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1. OVERVIEW

Global growth slowed during the first three quarters of 2019 as economic activities declined in the advanced, emerging and developing countries (WEO – October, 2019). This subdued growth was as a result of rising trade barriers, increased uncertainty surrounding trade, geopolitics and structural factors such as low productivity growth.

The Guyanese economy recorded mixed output performance in the major sectors at end-September 2019. In the agriculture sector, output of forestry and other crops were higher while that of sugar and rice were lower. Similarly, in the mining and quarrying sector, output of gold and bauxite increased while diamond output declined. The services and construction sectors experienced positive performance bolstered by spending related to the emerging oil & gas sector and increased public investments. However, in the manufacturing sector, production of paints, rum, non-alcoholic beverages, liquid pharmaceuticals and stockfeed contracted.

The inflation rate was 2.1 percent primarily on account increased food prices which more than offset the marginal declines in the prices of the housing¹ and transport & communication categories.

The overall balance of payments recorded a lower deficit of US\$50.8 million at the end of September 2019 compared to US\$168.3 million for the same period last year. This was primarily due to a higher capital account surplus. The capital account surplus resulted

from increased foreign direct investments mainly on account of the oil and gas sector at end September 2019.

The overall value of transactions on the foreign exchange market increased by 18.1 percent or US\$1,083.8 million to US\$7,089.6 million. Transactions in the licensed bank and non-bank cambios, foreign currency accounts and hard currency were largely responsible for this outcome. In contrast, soft currency transactions recorded lower values. Total purchases were greater than sales, resulting in a net purchase of US\$9.7 million. The Bank's weighted mid-rate, which is the reference for official transactions, was unchanged at G\$208.50 during the third quarter of 2019.

The public sector overall financial position improved from end-September 2018. This was mainly due to the overall surplus position by the Central Government, owing to expansions in current revenues. In addition, the Non-Financial Public Enterprises recorded a reduced deficit position from the corresponding period last year.

The total stock of public debt, which comprises both external and domestic debt, declined by 3.7 percent to US\$1,645 million compared to the end-December 2018 position. Domestic debt stock declined to G\$79,054 million or US\$379 million, largely due to a significant reduction in the stock of 182-day treasury bills by G\$5,858 million during the review period. Domestic debt

¹ The housing subcategory primarily reflects the rate of increase in fuel prices.

service payments increased to G\$30,679 million, as a result of principal repayments for all treasury bills issued for fiscal budgetary support. This accounted for 18.0 percent of government revenue which was below the prudential liquidity measure.

The stock of external debt declined to US\$1,266 million as a result of the debt cancellation from the state of Kuwait as well as lower loan disbursements from the World Bank's International Development Association (IDA). External debt service payments, which accounted for 5.1 percent of export earnings, increased by 5.9 percent primarily due to higher principal payments to bilateral creditors.

The monetary aggregates of reserve money and broad money grew by 6.9 percent and 8.2 percent respectively. The former was mainly due to an increase in the net domestic assets of the Bank. The latter reflected an expansion in net domestic credit and net foreign assets which counterbalanced a decline in other items (net). Private sector credit grew by 3.7 percent compared to a growth of 1.2 percent one year ago. The weighted average lending rate and treasury bill rates 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 11.5 percent to G\$299,459 million. The sector's share of total assets in the financial sector increased from 34.8 percent to 36.0 percent.

The growth of the NBFIs' assets resulted from all sources of funds. Other liabilities which comprises capital and reserves increased by 16.0 percent or G\$18,930

million and accounted for 45.8 percent of the NBFI's assets. Similarly, pension funds and foreign liabilities grew by G\$6,394 million and G\$3,058 million respectively. Deposits and insurance premiums were also higher by 4.3 percent or G\$2,156 million and 7.7 percent or G\$444 million respectively.

Investments in all sectors increased during the period under review. Claims on the non-resident sector expanded by 37.7 percent or G\$19,962 million resulting mainly from increased holdings of other foreign securities (which excludes debentures and treasury bills). Investments in the private sector and the acquisition of other assets were also higher by G\$5,342 million and G\$3,274 million respectively. Claims on the banking system, which accounted for 13.6 percent of total assets, expanded by 5.4 percent or G\$2,106 million while investments in the public sector grew by 4.5 percent or G\$298 million.

At the end of the third quarter of 2019, 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 percent benchmark. Asset quality was satisfactory but reflected an increase in the level of non-performing loans when compared with the third quarter of 2018.

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. At the end of the third quarter of

2019, treasury bills issued for monetary purposes amounted to G\$6,255 million. Additionally, the Bank continued to facilitate efficient intermediation through the issuance of notes and coins. Payment system reform continued with the implementation of a new Payments System Act and the modernization of the Payments System Infrastructure which includes the Real Time Gross Settlement (RTGS) and Central Securities Depository (CSD). □

2. REVIEW OF THE THIRD QUARTER OF 2019

PRODUCTION

Output performance was mixed in the major sectors of the economy at end-September 2019. In the agriculture sector, forestry activities increased by 3.5 percent. There were increases in the output of logs and sawnwood by 19.1 percent and 1.9 percent respectively as domestic demand from local construction activities as well as market prices were favourable. In the other crops subsector, the output of fruits, spices and root crops expanded by approximately 1.3 percent, 1.0 percent and 0.6 percent respectively as domestic demand was stable. Conversely, sugar output contracted by 11.4 percent, which was due to operational challenges and organisational restructuring. Rice production fell by 6.4 percent as a result of the partially completed second crop harvest as well as crop losses in early 2019.

In the mining & quarrying sector, the output of gold and bauxite grew by 6.8 percent and 0.7 percent respectively, while diamond production fell by 35.6 percent. The gold subsector experienced greater declarations by small & medium scale miners by 31.0 percent while the combined output of the foreign companies (Guyana Goldfields and Troy Resources) declined by 22.5 percent. Gold miners benefitted from a 6.2 percent increase in the average export price of gold. The greater production in the bauxite industry was primarily on account of Metallurgical Grade Bauxite (MAZ) expanding by 3.9 percent as market prices were favourable. However, Chemical Grade Bauxite (CGB) and Refractory Aggregate Super Calcined Grade Bauxite (RASC)

declined by 34.4 percent and 7.3 percent respectively, attributed to industrial actions in early 2019. The diamond subsector contracted by 35.6 percent primarily due to weaker local demand and reduced production related investments.

The services sector experienced a favourable performance due to increased outturn in the subsectors of finance, real estate and other services. Oil & gas activities continued to ramp-up with capitalisation of various service activities. The construction sector was bolstered by increased public investment expenditure. Credit to the private sector grew at a faster pace.

The manufacturing sector experienced lower production of paints, rum, non-alcoholic beverages, liquid pharmaceuticals and stockfeed by 34.1 percent, 16.4 percent, 14.2 percent, 11.7 percent and 2.7 percent respectively, due to weak local & international sales.

INFLATION

The year-to-date Urban Consumer Price Index (CPI) increased by 2.1 percent at end-September 2019. This was largely reflective of a 6.3 percent increase in food prices due to higher prices in the vegetables and meat, fish & eggs sub-categories by 26.3 percent and 8.3 percent respectively. The increase in the price level of food more than offset the marginal declines in the prices of the housing and transport & communications categories which fell by 0.7 percent and 0.6 percent respectively.

BALANCE OF PAYMENTS

The overall balance of payments recorded a lower deficit of US\$50.8 million compared to a deficit of US\$168.3 million for the same period last year. This was primarily due to a higher capital account surplus. This higher surplus resulted from increased foreign direct investments mainly on account of the oil and gas sector at end-September 2019.

The current account deficit expanded to US\$1,386.3 million from US\$992.5 million the previous year. This resulted from a larger merchandise trade deficit of US\$880.5 million from US\$652.4 million recorded in the corresponding period last year and reflected a 22.0 percent growth in imports to US\$2,039.1 million. Merchandise imports expanded by US\$367.6 million mainly due to importation for the growing oil and gas sector in the categories of intermediate goods, capital goods and consumption goods by US\$183.2 million, US\$175.7 million and US\$7.3 million respectively. Merchandise export receipts increased by 13.7 percent or US\$139.6 million which stemmed from higher exports of gold, “other exports”, rice and bauxite by US\$93.6 million, US\$33.4 million, US\$12.6 million and US\$1.7 million respectively.

The services account recorded a higher deficit of US\$837.1 million, an increase of 19.4 percent or US\$135.8 million from one year ago. This resulted from a rise in the payments for non-factor services, especially for services related to the oil and gas industry; and for freight and commercial services. Factor services deficit declined by 7.1 percent to US\$28.3 million. Net unrequited transfers fell by 8.3 percent or US\$30.0 million to US\$331.3 million.

The capital account registered a larger surplus of US\$1,339.7 million from US\$809.4 million in 2018 on account of greater inflows to the private sector in the form of foreign direct investment. Inflows from bilateral and multilateral agencies decreased by 31.3 percent to US\$52.7 million.

The overall deficit was financed by debt relief received from the Government of Kuwait. BOG international reserves amounted to US\$528.3 million and was equivalent to 1.5 months of import cover at the end of the third quarter.

FOREIGN EXCHANGE MARKET

Foreign currency transactions increased by 18.1 percent to US\$7,089.6 million compared with US\$6,005.8 million in the third quarter of last year. Total purchases and sales were US\$3,549.7 million and US\$3,540.0 million respectively. Net purchases was US\$9.7 million.

Transactions processed at the bank and non-bank cambios amounted to US\$3,198.5 million, an increase of 15.5 percent or US\$428.2 million in the value of trades when compared with the previous year. At the Bank, total hard currency inflows and outflows increased to US\$897.9 million from US\$862.7 million. Net receipts were US\$16.4 million. The value of foreign currency account transactions increased by 26.6 percent to US\$2,980.3 million. Net credits amounted to US\$29.3 million. Transfers through money transfer agencies increased by US\$40.9 million to US\$244.4 million. Soft currency transactions declined by 31.8 percent or US\$6.0 million to US\$12.8 million at the cambios.

Commercial bank cambios continued to dominate the cambio trade. Total turnover was US\$3,133.3 million or 98.0 percent of the entire cambio market transactions, an increase of 16.6 percent compared with the corresponding period in 2018. However, the value of foreign exchange activities at the non-bank cambios showed a decline of 22.5 percent in activities. Trades amounted to US\$65.2 million compared with US\$84.2 million during the corresponding period in 2018. The non-bank cambios accounted for 2.0 percent of the market.

Hard currency purchases and sales by the Bank of Guyana were US\$457.1 million and US\$440.8 million respectively compared with US\$365.1 million and US\$497.6 million respectively, for the same period in 2018. The increase in purchases stemmed from increased revenues from gold, GUYSUCO and other income. Fuel imports represented the largest category of payments, amounting to 60.9 percent. The Bank purchased foreign currency to the tune of US\$166.8 million and sold US\$0.5 million to commercial banks up until the third quarter of 2019.

The debits and credits of authorized foreign currency accounts at commercial banks were US\$1,475.5 million and US\$1,504.8 million respectively. This resulted in net sales of US\$29.3 million on these accounts. The corresponding period last year recorded debits and credits of these accounts at US\$1,172.0 million and US\$1,181.9 million respectively.

The aggregated value of transfers by money transfer agencies during the period under review amounted to US\$244.4 million, 20.1 percent higher than the previous year. Inbound and outbound transactions were

US\$211.7 million and US\$32.7 million respectively.

Interbank trade amounted to US\$24.0 million in September 2019 when compared with US\$50.7 million for the same period last year.

The US dollar was the most traded currency on the market. US dollar transactions accounted for 94.9 percent of the overall market activity. The market share of the Canadian dollar, the Pound Sterling and the Euro were 2.2 percent, 1.5 percent and 1.4 percent respectively.

CARICOM currency transactions declined by 31.8 percent to US\$12.8 million from US\$18.8 million at end-September 2018. The market share of the Trinidad & Tobago dollar was 50.8 percent, followed by the Barbadian dollar with 38.5 percent and the EC dollar with 10.7 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 third quarter of 2019. The un-weighted rate experienced a depreciation of 1.3 percent, from G\$212.61 at the end of September 2018 to G\$215.47 at the end of the review period for 2019.

The average buying and selling rates of the US dollar at bank cambios as at September 2019 depreciated to G\$213.85 from G\$213.36 and to G\$215.23 from G\$215.04 respectively from the corresponding period last year. At the non-bank cambios, the buying and selling rates were higher at G\$214.65 and G\$217.22 compared with

G\$210.40 and G\$213.18 in September 2018 respectively.

The difference between the banks' and non-banks' buying rates decreased to G\$0.80 from G\$2.97 at end-September 2018. The difference in the selling rates of the bank and non-bank cambios was G\$2.00 compared with G\$1.87 for the same period in 2018. The banks' spread was lower at G\$1.38 compared with the non-banks' spread at G\$2.57. The total market spread decreased to G\$2.14 compared with G\$2.44 at the end of September 2018.

PUBLIC FINANCE

The public sector's overall financial position improved from end-September 2018. This outturn was credited to the overall surplus position by the Central Government, due to expansions in current revenues. In addition, the Non-Financial Public Enterprises recorded a reduced deficit position from Sep-2018.

Central Government

The Central Government overall balance registered a surplus of G\$1,900 million, end-September 2019, from a deficit of G\$404 million at end-September 2018. This development was resultant of expansions in current revenues by G\$12,086 million that outstripped increases in both current and capital expenditures. This led to a higher current account surplus of G\$21,311 million relative to a surplus of G\$20,480 million the previous year.

Total current revenue increased by 7.6 percent to G\$170,700 million. This performance reflected greater collection of income taxes by 14.0 percent to G\$67,439

million, VAT & excise taxes by 4.9 percent to G\$66,479 million, trade taxes by 14.7 percent to G\$17,787 million and other tax revenues by 3.4 percent to G\$8,870 million. On the other hand, non-tax revenues declined by 15.7 percent to G\$10,125 million.

Total current expenditure (including interest charges) increased by 8.1 percent to G\$149,388 million. This was due to increased transfer payments by 0.5 percent to G\$58,590 million, employment costs by 14.5 percent to G\$46,960 million, and other goods & services by 15.6 percent to G\$36,965 million. In addition, total interest charges increased by 0.4 percent to G\$6,873 million, due to increased external interest payments by 5.7 percent to G\$6,092 million; however, domestic interest charges decreased by 27.8 percent to G\$781 million.

Total capital revenue (including grants & debt relief) increased by 172.0 percent to G\$18,693 million. Local capital receipts increased by G\$7 million to G\$8 million. Grants for projects and non-projects increased by 68.3 percent and 605.0 percent to G\$4,433 million and G\$13,397 million respectively. On the other hand, debt relief decreased by 63.4 percent to G\$855 million.

Capital expenditure increased by 37.3 percent to G\$38,104 million. Disbursements increased for construction to G\$11,925 million, power generation to G\$4,584 million, transport & communication to G\$4,106 million, environment & pure water to G\$2,789 million, administration to G\$2,596 million, public safety to G\$2,280 million, education to G\$2,034 million, health to G\$1,862 million, and housing to G\$1,091 million. In addition, increases were also distributed to culture & youth by G\$370

million, financial transfers by G\$65 million, fishing by G\$8 million, and tourist development by G\$3 million. However, there were decreases for national security & defence by G\$460 million, social welfare by G\$456 million, manufacturing by G\$405 million, and agriculture by G\$68 million.

Central Government financing amounted to net external savings of G\$102 million and net domestic savings of G\$1,798 million.

Non-Financial Public Enterprises

Non-Financial Public Enterprises (NFPEs) recorded a lower deficit of G\$7,387 million at end-September 2019 compared to a deficit of G\$11,889 million at end-September 2018. This position was as a result of increased current receipts by G\$1,582 million and reduced current expenses by G\$4,275 million.

Current receipts grew by 1.9 percent to G\$86,125 million. This was on account of increases in local sales by 6.1 percent to G\$39,102 million and VAT refunds by 6.0 percent to G\$1,885 million. The improved position was due to increases in local sales by G\$4,089 million and VAT refunds by G\$107 million for Guyana Power & Light Inc. (GPL). However, receipts from debtors declined by 0.8 percent to G\$20,050 million, export sales by 4.6 percent to G\$3,873 million, and all other income receipts declined by 6.1 percent to G\$21,215 million.

Total expenditure decreased by 3.0 percent to G\$93,512 million. Non-interest current expenditures declined by 5.0 percent to G\$86,716 million, due to reductions in payment to creditors by G\$3,796 million, employment costs by G\$2,394 million,

material & supplies by G\$997 million, freight by G\$241 million, and local rates & taxes by G\$46 million. Conversely, there were increased spending for VAT payments to GRA by G\$263 million, repairs & maintenance by G\$84 million, and other current expenses by G\$19,213 million. Interest payments increased by G\$300 million mainly from higher payouts by GPL. On the other hand, capital expenditure increased by 29.5 percent to G\$5,944 million owing to increased capital spending by GPL of G\$881 million and GUYSUOCO of G\$641 million.

In specific, the National Insurance Scheme's overall deficit reduced to G\$1,114 million at end-September 2019 from a deficit of G\$1,703 million at end-September 2018. This was reflective of increased current receipts by 12.3 percent to G\$17,886 million mainly from contributions by the employed persons.

Furthermore, NFPEs' financing position amounted to net domestic advances/borrowings of G\$4,348 million and net external advances of G\$3,039 million.

PUBLIC DEBT

The total stock of public debt, which comprises both external and domestic debt, declined by 3.7 percent to US\$1,645 million from US\$1,708 million at end-December 2018. The stock of domestic debt fell by 1.9 percent to G\$79,054 million compared with G\$80,552 million at end-December 2018 while the stock of external public debt declined by 4.3 percent to US\$1,266 million. Domestic debt stock was lower as a result of a significant reduction in the stock of 182-day treasury bills by 92.2 percent or G\$5,858

million at end-September 2019. In contrast, the stock of 364-day treasury bills increased by 7.1 percent or G\$4,622 million while there was no issuance of the 91-day treasury bill during the review period. During the third quarter, there were five (5) treasury bill auctions, all of which were issued for budgetary support, totalling G\$24,300 million. The stock of debentures declined by 2.9 percent to G\$8,049 million from G\$8,293 million at end-December 2018.

The decline in the stock of external debt resulted mainly from lower bilateral debt stock by 11.9 percent or US\$59 million. This outcome was primarily as a result of a US\$50.7 million debt cancellation from Kuwait during the first quarter of 2019 and the amortisation of debt owed to Trinidad & Tobago amounting to US\$4 million. In addition, total loan disbursements fell by 33.7 percent or US\$27 million compared with the corresponding period in 2018, on account of lower drawdown from the IDA by US\$35 million.

Domestic debt service payments increased to G\$30,679 million when compared to the corresponding period in 2018. This was mainly on account of the onset of principal repayments for all treasury bills issued for fiscal budgetary support. Total principal payments rose to G\$29,898 million during the third quarter 2019, compared to the corresponding period last year. In contrast, total interest fell by 27.8 percent to G\$781 million from G\$1,082 million at end-September 2018, due to declines in interest cost for the 364-day and 182-day treasury bills by 33.2 percent and 50.0 percent respectively from the corresponding 2018 levels. This outcome was as a result of lower

yield and a reduction in redemption for the debt instruments. The average yield fell by 46 basis points and 18 basis points for 364-days and 182-days treasury bills respectively, during the review period.

External debt service payments increased by 5.9 percent to US\$67 million primarily on account of higher principal payments to bilateral creditors. This outcome was mainly as a result of the commencement of payment of principal arrears to the State of Kuwait, which amounted to US\$2 million during the review period. In addition, debt repayments to the EximBank of China increased by 6.3 percent, accounting for 28.7 percent of total debt service during the review period. Debt repayments to the Inter-American Development Bank (IADB) and Caribbean Development Bank (CDB) increased by 3.4 percent and 4.4 percent to US\$21 million and US\$9 million respectively, accounting for a total of 90.7 percent of debt repayments by multilateral creditors and 43.6 percent of total external debt service. Indicators of liquidity risks remained below the respective thresholds. The external debt service ratio was 5.1 percent while the external debt service to revenue ratio was 8.2 percent.

MONETARY DEVELOPMENTS

Reserve money expanded by 6.9 percent or G\$12,831 million to G\$199,321 million from its December 2018 level. This position was due to a 16.7 percent or G\$12,853 million growth in net domestic assets while net foreign assets contracted marginally by G\$22 million. The growth in net domestic assets resulted from a 17.6 percent increase in deposit liabilities to the commercial banks and a 2.1 percent increase in currency in circulation.

Broad money grew by 8.2 percent or G\$32,200 million due to an increase in net domestic credit and net foreign assets which offset a decline in other items (net)². Net domestic credit and net foreign assets were higher by 12.8 percent or G\$32,428 million and 5.4 percent or G\$9,129 million respectively. Conversely, other items net contracted by 34.8 percent or G\$9,357 million. The growth in broad money was reflected by an expansion in both quasi money and narrow money. Quasi money, which consists of time and savings deposits, increased by 9.0 percent to reach G\$239,683 million with time and savings deposits expanding by 40.9 percent and 5.5 percent respectively. Similarly, narrow money, which consists of currency in circulation, private sector demand deposits and cashiers' cheques & acceptances, was higher by 7.1 percent. This resulted mainly from an 18.8 percent and 2.1 percent growth in demand deposits and currency in circulation while cashiers' cheques & acceptances fell by 24.2 percent.

Total deposits by residents were higher by 7.2 percent to reach G\$406,186 million while total deposits by non-residents fell by 3.5 percent to G\$19,126 million. Private sector deposits, which accounted for 77.9 percent of total deposits by residents, also grew by 11.2 percent.

Net domestic credit of the banking system expanded by 12.8 percent to G\$286,133 million from the December 2018 level of G\$253,705 million on account of higher credit to both the public and private sectors.

Private sector credit increased by 3.7 percent compared with a growth of 1.2 percent one year ago. This position reflected an expansion in credit to all sectors, except the manufacturing, distribution and personal sectors. Loans to the other services, construction & engineering and the mining sectors rose by 24.3 percent, 8.5 percent, 7.7 percent. Similarly, real estate and agriculture sectors increased by 4.7 percent and 1.0 percent while the other category of the private sector³ grew marginally by 0.9 percent. Conversely, loans to the manufacturing, distribution and personal sectors fell by 14.4 percent, 3.2 percent and 2.5 percent respectively.

The public sector (net) credit position deteriorated by 40.2 percent to G\$76,792 million from G\$54,758 million at end-December 2018 mainly on an account of a worsening central government net credit position. Net credit to the central government was higher by 22.4 percent or G\$23,171 million to G\$126,826 million at end-September 2019. The public enterprises remained net depositors increasing by 13.3 percent while the deposits of the other category of public sector, which includes local government and NIS fell by 10.3 percent during the period under review.

The net foreign assets of the banking system grew by 5.4 percent to US\$850 million. This was due mainly to a 15.6 percent expansion in the net foreign assets of the commercial banks to US\$325.2 million. This resulted mainly from an 11.3 percent growth in its gross foreign assets while liabilities declined marginally by 0.3 percent. Similarly, the

² Other items (net) include commercial banks' share capital, reserve funds and undistributed profits.

³ Comprises investments in local securities and shares & other equity in local companies.

Bank of Guyana's net foreign assets remained relatively unchanged at US\$524.9 million due to both its gross foreign assets and liabilities remaining unchanged.

The overall liquidity of the banking system increased by 16.8 percent to G\$140,515 million mainly on account of higher excess reserves and higher balances due from other banks abroad. The ratio of excess liquid assets to total liquid assets grew from 30.2 percent at end-December 2018 to 37.0 percent at end-September 2019.

There were marginal movements in interest rates during the review period. The 182-day and 364-day treasury bill yields declined to 0.89 percent and 1.03 percent respectively, resulting from the competitive bidding for those treasury bills. In contrast, the yield on the 91-day treasury bill was unchanged at 1.54 percent due to the non-issuance of the bill during the review period. Both the small savings rate and weighted average time deposit rate declined to reach 0.98 each during the period under review. The prime lending rate of the commercial banks and the weighted average lending rate also decreased to 10.38 percent and 9.88 percent respectively due to reclassification of the rates during 2019.

NON-BANK FINANCIAL INSTITUTIONS

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 11.5 percent to G\$299,459 million. The sector's share of total assets in the financial sector increased from 34.8 percent to 36.0 percent.

The growth of the NBFIs' assets resulted from all sources of funds. Other liabilities which comprises capital and reserves increased by 16.0 percent or G\$18,930 million and accounted for 45.8 percent of the NBFIs' assets. Similarly, pension funds and foreign liabilities grew by G\$6,394 million and G\$3,058 million respectively. Deposits and insurance premiums were also higher by 4.3 percent or G\$2,156 million and 7.7 percent or G\$444 million respectively.

Investments in all sectors increased during the period under review. Claims on the non-resident sector expanded by 37.7 percent or G\$19,962 million resulting mainly from increased holdings of other foreign securities (which excludes debentures and treasury bills). Investments in the private sector and the acquisition of other assets were also higher by G\$5,342 million and G\$3,274 million respectively. Claims on the banking system, which accounted for 13.6 percent of total assets, expanded by 5.4 percent or G\$2,106 million while investments in the public sector grew by 4.5 percent or G\$298 million.

FINANCIAL STABILITY ASSESSMENT

Capital

The aggregate capital adequacy ratio (CAR) for the LDFIs was 29.6 percent at end-September 2019, 47 basis points below the 30.0 percent recorded at end-September 2018. The reduced ratio resulted from the net effect of an 8.8 percent (G\$6,671 million) growth in qualifying capital, against a 10.5 percent (G\$26,628 million) increase in risk-weighted assets.

Asset Quality

Non-performing loans (NPLs) of the LDFIs as a share of total loans were 10.7 percent at the end of the review period, down from the 11.1 percent recorded for the 2018 corresponding period due to the 7.3 percent increase in total loans, which saw five of the eight LDFIs' loan portfolios expanding. NPLs increased by 3.2 percent, mainly due to five LDFIs' loan portfolios deteriorating. The ratio of provision for loan losses to NPLs increased to 38.1 percent at the end of September 2019, up from the 37.8 percent at the end of September 2018.

NPLs remained concentrated in the business enterprises sector at 66.0 percent of the LDFIs' aggregate NPLs but this fell from the 71.6 percent recorded at end-September 2018. Within this sector, NPLs were further concentrated in the services and manufacture sub-sectors which held 57.3 percent and 26.0 percent respectively. Further, NPLs in the services sub-sector represented 37.8 percent of the LDFIs' aggregate NPLs, 4.8 percentage points lower than the 42.6 percent recorded at end-September 2018.

Exposure⁴ to the top twenty borrowers amounted to G\$78.2 billion, less than one percent below the end-September 2018 level. Three of the eight LDFIs were responsible for the increased exposure to the industry's top twenty borrowers. The ratio of exposure to the top twenty borrowers to total exposure contracted to 17.6 percent, 1.0 percentage point below end-September 2018 level. For the quarter under review, 6.5 percent of top twenty borrowers' exposure were non-

performing, compared to 1.4 percent for the corresponding period in 2018.

Earnings

As at September 30, 2019, aggregate operating income of the LDFIs amounted to G\$28.8 billion, 4.0 percent above the end-September 2018 level. The growth in operating income resulted from increases in other operating income, fees and commission and interest income of 41.0 percent, 7.2 percent and 3.3 percent respectively, which were offset by a reduction in foreign exchange gains by 5.9 percent.

The LDFIs' aggregate operating expenses amounted to G\$15.5 billion, less than one percent below the September 2018 level. At end-September 2019, LDFIs wrote-off G\$82 million in bad debts (net of recoveries), contributing to lower level of provision for loan losses this quarter. In addition, interest expenses and other operating expenses contracted by 3.5 percent and 1.6 percent respectively from the previous year's level.

The 3.3 percent growth in interest income, stemmed from increases in six institutions' interest income, while five of the eight LDFIs contributed to the 3.5 percent decline in interest expense.

Net income before tax was 9.3 percent above the end-September 2018 level at G\$13.3 billion, while net income after tax reflected an 8.0 percent (G\$710 million) increase to G\$9.6 billion over the same comparative period. This quarter, six LDFIs reflected

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

increased profits after tax from their September 2018 level.

Liquidity

The average level of liquid assets held by the LDFIs amounted to G\$183.9 billion, 5.5 percent above the average level recorded for the corresponding period last year. This increase was due mainly to increases in net due from banks abroad and deposits with BOG.

MONETARY POLICY

Bank of Guyana's monetary policy continued to focus on the attainment of price stability while ensuring 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\$13,844 million compared with an increase of G\$10,592 million for the corresponding period in 2018. There were five (5) issues of treasury bills for monetary purpose, amounting to G\$6,255 million while redemptions of bills issued for monetary purpose amounted to G\$26,113 million. Treasury bills were issued when reserve money exceeded the targeted levels

and was deemed likely to adversely affect the economy.

Additionally, purchases from and sales to the commercial banks by the Bank amounted to US\$166.8 million and US\$0.5 million respectively, during the review period.

The inter-bank market activities, which also provide an indication of the total liquidity condition of the financial system, had twenty (20) trades during the review period. The value of funds traded on the market amounted to G\$17.9 billion. In comparison, there were thirty one (31) trades, amounting to G\$28.7 billion on the inter-bank market during the third quarter of 2019.

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 at the end of the third quarter of 2019 registered an increase of 12.9 percent over 2018. The increase was as a result of more notes purchased when compared to 2018.

Notes

The total value of currency notes in circulation (including notes held in the vaults of commercial banks) at the end of the third quarter of 2019 amounted to G\$ 111.2 billion, an increase of 17.5 percent compared with a circulation of G\$94.6 billion in 2018. The G\$5000 note accounted for 83.7 percent in the share of total value while the G\$1000 fell to 12.6 percent from 15.3 percent. The G\$500

fell from 1.5 percent to 1.3 percent, the G\$100, \$50 and \$20 were at 1.6, 0.1 and 0.7 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\$114.5 million were submitted for replacement at the end of the third quarter 2019, compared with G\$93.1 million for the same period in 2018.

Coins

Coins issued by the Bank amounted to G\$1,105.8 million at the end of the third quarter of 2019, an increase of 3.7 percent above the G\$1,066.1 million in 2018. The G\$10 coin continued to account for the highest proportion of the total value of coins, followed by the G\$5 and the G\$1 coins respectively. In value terms the share of G\$10 accounted for 45.6 percent, the G\$5 accounted for 38.4 percent and the G\$1 for 16 percent.

Payments System

At the end of the third quarter of 2019, 667,137 low-value transactions (LVT) were settled through the National Clearing House (NCH), a decrease of 0.02 percent when compared with the volume recorded in 2018. The volume of high-value transactions (HVT) increased by 10 percent to reach 107,100. The overall value of total transactions rose by 4.5 percent in the current period to G\$929.8 billion. An increase was recorded in the value of the high-value transactions which increased to

G\$625 billion whilst the low value transactions fell to G\$304.8 billion at the end of the third quarter of 2019. In the current period the shares of HVT in total value of transactions rose to 67.2 percent while the share of LVT fell to 32.8 percent. The average value of HVT fell by 0.5 percent whilst the average value of LVT fell by 4.4 percent.

THE GLOBAL ECONOMY

Global growth slowed during the first three quarters of 2019 as economic activities declined in the advanced, emerging and developing countries (WEO – October, 2019). This subdued growth was as a result of rising trade barriers, increased uncertainty surrounding trade, geopolitics and structural factors such as low productivity growth.

Advanced Economies

Advanced economies grew at 1.7 percent during the third quarter reflecting slower prospects for the Euro Area with growth of 1.2 percent and the US with 2.4 percent. The Euro Area experienced weaker growth in foreign demand while investment remained sluggish in the US given its trade-related policy uncertainty.

As part of the Euro Area, Germany and France both experienced slower growth of 0.5 percent and 1.2 percent due to weaker external demand while Italy's growth lowered owing to softening private consumption and weaker external environment. Spain's growth also slowed from 2.6 percent to 2.2 percent.

Japan's economy grew by 0.9 percent due to strong private consumption and increased public spending while the United Kingdom

slowed to 1.2 percent reflecting the combination of negative impact from weaker global growth and ongoing Brexit uncertainty.

As global expansion weakened, core inflation slid in advanced economies to 1.5 percent. Inflation in the US and UK were calculated at 1.8 percent. The Euro Area continued to experience stable inflation at 1.2 percent while that of Japan remained steady at 1.0 percent due to stable energy and food prices and continued domestic demand.

