feb	543	1,711	32	4,394	23	4,375	128	173	82	2,808
Mar	546	1,938	64	5,111	43	6,989	159	210	96	3,691
Apr	439	909	-	3,959	44	4,795	143	129	88	2,894
May	486	837	90	4,231	-	5,501	204	208	86	3,515
Jun	538	871	143	4,137	82	3,396	246	208	99	2,905
Jul	662	2,581	1	3,630	60	2,275	171	65	58	2,883
Aug	658	2,050	55	4,798	36	6,233	139	193	56	1,601
Sep	504	81	-	6,287	-	5,924	188	197	48	2,650
Oct	534	2,477	34	5,753	44	6,505	190	207	27	4,339
Nov	488	2,680	198	5,398	60	5,009	211	222	55	2,627
Dec	604	3,191	43	6,871	64	6,568	171	236	53	3,065
2021										
Jan	485	2,495	440	4,217	41	5,117	152	201	51	1,964
Feb	448	2,120	225	4,572	77	7,199	133	196	36	2,948
Mar	406	2,301	208	5,103	59	5,565	174	216	49	2,990

Source: Bureau of Statistics.

¹⁾ Values for 2021 reflect both shandy & vita malt production.

PRODUCTION INDICATORS: MANUFACTURING (Cont'd)

Table 10.3(d)

Period	Pharmaceuticals			Laundry Soap (Kilos)	Other Detergents (Kilos)	Stock Feed (Tonnes)	Paints (Litres)	Oxygen ('000 Litres)	Acetylene ('000 Litres)	Electricity (MWH)
	Liquid (Litres)	Tablets ('000)	Ointment (Kilos)							
2011	441,510	18,274	10,988	55,824	1,089,545	54,088	2,862,128	81,880	11,286	645,234
2012	489,024	18,884	7,696	48,234	1,113,966	56,812	2,744,779	86,660	8,034	690,521
2013	433,548	23,134	9,393	14,208	1,128,829	43,887	2,694,971	70,785	7,711	711,000
2014		28,458	11,700	40,535	1,041,080	51,698	2,677,181	80,018	13,570	716,682
2015	535,147	25,839	6,850	28,431	1,088,325	41,753	2,450,075	39,160	3,872	719,519
2016										
1st Qtr	141,413	3,450	1,769	12,050	254,716	11,600	587,299	132,432	4,520	181,607
2nd Qtr	108,335	3,332	1,399	13,380	248,795	10,872	531,704	147,871	10,393	197,656
3rd Qtr	119,524	25,374	1,923	9,999	310,082	6,191	632,586	157,086	10,049	204,153
4th Qtr	111,581	5,247	1,260	10,678	329,629	12,021	914,882	130,849	12,724	206,877
2017										
1st Qtr	136,318	11,573	1,123	7,749	198,053	11,387	624,311	106,477	15,963	191,909
2nd Qtr	128,886	4,214	1,090	11,144	312,280	12,098	606,545	100,347	41,096	202,323
3rd Qtr	100,336	7,411	1,044	2,912	232,095	11,300	599,905	112,726	15,251	206,783
4th Qtr	146,954	12,465	3,008	6,270	339,102	12,686	970,896	89,824	12,661	208,397
2018										
