



Quarterly Report & Statistical Bulletin

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1. OVERVIEW

The COVID-19 pandemic's adverse effects continued to contract global growth during the third quarter of 2020. The advanced, emerging and developing countries have been challenged with diminished consumer spending, private investment, production and international trade activities.

The Guyanese economy benefited from oil output to boost growth. However, the non-oil economy has been adversely affected by COVID-19, especially in the services and construction sectors. There were declines in wholesale and retail trade and repairs; arts, entertainment and recreation, accommodation and food services, transport and storage, financial and insurance activities as well as in public and private construction. There was mixed performance in the other major sectors of the economy. The agriculture sector recorded higher output of rice, poultry meat and eggs, and lower output of sugar, forestry, other crops, and fishing. The mining and quarrying sector experienced declines in the output of gold, bauxite, diamond, sand and stone. The manufacturing sector recorded mixed output performance with increased production of liquid pharmaceuticals, rum, paints and detergents and decreased output of stockfeed, alcoholic and non-alcoholic beverages.

The inflation rate was 0.9 percent at end-September 2020. This reflected higher prices in the food category, medical care, miscellaneous goods & services, furniture and education. There were lower prices in the

categories of transport & communication, clothing, footwear & repairs and housing.

The overall balance of payments recorded a surplus of US\$43.1 million compared to a deficit of US\$88.3 million for the same period last year, reflecting an improved current account deficit despite a lower capital account surplus. The improved current account deficit was on account of higher export receipts from crude oil, gold and rice. The capital account surplus reflected greater foreign direct investments.

The total value of transactions on the foreign exchange market increased by 13.1 percent or US\$927.9 million to US\$8,017.5 million. Transactions in foreign currency accounts, hard currency and the bank and non-bank cambios were higher when compared with last year. Soft currency transactions recorded lower values due to limited trade in the CARICOM region. Total foreign exchange purchases were greater than sales by US\$70.8 million. The Bank's weighted exchange mid-rate, which is the reference for official transactions, was unchanged at G\$208.50 during the third quarter of 2020.

The overall financial position of the public sector, (which includes the Central Government and the Non-Financial Public Enterprises (NFPEs)), recorded a lower deficit, at end-September 2020, relative to the corresponding period in 2019. This performance was due to a surplus of G\$2,613 million by the NFPEs which offset the larger



Central Government deficit of G\$15,746 million.

The total stock of public debt, which comprises both external and domestic debt, increased by 1.8 percent to US\$1,720 million compared to the end-December 2019 position. Domestic debt stock increased to G\$88,947 million or US\$427 million primarily from an increase in the stock of 182-day and 364-day treasury bills by G\$4,627 million and G\$4,600 million respectively, during the review period. Domestic debt service payments expanded to G\$49,436 million as a result of principal repayments for treasury bills redeemed for fiscal support. Total principal and interest payments were G\$48,674 million and G\$762 million respectively. Nonetheless, the principal of the amount has been replenished through the reissuance of the treasury bills. Domestic debt service payments accounted for 33.9 percent of government revenue which fell within the prudential liquidity threshold range.

The stock of external debt declined to US\$1,293 million on account of a reduction in bilateral and multilateral debt during the review period. This was attributed to lower loan disbursements by both multilateral and bilateral creditors. External debt service payments, which accounted for 3.3 percent of export earnings, fell by 4.0 percent mainly due to lower principal payments to bilateral creditors.

The monetary aggregates of reserve and broad money grew by 19.6 percent and 7.7 percent respectively. The former was due to

increases in both net domestic assets and net foreign assets of the Bank while the latter reflected expansions in net foreign assets and net domestic credit which counterbalanced a decline in other items (net). Private sector credit grew by 1.7 percent compared to a growth of 3.7 percent for the corresponding period last year. The treasury bill rates increased while the weighted average lending rate declined during the review period.

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 4.4 percent to G\$319,235 million. The sector's share of total assets in the financial sector decreased from 35.4 percent at end-December 2019 to 34.5 percent at end-September 2020.

At the end of the third quarter of 2020, 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 2019. Recognising the potential impact of the pandemic on financial stability, the financial sector implemented several relief measures. A total of 2,649 facilities amounting to \$74,288 million benefited from the relief measures, an increase of 8.1 percent from June. The services sub-sector continues to account for the largest portion of the relief, as the sector was particularly



affected by the public health measures implemented to curb the spread of the virus.

At end-June 2020, the insurance sector was adequately capitalized as both the life and non-life insurance sectors' assets exceeded their respective solvency requirements in keeping with the Insurance Act 2016. However, there are potential systemic issues from concentration of assets.

Pension funds' vulnerability to market risk was moderate and stable for the quarter ended June 2020, although DC pension funds continued to be largely exposed to insurance companies having investments in deposit administration contracts.

The conduct of monetary policy continued to focus on price stability while ensuring an adequate level of liquidity in the system to provide for private sector credit and economic growth. The Bank continued to use treasury bills in its primary Open Market Operations. The Bank temporarily reduced the reserve requirement ratio to 10 percent effective August 24 to December 31, 2020 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures. 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 2020

PRODUCTION

Preliminary estimates suggest that Guyana's economy registered mixed output performance in the major sectors during the third quarter of 2020 as the challenges of the adverse effects of COVID-19 continued to impact economic and financial activities.

The agriculture sector registered increased production of rice, poultry meat and eggs while the output of sugar, forestry, other crops, and fishing declined during the third quarter of 2020.

The mining and quarrying sector recorded lower output of gold, bauxite, diamond, sand and stone during the review period. The decline in the gold industry was on account of lower declarations by large scale gold miners: Troy Resources Guyana Ltd. and Guyana Goldfields Inc., while declarations from small and medium scale miners expanded during the review period. Output of crude oil increased by 3.8 million in the third quarter from the half year position, to reach 16 million barrels at end-August 2020.

The services and construction sectors recorded weak output performances, with declines in wholesale and retail trade and repairs; arts, entertainment and recreation, accommodation and food services, transport and storage, financial and insurance activities as well as public and private construction. Activities in the services sector suffered as a result of restrictive measures implemented to reduce the impact of the

COVID-19 pandemic while public construction activities were affected by a decline in public investment spending which suffered as a result of the elections impasse and the absence of a budget during the period under review.

The manufacturing sector registered increased production of liquid pharmaceuticals, rum, paints and detergents while there were lower output of stockfeed, alcoholic and non-alcoholic beverages.

INFLATION

The Urban Consumer Price Index (CPI) recorded an inflation of 0.9 percent for the third quarter of 2020. This outcome was primarily on account of lower oil prices and the decline in the categories of transport and communication by 1.3 percent, clothing by 1.0 percent, footwear and repairs by 0.9 percent, and housing by 0.6 percent. However, price increases were recorded in the sub-categories of pulses by 15.1 percent, fruits by 13.1 percent, condiments and spices by 7.1 percent and sugar, honey and related products by 5.2 percent. In addition, higher prices were recorded in the categories of medical care by 4.5 percent, miscellaneous goods and services by 1.4 percent, furniture by 0.6 percent and education by 0.4 percent.

BALANCE OF PAYMENTS

The overall balance of payments recorded a surplus of US\$43.1 million compared to a deficit of US\$88.3 million for the same period last year. This surplus was due to a



narrowing of the current account deficit on account of a higher merchandise trade surplus due to the exports of crude oil along with higher export of gold and rice. The capital account surplus, although contracted, reflected increased foreign direct investments.

The current account deficit, with the inclusion of crude oil exports, contracted to US\$669.3 million from US\$1,436.1 million the previous year, mainly due to a merchandise trade surplus of US\$253.7 million compared to a deficit of US\$927.0 million last year. This outturn reflected a US\$661.6 million growth in exports to US\$1,779.4 million. Higher export receipts stemmed from US\$665.0 million of crude oil, US\$100.6 million and US\$11.1 million of gold and rice, respectively. Lower export receipts were from 'other export', bauxite, timber and sugar by US\$66.3 million, US\$41.2 million, US\$5.8 million and US\$1.9 million, respectively. Merchandise imports declined by US\$519.1 million due to a drop in imports of intermediate, capital and consumption goods by US\$369.1 million, US\$87.9 million and US\$59.5 million, respectively mainly due to lower fuel price and reduced demand as a result of the partial lockdown and social distancing measures implemented to combat the spread of the coronavirus.

Excluding crude oil export, the current account deficit stood at US\$1,334.3 million, a 7.1 percent improvement from the end-September 2019 deficit of US\$1,436.1 million. This reflected the lower merchandise trade deficit of US\$411.3

million stemming mainly from increases of 15.8 percent and 7.5 percent in exports of gold and rice, respectively.

The services account recorded a higher deficit of US\$1,394.8 million, an increase of 66.0 percent or US\$554.4 million from one year ago. This resulted from higher payments for non-factor services by 67.0 percent coupled with falling receipts from travel by 29.7 percent. Net payments for factor services resulted in a higher deficit of US\$38.3 million while net unrequited transfers rose by 42.4 percent or US\$140.6 million to US\$471.8 million, due to lower outflows.

The capital account registered a lower surplus of US\$725.8 million from US\$1,332.9 million at end-September 2019, reflecting outflow of oil revenues to the Natural Resource Fund (NRF) and repatriation of investment by Esso Exploration and Production Guyana Limited (EEPGL). Loans disbursed to the non-financial public sector declined by US\$27.6 million to US\$25.1 million and short-term private capital net recorded a higher outflow of US\$59.6 million from US\$42.9 million. This increase is explained by commercial banks' accumulation of foreign assets. Net foreign direct investment increased by 4.2 percent or US\$57.6 million to US\$1,442.7 million due to continued activities in the oil & gas sector.

The overall surplus allowed for an increase in the Bank of Guyana's foreign reserves. BOG international reserves amounted to US\$638.8 million and was equivalent to 1.8



months of import cover at the end of the third quarter of 2020.

FOREIGN EXCHANGE MARKET

The total value of foreign currency transactions increased by 13.1 percent to US\$8,017.5 million compared with US\$7,089.6 million in the third quarter of last year. Total purchases and sales were US\$4,044.1 million and US\$3,973.3 million respectively, resulting in a net purchase of US\$70.8 million.

Transactions processed at the bank and non-bank cambios amounted to US\$3,471.7 million, an increase of 8.5 percent or US\$273.2 million in the value of trades when compared with the corresponding period last year. At the Bank of Guyana, total hard currency inflows and outflows increased to US\$982.1 million from US\$897.9 million. Net receipts were US\$61.3 million. The value of foreign currency account transactions increased by 20.1 percent to US\$3,578.1 million. Net credits amounted to US\$30.4 million. Transfers through money transfer agencies declined by US\$35.1 million to US\$247.0 million. Soft currency transactions declined by 62.2 percent or US\$8.0 million to US\$4.9 million at the cambios.

Commercial bank cambios continued to dominate the cambio trade. Total turnover was US\$3,449.1 million or 99.4 percent of the entire cambio market transactions, an increase of 10.1 percent compared with the corresponding period in 2019. However, the value of foreign exchange activities at the non-bank cambios showed a decline of 65.4

percent in activities as a result of the direct impact from COVID-19. Trades amounted to US\$22.6 million compared with US\$65.2 million during the corresponding period in 2019. The non-bank cambios accounted for a miniscule 0.7 percent of the market.

Hard currency purchases and sales by the Bank of Guyana were US\$521.7 million and US\$460.4 million compared with US\$457.1 million and US\$440.8 million respectively for the same period in 2019. The increase in sales stemmed from increased payments for fuel oil and other goods & services. Fuel imports represented the largest category of payments, amounting to 55.3 percent. The Bank purchased foreign currency amounting to US\$85.0 million from commercial banks during the third quarter of 2020.

The debits and credits of authorized foreign currency accounts at commercial banks were US\$1,755.4 million and US\$1,803.4 million respectively. This resulted in net sales of US\$48.0 million on these accounts. The corresponding period last year recorded debits and credits of these accounts at US\$1,475.5 million and US\$1,504.8 million respectively.

The aggregated value of transfers by money transfer agencies during the period under review amounted to US\$247.0 million, 12.4 percent lower than the previous year. Inbound and outbound transactions were US\$220.2 million and US\$26.9 million respectively.

Interbank trade amounted to US\$8.0 million at end-September 2020 when compared



with US\$24.0 million for the same period last year.

The US dollar was the most traded currency on the market. US dollar transactions accounted for 97.2 percent of the overall market activity. The market share of the Canadian dollar, the Pound Sterling and the Euro were 1.1 percent, 0.9 percent and 0.8 percent respectively.

CARICOM currency transactions declined by 62.2 percent to US\$4.9 million from US\$12.8 million at end-September 2019. The market share of the Trinidad & Tobago dollar was 58.9 percent, followed by the Barbadian dollar with 29.0 percent and the EC dollar with 12.1 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 2020. The un-weighted rate experienced a depreciation by 0.16 percent, from G\$214.74 at the end of September 2019 to G\$215.08 at the end of the review period for 2020.

The average buying and selling rates of the US dollar at bank cambios as at September 2020 depreciated to G\$214.02 from G\$213.61 and to G\$215.34 from G\$215.16 respectively from the corresponding period last year. At the non-bank cambios, the buying and selling rates were higher at G\$213.90 and G\$216.86 from G\$213.61 and G\$216.27 respectively in the previous period.

The difference between the banks' and non-banks' buying rates increased to G\$0.13 from G\$0.01 at end-September 2019. The

difference in the selling rates of the bank and non-bank cambios was G\$1.52 compared with G\$1.11 for the same period in 2019. The banks' spread was lower at G\$1.32 compared with the non-banks' spread at G\$2.96. The total market spread increased to G\$2.14 compared with G\$2.11 at the end of September 2019.

PUBLIC FINANCE

The overall financial position of the public sector, (which includes the Central Government and the Non-Financial Public Enterprises (NFPEs)), recorded a lower deficit, at end-September 2020, relative to the corresponding period in 2019. This performance was due to a surplus of G\$2,613 million by the NFPEs which offset the larger Central Government deficit of G\$15,746 million.

Central Government

The Central Government overall balance recorded a larger deficit of G\$15,746 million at end-Sept 2020, relative to a deficit of G\$6,453 million at end-Sept 2019. This was attributed to a reduced current account surplus coupled with a wider capital account deficit, largely due to falling revenues and increasing expenditure.

The current account surplus contracted to G\$16,765 million, from G\$21,306 million, reflecting lower revenue collections as a result of the impact of the COVID-19 pandemic on business activities. Total current revenue fell by 1.7 percent to G\$167,800 million. This performance reflected lower collection of VAT & excise



taxes by 7.1 percent to G\$61,787 million, trade taxes by 21.3 percent to G\$13,994 million, and other tax revenues by 11.6 percent to G\$7,839 million. Similarly, non-tax revenue decreased by 26.8 percent to G\$7,408 million. The decreases were partially offset by income tax revenues which grew by 13.8 percent to G\$76,772 million.

Total current expenditure (including interest charges) increased by 1.1 percent to G\$151,036 million. This was due to increases in employment costs and transfer payments by 10.9 percent and 5.0 percent to G\$52,062 million and G\$61,532 million, respectively. However, purchases of other goods & services contracted by 16.1 percent to G\$31,024 million. In addition, total interest charges declined by 6.6 percent to G\$6,418 million, due to reductions in both external and domestic interest payments by 7.1 percent and 2.4 percent to G\$5,656 million and G\$762 million respectively.

The capital account recorded a larger deficit of G\$32,511 million from G\$27,759 million one year ago, reflecting a significant reduction in capital revenue. Total capital revenue (including grants & debt relief) fell by 60.4 percent to G\$4,097 million. Proceeds received for projects fell by 26.7 percent to G\$3,251 million while there were no proceeds received for non-projects. Debt relief under the Enhanced HIPC (E-HIPC) initiative declined by 1.3 percent to G\$844 million.

Capital expenditure contracted by 3.9 percent to G\$36,608 million. Disbursements declined for culture/youth by 91.3 percent, social welfare by 86.9 percent, manufacturing by 75.6 percent, power generation by 68.3 percent, agriculture by 66.3 percent, housing by 61.7, administration by 61.5 percent, environment & pure water by 57.1 percent, national security & defence by 50.3 percent, education by 43.5 percent, public safety by 27.8 percent, transport & communication by 13.0 percent and construction by 0.4 percent. There were no capital investments for fishing and tourist development. On the other hand, there were increased capital spending on financial transfers by G\$10,215 million and health by G\$424 million.

Central Government financing needs were supported by net external borrowings of G\$13,333 million and net domestic borrowing of G\$2,414 million.

Non-Financial Public Enterprises¹

Non-Financial Public Enterprises (NFPEs) recorded a surplus of G\$2,613 million, at end-Sep 2020, compared to a deficit of G\$7,387 million, at end-Sep 2019. This resulted from a 13.8 percent contraction in total expenses which counterbalanced a decline of 3.4 percent in receipts.

Current receipts fell by G\$2,908 million to G\$83,217 million mainly on account of a decline in other current receipts and export

¹ Data is preliminary. Up to the time of publishing this report, data for September was not provided by the Ministry of Finance.



sales by 8.6 percent and 16.9 percent to G\$29,367 million and G\$3,219 million, respectively. Similarly, receipts from debtors fell by 29.5 percent to G\$14,140 million, largely due to lower receipts by GUYOIL. Similarly, GUYSUICO's financing from the NICIL/SPU's syndicated bond contracted to G\$1,400 million, a 69.6 percent decline from the G\$4,612 million received for the first three quarters of 2019. Likewise, decreases were recorded for local sales by 9.1 percent to G\$35,526 million and VAT refunds by 48.8 percent to G\$966 million.

Total expenditure contracted by 13.8 percent to G\$80,604 million. Non-interest current expenditures fell by 16.2 percent to G\$72,659 million, due to lower payouts to creditors by 37.5 percent to G\$14,265 million, material & supplies by 10.0 percent to G\$18,719 million, employment costs by 15.1 percent to G\$11,106 million and VAT payments to GRA by 44.6 percent to G\$718 million. Conversely, there were increases in repairs & maintenance by 94.6 percent to G\$1,506 million, other current expenditure by 34.6 percent to G\$23,400 million, local government rates & taxes by 33.8 percent to G\$63 million and freight by 0.5 percent to G\$1,642 million.

Interest payments fell by G\$832 million mainly from reduced payouts by GPL. Capital expenditure expanded by 33.3 percent to G\$7,925 million owing to increases in capital spending by GPL of G\$2,496 million.

The National Insurance Scheme's overall balance recorded a lower deficit of G\$972

million at end-Sep 2020, relative to a deficit of G\$1,114 million at end-Sep 2019. This was reflective of higher total receipts by 1.4 percent to G\$18,132 million, which outweighed an increase in expenses of 0.5 percent to G\$19,104 million

Furthermore, NFPEs' financing position amounted to net external savings of G\$301 million and net domestic borrowing of G\$2,313 million.

PUBLIC DEBT

The total stock of public debt, which comprises both external and domestic debt, increased by 1.8 percent or US\$31 million to US\$1,720 million from the end-December 2019 position. The stock of domestic debt grew by 11.2 percent to G\$88,947 million compared with G\$79,982 million at end-Dec 2019 and G\$79,054 million at end-Sep 2019 while the stock of external public debt declined by 0.9 percent to US\$1,293 million. Domestic debt stock increased as a result of higher issuance of 182-day and 364-day treasury bills by 19.1 percent and 9.1 percent, respectively. The stock of 182-day and 364-day treasury bills increased by G\$4,627 million and G\$4,600 million to G\$5,352 million and G\$74,594 million, respectively, from end-Dec 2019. There was no issuance of 91-day treasury bills during the review period.

There were eleven (11) treasury bill auctions during the third quarter, all of which were issued for fiscal support totalling G\$57,300 million, inclusive of two (2) emergency issuance of 364-day treasury bills for COVID-19 relief, totalling G\$7,100 million.



The stock of debentures fell by 3.0 percent or G\$244 million from its end-2019 position to G\$7,804 million.

The decline in the stock of external debt resulted from 1.6 percent and 0.5 percent or US\$7 million and US\$4 million reduction in the stock of bilateral and multilateral debt respectively. This outcome was due to US\$19 million and US\$10 million reduction in disbursements from bilateral and multilateral creditors respectively. The stock of bilateral debt fell as a result lower debt outstanding to Venezuela, Kuwait, China and India by US\$4 million, US\$2 million, US\$1 million and US\$1 million to US\$106 million, US\$23 million, US\$233 million and US\$14 million respectively.

The decline in the stock of multilateral debt was primarily on account of lower debt outstanding to the Inter-American Development Bank (IDB) and Caribbean Development Bank (CDB) by 1.2 percent and 1.1 percent to US\$540 million and US\$149 million respectively.

Domestic debt service payments increased by 61.1 percent or G\$18,757 million to G\$49,436 million from G\$30,679 million in September 2019. This was primarily as a result of higher principal repayments for treasury bills issued for fiscal support during the review period. In contrast, total interest payments declined by 2.4 percent to G\$762 million, reflecting lower interest payments for the 182-day treasury bills, debentures and the CARICOM loan by G\$45 million,

G\$4 million and G\$1 million respectively. Interest payments for the 364-day treasury bills increased by 6.2 percent to G\$529 million when compared to September 2019, owing to higher redemptions. The average yield for 182-day and 364-day treasury bills redeemed during the review period fell by 6 basis points and 3 basis points respectively.

External debt service payments fell by 4.0 percent to US\$65 million primarily on account of lower principal repayments to bilateral creditors during the review period. Principal repayments to bilateral creditors was lower on account of the amortisation of debt to Trinidad and Tobago in May 2019. In contrast, debt repayments to the EximBank of China, which accounts for 67.8 percent of debt repayments to bilateral creditors and 30.7 percent of total external debt service, increased by 2.8 percent to US\$20 million.

Debt obligations to the IDB and CDB increased by 1.9 percent and 0.7 percent to US\$21 million and US\$9 million respectively, accounting for 88.9 percent of debt repayments to multilateral creditors and 46.2 percent of total external debt service. Indicators of liquidity risks remained below the respective thresholds. The external debt service ratio was 3.3 percent while the external debt service to revenue ratio was 7.8² percent.

MONETARY DEVELOPMENTS

Reserve money grew by 19.6 percent or G\$41,009 million to G\$250,215 million from its December 2019 level, reflecting a 31.0

² This calculation was done using the Jan- Sep current revenue data.



percent and 11.0 percent growth in net domestic assets and net foreign assets, respectively, to G\$117,736 million and G\$132,479 million, respectively. The increase in net domestic assets resulted from a 23.6 percent and 16.4 percent expansion in liabilities to the commercial banks and currency in circulation, respectively.