The labour market in advanced economies experienced a drop in unemployment rates with the US and the UK recording 3.7 percent and 3.8 percent respectively. Unemployment levels in Spain and Italy were 13.9 percent and 10.3 percent respectively while in France it stood at 8.6 percent followed by the Euro Area with 7.7 percent. Germany recorded unemployment at 3.2 percent.

Emerging Economies

Growth in emerging economies declined to 3.9 percent in the third quarter reflecting trade and domestic policy uncertainty. Growth weakened in China by 6.1 percent owing to heightened trade tensions. India also experienced lower growth by 6.1 percent reflecting weaker domestic demand. Russia had a slowdown in growth of 1.1 percent while there was flat activity in Turkey. Brazil and Mexico both experienced lower growths of 0.9 percent and 0.4 percent respectively.

Inflation declined in emerging economies to 4.7 percent. China's inflation was approximated at 2.3 percent while inflation in India was lower at 3.4 percent reflecting weaker demand conditions. Inflation in

Brazil remained subdued at 3.8 percent however, Russia's inflation was high at 4.7 percent reflecting a higher value-added tax rate at the beginning of the year.

Unemployment in China was steady at 3.8 percent. Russia's unemployment rate was 4.6 percent while Brazil's unemployment remained high at 11.8 percent.

Developing Economies

Developing economies growth slowed by 3.9 percent due to major declines in activities in the trading sector. Weak momentum in the Latin American and Caribbean Region reflected elevated domestic policy uncertainty in some large economies, heightened US-China trade tensions and slowed activities in the first half of the year resulting in growth of 0.2 percent.

Inflation in developing countries declined slightly to 4.7 percent influenced through slower developments in the geographical group.

Caribbean Economies

Economic performance in the Caribbean continued to be set against a background of increasing global economic uncertainty but with growth prospects of 3.3 percent due to progresses from reconstruction after the 2017 hurricane, tourism and the extractive industries.

Increases in growth were experienced in Anguilla, Antigua and Barbuda, Belize, Dominica, Guyana, Jamaica and Montserrat, particularly owing to advances in tourism, ancillary services (including the wholesale and retail trade industries), real estate, mining, agriculture and construction. In

contrast, Grenada, Haiti, Saint Kitts and Nevis, Saint Lucia and Trinidad and Tobago experienced lower growths due to weaker energy production in T&T and an overall weaker investment climate.

Unemployment continued to be a major problem in the Caribbean with its level at 9.0 percent continuing its three year trend of rising unemployment.

Barbados, Belize and ECCU continue their policy of fixed exchange rate vis-à-vis the US dollar. The Guyana dollar was relatively stable at \$208.50 during the third quarter while the Jamaican dollar depreciated to JAM\$135.02 against the US dollar. The Trinidad & Tobago dollar hovered around TT\$6.78 vis-à-vis the US dollar.

Commodity Prices

Gold price was around US\$1,510.58 per ounce, an increase of 20.8 percent from the end of 2018. Rice price increased by 5.7 percent to US\$427.00 per metric tonne while sugar price declined to US\$0.26 per kilogram. Oil price also increased by 10.4 percent to US\$62.33 per barrel. □

3. OUTLOOK FOR 2019

Guyana's economy is projected to expand by 4.5 percent at the end of 2019. The expansion in the major economic sectors as well as the emerging petroleum industry are expected to fuel growth.

Inflation is projected to be 2.5 percent on account of rising food costs.

The overall balance of payments deficit is expected to widen on account of a large current account deficit despite a surplus on the capital account. The current account deficit is expected to expand due to an increase in the merchandise trade deficit from higher imports for the expanding oil and gas industry. The capital account is projected to register a higher surplus resulting from increased inflows to the private sector through foreign direct investments.

Total receipts by the Bank are projected at US\$643.8 million. The main sources of inflows are expected from cambio purchases of US\$286.1 million, non-bank purchases of US\$171.6 million and other receipts of US\$147.1 million. Total payments are targeted at US\$622.3 million. The two major outflow categories anticipated are imports of US\$549.1 million and debt servicing totalling US\$72.0 million. The value of fuel imports is expected to account for 65.0 percent or US\$404.5 million of total hard currency payments.

The Central Government's fiscal deficit is projected to widen to G\$41,832 million at the end of December 2019, from a deficit of G\$26,842 million at end-December 2018.

This is a result of projected increases in current and capital expenditures by 13.3 percent and 25.9 percent respectively. Current revenue is projected to increase by 9.9 percent to G\$238,400 million reflecting expected increases in tax revenues for VAT & excise taxes and income taxes.

The NFPEs' deficit position is projected to reduce to G\$10,936 million at end-December 2019, from a deficit of G\$15,382 million at end-December 2018, due to estimated increases in current receipts by 8.4 percent to G\$126,928 million. In addition, current and capital expenditures are projected to increase by G\$280 million and G\$5,152 million respectively.

The stock of domestic debt is estimated to increase at end-December 2019 on account of higher projected issuance of treasury bills, while external debt stock is expected to be lower compared to the 2018 level, on account of an estimated decline in the stock of bilateral debt.

Domestic debt service is forecasted to climb higher at end-December 2019 due to an increase in principal repayments for treasury bills issued for fiscal support. In addition, external debt service payments are projected to increase marginally from the 2018 position on account of higher interest payments to multilateral creditors.

Global economic growth is projected at 3.0 percent at the end of 2019 owing to a global slowdown and uncertain recovery. Increased activity along with more robust global demand would help commodity prices to

further recover while economic performance in both emerging and developing countries are expected to be robust during the year. There is urgent need for policymakers to cooperatively de-escalate trade and geopolitical tensions in order to improve the

global trading system. Moreover, countries should continue to work together in addressing other major issues inclusive of climate change, international taxation, corruption and cybersecurity (WEO – October, 2019). □

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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
2009	214,867.0	127,508.6	-	18,199.0	760.0	108,549.7	2,310.7	-	2,310.7	-	-	44,431.6	40,616.0
2010	240,418.2	158,740.2	-	38,949.0	407.5	119,383.7	1,026.1	-	1,026.1	-	-	44,448.3	36,203.7
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													
Mar	222,120.7	146,402.8	16,032.7	12,172.6	198.7	117,998.8	2,985.6	-	2,985.6	-	-	42,050.6	30,681.6
Jun	210,577.6	137,708.5	16,268.1	14,060.9	197.1	107,182.4	1,393.4	-	1,393.4	-	-	42,050.6	29,425.0
Sep	203,204.3	130,167.1	21,238.5	12,491.6	188.9	96,248.0	1,590.4	-	1,590.4	-	-	42,050.6	29,396.1
Dec	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													
Mar	198,591.0	127,270.1	15,097.9	18,391.8	532.0	93,248.3	1,596.9	-	1,596.9	-	-	42,081.5	27,642.6
Jun	195,433.3	129,442.9	15,528.8	20,153.9	479.4	93,280.8	993.4	-	993.4	-	-	42,081.5	22,915.5
Sep	190,978.6	126,188.9	15,066.8	17,614.6	511.4	92,996.1	993.3	-	993.3	-	-	42,081.5	21,714.9
Dec	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													
Jan	216,646.3	119,519.1	6,683.9	21,618.5	269.9	90,946.8	995.1	-	995.1	-	-	42,207.3	53,924.8
Feb	218,125.6	121,907.6	5,687.4	24,542.6	254.3	91,423.3	993.8	-	993.8	-	-	42,207.3	53,017.0
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
Apr	224,598.8	121,708.2	5,226.7	25,729.4	253.5	90,498.5	993.5	-	993.5	-	-	42,207.3	59,689.8
May	223,873.8	122,071.4	5,219.5	24,187.7	222.7	92,441.6	993.5	-	993.5	-	-	42,207.3	58,601.6
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
Jul	221,200.6	118,956.4	4,968.5	21,741.7	222.7	92,023.5	993.5	-	993.5	-	-	42,207.3	59,043.5
Aug	220,155.5	117,928.9	3,775.1	21,624.9	187.3	92,341.5	993.5	-	993.5	-	-	42,207.3	59,025.8
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
Oct	221,297.3	117,574.0	3,684.3	21,647.3	187.3	92,055.0	993.5	-	993.5	-	-	42,207.3	60,522.5
Nov	218,842.4	118,957.9	2,912.4	23,971.1	152.5	91,921.9	993.5	-	993.5	-	-	42,207.3	56,683.7
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													
Jan	216,360.4	113,945.0	2,219.2	19,562.4	152.5	92,010.9	995.0	-	995.0	-	-	42,376.8	59,043.5
Feb	210,624.3	107,062.3	1,908.5	13,800.7	106.8	91,246.4	993.8	-	993.8	-	-	42,376.8	60,191.3
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
Apr	208,252.6	104,740.6	2,744.4	15,430.0	106.4	86,459.9	993.5	-	993.5	-	-	42,376.8	60,141.7
May	208,450.4	100,289.7	3,261.4	11,328.7	53.6	85,626.0	993.5	-	993.5	-	-	42,376.8	64,810.3
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
Jul	204,433.0	95,181.2	3,128.9	9,109.8	122.9	82,819.6	993.5	-	993.5	-	-	42,376.8	65,881.5
Aug	206,377.1	93,393.2	3,019.5	8,837.6	60.9	81,475.1	1,988.5	-	1,988.5	-	-	42,376.8	68,618.6
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
Oct	209,117.8	100,060.3	3,046.7	21,244.6	135.9	75,633.2	993.5	-	993.5	-	-	42,376.8	65,687.2
Nov	210,819.3	101,327.8	3,435.3	21,378.6	71.8	76,442.2	993.5	-	993.5	-	-	42,376.8	66,121.1
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

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
2009	17,485.9	4,943.3	593.5	18,133.1	2,782.9	43,938.7
2010	17,213.4	6,135.1	882.6	17,359.7	3,391.6	44,982.3
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						
Mar	23,177.9	8,030.8	351.6	26,347.9	857.0	58,765.2
Jun	26,657.5	7,656.9	720.4	27,199.5	1,019.4	63,253.6
Sep	27,183.8	7,238.9	551.0	29,190.6	1,759.7	65,924.0
Dec	23,617.4	7,811.5	487.2	31,390.4	1,908.7	65,215.2
2015						
Mar	24,134.4	7,688.2	641.0	32,751.2	1,978.5	67,193.3
Jun	24,895.1	7,969.9	988.9	35,126.0	1,488.6	70,468.5
Sep	26,298.9	7,833.2	615.2	36,061.1	1,318.5	72,126.9
Dec	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						
Jan	18,080.8	6,000.3	740.2	43,000.9	1,209.7	69,031.9
Feb	18,315.9	6,143.6	707.5	44,095.7	1,209.7	70,472.4
Mar	18,214.3	5,991.6	651.6	44,833.6	1,184.6	70,875.7
Apr	19,141.6	5,944.9	718.4	44,658.3	1,174.6	71,637.7
May	17,202.1	5,563.8	905.6	44,239.0	1,111.6	69,022.1
Jun	16,608.6	5,557.1	921.3	44,534.2	1,260.9	68,882.1
Jul	16,662.0	5,717.2	833.2	45,336.8	1,305.3	69,854.5
Aug	14,741.1	5,572.9	834.1	44,366.5	1,402.9	66,917.6
Sep	13,541.2	5,590.5	812.5	43,761.4	1,417.6	65,123.2
Oct	13,865.9	5,565.6	860.5	44,466.0	1,404.7	66,162.6
Nov	13,339.9	5,699.9	714.5	44,078.2	1,366.7	65,199.1
Dec	13,529.1	5,752.0	724.8	44,245.7	1,232.7	65,484.4
2018						
Jan	14,436.8	5,821.1	589.5	44,606.0	1,187.5	66,640.9
Feb	13,418.0	6,029.4	642.1	45,749.5	919.3	66,758.2
Mar	14,540.5	6,023.6	725.8	45,491.9	937.1	67,718.9
Apr	15,002.8	5,170.8	900.7	45,011.7	1,029.3	67,115.3
May	14,728.5	5,139.4	1,147.4	44,165.8	1,008.9	66,190.0
Jun	14,253.5	5,104.9	965.7	44,020.4	974.7	65,319.1
Jul	14,256.1	5,256.6	781.9	44,255.0	918.2	65,467.8
Aug	14,312.5	5,562.8	440.2	43,661.4	886.2	64,863.2
Sep	14,708.3	5,299.3	500.9	42,936.9	836.8	64,282.2
Oct	14,188.1	5,093.1	637.5	41,000.9	742.7	61,662.2
Nov	14,647.0	4,821.8	732.1	42,431.6	769.2	63,401.6
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

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				
2009	129,545.3	60,547.3	59,543.1	1,004.2	214.2	130,763.6
2010	145,669.0	52,055.3	44,136.8	7,918.5	254.6	153,842.0
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						
Mar	201,389.6	64,495.8	66,156.0	(1,660.2)	97.3	199,826.8
Jun	203,732.9	73,473.3	76,557.8	(3,084.5)	267.3	200,915.7
Sep	197,555.0	77,292.2	78,896.9	(1,604.6)	273.3	196,223.7
Dec	200,214.6	81,073.1	84,863.6	(3,790.5)	273.7	196,697.8
2015						
Mar	200,539.3	57,343.0	58,181.1	(838.1)	245.0	199,946.3
Jun	204,504.0	57,135.2	59,279.2	(2,144.0)	253.6	202,613.7
Sep	200,140.6	51,581.1	52,106.2	(525.1)	259.4	199,874.9
Dec	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						
Jan	206,615.5	56,872.9	55,708.2	1,164.6	81.8	207,861.9
Feb	207,861.9	49,133.3	48,631.9	501.4	81.5	208,444.9
Mar	208,444.9	61,087.1	60,745.6	341.5	263.0	209,049.4
Apr	209,049.4	56,230.1	54,642.1	1,588.0	96.9	210,734.3
May	210,734.3	62,608.1	62,286.2	321.9	99.2	211,155.4
Jun	211,155.4	57,796.9	59,482.6	(1,685.7)	254.6	209,724.3
Jul	209,724.3	54,504.0	54,054.1	449.9	52.8	210,226.9
Aug	210,226.9	60,572.6	61,272.1	(699.5)	53.0	209,580.4
Sep	209,580.4	58,862.4	56,216.4	2,646.0	227.4	212,453.8
Oct	212,453.8	63,887.1	60,513.1	3,374.0	95.7	215,923.5
Nov	215,923.5	77,365.8	76,970.9	394.9	95.9	216,414.3
Dec	216,414.3	72,359.6	75,965.1	(3,605.5)	247.5	213,056.3
2018						
Jan	213,056.3	88,625.4	85,058.0	3,567.3	51.5	216,675.2
Feb	216,675.2	67,393.2	67,679.3	(286.1)	36.0	216,425.1
Mar	216,425.1	74,941.5	72,204.9	2,736.6	196.4	219,358.0
Apr	219,358.0	77,094.3	73,953.9	3,140.4	98.0	222,596.4
May	222,596.4	93,722.5	80,560.8	13,161.7	100.5	235,858.6
Jun	235,858.6	70,976.8	71,861.1	(884.3)	208.5	235,182.8
Jul	235,182.8	77,675.3	77,131.2	544.1	36.3	235,763.1
Aug	235,763.1	73,574.3	73,663.6	(89.4)	36.1	235,709.9
Sep	235,709.9	66,277.7	64,410.3	1,867.4	209.6	237,786.9
Oct	237,786.9	79,138.2	81,181.0	(2,042.7)	98.2	235,842.3
Nov	235,842.3	73,624.3	71,870.9	1,753.4	98.5	237,694.1
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

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2009	315,248.3
2010	312,714.6
2011	356,107.3
2012	381,533.4
2013	439,549.5
2014	
Mar	410,162.0
Jun	455,937.3
Sep	706,015.0
Dec	679,084.3
2015	
Mar	642,040.0
Jun	656,457.2
Sep	637,324.4
Dec	684,992.4
2016	
Mar	384,016.8
Jun	424,117.0
Sep	433,109.8
Dec	440,285.6
2017	
Jan	437,831.8
Feb	402,289.0
Mar	449,305.8
Apr	380,883.8
May	440,448.7
Jun	473,312.9
Jul	425,467.2
Aug	458,341.4
Sep	420,491.1
Oct	446,973.3
Nov	480,856.1
Dec	438,528.3
2018	
Jan	474,315.2
Feb	484,162.3
Mar	454,772.4
Apr	456,949.6
May	500,743.1
Jun	461,219.9
Jul	438,642.5
Aug	437,507.6
Sep	418,673.9
Oct	504,403.1
Nov	455,257.8
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

Source: Commercial Banks

Table 2.9

Period	Clearings ¹⁾
2009	206,034.8
2010	226,350.4
2011	290,472.8
2012	303,599.2
2013	29,185.0
2014	
Mar	24,964.9
Jun	28,000.0
Sep	27,362.0
Dec	33,033.9
2015	
Mar	25,192.1
Jun	25,347.6
Sep	23,804.5
Dec	71,867.7
2016	
Mar	65,693.7
Jun	67,060.4
Sep	75,531.8
Dec	86,544.7
2017	
Jan	93,109.7
Feb	74,240.9
Mar	87,995.5
Apr	64,318.0
May	70,699.4
Jun	70,089.8
Jul	65,764.4
Aug	68,760.3
Sep	65,597.9
Oct	67,218.6
Nov	76,894.0
Dec	78,900.4
2018	
Jan	80,872.2
Feb	66,688.4
Mar	68,112.3
Apr	81,186.0
May	83,885.6
Jun	72,984.4
Jul	69,275.1
Aug	71,520.9
Sep	64,823.5
Oct	69,274.6
Nov	76,221.8
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

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: 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	
2009	37,112.4	36,195.6	1,845.0	56.1	5.3	50.7	1,788.9	34,262.9	26,966.6	7,296.3	87.7	-	87.7	916.8
2010	43,379.1	42,214.1	2,662.3	47.6	0.5	47.1	2,614.7	39,540.7	30,941.4	8,599.4	11.1	0.0	11.1	1,165.0
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														
Mar	65,690.6	65,003.1	2,403.3	4.8	4.8	0.0	2,398.5	62,399.0	51,066.2	11,332.8	200.8	-	200.8	687.5
Jun	68,445.7	67,651.8	2,589.7	3.7	1.3	2.4	2,586.0	64,843.2	53,874.5	10,968.7	218.9	-	218.9	794.0
Sep	67,765.6	67,013.2	2,390.5	3.3	0.1	3.2	2,387.2	64,297.4	53,256.7	11,040.8	325.3	-	325.3	752.4
Dec	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														
Mar	68,408.4	67,856.7	1,688.7	0.5	0.5	0.0	1,688.2	66,087.9	55,338.7	10,749.2	80.2	-	80.2	551.7
Jun	69,769.0	69,103.5	1,425.2	2.2	2.2	-	1,423.0	67,498.7	56,426.5	11,072.2	179.6	-	179.6	665.6
Sep	69,623.2	68,966.9	1,132.5	4.6	1.8	2.7	1,128.0	67,362.4	55,720.1	11,642.3	472.0	-	472.0	656.3
Dec	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														
Jan	68,506.9	67,867.1	198.8	111.4	1.1	110.4	87.3	67,065.5	54,236.5	12,829.0	602.8	-	602.8	639.8
Feb	67,256.8	67,045.0	439.9	69.5	0.8	68.7	370.4	66,295.0	53,700.1	12,594.9	310.1	-	310.1	211.8
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
Apr	67,873.2	67,442.4	510.0	74.2	1.6	72.5	435.9	66,740.9	53,818.8	12,922.0	191.5	-	191.5	430.8
May	67,411.7	67,194.2	363.9	124.2	1.0	123.2	239.7	66,509.7	53,346.8	13,162.9	320.5	-	320.5	217.5
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
Jul	66,257.8	66,006.2	197.5	120.1	0.3	119.9	77.3	65,591.6	53,397.5	12,194.1	217.2	-	217.2	251.6
Aug	66,944.7	66,614.2	447.0	121.1	0.3	120.8	326.0	66,030.1	53,818.2	12,211.9	137.1	-	137.1	330.5
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
Oct	68,076.1	67,793.3	459.9	116.8	4.2	112.6	343.1	67,161.9	53,976.4	13,185.5	171.5	-	171.5	282.8
Nov	69,216.0	68,836.9	427.7	115.5	1.7	113.8	312.2	68,151.8	54,785.3	13,366.5	257.3	-	257.3	379.1
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														
Jan	69,331.1	68,883.6	1,148.6	38.4	0.5	37.9	1,110.1	67,499.1	54,771.7	12,727.4	236.0	-	236.0	447.5
Feb	71,157.6	70,807.6	160.5	77.1	17.6	59.5	83.4	70,390.1	57,811.5	12,578.7	257.0	-	257.0	349.9
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
Apr	72,119.8	71,056.4	414.7	143.4	65.7	77.7	271.3	70,429.6	58,653.6	11,776.0	212.0	-	212.0	1,063.5
May	72,299.0	71,978.5	322.5	128.9	48.4	80.5	193.6	71,384.4	59,544.3	11,840.2	271.7	-	271.7	320.5
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
Jul	71,921.0	71,544.1	243.9	168.2	57.3	110.9	75.7	70,899.4	58,191.6	12,707.8	400.8	-	400.8	376.9
Aug	73,163.0	72,855.8	246.3	166.5	46.6	119.8	79.8	72,227.1	58,925.6	13,301.6	382.4	-	382.4	307.1
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
Oct	78,916.4	78,536.6	183.5	107.3	29.4	77.9	76.2	78,128.6	64,524.5	13,604.1	224.5	-	224.5	379.8
Nov	78,866.1	78,454.2	249.4	174.0	65.3	108.7	75.5	77,980.1	64,299.4	13,680.7	224.6	-	224.6	412.0
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	80,073.3	79,520.5	278.1	75.8	75.7	0.1	202.3	78,892.9	65,952.5	12,940.3	349.5	-	349.5	552.9

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

Table 2-13(a)

	2009		2010		2011	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	75.6	-	55.3	-	61.7	-
FINANCIAL INSTITUTIONS	-	103.0	0.0	15.5	-	31.1
Pub. Finan. Instits.	-	-	0.0	-	-	-
Co-op Finan. Instits.	-	31.9	-	0.1	-	0.1
Insurance Companies	-	63.2	-	13.4	-	6.5
Building Societies	-	-	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	8.0	-	1.9	-	24.5
Trust & Investment Companies	-	-	-	0.0	-	-
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	2,641.3	42,109.3	3,085.2	50,886.2	4,030.9	64,567.3
Agriculture	754.9	5,086.9	868.1	6,755.2	1,542.9	9,617.9
Sugarcane	754.9	1,333.4	866.0	1,695.0	1,542.9	2,338.1
Paddy	-	1,818.3	-	2,682.1	-	3,865.6
Other Farming	-	55.2	-	66.0	-	114.9
Livestock	-	597.5	-	930.6	-	1,219.9
Forestry	-	105.6	2.0	163.3	-	586.7
Shrimp & Other Fishing	-	1,176.9	-	1,218.1	-	1,492.8
Mining & Quarrying	0.7	1,505.8	2.2	2,582.0	0.4	2,806.1
Bauxite	-	-	0.1	-	-	-
Other	0.7	1,505.8	2.1	2,582.0	0.4	2,806.1
Manufacturing	1,884.7	10,441.8	2,214.9	12,861.3	2,414.5	16,674.9
Timber and Sawmilling	-	1,656.9	-	1,613.3	-	1,385.8
Other Constr. and Engin.	-	2,645.0	-	4,108.9	-	7,167.9
Sugar Molasses	1,367.9	0.8	1,548.3	290.7	1,871.5	564.7
Rice Milling	51.4	1,538.0	36.4	1,399.8	20.8	1,605.5
Beverages, Food & Tobacco	-	1,654.0	-	2,178.6	-	2,691.6
Textiles & Clothing	-	61.8	-	78.3	-	143.6
Electricity	465.4	11.7	630.3	59.8	522.2	68.0
Other Manufacturing	-	2,873.6	-	3,131.8	-	3,047.8
Services	0.9	25,074.8	-	28,687.7	73.1	35,468.3
Drainage & Irrigation	-	13.1	-	6.9	-	17.6
Transportation	-	2,452.2	-	3,014.8	-	3,329.7
Telecommunications	-	63.7	-	98.4	-	221.7
Entertaining & Catering	-	1,959.0	-	2,914.6	-	2,891.8
Distribution	-	13,849.3	-	17,287.4	2.6	21,556.2
Education	-	23.6	-	218.7	-	472.1
Health	-	337.2	-	490.0	-	663.1
Professional Services	-	781.6	-	1,015.1	-	1,207.9
Other Services	0.9	5,595.2	-	3,641.8	70.5	5,108.1
HOUSEHOLDS	-	16,583.8	-	18,768.0	-	21,631.8
Housing	-	3,857.4	-	5,147.1	-	6,304.3
Motor Cars	-	3,836.0	-	4,432.0	-	5,115.9
Other Durable Goods	-	349.6	-	437.9	-	479.1
Education	-	164.3	-	201.5	-	233.6
Travel	-	11.7	-	23.1	-	20.9
Other Purposes	-	8,364.8	-	8,526.3	-	9,478.0
TOTAL	2,716.9	58,796.1	3,140.5	69,669.6	4,092.5	86,230.1

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR¹**
(G\$ Million)

Table 2-13(b)

	2012		2013		2014	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	63.3	-	8.0	-	20.7	-
FINANCIAL INSTITUTIONS	-	359.5	-	835.9	-	1,406.2
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	63.3	-	100.3	-	77.5
Insurance Companies	-	10.9	-	265.2	-	226.5
Building Societies	-	0.0	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	225.2	-	441.0	-	447.7
Trust & Investment Companies	-	60.0	-	29.3	-	654.5
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	3,661.2	81,875.4	2,587.5	94,992.3	2,398.8	105,654.4
Agriculture	891.8	11,331.7	587.8	13,340.6	770.6	12,008.2
Sugarcane	891.5	2,558.3	587.8	2,882.8	770.6	2,544.1
Paddy	-	5,163.0	-	5,980.6	-	5,151.1
Other Farming	-	291.9	-	365.0	-	593.6
Livestock	-	1,401.1	-	1,752.0	-	1,639.3
Forestry	0.3	602.8	-	1,163.7	-	990.2
Shrimp & Other Fishing	-	1,314.7	-	1,196.5	-	1,090.0
Mining & Quarrying	1.2	4,247.4	1.4	5,207.7	1.1	5,456.8
Bauxite	-	-	-	-	-	-
Other	1.2	4,247.4	1.4	5,207.7	1.1	5,456.8
Manufacturing	2,677.9	22,213.8	1,936.0	26,887.6	1,536.4	31,169.4
Timber and Sawmilling	-	1,979.1	-	2,256.7	-	2,419.1
Other Constr. and Engin.	-	9,056.4	-	11,083.0	-	13,422.6
Sugar Molasses	1,625.4	21.5	1,909.1	-	1,536.4	-
Rice Milling	4.5	3,317.6	-	3,876.5	-	4,213.7
Beverages, Food & Tobacco	-	3,795.2	-	6,241.9	-	6,728.9
Textiles & Clothing	-	192.1	-	174.0	-	187.5
Electricity	1,047.9	172.5	26.9	0.3	0.0	12.1
Other Manufacturing	-	3,679.4	-	3,255.1	-	4,185.6
Services	90.4	44,082.5	62.3	49,556.4	90.7	57,020.0
Drainage & Irrigation	-	4.5	-	0.6	-	0.3
Transportation	-	3,698.3	-	4,518.0	-	7,066.9
Telecommunications	-	195.6	-	280.6	-	435.8
Entertaining & Catering	-	3,383.4	-	3,890.2	-	4,016.1
Distribution	-	26,398.6	-	29,222.9	-	29,649.9
Education	0.0	850.5	-	1,136.4	-	1,125.7
Health	-	1,043.9	-	1,290.7	-	1,119.9
Professional Services	-	1,287.1	-	1,525.8	-	2,422.6
Other Services	90.4	7,220.7	62.3	7,691.2	90.7	11,182.7
HOUSEHOLDS	-	23,365.5	-	25,309.2	-	24,848.1
Housing	-	4,760.9	-	6,037.8	-	6,565.3
Motor Cars	-	7,570.9	-	7,983.3	-	8,217.2
Other Durable Goods	-	721.4	-	743.6	-	751.9
Education	-	429.0	-	522.6	-	696.4
Travel	-	110.7	-	125.7	-	143.8
Other Purposes	-	9,772.6	-	9,896.2	-	8,473.5
TOTAL	3,724.5	105,600.5	2,595.5	121,137.4	2,419.5	131,908.7

Source: Commercial Banks

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

Table 2-13(c)

	2015							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	0.9	-	2.5	-	4.6	-	44.3	-
FINANCIAL INSTITUTIONS	-	1,370.5	-	1,443.1	-	1,719.7	-	1,504.1
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	47.0	-	16.9	-	27.2	-	13.4
Insurance Companies	-	224.9	-	216.7	-	224.4	-	222.1
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	424.1	-	517.1	-	775.7	-	576.2
Trust & Investment Companies	-	674.5	-	692.3	-	692.3	-	692.3
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2,119.0	102,920.5	1,827.6	103,390.4	1,837.0	102,723.2	1,953.9	106,542.4
Agriculture	511.9	11,105.4	499.0	13,062.4	486.1	11,395.3	708.4	11,689.5
Sugarcane	511.9	2,450.6	499.0	2,247.9	486.1	2,231.6	708.4	2,029.4
Paddy	-	4,394.2	-	6,536.5	-	5,140.5	-	5,506.7
Other Farming	-	801.8	-	789.5	-	804.1	-	1,110.8
Livestock	-	1,688.7	-	1,609.4	-	1,228.8	-	1,197.3
Forestry	-	954.3	-	1,007.1	-	953.9	-	859.8
Shrimp & Other Fishing	-	815.8	-	872.1	-	1,036.4	-	985.4
Mining & Quarrying	0.6	5,341.1	0.1	5,414.4	0.4	5,009.4	0.8	4,893.8
Bauxite	-	-	-	-	-	-	-	-
Other	0.6	5,341.1	0.1	5,414.4	0.4	5,009.4	0.8	4,893.8
Manufacturing	1,534.7	30,964.6	1,238.9	30,479.6	1,260.4	30,117.2	1,244.8	30,224.3
Timber and Sawmilling	-	2,386.7	-	2,355.4	-	2,413.6	-	2,420.6
Other Constr. and Engin.	-	13,809.2	-	14,045.8	-	14,085.0	-	13,988.8
Sugar Molasses	1,534.7	-	1,238.9	-	1,260.4	0.1	1,244.8	-
Rice Milling	-	3,669.8	-	2,822.2	-	2,895.1	-	3,301.2
Beverages, Food & Tobacco	-	6,780.2	-	6,680.7	-	6,079.2	-	5,927.0
Textiles & Clothing	-	142.5	-	137.2	-	136.6	-	128.4
Electricity	-	9.4	-	7.8	-	7.2	-	6.5
Other Manufacturing	-	4,166.9	-	4,430.4	-	4,500.5	-	4,451.9
Services	71.9	55,509.4	89.7	54,434.0	90.1	56,201.4	0.0	59,734.8
Drainage & Irrigation	-	0.2	-	0.2	-	0.1	-	0.1
Transportation	-	7,075.0	-	6,684.3	-	6,383.1	-	6,168.4
Telecommunications	-	404.3	-	415.3	-	356.5	-	345.5
Entertaining & Catering	-	4,102.3	-	4,075.7	-	3,946.2	-	3,801.8
Distribution	-	28,769.6	-	28,438.8	-	30,754.2	-	33,996.3
Education	-	1,104.4	-	1,098.1	-	1,489.4	-	1,445.1
Health	-	1,124.1	-	1,243.6	-	1,215.0	-	1,258.2
Professional Services	-	2,407.9	-	2,462.7	-	2,504.5	-	2,510.9
Other Services	71.9	10,521.6	89.7	10,015.5	90.1	9,552.4	0.0	10,208.5
HOUSEHOLDS	-	23,575.2	-	23,941.7	-	24,920.0	-	27,589.2
Home Improvement	-	6,696.9	-	7,020.7	-	7,462.1	-	8,042.5
Motor Cars	-	7,987.3	-	7,804.3	-	8,001.3	-	7,971.4
Other Durable Goods	-	742.2	-	739.6	-	705.9	-	1,083.2
Education	-	636.2	-	601.7	-	765.7	-	687.8
Travel	-	147.3	-	181.0	-	241.5	-	229.3
Other Purposes	-	7,365.4	-	7,594.4	-	7,743.5	-	9,574.9
TOTAL	2,119.9	127,866.2	1,830.1	128,775.2	1,841.6	129,362.9	1,998.2	135,635.6