1st Qtr	155,861	1,871	1,760	2,108	214,602	13,166	718,866	72,232	16,106	193,877
2nd Qtr	110,008	4,188	2,696	3,427	235,251	13,494	620,685	46,109	12,161	202,297
3rd Qtr	142,660	6,386	3,748	4,158	240,362	11,761	682,471	49,494	12,268	211,910
4th Qtr	127,276	7,968	5,175	-	342,856	14,655	960,407	52,098	13,285	215,139
2019										
Jan	38,913	910	1,048	10,020	41,583	4,626	196,062	77,596	4,439	69,901
Feb	48,365	2,034	1,419	3,087	61,238	4,072	252,733	73,797	4,144	62,864
Mar	27,811	4,356	1,947	-	103,427	4,659	224,362	82,940	6,352	72,540
Apr	45,676	2,700	867	-	93,920	4,521	54,978	73,536	3,767	71,888
May	47,231	8,270	1,224	-	89,711	4,752	213,410	73,015	4,033	72,516
Jun	28,655	6,658	1,923	-	110,718	3,175	59,040	67,824	4,701	70,233
Jul	45,505	3,879	2,328	743	84,202	4,048	59,340	76,869	4,324	72,477
Aug	24,724	2,742	1,590	4,461	79,956	3,759	73,051	75,228	4,382	74,284
Sep	53,656	2,394	1,277	1,972	94,782	3,780	46,683	70,621	5,342	76,364
Oct	59,852	2,803	2,285	3,597	101,823	4,724	89,270	77,609	4,895	79,285
Nov	44,263	3,285	2,215	-	104,494	4,920	94,284	71,497	3,621	74,841
Dec	49,827	3,457	859	1,989	101,152	5,359	89,241	65,437	3,425	75,357
2020										
Jan	63,987	4,920	2,197	3,505	97,986	4,808	237,370	79,358	5,471	75,438
Feb	55,982	5,894	2,293	4,236	70,555	3,826	222,856	75,965	4,801	70,182
Mar	50,653	7,336	889	2,879	77,258	3,880	179,408	71,069	3,776	75,002
Apr	87,417	4,440	1,428	-	74,205	4,017	120,443	62,814	1,959	71,472
May	40,648	1,502	1,335	5,687	103,078	3,696	166,592	66,966	3,460	72,860
Jun	60,154	7,385	2,171	-	115,540	3,637	187,383	68,041	3,512	71,202
Jul	70,279	4,354	799	5,443	96,357	3,503	230,744	71,173	3,486	74,166
Aug	52,375	4,062	1,559	-	79,493	3,451	265,345	68,911	3,203	77,944
Sep	68,298	2,429	870	1,265	96,099	4,195	52,466	86,084	3,741	78,203
Oct	67,620	8,097	351	-	109,619	4,784	82,125	92,195	3,588	83,078
Nov	70,684	6,035	497	-	125,994	5,431	99,954	88,004	3,017	73,952
Dec	71,487	8,124	1,062	2,142	81,698	5,058	108,982	81,896	4,268	81,527
2021										
Jan	60,751	2,380	186	11,087	30,316	3,758	223,637	86,238	664	75,298
Feb	91,298	1,129	672	-	65,176	3,794	242,088	88,803	3,765	67,908
Mar	79,610	8,356	2,250	-	86,119	4,488	315,343	103,988	3,605	67,908