Broad money increased by 7.7 percent or G\$35,473 million to G\$493,692 million, due to expansions in net foreign assets and net domestic credit which offset the decline in other items (net). Net foreign assets and net domestic credit were higher by 13.5 percent or G\$25,547 million and 6.2 percent or G\$18,518 million, respectively, while other items (net) contracted by 31.0 percent or G\$8,592 million. The growth in broad money was reflected in increases in both narrow money and quasi money. Narrow money, consisting of currency in circulation, private sector demand deposits and cashiers' cheques & acceptances, was higher by 11.8 percent or G\$29,342 million. This resulted mainly from a 16.4 percent and 9.4 percent growth in currency in circulation and demand deposits respectively, while cashiers' cheques & acceptances declined by 28.3 percent. Quasi money, which consists of time and savings deposits, grew by 2.9 percent or G\$6,132 million with savings deposits increasing by 8.7 percent while time deposits fell by 30.4 percent.

Total deposits by residents and non-residents were higher by 9.1 percent to G\$487,859 million. Private sector deposits, which accounted for 76.6 percent of total deposits by residents, grew by 5.3 percent.

Net domestic credit of the banking system expanded by 6.2 percent to G\$315,302 million from the end-December 2019 level of G\$296,784 million, on account of higher credit to both the public and private sectors.

The public sector (net) credit position further deteriorated by 33.3 percent to G\$102,332 million from G\$76,757 million at end-December 2019 mainly on an account of a worsened central government net credit position. Net credit to the central government was higher by 20.4 percent or G\$26,123 million to G\$154,421 million at the end of September 2020. The public enterprises and other category of the public sector remained net depositors with balances amounting to G\$33,079 million and G\$19,011 million, respectively at the end of the review period.

Private sector credit grew by 1.7 percent or G\$4,287 million compared to the 3.7 percent or G\$8,719 million increase recorded one year ago. This position reflected expansions in credit to all sectors except for the personal, construction & engineering and the distribution sectors during the period under review. Loans to the other services sector and the "other" category of the private sector were higher by 12.5 percent and 6.9 percent, respectively. Similarly, there were higher credit extended to the mining, real estate mortgage loans and manufacturing sectors by 3.1 percent, 2.9 percent and 2.5 percent, respectively. In contrast, lending to the household, construction & engineering and distribution sectors contracted by 7.3 percent, 3.9 percent and 3.3 percent, respectively.



The net foreign assets of the banking system grew by 13.5 percent to US\$1,029.6 million. This was due mainly to a 17.8 percent and 11.0 percent growth in the net foreign assets of both the commercial banks and the Bank of Guyana, respectively. At the end of September 2020, the Bank of Guyana's net foreign assets increased by US\$62.9 million to US\$635.4 million while the net foreign assets of the commercial banks increased by US\$59.6 million to US\$394.2 million.

The overall liquidity of the banking system was higher by 23.5 percent to G\$185,912 million mainly on account of an increase in excess reserves held by commercial banks and higher balances due from foreign commercial banks. The ratio of excess liquid assets to total liquid assets also increased from 37.0 percent at end-December 2019 to 56.3 percent at end-September 2020. This was mainly due to the monetary policy intervention by the Bank of Guyana during the pandemic to lower the liquid assets requirements of the commercial banks thereby allowing for more financial flexibility and increased liquidity within the banking system³.

Total reserves deposited with the Bank of Guyana increased by 27.3 percent to reach G\$102,938 million. The required statutory reserves of the banks contracted by 9.7 percent or G\$5,111 million reflecting the

reduction of the reserve requirement ratio from 12.0 percent to 10.0 percent at the end of August 2020, so as to encourage private sector credit growth⁴. Reserves in excess of the minimum requirement stood at G\$55,310 million at the end of September 2020.

There were fluctuations in the interest rates recorded during the review period. The yield on the 182-day treasury bill increased by 11 basis points to reach 0.99 percent while that on the 364-day treasury bill marginally by 1 basis point to 1.01 percent at end-September 2020. The yield on the 91-day treasury bill remained unchanged at 1.54 percent reflecting the non-issuance of the bill during the review period. The small savings rate declined by 5 basis points to 0.91 percent while the weighted average time deposit rate declined by 2 basis points to 0.96 percent. The weighted average lending rate and the prime lending rate were also lower by 25 basis points and 142 basis points to 8.93 percent and 8.88 percent respectively.

NON-BANK FINANCIAL INSTITUTIONS

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 4.4 percent to G\$319,235 million. The sector's

³ The Liquid Assets Ratio was temporarily amended to 20 percent of demand liabilities and 15 percent of time liabilities with effect from August 24, 2020 – December 31, 2020 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

⁴ The Reserve Requirement Ratio was temporarily amended to 10 percent with effect from August 24, 2020 – December 31, 2020 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.



share of total assets in the financial sector decreased from 35.4 percent at end-December 2019 to 34.5 percent at end-September 2020.

The expansion in the NBFIs' assets resulted mainly from a 7.9 percent or G\$5,855 million and 3.7 percent or G\$5,214 million increase in pension funds and other liabilities (which comprises capital and reserves) respectively. Share deposits and foreign liabilities also grew by 5.1 percent or G\$2,226 million and 1.0 percent or G\$323 million respectively. Conversely, insurance premiums fell by 3.4 percent or \$213 million at end-September 2020.

Investments by the NBFIs increased in all the sectors during period under review. Claims on the public sector and banking system increased by 10.5 percent or G\$695 and 8.3 percent or G\$3,401 million respectively. Similarly, the acquisition of other assets and claims on the non-resident sector was also higher by 5.7 percent or G\$2,088 million and 5.0 percent or G\$3,677 million respectively, while investments in the private sector, which accounted for 47.6 percent of total assets, increased albeit at a slower rate of 2.4 percent or G\$3,536 million compared to 4.9 percent or G\$6,657 million one year ago

FINANCIAL STABILITY ASSESSMENT

Capital

The aggregate capital adequacy ratio (CAR) for the LDFIs was 30.9 percent at end-September 2020, 1.3 percentage points above the 29.6 percent recorded at end-September 2019. The increased ratio

resulted from the net effect of an 11.5 percent (G\$9,485 million) growth in qualifying capital, against a 6.3 percent (G\$17,606 million) increase in risk-weighted assets.

Asset Quality

Non-performing loans (NPLs) of the LDFIs as a share of total loans were 10.6 percent at the end of the review period, 0.1 percentage point below 2019 corresponding period. The minor decrease resulted from the 5.2 percent increase in total loans, which saw seven of the eight LDFIs' loan portfolios expanding. However, NPLs increased by 3.7 percent, mainly due to the deterioration of three LDFIs' loan portfolios. The ratio of provision for loan losses to NPLs decreased to 36.8 percent at the end of September 2020, down from the 38.1 percent at the end of September 2019.

NPLs remained concentrated in the business enterprises sector at 63.5 percent of the LDFIs' aggregate NPLs, down from the 65.6 recorded at end-September 2019. Within this sector, NPLs were further concentrated in the services and manufacturing sub-sectors, which held 61.7 percent and 22.4 percent, respectively. Further, NPLs in the services sub-sector represented 39.2 percent of the LDFIs' aggregate NPLs, 1.4 percentage points above the 37.8 percent recorded at end-September 2019.



Exposure to the top twenty borrowers amounted to G\$79.6 billion⁵, 1.5 percent above the end-September 2019 level, with four of the eight LDFIs being responsible for the increased exposure to the industry's top twenty borrowers. The ratio of the top twenty borrowers exposure to total exposure stood at 17.3 percent, 0.2 percentage point above end-September 2019 level. For the quarter under review, no top twenty borrowers' facility was non-performing, compared to 2 facilities valuing 6.1 percent of the total top 20 facilities during the corresponding period in 2019.

Earnings

As at September 30, 2020, aggregate operating income of the LDFIs amounted to G\$29 billion, less than one percent above the end-September 2019 level. The growth in operating income resulted from increases in fees & commission and interest income of less than one percent, which were offset by a reduction in other operating income and foreign exchange gains by one percent and less than one percent respectfully.

The LDFIs' aggregate operating expenses amounted to G\$18.7 billion, less than one percent above the September 2019 level. At end-September 2020, LDFIs wrote-off G\$136 million in bad debts (net of recoveries). All other expense categories saw a marginal increase of less than one percent over the previous year's level.

The growth in interest income reflected the collective increases in three institutions'

interest income by 41 percentage points. Five of the eight LDFIs contributed to the increase in the interest expense, amounting to G\$10.3 billion as at September 2020. Net operating income was less than one percent below the previous correspondent year.

Net income before tax was less than one percent below the end-September 2019 level at G\$9.9 billion, while net income after tax reflected a less than one percent (G\$2,284 million) decrease to G\$7.5 billion for the same comparative period. This quarter, three LDFIs reflected increased profits after tax over their September 2019 level.

Liquidity

The average level of liquid assets held by the LDFIs amounted to G\$244.9 billion, 33.2 percent above the average level recorded for the corresponding period last year. This increase was due mainly to increases in deposits with BOG and net due from banks abroad.

⁵ Top 20 information as at June 2020. All September submission were not in at the time of preparation.

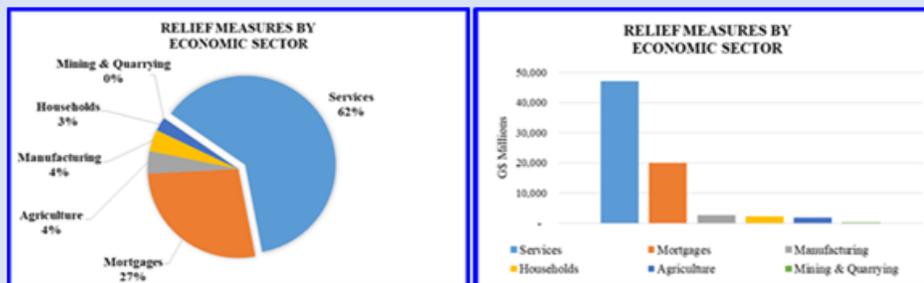
Box 1

COVID-19 AND THE BANKING SECTOR

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

As at end-September 2020, a total of 2,649 facilities amounting to \$74,288 million continue to benefit from COVID-19 relief measures granted by the financial sector. The value of the facilities granted relief was up 8.1 percent (\$5.6 billion) from the June quarter. Total facilities benefiting from relief measures represented 28.7 percent of total loans compared with 26.7 percent (\$68,736 million) at end-June 2020.

The services sub-sector, followed by the real estate and manufacturing sub-sectors continue to account for the largest portion of relief granted. At end-September 2020, a total of 429 services sector facilities (\$47,111 million) were in receipt of relief measures. When compared to June 2020, total relief granted to the services sector was 47.9 percent (\$15,255 million) higher while the number of active facilities were 18 percent (95 facilities) fewer.



The value of relief granted to real estate mortgage facilities increased 212 percent (\$13.6 billion) while the number of facilities increased 36.2 percent (262 facilities) when compared to end-June 2020.

At end-September 2020, 986 real estate mortgages facilities valued at \$20,088 million were benefiting from COVID-19 relief measures compared to 724 facilities valued at \$6,447 million at end-June 2020.

At end-September 2020, a total of 1,176 households valued at \$2,303 million, were actively utilizing the relief measures. The total volume of households facilities were significantly below the end-June 2020 level.

While the value of reliefs granted to the manufacturing sector was greater than reliefs granted to households, the respective volume of facilities were significantly lower than households suggesting a greater vulnerability exists in the households sector.

At end-September 2020, 23 manufacturing facilities valuing \$2,613 million benefited from relief measures.



INSURANCE REVIEW

The insurance sector, accounting for 8.2 percent of total financial assets and 29.7 percent of non-bank assets as at end June 2020, was adequately capitalized as both the life and non-life insurance sectors' assets exceeded their respective solvency requirements.

Although the insurance sector is sound with manageable risks, there are potential systemic issues from concentration of assets, specifically the long-term sector's total assets, which accounted for 70.1 percent (\$65.0 billion) of the industry's \$92.8 billion total assets.

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

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

PENSIONS REVIEW

At end-June 2020, pension funds accounted for 6.7 percent of the total financial assets and approximately 24.2 percent of non-bank financial institution assets, reflecting its influence as an institutional investor.

Total private occupational pension plan assets increased by 11.5 per cent (\$7.8

billion) to \$75.6 billion as at June 2020. Pension funds' vulnerability to market risk was moderate and stable. However, DC pension funds continued to be largely exposed to insurance companies having investments in deposit administration contracts.

Nonetheless, the sector has been robust throughout the year with average asset growth outpacing the average growth of pension fund liabilities with an estimated solvency level of 159.5 percent. Real net returns on investments of pension fund assets decreased from 1.2 per cent in December 2019 to (-0.4) percent in June 2020. Low investment returns continue to be a going concern hence market rates continue to be monitored. Diversification continues to be promoted and the new Private Pensions Act seeks to address the limited investment opportunities locally.

MONETARY POLICY

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



sell foreign currency to achieve its primary objective.

During the review period, reserve money expanded by G\$41,009 million compared with a decline of G\$12,831 million for the corresponding period in 2019. There were two (2) issues of treasury bills for monetary purpose, amounting to G\$1,760 million while redemptions of bills issued for monetary purpose amounted to the same amount. Treasury bills were issued when reserve money exceeded the targeted levels and was deemed likely to adversely affect the economy.

Additionally, purchases from the commercial banks by the Bank amounted to US\$263 million while there were no sales to the commercial banks by the Bank of Guyana during the review period.

The inter-bank market activities, which also provide an indication of the total liquidity condition of the financial system, had eighteen (18) trades during the review period. The value of funds traded on the market amounted to G\$35.6 billion. In comparison, there were twenty (20) trades, amounting to G\$17.9 billion on the inter-bank market during the third quarter of 2019.

The Bank temporarily reduced the reserve requirement ratio to 10 percent effective August 24 to December 31, 2020 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

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 1998, No. 19 of 1998. This obligation was discharged through the Currency Division of the Operations Department. The total supply of currency in 2020 registered an increase of 1.9 percent over 2019, as a result of a higher opening stock.

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 2020 amounted to G\$144.1 billion, an increase of 29.6 percent compared with a circulation of G\$111.2 billion in 2019. The G\$5,000 note accounted for 87.3 percent of the share of total value while the G\$1,000 fell to 9.6 percent from 12.6 percent. The G\$500 fell from 1.3 percent to 1.1 percent, while the G\$100, \$50 and \$20 were at 1.1 percent, 0.2 percent 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\$138.9 million were submitted for replacement at the end of the third quarter 2020 compared with G\$114.5 million for the same period in 2019.



Coins

Coins issued by the Bank amounted to G\$1,135.9 million at the end of the third quarter of 2020, an increase of 2.7 percent above the G\$1,105.8 million in 2019. The Bank introduced a \$100 coin on the 26th of August in commemoration of Guyana's 50th Republic anniversary. The G\$10 coin continued to account for the highest proportion of the total value of coins, followed by the, G\$5, the G\$1 coins and the G\$100 respectively. In value terms, the share of G\$100 accounted for 0.3 percent, G\$10 accounted for 45.7 percent, G\$5 accounted for 38.4 percent and G\$1 for 15.6 percent.

Payments System

At the end of the third quarter of 2020, 612,063 low-value transactions (LVT) were settled through the National Clearing House (NCH), a decrease of 8.3 percent when compared with the volume recorded in 2019. The volume of high-value transactions (HVT) decreased by 63.5 percent to reach 39,117. The overall value of total transactions fell by 5.0 percent in the current period to G\$883 billion. A decrease was recorded in the value of the high-value transactions which fell to G\$238.9 billion whilst the low value transactions rose to G\$644.1 billion at the end of the third quarter of 2020. In the current period, the shares of HVT in total value of transactions fell to 27.1 percent while the share of LVT rose to 72.9 percent. The average value of HVT rose by 4.7 percent whilst the average value of LVT rose by 129.2 percent.

THE GLOBAL ECONOMY

The COVID-19 pandemic's adverse effects continued to contract global growth during the third quarter of 2020. The advanced, emerging and developing countries have been challenged with diminished consumer spending, private investment, international trade and production activities. The projection for global growth is -4.4 percent in 2020. In 2021, the forecast is 5.2 percent growth, reflecting optimism in developed, developing and emerging economies.

Advanced Economies

Advanced economies recorded a contraction in economic growth of 5.8 percent during the third quarter of the year, reflecting negative growths for the Euro Area by 8.3 percent and the US by 4.3 percent. The advanced economies have reportedly experienced the most widespread outbreaks of the COVID-19 where deployment of containment measures have since impacted negatively on economic activities.

Within the Euro Area, Italy and Spain were the most hard-hit by COVID-19 which caused growth contractions of 10.6 percent and 12.8 percent respectively. Although essential to contain the virus, lockdowns and restrictions on mobility have extracted a sizable toll on economic activity. Germany and France have experienced contractions in economic activities of 6.0 percent and 9.8 percent respectively. In addition, the United Kingdom's economy weakened by -9.8 percent while Japan's declined by -5.3 percent.



As global expansion weakened, core inflation slid in advanced economies to 0.8 percent. Inflation in the US and UK were 1.5 percent and 0.8 percent respectively. The Euro Area experienced inflation rate of 0.4 percent from 1.2 percent in the previous year, while Japan encountered deflation of -0.1 percent.

The labour market in advanced economies experienced a slight recovery in the third quarter. Unemployment levels in Spain and Italy were 16.8 percent and 11.0 percent respectively, while the US and UK recorded unemployment rates of 8.9 percent and 5.4 percent. Unemployment rate in the Euro Area stood at 8.9 percent, of which the rate in France and Germany were 4.3 percent and 8.9 percent, respectively.

Emerging Economies

Growth in emerging economies declined by 3.3 percent in the third quarter reflecting the global health crisis, severe external demand shock, dramatic tightening in global financial conditions and a plunge in commodity prices. Growth in China improved slightly by 1.9 percent owing to increases in industrial production, retail sales, investment and external trade. India's economy contracted by 10.3 percent while that of Russia was 4.1 percent. Moreover, Mexico and Brazil economies experienced contractions of 9.0 percent and 5.8 percent, respectively.

Inflation in emerging economies declined marginally from 5.1 percent to 5.0 percent. India's inflation rate was 4.9 percent while that of Russia was 3.2 percent. China's inflation rate was lower at 2.9 percent reflecting weaker demand conditions.

However, inflation rate in Brazil stayed at an all-time high at 3.1 percent, due to the rise in prices for food and beverages as well as housing.

Brazil's unemployment rate increased to 13.4 percent while that of Russia and China, declined to 5.6 percent and 3.8 percent respectively.

Developing Economies

Developing economies' growth contracted by 3.3 percent due to major declines in economic activities as a result of COVID-19. In the Latin American and Caribbean Region, growth fell by 8.1 percent, reflecting reductions in international trade, commodity prices, tourism activities and remittances.

Inflation in developing countries declined to 2.9 percent from 3.2 percent influenced by slower demand in the geographical group as a result of the COVID-19 pandemic as well as a result of lower oil prices.

Caribbean Economies

Economic performance in the Caribbean continued to be set against the background of increasing global economic recession with a growth rate recording a contraction of 5.4 percent mainly due to the impact on economic activities especially in the services sector as a result of the COVID-19 pandemic.

Decreases in growth were experienced in Anguilla, Antigua and Barbuda, Barbados, Belize, Dominica, Jamaica, Grenada, Haiti, Montserrat, Saint Kitts and Nevis, Saint Lucia, Suriname and Trinidad and Tobago. These were as a result of the weaker



investment climate, reduced activities in the services sectors as well as decline in trade. Moreover, Guyana is projecting positive growth at the end of the third quarter.

Unemployment continued to be a major problem in the Caribbean with its highest level at 18.0 percent, almost doubled from last year as a result of lockdown policies implemented due to COVID-19.

Barbados, Belize and ECCU continued their policy of fixed exchange rate vis-à-vis the US dollar. The Guyana dollar was relatively stable at G\$208.50 during the third quarter while the Jamaican dollar depreciated to JMD\$143.95 against the US dollar. The Trinidad & Tobago dollar hovered around TT\$6.75 vis-à-vis the US dollar.

Commodity Prices

Gold price rose to US\$1,921.92 per ounce, an increase of 11.0 percent from the end-June 2020. Rice price decreased by 2.5 percent to US\$507.00 per metric tonne from end-June 2020, while sugar price improved by 5.5 percent to US\$0.28 per kilogram. Oil prices, even though volatile, increased from US\$39.93 per barrel end-June 2020 to US\$41.09 per barrel end- September 2020.

□



3. OUTLOOK FOR 2020

Global economic growth is projected to contract by 4.4 percent at the end of 2020 (WEO, Oct. 2020), the worst annual plunge since the Great Depression of the 1930s. This outcome represents a slight revision upwards from the 4.9 percent contraction projected by IMF in June 2020 and is attributed to faster-than-expected rebounds in major economies, such as China.