Source: Commercial Banks

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

Table 2-13(d)

	2016							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	1.2	-	96.2	-	158.9	-	162.0	-
FINANCIAL INSTITUTIONS	-	812.5	-	800.3	-	998.6	-	1,252.7
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	11.7	-	9.9	-	8.2	-	6.4
Insurance Companies	-	192.6	-	253.5	-	311.8	-	318.9
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	138.7	-	75.3	-	218.3	-	467.0
Trust & Investment Companies	-	469.6	-	461.6	-	460.4	-	460.4
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,910.8	103,811.8	1,878.1	103,399.2	1,908.2	104,456.8	1,773.7	106,135.6
Agriculture	695.0	11,938.5	853.4	11,462.0	882.8	11,576.2	851.1	11,172.0
Sugarcane	694.8	2,031.6	848.8	2,007.0	881.0	1,990.9	851.1	1,949.7
Paddy	-	5,978.9	-	5,553.6	-	5,586.5	-	5,249.0
Other Farming	-	1,098.4	-	1,080.6	0.3	1,067.0	-	1,055.1
Livestock	-	1,214.2	-	1,136.4	-	1,160.8	-	1,135.2
Forestry	0.2	841.3	4.7	836.9	1.5	796.2	-	814.8
Shrimp & Other Fishing	-	774.1	-	847.5	-	974.7	-	968.2
Mining & Quarrying	0.1	4,948.3	0.0	4,458.5	0.7	4,260.7	0.8	4,171.8
Bauxite	-	-	-	-	-	-	-	-
Other	0.1	4,948.3	0.0	4,458.5	0.7	4,260.7	0.8	4,171.8
Manufacturing	1,215.4	30,447.6	1,024.6	29,713.1	1,024.6	29,004.9	921.7	28,706.9
Timber and Sawmilling	-	2,341.7	-	1,756.8	-	1,837.0	-	1,826.5
Other Constr. and Engin.	-	14,112.4	-	13,310.1	-	13,005.1	-	11,865.8
Sugar Molasses	1,215.4	-	1,024.6	-	1,024.6	-	921.7	-
Rice Milling	-	2,997.9	-	2,970.8	-	2,873.1	-	2,895.6
Beverages, Food & Tobacco	-	6,437.8	-	6,600.3	-	6,233.4	-	7,013.8
Textiles & Clothing	-	122.3	-	149.5	-	125.9	-	108.5
Electricity	0.0	6.2	0.0	5.6	0.0	5.1	0.0	4.7
Other Manufacturing	-	4,429.1	-	4,919.9	-	4,925.3	-	4,991.9
Services	0.3	56,477.4	0.1	57,765.6	0.0	59,614.9	0.0	62,085.0
Drainage & Irrigation	-	0.1	-	0.1	-	0.2	-	0.0
Transportation	-	5,936.2	-	5,901.6	-	5,655.9	-	5,592.2
Telecommunications	-	346.0	-	323.0	-	367.9	-	349.9
Entertaining & Catering	-	3,629.8	-	3,757.0	-	4,041.6	-	3,886.9
Distribution	-	31,348.2	-	31,583.6	-	31,274.7	-	32,976.8
Education	-	1,539.0	-	1,642.5	-	1,635.1	-	1,638.0
Health	-	1,160.9	-	1,103.6	-	1,114.9	-	1,063.4
Professional Services	-	2,505.1	-	2,731.7	-	2,845.0	-	2,769.2
Other Services	0.3	10,012.2	0.1	10,722.7	0.0	12,679.8	0.0	13,808.6
HOUSEHOLDS	-	27,048.6	-	28,006.7	-	27,985.7	-	29,610.0
Home Improvement	-	8,167.5	-	8,302.8	-	8,427.0	-	8,552.5
Motor Cars	-	7,824.2	-	7,867.4	-	7,763.7	-	7,680.5
Other Durable Goods	-	1,013.6	-	1,075.0	-	962.7	-	1,180.3
Education	-	603.6	-	621.0	-	1,172.2	-	1,021.9
Travel	-	221.5	-	268.9	-	317.5	-	279.5
Other Purposes	-	9,218.1	-	9,871.7	-	9,342.5	-	10,895.4
TOTAL	1,912.0	131,672.9	1,974.3	132,206.2	2,067.1	133,441.1	1,935.7	136,998.4

Source: Commercial Banks

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

Table 2-13(e)

	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(f)

	2018											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	38.5	-	77.1	-	94.2	-	143.4	-	128.9	-	167.5	-
FINANCIAL INSTITUTIONS	-	797.4	-	814.7	-	722.2	-	760.4	-	816.5	-	784.3
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	2.8	-	-	-	-	-	-
Insurance Companies	-	174.7	-	161.9	-	140.7	-	155.5	-	203.9	-	113.2
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	168.7	-	198.9	-	124.2	-	152.5	-	160.1	-	218.6
Trust & Investment Companies	-	454.0	-	454.0	-	454.4	-	452.5	-	452.5	-	452.5
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2,028.4	102,750.5	1,003.0	105,231.6	997.0	106,072.8	1,243.8	106,603.7	1,364.9	108,304.2	1,342.7	110,098.9
<i>Agriculture</i>	1,107.9	11,241.3	75.4	11,274.2	75.9	11,395.4	271.3	11,951.5	393.6	13,270.7	370.3	13,422.6
Sugarcane	1,106.1	1,520.8	75.4	1,517.7	75.5	1,352.1	271.3	1,348.9	393.0	1,350.4	370.3	1,351.7
Paddy	-	5,725.8	-	5,590.4	-	5,998.6	-	6,571.1	-	7,408.6	-	7,508.9
Other Farming	-	1,078.5	-	1,068.9	-	1,093.9	-	1,088.2	-	1,247.3	-	1,152.1
Livestock	-	1,456.3	-	1,525.9	-	1,412.9	-	1,417.8	-	1,712.2	-	1,755.9
Forestry	1.8	417.2	-	429.0	0.4	412.8	-	416.5	0.6	417.7	-	406.5
Shrimp & Other Fishing	-	1,042.6	-	1,142.2	-	1,125.2	-	1,109.0	-	1,134.6	-	1,247.4
<i>Mining & Quarrying</i>	2.3	4,748.1	2.5	4,698.1	-	4,540.0	-	4,752.5	-	4,583.4	-	4,910.3
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	2.3	4,748.1	2.5	4,698.1	-	4,540.0	-	4,752.5	-	4,583.4	-	4,910.3
<i>Manufacturing</i>	918.3	24,103.4	919.6	24,428.3	921.1	24,290.6	922.5	25,469.2	923.9	25,911.0	925.3	26,007.6
Timber and Sawmilling	-	1,751.3	-	1,742.8	-	1,707.8	-	1,708.4	-	1,745.0	-	1,681.1
Other Constr. and Engin.	-	10,128.1	-	10,312.4	-	10,313.4	-	10,250.9	-	10,195.8	-	10,095.4
Sugar Molasses	918.3	-	919.6	0.0	921.1	0.0	922.5	0.0	923.9	-	925.3	-
Rice Milling	-	2,433.7	-	2,357.3	-	2,790.4	-	4,133.5	-	4,046.9	-	3,850.0
Beverages, Food & Tobacco	-	5,167.9	-	5,069.2	-	4,243.6	-	4,652.5	-	4,541.9	-	4,061.7
Textiles & Clothing	-	72.0	-	74.1	-	92.8	-	95.6	-	111.9	-	107.6
Electricity	-	2.1	-	1.7	-	1.5	-	1.3	-	1.0	-	0.8
Other Manufacturing	-	4,548.2	-	4,870.8	-	5,141.1	-	4,627.0	-	5,268.6	-	6,210.9
<i>Services</i>	0.0	62,657.8	5.5	64,831.1	0.0	65,846.7	50.0	64,430.4	47.4	64,539.1	47.1	65,758.4
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	1,318.0	-	0.0	-	0.0
Transportation	-	5,078.6	-	5,074.9	-	5,444.9	50.0	3,979.5	47.4	5,215.5	47.1	5,268.8
Telecommunications	-	397.2	5.5	416.7	-	441.4	-	431.5	-	652.1	-	642.3
Entertaining & Catering	-	5,182.4	-	5,062.5	-	4,954.1	-	4,896.4	-	4,948.7	-	4,953.5
Distribution	-	31,905.9	-	34,070.2	-	34,686.8	-	33,744.0	-	33,577.8	-	34,252.9
Education	-	1,413.2	-	1,413.4	-	1,398.2	-	1,590.1	-	1,585.7	-	1,780.0
Health	-	1,145.4	-	1,115.9	-	1,089.1	-	1,015.5	-	1,020.1	-	997.4
Professional Services	-	2,215.1	-	2,053.8	-	2,040.4	-	2,156.9	-	2,202.5	-	2,211.8
Other Services	0.0	15,320.2	0.0	15,623.6	0.0	15,791.7	0.0	15,298.6	0.0	15,336.7	(0.0)	15,651.7
HOUSEHOLDS	-	29,066.3	-	28,908.8	-	27,864.6	-	27,669.5	-	27,826.7	-	28,223.3
Home Improvement	-	8,823.8	-	8,710.2	-	8,791.5	-	8,680.1	-	8,721.7	-	9,122.7
Motor Cars	-	7,427.1	-	7,421.6	-	7,333.4	-	7,280.2	-	7,270.7	-	7,272.8
Other Durable Goods	-	1,318.5	-	1,272.7	-	1,264.6	-	1,245.1	-	1,260.9	-	1,212.9
Education	-	1,035.3	-	966.5	-	900.0	-	841.4	-	793.8	-	935.4
Travel	-	271.6	-	264.9	-	263.0	-	256.1	-	275.3	-	276.1
Other Purposes	-	10,189.9	-	10,272.9	-	9,312.1	-	9,366.6	-	9,504.3	-	9,403.4
TOTAL	2,066.9	132,614.3	1,080.1	134,955.1	1,091.2	134,659.7	1,387.2	135,033.6	1,493.8	136,947.3	1,510.2	139,106.5

Source: Commercial Banks

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

Table 2-13(g)

	2018											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	168.2	-	166.5	-	115.5	-	107.3	-	174.0	-	137.4	-
FINANCIAL INSTITUTIONS	-	937.3	-	913.9	-	889.4	-	745.9	-	741.8	-	847.9
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	143.0	-	152.4	-	107.2	-	109.7	-	74.5	-	70.0
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	341.8	-	310.0	-	332.7	-	186.8	-	217.8	-	331.4
Trust & Investment Companies	-	452.5	-	451.5	-	449.5	-	449.5	-	449.5	-	446.5
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,236.8	106,460.8	1,239.4	106,704.1	1,158.0	109,566.5	1,155.6	112,140.3	1,120.0	111,644.7	1,124.4	112,791.9
<i>Agriculture</i>	275.7	12,384.9	279.8	12,227.3	280.3	12,616.4	276.2	13,659.9	275.5	13,242.7	278.2	13,443.8
Sugarcane	275.5	1,353.2	276.0	1,364.6	275.5	1,123.8	275.5	1,118.2	275.5	1,118.4	278.2	1,039.3
Paddy	-	6,791.3	-	6,435.9	-	6,968.9	-	7,361.0	-	7,315.4	-	7,301.4
Other Farming	-	983.3	-	1,078.7	-	1,009.2	-	1,042.6	-	1,028.1	-	1,051.7
Livestock	-	1,599.3	-	1,570.8	-	1,759.0	-	1,719.4	-	1,350.9	-	1,341.1
Forestry	0.2	410.4	3.8	414.5	4.9	417.2	0.7	438.9	-	442.5	-	477.0
Shrimp & Other Fishing	-	1,247.5	-	1,362.8	-	1,338.2	-	1,979.8	-	1,987.3	-	2,233.3
<i>Mining & Quarrying</i>	-	4,912.7	-	5,162.2	-	5,299.5	-	4,974.0	-	5,364.4	-	5,130.2
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	4,912.7	-	5,162.2	-	5,299.5	-	4,974.0	-	5,364.4	-	5,130.2
<i>Manufacturing</i>	913.0	24,704.9	914.4	24,243.9	832.3	24,719.8	833.7	24,534.3	801.9	24,443.0	803.4	24,456.6
Timber and Sawmilling	-	1,669.4	-	1,691.9	-	1,644.2	-	1,629.1	-	1,640.5	-	1,662.7
Other Constr. and Engin.	-	9,913.5	-	9,894.3	-	9,678.7	-	9,627.5	-	9,901.4	-	9,977.8
Sugar Molasses	913.0	-	914.4	0.0	832.3	0.0	833.7	-	801.9	0.0	803.4	-
Rice Milling	-	3,186.3	-	2,574.1	-	3,126.3	-	4,115.0	-	3,493.0	-	3,056.6
Beverages, Food & Tobacco	-	3,792.9	-	3,813.0	-	3,965.6	-	3,992.8	-	4,448.7	-	4,555.8
Textiles & Clothing	-	75.9	-	76.0	-	76.3	-	73.9	-	65.6	-	53.0
Electricity	-	0.6	-	0.4	-	0.6	-	0.0	-	0.0	-	0.0
Other Manufacturing	-	6,066.1	-	6,194.2	-	6,228.1	-	5,096.1	-	4,893.8	-	5,150.6
<i>Services</i>	48.2	64,458.3	45.2	65,070.7	45.4	66,930.9	45.6	68,972.2	42.6	68,594.6	42.9	69,761.2
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Transportation	48.2	5,142.8	45.2	4,637.8	45.4	4,762.2	45.6	4,702.9	42.6	4,840.6	42.9	4,586.7
Telecommunications	-	569.1	-	570.7	-	578.0	-	569.0	-	564.7	-	570.2
Entertaining & Catering	-	5,095.1	-	5,059.7	-	5,092.7	-	5,001.4	-	5,000.9	-	5,061.5
Distribution	-	33,331.3	-	34,528.5	-	36,089.8	-	37,793.2	-	36,872.8	-	38,358.0
Education	-	1,774.3	-	1,766.2	-	1,765.5	-	1,826.9	-	1,863.7	-	2,501.7
Health	-	1,133.8	-	1,106.1	-	1,140.2	-	1,143.3	-	1,141.6	-	1,134.4
Professional Services	-	2,220.5	-	2,192.9	-	2,286.8	-	2,290.6	-	2,273.3	-	2,229.5
Other Services	-	15,191.3	0.0	15,208.9	0.0	15,215.7	-	15,644.9	-	16,037.0	-	15,319.3
HOUSEHOLDS	-	28,741.0	-	29,651.5	-	29,859.3	-	30,209.4	-	31,154.2	-	31,657.5
Home Improvement	-	9,008.7	-	9,516.2	-	9,596.6	-	9,694.1	-	10,543.7	-	10,547.8
Motor Cars	-	7,269.8	-	7,439.7	-	7,632.8	-	7,772.0	-	7,736.3	-	7,959.7
Other Durable Goods	-	1,125.2	-	1,046.7	-	991.5	-	987.3	-	1,025.2	-	1,110.8
Education	-	1,218.9	-	1,570.1	-	1,653.1	-	1,580.1	-	1,489.8	-	1,376.2
Travel	-	272.4	-	265.0	-	261.6	-	249.3	-	239.1	-	225.4
Other Purposes	-	9,846.1	-	9,813.7	-	9,723.8	-	9,926.6	-	10,120.1	-	10,437.5
TOTAL	1,405.0	136,139.1	1,405.9	137,269.5	1,273.5	140,315.2	1,262.8	143,095.7	1,294.0	143,540.7	1,261.8	145,297.2

Source: Commercial Banks

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

Table 2-13(h)

	2019											
	Jan		Feb		Mar		Apr		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	41.6	-	41.8	-	2.5	-	63.9	-	66.4	-	95.1	-
FINANCIAL INSTITUTIONS	-	963.5	-	925.9	-	1,000.2	-	1,100.6	-	1,104.6	-	1,085.6
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	197.4	-	175.7	-	189.2	-	214.0	-	230.3	-	211.7
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	319.6	-	305.2	-	367.0	-	442.6	-	425.6	-	431.9
Trust & Investment Companies	-	446.5	-	445.0	-	444.0	-	444.0	-	448.7	-	442.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	923.4	109,468.4	837.5	108,256.5	969.8	110,379.3	879.5	111,822.6	967.2	113,236.8	988.0	114,970.7
Agriculture	75.5	13,265.3	76.2	12,980.4	209.1	12,908.7	134.3	13,458.1	223.5	12,880.1	242.6	13,140.0
Sugarcane	75.5	872.1	75.4	877.2	200.6	872.5	134.3	873.3	223.0	872.4	242.6	873.2
Paddy	-	7,407.9	-	7,255.6	-	7,331.5	-	7,754.2	-	7,243.8	-	7,659.9
Other Farming	-	1,052.1	-	1,072.3	-	1,043.1	-	1,051.7	-	1,056.2	-	1,062.3
Livestock	-	1,391.0	-	1,531.0	-	1,268.5	-	1,502.0	-	1,370.1	-	1,408.1
Forestry	-	440.6	0.8	432.5	8.5	429.5	-	459.8	0.5	405.6	-	391.3
Shrimp & Other Fishing	-	2,101.6	-	1,811.8	-	1,963.6	-	1,817.2	-	1,932.0	-	1,745.1
Mining & Quarrying	-	4,957.9	-	4,609.5	-	4,830.2	-	4,694.3	-	5,068.7	-	5,204.7
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	4,957.9	-	4,609.5	-	4,830.2	-	4,694.3	-	5,068.7	-	5,204.7
Manufacturing	804.8	24,174.1	721.0	23,817.1	720.4	23,534.0	704.6	25,259.5	706.0	26,055.9	707.5	26,127.7
Timber and Sawmilling	-	1,610.8	-	1,586.9	-	1,575.1	-	1,583.5	-	1,610.0	-	1,631.1
Other Constr. and Engin.	-	10,019.7	-	10,432.9	-	10,407.6	-	10,455.4	-	10,403.2	-	10,587.9
Sugar Molasses	804.8	-	721.0	-	720.4	-	704.6	-	706.0	-	707.5	-
Rice Milling	-	2,620.3	-	2,249.8	-	2,177.4	-	3,190.1	-	3,802.9	-	3,391.5
Beverages, Food & Tobacco	-	4,720.3	-	4,533.0	-	4,308.8	-	5,413.5	-	5,195.6	-	5,438.9
Textiles & Clothing	-	55.0	-	48.4	-	53.5	-	57.0	-	102.6	-	105.6
Electricity	-	0.0	-	6.0	-	-	-	-	-	-	-	-
Other Manufacturing	-	5,148.0	-	4,960.1	-	5,011.6	-	4,560.1	-	4,941.6	-	4,972.7
Services	43.1	67,071.1	40.4	66,849.6	40.3	69,106.3	40.6	68,410.6	37.6	69,232.1	37.9	70,498.4
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	0.0	-	5.1	-	4.8
Transportation	43.1	4,576.9	40.1	4,585.8	40.3	4,497.4	40.5	4,764.9	37.6	4,940.4	37.8	5,063.0
Telecommunications	-	561.0	0.2	546.8	-	552.3	-	623.3	-	605.1	-	609.0
Entertaining & Catering	-	5,174.7	-	5,159.9	-	5,418.0	-	5,296.3	-	5,287.1	-	5,771.1
Distribution	-	35,568.0	-	34,970.7	-	35,767.5	-	34,568.5	-	34,622.6	-	35,935.9
Education	-	2,546.8	-	2,536.5	-	2,531.9	-	2,516.2	-	2,498.7	-	2,484.8
Health	-	1,017.1	-	919.2	-	1,023.2	-	1,040.6	-	1,091.5	-	1,071.8
Professional Services	-	2,179.9	-	2,194.2	-	2,172.7	-	2,273.3	-	2,213.5	-	1,690.0
Other Services	0.0	15,446.7	-	15,936.5	-	17,143.3	0.1	17,327.5	-	17,968.1	0.1	17,868.1
HOUSEHOLDS	-	31,899.7	-	31,706.1	-	31,987.1	-	31,591.7	-	31,776.3	-	32,041.4
Home Improvement	-	10,482.0	-	10,499.1	-	10,564.8	-	10,502.4	-	10,520.3	-	10,518.6
Motor Cars	-	8,055.5	-	8,059.2	-	8,083.3	-	8,173.3	-	8,396.5	-	8,605.1
Other Durable Goods	-	1,072.9	-	1,076.9	-	1,084.9	-	1,087.6	-	1,100.1	-	1,070.7
Education	-	1,292.0	-	1,193.8	-	1,100.9	-	1,011.4	-	940.9	-	1,089.2
Travel	-	216.7	-	212.0	-	201.5	-	197.5	-	216.6	-	215.9
Other Purposes	-	10,780.7	-	10,665.1	-	10,951.7	-	10,619.4	-	10,601.9	-	10,541.8
TOTAL	965.0	142,331.7	879.4	140,888.5	972.3	143,366.5	943.5	144,515.0	1,033.6	146,117.7	1,083.0	148,097.8

Source: Commercial Banks

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

Table 2-13(i)

	2019					
	Jul		Aug		Sep	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	86.2	-	65.2	-	75.8	-
FINANCIAL INSTITUTIONS	-	1,035.0	-	1,033.1	-	1,218.5
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-
Insurance Companies	-	55.7	-	59.5	-	233.3
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	537.3	-	531.7	-	543.2
Trust & Investment Companies	-	442.0	-	442.0	-	442.0
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,020.7	113,652.5	1,000.6	115,992.8	1,110.9	118,329.5
Agriculture	275.5	12,181.8	276.1	11,689.6	277.8	13,413.0
Sugarcane	275.5	873.0	275.5	877.8	275.5	871.0
Paddy	-	6,761.9	-	5,911.7	-	7,427.6
Other Farming	-	1,039.9	-	1,032.0	-	1,042.1
Livestock	-	1,269.7	-	1,496.7	-	1,499.4
Forestry	-	425.2	0.6	423.3	2.3	426.8
Shrimp & Other Fishing	-	1,812.1	-	1,948.1	-	2,146.1
Mining & Quarrying	-	5,360.6	-	5,387.0	0.0	5,522.9
Bauxite	-	-	-	-	-	-
Other	-	5,360.6	-	5,387.0	0.0	5,522.9
Manufacturing	707.2	22,934.6	689.4	23,690.1	797.7	23,218.0
Timber and Sawmilling	-	1,560.2	-	1,558.5	-	1,469.7
Other Constr. and Engin.	-	10,938.8	-	10,623.7	-	10,821.7
Sugar Molasses	210.0	-	689.4	1.4	673.3	-
Rice Milling	497.2	2,139.2	-	2,218.9	-	1,943.1
Beverages, Food & Tobacco	-	3,982.8	-	4,136.6	-	4,056.9
Textiles & Clothing	-	96.5	-	153.5	-	94.7
Electricity	-	4.0	-	0.0	124.5	-
Other Manufacturing	-	4,213.1	-	4,997.5	-	4,831.9
Services	38.0	73,175.5	35.1	75,226.0	35.3	76,175.6
Drainage & Irrigation	-	4.7	-	4.6	-	5.1
Transportation	38.0	5,639.0	35.1	6,092.6	35.3	6,756.5
Telecommunications	-	1,180.2	-	1,594.2	-	2,162.2
Entertaining & Catering	-	5,801.1	-	5,833.5	-	5,807.8
Distribution	-	36,107.8	-	37,371.7	-	37,143.9
Education	-	2,470.6	-	2,456.3	-	2,434.6
Health	-	1,101.3	-	1,118.6	-	1,091.7
Professional Services	-	1,660.3	-	1,781.0	-	1,731.4
Other Services	0.0	19,210.4	0.0	18,973.6	0.0	19,042.4
HOUSEHOLDS	-	31,149.8	-	31,612.8	-	30,698.6
Home Improvement	-	9,473.6	-	9,422.1	-	9,491.1
Motor Cars	-	8,769.3	-	8,988.4	-	9,266.8
Other Durable Goods	-	991.0	-	926.6	-	890.2
Education	-	1,592.5	-	2,014.2	-	2,122.1
Travel	-	214.1	-	202.4	-	195.2
Other Purposes	-	10,109.3	-	10,059.0	-	8,733.4
TOTAL	1,106.9	145,837.2	1,065.8	148,638.7	1,186.7	150,246.6

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 (-)
2009	80,573.7	3,992.0	4,840.1	3,885.9	1,468.5	12,755.8	53,631.4	45,458.6	35,115.1
2010	105,036.7	5,154.5	15,766.9	7,608.9	3,917.7	8,187.6	64,401.1	51,915.9	53,120.8
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									
Mar	111,119.9	4,716.3	8,527.7	8,156.0	3,877.8	12,088.6	73,753.4	68,668.5	42,451.4
Jun	109,252.5	5,253.5	3,855.1	10,459.0	2,793.0	18,447.4	68,444.4	70,510.6	38,741.9
Sep	108,445.5	4,628.4	7,718.7	11,944.9	2,736.4	17,028.9	64,388.2	70,469.3	37,976.2
Dec	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									
Mar	114,189.5	6,364.3	5,661.1	14,212.3	1,960.1	26,072.2	59,919.5	73,258.2	40,931.3
Jun	119,805.3	6,622.5	17,070.0	10,233.3	1,977.4	25,440.6	58,461.5	75,259.8	44,545.5
Sep	116,570.7	6,223.5	19,725.0	9,052.3	1,657.0	18,951.6	60,961.3	75,201.0	41,369.7
Dec	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									
Jan	130,718.2	7,554.5	36,636.0	3,916.8	1,490.9	14,959.3	66,160.7	81,207.4	49,510.8
Feb	124,571.6	6,299.4	31,909.7	3,845.9	2,549.2	17,282.3	62,685.0	80,941.3	43,630.3
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
Apr	114,826.3	7,243.5	22,657.5	8,315.9	1,618.5	11,818.8	63,172.2	78,096.8	36,729.5
May	115,934.8	6,894.4	21,866.2	8,064.0	697.5	15,569.6	62,843.0	77,863.3	38,071.6
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
Jul	120,595.8	6,640.7	22,794.6	5,145.2	1,363.9	22,519.1	62,132.3	78,054.4	42,541.5
Aug	117,721.7	6,552.1	23,497.6	6,075.0	863.3	18,192.7	62,540.8	78,394.3	39,327.4
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
Oct	114,891.7	7,167.6	22,686.7	6,860.7	1,056.6	13,468.1	63,652.0	77,374.6	37,517.1
Nov	118,796.0	7,718.3	24,250.8	6,031.1	1,687.5	15,851.3	63,257.0	78,429.9	40,366.0
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									
Jan	123,994.3	8,008.2	26,427.5	7,298.3	960.6	18,127.3	63,172.4	79,327.3	44,667.0
Feb	125,259.0	8,105.3	27,897.7	8,271.7	1,131.9	16,951.9	62,900.5	79,381.4	45,877.5
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
Apr	124,598.2	7,471.5	26,370.1	10,186.0	1,638.2	16,549.2	62,383.2	80,418.2	44,180.0
May	126,058.7	8,531.6	32,248.9	8,143.6	2,008.4	15,996.9	59,129.3	80,014.4	46,044.3
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
Jul	123,085.4	7,352.5	31,882.1	9,375.8	987.5	17,030.8	56,456.7	83,049.8	40,035.6
Aug	124,417.1	7,618.4	35,465.1	7,970.3	1,139.5	15,930.9	56,293.0	82,854.7	41,562.4
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
Oct	115,756.2	7,657.4	28,037.8	7,757.1	505.3	14,579.4	57,219.2	82,441.3	33,314.8
Nov	122,279.2	7,146.6	32,439.4	8,032.3	2,841.0	14,780.1	57,039.8	83,471.2	38,808.1
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

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.

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G\$ Million)

Table 2.15

End of	Day Of Res.	Required	Actual	Surplus (+)		End of	Day Of Res.	Required	Actual	Surplus (+)
Period	Per.(Week)	Reserves	Reserves	Deficit (-)		Period	Per.(Week)	Reserves	Reserves	Deficit (-)
2017						2018				
Oct	06th	42,785.7	65,207.3	22,421.6		Oct	05th	46,678.2	78,790.8	32,112.7
	13th	43,292.7	62,280.8	18,988.1			12th	46,520.5	74,061.0	27,540.5
	20th	43,102.3	64,887.7	21,785.4			19th	46,084.0	75,192.5	29,108.5
	27th	43,328.3	66,015.0	22,686.7			26th	46,168.5	74,206.2	28,037.8
Nov	03rd	43,572.1	66,659.7	23,087.6		Nov	02nd	46,074.3	72,442.4	26,368.1
	10th	43,720.2	65,910.4	22,190.3			09th	46,026.2	73,399.3	27,373.1
	17th	43,719.4	67,225.5	23,506.1			16th	46,376.4	75,510.0	29,133.6
	24th	43,839.3	68,090.0	24,250.8			23rd	46,715.5	77,168.0	30,452.5
Dec	01st	43,934.4	67,558.7	23,624.3		Dec	30th	46,734.5	79,173.9	32,439.4
	08th	43,811.2	64,543.5	20,732.3			07th	47,020.5	78,289.6	31,269.2
	15th	44,032.2	60,505.8	16,473.7			14th	47,324.4	75,310.4	27,986.0
	22nd	43,738.1	59,059.9	15,321.8			21st	47,239.7	72,152.0	24,912.3
	29th	43,839.0	62,387.0	18,548.0			28th	46,965.5	75,047.8	28,082.4
2018						2019				
Jan	05th	43,819.4	66,149.4	22,330.0		Jan	04th	47,093.4	78,829.1	31,735.7
	12th	44,104.5	69,288.2	25,183.7			11th	46,927.9	82,456.6	35,528.7
	19th	44,422.3	67,838.8	23,416.5			18th	47,340.5	80,180.2	32,839.8
	26th	44,332.4	70,759.9	26,427.5			25th	46,964.4	81,296.3	34,332.0
Feb	02nd	44,499.1	71,786.2	27,287.1		Feb	01st	47,039.4	83,305.6	36,266.3
	09th	44,493.9	72,534.3	28,040.4			08th	47,042.6	82,248.2	35,205.6
	16th	44,501.9	73,224.4	28,722.4			15th	47,290.8	83,528.5	36,237.7
	23rd	44,382.3	72,280.1	27,897.8			22nd	47,371.5	77,639.3	30,267.8
Mar	02nd	44,345.4	72,550.5	28,205.1		Mar	01st	47,049.7	79,769.9	32,720.2
	09th	44,398.6	68,593.8	24,195.2			08th	47,280.7	78,281.5	31,000.7
	16th	44,358.8	67,198.0	22,839.1			15th	47,420.0	72,849.5	25,429.5
	23rd	44,348.0	68,267.8	23,919.8			22nd	47,310.8	72,958.1	25,647.3
	30th	44,356.7	67,253.7	22,897.0			29th	47,147.0	74,876.9	27,729.8
Apr	06th	44,266.1	68,904.0	24,637.8		Apr	05th	47,283.6	76,128.8	28,845.2
	13th	44,265.5	74,086.7	29,821.1			12th	47,598.7	78,412.0	30,813.3
	20th	44,961.4	77,269.8	32,308.4			19th	48,187.9	79,700.9	31,513.0
	27th	44,993.6	71,363.7	26,370.1			26th	48,242.5	73,929.6	25,687.1
May	04th	44,664.4	70,606.6	25,942.2		May	03rd	47,607.4	73,187.3	25,579.9
	11th	44,760.4	75,490.1	30,729.6			10th	47,597.7	74,583.1	26,985.5
	18th	44,867.4	77,735.7	32,868.3			17th	47,754.2	77,559.4	29,805.2
	25th	44,775.6	77,024.5	32,248.9			24th	47,976.2	79,082.0	31,105.8
Jun	01st	45,915.9	79,433.6	33,517.7		Jun	31st	47,903.2	78,665.8	30,762.5
	08th	46,454.5	78,701.0	32,246.5			07th	48,079.8	77,901.2	29,821.4
	15th	46,479.6	74,239.0	27,759.4			14th	48,383.4	72,802.5	24,419.0
	22nd	46,337.3	76,680.4	30,343.1			21st	47,991.2	74,562.0	26,570.8
	29th	46,250.7	74,781.6	28,531.0			28th	48,184.8	75,317.3	27,132.4
Jul	06th	45,837.5	77,055.1	31,217.7		Jul	05th	48,227.5	76,458.9	28,231.4
	13th	46,329.3	77,447.5	31,118.3			12th	48,296.8	76,801.0	28,504.3
	20th	31,270.1	81,190.8	49,920.7			19th	48,166.4	79,690.5	31,524.1
	27th	46,533.0	78,415.1	31,882.1			26th	48,281.8	80,993.8	32,712.0
Aug	03rd	46,459.4	76,951.2	30,491.8		Aug	02nd	48,407.2	84,618.0	36,210.8
	10th	46,509.3	76,365.6	29,856.3			09th	48,662.1	83,957.3	35,295.1
	17th	46,263.0	79,662.5	33,399.6			16th	48,702.2	83,940.8	35,238.5
	24th	46,287.0	80,487.4	34,200.4			23rd	48,877.6	84,381.4	35,503.7
	31st	46,425.6	81,890.7	35,465.1			30th	48,806.1	83,549.8	34,743.8
Sep	07th	46,464.7	81,106.7	34,642.0		Sep	06th	49,017.5	85,450.4	36,432.9
	14th	46,619.3	76,134.1	29,514.8			13th	49,323.9	81,777.4	32,453.5
	21st	46,297.8	76,887.0	30,589.3			20th	49,337.4	82,728.7	33,391.3
	28th	46,371.1	81,107.1	34,736.1			27th	49,393.9	87,098.0	37,704.1