Source: Bureau of Statistics.

GEORGETOWN: URBAN CONSUMER PRICE INDEX

Table 11.1

End of Period	All Items Index	Sub-Group Indices			
		Food ¹⁾	Housing ²⁾	Transportation & Communication	Miscellaneous
Dec 2009 = 100					
2011	107.9	113.2	100.4	115.5	107.0
2012	111.6	124.0	100.7	114.6	111.0
2013	112.6	124.1	100.8	121.9	112.8
2014	113.9	126.7	100.6	121.2	120.9
2015	111.9	125.4	98.8	117.2	120.9
2016					
Mar	111.3	124.7	98.2	116.2	121.0
Jun	113.0	129.4	98.7	116.6	120.7
Sep	113.1	129.6	98.7	116.8	120.8
Dec	113.5	130.7	98.8	116.7	120.9
2017					
Mar	114.1	131.2	99.0	117.3	122.5
Jun	114.7	133.7	98.9	117.2	120.0
Sep	115.2	135.0	98.9	117.7	119.6
Dec	115.2	134.4	99.3	118.0	119.8
2018					
Mar	114.8	132.9	99.6	118.7	119.7
Jun	116.2	135.9	100.1	120.2	119.7
Sep	116.9	137.8	100.2	120.0	120.6
Dec	117.1	138.5	100.4	120.3	120.3
2019					
Jan	117.0	139.1	100.2	119.7	120.5
Feb	117.0	139.0	100.1	119.9	120.6
Mar	117.1	139.6	100.0	119.7	120.7
Apr	117.9	141.7	100.1	119.9	120.8
May	118.4	142.9	100.1	120.2	120.8
Jun	118.9	144.5	99.9	120.2	120.8
Jul	119.2	146.0	99.6	119.7	120.8
Aug	119.4	146.4	99.6	119.7	120.8
Sep	119.6	147.2	99.6	119.5	120.6
Oct	119.8	147.8	99.6	119.7	120.9
Nov	119.5	146.8	99.6	119.8	120.9
Dec	119.5	147.0	99.5	119.5	120.9
2020					
Jan	119.0	145.3	99.6	119.5	120.8
Feb	118.6	144.1	99.6	119.4	120.8
Mar	119.0	145.4	99.6	119.3	120.8
Apr	118.7	147.0	97.4	117.2	122.4
May	118.9	148.8	97.1	115.5	122.4
Jun	119.1	149.0	97.2	116.3	122.5
Jul	119.2	148.6	97.3	117.5	122.4
Aug	119.8	150.1	97.3	118.0	122.6
Sep	120.1	151.0	97.3	118.0	122.6
Oct	120.3	151.8	97.2	117.7	122.6
Nov	120.4	152.0	97.2	117.7	122.6
Dec	120.6	152.5	97.3	117.9	122.6
2021					
Jan	122.3	157.1	97.6	118.3	122.4
Feb	121.9	155.4	97.7	118.8	122.4
Mar	121.4	153.7	97.8	119.2	122.3

Source: Bureau of Statistics.

¹⁾ Includes Beverages & Tobacco.

²⁾ Includes Rent, Fuel & Power.

CARICOM COUNTRIES: CONSUMER PRICE INDICES

Table 11.2

Period Average	Guyana (Urban)	Jamaica	Trinidad	Barbados
2010=100				
2011	105.7	110.9	108.5	113.0
2012	109.4	119.8	116.3	115.8
2013	110.3	130.5	122.8	117.0
2014	111.6	139.5	133.2	120.0
2015	109.6	144.6	135.2	117.0
2016				
Mar	109.4	142.7	136.3	115.4
Jun	110.7	143.7	137.7	118.8
Sep	110.8	145.8	138.6	121.0
Dec	111.2	147.1	139.5	120.7
2017				
Mar	111.8	148.6	140.0	121.0
Jun	112.4	150.1	139.9	121.9
Sep	112.8	152.5	140.2	126.8
Dec	112.8	154.8	141.3	129.4
2018				
Mar	112.5	154.4	141.2	128.4
Jun	113.8	154.4	141.2	128.6
Sep	114.5	159.1	141.8	128.7
Dec	114.7	158.5	142.8	130.3
2019				
Jan	114.6	158.2	143.1	128.7
Feb	114.6	158.3	143.0	130.5
Mar	114.7	159.6	143.3	131.1
Apr	115.5	159.8	142.9	130.7
May	116.0	161.0	142.9	132.5
Jun	116.5	160.8	142.8	132.7
Jul	116.8	162.5	143.3	133.4
Aug	116.9	163.8	143.4	136.0
Sep	117.1	164.5	143.4	137.3
Oct	117.4	165.5	143.4	137.9
Nov	117.1	167.6	143.3	138.6
Dec	117.1	168.4	143.3	139.6
2020				
Jan	116.5	166.6	143.7	138.6
Feb	116.2	167.7	143.7	136.5
Mar	116.6	167.2	143.8	136.7
Apr*	116.2	168.6	144.0	...
May	116.5	168.7	143.8	136.4
Jun	116.7	171.0	143.6	135.9
Jul	116.8	171.8	143.8	136.0
Aug	117.3	172.1	144.1	138.6
Sep	117.7	172.5	144.5	138.1
Oct	117.9	173.8	144.5	139.6
Nov	118.0	174.9	144.6	141.3
Dec	118.2	177.1	144.5	141.4
2021				
Jan	119.8	174.3	...	...
Feb	119.4	174.0	...	...
Mar	118.9	...	...	...