The Guyanese economy is expected to record positive real GDP growth as crude oil production continues while non-oil real GDP growth is expected to contract as the COVID-19 pandemic continues to weigh down on business activities, primarily in the services sector. Inflation is projected to remain low single-digits as a result of a decline in consumer spending along with relatively low

oil prices. The exchange rate is expected to remain stable reflecting a decline in demand and sufficient inflows of foreign exchange. There is projected to be an improvement in the external account largely due to oil exports coupled with higher gold and rice prices. However, the public sector's deficit is likely to widen as a result of lower revenue collections, reflecting the adverse effects of the COVID-19 pandemic on business activities as well as increased spending by the government in the fight against the coronavirus (strengthening of the health care system and providing economic assistance to households). The financial system is expected to remain sound due to measures taken by the Bank in response to the pandemic. □

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BANK OF GUYANA: ASSETS
(G\$ MILLION)

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End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
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	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													
Mar	225,426.6	123,051.0	5,641.0	25,872.7	254.3	91,282.9	993.5	-	993.5	-	-	42,207.3	59,174.8
Jun	221,822.9	119,337.3	4,877.9	21,324.2	222.7	92,912.6	993.5	-	993.5	-	-	42,207.3	59,284.8
Sep	222,237.0	119,202.4	3,188.8	23,906.2	187.3	91,920.0	993.5	-	993.5	-	-	42,207.3	59,833.9
Dec	223,632.3	120,599.2	4,015.9	24,225.7	152.5	92,205.1	995.0	-	995.0	-	-	42,376.8	59,661.3
2018													
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	100,269.7	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
Oct	215,513.1	108,023.0	628.2	16,021.5	181.0	91,192.3	993.5	-	993.5	-	-	42,391.5	64,105.1
Nov	216,847.8	109,256.0	607.3	16,317.5	125.1	92,206.1	993.5	-	993.5	-	-	42,391.5	64,206.8
Dec	230,817.6	120,074.1	635.1	26,480.9	125.1	92,833.1	995.1	-	995.1	-	-	44,014.7	65,733.8
2020													
Jan	228,786.0	118,867.1	659.2	24,498.5	125.1	93,584.3	995.1	-	995.1	-	-	44,014.7	64,909.2
Feb	225,489.1	114,207.7	678.2	25,716.2	76.8	87,736.4	993.8	-	993.8	-	-	44,014.7	66,272.9
Mar	214,884.4	104,079.6	669.1	15,184.1	105.2	88,121.1	993.5	-	993.5	-	-	44,014.7	65,796.7
Apr **	214,694.3	103,749.4	715.9	22,057.1	104.9	80,871.5	993.5	-	993.5	-	-	44,014.7	65,936.7
May **	221,446.5	109,812.8	719.6	24,578.3	83.3	84,431.7	1,882.6	-	1,882.6	-	-	44,014.7	65,736.4
Jun	230,350.8	119,467.7	738.4	33,110.5	83.3	85,535.5	1,882.6	-	1,882.6	-	-	44,014.7	64,985.9
Jul	234,939.7	124,334.2	823.4	35,975.7	83.3	87,451.7	993.5	-	993.5	-	-	44,014.7	65,597.4
Aug	243,362.2	132,583.9	815.6	49,595.7	78.9	82,093.7	993.5	-	993.5	-	-	44,014.7	65,770.2
Sep	243,450.1	133,141.5	1,570.8	45,046.4	78.9	86,445.4	993.5	-	993.5	-	-	44,014.7	65,300.5

Source: Bank of Guyana

BANK OF GUYANA: LIABILITIES, CAPITAL & RESERVES
(G\$ MILLION)

Table 1.2

End of Period	Total Liabilities, Capital & Reserves	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
2010	240,418.2	50,480.1	49,785.4	694.7	153,738.6	69,718.8	19,641.6	61.1	41,340.8	22,976.3	1,000.0	7,111.2	26,746.9	1,341.5
2011	240,564.4	61,656.4	60,902.6	753.8	131,578.4	60,785.8	20,844.9	61.0	36,684.1	13,202.5	1,000.0	15,917.4	28,867.5	1,544.7
2012	259,487.1	67,988.0	67,177.0	811.0	142,901.4	57,279.7	18,341.4	61.0	45,229.3	21,990.1	1,000.0	14,436.0	27,681.1	5,480.5
2013	234,686.8	67,464.8	66,604.5	860.3	126,878.5	52,146.3	15,906.7	61.0	47,465.9	11,298.5	1,000.0	9,000.1	26,939.4	3,403.9
2014	207,977.1	78,800.8	77,887.5	913.2	87,061.0	21,417.6	8,523.6	61.0	47,012.8	10,045.9	1,000.0	12,400.7	27,868.3	846.3
2015														
Mar	198,591.0	73,256.0	72,334.2	921.8	81,591.5	15,297.3	7,346.8	61.0	47,468.8	11,417.6	1,000.0	10,630.2	27,868.3	4,245.0
Jun	195,433.3	73,260.2	72,324.9	935.3	85,287.5	8,523.0	7,167.2	61.0	60,619.0	8,917.3	1,000.0	9,955.0	25,291.7	638.9
Sep	190,978.6	71,368.4	70,422.0	946.4	81,522.6	4,673.3	6,351.1	61.0	62,895.1	7,542.0	1,000.0	11,154.7	25,291.7	641.2
Dec	188,778.9	83,593.9	82,631.0	962.8	66,212.2	(2,339.6)	6,351.0	61.0	54,545.0	7,594.7	1,000.0	11,158.7	25,291.7	1,522.4
2016														
Mar	219,173.2	79,845.8	78,871.3	974.5	96,252.1	(8,444.1)	32,224.4	61.0	64,791.3	7,619.4	1,000.0	11,986.7	25,291.7	4,796.8
Jun	223,070.8	79,366.2	78,382.7	983.5	101,439.4	(3,775.1)	32,624.6	60.8	63,249.8	9,279.3	1,000.0	14,550.1	25,488.0	1,227.1
Sep	217,524.6	79,557.5	78,567.2	990.3	95,006.4	(13,258.9)	32,374.6	60.8	69,328.8	6,501.1	1,000.0	15,308.0	25,488.0	1,164.6
Dec	220,375.1	91,314.4	90,311.9	1,002.5	88,852.9	(21,307.9)	32,361.3	60.8	67,295.3	10,443.4	1,000.0	10,321.3	25,488.0	3,398.5
2017														
Mar	225,426.6	84,724.6	83,711.4	1,013.2	101,130.7	(23,049.6)	32,371.6	60.8	74,563.4	17,184.5	1,000.0	6,016.7	25,488.0	7,066.6
Jun	221,822.9	86,794.7	85,770.3	1,024.4	98,505.3	(13,903.4)	32,350.7	60.8	61,176.7	18,820.5	1,000.0	6,857.5	24,655.2	4,010.3
Sep	222,237.0	87,786.2	86,748.6	1,037.6	97,018.2	(20,289.1)	32,353.4	60.8	66,195.4	18,697.7	1,000.0	7,722.9	24,655.2	4,054.6
Dec	223,632.3	100,978.5	99,928.8	1,049.7	83,462.2	(26,471.0)	32,362.4	60.8	61,988.1	15,521.8	1,000.0	7,332.0	24,655.2	6,204.4
2018														
Jan	216,360.4	93,835.4	92,783.9	1,051.6	84,551.7	(36,538.1)	32,343.7	60.8	72,797.0	15,888.4	1,000.0	3,442.9	24,655.2	8,875.1
Feb	210,624.3	94,375.7	93,321.7	1,054.0	78,702.8	(44,839.4)	32,348.1	60.8	74,206.2	16,927.1	1,000.0	2,762.8	24,655.2	9,127.8
Mar	205,827.1	96,649.4	95,592.6	1,056.7	71,848.9	(46,364.4)	32,348.1	60.8	68,464.9	17,339.5	1,000.0	3,453.1	24,655.2	8,220.6
Apr	208,252.6	96,402.9	95,344.7	1,058.2	75,456.4	(51,706.2)	32,348.8	60.8	77,151.0	17,602.1	1,000.0	2,483.6	24,655.2	8,254.6
May	208,450.4	96,818.6	95,759.4	1,059.1	73,924.9	(58,321.6)	35,387.7	60.8	78,557.3	18,240.7	1,000.0	2,221.2	26,111.3	8,374.4
Jun	207,351.3	95,906.5	94,846.7	1,059.8	77,859.7	(54,024.9)	35,371.6	60.8	78,855.8	19,596.4	1,000.0	1,367.9	26,111.3	5,105.9
Jul	204,433.0	96,740.4	95,680.0	1,060.4	73,507.2	(59,294.0)	35,377.6	60.8	79,124.7	18,238.1	1,000.0	1,881.8	26,111.3	5,192.3
Aug	206,377.1	96,284.6	95,221.1	1,063.5	73,988.8	(61,635.6)	35,381.9	60.8	82,410.3	17,771.3	1,000.0	2,884.9	26,111.3	6,107.6
Sep	207,022.3	95,697.0	94,630.4	1,066.6	76,290.1	(55,388.3)	35,381.9	60.8	77,861.8	18,373.8	1,000.0	2,333.8	26,111.3	5,590.2
Oct	209,117.8	97,401.2	96,330.5	1,070.7	76,161.7	(51,960.0)	35,381.7	60.8	76,191.8	16,487.5	1,000.0	2,240.0	26,111.3	6,203.6
Nov	210,819.3	99,643.1	98,569.2	1,073.9	75,255.8	(55,635.2)	35,381.8	60.8	80,407.2	15,041.2	1,000.0	2,921.8	26,111.3	5,887.3
Dec	220,258.6	112,493.6	111,415.6	1,078.1	69,385.0	(55,183.0)	35,381.8	60.8	73,935.6	15,189.8	1,000.0	1,783.1	26,111.3	9,485.6
2019														
Jan	219,983.5	105,817.4	104,736.4	1,081.0	75,814.7	(53,414.2)	35,403.6	60.8	81,803.4	11,961.1	1,000.0	3,347.1	26,111.3	7,993.0
Feb	217,241.3	107,645.3	106,562.4	1,083.0	71,183.1	(55,215.3)	35,403.3	60.8	79,286.5	11,647.7	1,000.0	3,247.9	26,111.3	8,053.7
Mar	213,871.9	107,553.1	106,466.5	1,086.6	67,166.2	(54,345.7)	35,412.7	60.8	74,394.2	11,644.1	1,000.0	4,352.7	26,111.3	7,688.6
Apr	211,494.9	108,597.3	107,508.5	1,088.9	63,642.1	(59,165.9)	35,401.0	60.8	75,990.4	11,355.8	1,000.0	4,464.1	26,111.3	7,680.1
May	214,891.4	106,628.2	105,536.1	1,092.0	70,716.5	(57,165.5)	35,401.1	60.8	79,136.4	13,283.7	1,000.0	5,323.1	25,161.6	6,062.0
Jun	213,245.3	108,131.4	107,035.9	1,095.4	67,556.9	(54,582.1)	35,404.9	60.8	74,940.3	11,733.0	1,000.0	5,474.3	25,161.6	5,921.1
Jul	216,673.7	109,457.2	108,359.2	1,098.1	68,223.7	(63,206.9)	35,410.6	60.8	82,755.7	13,203.5	1,000.0	5,311.9	25,161.6	7,519.2
Aug	218,885.4	111,161.4	110,060.6	1,100.8	69,069.4	(63,998.3)	35,410.2	60.8	84,923.4	12,673.3	1,000.0	6,296.5	25,161.6	6,196.5
Sep	217,041.5	112,282.3	111,176.0	1,106.3	66,393.7	(68,638.0)	35,326.7	60.8	86,977.5	12,666.6	1,000.0	5,707.3	25,161.6	6,496.6
Oct	215,513.1	114,286.7	113,176.9	1,109.8	62,403.8	(73,835.6)	35,325.7	60.8	88,300.0	12,552.8	1,000.0	5,978.9	25,161.6	6,682.0
Nov	216,847.8	115,595.2	114,482.6	1,112.6	62,269.6	(76,758.3)	35,320.8	60.8	90,890.2	12,756.0	1,000.0	5,956.7	25,161.6	6,864.7
Dec	230,817.6	128,738.1	127,622.5	1,115.6	59,995.9	(70,688.6)	35,372.1	60.8	80,407.2	14,844.4	1,000.0	6,396.2	25,161.6	9,525.9
2020														
Jan	228,786.0	122,660.7	121,542.7	1,118.0	62,784.8	(77,386.5)	35,377.1	60.8	93,480.9	11,252.6	1,000.0	7,306.1	25,161.6	9,872.9
Feb	225,489.1	124,073.2	122,953.2	1,120.0	58,204.7	(82,367.2)	35,374.0	60.8	92,697.1	12,440.0	1,000.0	7,572.1	25,161.6	9,477.5
Mar	214,884.4	127,791.1	126,669.2	1,121.9	48,729.3	(82,514.9)	35,366.1	60.8	83,788.3	12,028.9	1,000.0	3,265.8	25,161.6	8,936.6
Apr **	214,694.3	135,354.9	134,231.2	1,123.7	41,199.3	(92,039.7)	35,366.1	60.8	85,496.6	12,315.5	1,000.0	3,141.1	25,161.6	8,837.4
May **	221,446.5	139,157.8	138,032.5	1,125.2	41,470.5	(94,335.7)	35,358.4	60.8	87,332.1	13,054.8	1,000.0	4,130.0	24,810.1	10,878.2
Jun	230,350.8	142,544.2	141,417.1	1,127.1	49,770.0	(93,871.5)	34,623.2	60.8	96,299.4	12,658.0	1,000.0	4,984.6	24,810.1	7,241.9
Jul	234,939.7	145,423.4	144,294.8	1,128.6	49,922.2	(92,898.2)	34,706.6	60.8	95,152.1	12,900.9	1,000.0	6,349.4	24,810.1	7,434.5
Aug	243,362.2	144,027.7	142,895.7	1,131.9	59,064.4	(92,816.0)	34,706.5	60.8	102,587.9	14,525.2	1,000.0	6,883.2	24,810.1	7,576.7
Sep	243,450.1	145,256.5	144,120.0	1,136.4	58,601.9	(92,564.9)	34,706.5	60.8	104,897.8	11,501.7	1,000.0	6,993.2	24,810.1	6,788.4

Source: Bank of Guyana

BANK OF GUYANA

CURRENCY NOTES ISSUE (G\$ MILLION)

Table 1.3

Period	Total Issue G\$Mn.	Denominations											
		\$5000		\$1000		\$500		\$100		\$50		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
2010	49,785.4	-	-	46,662.9	93.7	1,618.0	3.3	1,080.5	2.2	-	-	423.9	0.9
2011	60,902.6	-	-	56,977.9	93.6	2,238.3	3.7	1,213.1	2.0	-	-	473.4	0.8
2012	67,177.0	-	-	63,944.3	95.2	1,318.4	2.0	1,377.4	2.1	-	-	536.9	0.8
2013	66,604.5	5,037.6	7.6	58,258.1	87.5	1,339.3	2.0	1,404.0	2.1	-	-	565.6	0.8
2014	77,887.5	29,812.3	38.3	44,736.3	57.4	1,287.6	1.7	1,452.6	1.9	-	-	598.9	0.8
2015													
Mar	72,334.2	33,765.1	46.7	35,379.8	48.9	1,196.2	1.7	1,412.1	2.0	-	-	581.0	0.8
Jun	72,324.9	38,179.5	52.8	30,913.3	42.7	1,200.4	1.7	1,438.1	2.0	-	-	593.7	0.8
Sep	70,422.0	41,019.5	58.2	26,142.9	37.1	1,200.3	1.7	1,452.8	2.1	-	-	606.5	0.9
Dec	82,631.0	53,700.0	65.0	25,408.6	30.7	1,340.8	1.6	1,549.2	1.9	-	-	632.4	0.8
2016													
Mar	78,871.3	54,208.8	68.7	21,229.8	26.9	1,308.4	1.7	1,504.9	1.9	-	-	619.5	0.8
Jun	78,382.7	55,188.5	70.4	19,638.2	25.1	1,344.7	1.7	1,545.1	2.0	38.7	0.0	627.5	0.8
Sep	78,567.2	56,921.9	72.4	18,137.6	23.1	1,285.0	1.6	1,533.4	2.0	50.2	0.1	639.0	0.8
Dec	90,311.9	66,721.6	73.9	19,838.8	22.0	1,373.8	1.5	1,648.7	1.8	65.8	0.1	663.4	0.7
2017													
Mar	83,711.4	62,925.9	75.2	17,193.3	20.5	1,269.1	1.5	1,594.7	1.9	71.6	0.1	656.9	0.8
Jun	85,770.3	65,360.6	76.2	16,723.1	19.5	1,338.1	1.6	1,602.8	1.9	79.2	0.1	666.6	0.8
Sep	86,748.6	67,103.3	77.4	15,993.2	18.4	1,292.0	1.5	1,599.1	1.8	81.2	0.1	679.8	0.8
Dec	99,928.8	77,987.5	78.0	17,937.7	18.0	1,479.1	1.5	1,728.1	1.7	84.5	0.1	711.8	0.7
2018													
Jan	92,783.9	73,102.3	78.8	15,883.1	17.1	1,370.1	1.5	1,645.4	1.8	84.4	0.1	698.7	0.8
Feb	93,321.7	73,793.3	79.1	15,764.9	16.9	1,360.0	1.5	1,625.0	1.7	84.0	0.1	694.5	0.7
Mar	95,592.6	75,932.9	79.4	15,823.1	16.6	1,406.0	1.5	1,649.3	1.7	85.3	0.1	696.0	0.7
Apr	95,344.7	75,912.2	79.6	15,605.1	16.4	1,402.3	1.5	1,642.2	1.7	86.8	0.1	696.0	0.7
May	95,759.4	76,394.6	79.8	15,494.1	16.2	1,410.0	1.5	1,668.2	1.7	89.5	0.1	703.0	0.7
Jun	94,846.7	75,858.7	80.0	15,135.6	16.0	1,396.9	1.5	1,663.0	1.8	89.7	0.1	702.7	0.7
Jul	95,680.0	76,702.0	80.2	15,125.5	15.8	1,382.6	1.4	1,665.5	1.7	92.7	0.1	711.7	0.8
Aug	95,221.1	76,714.4	80.6	14,618.6	15.4	1,405.6	1.5	1,675.2	1.8	93.1	0.1	714.1	0.7
Sep	94,630.4	76,289.4	80.6	14,444.1	15.3	1,400.1	1.5	1,677.6	1.8	94.6	0.1	724.6	0.8
Oct	96,330.5	77,943.7	80.9	14,528.0	15.1	1,367.2	1.4	1,671.9	1.7	94.6	0.1	725.2	0.8
Nov	98,569.2	80,260.8	81.4	14,390.3	14.6	1,400.5	1.4	1,692.2	1.7	96.0	0.1	729.4	0.7
Dec	111,415.6	91,729.9	82.3	15,427.3	13.8	1,643.0	1.5	1,770.5	1.6	99.4	0.1	745.5	0.7
2019													
Jan	104,736.4	86,417.4	82.5	14,227.5	13.6	1,531.3	1.5	1,721.2	1.6	98.4	0.1	740.7	0.7
Feb	106,562.4	88,415.3	83.0	14,136.1	13.3	1,482.2	1.4	1,696.9	1.6	97.5	0.1	734.5	0.7
Mar	106,466.5	88,150.5	82.8	14,345.9	13.5	1,435.2	1.3	1,703.5	1.6	96.7	0.1	734.7	0.7
Apr	107,508.5	88,845.5	82.6	14,645.0	13.6	1,445.7	1.3	1,729.0	1.6	98.5	0.1	744.7	0.7
May	105,536.1	86,860.5	82.3	14,567.7	13.8	1,492.8	1.4	1,761.3	1.7	100.1	0.1	753.8	0.7
Jun	107,035.9	88,384.1	82.6	14,563.0	13.6	1,478.1	1.4	1,755.7	1.6	99.4	0.1	755.8	0.7
Jul	108,359.2	89,814.2	82.9	14,452.1	13.3	1,460.0	1.3	1,772.3	1.6	99.4	0.1	761.2	0.7
Aug	110,060.6	91,390.7	83.0	14,501.7	13.2	1,511.6	1.4	1,786.7	1.6	102.1	0.1	767.8	0.7
Sep	111,176.0	92,989.5	83.6	14,051.8	12.6	1,469.1	1.3	1,789.3	1.6	102.3	0.1	774.0	0.7
Oct	113,176.9	94,762.1	83.7	14,237.6	12.6	1,486.4	1.3	1,810.0	1.6	101.3	0.1	779.6	0.7
Nov	114,482.6	96,072.7	83.9	14,171.5	12.4	1,521.0	1.3	1,831.1	1.6	102.6	0.1	783.7	0.7
Dec	127,622.5	108,342.5	84.9	14,903.5	11.7	1,569.2	1.2	1,900.9	1.5	105.2	0.1	801.2	0.6
2020													
Jan	121,542.7	103,763.1	85.4	13,493.4	11.1	1,539.9	1.3	1,827.3	1.5	121.5	0.1	797.4	0.7
Feb	122,953.2	105,410.7	85.7	13,292.7	10.8	1,534.1	1.2	1,779.1	1.4	142.4	0.1	794.2	0.6
Mar	126,669.2	108,958.5	86.0	13,434.2	10.6	1,567.6	1.2	1,742.0	1.4	168.5	0.1	798.4	0.6
Apr	134,231.2	115,843.6	86.3	14,085.0	10.5	1,588.1	1.2	1,723.2	1.3	188.3	0.1	802.9	0.6
May	138,032.5	119,276.4	86.4	14,408.8	10.4	1,629.2	1.2	1,697.9	1.2	218.3	0.2	801.9	0.6
Jun	141,417.1	122,829.1	86.9	14,228.7	10.1	1,630.0	1.2	1,678.7	1.2	243.4	0.2	807.3	0.6
Jul	144,294.8	125,684.4	87.1	14,224.9	9.9	1,649.8	1.1	1,658.5	1.1	267.2	0.2	809.9	0.6
Aug	142,895.7	124,835.5	87.4	13,709.7	9.6	1,604.7	1.1	1,634.9	1.1	299.2	0.2	811.8	0.6
Sep	144,120.0	125,855.8	87.3	13,877.9	9.6	1,615.2	1.1	1,618.2	1.1	336.6	0.2	816.4	0.6

Source: Bank of Guyana

Notes:
The \$50 note was placed in circulation in May, 2016.
The \$100 coin was launched in August, 2020

COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations			
		\$100	\$10	\$5	\$1
2010	694,676.4	-	292,938.3	269,350.7	132,387.4
2011	753,832.1	-	320,943.8	292,556.7	140,331.5
2012	811,006.2	-	350,798.7	313,501.7	146,705.8
2013	860,268.1	-	376,390.4	331,968.8	151,908.9
2014	913,216.5	-	399,870.2	356,395.4	156,950.9
2015					
Mar	921,785.0	-	404,186.6	359,795.0	157,803.5
Jun	935,251.0	-	411,268.3	365,004.8	158,977.9
Sep	946,383.5	-	417,042.9	369,180.8	160,159.8
Dec	962,825.2	-	426,168.1	375,203.4	161,453.8
2016					
Mar	974,513.8	-	432,001.6	379,865.0	162,647.1
Jun	983,476.3	-	436,861.4	383,121.8	163,493.1
Sep	990,310.5	-	439,948.5	386,020.4	164,341.7
Dec	1,002,462.1	-	446,377.6	390,612.4	165,472.0
2017					
Mar	1,013,206.8	-	451,807.4	394,935.1	166,464.3
Jun	1,024,396.7	-	457,015.6	399,810.3	167,570.8
Sep	1,037,580.6	-	462,922.3	404,862.3	169,796.1
Dec	1,049,671.3	-	472,489.9	405,158.2	172,023.2
2018					
Jan	1,051,562.2	-	473,883.3	405,076.8	172,602.0
Feb	1,053,984.3	-	475,700.2	405,026.4	173,257.7
Mar	1,056,725.1	-	477,866.2	404,920.6	173,938.3
Apr	1,058,161.6	-	478,554.6	404,882.5	174,724.5
May	1,059,145.3	-	478,606.0	404,858.4	175,680.9
Jun	1,059,816.8	-	478,644.3	404,797.3	176,375.2
Jul	1,060,386.8	-	478,605.8	404,724.9	177,056.2
Aug	1,063,502.0	-	478,656.6	407,214.4	177,631.0
Sep	1,066,627.3	-	480,205.0	408,726.7	177,695.6
Oct	1,070,681.2	-	482,692.1	410,241.4	177,747.8
Nov	1,073,871.5	-	484,661.3	411,417.8	177,792.4
Dec	1,078,061.4	-	487,349.3	412,948.7	177,763.4
2019					
Jan	1,081,013.2	-	489,109.1	414,216.7	177,687.4
Feb	1,082,982.4	-	490,285.6	414,947.6	177,749.1
Mar	1,086,603.9	-	492,535.6	416,295.9	177,772.5
Apr	1,088,864.3	-	493,748.7	417,351.1	177,764.5
May	1,092,048.6	-	495,495.2	418,784.9	177,768.5
Jun	1,095,441.6	-	497,364.9	420,319.5	177,757.2
Jul	1,098,052.3	-	498,862.2	421,435.4	177,754.7
Aug	1,100,810.0	-	500,582.0	422,481.2	177,746.8
Sep	1,106,290.9	-	504,116.3	424,427.3	177,747.2
Oct	1,109,842.8	-	506,297.6	425,812.4	177,732.8
Nov	1,112,560.8	-	507,871.1	426,957.4	177,732.4
Dec	1,115,589.1	-	509,475.2	428,394.2	177,719.7
2020					
Jan	1,118,027.0	-	510,814.8	429,494.8	177,717.5
Feb	1,119,992.4	-	511,772.8	430,510.0	177,709.7
Mar	1,121,947.2	-	512,969.7	431,268.4	177,709.2
Apr	1,123,740.9	-	513,853.6	432,171.7	177,715.6
May	1,125,223.6	-	514,754.2	432,755.9	177,713.5
Jun	1,127,086.1	-	515,820.1	433,557.8	177,708.3
Jul	1,128,639.6	-	516,628.9	434,302.8	177,707.9
Aug	1,131,934.2	621.2	518,026.5	435,584.3	177,702.3
Sep	1,136,433.2	3,683.5	518,696.8	436,357.2	177,695.7