Source: Commercial Banks

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
Dec-09	41.27	83.77	(42.50)
Dec-10	-	0.90	(0.90)
Dec-11	1.00	3.90	(2.90)
2012	0.25	141.48	(141.23)
2013	-	163.60	(163.60)
2014			
Mar	-	14.05	(14.05)
Jun	-	14.85	(14.85)
Sep	-	15.50	(15.50)
Dec	-	16.30	(16.30)
2015			
Mar	-	0.40	(0.40)
Jun	-	0.70	(0.70)
Sep	5.55	2.35	3.20
Dec	-	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			
Jan	-	2.90	(2.90)
Feb	-	0.40	(0.40)
Mar	-	3.30	(3.30)
Apr	-	0.90	(0.90)
May	-	0.15	(0.15)
Jun	-	0.03	(0.03)
Jul	-	-	-
Aug	5.00	0.20	4.80
Sep	12.50	-	12.50
Oct	-	-	-
Nov	8.00	-	8.00
Dec	20.00	-	20.00
2018			
Jan	0.40	7.10	(6.70)
Feb	0.20	0.60	(0.40)
Mar	12.00	-	12.00
Apr	33.80	-	33.80
May	26.70	-	26.70
Jun	11.00	-	11.00
Jul	29.40	-	29.40
Aug	17.50	0.40	17.10
Sep	28.50	-	28.50
Oct	8.70	-	8.70
Nov	10.00	-	10.00
Dec	8.10	-	8.10
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

Source: Bank of Guyana

COMMERCIAL BANKS
INTERBANK TRADE
 US\$ Million

Table 2.16 (b)

Period Ended	Volume
Dec-09	26.06
Dec-10	-
Dec-11	3.72
2012	39.86
2013	24.47
2014	
Mar	5.31
Jun	17.13
Sep	42.28
Dec	80.48
2015	
Mar	33.15
Jun	48.15
Sep	55.50
Dec	75.90
2016	
Mar	9.20
Jun	9.20
Sep	25.50
Dec	30.84
2017	
Jan	2.53
Feb	0.23
Mar	1.05
Apr	-
May	4.41
Jun	4.00
Jul	6.60
Aug	2.00
Sep	0.20
Oct	7.40
Nov	12.90
Dec	8.10
2018	
Jan	10.60
Feb	7.30
Mar	6.00
Apr	5.50
May	10.00
Jun	0.30
Jul	5.00
Aug	6.00
Sep	-
Oct	-
Nov	0.60
Dec	3.00
2019	
Jan	-
Feb	-
Mar	4.00
Apr	4.00
May	-
Jun	8.00
Jul	-
Aug	4.00
Sep	4.00

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
2009	55,951.5	0.0	8,976.9	46,974.6
2010	65,514.2	0.0	7,721.6	57,792.6
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				
Mar	74,828.2	4,000.0	7,353.3	63,475.0
Jun	69,253.6	6,000.0	6,653.7	56,600.0
Sep	65,253.6	6,000.0	6,053.7	53,200.0
Dec	61,933.6	6,000.0	4,253.6	51,680.0
2015				
Mar	60,933.6	10,000.0	4,253.6	46,680.0
Jun	59,633.6	7,000.0	253.6	52,380.0
Sep	61,927.3	6,401.8	253.6	55,271.9
Dec	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				
Jan	67,153.4	5,000.0	5,853.4	56,300.0
Feb	63,653.4	5,000.0	5,853.4	52,800.0
Mar	64,271.6	5,000.0	6,071.6	53,200.0
Apr	64,024.3	5,000.0	6,071.6	52,952.7
May	63,623.9	0.0	10,671.2	52,952.7
Jun	63,323.9	0.0	10,671.2	52,652.7
Jul	62,832.3	0.0	10,671.2	52,161.1
Aug	63,132.3	0.0	10,671.2	52,461.1
Sep	63,219.7	0.0	10,758.6	52,461.1
Oct	63,736.8	0.0	10,758.6	52,978.2
Nov	63,736.5	0.0	10,758.3	52,978.2
Dec	63,736.5	0.0	10,758.3	52,978.2
2018				
Jan	63,637.8	0.0	10,758.3	52,879.5
Feb	63,337.8	0.0	10,758.3	52,579.5
Mar	64,432.2	0.0	10,852.7	53,579.5
Apr	62,779.6	0.0	10,852.7	51,926.9
May	59,479.5	0.0	6,252.6	53,226.9
Jun	56,779.5	0.0	6,252.6	50,526.9
Jul	56,735.4	0.0	6,252.6	50,482.8
Aug	56,535.4	0.0	5,252.6	51,282.8
Sep	57,535.4	0.0	6,252.6	51,282.8
Oct	57,618.3	0.0	6,252.6	51,365.7
Nov	57,460.0	0.0	6,252.5	51,207.5
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

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

	2009	2010	2011	2012	2013	2014	2016	2017	2018												2019									
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	
BANK OF GUYANA																														
Bank Rate	6.75	6.25	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	4.18	3.78	2.35	1.45	1.45	1.67	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	1.54
182 Days	4.35	3.70	2.43	1.72	1.55	1.81	1.68	1.11	1.08	1.08	1.03	1.03	1.03	1.03	1.02	1.02	0.96	0.96	0.96	0.96	0.96	0.96	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
364 Days	4.47	3.59	2.51	1.54	2.14	2.37	2.13	1.20	1.11	1.07	1.07	0.99	0.99	0.99	1.09	1.10	1.14	1.14	1.17	1.23	1.18	1.17	0.95	0.95	0.95	0.95	0.94	0.96	1.03	
COMMERCIAL BANKS																														
Small Savings Rate (average)	2.78	2.67	1.99	1.69	1.33	1.26	1.26	1.11	1.11	1.10	1.10	1.10	1.10	1.10	1.10	1.04	1.04	1.04	1.04	1.04	1.04	1.00	1.00	1.00	1.00	1.00	1.00	0.98	0.98	0.98
Prime Lending Rate (weighted average) ²	14.22	15.06	14.33	12.50	12.30	11.01	10.65	10.47	10.50	10.43	10.44	10.39	10.36	10.37	10.38	10.41	10.40	10.36	10.27	10.30	9.90	8.90	8.88	8.90	8.86	8.86	8.75	8.70	8.67	
Prime Lending Rate ³	14.54	14.54	14.00	13.83	12.83	12.83	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	10.54	10.63	10.63	10.63	10.54	10.46	10.46	10.46	10.38	
Comm. Banks' Lending Rate (weighted average)	12.17	11.95	11.68	11.08	11.16	10.86	10.43	10.19	10.19	10.21	10.21	10.15	10.13	10.13	10.10	10.13	10.11	10.12	10.12	10.02	10.03	10.02	10.03	10.01	10.00	9.97	9.93	9.95	9.88	
HAND-IN-HAND TRUST CORP. INC.																														
Domestic Mortgages	14.00	14.00	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	16.00	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	
Average Deposit Rates	3.00	3.00	3.00	2.30	1.78	2.30	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.51	1.51	1.51	1.51	1.51	1.51	
NEW BUILDING SOCIETY																														
Deposits ⁴	2.50	2.50	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	
Mortgage Rates ⁵	8.45	7.35	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	
Five dollar shares	3.80	3.30	2.25	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	4.50	4.00	2.60	2.25	2.25	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
2009	14.54	2.78	2.32	2.00	2.75	2.88
2010	14.54	2.67	2.28	2.55	3.00	2.88
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						
Mar	12.83	1.25	1.07	1.24	...	1.39
Jun	12.83	1.25	1.07	1.24	...	1.60
Sep	12.83	1.26	1.10	1.26	...	1.40
Dec	12.83	1.26	1.10	1.26	...	1.40
2015						
Mar	12.83	1.26	1.10	1.26	...	1.40
Jun	12.83	1.26	1.13	1.29	...	1.43
Sep	12.83	1.26	1.13	1.29	...	1.43
Dec	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						
Jan	13.00	1.26	1.17	1.33	...	1.47
Feb	13.00	1.26	1.17	1.33	...	1.47
Mar	13.00	1.30	1.08	1.22	...	1.35
Apr	13.00	1.23	1.08	1.22	...	1.35
May	13.00	1.18	1.03	1.18	...	1.30
Jun	13.00	1.18	1.03	1.18	...	1.30
Jul	13.00	1.16	1.01	1.15	...	1.27
Aug	13.00	1.16	1.01	1.15	...	1.27
Sep	13.00	1.11	1.01	1.15	...	1.27
Oct.	13.00	1.11	1.01	1.15	...	1.27
Nov	13.00	1.11	1.01	1.15	...	1.27
Dec	13.00	1.11	1.01	1.15	...	1.27
2018						
Jan	13.00	1.11	1.01	1.15	...	1.27
Feb	13.00	1.10	1.01	1.15	...	1.26
Mar	13.00	1.10	1.01	1.15	...	1.26
Apr	13.00	1.10	1.01	1.15	...	1.26
May	13.00	1.10	1.01	1.15	...	1.26
Jun	13.00	1.10	1.01	1.15	...	1.26
Jul	13.00	1.10	1.01	1.15	...	1.26
Aug	13.00	1.04	0.98	1.12	...	1.23
Sep	13.00	1.04	0.98	1.12	...	1.23
Oct	13.00	1.04	0.98	1.12	...	1.23
Nov	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

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
2009	4.18	6.75	1.36	7.25	3.44	7.00	16.80	0.07	0.50	0.36	1.75
2010	3.78	6.25	0.37	5.75	3.35	7.00	7.48	0.15	0.75	0.50	1.75
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											
Mar	1.58	5.00	0.06	4.75	3.34	7.00	9.11	0.05	0.75	0.39	0.75
Jun	1.67	5.00	0.12	4.75	3.38	7.00	8.37	0.04	0.75	0.36	0.40
Sep	1.73	5.00	0.11	4.75	3.17	7.00	...	0.02	0.75	0.44	0.30
Dec	1.89	5.00	0.10	4.75	2.55	7.00	7.14	0.03	0.75	0.41	0.30
2015											
Mar	1.73	5.00	0.11	4.75	3.34	7.00	7.00	0.03	0.75	0.43	0.30
Jun	1.89	5.00	0.58	4.75	2.78	7.00	6.48	0.02	0.75	0.47	0.30
Sep	1.90	5.00	0.52	4.75	2.03	7.00	6.35	0.02	0.75	0.46	0.30
Dec	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											
Jan	1.68	5.00	1.19	4.75	3.40	7.00	5.62	0.51	0.50	0.14	0.25
Feb	1.54	5.00	1.01	4.75	3.46	7.00	5.92	0.52	0.50	0.11	0.25
Mar	1.54	5.00	1.05	4.75	3.09	7.00	6.13	0.74	0.50	0.02	0.25
Apr	1.54	5.00	1.16	4.75	3.48	7.00	5.72	0.80	0.50	0.07	0.25
May	1.54	5.00	1.14	4.75	3.27	7.00	5.65	0.89	0.50	0.06	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
Jul	1.54	5.00	1.25	4.75	3.48	7.00	5.63	1.07	0.50	0.00	0.25
Aug	1.54	5.00	1.30	4.75	3.31	7.00	5.50	1.01	0.50	0.00	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
Oct	1.54	5.00	1.27	4.75	3.34	7.00	4.58	1.07	0.50	0.00	0.25
Nov	1.54	5.00	1.26	4.75	3.44	7.00	4.26	1.23	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											
Jan	1.54	5.00	1.23	4.75	3.27	7.00	3.99	1.41	0.50	0.00	0.25
Feb	1.54	5.00	1.20	4.75	3.36	7.00	3.35	1.57	0.50	0.00	0.25
Mar	1.54	5.00	1.15	4.75	3.14	7.00	2.98	1.70	0.50	0.00	0.25
Apr	1.54	5.00	1.18	4.75	3.10	7.00	2.82	1.76	0.50	0.00	0.25
May	1.54	5.00	1.18	4.75	2.95	7.00	2.71	1.86	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
Jul	1.54	5.00	1.18	4.75	3.10	7.00	1.95	1.96	0.50	0.00	0.25
Aug	1.54	5.00	1.18	4.75	2.95	7.00	1.69	2.03	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
Oct	1.54	5.00	1.66	4.75	3.50	7.00	1.79	2.25	0.50	0.00	0.25
Nov	1.54	5.00	1.24	4.75	3.50	7.00	1.95	2.33	0.50	0.00	0.25
Dec	1.54	5.00	1.24	4.75	3.50	7.00	2.05	2.37	0.50	0.00	0.25
2019											
Jan	1.54	5.00	1.24	4.75	3.50	7.00	2.27	2.37	0.50	0.00	0.25
Feb	1.54	5.00	1.24	4.75	3.50	7.00	2.27	2.39	0.50	0.00	0.25
Mar	1.54	5.00	1.24	4.75	3.50	7.00	2.19	2.40	0.50	0.00	0.25
Apr	1.54	5.00	1.24	4.75	3.50	7.00	2.16	2.38	0.50	0.00	0.25
May	1.54	5.00	...	...	...	...	...	...	...	0.00	0.25
Jun	1.54	5.00	...	...	...	...	...	...	...	0.00	0.25
Jul	1.54	5.00	...	...	...	...	...	...	...	0.00	0.25
Aug	1.54	5.00	...	...	...	...	...	...	...	0.00	0.25
Sep	1.54	5.00	...	...	...	...	...	...	...	0.00	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			Other		
			Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec. ¹⁾	Loans				Other	Total Deposits	Shares Deposits			Other Deposits
							Total	Mortgage Loans	Other Loans							
2009	778	4,516	8,209	8,209	-	-	20,965	20,965	-	3,507	37,976	30,573	29,901	672	5,665	1,737
2010	800	4,727	10,869	10,869	-	-	21,625	21,625	-	3,894	41,915	31,159	30,500	659	6,247	4,509
2011	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																
Mar	808	9,159	5,857	5,857	-	-	34,586	34,586	-	4,326	54,736	40,109	39,332	777	9,843	4,784
Jun	819	8,984	5,749	5,749	-	-	35,818	35,818	-	4,182	55,552	40,514	39,732	782	10,220	4,819
Sep	809	9,536	5,152	5,152	-	-	36,631	36,631	-	4,256	56,384	40,603	39,803	800	10,642	5,139
Dec	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																
Mar	803	10,669	5,236	5,236	-	-	37,076	37,076	-	4,020	57,803	41,816	41,003	813	10,956	5,031
Jun	794	10,369	5,528	5,528	-	-	37,129	37,129	-	4,022	57,842	41,414	40,564	850	11,352	5,075
Sep	787	10,735	5,825	5,825	-	-	37,394	37,394	-	3,876	58,617	41,847	40,998	849	11,641	5,130
Dec	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																
Jan	52	13,053	6,320	6,320	-	-	37,378	37,378	-	3,524	60,327	42,009	41,142	867	12,956	5,362
Feb	-	13,657	5,932	5,932	-	-	37,409	37,409	-	3,541	60,539	42,112	41,229	882	13,073	5,355
Mar	-	14,251	5,541	5,541	-	-	37,432	37,432	-	3,617	60,842	42,227	41,362	866	13,187	5,428
Apr	-	14,493	5,551	5,551	-	-	37,499	37,499	-	3,629	61,172	42,436	41,570	866	13,286	5,449
May	-	14,259	5,948	5,948	-	-	37,573	37,573	-	3,653	61,433	42,485	41,625	861	13,409	5,539
Jun	-	14,264	6,244	6,244	-	-	37,682	37,682	-	3,527	61,718	42,645	41,794	851	13,565	5,509
Jul	-	13,908	6,688	6,688	-	-	37,847	37,847	-	3,505	61,948	42,831	41,991	840	13,653	5,463
Aug	-	14,122	6,399	6,399	-	-	38,044	38,044	-	3,491	62,056	42,787	41,943	844	13,764	5,505
Sep	-	14,223	6,399	6,399	-	-	38,214	38,214	-	3,514	62,350	42,932	42,064	869	13,869	5,548
Oct	-	15,069	5,812	5,812	-	-	38,375	38,375	-	3,538	62,794	43,216	42,357	858	13,985	5,593
Nov	-	15,056	5,812	5,812	-	-	38,583	38,583	-	3,566	63,016	43,276	42,413	863	14,115	5,625
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																
Jan	-	15,908	5,832	5,832	-	-	38,759	38,759	-	3,496	63,995	43,875	43,013	863	14,400	5,720
Feb	-	16,190	6,140	6,140	-	-	38,959	38,959	-	3,490	64,779	44,497	43,624	874	14,515	5,767
Mar	-	16,204	6,140	6,140	-	-	39,089	39,089	-	3,527	64,960	44,542	43,680	862	14,612	5,807
Apr	-	16,346	5,946	5,946	-	-	39,260	39,260	-	3,529	65,082	44,473	43,601	872	14,712	5,897
May	-	16,327	5,549	5,549	-	-	39,414	39,414	-	3,465	64,754	44,008	43,126	882	14,819	5,928
Jun	-	15,858	5,451	5,451	-	-	39,511	39,511	-	3,364	64,185	43,278	42,375	903	14,950	5,956
Jul	-	15,896	5,452	5,452	-	-	39,646	39,646	-	3,315	64,309	43,238	42,323	915	15,031	6,041
Aug	-	15,719	5,453	5,453	-	-	39,811	39,811	-	3,327	64,310	43,109	42,209	900	15,145	6,055
Sep	-	15,643	5,453	5,453	-	-	40,009	40,009	-	3,353	64,457	43,170	42,263	907	15,252	6,036
Oct	-	15,555	5,453	5,453	-	-	40,179	40,179	-	3,369	64,556	43,132	42,214	918	15,359	6,065
Nov	-	15,226	5,453	5,453	-	-	40,374	40,374	-	3,384	64,437	42,791	41,905	886	15,472	6,173
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

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	
2009	7,368,039	4,166,567	1,134,733	4,965	1,129,768	-	-	-	-	1,483,751	913,649	265,263	304,839	582,988
2010	7,445,107	3,515,324	1,149,961	4,907	1,145,054	-	-	-	-	2,279,326	1,006,615	997,513	275,198	500,496
2011	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														
Mar	8,147,441	2,262,265	799,387	10,725	788,662	-	-	-	-	4,914,120	2,034,153	2,543,096	336,871	171,669
Jun	8,394,309	2,179,891	815,537	10,869	804,668	-	-	-	-	5,213,054	2,125,257	2,756,111	331,686	185,827
Sep	8,741,319	2,201,898	892,818	10,731	882,087	-	-	-	-	5,467,815	2,097,865	3,037,830	332,120	178,788
Dec	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														
Mar	9,090,382	1,996,472	892,421	11,725	880,696	-	-	-	-	6,015,822	2,377,770	3,310,094	327,958	185,667
Jun	9,347,289	1,899,818	909,045	11,242	897,803	-	-	-	-	6,114,156	2,107,329	3,672,076	334,751	424,270
Sep	9,655,500	1,906,597	940,722	11,687	929,035	-	-	-	-	6,606,469	2,392,979	3,891,316	322,174	201,712
Dec	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

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.
2009	7,368,039	47,988	5,903,072	3,414,862	-	3,414,862	-	2,488,210	1,328,557	1,182,007	146,550	88,422
2010	7,445,107	44,733	5,884,402	2,898,410	-	2,898,410	-	2,985,992	1,450,903	1,236,353	214,550	65,069
2011	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												
Mar	8,147,441	118,572	5,545,006	3,126,640	-	3,126,640	-	2,418,366	2,396,493	1,638,156	758,337	87,370
Jun	8,394,309	119,074	5,714,995	3,269,825	-	3,269,825	-	2,445,170	2,473,754	1,666,917	806,837	86,486
Sep	8,741,319	115,309	6,012,049	3,559,519	-	3,559,519	-	2,452,530	2,511,306	1,655,469	855,837	102,655
Dec	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												
Mar	9,090,382	143,059	6,245,788	3,772,706	-	3,772,706	-	2,473,082	2,617,409	1,736,572	880,837	84,126
Jun	9,347,289	136,074	6,470,819	3,947,498	-	3,947,498	-	2,523,321	2,650,392	1,769,555	880,837	90,004
Sep	9,655,500	138,946	6,736,637	4,196,050	-	4,196,050	-	2,540,587	2,673,291	1,792,454	880,837	106,626
Dec	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

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	
2009 ¹⁾	35,429,862	3,574,482	2,180,018	22,470	2,157,548	-	-	-	-	18,835,849	1,683,124	9,684,769	7,467,957	10,839,513
2010	35,791,469	3,849,580	1,939,013	12,762	1,926,251	-	-	-	-	18,685,330	1,520,035	9,371,647	7,793,648	11,317,547
2011	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 ²⁾	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														
Mar	51,637,194	4,179,886	369,912	27,485	342,427	-	-	-	-	33,984,406	298,671	10,220,855	23,464,880	13,102,990
Jun	52,217,668	4,181,338	437,656	27,791	409,865	-	-	-	-	34,103,781	299,267	10,324,886	23,479,628	13,494,892
Sep	52,620,023	4,186,264	587,005	28,798	558,207	-	-	-	-	34,246,137	319,464	10,448,516	23,478,157	13,600,617
Dec	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														
Mar	53,186,083	3,888,314	604,589	10,808	593,780	-	-	-	-	34,204,056	356,102	10,265,991	23,581,963	14,489,125
Jun	53,205,971	3,895,633	967,849	37,041	930,807	-	-	-	-	33,686,161	346,045	9,992,396	23,347,720	14,656,327
Sep	53,590,512	4,089,878	1,070,925	22,740	1,048,185	-	-	-	-	33,664,930	368,306	9,939,055	23,357,569	14,764,778
Dec	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

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

¹⁾ Figures from March 2009 includes SBDT.

²⁾ 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					Public Sector	Other Private Sector			Other
			Total Deposits	Private Sector			Total		Capital & Reserves	Loans Rec.		
				Total	Business Firms	Indiv. Cust.					Other Cust.	
2009 ¹⁾	35,429,862	1,015,398	-	-	-	-	-	20,115,605	17,130,091	2,985,514	14,298,859	
2010	35,791,469	968,838	-	-	-	-	-	20,891,530	17,926,739	2,964,791	13,931,101	
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 ²⁾	40,007,578	54,882	-	-	-	-	-	31,319,300	29,859,798	1,459,502	8,633,396	
2014												
Mar	51,637,194	54,462	-	-	-	-	-	42,867,276	41,387,695	1,479,581	8,715,456	
Jun	52,217,668	47,293	-	-	-	-	-	43,413,820	41,876,527	1,537,293	8,756,555	
Sep	52,620,023	47,293	-	-	-	-	-	43,735,282	42,095,950	1,639,332	8,837,448	
Dec	52,635,574	32,761	-	-	-	-	-	43,703,417	42,191,931	1,511,486	8,899,396	
2015												
Mar	53,186,083	32,341	-	-	-	-	-	44,069,383	42,602,624	1,466,759	9,084,360	
Jun	53,205,971	13,981	-	-	-	-	-	44,023,816	42,636,004	1,387,812	9,168,173	
Sep	53,590,512	14,664	-	-	-	-	-	44,322,369	42,954,414	1,367,955	9,253,479	
Dec	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	

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

¹⁾ Figures from March 2009 includes SBDT.

²⁾ 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	
2009 ³⁾	7,543.3	3,295.1	2,229.5	1,230.5	788.2	2,133.1	557.2	1,575.9	-	-	-	-	3,915.5	3,616.6	110.1	188.8	2,605.9	2,024.4	581.5	16,197.8	4,181.4	4,964.3	4,756.9	2,295.2	
2010	7,321.7	3,334.1	1,718.5	1,178.0	1,091.0	2,036.2	899.8	1,136.4	-	-	-	-	4,823.7	4,554.3	102.5	167.0	2,879.1	2,195.3	683.8	17,060.6	4,459.5	6,389.2	4,857.6	1,354.3	
2011	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																									
Mar	9,184.2	4,475.8	2,376.0	628.3	1,704.1	3,167.8	1,236.2	1,931.6	-	-	-	-	11,176.0	10,105.7	61.0	1,009.3	3,825.9	3,182.5	643.4	27,353.8	2,968.1	12,255.8	8,583.3	3,546.6	
Jun	9,416.5	4,406.6	2,613.8	636.0	1,760.0	2,783.1	1,143.3	1,639.8	-	-	-	-	11,388.7	10,274.6	63.6	1,050.6	3,789.5	3,195.0	594.4	27,377.8	3,083.3	12,378.8	8,649.5	3,266.2	
Sep	11,416.2	5,354.7	3,866.9	603.6	1,591.1	3,178.5	1,399.4	1,779.1	-	-	-	-	11,450.3	10,418.6	58.8	973.0	4,420.3	3,330.4	1,089.9	30,465.3	1,617.4	13,264.6	9,515.9	6,067.5	
Dec	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																									
Mar	10,022.4	4,737.3	3,336.8	339.3	1,609.0	3,785.2	1,711.2	2,074.0	-	-	-	-	10,856.3	9,510.0	119.5	1,226.8	4,273.3	3,261.3	1,012.1	28,937.2	3,977.8	9,579.0	10,124.4	5,256.1	
Jun	10,100.8	4,851.3	3,331.3	330.2	1,588.0	3,552.8	1,449.9	2,102.9	-	-	-	-	10,992.4	9,629.9	128.5	1,234.0	4,872.7	3,248.9	1,623.8	29,518.7	3,977.8	9,077.4	10,701.8	5,761.6	
Sep	10,868.2	4,925.9	3,383.6	358.5	2,200.2	4,157.0	1,269.9	2,887.1	-	-	-	-	11,104.1	9,740.6	134.1	1,229.4	4,289.5	3,182.7	1,106.8	30,418.8	4,090.3	9,262.5	11,127.3	5,938.7	
Dec	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	

Source: Life Insurance Companies.

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

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

³⁾ Figures from March 2009 reflect the collapse of one of the largest insurance company in Guyana.

**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	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	
2009	2,571.5	1,169.9	814.2	6.1	581.3	1,714.4	3.9	1,710.5	-	-	-	-	2,614.6	1,772.4	145.8	696.4	2,809.1	1,987.1	822.0	9,709.7	-	6,590.3	724.6	2,394.7	
2010	2,573.9	1,300.9	583.4	-	689.6	2,016.5	13.1	2,003.5	-	-	-	-	2,159.8	1,993.3	134.4	32.1	3,394.3	2,004.4	1,389.9	10,144.6	-	7,660.5	450.6	2,033.5	
2011	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																									
Mar	4,043.1	1,386.7	1,346.7	-	1,309.8	3,183.4	4.6	3,178.7	-	-	-	-	4,239.6	4,058.9	150.1	30.6	4,272.6	3,003.1	1,269.5	15,738.6	-	11,657.8	907.5	3,173.4	
Jun	4,066.2	1,494.2	1,414.1	-	1,157.9	3,082.4	15.8	3,066.6	-	-	-	-	5,700.1	5,499.1	173.1	27.9	4,168.0	3,019.5	1,148.5	17,016.7	-	12,666.1	907.8	3,442.8	
Sep	3,305.0	580.4	1,418.6	-	1,306.0	3,533.7	5.6	3,528.1	-	-	-	-	5,789.4	5,582.1	181.8	25.5	5,436.1	3,074.3	2,361.9	18,064.2	-	12,863.2	988.7	4,212.3	
Dec	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																									
Mar	3,872.2	1,102.2	1,397.4	-	1,372.7	3,597.5	12.8	3,584.7	19.6	19.6	-	-	5,674.8	5,481.5	166.6	26.7	5,211.5	3,174.5	2,037.0	18,375.6	-	12,866.3	1,307.9	4,201.3	
Jun	4,132.4	1,073.3	1,504.0	-	1,555.0	3,606.1	14.8	3,591.3	19.6	19.6	-	-	4,386.6	4,162.3	189.9	34.5	5,328.8	3,227.2	2,101.7	17,473.5	-	12,489.0	1,194.2	3,790.3	
Sep	4,230.4	1,513.6	1,090.2	-	1,626.6	3,577.7	10.8	3,566.9	19.6	19.6	-	-	4,419.6	4,176.7	210.4	32.6	5,382.4	3,239.8	2,142.6	17,629.8	-	12,331.7	1,183.3	4,114.8	
Dec	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	

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	
2009 ³⁾	10,114.9	4,465.0	3,043.7	1,236.6	1,369.6	3,847.5	561.1	3,286.4	-	-	-	-	6,530.1	5,389.0	255.9	885.2	5,415.0	4,011.5	1,403.5	25,907.5	4,181.4	11,554.6	5,481.6	4,689.9	
2010	9,895.6	4,635.0	2,302.0	1,178.0	1,780.6	4,052.7	912.8	3,139.9	-	-	-	-	6,983.5	6,547.6	236.8	199.1	6,273.5	4,199.7	2,073.8	27,205.2	4,459.5	14,049.7	5,308.2	3,387.8	
2011	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																									
Mar	13,227.3	5,862.4	3,722.7	628.3	3,013.9	6,351.1	1,240.8	5,110.3	-	-	-	-	15,415.6	14,164.5	211.1	1,039.9	8,098.5	6,185.7	1,912.8	43,092.5	2,968.1	23,913.6	9,490.8	6,720.0	
Jun	13,482.7	5,900.9	4,028.0	636.0	2,917.8	5,865.4	1,159.0	4,706.4	-	-	-	-	17,088.9	15,773.7	236.7	1,078.5	7,957.5	6,214.5	1,742.9	44,394.5	3,083.3	25,044.9	9,557.3	6,709.0	
Sep	14,721.2	5,935.1	5,285.4	603.6	2,897.1	6,712.2	1,405.0	5,307.2	-	-	-	-	17,239.7	16,000.7	240.6	998.4	9,856.5	6,404.6	3,451.8	48,529.6	1,617.4	26,127.8	10,504.5	10,279.8	
Dec	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																									
Mar	13,894.6	5,839.5	4,734.2	339.3	2,981.7	7,382.7	1,723.9	5,658.7	19.6	19.6	-	-	16,531.1	14,991.5	286.1	1,253.5	9,484.8	6,435.8	3,049.0	47,312.8	3,977.8	22,445.3	11,432.3	9,457.4	
Jun	14,233.1	5,924.6	4,835.3	330.2	3,143.0	7,158.8	1,464.6	5,694.2	19.6	19.6	-	-	15,379.0	13,792.2	318.4	1,268.5	10,201.5	6,476.0	3,725.5	46,992.2	3,977.8	21,566.4	11,896.0	9,552.0	
Sep	15,098.6	6,439.5	4,473.8	358.5	3,826.8	7,734.8	1,280.7	6,454.0	19.6	19.6	-	-	15,523.7	13,917.3	344.5	1,262.0	9,671.9	6,422.5	3,249.4	48,048.7	4,090.3	21,594.2	12,310.6	10,053.5	
Dec	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	

Source: Insurance Companies.

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

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

³⁾ Figures from March 2009 reflects the collapse of one of the largest insurance company in Guyana.