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

* There was no recorded activity in Barbados for the month of April 2020.

I. GENERAL NOTES

Symbols Used

- ... Indicates that data are not available;
- Indicates that the figure is zero or less than half the final digit shown or that the item does not exist;
- Used between two period (e.g. 2010-11 or July-September) to indicate the years or months covered including the beginning and the ending year or month as the case may be;
- / Used between years (e.g. 2010/11) to indicate a crop year or fiscal year.
- = Means incomplete data due probably to under-reporting or partial response by respondents.
- * Means preliminary figures.
- ** Means revised figures.

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

Acknowledgement

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

II. NOTES TO THE TABLES

TABLE 1.1: Bank of Guyana: Assets

Foreign Assets

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

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

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

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

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

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

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

TABLE 1.2: Bank of Guyana: Liabilities

Currency Issue: Notes and Coins issued by the Bank.

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

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

Bank Deposits-EPDs: Guyana dollar deposits with the Bank of Guyana made by Commercial Banks on behalf of their customers pending foreign exchange releases to meet foreign obligations which fell into arrears prior to 1990. This scheme was discontinued for foreign obligations after 1990.

Bank Deposits-Other: Commercial Banks' reserve deposits which includes statutory reserves with Bank of Guyana are recorded here. With effect from December 1994, special interest earning deposits of the Commercial Banks were discontinued in favour of unremunerated required free reserves.

Other Deposits: Includes deposits of National Insurance Scheme (N.I.S.), Guyana Gold Board (US \$ Deposits), Guyana Energy Agency (GEA) and Linden Economic Advancement among others.

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

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

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

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

TABLE 1.3: Bank of Guyana: Currency Notes Issue

Total issue less withdrawal of mutilated or spoiled legal tender notes. With the intent of enhancing the efficiency of the Payment System, the Bank of Guyana introduced a G\$5,000 note in 2013. In celebration of Guyana's 50th Independence Anniversary, the Bank issued a commemorative G\$50 note which was placed in circulation in May 2016.

TABLE 1.4: Bank of Guyana: Coins Issue

Total issue less withdrawals of defaced legal tender coins. The Bank of Guyana as part of its currency reform programme introduced with effect from January 1, 1997, G\$10, G\$5, G\$1 coins as legal tender and removed from the specie the use of cents. In observance of Guyana's 50th Republic Anniversary, the Bank issued a commemorative \$10,000 coin and a circulation \$100 coin which were launched on August 26, 2020.

TABLE 2.1(a): Commercial Banks: Assets

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

Loans to Non-Residents: Commercial Bank lending to Non-Resident customers.

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

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

Securities: The total volume of Central Government Treasury Bills recorded at cost and debentures held by commercial banks. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for Securities include accrued interest from Dec. 2002.

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

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

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

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

Private Sector: Lending through loans and advances to Private Non-Financial Business Enterprises and Individual Customers. See note above under loans to Non-Residents. The decline in Private Sector Loans and Advances resulted partly from a reclassification of some loans at one Commercial Bank. See note above under loans to Non-Residents.

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

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

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

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

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

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

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

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

Other: Include all other foreign claims on Commercial Banks.

Central Government Deposits: Total demand, time and savings deposits made by the

Central Government with Commercial Banks. See note above under deposits to Non-Residents.

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

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

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

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

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

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

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

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

TABLE 2.2: Commercial Banks: Total Deposits
Total demand, savings and time deposits of Residents and Non-Residents excluding inter-bank deposits are presented. Foreign currencies denominated deposits are also included here. See note under Public Enterprises Deposits for Table 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 Table 2.1 (b) above.

TABLE 2.4: Commercial Banks: Time Deposits
Fixed deposits of Residents and Non-Residents with a minimum withdrawal notice of three months; exclude inter-bank deposits. See note under Non-Resident deposits for Table 2.1(b) above. Due to a reclassification of N.I.S and Non-Bank Financial Institutions' time deposits, figures from December 2003 to April 2005 were revised.