Source: Bank of Guyana

COMMERCIAL BANKS: ASSETS
(G\$ MILLION)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector						Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana				Other
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises	Other			Total	Deposits	External Payment Deposits	Currency	
							Total	Securities	Loans									
2010	296,125.6	47,126.3	15,796.6	1,332.3	29,997.4	70,197.8	67,065.6	67,057.3	8.2	3,085.2	47.1	15.5	78,307.7	45,384.4	40,842.7	61.1	4,480.6	55,093.9
2011	328,165.6	53,126.1	25,578.5	1,171.1	26,376.5	77,508.2	73,417.5	73,415.6	1.9	4,030.9	59.8	31.1	94,238.2	41,055.6	36,206.6	61.0	4,787.9	62,206.5
2012	378,123.6	64,086.5	32,461.9	1,195.4	30,429.2	72,971.5	69,249.1	69,247.0	2.1	3,661.2	61.2	359.5	112,969.7	48,899.5	41,182.0	61.0	7,656.4	78,836.8
2013	413,604.7	61,845.1	23,628.5	1,967.9	36,248.7	82,027.1	79,432.9	79,431.6	1.4	2,587.5	6.7	835.9	128,286.9	53,681.6	47,056.5	61.0	6,564.0	86,928.1
2014	421,804.0	73,838.0	30,211.4	2,958.4	40,668.3	63,426.8	61,027.5	61,007.3	20.2	2,398.8	0.5	1,406.2	137,735.9	53,376.3	46,968.7	61.0	6,346.6	92,020.8
2015																		
Mar	426,224.7	82,935.0	40,284.6	2,459.5	40,191.0	62,039.4	59,920.0	59,919.5	0.5	2,119.0	0.4	1,370.5	134,677.0	52,714.5	46,901.7	61.0	5,751.8	92,488.3
Jun	437,161.2	79,365.7	35,673.9	2,414.8	41,277.0	60,291.7	58,463.7	58,461.5	2.2	1,827.6	0.3	1,443.1	135,218.6	66,558.1	60,697.1	61.0	5,799.9	94,284.1
Sep	433,831.1	69,841.3	28,003.9	2,476.5	39,361.0	62,802.9	60,963.1	60,961.3	1.8	1,837.0	2.8	1,719.7	136,017.4	68,341.5	62,633.0	61.0	5,647.5	95,108.3
Dec	442,903.2	73,750.5	29,365.7	2,728.5	41,654.4	65,702.2	63,704.0	63,704.0	0.0	1,953.9	44.3	1,504.1	142,561.5	61,507.9	53,606.8	61.0	7,840.1	97,876.9
2016																		
Mar	455,249.7	77,882.0	34,480.4	3,133.7	40,267.9	67,246.3	65,334.5	65,334.4	0.1	1,910.8	1.1	812.5	139,363.9	70,378.7	63,923.5	61.0	6,394.2	99,566.1
Jun	455,469.7	78,649.2	32,678.4	2,760.6	43,210.2	68,379.0	66,404.9	66,404.8	0.2	1,878.1	96.0	800.3	139,767.7	67,941.3	62,365.0	60.8	5,515.4	99,932.1
Sep	467,018.0	80,192.4	29,278.8	2,880.9	48,032.7	68,258.8	66,193.1	66,191.6	1.4	1,908.2	157.5	998.6	140,830.5	73,945.7	68,415.8	60.8	5,469.1	102,792.0
Dec	467,298.4	73,398.8	19,552.3	2,685.2	51,161.2	68,107.7	66,172.8	66,172.0	0.7	1,773.7	161.3	1,252.7	144,280.9	75,238.0	66,824.4	60.8	8,352.8	105,020.3
2017																		
Mar	462,017.9	68,770.6	14,954.9	1,991.2	51,824.6	65,197.9	63,355.0	63,354.0	1.0	1,795.4	47.5	800.8	139,840.4	81,036.5	74,427.3	60.8	6,548.4	106,371.7
Jun	455,838.9	76,726.1	25,221.0	1,318.8	50,186.2	64,407.4	62,602.8	62,601.9	0.9	1,691.9	112.7	854.9	140,528.0	66,727.8	60,644.2	60.8	6,022.8	106,594.9
Sep	460,256.7	75,961.7	22,931.3	2,006.9	51,023.5	63,929.2	62,514.5	62,513.5	1.0	1,302.4	112.2	737.6	141,032.2	71,892.6	65,724.1	60.8	6,107.6	106,703.5
Dec	471,128.6	78,573.5	19,446.9	1,762.4	57,364.2	66,475.8	63,070.8	63,067.0	3.8	3,291.0	114.0	959.5	146,030.1	70,923.1	62,034.0	60.8	8,828.3	108,166.6
2018																		
Jan	479,023.2	84,667.3	25,425.6	1,887.9	57,353.8	65,037.9	62,971.5	62,971.0	0.5	2,028.4	38.0	797.4	140,302.7	79,221.9	71,713.5	60.8	7,447.6	108,995.9
Feb	481,390.1	84,420.1	25,223.6	1,859.7	57,336.8	63,780.2	62,717.7	62,700.1	17.6	1,003.0	59.5	814.7	141,167.2	81,132.7	73,429.6	60.8	7,642.3	110,075.2
Mar	478,720.6	87,253.6	27,915.0	1,843.7	57,495.0	64,875.2	63,791.2	63,784.0	7.2	997.0	87.0	722.2	140,995.6	74,153.3	67,003.9	60.8	7,088.6	110,720.6
Apr	486,754.0	87,272.9	26,735.2	2,545.1	57,992.6	63,571.1	62,249.6	62,183.9	65.7	1,243.8	77.7	760.4	141,315.1	84,465.3	77,599.4	60.8	8,605.1	109,369.2
May	498,061.6	83,616.2	24,140.5	2,479.6	56,996.1	73,907.4	72,462.0	72,413.6	48.4	1,364.9	80.5	816.5	143,681.4	84,608.6	76,896.9	60.8	7,650.8	111,431.6
Jun	494,566.8	81,542.0	21,827.7	2,777.7	56,936.6	71,342.3	69,897.1	69,832.1	65.1	1,342.7	102.5	784.3	145,629.0	83,427.1	77,313.8	60.8	6,052.5	111,842.2
Jul	498,683.2	85,496.1	26,406.6	2,569.4	56,520.0	71,566.6	70,218.9	70,161.6	57.3	1,236.8	110.9	937.3	142,482.6	87,029.5	79,993.3	60.8	6,975.3	111,171.1
Aug	498,938.1	82,837.8	23,901.2	2,489.2	56,447.4	71,354.4	69,995.2	69,948.5	46.6	1,239.4	119.8	913.9	143,726.3	88,563.4	81,400.3	60.8	7,102.3	111,542.3
Sep	497,106.4	79,310.0	22,869.5	2,480.5	53,960.1	72,229.3	70,959.6	70,955.7	3.8	1,158.0	111.7	889.4	146,641.3	87,307.9	80,601.4	60.8	6,645.7	110,728.6
Oct	496,787.8	80,068.1	22,336.5	2,556.1	55,175.5	72,353.7	71,120.3	71,090.9	29.4	1,155.6	77.9	745.9	149,563.4	83,264.7	75,960.1	60.8	7,243.8	110,792.0
Nov	503,708.6	80,750.7	22,812.4	2,607.4	55,330.9	72,263.3	71,034.6	70,969.3	65.3	1,120.0	108.7	741.8	150,060.5	85,239.8	78,382.5	60.8	6,796.5	114,652.4
Dec	503,427.3	80,338.8	21,455.5	2,722.0	56,161.3	72,314.0	71,059.2	71,052.3	6.9	1,124.4	130.5	847.9	151,516.7	83,093.9	73,320.1	60.8	9,713.0	115,316.0
2019																		
Jan	504,911.9	78,525.5	20,383.1	2,724.4	55,418.0	73,149.8	72,226.4	72,184.8	41.6	923.4	-	963.5	148,417.8	89,719.5	82,587.9	60.8	7,070.8	114,135.8
Feb	505,204.0	79,198.3	21,523.7	2,657.2	55,017.5	76,848.7	76,011.1	75,969.3	41.8	837.5	-	925.9	147,011.4	86,953.9	78,695.2	60.8	8,197.9	114,265.7
Mar	505,537.3	82,994.0	26,698.8	2,672.1	53,623.1	76,999.3	76,029.4	76,027.0	2.5	969.8	-	1,000.2	149,437.9	81,099.3	73,788.0	60.8	7,250.5	114,006.6
Apr	512,515.1	85,521.3	29,367.4	2,876.8	53,277.2	76,481.1	75,601.6	75,537.7	63.9	879.5	-	1,100.6	150,523.9	85,036.7	76,761.2	60.8	8,214.7	113,851.4
May	513,577.2	85,501.7	26,197.7	2,757.9	56,546.1	74,769.3	73,802.2	73,735.8	66.4	967.2	-	1,104.6	151,967.1	83,031.4	75,816.6	60.8	7,154.1	117,203.0
Jun	515,793.7	87,694.9	30,593.2	3,139.3	53,962.4	74,932.8	73,944.8	73,849.8	95.1	988.0	-	1,085.6	154,047.3	82,095.1	74,869.4	60.8	7,164.8	115,937.9
Jul	518,623.9	85,350.2	30,509.2	3,131.5	51,709.5	73,165.0	72,144.3	72,058.1	86.2	1,020.7	-	1,035.0	151,853.2	91,731.3	83,796.1	60.8	7,874.4	115,489.2
Aug	524,622.1	86,502.9	28,990.4	3,521.4	53,991.2	75,216.3	74,211.8	74,150.5	61.3	1,000.6	3.9	1,033.1	154,716.5	91,244.5	83,827.2	60.8	7,356.5	115,908.6
Sep	532,815.2	89,260.4	34,086.2	4,735.5	50,438.8	75,182.3	74,071.3	73,995.6	75.7	1,110.9	0.1	1,218.5	155,913.2	95,207.0	87,778.5	60.8	7,367.7	116,033.9
Oct	540,947.7	92,694.0	36,076.3	4,531.7	52,086.1	75,119.8	74,125.9	74,049.0	77.0	989.5	4.4	1,185.7	158,868.0	95,927.8	88,915.3	60.8	6,951.7	117,164.4
Nov	563,072.4	94,285.9	37,535.0	4,527.3	52,233.5	74,222.7	73,227.1	73,161.1	66.0	990.9	4.7	1,011.8	163,964.6	92,451.7	84,835.6	60.8	7,555.3	137,125.8
Dec	559,179.4	94,084.3	36,519.7	3,747.2	53,817.5	74,226.1	73,213.0	73,165.1	47.9	994.5	18.5	974.6	165,970.5	90,675.8	78,902.6	60.8	11,712.4	133,248.0
2020																		
Jan	571,247.0	98,641.6	41,027.0	3,677.0	53,937.6	75,464.6	74,496.8	74,400.0	96.8	967.8	0.0	1,007.6	164,575.3	99,169.1	90,811.9	60.8	8,296.4	132,388.7
Feb	580,776.0	107,474.9	49,511.0	3,624.1	54,339.8	75,648.3	74,002.4	73,939.3	63.1	1,645.8	-	1,036.5	166,680.8	98,306.7	89,746.8	60.8	8,499.2	131,628.7
Mar	576,674.2	103,023.9	41,420.6	3,862.2	57,741.1	76,005.2	74,793.0	74,746.9	46.1	1,211.5	0.7	1,098.6	169,819.0	94,008.8	82,994.4	60.8	10,953.6	132,718.6
Apr	585,481.9	106,942.7	44,916.8	3,822.6	58,203.2	75,835.5	74,851.7	74,851.7	-	971.9	11.9	1,169.4	171,859.4	96,274.8	86,410.5	60.8	9,803.6	133,400.1
May	594,324.2	114,051.4	54,309															

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

Table 2.1 (b)

End of Period	Total Liabilities, Capital & Reserves	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
2010	296,125.6	14,368.7	2,933.8	11,434.9	-	38,350.1	6,622.5	27,208.5	4,519.1	15,622.0	182,722.5	61.1	-	11,072.9	33,928.1
2011	328,165.6	13,910.8	3,823.4	10,087.5	-	40,401.9	6,680.3	26,298.4	7,423.3	15,194.5	208,437.6	61.0	-	11,558.3	38,601.1
2012	378,123.6	11,430.1	2,431.3	8,998.7	-	55,118.6	13,833.1	34,326.5	6,959.0	18,109.1	233,490.0	61.0	-	14,843.8	45,070.9
2013	413,604.7	12,624.3	2,364.9	10,259.4	-	61,244.4	14,339.3	42,698.2	4,206.9	26,041.7	242,915.4	61.0	-	18,356.3	52,361.5
2014	421,804.0	12,625.5	3,117.7	9,507.9	-	59,667.1	13,127.3	39,506.4	7,033.3	22,739.7	247,393.5	61.0	-	19,362.1	59,955.0
2015															
Mar	426,224.7	12,358.6	2,484.2	9,874.4	-	61,216.2	12,001.0	41,933.4	7,281.8	23,951.0	254,844.6	61.0	-	10,818.2	62,975.0
Jun	437,161.2	11,887.1	2,540.1	9,347.0	-	70,285.2	11,774.0	49,381.6	9,129.7	23,410.0	255,673.7	61.0	-	10,911.4	64,932.8
Sep	433,831.1	11,912.6	2,086.2	9,826.4	-	68,142.1	10,657.5	48,727.3	8,757.3	23,531.4	254,443.9	61.0	-	9,957.5	65,782.5
Dec	442,903.2	17,224.7	4,654.9	12,569.8	-	68,179.2	10,952.8	47,220.0	10,006.3	25,026.0	250,636.5	61.0	-	14,811.9	66,963.8
2016															
Mar	455,249.7	15,211.5	2,026.3	13,185.2	-	75,832.2	12,063.0	53,732.0	10,037.2	25,742.2	256,009.5	61.0	-	12,975.1	69,418.3
Jun	455,469.7	14,344.0	1,457.0	12,886.9	-	78,055.3	10,945.1	56,911.8	10,198.4	25,538.0	256,596.0	60.8	-	11,755.1	69,120.5
Sep	467,018.0	15,314.3	1,619.6	13,694.7	-	78,960.9	10,386.3	58,426.4	10,148.1	27,357.7	259,176.3	60.8	-	12,795.4	73,352.6
Dec	467,298.4	15,967.0	2,900.9	13,066.1	-	73,409.0	10,661.6	52,351.1	10,396.3	28,392.4	259,478.7	60.8	-	15,970.0	74,020.5
2017															
Mar	462,017.9	15,918.4	2,446.7	13,471.8	-	60,582.2	10,206.7	40,328.5	10,047.0	31,341.8	263,619.8	60.8	-	13,790.2	76,704.6
Jun	455,838.9	17,467.1	1,460.3	16,006.9	-	56,612.6	11,111.0	35,758.4	9,743.1	31,794.5	261,578.8	60.8	-	13,243.3	75,081.9
Sep	460,256.7	19,022.4	1,657.0	17,365.4	-	53,316.3	12,713.8	30,120.9	10,481.6	32,262.3	263,484.4	60.8	-	13,989.7	78,120.8
Dec	471,128.6	21,470.9	4,488.8	16,982.1	-	50,679.4	11,187.0	28,254.1	11,238.3	33,985.9	267,092.4	60.8	-	17,920.4	79,918.8
2018															
Jan	479,023.2	21,176.4	2,398.7	18,777.7	-	51,977.1	10,599.3	30,421.0	10,956.8	35,161.1	273,787.2	60.8	-	15,954.7	80,905.9
Feb	481,390.1	22,340.5	2,044.9	20,295.6	-	49,463.1	10,089.8	28,338.3	11,035.0	35,498.4	273,349.0	60.8	-	19,005.7	81,672.5
Mar	478,720.6	21,307.7	2,576.5	18,731.3	-	48,329.3	10,222.5	27,385.1	10,721.7	36,005.3	275,823.3	60.8	-	14,908.1	82,286.0
Apr	486,754.0	26,071.6	3,576.7	22,494.9	-	48,009.7	10,345.8	26,819.7	10,844.2	34,523.5	278,002.3	60.8	-	17,222.8	82,863.3
May	498,061.6	23,202.1	1,848.0	21,354.1	-	63,252.4	26,716.6	27,017.9	9,517.9	33,871.5	278,176.2	60.8	-	16,206.2	83,292.3
Jun	494,566.8	21,451.7	3,069.8	18,382.0	-	62,332.5	26,625.9	25,904.2	9,802.4	34,690.8	277,634.6	60.8	-	15,946.2	82,450.1
Jul	498,683.2	23,990.0	4,074.4	19,915.6	-	63,875.4	28,226.6	26,680.2	8,968.6	34,541.9	278,120.5	60.8	-	14,514.4	83,580.2
Aug	498,938.1	21,692.5	1,909.6	19,782.9	-	61,002.7	26,002.9	26,356.2	8,643.6	34,937.4	281,269.0	60.8	-	15,447.9	84,527.8
Sep	497,106.4	21,526.8	1,877.3	19,649.5	-	60,514.3	25,973.8	26,201.4	8,339.0	36,325.5	280,264.8	60.8	-	14,640.3	83,773.9
Oct	496,787.8	22,199.3	2,385.1	19,814.2	-	56,330.3	24,584.1	25,856.3	5,889.9	34,872.2	283,866.4	60.8	-	15,765.1	83,693.7
Nov	503,708.6	23,048.1	2,044.5	21,003.6	-	60,148.3	23,591.9	28,844.4	7,712.0	35,249.4	284,858.8	60.8	-	15,781.8	84,561.4
Dec	503,427.3	21,694.3	1,867.0	19,827.2	-	58,782.6	23,827.7	27,276.8	7,678.2	35,461.9	284,521.7	60.8	-	19,258.3	83,647.7
2019															
Jan	504,911.9	21,262.6	2,284.8	18,977.8	-	59,603.3	21,552.2	30,141.8	7,909.2	35,811.5	287,780.0	60.8	-	15,395.7	84,997.9
Feb	505,204.0	21,268.8	1,867.4	19,401.3	-	58,621.6	21,459.0	29,122.6	8,040.1	35,512.3	290,119.5	60.8	-	14,462.8	85,158.2
Mar	505,537.3	21,248.2	1,858.3	19,389.9	-	56,516.3	19,087.2	29,640.7	7,788.4	35,395.6	293,710.0	60.8	-	13,538.3	85,068.2
Apr	512,515.1	21,979.7	2,632.6	19,347.1	-	53,463.2	17,534.2	28,074.3	7,854.6	35,910.2	300,252.5	60.8	-	15,379.4	85,469.3
May	513,577.2	21,434.8	1,985.1	19,449.7	-	51,950.5	14,630.9	29,408.1	7,911.4	36,390.9	301,679.2	60.8	-	14,899.6	87,161.5
Jun	515,793.7	23,428.2	2,865.5	20,562.7	-	53,227.3	14,695.8	30,655.4	7,876.1	36,339.6	303,395.4	60.8	-	13,673.6	85,668.7
Jul	518,623.9	22,105.2	2,046.3	20,058.9	-	52,747.5	14,932.1	30,125.7	7,689.6	33,608.0	308,899.3	60.8	-	15,065.8	86,137.3
Aug	524,622.1	21,688.9	2,509.5	19,179.4	-	53,020.0	14,817.7	30,545.4	7,657.0	35,426.7	312,442.6	60.8	-	14,469.6	87,513.4
Sep	532,815.2	21,619.7	2,494.0	19,125.7	-	55,593.8	17,122.4	30,740.6	7,730.8	34,157.0	316,435.3	60.8	-	15,985.9	88,962.8
Oct	540,947.7	21,423.9	2,867.9	18,555.9	-	57,442.2	18,969.4	30,806.3	7,666.6	36,717.2	320,515.9	60.8	-	14,186.3	90,801.4
Nov	563,072.4	23,714.0	5,264.5	18,449.6	-	58,427.9	18,796.6	32,598.5	7,032.8	36,605.6	330,798.3	60.8	-	21,337.4	92,128.4
Dec	559,179.4	24,311.5	1,373.4	22,938.1	-	54,547.5	16,843.6	31,005.5	6,698.4	34,532.9	335,289.5	60.8	-	19,632.4	90,804.7
2020															
Jan	571,247.0	23,752.7	1,418.3	22,334.4	-	55,243.3	17,023.7	31,204.2	7,015.4	35,580.2	343,130.9	60.8	-	22,209.7	91,269.3
Feb	580,776.0	26,773.2	2,478.1	24,295.1	-	55,469.2	16,319.3	32,010.1	7,139.7	36,675.5	348,411.8	60.8	-	20,814.6	92,570.8
Mar	576,674.2	26,061.4	2,129.2	23,932.3	-	54,438.7	16,397.0	31,026.8	7,014.9	37,082.1	337,034.2	60.8	-	24,069.5	97,927.5
Apr	585,481.9	25,827.9	1,471.7	24,356.2	-	56,385.4	17,334.3	32,188.4	6,862.7	36,269.3	345,314.2	60.8	-	23,636.6	97,987.8
May	594,324.2	26,130.5	4,587.0	21,543.5	-	55,640.2	15,140.2	33,569.2	6,930.7	36,571.8	350,455.6	60.8	-	21,833.8	103,631.6
Jun	586,835.2	23,608.6	1,363.0	22,245.7	-	60,497.5	20,398.4	32,410.0	7,689.1	44,164.2	340,554.0	60.8	-	22,889.0	95,060.9
Jul	589,711.9	25,250.2	812.5	24,437.7	-	61,134.5	20,452.8	32,906.6	7,775.1	41,466.2	344,494.7	60.8	-	21,202.3	96,103.1
Aug	601,336.4	26,545.6	1,845.0	24,700.6	-	62,316.2	20,645.4	34,064.1	7,606.7	43,258.3	352,492.2	60.8	-	21,505.3	95,158.0
Sep	605,539.3	28,519.2	1,660.1	26,859.1	-	62,362.3	20,825.6	34,021.5	7,515.2	45,419.1	353,218.9	60.8	-	20,581.8	95,377.1