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
2009	5,747.4	3,347.7	6.1	3,341.7	2,171.2	541.6	150.0	1,479.6	7,706.3	7,354.0	352.3	1,527.2	20,499.8	18,623.3	1,636.3	240.2
2010	5,901.7	3,420.0	9.3	3,410.7	3,455.5	3,305.5	150.0	-	8,254.4	7,868.1	386.4	1,448.2	22,479.8	21,320.8	959.4	199.7
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																
Mar	8,637.3	5,461.7	23.7	5,437.9	319.1	319.1	-	-	14,789.4	13,687.5	1,101.9	1,745.9	30,953.4	29,222.4	1,427.9	303.1
Jun	8,488.2	5,724.6	32.7	5,692.0	307.9	307.9	-	-	14,860.9	13,762.2	1,098.7	1,724.0	31,105.6	29,228.7	1,543.5	333.5
Sep	8,694.0	5,365.7	7.9	5,357.8	112.4	112.4	-	-	15,088.4	13,968.3	1,120.1	1,802.0	31,062.5	29,309.4	1,445.5	307.6
Dec	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																
Mar	7,985.7	5,333.7	3.8	5,329.9	502.9	502.9	-	-	17,951.0	16,583.7	1,367.3	2,033.1	33,806.3	32,060.8	1,253.1	492.4
Jun	7,915.8	5,304.2	24.5	5,279.7	806.0	806.0	-	-	15,853.3	15,033.1	820.2	2,164.3	32,043.7	30,329.1	1,254.5	460.1
Sep	8,037.0	5,280.6	5.4	5,275.2	909.8	909.8	-	-	15,534.1	14,719.4	814.7	2,395.7	32,157.2	30,539.3	1,212.4	405.5
Dec 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

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	
2009	127,181	24,077	15,026	595	14,432	10,380	8,751	150	1,480	55,825	24,170	11,139	20,516	21,872
2010	135,188	23,962	15,822	940	14,882	14,175	14,175	-	-	57,952	24,775	10,693	22,484	23,278
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														
Mar	188,566	29,115	22,141	1,303	20,838	6,176	6,176	-	-	103,690	38,232	13,804	51,654	27,445
Jun	191,664	29,152	21,828	1,230	20,597	6,056	6,056	-	-	107,085	39,578	14,159	53,347	27,544
Sep	197,338	30,612	23,093	1,452	21,641	5,265	5,265	-	-	108,674	40,409	14,485	53,779	29,694
Dec	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														
Mar	201,199	28,568	24,882	1,750	23,132	5,758	5,758	-	-	111,778	41,463	14,830	55,485	30,213
Jun	199,431	28,738	24,709	1,537	23,172	6,354	6,354	-	-	108,161	40,721	14,933	52,508	31,468
Sep	202,069	29,920	25,762	1,321	24,441	6,754	6,754	-	-	108,723	41,315	15,092	52,316	30,910
Dec 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	294,548	72,971	38,896	3,019	35,877	6,759	6,609	150	-	138,240	48,691	12,681	76,868	37,681

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	
2009	127,181	8,282	36,476	4,087	2,488	29,901	63,105	37,168	3,132	4,181	18,623	19,317
2010	135,188	10,830	37,044	3,558	2,986	30,500	69,433	40,473	3,179	4,460	21,321	17,881
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												
Mar	188,566	14,448	45,654	3,904	2,418	39,332	112,639	78,211	2,238	2,968	29,222	15,826
Jun	191,664	14,542	46,229	4,052	2,445	39,732	115,007	80,351	2,344	3,083	29,229	15,886
Sep	197,338	15,806	46,615	4,360	2,453	39,803	115,388	81,966	2,495	1,617	29,309	19,528
Dec	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												
Mar	201,199	16,639	48,062	4,586	2,473	41,003	117,380	78,994	2,348	3,978	32,061	19,118
Jun	199,431	17,122	47,885	4,798	2,523	40,564	115,154	78,579	2,269	3,978	30,329	19,270
Sep	202,069	17,594	48,583	5,045	2,541	40,998	116,073	79,194	2,249	4,090	30,539	19,819
Dec 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	294,548	29,352	52,644	6,730	2,562	43,351	188,510	108,786	2,080	6,233	71,412	24,042

Source: Non-Bank Financial Institutions

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)	
2009	94,890.7	80,440.9	14,449.9	17,275.1	2,222.5	15,052.6	46,990.2	(29,715.1)	(15,265.2)	15,526.1	20,435.1	(2,254.8)	(3,571.1)	916.9	(260.9)	(3,686.2)	1,051.1	2,374.2
2010	107,875.3	86,386.3	21,489.0	11,780.3	2,325.7	9,454.6	46,658.4	(34,878.1)	(13,389.1)	12,989.4	15,427.5	(3,714.5)	406.2	870.2	399.7	(4,697.6)	8,545.0	(3,447.8)
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	(23,392.0)	(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
2014																		
1st Qtr	29,109.4	20,678.3	8,431.1	419.3	353.0	66.3	2,948.3	(2,529.0)	5,902.1	40.9	4,860.2	(1,048.3)	(3,652.4)	(118.6)	(5,943.0)	8,579.4	2,048.0	(16,570.4)
2nd Qtr	45,119.1	36,062.5	9,056.6	942.3	805.4	136.9	11,676.8	(10,734.5)	(1,677.9)	3,335.2	1,021.2	(870.4)	2,796.6	387.8	(1,657.3)	(5,277.9)	(477.4)	4,098.0
3rd Qtr	32,523.5	32,058.0	465.5	1,420.1	1,095.6	324.5	12,906.3	(11,486.2)	(11,020.8)	902.4	3,668.6	(1,189.5)	(1,458.5)	(118.2)	10,118.3	6,027.9	(793.4)	4,883.8
4th Qtr	38,975.9	45,034.8	(6,058.9)	1,409.3	846.8	562.5	23,482.3	(22,073.0)	(28,131.9)	(18,031.9)	10,386.7	(25,176.6)	(3,611.3)	369.3	46,163.8	2,320.9	(918.2)	44,761.2
2015																		
1st Qtr	32,414.9	23,756.2	8,658.7	416.4	364.2	52.1	2,046.5	(1,630.1)	7,028.6	2,416.4	5,996.8	(1,489.3)	(2,091.1)	-	(9,445.0)	6,137.7	972.4	(16,555.1)
2nd Qtr	45,923.9	34,336.1	11,587.8	267.4	107.7	159.7	4,924.1	(4,656.7)	6,931.1	(4,051.7)	4,992.8	(6,350.0)	(3,031.4)	336.9	(2,879.4)	4,941.7	(630.2)	(7,190.9)
3rd Qtr	35,605.8	37,101.2	(1,495.3)	1,256.2	364.2	892.0	3,089.9	(1,833.7)	(3,329.0)	(4,966.7)	968.2	(5,777.4)	(157.5)	-	8,295.7	7,465.4	701.1	129.3
4th Qtr	47,765.6	52,444.2	(4,678.6)	5,333.0	1,850.0	3,483.0	20,604.4	(15,271.4)	(19,950.0)	1,337.2	2,753.0	(1,729.3)	-	313.5	18,612.8	9,462.2	42.6	9,108.0
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	7,500.7	-	7,500.7	7,103.4	397.3	7,108.5	(2,043.3)	1,910.8	(3,954.1)	-	-	(5,065.3)	8,871.9	2,829.3	(16,766.4)
2nd Qtr	63,365.0	51,533.9	11,831.1	9,271.0	5.0	9,266.0	17,434.9	(8,163.9)	3,667.2	3,689.3	6,094.0	(2,452.8)	-	48.1	(7,356.5)	3,035.8	(115.9)	(10,276.3)
3rd Qtr	54,830.8	52,061.6	2,769.2	1,920.8	2.8	1,918.0	13,566.0	(11,645.1)	(8,876.0)	(1,747.8)	2,411.1	(4,158.8)	-	-	10,623.8	11,263.2	(537.4)	(102.0)

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
2009	94,890.7	89,085.4	32,830.2	19,379.0	13,451.2	0.0	44,685.7	23,250.4	21,421.8	8,067.7	6,804.5	8.2	1,255.0	1,255.0
2010	107,875.3	100,958.6	39,243.1	23,824.4	15,418.7	0.0	48,363.1	27,070.0	21,293.2	9,731.8	8,301.8	6.7	1,423.2	1,423.2
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
2014														
1st Qtr	29,109.4	28,316.7	10,812.8	6,235.3	4,577.5	0.0	13,875.7	8,285.7	5,590.0	2,908.0	2,531.1	3.0	373.9	0.0
2nd Qtr	45,119.1	38,478.4	15,838.2	11,484.3	4,353.9	0.0	16,786.2	10,082.6	6,703.6	3,194.3	2,802.9	3.0	388.4	0.0
3rd Qtr	32,523.5	31,595.9	11,652.1	7,628.5	4,023.6	0.0	15,289.7	9,687.1	5,602.6	3,697.6	3,157.3	4.8	535.6	0.0
4th Qtr	38,975.9	37,498.5	12,879.9	7,935.3	4,944.6	0.0	19,757.8	9,420.0	10,337.8	4,056.4	3,675.2	3.1	378.1	0.0
2015														
1st Qtr	32,414.9	31,680.2	12,413.0	7,183.6	5,229.4	0.0	15,591.3	9,256.2	6,335.0	2,881.8	2,542.1	2.2	337.5	0.0
2nd Qtr	45,923.9	39,176.9	15,015.1	10,166.8	4,848.3	0.0	17,737.0	8,899.1	8,837.9	3,247.5	2,830.9	2.6	414.0	0.0
3rd Qtr	35,605.8	34,164.4	12,773.6	7,890.8	4,882.8	0.0	16,695.9	8,433.8	8,262.1	3,831.0	3,267.8	3.6	559.7	0.0
4th Qtr	47,765.6	37,874.8	14,298.5	9,365.2	4,933.2	0.0	18,782.6	8,887.2	9,895.4	4,066.3	3,716.3	3.2	346.8	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	54,830.8	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

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									
2009	3,501.8	358.8	674.1	0.0	217.0	191.9	371.9	1,688.1	1,661.6	26.5	5,805.3	13.4	951.2	1,386.5	0.0	2,301.3	0.0	1,152.8	0.0
2010	3,620.6	475.3	776.9	0.0	212.2	186.9	376.7	1,592.5	1,562.0	30.5	6,916.7	11.2	1,006.0	928.8	78.3	1,510.0	0.0	3,382.4	0.0
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
2014																			
1st Qtr	720.2	167.2	197.3	0.0	62.2	75.3	129.2	89.0	80.4	8.6	792.7	2.6	255.5	0.0	0.0	0.0	0.0	534.7	0.0
2nd Qtr	2,659.7	155.0	255.2	0.0	79.8	64.4	171.2	1,934.0	1,922.3	11.8	6,216.3	2.2	298.5	200.0	0.0	5,091.5	0.0	624.1	424.4
3rd Qtr	956.5	169.4	259.0	0.0	40.2	49.2	141.7	297.0	285.6	11.4	702.4	4.3	320.7	0.0	0.0	0.0	0.0	377.3	225.2
4th Qtr	804.4	145.9	321.8	0.0	27.4	52.2	154.6	102.6	92.2	10.3	1,112.5	4.7	249.1	0.0	0.0	0.0	0.0	858.6	364.8
2015																			
1st Qtr	794.1	171.0	192.8	0.0	34.7	90.1	152.0	153.6	145.7	7.9	734.8	2.3	256.3	0.0	0.0	0.0	0.0	476.1	0.0
2nd Qtr	3,177.3	164.0	213.1	0.0	212.8	62.3	135.3	2,390.0	2,380.5	9.5	6,747.0	3.7	279.5	0.0	0.0	3,512.7	0.0	2,951.0	0.0
3rd Qtr	863.8	163.9	90.2	0.0	22.1	46.4	120.2	421.0	411.3	9.6	1,441.4	2.0	284.7	0.0	0.0	0.0	550.0	604.7	0.0
4th Qtr	727.4	154.6	0.1	0.0	16.6	92.6	190.7	272.8	263.4	9.4	9,890.7	2.5	355.5	1,002.5	0.0	0.0	7,326.6	1,203.7	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	3,220.6	962.4	403.2	0.0	375.0	0.0	1,000.0	480.0	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.

CENTRAL GOVERNMENT: CURRENT EXPENDITURE
(G\$ Million)

Table 6.3

Period	Total Current Expenditure	Non-interest Current Expenditure																	Debt Charges		
		Total	Personal Emoluments	Other Goods & Services										Transfer Payments							
				Total	Material And Supplies	Fuels & Lubricants	Rental & Maintenance of Buildings	Maintenance of Infrastructure	Electricity Charges	Transport Travel and Postage	Telephone Charges	Other Services Purchased	Miscellaneous	Total	Education Subvents, Grants & Scl.ships	Rates, Taxes & Subvents to L.A.	Subsidies & Contribution to Local & Int'l Orgns.	Refunds of Revenue		Pensions	
2009	80,440.9	73,853.4	26,170.9	25,889.8	5,296.0	1,474.2	2,517.7	1,771.3	3,682.7	2,215.6	398.9	751.4	7,782.0	21,792.6	2,529.6	192.5	11,144.5	7.0	7,919.0	6,587.5	
2010	86,386.3	78,506.9	28,367.3	26,811.5	5,072.5	1,651.2	2,638.7	1,956.1	3,905.5	2,526.5	410.4	727.2	7,923.4	23,328.1	2,763.9	189.9	11,673.8	5.3	8,695.3	7,879.4	
2011	100,620.3	92,546.0	31,345.8	33,687.7	6,936.2	2,024.9	2,926.9	2,142.1	5,621.9	3,224.7	454.8	754.4	9,601.9	27,512.5	3,033.5	352.3	14,831.9	8.1	9,286.6	8,074.3	
2012	114,914.6	108,379.1	34,793.9	34,175.6	7,109.4	2,161.4	3,053.2	2,312.6	5,847.6	3,021.4	451.8	776.7	9,441.5	39,409.6	3,094.1	188.3	25,331.7	8.3	10,787.2	6,535.5	
2013	122,053.8	115,947.5	38,489.0	37,527.9	7,333.1	2,222.4	3,246.1	2,931.4	5,876.5	3,473.5	475.5	814.4	11,155.1	39,930.6	3,351.7	213.9	22,565.1	6.2	13,793.6	6,106.3	
2014	133,833.6	127,494.1	42,305.6	40,106.2	8,192.8	2,339.4	3,298.8	2,790.7	5,703.2	3,575.6	549.3	798.7	12,857.7	45,082.2	5,855.5	195.6	24,410.9	24.2	14,596.0	6,339.5	
2015	147,637.7	141,152.2	44,661.7	43,175.9	8,916.2	2,350.3	3,418.8	3,394.9	3,382.1	4,562.3	570.9	798.2	15,782.2	53,314.5	4,789.1	189.4	33,701.2	11.0	14,623.8	6,485.5	
2016	170,151.8	163,425.0	49,360.5	46,800.6	7,398.7	2,234.9	4,370.1	4,486.3	5,262.7	4,679.4	671.0	799.2	16,898.3	67,263.9	5,557.7	183.6	42,942.9	34.6	18,545.1	6,726.8	
2017	181,400.0	173,373.3	54,444.2	49,236.0	7,823.0	2,215.5	5,432.3	5,633.2	3,206.5	5,383.0	626.8	711.6	18,204.1	69,693.2	6,924.5	572.3	42,056.9	4.1	20,135.3	8,026.7	
2018	199,612.3	191,101.5	59,452.0	51,249.9	8,309.8	2,458.6	5,299.4	6,135.4	2,726.8	5,487.5	675.2	630.4	19,526.8	80,399.6	7,576.1	344.7	50,463.6	16.9	21,998.4	8,510.7	
2014																					
1st Qtr.	20,678.3	19,407.8	9,028.3	4,310.6	639.6	380.0	339.4	122.1	279.2	531.2	97.3	46.3	1,875.6	6,068.9	707.5	2.0	2,588.4	0.6	2,770.4	1,270.5	
2nd Qtr.	36,062.5	34,563.2	10,710.3	10,917.5	3,149.9	613.2	543.6	337.2	1,952.0	876.9	133.5	153.4	3,157.8	12,935.4	974.3	5.0	8,080.5	0.3	3,875.3	1,499.3	
3rd Qtr.	32,058.0	30,230.8	9,336.9	9,401.6	1,959.9	620.2	1,085.9	960.8	409.0	1,363.7	129.7	132.4	3,163.7	11,489.6	1,188.0	10.4	7,301.1	0.1	2,990.1	1,827.2	
4th Qtr.	45,034.8	43,292.3	13,227.4	15,476.5	2,452.9	725.9	1,330.0	1,370.7	3,063.0	1,217.9	188.8	466.6	4,660.7	14,588.4	2,985.7	178.2	6,441.0	23.2	4,960.3	1,742.5	
2015																					
1st Qtr.	23,756.2	22,135.0	9,804.8	5,917.4	1,302.3	456.0	349.5	246.3	315.1	630.9	105.4	62.6	2,449.1	6,412.8	741.9	2.1	3,148.1	8.2	2,512.4	1,621.2	
2nd Qtr.	34,336.1	33,019.6	11,087.6	9,391.7	2,139.1	620.9	575.4	599.3	351.1	1,173.8	125.0	60.1	3,746.9	12,540.3	838.0	83.0	7,457.5	0.6	4,161.1	1,316.5	
3rd Qtr.	37,101.2	35,528.4	10,700.1	9,759.4	2,404.4	581.7	960.6	732.7	498.8	1,063.0	152.4	109.5	3,256.4	15,068.9	1,363.7	8.4	10,060.4	0.0	3,636.3	1,572.8	
4th Qtr.	52,444.2	50,469.2	13,069.2	18,107.5	3,070.4	691.6	1,533.3	1,816.6	2,217.2	1,694.6	188.0	565.9	6,329.8	19,292.5	1,845.4	95.8	13,035.2	2.2	4,314.0	1,975.0	
2016																					
1st Qtr.	32,357.1	30,713.7	10,119.8	5,214.0	453.7	417.8	327.6	310.5	309.5	623.7	98.0	39.8	2,633.5	15,379.9	872.3	2.5	9,937.0	25.7	4,542.4	1,643.4	
2nd Qtr.	44,103.3	42,573.7	11,662.8	10,638.0	2,461.7	595.8	835.4	956.2	537.3	1,130.0	145.2	150.3	3,826.2	20,272.8	1,103.2	143.2	14,450.0	0.0	4,576.5	1,529.6	
3rd Qtr.	37,258.1	35,424.4	10,880.4	11,204.4	1,616.1	551.7	1,272.0	1,372.2	534.1	1,195.7	129.0	60.7	4,472.9	13,339.6	1,613.3	5.0	7,170.7	1.0	4,549.5	1,833.7	
4th Qtr.	56,433.3	54,713.2	16,697.5	19,744.1	2,867.2	669.6	1,935.0	1,847.4	3,881.8	1,730.1	298.8	548.4	5,965.7	18,271.6	1,969.0	32.9	11,385.2	7.9	4,876.7	1,720.1	
2017																					
1st Qtr.	38,471.8	36,292.3	11,769.2	6,939.4	820.2	412.8	560.7	728.9	340.1	853.0	111.4	56.4	3,055.7	17,583.8	1,172.6	103.7	11,338.0	2.6	4,966.8	2,179.5	
2nd Qtr.	42,972.3	41,196.1	13,470.2	9,963.6	974.8	515.7	1,037.9	1,237.8	798.6	1,250.0	135.9	198.8	3,814.2	17,762.3	1,304.8	15.7	11,392.6	1.4	5,047.8	1,776.2	
3rd Qtr.	41,827.7	39,682.9	12,134.7	10,460.4	1,190.9	436.1	1,360.3	1,219.2	523.5	1,379.5	138.2	147.6	4,065.2	17,087.9	1,925.0	13.6	9,994.2	0.1	5,155.0	2,144.8	
4th Qtr.	58,128.2	56,202.0	17,070.1	21,872.7	4,837.1	851.0	2,473.4	2,447.3	1,544.3	1,900.5	241.3	308.8	7,269.0	17,259.2	2,522.1	439.3	9,332.2	0.0	4,965.6	1,926.2	
2018																					
1st Qtr.	46,537.0	43,823.9	12,851.5	7,422.8	1,653.8	427.0	572.2	603.7	452.8	608.2	114.9	75.4	2,914.8	23,549.5	1,189.9	42.4	17,050.8	0.1	5,266.4	2,713.1	
2nd Qtr.	46,302.0	44,650.1	14,773.7	12,334.2	1,739.8	668.8	1,072.2	1,657.6	793.6	1,386.8	172.7	196.4	4,646.3	17,542.3	1,832.6	86.9	9,932.4	4.7	5,685.6	1,651.8	
3rd Qtr.	45,295.2	42,817.1	13,385.6	12,206.4	1,786.6	541.3	1,403.2	1,374.9	692.0	1,386.0	167.4	117.0	4,738.0	17,225.1	2,110.8	33.3	9,662.7	10.5	5,407.8	2,478.1	
4th Qtr.	61,478.2	59,810.5	18,441.2	19,286.5	3,129.6	821.5	2,251.8	2,499.3	788.4	2,106.4	220.2	241.7	7,227.7	22,082.7	2,442.8	182.0	13,817.8	1.6	5,638.5	1,667.7	
2019																					
1st Qtr.	45,792.7	42,995.5	14,756.4	9,895.7	2,723.6	507.5	731.9	586.4	526.1	756.5	131.4	215.0	3,717.2	18,343.4	1,672.4	299.9	10,682.1	0.4	5,688.7	2,797.2	
2nd Qtr.	51,533.9	50,076.2	16,791.6	13,523.7	1,758.4	714.4	1,423.3	2,025.7	575.9	1,387.2	149.9	153.8	5,335.2	19,761.0	1,755.0	214.8	11,608.3	0.2	6,182.7	1,457.7	
3rd Qtr.	52,061.6	49,443.7	15,411.8	13,546.0	2,075.1	597.3	1,425.6	1,477.6	502.6	1,401.9	134.7	109.3	5,821.8	20,485.9	2,350.4	227.9	11,754.2	11.6	6,141.9	2,617.9	

Source: Ministry of Finance.

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

Table 6.4

Period	Current Receipts						Current Operating Expenses										Primary Balance ⁴⁾
	Total	Export Sales	Local Sales	Receipt from Debtors ¹⁾	VAT Refunds	Other Current Receipts	Total	Materials & Supplies	Employment Cost	Payments to Creditors ²⁾	Local Govt. Rates & Taxes	VAT Payments	Other ³⁾	Transfers to Central Gov't.			
														Total	Taxes (Property and Corporation)	Dividend	
2009	89,908.8	27,354.1	45,832.7		347.9	16,374.2	82,765.6	25,440.7	19,373.8		330.2	90.6	36,341.0	1,189.3	1,032.8	156.5	7,143.3
2010	95,814.7	22,398.4	55,483.1		203.3	17,730.0	93,980.5	31,456.4	20,168.2		112.8	134.8	40,410.8	1,697.6	1,222.6	475.0	1,834.2
2011	122,092.2	28,777.3	66,005.5		628.3	26,681.1	124,666.6	39,148.5	23,275.3		172.2	90.5	59,531.1	2,449.0	1,049.0	1,400.0	-2,574.4
2012	135,256.2	28,299.8	68,413.4		488.0	38,055.0	127,579.9	39,975.6	25,741.9		128.8	111.4	59,477.7	2,144.5	1,144.5	1,000.0	7,676.2
2013	127,565.0	24,833.7	69,017.6		349.0	33,364.7	125,960.7	34,552.7	25,565.2		114.0	103.8	63,238.4	2,386.6	1,386.6	1,000.0	1,604.3
2014	122,928.3	18,941.0	72,149.4		212.2	31,625.8	122,500.6	34,841.6	24,649.2		57.2	114.7	61,634.7	1,203.2	1,203.2	0.0	427.7
2015	127,689.8	16,551.9	70,604.2		339.1	40,194.6	112,604.5	26,069.8	28,139.5		40.9	522.8	55,158.6	2,672.9	1,670.4	1,002.5	15,085.2
2016	117,899.2	18,458.4	66,351.8		722.5	32,366.5	103,309.3	22,947.3	25,410.7		163.9	171.8	50,668.5	3,947.0	1,747.0	2,200.0	14,589.9
2017	110,423.1	11,886.3	50,087.7	22,229.8	159.9	26,059.4	114,641.2	25,300.0	25,099.5	29,577.1	198.2	1,347.5	29,805.4	3,313.5	2,113.5	1,200.0	-4,218.1
2018	117,049.2	6,351.6	49,658.9	27,779.3	2,407.5	30,852.0	124,923.7	29,780.8	23,502.1	35,538.6	178.3	1,261.0	32,157.9	2,929.1	1,729.1	1,200.0	-7,874.5
2014																	
1st Qtr	25,666.2	2,390.8	16,838.1		116.5	6,320.8	26,984.2	7,828.3	5,961.9		11.8	26.7	12,931.3	224.2	224.2	0.0	-1,318.1
2nd Qtr	33,532.8	5,273.0	18,431.4		37.2	9,791.2	32,809.4	8,339.5	5,583.5		18.6	25.2	18,311.3	531.3	531.3	0.0	723.4
3rd Qtr	30,615.0	4,044.7	17,679.9		0.0	8,890.3	30,515.7	9,377.8	6,257.1		14.0	37.9	14,607.2	221.7	221.7	0.0	99.3
4th Qtr	33,114.5	7,232.5	19,200.0		58.5	6,623.5	32,191.3	9,296.1	6,846.7		12.7	24.9	15,784.9	226.0	226.0	0.0	923.1
2015																	
1st Qtr	26,447.9	1,838.4	15,583.2		97.5	8,928.8	23,668.0	5,914.7	6,024.3		19.7	9.4	11,471.3	228.5	228.5	0.0	2,779.9
2nd Qtr	34,994.3	5,678.3	18,913.3		0.0	10,402.7	28,621.9	6,883.8	6,408.7		3.9	43.1	14,627.7	654.7	654.7	0.0	6,372.4
3rd Qtr	29,199.7	3,143.6	16,985.6		70.5	8,999.9	28,009.5	6,481.6	5,687.4		9.9	449.7	14,890.0	491.0	488.5	2.5	1,190.2
4th Qtr	37,047.9	5,891.6	19,122.1		171.1	11,863.1	32,305.1	6,789.7	10,019.1		7.4	20.5	14,169.7	1,298.7	298.7	1,000.0	4,742.8
2016																	
1st Qtr	28,960.8	3,517.7	17,093.6		302.0	8,047.5	22,650.3	5,208.4	5,756.2		16.2	25.9	10,373.6	1,270.0	270.0	1,000.0	6,310.5
2nd Qtr	30,390.2	3,395.4	15,636.8		202.4	11,155.6	26,883.0	5,879.6	6,259.8		10.7	47.7	13,708.1	977.2	977.2	0.0	3,507.2
3rd Qtr	23,580.6	2,038.5	16,593.0		58.1	4,891.1	25,088.4	5,414.1	5,051.5		25.1	50.4	12,966.5	1,580.8	380.8	1,200.0	-1,507.8
4th Qtr	34,967.6	9,506.8	17,028.5		160.0	8,272.2	28,687.5	6,445.3	8,343.2		112.0	47.7	13,620.3	119.1	119.1	0.0	6,280.0
2017																	
1st Qtr	26,722.7	2,013.8	14,186.6	5,010.7	159.9	5,351.7	26,234.4	6,565.4	6,061.2	6,533.0	103.3	22.3	6,564.7	384.5	384.5	0.0	488.3
2nd Qtr	27,522.4	3,429.8	12,612.5	5,375.3	0.0	6,104.8	28,805.6	5,897.5	5,794.2	8,063.6	45.2	80.0	7,652.4	1,272.7	1,272.7	0.0	-1,283.2
3rd Qtr	26,500.6	2,295.6	11,029.5	5,452.6	0.0	7,722.9	28,606.1	6,408.3	5,527.4	6,552.3	29.2	673.1	7,869.1	1,546.7	346.7	1,200.0	-2,105.5
4th Qtr	29,677.4	4,147.1	12,259.1	6,391.1	0.0	6,880.1	30,995.0	6,428.7	7,716.7	8,428.3	20.5	572.0	7,719.2	109.6	109.6	0.0	-1,317.7
2018																	
1st Qtr	25,424.3	1,044.4	12,222.1	5,811.3	575.2	5,771.2	29,976.5	6,688.8	6,002.5	8,585.6	48.6	471.3	7,863.2	316.5	316.5	0.0	-4,552.2
2nd Qtr	30,167.3	1,683.8	12,577.0	7,056.0	604.8	8,245.6	31,141.3	7,280.4	5,179.0	10,134.0	25.0	353.2	7,684.6	485.2	485.2	0.0	-974.0
3rd Qtr	28,951.5	1,330.6	12,043.7	7,338.0	597.9	7,641.4	30,173.2	7,823.7	4,288.1	7,903.8	19.7	207.7	8,400.2	1,530.0	330.0	1,200.0	-1,221.7
4th Qtr	32,506.1	2,292.8	12,816.1	7,574.0	629.5	9,193.7	33,632.7	7,987.9	8,032.5	8,915.2	84.9	228.9	8,209.9	173.4	173.4	0.0	-1,126.6
2019																	
1st Qtr	28,047.7	1,124.8	12,658.8	6,383.8	575.7	7,304.5	27,104.4	6,627.3	4,139.9	6,918.2	25.3	412.3	8,333.6	647.7	647.7	0.0	943.3
2nd Qtr	30,510.3	1,889.3	13,522.0	6,834.5	654.5	7,610.0	30,641.5	7,631.1	4,476.5	8,465.4	13.1	431.5	9,129.0	494.8	494.8	0.0	-131.1
3rd Qtr	27,566.9	859.3	12,921.6	6,831.4	654.4	6,300.2	28,970.5	6,537.4	4,459.1	7,444.0	8.9	451.4	8,809.7	1,260.0	360.0	900.0	-1,403.6

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

¹⁾ As at 1st Quarter 2017, 'Receipts from Debtors' was excluded from 'Other Current Receipts'.

²⁾ As at 1st Quarter 2017, 'Payments to Creditors' was excluded from 'Other' current expenses.

³⁾ Includes repairs and maintenance, freight, and other current expenditures.

⁴⁾ The 'Primary Balance' includes taxes & transfers to central government.