TABLE 2.5: Commercial Banks: Savings Deposits

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

TABLE 2.6: Commercial Banks: Time Deposits by Maturity

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

TABLE 2.7: Commercial Banks: Savings Deposits

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

TABLE 2.9: Commercial Banks: Clearing Balances

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

TABLE 2.10 (a): Commercial Banks: Total Loans and Advances

The data include Loans and Advances to Residents and Non-Residents. Real Estate Mortgage Loans and inter-bank loans are excluded. The total of loans and advances to the private sector differs from total credit to the private sector in Table 3.1(Monetary Survey). The totals for credit to the private sector in Table 3.1 include local securities, other credit instruments and real estate mortgage loans. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit have been revised from January 2012 to March 2013.

See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

TABLE 2.10(b): Commercial Banks: Total Loans and Advances

The data covers total Loans and Advances to Residents and Non-Residents including Real Estate Mortgage Loans effective December 2001. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013.

TABLE 2.11: Commercial Banks: Demand Loans and Advances

The data cover lending for short periods including overnight loans to Residents and Non-Residents and exclude inter-bank loans. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013. See note under Private Sector for Table 2.1(a) above.

TABLE 2.12: Commercial Banks: Term Loans and Advances

The Loans and Advances are for longer periods extended to Residents and Non-Residents; inter-bank lending is excluded. Due to a reclassification by two Commercial Banks, figures for Private Sector Credit and Real Estate Mortgage loans have been revised from January 2012 to March 2013. See note under Private Sector for Table 2.1(a) above. See note under loans to Non-Residents for Table 2.1(a) above.

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

The data provided record balances at the end of the respective period and therefore indicates the indebtedness of the respective industries at the end of the reporting period. The value of credit obtained by each industry for a given period can be obtained by taking the difference between the balances at the end of the desired period and that immediately preceding. The balances in this table exclude inter-bank loans, real estate mortgage loans, local securities and other credit instruments. It should be noted that gross indebtedness of the sugar and rice industry can be obtained by adding the balances of sugar cane and sugar and molasses manufacturing of sugar, and paddy and rice milling for rice respectively. Figures under the 'other purposes' sub-category has been reclassified to exclude credit card transactions effective from March 2007. Due to a reclassification by two Commercial Banks, figures under the Private Sector have been revised from January 2012 to March 2013. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

TABLE 2.14: Commercial Banks: Liquid Assets

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

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

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

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

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

On June 29, 1998, in addition to Commercial Banks, other licensed Financial Institutions were

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

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

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

TABLE 2.16(a): Foreign Exchange Intervention

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

TABLE 2.16(b): Interbank Trade

This comprises foreign currency (US, Euro, Pounds Sterling and Canadian) purchases and sales amongst the Commercial Banks.

TABLE 2.17: Commercial Banks holdings of treasury bills

These are short-term government securities held by the Commercial Banks with maturities of 91 days, 182 days and 364 days. Data are at face value.

TABLE 3.1: Monetary Survey

A consolidation of the balance sheets of the Bank of Guyana and Commercial Banks.

Foreign Assets (net)

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

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

Domestic Credit

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

Public Enterprise (net): Gross borrowing by Non-Financial Public Enterprises from the banking system **less** their deposits. See notes under Public Enterprises Deposits for Table 2.1 (b) and Commercial Banks: Time Deposits for Table 2.4 above.

Other Public Sector (net): Gross borrowing from the banking system by local authorities and municipalities **less** their total deposits and other Public Sector funds. See note under loans to Non-Residents for Table 2.1(b) above.

Non-Bank Financial Institution (net): Gross borrowing from the banking system by the non-bank financial intermediaries with the banking system **less** their deposits. See notes under loans to Non-Residents for Table 2.1(b) and Commercial Banks: Time Deposits for Table 2.4

above.