Source: Commercial Banks

COMMERCIAL BANKS: TOTAL DEPOSITS
(G\$ Million)

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't	Local Gov't								Other	
2010	248,129.5	236,694.7	38,350.1	11,141.7	6,622.5	396.5	4,122.7	27,208.5	182,722.5	32,714.6	150,007.9	15,622.0	871.8	14,750.2	11,434.9
2011	274,121.8	264,034.4	40,401.9	14,103.5	6,680.3	339.1	7,084.2	26,298.4	208,437.6	38,201.5	170,236.0	15,194.9	984.7	14,210.2	10,087.5
2012	315,716.4	306,717.7	55,118.6	20,792.1	13,833.1	383.5	6,575.5	34,326.5	233,490.0	49,169.9	184,320.1	18,109.1	21.4	18,087.7	8,998.7
2013	340,461.0	330,201.6	61,244.4	18,546.2	14,339.3	394.0	3,812.9	42,698.2	242,915.4	46,990.3	195,925.2	26,041.7	65.6	25,976.1	10,259.4
2014	339,308.2	329,800.3	59,667.1	20,160.6	13,127.3	519.2	6,514.1	39,506.4	247,393.5	50,583.7	196,809.8	22,739.7	18.7	22,721.0	9,507.9
2015															
Mar	349,886.3	340,011.8	61,216.2	19,282.8	12,001.0	706.9	6,574.9	41,933.4	254,844.6	55,051.2	199,793.4	23,951.0	23.6	23,927.4	9,874.4
Jun	358,715.9	349,368.9	70,285.2	20,903.6	11,774.0	673.6	8,456.1	49,381.6	255,673.7	54,205.1	201,468.6	23,410.0	12.5	23,397.5	9,347.0
Sep	355,943.8	346,117.4	68,142.1	19,414.7	10,657.5	778.3	7,978.9	48,727.3	254,443.9	55,934.5	198,509.4	23,531.4	22.2	23,509.2	9,826.4
Dec	356,411.5	343,841.7	68,179.2	20,959.1	10,952.8	479.6	9,526.7	47,220.0	250,636.5	56,304.6	194,331.9	25,026.0	44.2	24,981.8	12,569.8
2016															
Mar	370,769.0	357,583.8	75,832.2	22,100.2	12,063.0	501.0	9,536.1	53,732.0	256,009.5	59,517.5	196,492.0	25,742.2	52.8	25,689.4	13,185.2
Jun	373,076.2	360,189.3	78,055.3	21,143.4	10,945.1	516.7	9,681.7	56,911.8	256,596.0	58,801.8	197,794.2	25,538.0	44.0	25,494.0	12,886.9
Sep	379,189.6	365,494.9	78,960.9	20,534.5	10,386.3	556.5	9,591.6	58,426.4	259,176.3	63,381.5	195,794.8	27,357.7	36.2	27,321.5	13,694.7
Dec	374,346.2	361,280.1	73,409.0	21,057.9	10,661.6	595.4	9,800.9	62,351.1	259,478.7	57,728.4	201,750.4	28,392.4	37.3	28,355.1	13,066.1
2017															
Mar	369,015.6	355,543.8	60,582.2	20,253.7	10,206.7	696.1	9,350.9	40,328.5	263,619.8	61,997.1	201,622.7	31,341.8	40.6	31,301.3	13,471.8
Jun	365,992.6	349,985.8	56,612.6	20,854.1	11,111.0	841.0	8,902.1	35,758.4	261,578.8	58,449.0	203,129.7	31,794.5	52.3	31,742.2	16,006.9
Sep	366,428.3	349,063.0	53,316.3	23,195.3	12,713.8	780.0	9,701.6	30,120.9	263,484.4	58,326.9	205,157.5	32,262.3	46.7	32,215.6	17,365.4
Dec	368,739.7	351,757.6	50,679.4	22,425.3	11,187.0	894.9	10,343.4	28,254.1	267,092.4	60,792.2	206,300.1	33,985.9	60.5	33,925.4	16,982.1
2018															
Jan	379,703.1	360,925.4	51,977.1	21,556.1	10,599.3	863.2	10,093.7	30,421.0	273,787.2	65,943.3	207,843.9	35,161.1	59.6	35,101.5	18,777.7
Feb	378,606.2	358,310.5	49,463.1	21,124.8	10,089.8	916.7	10,118.3	28,338.3	273,349.0	64,779.4	208,569.7	35,498.4	58.2	35,440.1	20,295.6
Mar	378,889.1	360,157.9	48,329.3	20,944.2	10,222.5	904.8	9,816.9	27,385.1	275,823.3	64,270.3	211,553.0	36,005.3	56.4	35,948.8	18,731.3
Apr	383,030.4	360,535.5	48,009.7	21,190.0	10,345.8	1,034.7	9,808.4	26,819.7	278,002.3	62,935.5	215,066.8	34,523.5	55.6	34,467.9	22,494.9
May	396,654.3	375,300.2	63,252.4	36,234.5	26,716.6	731.9	8,786.0	27,017.9	278,176.2	63,714.7	214,461.5	33,871.5	54.9	33,816.6	21,354.1
Jun	393,039.8	374,657.9	62,332.5	36,428.3	26,625.9	759.6	9,042.8	25,904.2	277,634.6	61,937.0	215,697.6	34,690.8	53.7	34,637.0	18,382.0
Jul	396,453.4	376,537.8	63,875.4	37,195.2	28,226.6	724.9	8,243.7	26,680.2	278,120.5	63,875.7	214,244.8	34,541.9	52.6	34,489.3	19,915.6
Aug	396,992.0	377,209.1	61,002.7	34,646.5	26,002.9	673.0	7,970.7	26,356.2	281,269.0	68,518.6	212,750.4	34,937.4	50.4	34,887.0	19,782.9
Sep	396,754.1	377,104.6	60,514.3	34,312.8	25,973.8	641.3	7,697.7	26,201.4	280,264.8	66,312.5	213,952.2	36,325.5	49.7	36,275.9	19,649.5
Oct	394,883.0	375,068.9	56,330.3	30,474.0	24,584.1	629.0	5,260.8	25,856.3	283,866.4	67,651.7	216,214.7	34,872.2	48.7	34,823.4	19,814.2
Nov	401,260.1	380,256.5	60,148.3	31,303.9	23,591.9	580.4	7,131.5	28,844.4	284,858.8	68,272.4	216,586.4	35,249.4	47.9	35,201.5	21,003.6
Dec	398,593.5	378,766.3	58,782.6	31,505.9	23,827.7	541.9	7,136.3	27,276.8	284,521.7	66,270.7	218,251.0	35,461.9	76.6	35,385.3	19,827.2
2019															
Jan	402,172.6	383,194.8	59,603.3	29,461.4	21,552.2	724.5	7,184.7	30,141.8	287,780.0	72,387.5	215,392.5	35,811.5	75.7	35,735.9	18,977.8
Feb	403,654.8	384,253.5	58,621.6	29,499.0	21,459.0	878.7	7,161.3	29,122.6	290,119.5	71,673.8	218,445.8	35,512.3	74.8	35,437.5	19,401.3
Mar	405,011.7	385,621.9	56,516.3	26,875.6	19,087.2	908.5	6,879.9	29,640.7	293,710.0	71,275.1	222,434.9	35,395.6	74.0	35,321.6	19,389.9
Apr	408,973.0	389,625.9	53,463.2	25,388.8	17,534.2	961.8	6,892.8	28,074.3	300,252.5	75,228.4	225,024.1	35,910.2	75.7	35,834.6	19,347.1
May	409,470.2	390,020.5	51,950.5	22,542.3	14,630.9	942.7	6,968.7	29,408.1	301,679.2	72,606.5	229,072.6	36,390.9	89.8	36,301.0	19,449.7
Jun	413,525.0	392,962.3	53,227.3	22,571.9	14,695.8	870.7	7,005.4	30,655.4	303,395.4	71,991.5	231,403.9	36,339.6	89.2	36,250.4	20,562.7
Jul	415,313.6	395,254.8	52,747.5	22,621.7	14,932.1	874.9	6,814.6	30,125.7	308,899.3	76,507.4	232,391.9	33,608.0	88.8	33,519.2	20,058.9
Aug	420,068.7	400,889.3	53,020.0	22,474.6	14,817.7	863.5	6,793.5	30,545.4	312,442.6	79,375.8	233,066.9	35,426.7	87.8	35,339.0	19,179.4
Sep	425,311.8	406,186.1	55,593.8	24,853.2	17,122.4	947.6	6,783.2	30,740.6	316,435.3	79,745.4	236,690.0	34,157.0	85.3	34,071.6	19,125.7
Oct	433,231.3	414,675.3	57,442.2	26,636.0	18,969.4	817.2	6,849.4	30,806.3	320,515.9	80,845.3	239,670.6	36,717.2	84.5	36,632.6	18,555.9
Nov	444,281.4	425,831.8	58,427.9	25,829.4	18,796.6	894.7	6,138.1	32,598.5	330,798.3	87,455.1	243,343.2	36,605.6	83.6	36,522.0	18,449.6
Dec	447,308.1	424,370.0	54,547.5	23,542.0	16,843.6	762.9	5,935.5	31,005.5	335,289.5	90,971.6	244,317.9	34,532.9	82.3	34,450.6	22,938.1
2020															
Jan	456,288.9	433,954.4	55,243.3	24,039.1	17,023.7	904.4	6,111.0	31,204.2	343,130.9	93,261.5	249,869.4	35,580.2	80.6	35,499.6	22,334.4
Feb	464,851.6	440,556.5	55,469.2	23,459.0	16,319.3	1,060.6	6,079.1	32,010.1	348,411.8	95,994.3	252,417.6	36,675.5	81.2	36,594.3	24,295.1
Mar	452,487.2	428,555.0	54,438.7	23,411.9	16,397.0	1,020.1	5,994.8	31,026.8	337,034.2	87,088.4	249,945.7	37,082.1	78.9	37,003.1	23,932.3
Apr	462,325.0	437,968.8	56,385.4	24,197.0	17,334.3	924.7	5,937.9	32,188.4	345,314.2	88,624.9	256,689.3	36,269.3	78.3	36,191.0	24,356.2
May	464,211.0	442,667.5	55,640.2	22,071.0	15,140.2	886.8	6,044.0	33,569.2	350,455.6	90,640.4	259,815.2	36,571.8	77.2	36,494.6	21,543.5
Jun	467,461.4	445,215.7	60,497.5	28,087.5	20,398.4	916.5	6,772.6	32,410.0	340,554.0	93,607.3	246,946.7	44,164.2	76.2	44,088.0	22,245.7
Jul	471,533.1	447,095.4	61,134.5	28,228.0	20,452.8	841.2	6,933.9	32,906.6	344,494.7	94,682.9	249,811.8	41,466.2	75.6	41,390.5	24,437.7
Aug	482,767.3	458,066.7	62,316.2	28,252.1	20,645.4	800.4	6,806.3	34,064.1	352,492.2	102,905.7	249,586.6	43,258.3	74.5	43,183.7	24,700.6
Sep	487,859.4	461,000.3	62,362.3	28,340.8	20,825.6	781.5	6,733.7	34,021.5	353,218.9	107,317.7	245,901.3	45,419.1	76.6	45,342.6	26,859.1

Source: Commercial Banks

COMMERCIAL BANKS: DEMAND DEPOSITS
(G\$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2010	49,305.2	43,315.6	10,539.3	2,556.4	2,094.6	272.2	189.6	7,982.9	30,193.0	18,545.2	11,647.8	2,583.3	303.3	2,280.0	5,989.6
2011	54,468.0	48,682.3	11,753.1	3,085.4	2,720.9	189.3	175.2	8,667.7	35,014.1	22,553.5	12,460.6	1,915.1	149.2	1,765.9	5,785.7
2012	71,781.9	67,203.2	21,018.5	9,485.1	9,186.5	201.0	97.6	11,533.3	44,074.5	27,526.5	16,548.0	2,110.2	16.3	2,094.0	4,578.7
2013	73,135.9	67,601.6	19,337.2	5,250.2	4,905.9	217.1	127.2	14,087.1	44,689.7	26,686.1	18,003.6	3,574.6	60.5	3,514.1	5,534.3
2014	77,395.1	72,382.8	20,557.2	6,111.1	5,568.2	302.0	240.9	14,446.1	48,939.9	31,251.5	17,688.4	2,885.8	13.6	2,872.2	5,012.3
2015															
Mar	82,746.7	77,352.7	21,740.7	5,909.3	5,227.8	478.3	203.2	15,831.5	52,483.9	34,734.3	17,749.6	3,128.0	18.4	3,109.6	5,394.0
Jun	85,633.7	80,676.0	27,554.3	5,367.2	4,702.8	438.5	225.9	22,187.2	50,322.7	32,934.5	17,388.1	2,799.0	7.4	2,791.6	4,957.8
Sep	83,942.0	78,617.1	25,357.4	4,184.3	3,493.4	516.5	174.4	21,173.0	50,988.1	35,947.2	15,040.8	2,271.7	17.1	2,254.6	5,324.8
Dec	83,099.2	78,248.6	28,626.8	4,223.5	3,740.2	208.6	274.7	24,403.3	46,460.4	31,307.0	15,153.4	3,161.4	39.1	3,122.3	4,850.6
2016															
Mar	91,601.0	85,863.5	32,619.9	4,524.9	3,981.7	297.4	245.8	28,095.0	50,419.0	33,969.5	16,449.4	2,824.7	47.7	2,777.0	5,737.5
Jun	93,506.4	88,199.6	34,747.9	4,359.2	3,814.0	301.4	243.7	30,388.7	50,896.6	34,186.4	16,710.3	2,555.1	38.9	2,516.2	5,306.8
Sep	95,644.1	90,228.3	34,859.3	3,934.1	3,341.2	314.4	278.5	30,925.1	53,074.6	37,457.1	15,617.5	2,294.4	31.1	2,263.3	5,415.9
Dec	98,938.6	91,143.0	34,897.1	3,982.7	3,455.6	297.4	229.7	30,914.4	53,271.1	34,508.2	18,763.0	2,974.7	32.2	2,942.5	7,795.6
2017															
Mar	89,090.5	80,722.0	20,082.0	3,553.0	2,957.4	442.7	152.8	16,529.1	57,606.1	40,837.1	16,769.0	3,033.9	35.5	2,998.4	8,368.6
Jun	87,386.2	77,527.6	19,231.6	4,527.5	3,811.4	479.9	236.2	14,704.1	55,127.2	37,761.3	17,365.9	3,168.8	47.2	3,121.6	9,858.6
Sep	88,851.3	77,462.4	20,083.3	4,760.0	4,027.6	405.5	326.9	15,323.3	54,575.1	36,556.5	18,018.6	2,804.0	41.6	2,762.4	11,388.9
Dec	90,199.1	79,512.2	18,672.3	5,102.2	4,362.6	427.2	312.4	13,570.1	57,199.9	38,933.1	18,266.9	3,639.9	55.3	3,584.6	10,686.8
2018															
Jan	96,387.0	84,479.7	20,529.7	4,438.3	3,765.3	422.3	250.7	16,091.4	60,817.7	42,609.2	18,208.4	3,132.3	54.5	3,077.8	11,907.3
Feb	95,422.9	82,850.8	18,056.7	4,146.2	3,362.9	513.9	269.4	13,910.6	61,653.4	43,157.5	18,495.9	3,140.6	53.1	3,087.5	12,572.1
Mar	91,812.2	80,322.8	17,209.2	4,113.5	3,371.2	488.2	254.2	13,095.7	59,595.3	40,732.1	18,863.2	3,518.3	51.3	3,467.0	11,489.4
Apr	93,318.8	79,456.3	17,085.7	4,221.7	3,419.9	568.0	236.8	12,864.0	59,281.3	39,992.9	19,288.4	3,089.3	50.5	3,038.8	13,862.5
May	94,605.7	81,234.7	18,690.0	4,092.7	3,352.2	474.4	266.1	14,597.3	59,246.1	40,819.0	18,427.1	3,298.5	49.8	3,248.7	13,371.0
Jun	92,537.9	80,845.9	17,224.0	4,066.7	3,311.3	492.2	263.2	13,157.3	60,335.3	41,157.8	19,177.5	3,286.6	48.6	3,237.9	11,692.1
Jul	95,222.5	82,283.4	18,820.0	4,132.5	3,424.5	453.1	254.9	14,687.5	60,342.7	42,632.1	17,710.6	3,120.7	47.5	3,073.1	12,939.1
Aug	96,418.9	84,350.8	18,610.3	4,095.0	3,423.6	414.2	257.2	14,515.3	62,432.9	45,163.1	17,269.9	3,307.5	45.3	3,262.2	12,068.1
Sep	94,685.0	82,473.2	18,354.3	4,392.2	3,596.3	390.7	405.3	13,962.0	61,366.4	42,404.6	18,961.8	2,752.5	44.6	2,707.9	12,211.9
Oct	97,378.5	85,244.5	17,631.2	4,123.1	3,477.1	383.6	262.3	13,508.1	64,596.4	45,279.4	19,317.0	3,016.9	43.6	2,973.3	12,134.0
Nov	100,164.4	87,124.9	20,092.5	4,098.6	3,552.2	354.6	191.8	15,993.9	63,768.5	44,927.6	18,841.8	3,263.9	42.8	3,221.1	13,039.5
Dec	99,780.4	87,463.6	18,948.9	4,243.2	3,672.4	297.9	273.0	14,705.7	64,588.4	44,732.8	19,855.6	3,926.3	71.5	3,854.8	12,299.7
2019															
Jan	102,897.2	92,491.8	21,625.7	4,203.1	3,464.1	438.5	300.5	17,422.6	67,230.1	50,070.8	17,159.3	3,636.0	70.6	3,565.4	10,405.4
Feb	102,646.8	92,179.6	20,336.9	4,185.5	3,320.9	594.3	270.2	16,151.4	68,552.6	50,257.2	18,295.4	3,290.1	69.7	3,220.3	10,467.2
Mar	103,834.1	93,443.1	20,532.2	4,476.7	3,445.4	649.6	381.7	16,055.6	69,778.4	51,283.8	18,494.6	3,132.5	68.9	3,063.6	10,391.0
Apr	105,185.6	95,156.5	19,329.3	4,382.8	3,307.8	688.9	386.2	14,946.5	72,431.3	53,488.8	18,942.5	3,395.8	70.6	3,325.3	10,029.1
May	103,514.2	93,767.0	19,953.1	4,511.9	3,383.1	673.5	455.2	15,441.2	70,263.6	51,348.9	18,914.7	3,550.4	84.7	3,465.7	9,747.1
Jun	105,811.6	95,181.8	20,529.8	4,823.3	3,737.7	600.7	485.0	15,706.4	71,022.3	50,779.6	20,242.7	3,629.7	84.1	3,545.6	10,629.8
Jul	109,367.5	98,730.1	21,646.3	4,672.5	3,708.2	576.7	387.6	16,973.8	73,403.9	54,121.2	19,282.6	3,680.0	83.7	3,596.3	10,637.4
Aug	114,378.2	102,892.2	21,295.5	4,703.0	3,766.9	576.8	359.3	16,592.6	78,122.2	57,826.3	20,295.9	3,474.4	82.7	3,391.8	11,486.0
Sep	113,257.3	101,534.0	21,514.3	5,991.2	4,961.6	687.0	342.6	15,523.1	76,752.6	56,245.6	20,507.0	3,267.1	80.2	3,186.9	11,723.3
Oct	115,843.7	104,413.2	22,422.6	7,793.8	6,788.6	568.2	436.9	14,628.8	78,117.6	57,633.3	20,484.3	3,873.0	79.4	3,793.6	11,430.5
Nov	177,486.5	165,356.7	36,332.6	13,631.8	12,598.2	646.1	387.5	22,700.8	123,183.3	66,529.3	56,654.0	5,840.9	81.5	5,759.4	12,129.8
Dec	179,516.4	163,826.8	34,990.3	11,445.9	10,730.2	536.4	179.3	23,544.4	125,294.9	70,701.2	54,593.6	3,541.7	80.2	3,461.5	15,689.6
2020															
Jan	181,610.7	166,536.3	34,200.6	11,136.1	10,133.6	665.8	336.7	23,064.5	128,142.1	71,018.6	57,123.5	4,193.6	78.5	4,115.1	15,074.3
Feb	186,425.0	169,276.2	34,752.7	11,206.4	10,031.6	873.5	301.3	23,546.2	128,956.6	69,551.6	59,405.0	5,567.0	80.2	5,486.8	17,148.8
Mar	176,287.4	159,715.9	33,601.6	11,219.7	10,252.8	753.8	213.2	22,381.8	121,667.1	64,703.3	56,963.8	4,447.3	76.8	4,370.4	16,571.5
Apr	180,352.6	164,243.2	30,916.2	11,914.0	11,089.4	671.8	152.7	23,002.2	124,884.6	66,893.3	57,991.3	4,442.4	76.2	4,366.2	16,109.4
May	179,247.4	165,661.8	32,908.3	9,003.9	8,127.6	621.6	254.8	23,904.3	128,332.6	68,735.0	59,597.6	4,420.9	75.1	4,345.8	13,585.6
Jun	179,824.2	165,605.7	32,026.9	9,871.9	8,913.9	651.2	306.9	22,155.0	128,880.2	70,252.3	58,627.8	4,698.6	74.1	4,624.5	14,218.6
Jul	182,076.3	166,582.9	33,244.5	10,809.4	9,777.1	569.0	463.2	22,435.1	128,617.7	70,830.0	57,787.7	4,720.7	73.5	4,647.2	15,493.4
Aug	189,448.8	174,900.9	32,962.7	10,715.5	9,841.5	542.9	331.1	22,247.2	135,926.2	75,355.7	60,570.4	6,012.1	72.4	5,939.7	14,547.9
Sep	192,138.3	175,883.0	32,806.6	10,846.3	10,071.5	521.3	253.5	21,960.3	137,092.7	79,053.7	58,039.0	5,983.7	74.4	5,909.2	16,255.3