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)									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	Privatisation Proceeds-Guysuco Land Sales		
2009	637.2	6,506.1	4,867.2	1,638.8	-1,638.8	1,175.2	-2,814.0	1,069.7	0.0	-3,598.0	1,342.2	0.0	0.0	0.0	-1,627.9	
2010	452.9	1,381.4	4,170.7	-2,789.4	2,789.4	1,854.2	935.1	287.4	0.0	2,650.3	3,429.6	170.0	0.0	-2,078.0	-3,524.2	
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	-8,688.1	6,694.3	-15,382.4	15,382.4	91.7	15,290.7	1,189.3	1,698.0	-1,504.8	10,682.0	0.0	0.0	0.0	3,226.2	
2014																
1st Qtr	70.4	-1,388.5	844.0	-2,232.5	2,232.5	447.0	1,785.5	1,772.8	0.0	0.0	163.4	0.0	0.0	0.0	-150.6	
2nd Qtr	103.3	620.1	862.8	-242.7	242.7	-1,515.3	1,758.0	1,642.8	0.0	-222.3	84.3	0.0	0.0	0.0	253.2	
3rd Qtr	136.8	-37.5	1,264.2	-1,301.7	1,301.7	2,271.6	-970.0	1,809.2	0.0	-135.9	709.6	0.0	0.0	0.0	-3,352.9	
4th Qtr	258.1	665.0	-1,613.7	2,278.7	-2,278.7	1,216.4	-3,495.1	272.8	0.0	-439.6	2,741.9	0.0	0.0	0.0	-6,070.1	
2015																
1st Qtr	49.5	2,730.4	436.5	2,293.9	-2,293.9	79.9	-2,373.8	-469.2	0.0	0.0	0.0	0.0	0.0	0.0	-1,904.6	
2nd Qtr	221.3	6,151.1	4,483.4	1,667.7	-1,667.7	-1,175.9	-491.8	-8,451.0	0.0	-926.5	0.0	0.0	0.0	0.0	8,885.7	
3rd Qtr	83.4	1,106.8	841.3	265.5	-265.5	726.6	-992.1	-6,099.7	0.0	0.0	0.0	0.0	0.0	0.0	5,107.5	
4th Qtr	219.0	4,523.8	672.2	3,851.6	-3,851.6	-3.3	-3,848.3	-9,714.3	0.0	58.6	0.0	0.0	0.0	0.0	5,807.4	
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	-254.2	6,347.8	1,424.9	804.0	26.8	8,132.0	0.0	0.0	0.0	-4,040.0	
2nd Qtr	521.3	-1,495.3	1,767.8	-3,263.1	3,263.1	313.6	2,949.4	-1,826.6	894.0	-1,534.6	99.0	0.0	0.0	0.0	5,317.6	
3rd Qtr	11.5	-1,233.3	1,299.5	-2,532.8	2,532.8	-527.9	3,060.7	482.0	0.0	3.4	0.0	0.0	0.0	0.0	2,575.3	
4th Qtr	261.4	-1,388.0	2,104.9	-3,492.9	3,492.9	560.1	2,932.8	1,108.9	0.0	-0.3	2,451.0	0.0	0.0	0.0	-626.8	
2019																
1st Qtr	279.1	664.2	1,050.3	-386.1	386.1	925.1	-539.0	-2,518.5	0.0	-3,958.0	0.0	0.0	0.0	0.0	5,937.5	
2nd Qtr	6.8	-137.9	2,789.8	-2,927.7	2,927.7	1,199.0	1,728.7	-996.5	0.0	-350.7	0.0	0.0	0.0	0.0	3,075.9	
3rd Qtr	565.8	-1,969.5	2,103.9	-4,073.4	4,073.4	915.3	3,158.1	37.7	0.0	4,309.0	0.0	0.0	0.0	0.0	-1,188.6	

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 BONDED DEBT ¹⁾
(G\$ Million)

Table 7.1

Period Ended	Total	Bonds	Debentures ²⁾	CARICOM Loan ³⁾	Policy Instruments	
					Monetary	Fiscal ⁴⁾
2009	87,047.4	3.4	11,767.5	560.8	74,715.7	-
2010	100,489.5	3.4	6,823.5	523.2	93,139.4	-
2011	104,937.2	3.4	5,848.5	491.9	98,593.4	-
2012	93,461.9	3.4	4,873.5	456.2	88,128.8	-
2013	98,815.3	3.4	3,898.5	424.7	94,488.7	-
2014						
Mar	94,915.5	3.4	3,898.5	424.7	90,588.9	-
Jun	87,298.8	3.4	3,898.5	408.0	82,988.9	-
Sep	82,698.9	3.4	3,898.5	408.0	78,389.0	-
Dec	78,437.7	3.4	3,898.5	390.3	74,145.6	-
2015						
Mar	78,438.0	3.4	3,898.5	390.3	74,145.8	-
Jun	75,867.8	3.4	3,898.5	372.5	71,593.4	-
Sep	78,867.9	3.4	3,898.5	372.5	74,593.5	-
Dec	81,693.3	3.4	3,898.5	354.8	77,436.6	-
2016						
Mar	83,997.6	3.4	3,898.5	354.8	79,740.9	-
Jun	84,439.5	3.4	3,898.5	337.0	80,200.5	-
Sep	90,761.8	3.4	8,781.0	337.0	81,640.4	-
Dec	90,571.6	3.4	8,781.0	319.3	81,468.0	-
2017						
Jan	90,327.5	3.4	8,536.9	319.3	81,468.0	-
Feb	90,427.3	3.4	8,536.9	319.3	81,567.8	-
Mar	90,433.7	3.4	8,536.9	319.3	81,574.2	-
Apr	90,433.7	3.4	8,536.9	319.3	81,574.2	-
May	90,265.8	3.4	8,536.9	319.3	81,406.3	-
Jun	90,247.5	3.4	8,536.9	301.6	81,405.7	-
Jul	90,268.9	3.4	8,536.9	301.6	81,427.1	-
Aug	90,268.9	3.4	8,536.9	301.6	81,427.1	-
Sep	89,364.2	3.4	8,536.9	301.6	80,522.4	-
Oct	89,364.2	3.4	8,536.9	301.6	80,522.4	-
Nov	88,833.9	3.4	8,536.9	301.6	79,992.1	-
Dec	88,816.2	3.4	8,536.9	283.8	79,992.1	-
2018						
Jan	88,572.1	3.4	8,292.7	283.8	79,992.1	-
Feb	88,572.1	3.4	8,292.7	283.8	79,992.1	-
Mar	89,572.1	3.4	8,292.7	283.8	80,992.1	-
Apr	87,472.1	3.4	8,292.7	283.8	78,892.1	-
May	82,334.8	3.4	8,292.7	283.8	72,454.9	1,300.0
Jun	79,669.6	3.4	8,292.7	268.7	69,334.9	1,770.0
Jul	79,669.6	3.4	8,292.7	268.7	60,677.0	10,427.9
Aug	80,669.6	3.4	8,292.7	268.7	53,177.0	18,927.9
Sep	80,669.6	3.4	8,292.7	268.7	42,177.0	29,927.9
Oct	80,669.6	3.4	8,292.7	268.7	37,177.0	34,927.9
Nov	80,569.5	3.4	8,292.7	268.7	30,224.4	41,780.4
Dec	80,551.6	3.4	8,292.7	250.8	22,757.3	49,247.5
2019						
Jan	81,807.5	3.4	8,048.6	250.8	16,009.8	57,495.0
Feb	81,807.5	3.4	8,048.6	250.8	9,109.8	64,395.0
Mar	81,807.5	3.4	8,048.6	250.8	8,109.8	65,395.0
Apr	80,807.5	3.4	8,048.6	250.8	7,109.8	65,395.0
May	79,869.5	3.4	8,048.6	232.8	7,109.7	64,475.0
Jun	80,012.0	3.4	8,048.6	232.8	7,252.2	64,475.0
Jul	77,554.1	3.4	8,048.6	232.8	7,252.2	62,017.1
Aug	78,054.1	3.4	8,048.6	232.8	7,252.2	62,517.1
Sep	79,054.1	3.4	8,048.6	232.8	3,252.2	67,517.1

Source: Bank of Guyana.

¹⁾ Excludes non-interest bearing debentures.

²⁾ Total bonded debt was revised in September 2016 to reflect the inclusion of the Non-Refundable NIS Debenture.

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

⁴⁾ Treasury Bills issued for budgetary support.

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY
AND TERMS AS AT SEPTEMBER 30, 2019
(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
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 3 of 20	4,882,446,199	4,150,079,269	1.5	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 ¹⁾	Supp. Cr. ²⁾	Nationalisation	Bonds
2008	834,137	340,631	472,678	3,895	13,417	3,484	32
2009	933,039	375,224	536,993	3,818	13,440	3,528	36
2010	1,042,877	434,427	588,091	3,383	13,408	3,533	35
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							
1st Qtr	1,392,008	705,857	666,783	2,412	13,432	3,490	34
2nd Qtr	1,248,352	555,596	673,507	2,296	13,438	3,481	34
3rd Qtr	1,272,125	575,929	676,920	2,312	13,438	3,490	36
4th Qtr	1,246,478	510,627	716,647	2,240	13,450	3,477	37
2014							
1st Qtr	1,186,720	485,722	681,863	2,173	13,452	3,473	37
2nd Qtr	1,226,573	521,423	685,950	2,229	13,461	3,473	37
3rd Qtr	1,183,635	488,689	675,857	2,113	13,467	3,473	36
4th Qtr	1,216,378	505,517	691,848	2,032	13,473	3,473	35
2015							
1st Qtr	1,233,340	516,008	698,412	1,935	13,478	3,473	33
2nd Qtr	1,175,058	458,168	697,848	2,050	13,484	3,473	35
3rd Qtr	1,144,849	436,700	689,178	1,974	13,490	3,473	34
4th Qtr	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	1,200,737	459,676	705,930	19,090	12,540	3,473	28
3rd Qtr**	1,208,689	466,290	707,280	19,080	12,539	3,473	28
4th Qtr	1,240,593	479,872	725,515	19,165	12,539	3,473	30
2018							
1st Qtr	1,261,714	496,928	729,865	18,878	12,539	3,473	31
2nd Qtr	1,249,522	483,150	731,600	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	1,265,588	440,424	791,650	17,508	12,539	3,440	28

¹⁾ Includes debt owed by GPL (Parastatal) which is not guaranteed and serviced by the Government of Guyana.

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

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

Table 8.1(a)

Period	Total	Consumer Goods								Intermediate Goods							Capital Goods								
		Total	Non-Durable			Semi-Durable		Durable			Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining	Building	Other	Misc.
			Food for Households	Beverage & Tobacco	Other	Cloth. & Footwear	Other	Motor Car	Other																
2009	236,729.9	68,009.2	18,761.3	5,346.9	21,882.6	3,164.9	3,830.9	6,131.4	8,891.3	114,514.9	58,012.4	9,850.9	7,715.7	1,517.2	13,989.2	23,429.5	52,464.9	9,056.8	3,988.6	9,047.3	1,472.3	13,169.3	15,730.7	1,740.8	
2010	287,536.9	76,340.0	21,808.5	6,393.8	20,955.4	4,414.8	4,793.7	6,550.6	11,423.1	150,503.9	80,135.4	15,930.0	11,528.9	1,618.3	13,712.5	27,578.8	58,961.2	15,004.9	4,000.9	11,026.7	2,546.6	14,176.4	12,205.8	1,731.7	
2011	359,341.4	84,695.6	25,408.3	8,490.3	20,200.3	3,588.3	5,383.5	6,769.2	14,855.7	192,637.8	116,292.1	15,753.7	11,179.2	2,149.3	14,408.4	32,855.0	80,392.1	16,689.4	8,974.9	14,076.5	9,629.4	15,501.9	15,519.9	1,615.9	
2012	408,064.5	95,224.5	29,262.7	8,972.5	20,743.3	5,048.0	5,423.5	8,954.9	16,819.7	217,094.2	130,390.6	17,495.1	11,399.0	1,875.8	21,211.0	34,722.6	93,969.8	22,478.1	11,845.3	13,800.2	7,784.1	17,793.3	20,268.8	1,776.0	
2013	385,101.8	89,916.9	29,864.1	9,228.8	20,247.7	3,807.0	5,970.8	8,085.2	12,713.3	206,587.9	122,360.5	16,534.5	15,796.0	1,528.5	16,806.0	33,562.3	86,610.5	18,025.1	18,709.4	14,380.7	4,652.2	18,632.5	12,210.6	1,986.5	
2014																									
1st Qtr	83,777.7	18,668.9	6,566.5	1,750.9	4,317.6	723.8	979.1	1,954.2	2,376.8	47,992.1	29,531.1	4,908.8	1,675.5	321.0	3,913.8	7,641.8	16,672.5	3,563.6	2,195.5	3,493.0	848.7	3,880.9	2,690.8	444.2	
2nd Qtr	91,119.2	19,908.6	6,646.6	2,059.0	4,370.7	825.9	1,278.3	2,076.8	2,651.4	51,995.3	31,736.6	3,981.3	2,785.6	464.4	3,632.7	9,394.7	18,805.2	3,184.3	2,352.5	3,000.6	2,525.9	4,776.5	2,965.3	410.1	
3rd Qtr	96,308.5	22,766.8	6,733.6	2,298.4	5,356.5	893.4	1,544.0	1,816.3	4,124.6	52,239.1	30,877.5	3,380.3	3,373.0	316.9	5,241.7	9,049.6	20,797.4	3,210.5	2,169.1	4,038.6	3,260.8	4,714.2	3,404.2	505.2	
4th Qtr	98,607.6	24,480.1	8,127.2	2,421.2	4,658.5	1,164.4	2,324.9	1,710.6	4,073.2	49,916.6	26,236.5	5,185.1	3,902.7	277.1	4,463.4	9,851.7	23,735.6	3,719.4	3,205.9	2,747.1	4,237.8	5,597.0	4,228.4	475.4	
2015																									
1st Qtr	78,167.1	19,020.3	6,224.1	1,539.3	4,519.4	722.0	1,158.7	1,889.5	2,967.5	37,952.8	17,705.4	4,174.6	3,079.8	439.3	4,061.9	8,491.7	20,787.3	3,455.1	1,986.0	3,577.2	2,193.8	5,310.0	4,265.1	406.7	
2nd Qtr	82,448.1	19,886.0	7,674.6	1,736.2	3,850.5	716.8	1,030.3	1,883.4	2,994.2	44,360.4	23,748.8	4,004.0	4,110.3	206.7	3,822.8	8,467.8	17,771.3	2,220.1	1,448.9	4,425.1	1,803.0	5,151.4	2,722.9	430.4	
3rd Qtr	73,855.1	21,723.3	7,411.6	1,913.8	4,289.6	822.7	1,561.9	1,553.6	4,170.1	35,693.2	17,017.6	3,163.0	2,714.9	299.5	4,933.1	7,565.1	16,061.2	1,815.3	2,035.0	3,038.3	1,230.3	4,327.7	3,614.4	377.5	
4th Qtr	73,545.1	22,873.9	8,491.0	2,585.2	3,874.5	949.0	1,780.5	1,955.0	3,238.7	36,969.8	17,399.7	3,917.8	3,758.3	310.7	3,658.7	7,924.5	13,316.7	1,669.1	1,138.3	2,051.6	1,106.3	4,622.6	2,728.8	384.7	
2016																									
1st Qtr	65,505.9	18,074.9	6,009.6	1,714.6	4,185.1	875.9	1,080.2	1,659.5	2,549.9	31,643.6	13,190.7	3,512.6	2,298.8	347.8	3,782.0	8,511.7	15,453.1	2,141.3	1,276.0	2,776.1	1,473.7	4,209.2	3,576.7	334.4	
2nd Qtr	81,511.7	22,661.5	7,594.2	2,316.4	4,428.2	946.5	1,836.0	1,911.3	3,618.9	40,691.3	19,892.8	4,006.8	4,208.1	290.6	4,293.7	7,999.3	17,733.7	2,142.7	1,640.2	3,624.0	2,185.6	4,750.1	3,391.2	435.2	
3rd Qtr	69,719.5	21,960.1	7,486.9	1,946.3	4,595.0	985.0	1,670.0	1,536.0	3,740.9	33,753.9	16,817.5	3,530.8	1,952.6	348.0	3,929.6	7,175.4	13,624.9	1,821.2	1,094.7	1,942.7	1,386.8	3,940.6	3,438.9	380.6	
4th Qtr	85,819.2	24,414.3	8,624.8	2,737.1	4,438.4	1,118.8	1,859.3	2,037.7	3,598.3	47,086.9	21,282.7	5,106.9	8,689.0	229.4	3,562.8	8,216.2	13,907.9	2,377.4	945.7	2,431.3	2,120.4	4,103.9	1,929.1	410.1	
2017																									
1st Qtr	78,179.6	21,357.4	7,308.9	1,696.2	5,468.0	1,068.1	1,363.6	1,756.2	2,696.3	41,329.6	18,963.8	3,922.8	5,245.8	204.6	4,207.6	8,785.1	15,139.6	2,654.7	1,356.6	2,448.2	2,375.8	3,670.5	2,633.7	353.1	
2nd Qtr	84,689.7	26,334.5	7,646.9	1,940.2	9,406.4	1,444.0	1,387.5	1,471.4	3,038.1	42,940.2	20,337.6	3,008.2	5,357.9	333.4	4,764.7	9,138.3	15,061.8	1,924.5	1,261.4	2,330.7	3,918.6	3,490.5	2,136.1	353.2	
3rd Qtr	83,548.3	22,858.1	8,369.7	1,839.9	3,782.9	1,420.6	1,960.6	1,728.3	3,756.1	44,617.4	21,706.8	3,533.5	4,898.2	307.6	5,111.4	9,059.9	15,727.9	1,739.3	1,299.6	2,263.0	3,489.7	4,606.6	2,329.7	344.9	
4th Qtr	93,062.4	26,729.6	9,293.8	2,406.0	5,178.0	1,356.9	2,162.3	2,203.4	4,129.2	48,475.0	23,947.2	3,507.9	3,828.4	242.9	5,607.7	11,340.9	17,455.2	1,367.0	934.8	2,627.0	3,859.7	5,110.6	3,556.0	402.5	
2018 ¹⁾																									
1st Qtr	100,605.4	22,664.4	8,203.3	1,967.5	4,674.1	1,371.7	1,415.4	2,004.6	3,027.8	51,230.4	22,730.9	3,323.3	7,055.9	172.9	6,060.1	11,887.4	26,274.9	1,404.6	2,008.6	2,772.3	13,028.9	4,223.1	2,837.4	435.7	
2nd Qtr	115,778.3	26,027.3	8,741.4	2,169.8	5,536.8	1,382.3	1,740.4	2,010.6	4,446.0	59,943.0	26,871.2	5,753.9	5,118.5	332.9	9,221.5	12,645.0	29,303.4	1,740.6	2,670.2	2,855.9	13,113.1	4,761.0	4,162.5	504.6	
3rd Qtr	131,141.8	26,583.5	8,034.7	1,858.7	5,665.8	1,489.9	2,731.0	1,980.1	4,823.3	68,019.3	26,131.2	3,483.7	11,132.7	246.7	10,499.1	16,526.0	35,967.7	1,503.0	1,502.6	3,045.9	22,459.0	3,996.8	3,460.5	571.3	
4th Qtr	137,630.7	24,540.9	8,073.3	1,929.5	4,612.9	1,455.4	2,111.3	2,045.1	4,313.4	85,844.2	27,453.0	4,349.4	32,659.1	221.5	6,126.9	15,034.3	26,653.4	1,809.2	1,649.8	2,869.6	12,038.0	4,600.6	3,686.2	592.1	
2019																									
1st Qtr	132,175.1	21,027.8	6,440.9	1,916.3	4,213.8	1,216.0	1,881.7	2,029.7	3,329.6	71,869.5	24,569.3	2,813.1	18,924.3	162.8	6,188.0	19,211.9	38,691.6	1,362.6	1,237.4	3,204.3	25,642.5	4,690.7	2,554.1	586.2	
2nd Qtr	153,835.0	28,343.4	7,572.5	2,200.2	7,951.7	1,484.2	2,222.0	1,878.6	5,034.2	75,332.9	25,802.8	3,292.7	7,818.9	219.1	13,653.5	24,545.9	49,507.2	1,435.8	1,346.3	2,661.5	36,320.1	4,655.0	3,088.4	651.5	
3rd Qtr ²⁾	139,140.8	27,648.9	7,506.4	2,214.0	7,198.0	2,013.6	2,302.2	1,965.3	4,449.3	70,683.9	27,116.9	1,868.8	7,493.6	202.1	11,778.3	22,224.1	40,229.6	1,663.0	1,501.3	3,073.4	26,163.3	4,845.9	2,982.7	578.4	

Source: Bureau of Statistics.

¹⁾ Data for 2018 data was revised to reflect Oil & Gas activities.

²⁾ Data for 2019 3rd Qtr is preliminary.

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
2009	236,729.9	68,009.2	58,012.4	56,502.6	52,464.9	1,740.8
2010	287,536.9	76,340.0	80,135.4	70,368.5	58,961.2	1,731.7
2011	359,341.4	84,695.6	116,292.1	76,345.7	80,392.1	1,615.9
2012	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						
1st Qtr	83,777.7	18,668.9	29,531.1	18,461.0	16,672.5	444.2
2nd Qtr	91,119.2	19,908.6	31,736.6	20,258.7	18,805.2	410.1
3rd Qtr	96,308.5	22,766.8	30,877.5	21,361.5	20,797.4	505.2
4th Qtr	98,607.6	24,480.1	26,236.5	23,680.0	23,735.6	475.4
2015						
1st Qtr	78,167.1	19,020.3	17,705.4	20,247.4	20,787.3	406.7
2nd Qtr	82,448.1	19,886.0	23,748.8	20,611.7	17,771.3	430.4
3rd Qtr	73,855.1	21,723.3	17,017.6	18,675.6	16,061.2	377.5
4th Qtr	73,545.1	22,873.9	17,399.7	19,570.0	13,316.7	384.7
2016						
1st Qtr	65,505.9	18,074.9	13,190.7	18,452.9	15,453.1	334.4
2nd Qtr	81,511.7	22,651.5	19,892.8	20,798.5	17,733.7	435.2
3rd Qtr	69,719.5	21,960.1	16,817.5	16,936.4	13,624.9	380.6
4th Qtr	82,241.5	24,398.8	21,199.7	20,509.3	15,723.6	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 ¹⁾						
1st Qtr	101,843.2	22,664.4	22,730.9	28,717.6	27,360.5	369.9
2nd Qtr	115,093.3	26,027.3	26,871.2	33,155.8	28,588.4	450.5
3rd Qtr	133,003.7	26,583.5	26,131.2	42,078.5	37,800.2	410.3
4th Qtr	138,563.4	24,540.9	27,453.0	58,451.0	27,589.0	529.6
2019						
1st Qtr	132,175.1	21,027.8	24,569.3	47,300.2	38,691.6	586.2
2nd Qtr	153,835.0	28,343.4	25,802.8	49,530.0	49,507.2	651.5
3rd Qtr ²⁾	139,140.8	27,648.9	27,116.9	43,567.0	40,229.6	578.4

Source: Bureau of Statistics.

¹⁾ 2018 data was revised to reflect Oil & Gas activities.

²⁾ Data for 2019 3rd Qtr is preliminary.

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
2009	1,179.4	335.9	296.7	279.1	259.2	8.6
2010	1,419.1	376.8	395.5	347.3	291.0	8.5
2011	1,770.5	417.3	573.0	376.2	396.1	8.0
2012	1,996.7	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						
1st Qtr	406.0	90.5	143.1	89.5	80.8	2.2
2nd Qtr	441.4	96.4	153.7	98.1	91.1	2.0
3rd Qtr	466.4	110.3	149.5	103.5	100.7	2.4
4th Qtr	477.5	118.5	127.1	114.7	114.9	2.3
2015						
1st Qtr	378.5	92.1	85.7	98.1	100.7	2.0
2nd Qtr	399.3	96.3	115.0	99.8	86.1	2.1
3rd Qtr	357.7	105.2	82.4	90.4	77.8	1.8
4th Qtr	356.2	110.8	84.3	94.8	64.5	1.9
2016						
1st Qtr	317.2	87.5	63.9	89.4	74.8	1.6
2nd Qtr	394.7	109.7	96.3	100.7	85.9	2.1
3rd Qtr	337.6	106.3	81.4	82.0	66.0	1.8
4th Qtr	398.3	118.2	102.7	99.3	76.1	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 ¹⁾						
1st Qtr	487.2	109.8	110.1	138.0	127.2	2.1
2nd Qtr	555.3	124.8	128.9	158.6	140.5	2.4
3rd Qtr	629.0	127.5	125.3	200.9	172.5	2.7
4th Qtr	660.1	117.7	131.7	280.1	127.8	2.8
2019						
1st Qtr	633.9	100.9	117.8	226.9	185.6	2.8
2nd Qtr	737.8	135.9	123.8	237.6	237.4	3.1
3rd Qtr ²⁾	667.3	132.6	130.1	209.0	192.9	2.8

Source: Bureau of Statistics.

¹⁾ 2018 data was revised to reflect Oil & Gas activities.

²⁾ Data for 2019 3rd Qtr is preliminary.

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

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
2009	153,041.4	16,083.6	24,220.5	23,079.9	9,201.6	8,377.8	1,267.3	1,333.8	56,970.5	12,506.4
2010	177,040.2	23,142.0	20,562.6	30,660.1	8,750.6	9,831.8	1,275.1	1,133.9	70,184.5	11,499.7
2011	225,241.0	27,046.6	25,040.3	35,157.9	8,736.7	7,926.1	1,911.6	1,298.7	104,942.1	13,181.1
2012	284,900.6	30,813.7	27,011.6	40,105.5	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	15,599.5	7,908.4	582.7	6,656.0	133,203.9	15,311.8
2014										
1st Qtr	51,732.6	7,181.4	2,699.1	4,762.5	3,563.5	1,648.2	260.7	2,358.9	25,661.5	3,596.6
2nd Qtr	57,449.0	6,643.9	4,409.0	14,978.4	2,855.0	2,739.1	189.9	1,096.8	21,133.0	3,404.0
3rd Qtr	61,561.1	6,474.5	3,792.6	15,451.7	3,706.3	2,882.4	321.4	1,627.2	22,896.9	4,408.2
4th Qtr	67,638.2	5,442.1	7,273.1	16,322.1	2,707.9	3,760.8	234.9	1,113.3	27,302.4	3,481.6
2015										
1st Qtr	46,774.5	5,590.1	2,680.5	8,077.6	5,038.1	2,491.0	267.9	1,005.2	18,283.3	3,340.8
2nd Qtr	60,450.3	5,416.5	3,589.3	17,874.9	4,256.9	2,353.1	298.8	2,223.5	20,596.2	3,841.2
3rd Qtr	55,264.9	5,817.2	2,603.3	8,979.7	3,261.4	2,072.0	449.5	1,246.4	27,414.6	3,420.7
4th Qtr	71,762.1	4,713.4	7,325.1	10,656.5	3,293.4	2,104.0	714.7	1,790.8	37,189.6	3,974.5
2016										
1st Qtr	62,810.3	5,779.5	1,275.7	6,556.7	3,755.7	1,916.1	125.9	1,303.1	38,363.8	3,733.7
2nd Qtr	74,794.1	3,787.8	3,028.5	11,671.9	5,087.4	2,090.3	786.1	2,334.4	42,306.4	3,701.3
3rd Qtr	67,227.8	4,897.2	1,769.9	9,405.8	4,009.6	1,935.1	237.4	2,368.4	38,246.8	4,357.6
4th Qtr	88,578.9	4,556.4	9,085.2	9,287.9	4,248.9	2,397.9	548.3	1,644.3	52,621.3	4,188.9
2017										
1st Qtr	64,964.5	4,738.1	1,653.6	5,462.5	5,540.0	1,569.9	436.0	2,024.3	39,520.6	4,019.6
2nd Qtr	73,688.6	5,739.8	2,437.6	10,473.0	6,424.2	2,018.6	163.7	2,480.0	40,759.7	3,192.0
3rd Qtr	74,687.7	3,661.8	2,271.3	11,955.2	4,800.6	1,693.4	288.9	1,942.7	44,441.8	3,632.2
4th Qtr	81,524.8	7,445.8	3,653.5	13,623.0	3,818.1	2,101.5	351.3	2,446.5	44,095.1	3,990.0
2018 ¹⁾										
1st Qtr	66,575.8	6,434.4	649.3	4,003.5	7,693.2	1,688.8	41.4	2,636.9	39,716.3	3,712.0
2nd Qtr	79,000.6	7,146.5	1,483.3	19,120.5	5,740.0	1,974.8	42.0	2,644.1	36,985.8	3,863.7
3rd Qtr	61,391.0	6,055.6	1,238.9	5,126.5	2,749.7	1,608.5	0.2	1,837.2	38,019.5	4,755.0
4th Qtr	76,640.2	7,023.0	2,273.1	10,503.6	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	4,230.6	1,739.9	0.2	2,072.8	42,325.3	4,259.0
2nd Qtr	76,706.0	7,463.5	1,254.9	12,397.3	4,332.0	1,830.3	0.2	2,342.0	43,412.9	3,672.7
3rd Qtr ²⁾	78,314.2	6,503.6	624.7	9,811.9	5,429.5	1,612.7	0.0	2,524.5	48,877.0	2,930.2

Source: Bureau of Statistics.

¹⁾ 2018 data was revised to reflect Oil & Gas activities.

²⁾ Data for 2019 3rd Qtr is preliminary.

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

Table 8.2(b)

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
2009	756.7	79.5	119.8	114.1	45.5	41.4	6.3	6.6	281.7	61.8
2010	873.8	114.2	101.5	151.3	43.2	48.5	6.3	5.6	346.4	56.7
2011	1109.8	133.3	123.4	173.2	43.0	39.1	9.4	6.4	517.1	64.9
2012	1394.0	150.8	132.1	196.2	63.9	39.0	6.2	26.7	716.9	62.1
2013	1361.4	134.6	114.2	239.8	76.0	38.5	2.8	32.4	648.5	74.5
2014										
1st Qtr	250.7	34.8	13.1	23.1	17.3	8.0	1.3	11.4	124.3	17.4
2nd Qtr	278.3	32.2	21.4	72.6	13.8	13.3	0.9	5.3	102.4	16.5
3rd Qtr	298.1	31.4	18.4	74.8	17.9	14.0	1.6	7.9	110.9	21.3
4th Qtr	327.5	26.4	35.2	79.0	13.1	18.2	1.1	5.4	132.2	16.9
2015										
1st Qtr	226.5	27.1	13.0	39.1	24.4	12.1	1.3	4.9	88.5	16.2
2nd Qtr	292.7	26.2	17.4	86.6	20.6	11.4	1.4	10.8	99.7	18.6
3rd Qtr	267.6	28.2	12.6	43.5	15.8	10.0	2.2	6.0	132.8	16.6
4th Qtr	347.5	22.8	35.5	51.6	15.9	10.2	3.5	8.7	180.1	19.2
2016										
1st Qtr	304.2	28.0	6.2	31.8	18.2	9.3	0.6	6.3	185.8	18.1
2nd Qtr	362.2	18.3	14.7	56.5	24.6	10.1	3.8	11.3	204.9	17.9
3rd Qtr	325.6	23.7	8.6	45.5	19.4	9.4	1.1	11.5	185.2	21.1
4th Qtr	429.7	22.1	44.0	45.0	20.6	11.6	2.7	8.0	254.8	21.0
2017										
1st Qtr	314.6	22.9	8.0	26.5	26.8	7.6	2.1	9.8	191.4	19.5
2nd Qtr	356.8	27.8	11.8	50.7	31.1	9.8	0.8	12.0	197.4	15.5
3rd Qtr	361.7	17.7	11.0	57.9	23.2	8.2	1.4	9.4	215.2	17.6
4th Qtr	394.8	36.1	17.7	66.0	18.5	10.2	1.7	11.8	213.5	19.3
2018 ¹⁾										
1st Qtr	322.4	31.2	3.1	19.4	37.3	8.2	0.2	12.8	192.3	18.0
2nd Qtr	378.9	34.3	7.1	91.7	27.5	9.5	0.2	12.7	177.4	18.5
3rd Qtr	294.4	29.0	5.9	24.6	13.2	7.7	0.0	8.8	182.3	22.8
4th Qtr	367.6	33.7	10.9	50.4	19.3	7.9	0.0	12.4	214.7	18.3
2019										
1st Qtr	338.9	29.2	6.0	41.8	20.3	8.3	0.0	9.9	203.0	20.4
2nd Qtr	367.9	35.8	6.0	59.5	20.8	8.8	0.0	11.2	208.2	17.6
3rd Qtr ²⁾	375.6	31.2	3.0	47.1	26.0	7.7	0.0	12.1	234.4	14.1

Source: Bureau of Statistics.

¹⁾ 2018 data was revised to reflect Oil & Gas activities.

²⁾ Data for 2019 3rd Qtr is preliminary.