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

Money and Quasi-Money

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

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

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

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

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

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

TABLE 4.1: Guyana: Selected Interest Rates

Reflects interest rates at Commercial Banks and Non-Bank Financial Institutions on loans and deposits. The small savings rate represents an arithmetic average of savings deposit rates as reported by the Commercial Banks. Treasury bill rates for all maturities reflect rates at the end of the reporting period. Special deposits have been discontinued with effect from December 1994.

TABLE 4.2: Commercial Banks: Selected Interest Rates

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

TABLE 4.3: Comparative Treasury Bills Rates and Bank Rates

The average discount rate on three month Treasury Bills for the U.K., U.S.A., Barbados, Trinidad, Guyana and Jamaica. The U.K. and U.S. rates are the average discount rates at the last tender in each month. The rates for the CARICOM territories are those rates of monthly tender held towards

TABLE 5.1: The New Building Society: Assets and Liabilities

Assets

Foreign Assets: Includes holdings of foreign assets.

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

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

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

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

Local Authorities Securities: Bonds at book value.

Liabilities

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

Other Deposits: Ordinary Saving deposits

TABLE 5.2 (a): Trust Companies: Assets

Trust Companies reflect the consolidated operations of Trust Company (Guyana) Limited and Hand-In-Hand Trust.

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

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

Government of Guyana Treasury Bills: Recorded at book value.

Local Government Securities: Recorded at book value.

TABLE 5.2 (b): Trust Companies: Liabilities

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

Deposits – Individual Customers: Balances held by private individuals.

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

TABLE 5.2 (c): Finance Companies: Assets

Finance Companies reflect the consolidated operations of Secure International Finance Company, Beharry Stock Brokers Limited and one merchant bank.

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

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

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

TABLE 5.2 (d): Finance Companies: Liabilities

Loans: Loans received from Companies' affiliates.

Capital and Reserves: Includes retained earnings and reserves.

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

TABLE 5.3: Domestic Insurance Companies: Assets and Liabilities

The data covers four life insurance companies: Demerara Mutual Life Assurance Company; Guyana and Trinidad Mutual Life Insurance Company; Hand-In-Hand Mutual Life Insurance Company and North American Life Insurance Company Limited and five non-life insurance companies: Demerara Fire Insurance Company, . Guyana and Trinidad Mutual Fire Insurance Company; Hand-In-Hand Mutual Fire Insurance Company, North American Fire Insurance Company Limited and Diamond Fire and General Insurance Company.

Assets

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

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

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

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

Local Government Securities: Holdings are recorded at book value.

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

Liabilities

Life Insurance Fund: Insurance premia received.

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

TABLE 5.4: Pension Schemes: Assets and Liabilities

Assets

Foreign Sector: Includes foreign deposits and foreign securities.

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

Government of Guyana Debentures: Holdings recorded at book value.

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

Liabilities:

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

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 includes interest payment, interest

charges and other expenditure. Repayment of Principal is not included. The data are recorded on a cash basis.

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

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

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

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

Borrowing from abroad:

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

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

Domestic Borrowing:

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

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

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

TABLE 6.4 Public Corporations Finances: Summary

The table summarizes 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 and Publicly Guaranteed Debt

Comprises Government of Guyana Defence Premium Bonds, Guymine Bonds, Debentures, Treasury Bills and Publicly Guaranteed Debt.

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

NICIL Bond: In May 2018, the GOG guaranteed a 5-year syndicated NICIL Bond not exceeding \$30 billion, of which \$17.6 billion was issued. In December 2020, a decision was taken to have this Bond transferred to the books of the Central Government.

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

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

In May 2018, the Bank of Guyana commenced issuance of Treasury Bills, on behalf of the Government, for budgetary support.

Other: Includes the Central Government's gross overdraft with the Bank of Guyana, which was included in domestic debt with effect from December 2020 in order to regularize and accurately reflect government's liabilities.

Publicly Guaranteed Debt: The Government of Guyana made the decision to include publicly guaranteed debt so as to provide a complete picture of the country's debt position. Includes the 5-year syndicated NICIL Bond which was guaranteed by the Government of Guyana in May 2018. In December 2020, a decision was taken to have this Bond transferred to the books of the Central Government. The guarantee of the Deposit Insurance Corporation amount of G\$500 million from June 2019 is also included in this category.