Source: Commercial Banks

COMMERCIAL BANKS: TIME DEPOSITS
(G\$Million)

Table 2.4

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2010	44,982.3	44,250.6	13,823.4	4,580.0	635.8	15.6	3,928.6	9,243.4	19,879.9	2,385.7	17,494.2	10,547.3	551.5	9,995.8	731.7
2011	51,941.0	51,338.2	17,819.7	7,573.2	655.1	13.9	6,904.2	10,246.4	22,874.5	2,548.6	20,325.9	10,644.0	800.5	9,843.6	602.8
2012	57,752.5	57,207.6	22,366.7	7,292.9	801.6	18.2	6,473.0	15,073.8	22,471.3	4,267.6	18,203.6	12,369.6	-	12,369.6	544.9
2013	66,048.8	65,530.7	21,878.3	4,417.0	717.7	19.0	3,680.4	17,461.3	24,505.8	5,000.0	19,505.8	19,146.7	-	19,146.7	518.1
2014	65,215.2	64,764.5	26,561.9	7,397.8	1,311.1	19.0	6,067.7	19,164.1	22,621.0	5,336.8	17,284.2	15,581.6	-	15,581.6	450.7
2015															
Mar	67,193.3	66,744.2	27,429.1	7,992.3	1,807.3	19.0	6,166.0	19,436.8	22,890.5	5,711.2	17,179.3	16,424.6	-	16,424.6	449.1
Jun	70,468.5	70,009.0	30,495.5	9,824.4	1,831.4	19.1	7,974.0	20,671.1	22,970.3	6,222.2	16,748.1	16,543.1	-	16,543.1	459.5
Sep	72,126.9	71,677.0	31,486.4	9,649.8	1,831.8	20.0	7,797.9	21,836.6	23,602.2	6,642.8	16,959.3	16,588.5	-	16,588.5	449.9
Dec	70,074.8	69,631.2	27,965.3	10,747.0	1,681.6	20.0	9,045.3	17,218.4	23,879.5	6,768.6	17,110.9	17,786.3	-	17,786.3	443.7
2016															
Mar	72,561.6	72,117.3	28,724.9	10,795.8	1,692.5	20.1	9,083.3	17,929.1	24,689.6	7,296.0	17,393.5	18,702.9	-	18,702.9	444.4
Jun	72,326.3	71,887.6	29,786.2	10,953.1	1,702.9	20.1	9,230.1	18,833.1	23,568.6	6,754.1	16,814.4	18,532.8	-	18,532.8	438.7
Sep	75,906.9	75,472.3	31,355.9	11,041.2	1,713.9	22.1	9,305.2	20,314.7	23,644.9	7,664.0	15,980.9	20,471.5	-	20,471.5	434.6
Dec	68,792.1	68,354.4	24,253.3	10,909.4	1,724.6	22.1	9,162.7	13,343.9	23,572.0	7,715.7	15,856.3	20,529.1	-	20,529.1	437.7
2017															
Mar	70,875.7	70,443.2	24,912.4	10,637.1	1,726.9	22.2	8,888.0	14,275.3	22,626.9	6,815.2	15,811.7	22,903.9	-	22,903.9	432.5
Jun	68,882.1	68,465.1	22,204.8	10,101.7	1,674.1	22.2	8,405.4	12,103.2	22,771.8	7,303.8	15,468.1	23,488.4	-	23,488.4	417.1
Sep	65,123.2	64,724.1	17,011.7	10,165.9	1,684.7	22.2	8,459.0	6,845.8	23,693.6	8,311.6	15,381.9	24,018.8	-	24,018.8	399.1
Dec	65,484.4	65,086.4	17,019.9	9,904.5	1,207.1	22.2	8,675.2	7,115.4	23,342.8	7,571.4	15,771.4	24,723.7	-	24,723.7	398.0
2018															
Jan	66,640.9	66,239.6	17,229.5	9,914.7	1,209.1	20.2	8,685.4	7,314.8	23,722.8	7,545.9	16,176.9	25,287.3	-	25,287.3	401.2
Feb	66,758.2	66,364.7	17,409.8	9,919.9	1,209.2	20.2	8,690.5	7,490.0	23,145.5	7,389.5	15,756.0	25,809.4	-	25,809.4	393.5
Mar	67,718.9	67,328.9	17,438.5	9,888.3	1,164.8	20.2	8,703.4	7,550.2	23,659.9	7,269.1	16,390.8	26,230.5	-	26,230.5	390.0
Apr	67,115.3	66,728.9	16,758.7	9,903.1	1,120.7	20.3	8,712.1	6,855.6	23,813.1	7,928.8	15,884.2	26,157.2	-	26,157.2	386.4
May	66,190.0	65,798.4	15,514.2	9,113.9	1,123.6	21.6	7,958.6	6,400.3	24,241.2	8,731.7	15,509.5	26,043.1	-	26,043.1	391.6
Jun	65,319.1	64,926.9	15,782.0	9,114.0	1,126.0	20.2	7,967.8	6,668.1	24,193.2	7,528.1	16,665.1	24,951.7	-	24,951.7	392.3
Jul	65,467.8	65,075.9	15,860.8	9,125.3	1,128.1	20.2	7,977.0	6,735.5	24,289.4	7,001.2	17,288.1	24,925.8	-	24,925.8	391.9
Aug	64,863.2	64,477.6	14,546.4	8,329.3	1,130.5	20.2	7,178.6	6,217.2	24,648.4	7,330.9	17,317.6	25,282.7	-	25,282.7	385.6
Sep	64,282.2	63,900.7	14,333.0	8,005.9	798.4	20.2	7,187.4	6,327.1	24,836.9	7,240.7	17,596.1	24,730.8	-	24,730.8	381.5
Oct	61,662.2	61,282.6	11,901.0	5,713.3	799.6	20.2	4,893.5	6,187.6	24,157.7	7,286.5	16,871.2	25,223.9	-	25,223.9	378.6
Nov	63,401.6	63,021.8	14,123.5	7,616.3	761.7	20.2	6,834.3	6,507.2	23,919.3	7,455.6	16,463.7	24,979.0	-	24,979.0	379.9
Dec	60,601.1	60,221.4	13,293.3	7,548.7	670.6	20.2	6,857.9	5,744.5	21,792.4	5,819.1	15,973.3	25,135.7	-	25,135.7	379.7
2019															
Jan	60,642.3	60,170.7	13,103.7	6,928.0	558.8	20.2	6,349.0	6,175.8	21,866.1	5,443.3	16,422.8	25,200.9	-	25,200.9	471.6
Feb	60,934.0	60,477.0	12,867.7	6,929.7	554.2	20.2	6,355.3	5,938.0	22,258.4	5,547.1	16,711.2	25,351.0	-	25,351.0	457.0
Mar	62,990.4	62,533.1	12,655.2	6,930.6	548.0	20.2	6,362.3	5,724.6	24,699.6	5,510.6	19,189.0	25,178.3	-	25,178.3	457.3
Apr	63,854.6	63,400.8	12,564.7	6,938.3	548.9	20.2	6,369.1	5,626.5	25,658.1	5,684.7	19,973.4	25,178.0	-	25,178.0	453.8
May	66,503.2	66,052.1	12,949.6	6,946.2	549.9	20.2	6,376.1	6,003.4	27,513.1	5,364.2	22,148.9	25,589.4	-	25,589.4	451.1
Jun	67,463.1	67,011.7	13,383.6	6,953.9	550.8	20.2	6,382.9	6,429.6	28,269.0	5,779.5	22,489.5	25,359.1	-	25,359.1	451.4
Jul	66,802.4	66,350.7	12,919.4	6,979.3	569.1	20.2	6,389.9	5,940.1	29,448.2	5,603.3	23,844.9	23,983.1	-	23,983.1	451.7
Aug	67,466.4	67,016.4	13,113.5	6,987.2	570.1	20.2	6,396.9	6,126.3	29,848.2	5,590.4	24,257.8	24,054.8	-	24,054.8	450.0
Sep	69,062.8	68,614.7	13,392.0	6,994.8	570.9	20.2	6,403.7	6,397.2	30,703.1	5,892.8	24,810.3	24,519.6	-	24,519.6	448.0
Oct	69,370.4	68,912.8	13,167.7	7,002.9	571.9	20.2	6,410.7	6,164.9	31,595.0	6,072.8	25,522.2	24,150.1	-	24,150.1	457.5
Nov	68,052.5	67,794.9	11,744.0	6,341.5	572.3	20.2	5,748.9	5,402.5	31,618.1	5,938.7	25,679.4	24,432.8	-	24,432.8	257.6
Dec	67,496.4	67,012.3	10,699.4	6,351.2	575.3	20.3	5,755.7	4,348.2	30,945.3	5,549.0	25,396.3	25,367.6	-	25,367.6	484.1
2020															
Jan	68,379.2	68,121.8	10,657.4	6,369.8	576.7	20.2	5,772.9	4,287.6	32,590.7	6,211.7	26,379.0	24,873.7	-	24,873.7	257.5
Feb	68,256.3	68,004.0	10,710.7	6,371.9	575.3	20.3	5,776.4	4,338.8	32,704.3	6,093.5	26,610.8	24,589.0	-	24,589.0	252.3
Mar	69,959.8	69,708.0	10,658.5	6,262.8	462.4	20.3	5,780.2	4,395.7	32,619.8	6,401.1	26,218.7	26,429.7	-	26,429.7	251.8
Apr	69,709.8	69,459.4	10,769.3	6,266.1	462.2	20.3	5,783.7	4,503.2	33,126.3	6,114.4	27,011.9	25,563.7	-	25,563.7	250.5
May	70,324.8	70,074.3	11,381.1	6,669.2	853.4	28.3	5,787.6	4,711.9	32,994.3	6,258.5	26,735.8	25,698.9	-	25,698.9	250.5
Jun	71,278.8	71,024.9	16,367.1	11,443.0	5,625.2	26.6	5,791.1	4,924.1	21,777.1	7,948.0	13,829.1	32,880.7	-	32,880.7	253.9
Jul	69,545.5	69,294.7	15,562.5	10,633.2	4,809.9	28.3	5,795.0	4,929.3	23,782.2	8,027.8	15,754.4	29,950.0	-	29,950.0	250.9
Aug	70,302.6	70,054.8	16,138.8	10,437.4	4,618.6	20.4	5,798.4	5,701.4	23,670.4	8,436.8	15,233.6	30,245.7	-	30,245.7	247.8
Sep	71,551.6	71,260.2	16,831.9	10,432.4	4,610.4	19.6	5,802.4	6,399.5	21,541.3	9,034.8	12,506.6	32,887.0	-	32,887.0	291.4

Source: Commercial Banks

COMMERCIAL BANKS: SAVINGS DEPOSITS
(G\$Million)

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Institutions			Foreign Sector	
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public		Private
				Total	Central Gov't	Local Gov't	Other								
2010	153,842.0	149,128.4	13,987.4	4,005.2	3,892.1	108.7	4.4	9,982.2	132,649.7	11,783.8	120,865.9	2,491.4	17.0	2,474.4	4,713.5
2011	167,712.8	164,013.8	10,829.1	3,444.9	3,304.2	135.9	4.8	7,384.2	150,549.0	13,099.4	137,449.6	2,635.7	35.1	2,600.7	3,699.0
2012	186,182.1	182,307.0	11,733.4	4,014.0	3,844.9	164.2	4.9	7,719.4	166,944.3	17,375.8	149,568.5	3,629.3	5.1	3,624.1	3,875.1
2013	201,276.3	197,069.3	20,028.9	8,879.1	8,715.8	158.0	5.3	11,149.9	173,720.0	15,304.2	158,415.8	3,320.4	5.1	3,315.3	4,207.0
2014	196,697.8	192,653.0	12,547.9	6,651.7	6,248.1	198.2	205.5	5,896.3	175,832.7	13,995.5	161,837.2	4,272.4	5.1	4,267.3	4,044.8
2015															
Mar	199,946.3	195,914.9	12,046.4	5,381.3	4,965.9	209.6	205.7	6,665.1	179,470.2	14,605.7	164,864.5	4,398.3	5.1	4,393.2	4,031.4
Jun	202,613.7	198,684.0	12,235.3	5,712.1	5,239.8	216.0	256.2	6,523.3	182,380.8	15,048.4	167,332.4	4,067.9	5.1	4,062.7	3,929.7
Sep	199,874.9	195,823.3	11,298.3	5,580.6	5,332.3	241.8	6.6	5,717.7	179,853.7	13,344.4	166,509.3	4,671.3	5.1	4,666.1	4,051.6
Dec	203,237.5	195,962.0	11,587.1	5,988.7	5,530.9	251.0	206.7	5,598.4	180,296.6	18,229.1	162,067.6	4,078.3	5.1	4,073.2	7,275.5
2016															
Mar	206,606.3	199,603.0	14,487.5	6,779.5	6,388.9	183.5	207.1	7,708.0	180,900.9	18,251.9	162,649.0	4,214.6	5.1	4,209.5	7,003.3
Jun	207,243.5	200,102.1	13,521.1	5,831.1	5,428.1	195.1	207.8	7,690.0	182,130.8	17,861.4	164,269.5	4,450.1	5.1	4,445.0	7,141.4
Sep	207,638.5	199,794.3	12,745.7	5,559.1	5,331.2	219.9	8.0	7,186.6	182,456.7	18,260.4	164,196.4	4,591.8	5.1	4,586.7	7,844.2
Dec	206,615.5	201,782.8	14,258.7	6,165.9	5,481.4	275.9	408.5	8,092.8	182,635.6	15,504.5	167,131.1	4,888.6	5.1	4,883.4	4,832.8
2017															
Mar	209,049.4	204,378.7	15,587.7	6,063.6	5,522.4	231.2	310.1	9,524.1	183,386.9	14,344.9	169,042.0	5,404.1	5.1	5,398.9	4,670.7
Jun	209,724.3	203,993.1	15,176.1	6,224.9	5,625.5	339.0	260.5	8,951.2	183,679.7	13,384.0	170,295.8	5,137.3	5.1	5,132.2	5,731.2
Sep	212,453.8	206,876.5	16,221.3	8,269.4	7,001.4	352.3	915.7	7,951.8	185,215.7	13,458.8	171,756.9	5,439.5	5.1	5,434.4	5,577.4
Dec	213,056.3	207,159.0	14,987.1	7,418.6	5,617.3	445.5	1,355.8	7,568.5	186,549.6	14,287.7	172,261.9	5,622.2	5.1	5,617.1	5,897.3
2018															
Jan	216,675.2	210,206.0	14,217.9	7,203.1	5,624.8	420.8	1,157.5	7,014.7	189,246.7	15,788.2	173,458.5	6,741.4	5.1	6,736.3	6,469.1
Feb	216,425.1	209,095.0	13,996.6	7,058.8	5,517.8	382.7	1,158.3	6,937.7	188,550.1	14,232.3	174,317.8	6,548.4	5.1	6,543.3	7,330.1
Mar	219,358.0	212,506.1	13,681.5	6,942.4	5,686.5	396.5	859.4	6,739.2	192,568.1	16,269.1	176,299.1	6,256.5	5.1	6,251.4	6,851.9
Apr	222,596.4	214,350.4	14,165.4	7,065.3	5,805.2	399.5	860.5	7,100.1	194,908.0	15,013.8	179,894.2	5,277.0	5.1	5,271.9	8,246.0
May	235,858.6	228,267.1	29,048.2	23,027.9	22,240.8	225.9	561.3	6,020.3	194,688.9	14,164.0	180,524.9	4,530.0	5.1	4,524.8	7,591.4
Jun	235,182.8	228,885.1	29,326.5	23,247.6	22,188.6	247.2	811.8	6,078.9	193,106.1	13,251.1	179,855.1	6,452.5	5.1	6,447.4	6,297.6
Jul	235,763.1	229,178.5	29,194.5	23,937.4	23,674.0	251.6	11.8	5,257.2	193,488.4	14,242.3	179,246.1	6,495.5	5.1	6,490.4	6,584.7
Aug	235,709.9	228,380.7	27,845.9	22,222.2	21,448.8	238.6	534.8	5,623.7	194,187.6	16,024.7	178,162.9	6,347.2	5.1	6,342.1	7,329.1
Sep	237,786.9	230,730.7	27,827.0	21,914.6	21,579.2	230.5	105.0	5,912.3	194,061.5	16,667.2	177,394.3	8,842.2	5.1	8,837.1	7,056.2
Oct	235,842.3	228,541.8	26,798.2	20,637.6	20,307.3	225.3	105.0	6,160.6	195,112.3	15,085.8	180,026.5	6,631.4	5.1	6,626.2	7,300.5
Nov	237,694.1	230,109.9	25,932.3	19,589.0	19,278.0	205.6	105.4	6,343.3	197,171.0	15,890.1	181,280.9	7,006.6	5.1	7,001.5	7,584.3
Dec	238,232.0	231,081.3	26,540.4	19,713.9	19,484.6	223.8	5.5	6,826.5	198,141.0	15,718.8	182,422.1	6,399.9	5.1	6,394.8	7,150.8
2019															
Jan	238,633.1	230,532.3	24,873.8	18,330.3	17,529.3	265.8	535.2	6,543.5	198,683.8	16,873.4	181,810.4	6,974.6	5.1	6,969.5	8,100.8
Feb	240,074.0	231,596.8	25,417.0	18,383.9	17,583.9	264.2	535.8	7,033.2	199,308.6	15,869.4	183,439.2	6,871.2	5.1	6,866.1	8,477.1
Mar	238,187.3	229,645.7	23,328.8	15,468.3	15,093.8	238.7	135.8	7,860.5	199,232.0	14,480.6	184,751.3	7,084.8	5.1	7,079.7	8,541.6
Apr	239,932.8	231,068.6	21,569.1	14,067.8	13,677.5	252.7	137.5	7,501.4	202,163.1	16,054.9	186,108.2	7,336.4	5.1	7,331.3	8,864.2
May	239,452.8	230,201.3	19,047.8	11,084.2	10,697.9	248.9	137.4	7,963.6	203,902.5	15,893.4	188,009.0	7,251.1	5.1	7,246.0	9,251.4
Jun	240,250.3	230,768.9	19,314.0	10,794.7	10,407.4	249.8	137.5	8,519.3	204,104.1	15,432.5	188,671.6	7,350.8	5.1	7,345.7	9,481.5
Jul	239,143.7	230,173.9	18,181.7	10,969.9	10,654.8	278.0	37.1	7,211.8	206,047.2	16,782.9	189,264.4	5,944.9	5.1	5,939.8	8,969.8
Aug	238,224.1	230,980.7	18,611.0	10,784.5	10,480.7	266.5	37.3	7,826.5	204,472.3	15,959.1	188,513.2	7,897.5	5.1	7,892.4	7,243.4
Sep	242,991.7	236,037.4	20,687.5	11,867.2	11,590.0	240.4	36.9	8,820.3	208,979.6	17,607.0	191,372.6	6,370.3	5.1	6,365.2	6,954.3
Oct	248,017.2	241,349.3	21,851.9	11,839.4	11,608.8	228.7	1.8	10,012.6	210,803.4	17,139.3	193,664.1	8,694.0	5.1	8,688.9	6,667.9
Nov	198,742.3	192,680.2	10,351.3	5,856.1	5,626.1	228.4	1.7	4,495.2	175,996.9	14,987.1	161,009.8	6,332.0	2.1	6,329.8	6,062.2
Dec	200,295.3	193,530.9	8,857.8	5,744.9	5,538.1	206.2	0.6	3,112.9	179,049.4	14,721.4	164,328.0	5,623.7	2.1	5,621.5	6,764.4
2020															
Jan	206,299.0	199,296.3	10,385.3	6,533.2	6,313.4	218.4	1.4	3,852.1	182,398.0	16,031.2	166,366.8	6,513.0	2.1	6,510.9	7,002.6
Feb	210,170.3	203,276.3	10,005.8	5,880.7	5,712.5	166.8	1.4	4,125.1	186,751.0	20,349.2	166,401.8	6,519.6	1.0	6,518.6	6,894.0
Mar	206,240.0	199,131.0	10,178.6	5,929.4	5,681.9	246.1	1.4	4,249.3	182,747.3	15,984.1	166,763.2	6,205.1	2.1	6,202.9	7,109.0
Apr	212,262.6	204,266.2	10,699.9	6,016.8	5,782.7	232.7	1.5	4,683.0	187,303.2	15,620.2	171,683.0	6,263.1	2.1	6,261.0	7,996.3
May	214,638.8	206,931.5	11,350.8	6,397.8	6,159.3	236.9	1.6	4,952.9	189,128.7	15,846.9	173,281.8	6,452.0	2.1	6,449.9	7,707.4
Jun	216,358.3	208,585.2	12,103.5	6,772.6	5,859.3	238.7	674.7	5,330.8	189,896.8	15,407.0	174,489.8	6,584.9	2.1	6,582.8	7,773.2
Jul	219,911.2	211,217.8	12,327.6	6,785.4	5,865.8	243.9	675.7	5,542.1	192,094.8	15,825.1	176,269.6	6,795.5	2.1	6,793.4	8,693.4
Aug	223,016.0	213,111.0	13,214.8	7,099.2	6,185.3	237.1	676.8	6,115.5	192,895.7	19,113.2	173,782.5	7,000.5	2.1	6,998.4	9,905.0
Sep	224,169.6	213,857.2	12,723.8	7,062.1	6,143.7	240.6	677.8	5,661.7	194,584.9	19,229.2	175,355.7	6,548.5	2.1	6,546.4	10,312.4

Source: Commercial Banks

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

Table 2.6

End Of Period	Up To 3 Months	Exceeding 3 & Up To 6 Months	Exceeding 6 & Up To 9 Months	Up To 12 Months	Exceeding 12 Months	Total
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	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						
Mar	18,214.3	5,991.6	651.6	44,833.6	1,184.6	70,875.7
Jun	16,608.6	5,557.1	921.3	44,534.2	1,260.9	68,882.1
Sep	13,541.2	5,590.5	812.5	43,761.4	1,417.6	65,123.2
Dec	13,529.1	5,752.0	724.8	44,245.7	1,232.7	65,484.4
2018						
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
Oct	15,996.0	6,557.2	1,325.1	44,514.3	977.8	69,370.4
Nov	15,748.0	7,286.4	567.7	43,485.1	965.2	68,052.5
Dec	14,235.7	7,441.8	592.2	44,282.9	943.8	67,496.4
2020						
Jan	14,839.9	7,555.9	444.7	44,552.6	986.1	68,379.2
Feb	14,214.7	7,580.3	526.5	44,986.1	948.6	68,256.3
Mar	14,193.3	7,598.5	459.3	46,604.4	1,104.3	69,959.8
Apr	14,760.1	7,429.1	657.6	45,804.7	1,058.3	69,709.8
May	15,049.9	7,234.5	825.0	46,178.4	1,036.9	70,324.8
Jun	14,259.6	7,228.2	818.2	47,858.1	1,114.8	71,278.8
Jul	15,627.9	7,287.2	2,241.1	43,406.6	982.7	69,545.5
Aug	16,478.4	7,255.7	2,250.1	43,249.7	1,068.7	70,302.6
Sep	15,193.1	7,312.9	2,221.9	45,752.6	1,071.0	71,551.6