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

Table 8.3

Period	Rice			Sugar			Bauxite			Gold			Shrimp			Timber			
	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Ounces)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)	
2009	260,815	23,079,929	360,576	212,131	24,220,468	465,382	1,406,908	16,083,635	46,149	311,884	56,970,457	726,283	...	9,201,600	...	122,406	8,377,788	284,515	
2010	336,313	30,660,092	362,283	203,525	20,562,593	404,775	1,135,817	23,141,996	82,550	302,654	70,184,495	921,065	...	8,750,589	...	168,112	9,831,781	235,774	
2011	305,382	35,157,889	457,736	211,762	25,040,250	466,652	1,816,548	27,046,616	63,339	347,850	104,942,067	1,203,442	...	8,736,740	...	133,572	7,926,141	242,288	
2012	334,141	40,105,532	482,785	197,105	27,011,614	550,279	2,229,848	30,813,670	55,847	455,072	146,521,625	1,288,189	...	13,059,016	...	119,645	7,976,302	268,975	
2013	394,989	49,283,524	493,698	160,284	23,477,766	585,166	1,678,971	27,652,553	67,077	482,527	133,203,890	1,121,942	...	15,599,486	...	112,970	7,908,431	287,687	
2014																			
1st Qtr	51,160	4,762,510	93,091	26,270	2,699,139	102,746	469,529	7,181,439	15,295	101,179	25,661,471	253,623	...	3,563,535	...	26,549	1,648,174	62,081	
2nd Qtr	134,841	14,978,417	111,082	43,417	4,408,951	101,549	386,357	6,643,851	17,196	81,232	21,132,980	260,156	...	2,855,003	...	43,893	2,739,130	62,405	
3rd Qtr	148,392	15,451,662	104,128	35,922	3,792,629	105,580	387,483	6,474,502	16,709	89,559	22,896,857	255,661	...	3,706,310	...	51,044	2,882,386	56,468	
4th Qtr	166,816	16,322,082	97,845	83,956	7,273,139	86,630	339,974	5,442,131	16,007	113,712	27,302,446	240,101	...	2,707,855	...	55,427	3,760,836	67,852	
2015																			
1st Qtr	88,286	8,077,570	91,494	31,427	2,680,537	85,295	356,028	5,590,118	15,701	75,928	18,283,300	240,797	...	5,038,104	...	40,373	2,491,025	61,701	
2nd Qtr	188,609	17,874,873	94,772	45,571	3,589,317	78,763	337,771	5,416,463	16,036	85,775	20,596,175	240,119	...	4,256,874	...	34,733	2,353,112	67,749	
3rd Qtr	112,285	8,979,704	79,973	34,689	2,603,343	75,048	422,512	5,817,212	13,768	121,205	27,414,582	226,183	...	3,261,399	...	28,963	2,072,029	71,541	
4th Qtr	148,155	10,656,518	71,928	101,004	7,325,140	72,523	385,076	4,713,428	12,240	165,339	37,189,650	224,929	...	3,293,448	...	33,556	2,103,990	62,700	
2016																			
1st Qtr	93,532	6,556,709	70,101	14,440	1,275,743	88,345	446,900	5,779,537	12,932	160,196	38,363,811	239,481	...	3,755,657	...	25,693	1,916,061	74,574	
2nd Qtr	158,635	11,671,893	73,577	34,838	3,028,463	86,930	292,490	3,787,846	12,950	167,131	42,306,368	253,133	...	5,087,450	...	26,836	2,090,332	77,892	
3rd Qtr	128,394	9,405,828	73,257	15,614	1,769,858	113,351	383,048	4,897,169	12,785	141,563	38,246,819	270,174	...	4,009,609	...	27,087	1,935,055	71,439	
4th Qtr	118,631	9,287,877	78,292	93,559	9,085,167	97,107	371,240	4,556,350	12,273	208,898	52,621,331	251,900	...	4,248,884	...	38,949	2,397,855	61,565	
2017																			
1st Qtr	63,928	5,462,465	85,447	15,801	1,653,619	104,653	328,892	4,738,105	14,406	165,074	39,520,578	239,411	...	5,539,950	...	22,400	1,569,873	70,085	
2nd Qtr	139,356	10,473,012	75,153	21,927	2,437,000	111,143	416,066	5,739,847	13,796	158,967	40,759,656	256,404	...	6,424,198	...	29,855	2,018,563	67,612	
3rd Qtr	160,060	11,955,167	74,692	28,113	2,271,251	80,790	233,348	3,661,801	15,692	171,635	44,441,796	258,932	...	4,800,600	...	27,978	1,693,384	60,526	
4th Qtr	176,042	13,623,045	77,385	42,146	3,653,513	86,688	422,307	6,976,616	16,520	169,172	44,095,103	260,652	...	3,818,064	...	34,940	2,101,546	60,148	
2018 ²⁾																			
1st Qtr	49,628	4,003,531	80,670	7,814	649,254	83,088	443,667	6,431,139	14,495	145,956	39,716,316	272,112	...	7,693,187	...	28,341	1,688,790	59,588	
2nd Qtr	240,252	19,120,511	79,585	23,363	649,254	27,790	491,863	6,434,430	13,082	136,659	39,716,316	290,623	...	5,740,029	...	30,330	1,688,790	55,681	
3rd Qtr	57,069	5,126,474	89,830	16,521	1,238,917	74,990	503,905	6,055,587	12,017	151,486	38,019,467	250,977	...	2,749,659	...	24,109	1,608,470	66,716	
4th Qtr	123,363	10,503,588	85,144	30,097	2,273,107	75,525	503,932	7,023,016	13,936	177,133	44,773,169	252,766	...	4,014,351	...	22,647	1,654,395	73,051	
2019																			
1st Qtr	103,024	8,704,911	84,494	18,310	1,256,978	68,651	333,536	6,079,666	18,228	157,168	42,325,320	269,300	...	4,230,554	...	22,156	1,739,877	78,529	
2nd Qtr	146,346	12,397,287	84,712	19,527	1,254,915	64,265	552,389	7,463,538	13,511	159,638	43,412,933	271,946	...	4,331,995	...	26,469	1,830,348	69,151	
3rd Qtr ³⁾	108,309	9,811,892	90,592	9,095	624,676	68,683	496,150	6,503,650	13,108	171,463	48,877,037	285,059	...	5,429,464	...	22,298	1,612,749	72,326	

Source: Bureau of Statistics.

¹⁾ The values are f.o.b.

²⁾ 2018 data was revised to reflect Oil & Gas activities.

³⁾ Data for 2019 3rd Qtr is preliminary.

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
2009	(81,344.0)	236,729.9	155,385.9	153,041.4	2,344.5
2010	(108,226.8)	287,536.9	179,310.0	177,040.2	2,269.8
2011	(130,907.6)	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					
1st Qtr	(31,411.2)	83,830.5	52,419.3	51,765.2	654.2
2nd Qtr	(32,494.3)	91,145.6	58,651.3	57,465.7	1,185.6
3rd Qtr	(34,541.8)	96,313.1	61,771.4	61,564.1	207.3
4th Qtr	(30,425.2)	98,607.6	68,182.4	67,638.2	544.2
2015					
1st Qtr	(30,545.5)	78,167.1	47,621.7	46,774.5	847.2
2nd Qtr	(21,210.7)	82,448.1	61,237.5	60,450.3	787.2
3rd Qtr	(17,850.1)	73,855.1	56,005.0	55,264.9	740.1
4th Qtr	(674.6)	73,545.1	72,870.5	71,762.1	1,108.4
2016					
1st Qtr	(1,556.5)	65,505.9	63,949.4	62,810.3	1,139.1
2nd Qtr	(4,957.4)	81,511.7	76,554.3	74,794.1	1,760.2
3rd Qtr	(1,786.4)	69,719.5	67,933.2	67,227.8	705.4
4th Qtr	6,812.1	82,241.5	89,053.6	88,578.9	474.7
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 ¹⁾					
1st Qtr	(34,475.5)	101,843.2	67,367.7	66,575.8	792.0
2nd Qtr	(35,228.9)	115,093.3	79,864.4	79,000.6	863.8
3rd Qtr	(68,414.1)	133,003.7	64,589.6	61,391.0	3,198.6
4th Qtr	(59,137.4)	138,563.4	79,426.0	76,640.2	2,785.9
2019					
1st Qtr	(61,098.6)	132,175.1	71,076.5	70,669.3	407.1
2nd Qtr	(69,840.5)	153,835.0	83,994.5	76,706.0	7,288.5
3rd Qtr ²⁾	(52,638.8)	139,140.8	86,502.1	78,314.2	8,187.9

Sources: Bureau of Statistics and Bank of Guyana.

¹⁾ 2018 data was revised to reflect Oil & Gas activities.

²⁾ Data for 2019 3rd Qtr is preliminary.

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
2009	(411.2)	1,179.4	768.2	756.7	11.5
2010	(534.1)	1,419.1	885.0	873.8	11.2
2011	(641.4)	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					
1st Qtr	(152.1)	406.0	253.8	250.7	3.2
2nd Qtr	(157.4)	441.4	284.0	278.3	5.7
3rd Qtr	(167.3)	466.4	299.1	298.1	1.0
4th Qtr	(147.3)	477.5	330.2	327.5	2.6
2015					
1st Qtr	(147.9)	378.5	230.6	226.5	4.1
2nd Qtr	(102.7)	399.3	296.5	292.7	3.8
3rd Qtr	(86.4)	357.7	271.2	267.6	3.6
4th Qtr	(3.3)	356.2	352.9	347.5	5.4
2016					
1st Qtr	(7.5)	317.2	309.7	304.2	5.5
2nd Qtr	(30.8)	394.7	363.9	362.2	1.7
3rd Qtr	(8.6)	337.6	329.0	325.6	3.4
4th Qtr	16.2	415.6	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 ¹⁾					
1st Qtr	(161.0)	487.2	326.2	322.4	3.8
2nd Qtr	(172.2)	555.3	383.0	378.9	4.1
3rd Qtr	(319.2)	629.0	309.8	294.4	15.3
4th Qtr	(279.2)	660.1	380.9	367.6	13.4
2019					
1st Qtr	(293.0)	633.9	340.9	338.9	2.0
2nd Qtr	(335.0)	737.8	402.9	367.9	35.0
3rd Qtr ²⁾	(252.5)	667.3	414.9	375.6	39.3

Sources: Bureau of Statistics.

¹⁾ 2018 data was revised to reflect Oil & Gas activities.

²⁾ Data for 2019 3rd Qtr is preliminary.

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
2009	569.4	627.5	58.1	534.8	627.5	92.7	163.9	221.3	57.4	698.7	848.8	150.1
2010	724.4	780.0	55.6	689.7	780.0	90.3	161.0	231.6	70.6	850.7	1011.6	160.9
2011	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												
Mar	688.5	708.6	20.0	653.9	708.6	54.6	223.1	277.0	53.9	877.0	985.6	108.6
Jun	650.4	670.5	20.0	647.0	670.5	23.5	264.9	323.7	58.8	911.9	994.2	82.3
Sep	616.6	630.3	13.7	613.1	630.3	17.2	275.6	330.6	55.0	888.8	960.9	72.2
Dec	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												
Mar	608.7	616.4	7.7	605.3	616.4	11.1	341.8	401.6	59.8	947.0	1018.0	71.0
Jun	619.0	626.9	7.8	615.6	626.9	11.3	340.9	398.3	57.4	956.5	1025.2	68.7
Sep	607.2	611.1	3.9	603.8	611.1	7.4	280.5	338.2	57.7	884.3	949.4	65.1
Dec	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												
Jan	598.9	598.9	0.0	595.5	598.9	3.5	273.8	352.6	78.8	869.3	951.5	82.2
Feb	594.4	594.4	0.0	590.9	594.4	3.5	282.0	362.2	80.1	872.9	956.5	83.6
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
Apr	589.5	589.5	0.0	586.0	589.5	3.5	276.4	353.8	77.5	862.4	943.3	80.9
May	591.2	591.2	0.0	587.7	591.2	3.5	292.0	373.1	81.1	879.7	964.3	84.6
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
Jul	578.8	578.8	0.0	575.4	578.8	3.5	293.8	383.9	90.1	869.2	962.7	93.6
Aug	577.6	577.6	0.0	574.1	577.6	3.5	291.7	384.1	92.5	865.8	961.7	95.9
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
Oct	569.4	569.4	0.0	566.0	569.4	3.5	283.5	379.4	95.9	849.5	948.9	99.4
Nov	562.6	562.6	0.0	559.1	562.6	3.5	288.0	388.1	100.1	847.1	950.7	103.6
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												
Jan	552.8	552.8	0.0	549.3	552.8	3.5	307.5	410.0	102.5	856.7	962.8	106.0
Feb	518.5	518.5	0.0	515.0	518.5	3.5	300.6	408.8	108.2	815.7	927.3	111.7
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
Apr	506.8	506.8	0.0	503.4	506.8	3.4	293.5	418.6	125.0	796.9	925.4	128.5
May	485.3	485.3	0.0	481.9	485.3	3.4	289.8	401.0	111.3	771.7	886.4	114.7
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
Jul	454.4	454.4	0.0	451.0	454.4	3.4	218.7	410.1	191.3	669.7	864.5	194.8
Aug	447.7	447.7	0.0	444.2	447.7	3.4	293.3	397.3	104.0	737.5	845.0	107.5
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
Oct	480.9	480.9	0.0	477.5	480.9	3.4	277.5	384.0	106.5	755.0	864.9	109.9
Nov	488.0	488.0	0.0	484.5	488.0	3.4	276.8	387.3	110.5	761.3	875.3	114.0
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	324.2	427.9	103.7	849.1	956.2	107.1

Sources: Bank of Guyana and Commercial Banks

BALANCE OF PAYMENTS
(US\$ Million)
Preliminary

Table 8.7

Item	2018 Jan-Sep	2019 Jan-Sep
CURRENT ACCOUNT	(992.5)	(1,386.3)
Merchandise Trade	(652.4)	(880.5)
Exports f.o.b.	1,019.1	1,158.6
Imports c.i.f.	(1,671.5)	(2,039.1)
Net Services	(701.3)	(837.1)
Non Factor Services (net)	(670.8)	(808.8)
Factor Services (net)	(30.4)	(28.3)
Unrequited Transfers	361.2	331.3
CAPITAL ACCOUNT	809.4	1,339.7
Capital Transfer ¹⁾	12.7	23.6
Medium and Long Term Capital (net)	797.4	1,359.0
Non-Financial Public Sector (net)	31.5	9.2
Disbursements	76.7	52.7
Amortization	(45.2)	(43.6)
Private Sector (net)	765.9	1,349.8
Other ²⁾	-	-
Short Term Capital (net) ³⁾	(0.6)	(42.9)
ERRORS AND OMISSIONS	14.7	(4.2)
OVERALL BALANCE	(168.3)	(50.8)
FINANCING	168.3	50.8
Change in Net Foreign Assets of Bank of Guyana (-increase) ⁴⁾	131.4	0.1
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	36.9	50.7
Debt Relief	0.6	50.7
Debt stock Restructuring	-	-
Debt Forgiveness	36.3	-

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

¹⁾ Includes US\$12.5m write-off of debt from Venezuela 2008.

²⁾ Includes MDRI debt relief.

³⁾ Includes changes in Foreign Assets of Commercial Banks.

⁴⁾ Includes valuation changes.

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

Table 9.1

Date						Rate	Date						Rate		
29	Jan	18	-	31	Jan	18	206.50	03	Dec	18	-	07	Dec	18	208.50
01	Feb	18	-	02	Feb	18	206.50	10	Dec	18	-	14	Dec	18	208.50
05	Feb	18	-	09	Feb	18	206.50	17	Dec	18	-	21	Dec	18	208.50
12	Feb	18	-	16	Feb	18	206.50	24	Dec	18					208.50
19	Feb	18	-	22	Feb	18	206.50	27	Dec	18	-	28	Dec	18	208.50
26	Feb	18	-	28	Feb	18	206.50	31	Dec	18					208.50
01	Mar	18					206.50	02	Jan	19	-	04	Jan	19	208.50
05	Mar	18	-	09	Mar	18	206.50	07	Jan	19	-	11	Jan	19	208.50
12	Mar	18	-	16	Mar	18	206.50	14	Jan	19	-	18	Jan	19	208.50
19	Mar	18	-	23	Mar	18	206.50	21	Jan	19	-	25	Jan	19	208.50
26	Mar	18	-	29	Mar	18	206.50	28	Jan	19	-	31	Jan	19	208.50
03	Apr	18	-	06	Apr	18	206.50	01	Feb	19					208.50
09	Apr	18	-	13	Apr	18	206.50	04	Feb	19	-	08	Feb	19	208.50
16	Apr	18	-	20	Apr	18	206.50	11	Feb	19	-	15	Feb	19	208.50
23	Apr	18	-	25	Apr	18	206.50	18	Feb	19	-	22	Feb	19	208.50
26	Apr	18	-	27	Apr	18	208.50	25	Feb	19	-	28	Feb	19	208.50
30	Apr	18					208.50	01	Mar	19					208.50
02	May	18	-	04	May	18	208.50	04	Mar	19	-	08	Mar	19	208.50
07	May	18	-	11	May	18	208.50	11	Mar	19	-	15	Mar	19	208.50
14	May	18	-	18	May	18	208.50	18	Mar	19	-	20	Mar	19	208.50
21	May	18	-	25	May	18	208.50	22	Mar	19					208.50
28	May	18	-	31	May	18	208.50	25	Mar	19	-	29	Mar	19	208.50
01	Jun	18	-				208.50	01	Apr	19	-	05	Apr	19	208.50
04	Jun	18	-	08	Jun	18	208.50	08	Apr	19	-	12	Apr	19	208.50
11	Jun	18	-	15	Jun	18	208.50	15	Apr	19	-	18	Apr	19	208.50
18	Jun	18	-	22	Jun	18	208.50	23	Apr	19	-	26	Apr	19	208.50
25	Jun	18	-	29	Jun	18	208.50	29	Apr	19	-	30	Apr	19	208.50
03	Jul	18	-	06	Jul	18	208.50	02	May	19	-	03	May	19	208.50
09	Jul	18	-	13	Jul	18	208.50	07	May	19	-	10	May	19	208.50
16	Jul	18	-	20	Jul	18	208.50	13	May	19	-	17	May	19	208.50
23	Jul	18	-	27	Jul	18	208.50	20	May	19	-	24	May	19	208.50
30	Jul	18	-	31	Jul	18	208.50	28	May	19	-	31	May	19	208.50
02	Aug	18	-	03	Aug	18	208.50	03	Jun	19	-	07	Jun	19	208.50
06	Aug	18	-	10	Aug	18	208.50	10	Jun	19	-	14	Jun	19	208.50
13	Aug	18	-	17	Aug	18	208.50	17	Jun	19	-	21	Jun	19	208.50
20	Aug	18	-	24	Aug	18	208.50	24	Jun	19	-	28	Jun	19	208.50
27	Aug	18	-	31	Aug	18	208.50	02	Jul	19	-	05	Jul	19	208.50
03	Sep	18	-	07	Sep	18	208.50	08	Jul	19	-	12	Jul	19	208.50
10	Sep	18	-	14	Sep	18	208.50	15	Jul	19	-	19	Jul	19	208.50
17	Sep	18	-	21	Sep	18	208.50	22	Jul	19	-	26	Jul	19	208.50
24	Sep	18	-	28	Sep	18	208.50	29	Jul	19	-	31	Jul	19	208.50
01	Oct	18	-	05	Oct	18	208.50	02	Aug	19					208.50
08	Oct	18	-	12	Oct	18	208.50	05	Aug	19	-	09	Aug	19	208.50
15	Oct	18	-	19	Oct	18	208.50	13	Aug	19	-	16	Aug	19	208.50
22	Oct	18	-	26	Oct	18	208.50	19	Aug	19	-	23	Aug	19	208.50
29	Oct	18	-	31	Oct	18	208.50	26	Aug	19	-	30	Aug	19	208.50
01	Nov	18	-	02	Nov	18	208.50	02	Sep	19	-	06	Sep	19	208.50
05	Nov	18	-	09	Nov	18	208.50	09	Sep	19	-	13	Sep	19	208.50
12	Nov	18	-	16	Nov	18	208.50	16	Sep	19	-	20	Sep	19	208.50
19	Nov	18	-	23	Nov	18	208.50	23	Sep	19	-	27	Sep	19	208.50
26	Nov	18	-	30	Nov	18	208.50	30	Sep	19					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
2009	1.0000	2.0000	2.0000	2.7000	89.6312	6.3354
2010	1.0000	2.0000	2.0000	2.7000	85.6874	6.3473
2011	1.0000	2.0000	2.0000	2.7000	86.5696	6.3826
2012	1.0000	2.0000	2.0000	2.7000	92.2033	6.3960
2013	1.0000	2.0000	2.0000	2.7000	105.8162	6.4001
2014						
Mar	1.0000	2.0000	2.0000	2.7000	108.8062	6.4054
Jun	1.0000	2.0000	2.0000	2.7000	111.3246	6.3652
Sep	1.0000	2.0000	2.0000	2.7000	112.5269	6.3231
Dec	1.0000	2.0000	2.0000	2.7000	113.8651	6.3401
2015						
Mar	1.0000	2.0000	2.0000	2.7000	115.1050	6.3265
Jun	1.0000	2.0000	2.0000	2.7000	116.1438	6.3150
Sep	1.0000	2.0000	2.0000	2.7000	118.2620	6.3185
Dec	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						
Jan	1.0000	2.0000	2.0000	2.7000	128.1587	6.7248
Feb	1.0000	2.0000	2.0000	2.7000	127.6899	6.7310
Mar	1.0000	2.0000	2.0000	2.7000	128.0107	6.7172
Apr	1.0000	2.0000	2.0000	2.7000	128.4333	6.7254
May	1.0000	2.0000	2.0000	2.7000	129.6238	6.7248
Jun	1.0000	2.0000	2.0000	2.7000	129.0398	6.7229
Jul	1.0000	2.0000	2.0000	2.7000	127.8663	6.7287
Aug	1.0000	2.0000	2.0000	2.7000	127.8861	6.7233
Sep	1.0000	2.0000	2.0000	2.7000	129.8152	6.7325
Oct	1.0000	2.0000	2.0000	2.7000	127.9192	6.7338
Nov	1.0000	2.0000	2.0000	2.7000	126.24792	6.7257
Dec	1.0000	2.0000	2.0000	2.7000	125.0711	6.7431
2018						
Jan	1.0000	2.0000	2.0000	2.7000	124.2287	6.7327
Feb	1.0000	2.0000	2.0000	2.7000	125.7660	6.7259
Mar	1.0000	2.0000	2.0000	2.7000	127.3002	6.7382
Apr	1.0000	2.0000	2.0000	2.7000	124.7018	6.7299
May	1.0000	2.0000	2.0000	2.7000	125.5658	6.7286
Jun	1.0000	2.0000	2.0000	2.7000	129.8054	6.7415
Jul	1.0000	2.0000	2.0000	2.7000	131.2923	6.7310
Aug	1.0000	2.0000	2.0000	2.7000	135.9232	6.7299
Sep	1.0000	2.0000	2.0000	2.7000	135.9922	6.7227
Oct	1.0000	2.0000	2.0000	2.7000	131.50685	6.7297
Nov	1.0000	2.0000	2.0000	2.7000	126.53432	6.7302
Dec	1.0000	2.0000	2.0000	2.7000	127.78454	6.7484
2019						
Jan	1.0000	2.0000	2.0000	2.7000	132.3800	6.7768
Feb	1.0000	2.0000	2.0000	2.7000	129.5342	6.7716
Mar	1.0000	2.0000	2.0000	2.7000	123.7201	6.7788
Apr	1.0000	2.0000	2.0000	2.7000	133.5202	6.7748
May	1.0000	2.0000	2.0000	2.7000	134.9599	6.7664
Jun	1.0000	2.0000	2.0000	2.7000	130.1521	6.7681
Jul	1.0000	2.0000	2.0000	2.7000	136.0211	6.7719
Aug	1.0000	2.0000	2.0000	2.7000	135.4634	6.7760
Sep	1.0000	2.0000	2.0000	2.7000	134.9257	6.7759

Sources: International Monetary Fund & Bank of Guyana.

EXCHANGE RATE
(G\$/US\$)

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
2009	203.25	204.09
2010	203.50	203.64
2011	203.75	204.02
2012	204.50	204.36
2013	206.25	206.08
2014		
Mar	206.50	206.33
Jun	206.50	206.50
Sep	206.50	206.48
Dec	206.50	206.50
2015		
Mar	206.50	206.50
Jun	206.50	206.50
Sep	206.50	206.50
Dec	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		
Jan	206.50	206.50
Feb	206.50	206.50
Mar	206.50	206.50
Apr	206.50	206.50
May	206.50	206.50
Jun	206.50	206.50
Jul	206.50	206.50
Aug	206.50	206.50
Sep	206.50	206.50
Oct	206.50	206.50
Nov	206.50	206.50
Dec	206.50	206.50
2018		
Jan	206.50	206.50
Feb	206.50	206.50
Mar	206.50	206.50
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
2019		
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

EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

EXCHANGE CROSS RATES (SEPTEMBER 30, 2016)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	206.500	127.481	6.690
Barbados \$	0.500	1.000	1.000	1.350	103.250	63.740	3.345
Belize \$	0.500	1.000	1.000	1.350	103.250	63.740	3.345
E.C. \$	0.370	0.741	0.741	1.000	76.481	47.215	2.478
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.617	0.032
Jamaica \$	0.008	0.016	0.016	0.021	1.620	1.000	0.052
Trinidad \$	0.149	0.299	0.299	0.404	30.867	19.055	1.000

EXCHANGE CROSS RATES (SEPTEMBER 30, 2017)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	206.500	129.815	6.733
Barbados \$	0.500	1.000	1.000	1.350	103.250	64.908	3.366
Belize \$	0.500	1.000	1.000	1.350	103.250	64.908	3.366
E.C. \$	0.370	0.741	0.741	1.000	76.481	48.080	2.494
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.629	0.033
Jamaica \$	0.008	0.015	0.015	0.021	1.591	1.000	0.052
Trinidad \$	0.149	0.297	0.297	0.401	30.672	19.282	1.000

EXCHANGE CROSS RATES (SEPTEMBER 30, 2018)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	135.992	6.723
Barbados \$	0.500	1.000	1.000	1.350	104.250	67.996	3.361
Belize \$	0.500	1.000	1.000	1.350	104.250	67.996	3.361
E.C. \$	0.370	0.741	0.741	1.000	77.222	50.367	2.490
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	0.049
Trinidad \$	0.149	0.297	0.297	0.402	31.014	20.229	1.000

EXCHANGE CROSS RATES (SEPTEMBER 30, 2019)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	134.926	6.776
Barbados \$	0.500	1.000	1.000	1.350	104.250	67.463	3.388
Belize \$	0.500	1.000	1.000	1.350	104.250	67.463	3.388
E.C. \$	0.370	0.741	0.741	1.000	77.222	49.972	2.510
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.647	0.032
Jamaica \$	0.007	0.015	0.015	0.020	1.545	1.000	0.050
Trinidad \$	0.148	0.295	0.295	0.398	30.771	19.913	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	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018				2019								
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
CANADA (Canadian dollar)	1.0466	1.0009	1.0213	0.9933	1.0632	1.1591	1.3847	1.3348	1.2767	1.2924	1.3113	1.303159	1.3444	1.3317	1.3199	1.3358	1.3379	1.3451	1.3304	1.3095	1.3264	1.3242
EURO	0.6942	0.7484	0.7729	0.7585	0.7259	0.8257	0.9203	0.9490	0.8447	0.8111	0.8565	0.858318	0.879384	0.8757	0.8809	0.8846	0.8902	0.8935	0.8854	0.8909	0.8980	0.9075
JAPAN (Japanese yen)	92.0600	81.4500	77.4403	86.5821	105.2757	119.7645	120.3051	116.0698	112.9296	106.0062	110.0299	111.946965	112.276652	108.9708	110.2683	111.1351	111.6952	110.0716	108.0811	108.2269	106.1989	107.4480
SWEDEN (Swedish krona)	7.1165	10.3331	6.8877	6.5108	6.4290	7.8048	8.4449	9.2107	8.3868	8.2403	8.8051	8.970954	9.045579	8.9844	9.2444	9.2879	9.3288	9.5926	9.4097	9.4090	9.6372	9.7063
UNITED KINGDOM (Pound sterling)	0.6175	0.9837	0.6456	0.6150	0.6034	0.6416	0.6774	0.8014	0.7460	0.7164	0.7522	0.767138	0.789269	0.7758	0.7692	0.7589	0.7681	0.7772	0.7890	0.8007	0.8230	0.8098

Source: International Monetary Fund

COMMODITY PRICES

Table 9.4 (b)

Commodity (Units)	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018				2019								
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
GOLD (US\$/fine ounce)																						
United Kingdom (London)	1,134.72	1,390.55	1,641.84	1,684.76	1,224.45	1,200.62	1,068.25	1,157.36	1,264.45	1,324.66	1,281.57	1,198.39	1,250.40	1,291.75	1,320.07	1,300.90	1,285.91	1,283.70	1,359.04	1,412.89	1,500.41	1,510.58
ALUMINIUM (US \$/MT)																						
All origins (London)	2,181.30	2,356.70	2,024.38	2,086.76	1,739.81	1,909.46	1,497.20	1,727.74	2,080.47	2,069.24	2,237.62	2,026.46	1,920.38	1,853.72	1,862.99	1,871.21	1,845.42	1,781.26	1,755.95	1,796.99	1,740.68	1,753.51
Sugar																						
EEC Import Price (US cents/pound)	26.85	25.97	25.95	26.84	27.23	26.02	24.96	20.79														
EEC Import Price (US\$/kg)	0.49	0.43	0.43	0.43	0.45	0.40	0.36	0.34	0.39	0.40	0.38	0.38	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.36	0.36
US import price (US cents/pound)	31.53	38.42	36.56	22.56	20.55	24.81	25.83	29.29														
US import price (US\$/kg)	0.73	0.85	0.80	0.49	0.44	0.55	0.57	0.64	0.59	0.55	0.57	0.56	0.56	0.56	0.57	0.58	0.59	0.58	0.58	0.57	0.57	0.57
International sugar agreement price (US cents/pound)	24.90	31.08	23.42	19.20	16.41	14.99	15.00	18.83														
International sugar agreement price (US\$/kg)	0.52	0.62	0.51	0.43	0.36	0.34	0.32	0.41	0.32	0.28	0.28	0.25	0.28	0.28	0.29	0.28	0.28	0.27	0.28	0.28	0.27	0.26
OIL (US\$/bbl.)																						
U.K. Brent	74.67	91.80	107.97	109.64	110.63	62.16	37.72	54.07	64.21	66.45	75.19	78.86	56.46	59.27	64.13	66.41	71.20	70.53	63.30	64.00	59.25	62.33
Rice (US\$/metric ton)																						
Thailand (Bangkok)	606.00	536.78	580.91	565.52	447.55	411.00	356.00	367.55	406.00	403.50	408.60	395.35	379.33	410.00	408.00	406.00	413.00	409.00	420.00	416.00	430.00	427.00
Timber (US\$/cubic metre)																						
Hardwood logs (Malaysia, Sarawak)	264.80	306.54	387.90	354.80	287.35	249.39	244.60	256.42	263.62	280.72	270.59	265.85	265.43	273.25	269.71	267.74	266.66	270.59	275.39	275.11	280.19	277.06
Coconut oil (US \$/MT)																						
Philippines (New York)	760.87	1,711.96	1,439.00	785.00	1,269.00	1,215.00	1,150.00	1,683.75	1,443.33	1,124.00	933.75	907.27	796.27	773.07	710.43	678.56	668.63	661.17	635.60	657.31	719.28	724.03

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											
	2017				2018				2019			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	148.73	206.90	246.29	211.98	159.39	211.72	269.40	231.52	154.01	212.68	263.97	224.06
Feb	152.69	209.20	243.02	213.34	159.84	211.40	274.72	236.78	155.85	214.30	260.67	226.91
Mar	153.99	211.92	251.71	214.73	160.51	211.40	275.97	238.59	155.91	214.39	260.64	226.71
Apr	151.68	212.11	252.20	214.55	161.44	211.34	278.34	237.75	155.35	214.47	260.95	227.23
May	153.17	212.06	254.23	216.49	160.73	211.24	274.61	240.19	155.09	213.17	260.34	225.99
Jun	154.77	211.80	253.02	217.17	160.13	211.48	271.39	234.18	155.30	212.14	259.29	221.94
Jul	156.15	211.31	258.25	217.81	160.40	211.67	269.91	230.56	155.56	213.32	258.23	225.55
Aug	156.33	210.64	260.11	223.11	159.41	211.78	266.64	230.24	156.32	213.58	252.00	224.62
Sep	157.99	210.20	262.61	228.22	159.07	211.39	264.02	224.59	156.14	214.40	251.90	225.49
Oct	158.38	210.97	258.10	227.20	157.94	211.59	262.10	223.12				
Nov	158.70	211.60	259.52	231.33	156.61	211.65	262.91	223.30				
Dec	151.11	211.61	246.95	211.96	156.31	211.88	263.41	222.08				
Month	Selling Rate											
	2017				2018				2019			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	166.42	211.38	272.97	227.56	167.31	213.88	285.19	247.60	163.38	214.96	277.15	238.77
Feb	162.57	212.59	265.13	225.99	166.79	213.13	290.61	252.94	164.20	216.45	279.13	239.55
Mar	161.38	214.65	268.10	224.83	165.82	213.68	292.43	256.14	161.06	216.69	279.09	239.91
Apr	161.51	214.60	272.47	227.32	167.16	213.69	296.97	252.37	163.56	216.48	277.34	242.87
May	161.39	214.54	280.01	228.24	167.41	213.72	291.77	252.67	161.77	215.72	273.38	238.65
Jun	161.21	214.25	276.46	233.98	167.74	213.91	288.23	251.18	162.35	214.47	272.33	234.64
Jul	163.94	213.73	275.34	233.46	166.81	213.98	283.98	244.30	162.26	215.60	268.83	237.31
Aug	163.86	213.09	274.27	234.42	167.06	214.25	281.47	239.05	162.01	216.00	262.70	237.27
Sep	163.57	212.96	282.98	246.65	166.33	213.82	279.58	239.34	161.82	216.54	262.54	235.34
Oct	162.89	213.44	268.11	246.51	165.28	214.00	279.78	238.59				
Nov	164.85	213.60	277.05	241.87	164.55	214.27	281.07	240.44				
Dec	166.67	213.53	270.34	230.49	164.42	214.44	279.92	235.20				
Month	Mid Rate											
	2017				2018				2019			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	157.57	209.14	259.63	219.77	163.35	212.80	277.30	239.56	158.69	213.82	270.56	231.42
Feb	157.63	210.89	254.08	219.67	163.32	212.26	282.66	244.86	160.02	215.37	269.90	233.23
Mar	157.69	213.29	259.91	219.78	163.17	212.54	284.20	247.37	158.48	215.54	269.86	233.31
Apr	156.59	213.36	262.33	220.94	164.30	212.51	287.65	245.06	159.45	215.47	269.14	235.05
May	157.28	213.30	267.12	222.37	164.07	212.48	283.19	246.43	158.43	214.45	266.86	232.32
Jun	157.99	213.02	264.74	225.57	163.93	212.70	279.81	242.68	158.83	213.31	265.81	228.29
Jul	160.05	212.52	266.79	225.64	163.61	212.82	276.94	237.43	158.91	214.46	263.53	231.43
Aug	160.09	211.86	267.19	228.76	163.23	213.02	274.06	234.64	159.16	214.79	257.35	230.95
Sep	160.78	211.58	272.79	237.44	162.70	212.61	271.80	231.96	158.98	215.47	257.22	230.42
Oct	160.63	212.20	263.11	236.86	161.61	212.79	270.94	230.86				
Nov	161.77	212.60	268.28	236.60	160.58	212.96	271.99	231.87				
Dec	158.89	212.57	258.65	221.23	160.36	213.16	271.66	228.64				

Source: Commercial Banks and Non-Bank Cambios.