TABLE 7.2

Government of Guyana: Treasury Bills by Holders

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

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

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

Private Sector: excludes financial institutions.

Non-residents: include foreign missions and organizations.

TABLE 7.3

Government of Guyana: Debentures by Holders and Other Debt

The holdings of Debentures and Defence Bonds are at face value. The debentures are long term government securities with maturities in excess of one year. Non-interest bearing debentures held by the Bank of Guyana are excluded. The Defence Bonds have a six-month duration. They are no longer issued.

TABLE 7.4

Government of Guyana: Debentures by Maturities and Terms

Data include all fixed date, equated annuity and special issues; at face value.

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

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

TABLE 7.5

External Public Debt

The data comprise the stock of Central Government and Government guaranteed debt outstanding, Bank of Guyana's debt is excluded.

Bilateral Debt: Debt contracted with foreign investments.

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

European Investment Bank.

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

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

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

TABLE 8.1(a) Imports by End-Use

The data are compiled on a cost-insurance-freight (c.i.f.) basis as recorded on customs returns. Figures for all commodities are compiled by the Bureau of Statistics and forwarded to the Bank of Guyana.

TABLE 8.2 Domestic Exports

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

TABLE 8.5 International Reserves and Foreign Assets

International Reserves

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

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

Foreign Assets

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

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

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

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

TABLE 8.7 Balances of Payments

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

Imports: The data are compiled on a cost-insurance-freight (c.i.f.) basis as recorded on customs returns. Data for all commodities are compiled by the Bureau of Statistics and forwarded to the Bank of Guyana. The Conversion rate is an average rate for the period for the United States Dollar against the Guyana Dollar.

TABLE 8.8 International Investment Position

With effect from December 2019, the Bank of Guyana began reporting data on Guyana's International Investment Position.

Direct Investment: Direct Investment includes equity investment and debt investment.

Portfolio Investment: Portfolio Investment includes equity and debt securities.

Other Investment: Other investment includes currency & deposits, loans, insurance, trade credits and other.

TABLE 9.1 Changes in Bank of Guyana Transaction Exchange Rates

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

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

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

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

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

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

TABLE 9.2(b) Exchange Rate (G\$/US\$)

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

TABLE 9.5: Monthly Average Market Exchange Rate

On March 13, 1990, the authorities established the cambio system for foreign currency

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

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

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

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

TABLE 10.1 Gross Domestic Product (at Current Basic Prices)

GDP compiled at current basic prices, for the respective year, is the production of goods and services undertaken by firms, households, government bodies within the borders of the country during a calendar year, at the amount receivable by the producer from the purchase of a unit of good or service less any tax payable, plus any subsidy receivable as a consequence of its production or sale.

TABLE 10.2 Gross Domestic Product (at 2012 Prices)

Real GDP – taking the quantities of goods and services produced (at the current basic year) and priced at the base year of 2012 prices, it is therefore adjusted for any variation in prices (inflation or deflation).

TABLES 10.3 National Production

This accounts for the major commodities that account for a significant portion of national production and economic activities within a calendar year. It is sourced from the Bureau of Statistic (BOS) as well as the respective industries, such as for rice: Guyana Rice Development Board, sugar: GUYSUICO, forestry: Guyana Forestry Commission and gold: Guyana Gold Board, etc.

Table 11.1 Georgetown: Urban Consumer Price Index

The Urban Consumer Price Index measures the overall level of price movement for a specified basket of consumer goods and services in the urban area. It is compiled and computed by the Bureau of Statistics, and the basket is made up of nine (9) sub-categories, (this table highlights four: Food, Housing, Transport & Communication and Miscellaneous), which comprises of 217 items (goods and services). The current base year is December 2009.

Table 11.2 CARICOM Countries: Consumer Price Indices

This table reflects the consumer price movements for selected CARICOM countries (current base year 2010).

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