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				
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	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						
Mar	208,444.9	61,087.1	60,745.6	341.5	263.0	209,049.4
Jun	211,155.4	57,796.9	59,482.6	(1,685.7)	254.6	209,724.3
Sep	209,580.4	58,862.4	56,216.4	2,646.0	227.4	212,453.8
Dec	216,414.3	72,359.6	75,965.1	(3,605.5)	247.5	213,056.3
2018						
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
Oct	242,991.7	70,458.3	65,532.4	4,925.9	99.6	248,017.2
Nov	248,017.2	65,568.2	115,063.6	(49,495.4)	139.1	198,660.9
Dec	198,660.9	59,396.8	57,920.0	1,476.8	157.6	200,295.3
2020						
Jan	200,295.3	72,553.0	66,590.9	5,962.0	41.6	206,299.0
Feb	206,299.0	65,149.0	61,371.9	3,777.1	94.3	210,170.3
Mar	210,170.3	60,447.3	64,421.3	(3,974.0)	43.7	206,240.0
Apr	206,240.0	59,797.3	53,815.7	5,981.6	41.0	212,262.6
May	212,262.6	59,805.0	57,572.0	2,233.0	143.3	214,638.8
Jun	214,638.8	74,032.6	72,487.0	1,545.6	173.9	216,358.3
Jul	216,358.3	77,015.4	73,504.3	3,511.1	41.8	219,911.2
Aug	219,911.2	76,022.4	73,021.5	3,000.9	103.9	223,016.0
Sep	223,016.0	77,806.3	76,696.1	1,110.2	43.5	224,169.6

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2010	312,714.6
2011	356,107.3
2012	381,533.4
2013	439,549.5
2014	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	
Mar	449,305.8
Jun	473,312.9
Sep	420,491.1
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
Oct	483,434.5
Nov	465,405.8
Dec	448,145.1
2020	
Jan	508,540.1
Feb	446,841.9
Mar	466,985.9
Apr	409,890.6
May	386,359.7
Jun	438,570.4
Jul	413,971.7
Aug	415,471.4
Sep	415,471.4

Source: Commercial Banks

Table 2.9

Period	Clearings ¹⁾
2010	226,350.4
2011	290,472.8
2012	303,599.2
2013	29,185.0
2014	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	
Mar	87,995.5
Jun	70,089.8
Sep	65,597.9
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
Oct	79,004.0
Nov	81,187.9
Dec	94,559.7
2020	
Jan	94,072.3
Feb	74,691.3
Mar	71,362.3
Apr	59,020.8
May	71,264.2
Jun	69,335.6
Jul	69,923.3
Aug	67,581.5
Sep	67,554.8

Source: Bank of Guyana

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

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

Table 2.10 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government		Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't								Other Gov't ²	
2010	75,879.5	74,547.2	3,140.5	55.3	8.2	47.1	3,085.2	71,391.3	50,007.8	21,383.5	15.5	0.0	15.4	1,332.3
2011	93,160.8	91,989.7	4,092.5	61.7	1.9	59.8	4,030.9	87,866.1	63,331.0	24,535.2	31.1	-	31.1	1,171.1
2012	112,220.2	111,024.8	3,724.5	63.3	2.1	61.2	3,661.2	106,940.8	80,136.9	26,803.9	359.5	-	359.5	1,195.4
2013	127,519.5	125,551.5	2,595.5	8.0	1.4	6.7	2,587.5	122,120.1	91,207.8	30,912.4	835.9	-	835.9	1,967.9
2014	139,341.8	136,383.4	2,419.5	20.7	20.2	0.5	2,398.8	132,557.6	101,655.9	30,901.7	1,406.2	-	1,406.2	2,958.4
2015														
Mar	134,530.4	132,070.9	2,119.9	0.9	0.5	0.4	2,119.0	128,580.6	98,993.7	29,586.9	1,370.5	-	1,370.5	2,459.5
Jun	134,832.5	132,417.7	1,830.1	2.5	2.2	0.3	1,827.6	129,144.5	99,178.4	29,966.1	1,443.1	-	1,443.1	2,414.8
Sep	136,117.7	133,641.2	1,841.6	4.6	1.8	2.8	1,837.0	130,080.0	98,028.7	32,051.2	1,719.7	-	1,719.7	2,476.5
Dec	142,840.1	140,111.6	1,998.2	44.3	0.0	44.3	1,953.9	136,609.3	101,671.8	34,937.5	1,504.1	-	1,504.1	2,728.5
2016														
Mar	139,293.0	136,159.3	1,912.0	1.2	0.1	1.1	1,910.8	133,434.8	98,936.8	34,498.0	812.5	-	812.5	3,133.7
Jun	139,588.4	136,827.9	1,974.3	96.2	0.2	96.0	1,891.9	134,053.3	98,285.3	35,768.0	800.3	-	800.3	2,760.6
Sep	141,035.6	138,154.8	2,067.1	158.9	1.4	157.5	1,908.2	135,089.0	99,308.1	35,780.9	998.6	-	998.6	2,880.9
Dec	144,593.3	141,908.1	1,935.7	162.0	0.7	161.3	1,773.7	138,719.7	101,967.7	36,732.0	1,252.7	-	1,252.7	2,685.2
2017														
Mar	138,890.1	136,899.0	1,843.9	48.4	1.0	47.5	1,795.4	134,254.2	98,897.2	35,357.0	800.8	-	800.8	1,991.2
Jun	138,917.8	137,599.0	1,805.5	113.6	0.9	112.7	1,691.9	134,938.7	100,093.2	34,845.4	854.9	-	854.9	1,318.8
Sep	139,974.2	137,967.3	1,415.7	113.3	1.0	112.2	1,302.4	135,814.0	100,856.4	34,957.6	737.6	-	737.6	2,006.9
Dec	146,738.9	144,976.5	3,408.8	117.8	3.8	114.0	3,291.0	140,608.2	103,479.3	37,129.0	959.5	-	959.5	1,762.4
2018														
Jan	139,650.1	137,762.3	2,066.9	38.5	0.5	38.0	2,028.4	134,897.9	99,158.7	35,739.2	797.4	-	797.4	1,887.9
Feb	140,973.1	139,113.4	1,080.1	77.1	17.6	59.5	1,003.0	137,218.6	101,689.4	35,529.2	814.7	-	814.7	1,859.7
Mar	140,703.2	138,859.5	1,091.2	94.2	7.2	87.0	997.0	137,046.1	102,526.7	34,519.4	722.2	-	722.2	1,843.7
Apr	142,052.3	139,507.2	1,387.2	143.4	65.7	77.7	1,243.8	137,359.5	103,095.6	34,264.0	760.4	-	760.4	2,545.1
May	143,978.8	141,499.1	1,493.8	128.9	48.4	80.5	1,364.9	139,188.9	104,765.5	34,423.4	816.5	-	816.5	2,479.6
Jun	146,443.4	143,665.6	1,510.2	167.5	65.1	102.5	1,342.7	141,371.1	106,601.1	34,770.1	784.3	-	784.3	2,777.7
Jul	143,168.8	140,599.4	1,405.0	168.2	57.3	110.9	1,236.8	138,257.0	102,973.8	35,283.3	937.3	-	937.3	2,569.4
Aug	144,307.1	141,817.9	1,405.9	166.5	46.6	119.8	1,239.4	139,498.1	103,053.7	36,444.4	913.9	-	913.9	2,489.2
Sep	147,175.8	144,695.3	1,273.5	115.5	3.8	111.7	1,158.0	142,532.4	105,934.3	36,598.1	889.4	-	889.4	2,480.5
Oct	150,017.4	147,461.3	1,262.8	107.3	29.4	77.9	1,155.6	145,452.6	107,936.2	37,516.4	745.9	-	745.9	2,556.1
Nov	150,590.9	147,983.5	1,294.0	174.0	65.3	108.7	1,120.0	145,947.7	107,419.1	38,528.6	741.8	-	741.8	2,607.4
Dec	152,238.8	149,516.8	1,261.8	137.4	6.9	130.5	1,124.4	147,407.1	108,364.8	39,042.2	847.9	-	847.9	2,722.0
2019														
Jan	149,110.7	146,386.3	965.0	41.6	41.6	-	923.4	144,457.7	105,146.9	39,310.9	963.5	-	963.5	2,724.4
Feb	147,516.0	144,858.9	879.4	41.8	41.8	-	837.5	143,053.6	103,953.8	39,099.8	925.9	-	925.9	2,657.2
Mar	150,116.7	147,444.6	972.3	2.5	2.5	-	969.8	145,472.1	106,095.0	39,377.1	1,000.2	-	1,000.2	2,672.1
Apr	151,443.2	148,566.5	943.5	63.9	63.9	-	879.5	146,522.4	107,482.9	39,039.5	1,100.6	-	1,100.6	2,876.8
May	153,023.7	150,265.7	1,033.6	66.4	66.4	-	967.2	148,127.6	109,477.8	38,649.8	1,104.6	-	1,104.6	2,757.9
Jun	155,453.4	152,314.1	1,083.0	95.1	95.1	-	988.0	150,145.5	110,899.2	39,246.3	1,085.6	-	1,085.6	3,139.3
Jul	153,216.0	150,084.5	1,106.9	86.2	86.2	-	1,020.7	147,942.6	110,134.1	37,808.5	1,035.0	-	1,035.0	3,131.5
Aug	156,428.7	152,907.3	1,065.8	65.2	61.3	3.9	1,000.6	150,808.4	112,499.9	38,308.6	1,033.1	-	1,033.1	3,521.4
Sep	158,880.8	154,145.2	1,186.7	75.8	75.7	0.1	1,110.9	151,740.1	113,479.3	38,260.7	1,218.5	-	1,218.5	4,735.5
Oct	161,481.5	156,949.9	1,070.9	81.3	77.0	4.4	989.5	154,693.3	116,104.1	38,589.2	1,185.7	-	1,185.7	4,531.7
Nov	166,389.4	161,862.1	1,061.5	70.7	66.0	4.7	990.9	159,788.8	120,802.4	38,986.4	1,011.8	-	1,011.8	4,527.3
Dec	167,431.3	163,684.1	1,060.9	66.4	47.9	18.5	994.5	161,648.6	119,773.3	41,875.2	974.6	-	974.6	3,747.2
2020														
Jan	166,022.7	162,345.7	1,064.7	96.8	96.8	0.0	967.8	160,273.5	117,509.3	42,764.1	1,007.6	-	1,007.6	3,677.0
Feb	168,842.7	165,218.7	1,709.0	63.1	63.1	-	1,645.8	162,473.2	122,727.1	39,746.1	1,036.5	-	1,036.5	3,624.1
Mar	171,831.5	167,969.2	1,258.3	46.8	46.1	0.7	1,211.5	165,612.3	126,604.9	39,007.4	1,098.6	-	1,098.6	3,862.2
Apr	173,627.8	169,805.2	983.8	11.9	-	11.9	971.9	167,652.0	129,058.3	38,593.7	1,169.4	-	1,169.4	3,822.6
May	169,411.4	165,817.5	976.1	0.9	-	0.9	975.2	163,741.0	124,792.9	38,948.1	1,100.4	-	1,100.4	3,593.9
Jun	168,699.6	165,079.5	970.8	0.0	-	0.0	970.8	162,999.7	124,218.4	38,781.3	1,109.0	-	1,109.0	3,620.1
Jul	167,608.6	163,997.2	979.5	0.4	-	0.4	979.1	161,926.9	123,350.5	38,576.4	1,090.9	-	1,090.9	3,611.4
Aug	170,572.2	165,878.6	1,082.0	0.5	-	0.5	1,081.6	163,700.3	122,846.0	40,854.4	1,096.2	-	1,096.2	4,693.6
Sep	169,280.8	164,552.7	955.5	12.7	-	12.7	942.9	163,080.6	123,791.1	39,289.5	516.6	-	516.6	4,728.1

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

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

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

Table 2.10 (b)

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-Enterprises	Total ⁴	Business Enterprises	Individual Customers	Real Estate Mortgage Loans ³	Total	Public	Private	
				Total	Central Gov't ²	Other Gov't ²									
2010	109,689.6	108,357.3	3,140.5	55.3	8.2	47.1	3,085.2	105,201.4	50,007.8	21,383.5	33,810.1	15.5	0.0	15.4	1,332.3
2011	133,355.4	132,184.3	4,092.5	61.7	1.9	59.8	4,030.9	128,060.7	63,331.0	24,535.2	40,194.6	31.1	-	31.1	1,171.1
2012	160,691.3	159,495.9	3,724.5	63.3	2.1	61.2	3,661.2	155,411.9	80,136.9	26,803.9	48,471.1	359.5	-	359.5	1,195.4
2013	184,172.5	182,204.6	2,595.5	8.0	1.4	6.7	2,587.5	178,773.2	91,207.8	30,912.4	56,653.1	835.9	-	835.9	1,967.9
2014	203,457.3	200,498.9	2,419.5	20.7	20.2	0.5	2,398.8	196,673.2	101,655.9	30,901.7	64,115.6	1,406.2	-	1,406.2	2,958.4
2015															
Mar	201,583.8	199,124.4	2,119.9	0.9	0.5	0.4	2,119.0	195,634.0	98,993.7	29,586.9	67,053.4	1,370.5	-	1,370.5	2,459.5
Jun	204,503.5	202,088.7	1,830.1	2.5	2.2	0.3	1,827.6	198,815.5	99,178.4	29,966.1	69,671.0	1,443.1	-	1,443.1	2,414.8
Sep	206,654.3	204,177.8	1,841.6	4.6	1.8	2.8	1,837.0	200,616.5	98,028.7	32,051.2	70,536.5	1,719.7	-	1,719.7	2,476.5
Dec	214,488.9	211,760.4	1,998.2	44.3	0.0	44.3	1,953.9	208,258.0	101,671.8	34,937.5	71,648.8	1,504.1	-	1,504.1	2,728.5
2016															
Mar	211,374.0	208,240.3	1,912.0	1.2	0.1	1.1	1,910.8	205,515.8	98,936.8	34,498.0	72,081.0	812.5	-	812.5	3,133.7
Jun	212,686.8	209,926.2	1,974.3	96.2	0.2	96.0	1,878.1	207,151.6	98,285.3	35,768.0	73,098.3	800.3	-	800.3	2,760.6
Sep	214,983.6	212,102.7	2,067.1	158.9	1.4	157.5	1,908.2	209,037.0	99,308.1	35,780.9	73,947.9	998.6	-	998.6	2,880.9
Dec	219,135.7	216,450.5	1,935.7	162.0	0.7	161.3	1,773.7	213,262.0	101,987.7	36,732.0	74,542.4	1,252.7	-	1,252.7	2,685.2
2017															
Mar	214,518.8	212,527.7	1,843.9	48.4	1.0	47.5	1,795.4	209,883.0	98,897.2	35,357.0	75,628.7	800.8	-	800.8	1,991.2
Jun	215,029.0	213,710.2	1,805.5	113.6	0.9	112.7	1,691.9	211,049.9	100,093.2	34,845.4	76,111.2	854.9	-	854.9	1,318.8
Sep	217,075.5	215,068.7	1,415.7	113.3	1.0	112.2	1,302.4	212,915.4	100,856.4	34,957.6	77,101.4	737.6	-	737.6	2,006.9
Dec	224,633.0	222,870.5	3,408.8	117.8	3.8	114.0	3,291.0	218,502.3	103,479.3	37,129.0	77,894.1	959.5	-	959.5	1,762.4
2018															
Jan	217,642.3	215,754.4	2,066.9	38.5	0.5	38.0	2,028.4	212,890.0	99,158.7	35,739.2	77,992.1	797.4	-	797.4	1,887.9
Feb	219,284.7	217,425.0	1,080.1	77.1	17.6	59.5	1,003.0	215,530.2	101,689.4	35,529.2	78,311.7	814.7	-	814.7	1,859.7
Mar	219,164.6	217,320.9	1,091.2	94.2	7.2	87.0	997.0	215,507.5	102,526.7	34,519.4	78,461.4	722.2	-	722.2	1,843.7
Apr	220,787.5	218,242.4	1,387.2	143.4	65.7	77.7	1,243.8	216,094.8	103,095.6	34,264.0	78,735.3	760.4	-	760.4	2,545.1
May	223,671.1	221,191.5	1,493.8	128.9	48.4	80.5	1,364.9	218,881.3	104,765.5	34,423.4	79,692.3	816.5	-	816.5	2,479.6
Jun	226,388.3	223,610.6	1,510.2	167.5	65.1	102.5	1,342.7	221,316.1	106,601.1	34,770.1	79,944.9	784.3	-	784.3	2,777.7
Jul	223,271.4	220,701.9	1,405.0	168.2	57.3	110.9	1,236.8	218,359.6	102,973.8	35,283.3	80,102.6	937.3	-	937.3	2,569.4
Aug	224,239.5	221,750.3	1,405.9	166.5	46.6	119.8	1,239.4	219,430.4	103,053.7	36,444.4	79,932.3	913.9	-	913.9	2,489.2
Sep	227,238.3	224,757.8	1,273.5	115.5	3.8	111.7	1,158.0	222,594.9	105,934.3	36,598.1	80,062.5	889.4	-	889.4	2,480.5
Oct	230,644.3	228,088.2	1,262.8	107.3	29.4	77.9	1,155.6	226,079.5	107,936.2	37,516.4	80,626.9	745.9	-	745.9	2,556.1
Nov	232,221.3	229,613.9	1,294.0	174.0	65.3	108.7	1,120.0	227,578.1	107,419.1	38,528.6	81,630.4	741.8	-	741.8	2,607.4
Dec	234,009.6	231,287.6	1,261.8	137.4	6.9	130.5	1,124.4	229,177.9	108,364.8	39,042.2	81,770.8	847.9	-	847.9	2,722.0
2019															
Jan	231,920.1	229,195.6	965.0	41.6	41.6	-	923.4	227,267.1	105,146.9	39,310.9	82,809.4	963.5	-	963.5	2,724.4
Feb	231,135.4	228,478.3	879.4	41.8	41.8	-	837.5	226,673.0	103,953.8	39,099.8	83,619.4	925.9	-	925.9	2,657.2
Mar	233,993.0	231,320.8	972.3	2.5	2.5	-	969.8	229,348.3	106,095.0	39,377.1	83,876.2	1,000.2	-	1,000.2	2,672.1
Apr	235,373.1	232,496.3	943.5	63.9	63.9	-	879.5	230,452.2	107,482.9	39,039.5	83,929.9	1,100.6	-	1,100.6	2,876.8
May	236,967.9	234,209.9	1,033.6	66.4	66.4	-	967.2	232,071.8	109,477.8	38,649.8	83,944.2	1,104.6	-	1,104.6	2,757.9
Jun	239,992.4	236,853.1	1,083.0	95.1	95.1	-	988.0	234,684.4	110,899.2	39,246.3	84,539.0	1,085.6	-	1,085.6	3,139.3
Jul	238,103.1	234,971.6	1,106.9	86.2	86.2	-	1,020.7	232,829.8	110,134.1	37,808.5	84,887.1	1,035.0	-	1,035.0	3,131.5
Aug	241,814.1	238,292.6	1,065.8	65.2	61.3	3.9	1,000.6	236,193.8	112,499.9	38,308.6	85,385.3	1,033.1	-	1,033.1	3,521.4
Sep	244,502.5	239,767.0	1,186.7	75.8	75.7	0.1	1,110.9	237,361.9	113,479.3	38,260.7	85,621.8	1,218.5	-	1,218.5	4,735.5
Oct	247,695.5	243,163.8	1,070.9	81.3	77.0	4.4	989.5	240,907.3	116,104.1	38,589.2	86,214.0	1,185.7	-	1,185.7	4,531.7
Nov	253,193.9	248,666.6	1,061.5	70.7	66.0	4.7	990.9	246,593.3	120,802.4	38,986.4	86,804.5	1,011.8	-	1,011.8	4,527.3
Dec	254,822.6	251,075.4	1,060.9	66.4	47.9	18.5	994.5	249,039.9	119,773.3	41,875.2	87,391.3	974.6	-	974.6	3,747.2
2020															
Jan	253,801.3	250,124.2	1,064.7	96.8	96.8	0.0	967.8	248,052.0	117,509.3	42,764.1	87,778.5	1,007.6	-	1,007.6	3,677.0
Feb	257,408.5	253,784.4	1,709.0	63.1	63.1	-	1,645.8	251,039.0	122,727.1	39,746.1	88,565.8	1,036.5	-	1,036.5	3,624.1
Mar	260,470.0	256,607.8	1,258.3	46.8	46.1	0.7	1,211.5	254,250.8	126,604.9	39,007.4	88,638.5	1,098.6	-	1,098.6	3,862.2
Apr	262,664.7	258,842.0	983.8	11.9	-	11.9	971.9	256,688.8	129,058.3	38,593.7	89,036.8	1,169.4	-	1,169.4	3,822.6
May	258,349.4	254,755.4	976.1	0.9	-	0.9	975.2	252,679.0	124,792.9	38,948.1	88,938.0	1,100.4	-	1,100.4	3,593.9
Jun	257,359.2	253,739.2	970.8	0.0	-	0.0	970.8	251,659.4	124,218.4	38,781.3	88,659.7	1,109.0	-	1,109.0	3,620.1
Jul	256,728.9	253,117.5	979.5	0.4	-	0.4	979.1	251,047.2	123,350.5	38,576.4	89,120.3	1,090.9	-	1,090.9	3,611.4
Aug	260,031.7	255,338.1	1,082.0	0.5	-	0.5	1,081.6	253,159.9	122,846.0	40,854.4	89,459.5	1,096.2	-	1,096.2	4,693.6
Sep	259,212.3	254,484.2	955.5	12.7	-	12.7	942.9	253,012.1	123,791.1	39,289.5	89,931.5	516.6	-	516.6	4,728.1

Source: Commercial Banks

¹ Total Loans and Advances includes Real Estate Mortgage Loans (see general notes).