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

Table 10.1

Item	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
PRODUCT										
Sugar	15,593	9,186	15,500	19,368	17,384	12,231	19,180	17,333	13,545	8,105
Rice	13,711	15,873	21,878	22,975	26,652	26,350	28,546	17,735	20,822	25,872
Other Crops	14,553	15,727	12,840	12,963	13,618	14,299	14,657	15,610	15,922	16,511
Livestock	10,898	10,171	11,970	14,980	17,088	18,747	19,853	19,173	18,842	23,887
Fishing	7,987	10,598	10,252	12,101	11,701	9,183	9,653	11,270	11,643	10,847
Forestry	12,656	14,308	13,725	13,829	15,327	22,937	20,840	14,818	16,184	17,323
Mining and Quarrying	51,809	64,302	86,691	108,993	96,227	84,031	89,131	148,901	132,421	140,519
Manufacturing	27,745	27,282	29,728	32,419	36,166	34,721	38,078	36,200	38,789	40,320
Electricity & Water	8,678	10,620	6,756	7,945	11,316	12,816	19,120	22,489	22,052	20,389
Construction	38,318	41,605	43,996	39,764	48,037	56,868	52,491	55,525	57,163	82,355
Services	177,994	199,655	224,749	248,069	265,266	283,030	286,128	297,473	308,455	326,615
Wholesale and Retail Trade	52,372	59,487	72,894	80,477	77,090	80,925	71,317	78,900	79,104	88,435
Transportation and Storage	21,434	25,228	27,451	32,199	37,456	37,214	43,535	43,690	47,427	50,547
Information and Communication	19,202	21,548	21,747	22,400	23,968	26,365	27,129	27,699	28,474	29,215
Financial and Insurance Activities	15,034	16,609	18,827	21,551	25,986	27,678	26,460	27,026	27,465	27,553
Public Administration	33,523	34,843	39,274	43,201	47,592	53,255	55,918	57,316	59,609	61,874
Education	14,691	16,819	16,036	17,054	18,847	20,132	21,541	21,853	22,334	22,635
Health and Social Services	5,451	6,446	7,360	7,790	8,829	9,495	10,562	10,723	10,952	11,258
Real Estate Activities	4,260	4,486	4,592	5,123	5,632	5,914	6,180	6,334	6,785	7,189
Other Service Activities	12,026	14,191	16,567	18,273	19,866	22,052	23,485	23,931	26,306	27,911
Less Adjustment for FISIM ¹⁾	(13,101)	(15,568)	(18,094)	(19,942)	(21,833)	(21,065)	(21,443)	(22,168)	(22,259)	(23,708)
Gross Domestic Product at Current Basic Prices	366,842	403,760	459,991	513,465	536,951	554,148	576,233	634,359	633,579	689,035
Taxes on Products net of subsidies	53,565	59,150	65,563	71,319	76,702	81,229	83,993	89,222	100,571	116,628
Gross Domestic Product at Purchaser Prices	420,407	462,910	525,554	584,784	613,653	635,377	660,227	723,581	734,150	805,663
Net Factor Income Paid Abroad	3,416	(2,601)	(1,895)	(254)	(5,874)	(5,518)	(5,094)	958	2,370	9,703
Gross National Product at Purchaser Prices ²⁾	423,823	460,309	523,659	584,530	607,778	629,860	655,133	724,539	736,521	815,366
EXPENDITURE ²⁾										
Total Domestic Final Expenditure	522,094	591,092	683,652	750,837	786,069	815,355	782,762	786,635	851,327	942,816
Public Investment ³⁾	52,996	60,578	61,341	67,529	58,602	56,558	25,053	57,131	63,431	63,357
Private Fixed Investment ⁴⁾	57,060	56,261	64,194	77,675	57,479	125,733	129,241	157,252	163,212	281,682
Public Consumption	66,811	69,533	81,206	76,872	97,796	107,512	111,278	123,867	126,179	143,700
Private Consumption	345,227	404,721	476,911	528,761	572,191	525,552	517,190	448,385	498,505	454,077

Source: Bureau of Statistics.

Note:

¹⁾ FISIM - Financial Intermediation Services indirectly measured.

²⁾ Figures for 2018 reflect Budget Estimates 2019.

³⁾ Includes Investment of Public Enterprises.

⁴⁾ Includes Stock Changes.

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

Table 10.2

Item	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
GDP AT BASIC PRICES	297,086	309,382	325,457	342,630	359,822	373,849	385,270	398,230	406,698	423,528
Agriculture, Fishing and Forestry	62,838	63,490	65,268	67,637	69,230	73,167	74,863	67,140	67,408	68,390
Sugar	13,757	13,000	13,920	12,835	10,993	12,724	13,601	10,800	8,082	6,159
Rice	7,974	8,009	8,891	9,337	11,845	14,053	15,220	11,823	13,940	13,869
Other Crops	14,508	14,871	15,716	16,549	17,245	18,107	18,469	18,931	19,385	20,354
Livestock	8,798	8,166	8,639	9,886	10,312	10,612	11,233	10,593	10,293	12,666
Fishing	8,638	9,207	8,813	10,144	9,505	7,038	6,840	8,082	8,166	7,659
Forestry	9,161	10,238	9,289	8,886	9,330	10,633	9,501	6,911	7,543	7,683
Mining and Quarrying	30,506	29,532	34,363	40,381	43,656	38,722	41,890	61,208	55,798	57,402
Bauxite	5,008	4,529	6,252	7,036	6,261	5,763	4,992	5,086	5,081	6,333
Gold	20,177	20,757	24,435	29,520	32,376	26,078	30,355	47,964	43,991	41,259
Other	5,320	4,246	3,676	3,826	5,018	6,880	6,543	8,158	6,726	9,810
Manufacturing	20,748	20,802	22,219	22,748	24,550	27,179	28,667	25,933	27,019	27,292
Sugar	3,701	3,497	3,745	3,453	2,957	3,423	3,659	2,905	2,174	1,657
Rice	4,986	5,003	5,570	5,849	7,420	8,804	9,532	7,461	8,796	8,752
Other Manufacturing	12,061	12,302	12,905	13,447	14,173	14,952	15,477	15,567	16,049	16,884
Electricity and Water	5,411	5,446	5,560	5,878	6,167	6,406	6,394	7,030	7,194	7,337
Construction	28,649	31,703	32,579	28,983	35,520	41,930	37,750	40,147	44,704	49,622
Total Services	156,389	166,577	175,004	188,389	192,993	199,333	209,059	210,597	218,237	228,015
Wholesale and Retail Trade	39,886	44,233	46,241	49,352	48,930	47,485	47,181	46,337	50,375	54,459
Transportation and Storage	22,148	23,673	27,042	32,143	33,422	38,001	43,336	43,653	45,336	45,854
Information and Communication	20,668	22,115	22,447	23,389	24,769	25,711	27,125	27,450	28,082	28,607
Financial and Insurance Activities	11,903	12,799	14,041	16,646	17,764	17,910	19,248	19,722	19,321	20,324
Public Administration	25,619	25,619	25,772	26,133	26,787	27,188	27,868	27,877	28,240	28,607
Education	13,564	14,187	15,141	15,474	16,016	16,650	17,279	17,545	17,896	18,333
Health and Social Services	5,782	6,268	6,508	6,709	6,977	7,243	7,509	7,590	7,779	7,967
Real Estate Activities	3,650	3,723	3,782	3,953	4,176	4,426	4,537	4,594	4,825	5,187
Other Service Activities	13,169	13,959	14,029	14,590	14,153	14,719	14,976	15,829	16,383	18,677
Less Adjustment for FISIM ¹⁾	(7,454)	(8,168)	(9,535)	(11,386)	(12,294)	(12,887)	(13,354)	(13,825)	(13,664)	(14,531)

Source: Bureau of Statistics.

¹⁾ FISIM - Financial Intermediation Services indirectly measured.

PRODUCTION OF MAJOR COMMODITIES

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Bauxite (Tonnes)				Raw Gold (Troy Ounces)			Diamonds (M/Carats)	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
2009	233,736	359,789	129,196	220,444	1,114,452	20,843	1,484,935	299,823	-	299,823	143,982	359,857	334,155
2010	220,862	360,996	185,063	187,936	699,776	9,737	1,082,512	308,438	-	308,438	49,920	472,497	674,403
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													
1st Qtr	40,174	94,471	55,879	45,454	354,714	8,533	464,580	101,493	-	101,493	9,933	194,689	234,087
2nd Qtr	39,821	217,812	50,387	48,615	304,063	9,481	412,546	96,553	-	96,553	16,714	220,115	239,233
3rd Qtr	58,939	88,777	44,799	53,115	230,678	21,272	349,864	95,714	-	95,714	28,231	230,469	242,099
4th Qtr	77,252	234,178	47,081	49,506	211,017	28,969	336,573	93,746	-	93,746	45,072	194,801	93,832
2015													
1st Qtr	40,729	90,299	39,698	56,247	249,256	40,013	385,214	72,034	-	72,034	24,054	123,110	326,288
2nd Qtr	40,418	269,661	41,705	62,243	224,430	33,232	361,610	93,941	-	93,941	28,672	94,921	197,326
3rd Qtr	64,297	79,052	15,788	72,638	276,573	25,126	390,125	111,525	-	111,525	30,121	79,347	232,061
4th Qtr	85,632	248,772	26,531	85,763	235,803	41,421	389,518	134,068	39,489	173,557	35,603	75,784	321,880
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													
Jan	-	-	3,432	10,035	102,153	10,215	125,835	33,457	14,174	47,632	7,392	19,598	93,063
Feb	3,669	1,013	8,867	23,612	65,077	6,050	103,606	40,141	22,948	63,089	5,639	32,419	93,063
Mar	22,042	84,734	10,760	4,019	107,057	9,756	131,592	30,119	21,949	52,067	5,015	45,513	93,063
Apr	18,583	194,907	-	13,673	119,258	16,492	149,423	34,982	15,065	50,047	1,868	47,286	187,159
May	4,919	56,480	15,000	12,468	118,682	9,819	155,969	38,139	18,497	56,636	5,049	46,393	187,159
Jun	393	5,223	21,000	8,342	39,352	5,156	73,850	31,624	16,001	47,625	3,815	20,132	187,159
Jul	1,234	122	20,492	9,140	-	15,725	45,357	34,739	16,026	50,765	2,248	49,756	147,683
Aug	14,050	1,171	19,777	12,711	48,789	8,811	90,088	33,924	15,609	49,533	3,364	27,434	147,683
Sep	26,064	112,953	12,147	14,657	112,676	12,182	151,662	32,662	25,146	57,808	3,973	14,098	147,683
Oct	23,973	142,917	10,891	8,725	128,531	7,390	155,537	32,724	24,713	57,438	2,550	55,647	130,259
Nov	15,643	23,609	22,836	6,480	117,398	3,182	149,896	31,724	21,308	53,032	2,191	49,416	130,259
Dec	6,737	6,976	20,202	11,965	77,608	16,635	126,410	45,382	22,700	68,082	9,058	40,469	130,259
2018													
Jan	-	226	10,088	13,800	104,744	24,903	153,535	21,305	22,001	43,306	2,367	46,213	239,050
Feb	-	1,281	14,028	12,003	105,318	20,560	151,909	24,086	21,631	45,717	8,660	49,407	239,050
Mar	19,078	141,848	18,001	21,920	127,544	14,215	181,680	31,762	24,347	56,110	6,858	63,046	239,050
Apr	11,214	128,597	15,111	17,216	91,810	3,288	127,425	26,867	20,266	47,134	4,082	55,277	243,419
May	4,159	50,239	27,871	13,081	129,176	9,552	179,680	27,744	21,164	48,908	6,840	39,209	243,419
Jun	-	7,320	11,820	16,745	92,636	8,014	129,215	28,175	18,765	46,940	7,386	48,619	243,419
Jul	-	592	8,374	17,106	130,791	19,467	175,738	24,030	20,184	44,214	5,793	62,688	1,410,765
Aug	7,585	5,937	17,692	9,894	143,677	19,937	191,200	26,042	26,438	52,480	3,118	62,244	1,410,765
Sep	20,440	123,487	23,060	15,971	122,779	4,718	166,528	27,175	20,737	47,912	6,153	50,278	1,410,765
Oct	15,964	148,785	10,592	12,424	136,370	23,904	183,290	27,655	16,841	44,497	3,707	47,485	281,370
Nov	15,258	17,490	14,989	16,879	100,252	11,874	143,994	35,743	19,845	55,587	4,419	77,143	281,370
Dec	10,943	882	9,646	8,426	108,291	14,000	140,363	58,237	22,032	80,269	2,729	36,098	281,370
2019													
Jan	-	27	12,748	9,562	108,401	27,403	158,114	17,332	23,656	40,988	4,713	101,418	12,331
Feb	-	2,885	21,473	12,029	89,922	7,055	130,479	31,581	12,882	44,463	6,051	101,418	12,331
Mar	12,535	127,093	13,100	3,584	58,053	5,153	79,890	34,263	21,244	55,506	3,183	101,418	12,331
Apr	14,517	179,497	18,884	11,768	165,715	21,179	217,546	28,917	19,527	48,444	1,742	48,180	79,878
May	6,455	29,607	10,097	16,066	117,380	21,088	164,631	32,623	19,266	51,889	5,421	8,454	100,800
Jun	-	2,458	13,346	12,829	114,906	21,922	163,003	40,490	18,893	59,382	1,670	12,859	329,524
Jul	-	50	20,552	8,599	185,596	4,492	219,239	45,788	14,433	60,221	5,086	60,518	197,431
Aug	3,409	1,851	12,590	11,696	117,234	13,334	154,854	39,662	9,201	48,862	1,187	22,583	168,831
Sep	18,462	87,062	12,525	4,277	131,930	30,262	178,994	40,172	12,470	52,642	3,936	48,907	31,219

Source: Bureau of Statistics and Guyana Gold Board.

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

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.

⁵⁾ Reflects output of Guyana Goldfields and Troy Resources.

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)
2009	27,085	19,114	266,198	73,119	19,414	18,878	25,300	747	16,756
2010	24,969	14,169	318,242	75,512	17,236	14,240	25,192	931	20,848
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									
1st Qtr	6,991	4,738	124,787	12,426	7,572	5,720	3,398	172	6,613
2nd Qtr	5,593	4,808	71,647	16,410	5,568	5,235	5,030	182	3,909
3rd Qtr	7,218	5,438	96,144	18,462	5,345	3,612	4,740	435	16,423
4th Qtr	8,620	7,985	113,853	19,850	6,181	4,231	6,000	21	2,711
2015									
1st Qtr	7,979	8,337	78,168	16,154	3,870	4,674	4,269	146	6,000
2nd Qtr	6,999	7,724	64,981	18,140	3,852	5,259	4,053	225	5,627
3rd Qtr	8,237	6,022	59,173	18,162	3,142	2,667	3,998	82	2,394
4th Qtr	7,462	4,052	133,996	18,489	9,223	2,017	4,518	47	4,476
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									
Jan	2,680	2,666	10,979	3,486	709	723	1,003	60	2,417
Feb	1,849	2,541	16,039	4,640	1,221	997	999	88	2,034
Mar	2,289	2,299	20,328	3,681	1,551	933	1,508	106	2,971
Apr	2,730	2,226	18,223	3,831	1,612	1,022	1,253	64	2,778
May	2,291	2,437	19,797	3,218	1,864	652	1,683	7	2,798
Jun	2,159	2,519	16,967	3,016	1,417	43	1,875	28	2,605
Jul	2,780	2,576	19,375	3,448	1,418	367	1,930	44	1,686
Aug	2,304	2,186	17,962	4,319	1,467	433	1,770	18	97
Sep	2,641	2,371	18,493	3,778	1,347	-	1,551	33	202
Oct	2,422	2,230	25,845	4,549	1,659	580	1,653	58	1,200
Nov	2,497	2,186	24,397	3,852	2,405	1,072	1,840	47	2,155
Dec	4,027	2,437	72,484	6,117	4,401	511	1,712	43	1,860
2018									
Jan	2,813	2,052	19,590	2,230	1,246	1,081	1,665	63	2,343
Feb	2,746	2,159	23,588	1,488	1,633	1,022	1,446	107	2,091
Mar	4,666	2,174	21,851	2,871	2,848	1,207	1,202	112	2,926
Apr	3,950	2,060	23,576	2,821	2,068	1,508	1,354	58	2,680
May	3,391	2,208	21,060	3,637	2,399	1,536	1,759	48	3,063
Jun	3,553	2,370	18,016	3,325	2,080	1,221	2,393	11	2,187
Jul	3,458	2,240	21,557	3,868	1,675	1,261	2,012	8	2,002
Aug	3,088	2,617	19,360	3,838	2,330	1,249	1,672	-	126
Sep	3,393	3,124	29,505	3,153	1,901	1,472	1,581	1	27
Oct	4,095	2,991	31,470	3,936	1,647	1,102	1,730	4	1,081
Nov	3,226	3,537	31,520	8,103	2,135	794	1,463	5	1,440
Dec	3,543	4,546	31,987	5,271	1,938	1,118	272	4	1,554
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	2,528	2,168	22,387	3,287	1,764	1,559	1,919	77	1,375
Jul	2,606	3,985	22,686	4,177	2,302	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	1,985	1	128

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)	Non-Alcoholic		Water ('000 Litres)	Margarine ('000 Kgs)	Ice Cream ('000 Litres)	Biscuits ('000 Kgs)	Flour (Tonnes)
				Soft Drinks ('000 Litres)	Malta ('000 Litres)					
2009	2,728	11,809	435	41,666	723	17,981	2,022	1,371	685	36,486
2010	4,022	13,911	502	44,162	697	19,235	2,135	1,393	1,182	39,792
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										
1st Qtr	922	3,899	130	9,639	139	5,257	506	373	330	8,323
2nd Qtr	1,128	4,740	150	10,948	159	5,536	559	453	296	8,758
3rd Qtr	1,063	4,669	50	12,215	74	6,359	509	414	276	8,942
4th Qtr	1,236	5,748	239	14,491	220	6,410	666	456	296	9,459
2015										
1st Qtr	1,696	4,221	75	10,491	147	5,607	429	380	335	8,447
2nd Qtr	1,095	4,644	139	10,656	83	5,259	414	406	314	8,739
3rd Qtr	1,082	5,000	145	12,527	139	5,801	412	418	251	8,552
4th Qtr	1,250	5,848	201	14,661	150	6,635	668	458	216	8,348
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										
Jan	340	1,505	-	2,926	69	2,051	121	125	107	2,448
Feb	356	1,323	80	4,293	-	1,739	93	120	101	2,531
Mar	366	1,682	1	4,252	-	2,358	107	154	102	3,130
Apr	385	1,850	91	4,022	43	2,077	149	143	73	2,672
May	467	2,018	-	4,209	89	2,401	241	167	105	3,731
Jun	432	1,265	86	4,903	-	2,328	230	155	111	3,092
Jul	444	1,529	6	4,297	66	2,036	97	156	63	2,624
Aug	477	1,902	63	5,699	-	2,791	154	172	96	2,940
Sep	440	2,098	66	5,977	64	2,834	198	110	76	2,706
Oct	429	1,451	70	4,543	67	2,892	131	181	105	2,870
Nov	571	2,159	87	6,069	103	2,430	161	157	112	2,482
Dec	382	2,390	96	4,849	43	1,976	310	196	77	2,991
2018										
Jan	432	1,634	60	3,141	-	7,748	105	146	121	2,793
Feb	412	1,367	66	3,125	63	5,150	76	150	94	2,595
Mar	453	1,772	76	3,910	-	3,959	128	162	75	2,944
Apr	479	1,813	64	4,769	92	5,994	164	184	90	2,842
May	451	1,878	56	3,718	-	6,378	225	177	111	3,027
Jun	422	1,575	11	3,242	67	3,835	177	175	64	2,725
Jul	457	1,427	34	4,122	67	3,975	120	189	76	2,691
Aug	454	1,925	47	4,598	96	8,700	96	216	110	2,934
Sep	485	1,685	75	4,103	26	5,661	195	207	71	2,499
Oct	563	1,854	66	5,148	-	6,756	154	117	94	2,901
Nov	527	2,078	50	5,080	77	3,854	229	208	64	2,847
Dec	578	2,437	174	4,889	77	4,839	243	296	51	2,962
2019										
Jan	424	1,661	83	3,868	3	7,039	131	234	73	2,857
Feb	449	1,417	58	3,491	66	6,783	112	204	95	2,656
Mar	411	1,897	44	4,765	44	4,018	131	193	96	2,814
Apr	469	1,648	25	4,795	2	6,881	174	158	85	2,433
May	191	2,035	65	3,519	69	1,701	171	239	114	2,414
Jun	104	1,431	109	2,773	65	1,517	125	117	64	2,758
Jul	519	969	...	1,454	...	4,500	201	87	58	2,888
Aug	410	...	...	1,618	...	5,425	193	64	69	2,736
Sep	...	...	...	...	...	...	38	62	...	...

Source: Bureau of Statistics.

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)							
2009	414,612	20,557	7,162	47,011	928,121	47,296	2,376,754	83,145	5,839	602,022
2010	460,588	24,665	9,367	119,101	1,010,526	49,454	2,500,235	89,988	6,671	627,370
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										
1st Qtr	117,107	6,326	2,331	-	343,808	12,273	579,391	20,074	1,909	170,845
2nd Qtr	108,700	6,613	4,322	22,350	132,184	11,878	591,860	19,805	8,283	176,757
3rd Qtr	89,561	5,535	2,501	2,111	327,257	12,444	637,082	22,789	1,940	183,340
4th Qtr	42,102	9,984	2,546	16,074	237,831	15,103	868,848	17,350	1,438	185,740
2015										
1st Qtr	146,666	8,790	2,254	-	288,580	12,858	616,229	19,593	1,824	177,072
2nd Qtr	136,268	5,753	2,227	12,514	246,991	6,975	454,181	5,343	586	184,303
3rd Qtr	85,488	4,623	694	6,056	256,162	10,055	587,904	9,127	956	191,666
4th Qtr	166,725	6,672	1,674	9,861	296,592	11,865	791,761	5,096	506	166,477
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										
Jan	36,571	5,939	251	5,805	69,640	4,004	191,403	41,081	4,292	65,968
Feb	40,651	2,477	439	1,944	69,623	3,264	194,588	31,658	5,300	58,102
Mar	59,096	3,157	433	-	58,790	4,119	238,321	33,738	6,371	67,839
Apr	50,064	2,486	239	-	98,091	3,862	200,385	38,747	4,189	67,806
May	43,506	498	283	8,291	118,833	4,089	175,325	27,667	4,235	68,996
Jun	35,316	1,229	568	2,853	95,356	4,148	230,836	33,933	32,672	65,520
Jul	27,985	3,954	202	-	76,591	3,822	200,966	37,309	5,347	67,574
Aug	41,016	1,852	330	-	92,579	3,898	267,278	38,050	5,056	70,103
Sep	31,335	1,605	512	2,912	62,925	3,580	131,661	37,367	4,848	69,106
Oct	52,164	1,570	808	4,506	89,853	4,017	313,938	41,729	4,847	71,731
Nov	59,168	2,254	1,582	1,764	108,852	4,653	382,135	32,459	4,335	68,147
Dec	35,623	8,640	617	-	140,397	4,016	274,822	15,636	3,478	68,518
2018										
Jan	53,611	186	840	-	67,157	4,498	197,309	20,994	4,630	67,060
Feb	39,539	202	310	4	65,341	3,957	259,218	19,635	6,556	58,526
Mar	62,711	1,483	609	2,104	82,104	4,711	262,339	31,603	4,920	68,291
Apr	15,033	937	601	2,104	82,104	4,595	182,709	10,617	3,610	67,644
May	33,362	2,347	789	-	112,351	4,631	244,990	9,167	5,180	68,324
Jun	61,613	904	1,306	1,323	40,796	4,268	192,987	26,326	3,371	66,329
Jul	55,413	2,370	1,353	4,158	88,948	3,840	237,801	13,329	4,361	69,665
Aug	54,879	2,657	1,186	-	79,183	4,284	279,915	12,511	4,100	71,166
Sep	32,368	1,359	1,209	-	72,231	3,637	164,755	23,654	3,807	71,080
Oct	36,403	3,484	3,382	-	102,110	4,598	324,237	19,268	5,500	74,845
Nov	53,444	2,071	1,209	-	98,274	5,379	321,733	18,097	4,361	70,584
Dec	37,429	2,413	584	-	142,472	4,679	314,437	14,733	3,424	69,710
2019										
Jan	38,913	910	1,048	10,020	41,583	4,626	196,062	18,642	4,439	69,901
Feb	48,365	2,034	1,419	3,087	61,238	4,072	252,733	16,218	4,144	62,864
Mar	27,811	4,356	1,947	-	103,427	4,659	224,362	16,400	6,352	72,540
Apr	45,676	2,700	867	-	93,920	4,521	208,092	12,781	3,767	71,888
May	47,231	8,270	1,224	-	89,711	4,752	213,410	7,988	3,525	72,516
Jun	28,655	6,658	1,923	-	110,718	3,175	59,040	7,747	4,394	70,236
Jul	45,505	3,879	2,328	743	84,202	4,048	59,340	1,038	557	...
Aug	24,724	2,742	1,590	4,461	79,956	3,759	73,051	75,228	4,382	...
Sep	53,656	2,394	1,277	1,972	94,782	3,780	46,683	70,621	5,342	...

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
Jan 1994 = 100					
2009	275.6	273.7	352.6	293.2	228.2
Dec 2009 = 100					
2010	104.4	110.4	99.7	104.8	102.0
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					
Mar	112.1	123.7	100.9	119.6	113.3
Jun	112.1	123.3	100.8	119.9	115.1
Sep	113.2	124.9	100.8	118.7	125.2
Dec	113.9	126.7	100.6	121.2	120.9
2015					
Mar	111.0	122.3	99.2	117.1	120.4
Jun	111.9	124.4	99.2	118.3	120.6
Sep	112.1	125.4	98.8	117.7	121.1
Dec	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					
Jan	114.3	132.6	99.1	117.6	120.6
Feb	114.6	132.7	99.1	117.4	121.9
Mar	114.1	131.2	99.0	117.3	122.5
Apr	114.0	131.2	98.9	117.4	122.5
May	114.2	132.4	98.9	117.3	119.9
Jun	114.7	133.7	98.9	117.2	120.0
Jul	115.0	134.9	98.8	117.3	119.1
Aug	115.1	135.1	98.8	117.3	119.3
Sep	115.2	135.0	98.9	117.7	119.6
Oct	115.2	134.6	99.0	117.9	119.6
Nov	115.0	133.9	99.2	118.0	119.8
Dec	115.2	134.4	99.3	118.0	119.8
2018					
Jan	116.2	137.3	99.5	118.3	119.8
Feb	115.4	134.5	99.6	118.9	119.7
Mar	114.8	132.9	99.6	118.7	119.7
Apr	114.8	132.5	99.7	119.1	119.6
May	115.4	134.1	99.8	119.7	119.6
Jun	116.2	135.9	100.1	120.2	119.7
Jul	116.0	135.3	100.1	120.2	120.2
Aug	116.8	137.5	100.0	120.3	120.6
Sep	116.9	137.8	100.2	120.0	120.6
Oct	117.3	138.6	100.4	120.1	120.8
Nov	117.0	138.3	100.5	120.2	120.3
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

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
2005=100				
2009	135.4	167.3	140.7	128.3
2010=100				
2010	139.1	187.0	159.6	136.6
2011	143.6	198.2	168.0	149.6
2012	148.7	214.1	180.0	153.3
2013	150.1	233.2	190.1	154.9
2014				
Mar	110.1	133.3	125.3	116.8
Jun	109.8	134.4	126.2	118.3
Sep	110.9	140.6	128.2	119.2
Dec	111.6	139.5	133.2	120.0
2015				
Mar	108.7	138.6	131.9	115.4
Jun	109.6	140.2	133.3	117.9
Sep	109.8	143.1	134.4	118.2
Dec	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				
Jan	112.0	147.7	140.0	121.9
Feb	112.3	148.0	140.0	121.4
Mar	111.8	148.6	140.0	121.0
Apr	111.7	148.9	140.0	120.3
May	111.9	149.1	139.9	121.4
Jun	112.4	150.1	139.9	121.9
Jul	112.6	151.0	140.0	123.5
Aug	112.7	151.5	140.2	125.5
Sep	112.8	152.5	140.2	126.8
Oct	112.8	153.0	141.0	128.6
Nov	112.7	153.9	141.4	129.3
Dec	112.8	154.8	141.3	129.4
2018				
Jan	113.9	154.7	141.2	128.3
Feb	113.1	154.5	141.3	129.1
Mar	112.5	154.4	141.2	128.4
Apr	112.5	153.8	141.6	127.0
May	113.0	153.7	141.3	127.5
Jun	113.8	154.4	141.2	128.6
Jul	113.6	155.9	141.7	129.5
Aug	114.4	157.3	141.7	128.9
Sep	114.5	159.1	141.8	128.7
Oct	114.9	160.2	142.5	128.9
Nov	114.9	160.2	142.9	130.4
Dec	114.7	158.5	142.8	130.3
2019				
Jan	114.6	158.2	143.2	128.7
Feb	114.6	158.3	143.1	130.5
Mar	114.8	159.6	143.3	131.1
Apr	115.5	159.8	142.9	130.7
May	116.0	161.1	142.9	132.5
Jun	116.5	160.8	142.8	132.7
Jul	116.8	162.6	143.3	133.4
Aug	116.9	163.8	143.4	136.0
Sep	117.1	164.5	143.4	...

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

I. GENERAL NOTES

Symbols Used

- ... Indicates that data is 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 periods (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

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II. NOTES TO THE TABLES

TABLE 1.1: Bank of Guyana: Assets

Foreign Assets

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

Gold Tranche with the I.M.F.: One quarter of Guyana's subscription to the International Monetary Fund (I.M.F.) quota, which 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 sterilised amount from open market type operation with effect from 1994.

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

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

Bank Deposits-Other: Commercial Banks' 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.

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

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

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

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

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.

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

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

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

TABLE 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 Life Insurance Companies: Assets and Liabilities

The data cover four 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.

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

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

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

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

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

Borrowing from abroad:

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

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

Domestic Borrowing:

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

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

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

TABLE 6.4 Public Corporations Finances: Summary

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

TABLE 7.1 Domestic Public Debt

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

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

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

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

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

TABLE 7.2 Government of Guyana: Treasury Bills by Holders

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

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

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

Private Sector: excludes financial institutions.

Non-residents: include foreign missions and organizations.

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

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

TABLE 7.4 Government of Guyana: Debentures by Maturities and Terms

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

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

Special Issues: Comprise fixed date and equate annuity debentures issued to Bank of Guyana and the National Insurance Scheme. In 1994 the Central Bank absorbed between 75 percent to 80

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

TABLE 7.5 External Public Debt

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

Bilateral Debt: Debt contracted with foreign investments.

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

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

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

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

TABLE 8.1(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 Summary

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 9.1 Changes in Bank of Guyana Transaction Exchange Rates

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

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

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

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

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

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

TABLE 9.2(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 Products, Income and Expenditure (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 Products (at 2006 Prices)

Real GDP – taking the quantities of goods and services produced (at the current basic year) and priced at the base year of 2006 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: GUYSUCO, 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 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).

BANK OF GUYANA

1 Avenue of the Republic,
P.O. Box 1003,
Georgetown,
Guyana.

Telephone: (592) 226-3250-9
(592) 226-3261-5
Fax: (592) 227-2965
Website: <http://www.bankofguyana.org.gy>

*Any comments or queries?
Kindly contact the Director of Research, Bank of Guyana
e-mail: research@bankofguyana.org.gy*