² Other Govt. consists of Local Government and NIS.

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

⁴ Total Private Sector figure has been revised to include Real Estate Mortgage Loans.

COMMERCIAL BANKS: DEMAND LOANS AND ADVANCES ¹

(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	
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	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	70,846.3	1,457.2	1.1	0.1	1.0	1,456.0	69,040.1	56,603.1	12,437.0	149.1	-	149.1	698.4
Jun	67,362.6	66,811.7	543.0	96.1	0.2	95.9	446.9	66,112.8	53,695.9	12,416.9	155.8	-	155.8	550.9
Sep	66,916.5	66,149.8	629.5	156.9	1.4	155.5	472.6	65,153.6	52,717.3	12,436.4	366.6	-	366.6	766.8
Dec	70,898.3	70,190.2	596.8	160.1	0.7	159.4	436.7	68,961.1	56,130.8	12,830.3	632.3	-	632.3	708.1
2017														
Mar	67,000.0	66,668.0	519.6	46.7	1.0	45.7	472.9	65,952.6	53,497.7	12,454.8	195.8	-	195.8	332.0
Jun	67,722.4	67,462.8	530.7	112.1	0.9	111.2	418.6	66,670.2	54,276.8	12,393.4	261.9	-	261.9	259.6
Sep	68,529.2	68,075.7	190.1	111.8	1.0	110.8	78.3	67,728.4	55,309.2	12,419.3	157.2	-	157.2	453.5
Dec	75,504.0	75,116.9	2,290.6	116.4	3.8	112.6	2,174.2	72,435.1	58,769.2	13,665.8	391.2	-	391.2	387.1
2018														
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	79,826.5	79,273.6	278.1	75.8	75.7	0.1	202.3	78,646.0	65,705.7	12,940.3	349.5	-	349.5	552.9
Oct	80,312.6	79,933.8	160.6	81.3	77.0	4.4	79.3	79,450.0	66,448.9	13,001.1	323.2	-	323.2	378.7
Nov	84,198.2	83,785.9	152.8	70.7	66.0	4.7	82.1	83,477.5	70,968.5	12,509.0	155.6	-	155.6	412.3
Dec	84,808.3	84,398.4	150.5	66.4	47.9	18.5	84.1	84,123.2	69,427.0	14,696.2	124.7	-	124.7	409.9
2020														
Jan	83,669.3	83,269.4	172.6	96.8	96.8	0.0	75.8	82,932.7	67,368.3	15,564.4	164.1	-	164.1	399.9
Feb	86,041.9	85,701.3	818.4	63.1	63.1	-	755.3	84,683.4	72,087.3	12,596.2	199.5	-	199.5	340.5
Mar	85,129.0	84,588.3	366.1	46.8	46.1	0.7	319.4	83,959.0	71,717.2	12,241.8	263.2	-	263.2	540.7
Apr	87,546.8	87,016.3	90.0	11.9	-	11.9	78.2	86,590.5	74,419.9	12,170.6	335.8	-	335.8	530.5
May	83,968.9	83,621.1	83.7	0.9	-	0.9	82.8	83,269.0	70,254.9	13,014.1	268.5	-	268.5	347.8
Jun	83,485.0	83,062.3	76.9	0.0	-	0.0	76.9	82,706.8	69,575.2	13,131.6	278.7	-	278.7	422.7
Jul	83,188.8	82,779.0	83.9	0.4	-	0.4	83.5	82,431.3	69,425.5	13,005.9	263.7	-	263.7	409.8
Aug	84,336.6	83,851.1	205.6	0.5	-	0.5	205.1	83,374.9	68,820.7	14,554.2	270.6	-	270.6	485.5
Sep	82,126.6	81,549.0	78.4	2.8	-	2.8	75.6	81,339.7	68,588.5	12,751.2	131.0	-	131.0	577.6

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

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

COMMERCIAL BANKS: TERM LOANS AND ADVANCES ¹

(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector				Private Sector ³			Non-Bank Fin. Inst.			Non-Residents	
			Total Public Sector	General Government		Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't									Other Gov't ²
2010	32,500.4	32,333.1	478.2	7.7	7.7	-	470.5	31,850.5	19,066.4	12,784.1	4.4	-	4.4	167.3
2011	43,839.8	43,676.2	858.5	3.7	-	3.7	854.8	42,815.0	27,120.7	15,694.3	2.8	-	2.8	163.6
2012	52,789.1	52,523.5	442.1	2.9	-	2.9	439.2	51,765.9	35,558.6	16,207.3	315.5	-	315.5	265.6
2013	61,930.2	60,665.6	776.7	2.1	-	2.1	774.6	59,244.1	39,784.4	19,459.7	644.9	-	644.9	1,264.6
2014	67,458.4	65,486.5	227.0	0.4	-	0.4	226.5	63,976.7	44,056.3	19,920.4	1,282.8	-	1,282.8	1,971.9
2015														
Mar	66,122.0	64,214.2	431.2	0.4	-	0.4	430.8	62,492.7	43,655.0	18,837.7	1,290.3	-	1,290.3	1,907.8
Jun	65,063.5	63,314.3	405.0	0.3	-	0.3	404.6	61,645.8	42,751.9	18,894.0	1,263.5	-	1,263.5	1,749.2
Sep	66,494.5	64,674.4	709.0	0.1	-	0.1	709.0	62,717.6	42,308.7	20,409.0	1,247.7	-	1,247.7	1,820.2
Dec	67,276.4	65,068.1	465.9	0.1	-	0.1	465.8	63,705.3	41,579.2	22,126.2	896.9	-	896.9	2,208.2
2016														
Mar	67,948.4	65,513.0	454.8	0.1	-	0.1	454.7	64,394.7	42,333.7	22,061.1	663.5	-	663.5	2,435.3
Jun	72,225.9	70,016.2	1,431.3	0.1	-	0.1	1,431.2	67,940.5	44,589.3	23,351.1	644.5	-	644.5	2,209.7
Sep	74,119.1	72,005.0	1,437.6	2.1	-	2.1	1,435.5	69,935.4	46,590.8	23,344.5	632.0	-	632.0	2,114.1
Dec	73,695.0	71,717.9	1,338.9	2.0	-	2.0	1,336.9	69,758.6	45,856.9	23,901.7	620.4	-	620.4	1,977.1
2017														
Mar	71,890.2	70,231.0	1,324.3	1.8	-	1.8	1,322.5	68,301.7	45,399.5	22,902.2	605.1	-	605.1	1,659.1
Jun	71,195.4	70,136.2	1,274.8	1.6	-	1.6	1,273.3	68,268.5	45,816.4	22,452.1	592.9	-	592.9	1,059.2
Sep	71,445.0	69,891.6	1,225.6	1.5	-	1.5	1,224.1	68,085.6	45,547.3	22,538.3	580.5	-	580.5	1,553.3
Dec	71,234.9	69,859.6	1,118.2	1.4	-	1.4	1,116.8	68,173.2	44,710.0	23,463.2	568.2	-	568.2	1,375.3
2018														
Jan	70,319.0	68,878.6	918.3	0.1	-	0.1	918.3	67,398.8	44,387.0	23,011.8	561.5	-	561.5	1,440.3
Feb	69,815.5	68,305.8	919.6	-	-	-	919.6	66,826.5	43,878.0	22,950.5	557.7	-	557.7	1,509.7
Mar	70,510.9	69,006.3	921.1	-	-	-	921.1	67,533.0	44,812.9	22,720.1	552.3	-	552.3	1,504.6
Apr	69,932.5	68,450.8	972.5	-	-	-	972.5	66,929.9	44,442.0	22,488.0	548.4	-	548.4	1,481.7
May	71,679.7	69,520.6	1,171.3	-	-	-	1,171.3	67,804.5	45,221.3	22,583.2	544.8	-	544.8	2,159.1
Jun	72,128.3	69,957.2	1,172.4	-	-	-	1,172.4	68,244.2	45,701.2	22,543.0	540.6	-	540.6	2,171.1
Jul	71,247.8	69,055.3	1,161.1	-	-	-	1,161.1	67,357.6	44,782.1	22,575.5	536.6	-	536.6	2,192.5
Aug	71,144.2	68,962.1	1,159.6	-	-	-	1,159.6	67,271.0	44,128.1	23,142.8	531.5	-	531.5	2,182.1
Sep	71,494.2	69,305.2	1,077.6	-	-	-	1,077.6	67,702.1	44,510.3	23,191.8	525.5	-	525.5	2,189.0
Oct	71,101.0	68,924.7	1,079.3	-	-	-	1,079.3	67,324.0	43,411.7	23,912.2	521.4	-	521.4	2,176.3
Nov	71,724.8	69,529.4	1,044.5	-	-	-	1,044.5	67,967.6	43,119.8	24,847.9	517.2	-	517.2	2,195.4
Dec	72,515.8	70,110.1	1,046.2	-	-	-	1,046.2	68,352.2	42,913.5	25,438.6	711.7	-	711.7	2,405.6
2019														
Jan	72,549.0	70,162.8	847.9	-	-	-	847.9	68,609.1	43,336.5	25,272.6	705.8	-	705.8	2,386.2
Feb	72,122.8	69,745.9	761.1	-	-	-	761.1	68,286.6	43,250.9	25,035.8	698.2	-	698.2	2,376.9
Mar	73,777.5	71,405.3	760.7	-	-	-	760.7	69,954.3	44,904.7	25,049.5	690.3	-	690.3	2,372.2
Apr	74,554.2	71,933.2	745.1	-	-	-	745.1	70,404.6	45,427.9	24,976.7	783.5	-	783.5	2,621.0
May	74,276.7	71,710.4	743.7	-	-	-	743.7	70,181.9	45,598.1	24,583.9	784.8	-	784.8	2,566.3
Jun	75,003.2	72,060.5	745.3	-	-	-	745.3	70,537.0	45,421.8	25,115.2	778.3	-	778.3	2,942.7
Jul	75,886.8	72,994.5	945.2	-	-	-	945.2	71,227.6	46,414.1	24,813.5	821.7	-	821.7	2,892.3
Aug	77,175.7	74,018.4	924.5	-	-	-	924.5	72,278.7	47,192.3	25,086.4	815.2	-	815.2	3,157.3
Sep	79,054.3	74,871.6	908.6	-	-	-	908.6	73,094.0	47,773.6	25,320.4	869.0	-	869.0	4,182.6
Oct	81,169.0	77,016.0	910.2	-	-	-	910.2	75,243.3	49,655.3	25,588.1	862.5	-	862.5	4,152.9
Nov	82,191.3	78,076.3	908.8	-	-	-	908.8	76,311.3	49,833.8	26,477.4	856.2	-	856.2	4,115.0
Dec	82,623.0	79,285.7	910.4	-	-	-	910.4	77,525.3	50,346.3	27,179.0	850.0	-	850.0	3,337.3
2020														
Jan	82,353.4	79,076.3	892.0	-	-	-	892.0	77,340.8	50,141.1	27,199.7	843.5	-	843.5	3,277.1
Feb	82,900.9	79,517.4	890.5	-	-	-	890.5	77,789.8	50,639.8	27,150.0	837.0	-	837.0	3,283.5
Mar	86,702.4	83,380.9	892.2	-	-	-	892.2	81,653.3	54,887.7	26,765.6	835.5	-	835.5	3,321.5
Apr	86,081.0	82,788.9	893.8	-	-	-	893.8	81,061.5	54,638.3	26,423.2	833.7	-	833.7	3,292.1
May	85,442.5	82,196.4	892.4	-	-	-	892.4	80,472.0	54,538.0	25,934.1	831.9	-	831.9	3,246.1
Jun	85,214.6	82,017.2	893.9	-	-	-	893.9	80,292.9	54,643.2	25,649.7	830.4	-	830.4	3,197.4
Jul	84,419.8	81,218.2	895.6	-	-	-	895.6	79,495.5	53,925.0	25,570.5	827.1	-	827.1	3,201.5
Aug	86,235.6	82,027.5	876.4	-	-	-	876.4	80,325.5	54,025.2	26,300.2	825.6	-	825.6	4,208.1
Sep	87,154.2	83,003.7	877.1	9.8	-	9.8	867.3	81,741.0	55,202.6	26,538.3	385.6	-	385.6	4,150.5

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

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

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

Table 2-13(a)

	2010		2011		2012	
	Dec		Dec		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	55.3	-	61.7	-	63.3	-
FINANCIAL INSTITUTIONS	0.0	15.5	-	31.1	-	359.5
Pub. Finan. Instits.	0.0	-	-	-	-	-
Co-op Finan. Instits.	-	0.1	-	0.1	-	63.3
Insurance Companies	-	13.4	-	6.5	-	10.9
Building Societies	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	1.9	-	24.5	-	225.2
Trust & Investment Companies	-	0.0	-	-	-	60.0
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	3,085.2	50,886.2	4,030.9	64,567.3	3,661.2	81,875.4
<i>Agriculture</i>	868.1	6,755.2	1,542.9	9,617.9	891.8	11,331.7
Sugarcane	866.0	1,695.0	1,542.9	2,338.1	891.5	2,558.3
Paddy	-	2,682.1	-	3,865.6	-	5,163.0
Other Farming	-	66.0	-	114.9	-	291.9
Livestock	-	930.6	-	1,219.9	-	1,401.1
Forestry	2.0	163.3	-	586.7	0.3	602.8
Shrimp & Other Fishing	-	1,218.1	-	1,492.8	-	1,314.7
<i>Mining & Quarrying</i>	2.2	2,582.0	0.4	2,806.1	1.2	4,247.4
Bauxite	0.1	-	-	-	-	-
Other	2.1	2,582.0	0.4	2,806.1	1.2	4,247.4
<i>Manufacturing</i>	2,214.9	12,861.3	2,414.5	16,674.9	2,677.9	22,213.8
Timber and Sawmilling	-	1,613.3	-	1,385.8	-	1,979.1
Other Constr. and Engin.	-	4,108.9	-	7,167.9	-	9,056.4
Sugar Molasses	1,548.3	290.7	1,871.5	564.7	1,625.4	21.5
Rice Milling	36.4	1,399.8	20.8	1,605.5	4.5	3,317.6
Beverages, Food & Tobacco	-	2,178.6	-	2,691.6	-	3,795.2
Textiles & Clothing	-	78.3	-	143.6	-	192.1
Electricity	630.3	59.8	522.2	68.0	1,047.9	172.5
Other Manufacturing	-	3,131.8	-	3,047.8	-	3,679.4
<i>Services</i>	-	28,687.7	73.1	35,468.3	90.4	44,082.5
Drainage & Irrigation	-	6.9	-	17.6	-	4.5
Transportation	-	3,014.8	-	3,329.7	-	3,698.3
Telecommunications	-	98.4	-	221.7	-	195.6
Entertaining & Catering	-	2,914.6	-	2,891.8	-	3,383.4
Distribution	-	17,287.4	2.6	21,556.2	-	26,398.6
Education	-	218.7	-	472.1	0.0	850.5
Health	-	490.0	-	663.1	-	1,043.9
Professional Services	-	1,015.1	-	1,207.9	-	1,287.1
Other Services	-	3,641.8	70.5	5,108.1	90.4	7,220.7
HOUSEHOLDS	-	18,768.0	-	21,631.8	-	23,365.5
Housing	-	5,147.1	-	6,304.3	-	4,760.9
Motor Cars	-	4,432.0	-	5,115.9	-	7,570.9
Other Durable Goods	-	437.9	-	479.1	-	721.4
Education	-	201.5	-	233.6	-	429.0
Travel	-	23.1	-	20.9	-	110.7
Other Purposes	-	8,526.3	-	9,478.0	-	9,772.6
TOTAL	3,140.5	69,669.6	4,092.5	86,230.1	3,724.5	105,600.5

Source: Commercial Banks

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

Table 2-13(b)

	2013		2014		2015	
	Dec		Dec		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	8.0	-	20.7	-	44.3	-
FINANCIAL INSTITUTIONS	-	835.9	-	1,406.2	-	1,504.1
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	100.3	-	77.5	-	13.4
Insurance Companies	-	265.2	-	226.5	-	222.1
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	441.0	-	447.7	-	576.2
Trust & Investment Companies	-	29.3	-	654.5	-	692.3
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	2,587.5	94,992.3	2,398.8	105,654.4	1,953.9	106,542.4
Agriculture	587.8	13,340.6	770.6	12,008.2	708.4	11,689.5
Sugarcane	587.8	2,882.8	770.6	2,544.1	708.4	2,029.4
Paddy	-	5,980.6	-	5,151.1	-	5,506.7
Other Farming	-	365.0	-	593.6	-	1,110.8
Livestock	-	1,752.0	-	1,639.3	-	1,197.3
Forestry	-	1,163.7	-	990.2	-	859.8
Shrimp & Other Fishing	-	1,196.5	-	1,090.0	-	985.4
Mining & Quarrying	1.4	5,207.7	1.1	5,456.8	0.8	4,893.8
Bauxite	-	-	-	-	-	-
Other	1.4	5,207.7	1.1	5,456.8	0.8	4,893.8
Manufacturing	1,936.0	26,887.6	1,536.4	31,169.4	1,244.8	30,224.3
Timber and Sawmilling	-	2,256.7	-	2,419.1	-	2,420.6
Other Constr. and Engin.	-	11,083.0	-	13,422.6	-	13,988.8
Sugar Molasses	1,909.1	-	1,536.4	-	1,244.8	-
Rice Milling	-	3,876.5	-	4,213.7	-	3,301.2
Beverages, Food & Tobacco	-	6,241.9	-	6,728.9	-	5,927.0
Textiles & Clothing	-	174.0	-	187.5	-	128.4
Electricity	26.9	0.3	0.0	12.1	-	6.5
Other Manufacturing	-	3,255.1	-	4,185.6	-	4,451.9
Services	62.3	49,556.4	90.7	57,020.0	0.0	59,734.8
Drainage & Irrigation	-	0.6	-	0.3	-	0.1
Transportation	-	4,518.0	-	7,066.9	-	6,168.4
Telecommunications	-	280.6	-	435.8	-	345.5
Entertaining & Catering	-	3,890.2	-	4,016.1	-	3,801.8
Distribution	-	29,222.9	-	29,649.9	-	33,996.3
Education	-	1,136.4	-	1,125.7	-	1,445.1
Health	-	1,290.7	-	1,119.9	-	1,258.2
Professional Services	-	1,525.8	-	2,422.6	-	2,510.9
Other Services	62.3	7,691.2	90.7	11,182.7	0.0	10,208.5
HOUSEHOLDS	-	25,309.2	-	24,848.1	-	27,589.2
Housing	-	6,037.8	-	6,565.3	-	8,042.5
Motor Cars	-	7,983.3	-	8,217.2	-	7,971.4
Other Durable Goods	-	743.6	-	751.9	-	1,083.2
Education	-	522.6	-	696.4	-	687.8
Travel	-	125.7	-	143.8	-	229.3
Other Purposes	-	9,896.2	-	8,473.5	-	9,574.9
TOTAL	2,595.5	121,137.4	2,419.5	131,908.7	1,998.2	135,635.6

Source: Commercial Banks

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

Table 2-13(c)

	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(d)

	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(e)

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

Source: Commercial Banks

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

Table 2-13(f)

	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(g)

	2019											
	Jul		Aug		Sep		Oct		Nov		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	86.2	-	65.2	-	75.8	-	81.3	-	70.7	-	66.4	-
FINANCIAL INSTITUTIONS	-	1,035.0	-	1,033.1	-	1,218.5	-	1,185.7	-	1,014.8	-	1,011.1
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	55.7	-	59.5	-	233.3	-	220.8	-	30.6	-	25.5
Building Societies	-	-	-	-	-	-	-	-	-	-	-	0.9
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	537.3	-	531.7	-	543.2	-	522.9	-	542.2	-	542.7
Trust & Investment Companies	-	442.0	-	442.0	-	442.0	-	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	989.5	120,505.8	990.9	125,035.7	992.7	126,274.8
Agriculture	275.5	12,181.8	276.1	11,689.6	277.8	13,413.0	279.3	13,271.8	275.5	13,603.7	275.5	12,178.3
Sugarcane	275.5	873.0	275.5	877.8	275.5	871.0	275.5	867.2	275.5	867.3	275.5	875.4
Paddy	-	6,761.9	-	5,911.7	-	7,427.6	-	7,236.8	-	7,523.1	-	7,733.0
Other Farming	-	1,039.9	-	1,032.0	-	1,042.1	-	1,054.5	-	1,001.8	-	1,038.3
Livestock	-	1,269.7	-	1,496.7	-	1,499.4	-	1,404.5	-	1,251.5	-	1,159.9
Forestry	-	425.2	0.6	423.3	2.3	426.8	3.8	443.3	-	446.7	-	448.2
Shrimp & Other Fishing	-	1,812.1	-	1,948.1	-	2,146.1	-	2,265.5	-	2,513.4	-	923.3
Mining & Quarrying	-	5,360.6	-	5,387.0	0.0	5,522.9	-	4,338.2	-	4,758.2	-	4,430.5
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	5,360.6	-	5,387.0	0.0	5,522.9	-	4,338.2	-	4,758.2	-	4,430.5
Manufacturing	707.2	22,934.6	689.4	23,690.1	797.7	23,218.0	674.7	25,559.2	676.2	27,139.2	677.6	25,932.9
Timber and Sawmilling	-	1,560.2	-	1,558.5	-	1,469.7	-	1,487.4	-	1,359.4	-	1,108.8
Other Constr. and Engin.	-	10,938.8	-	10,623.7	-	10,821.7	-	11,314.9	-	11,120.4	-	11,146.3
Sugar Molasses	210.0	-	689.4	1.4	673.3	-	674.7	-	676.2	-	677.6	-
Rice Milling	497.2	2,139.2	-	2,218.9	-	1,943.1	-	2,967.6	-	3,894.9	-	3,944.5
Beverages, Food & Tobacco	-	3,982.8	-	4,136.6	-	4,056.9	-	4,799.9	-	5,341.2	-	4,923.9
Textiles & Clothing	-	96.5	-	153.5	-	94.7	-	97.1	-	129.3	-	103.0
Electricity	-	4.0	-	0.0	124.5	-	-	-	-	540.3	-	-
Other Manufacturing	-	4,213.1	-	4,997.5	-	4,831.9	-	4,892.4	-	4,753.8	-	4,706.3
Services	38.0	73,175.5	35.1	75,226.0	35.3	76,175.6	35.5	77,336.6	39.2	79,534.5	39.6	83,733.2
Drainage & Irrigation	-	4.7	-	4.6	-	5.1	-	4.6	-	4.6	-	4.3
Transportation	38.0	5,639.0	35.1	6,092.6	35.3	6,756.5	35.5	6,730.6	32.6	6,504.0	32.8	6,848.5
Telecommunications	-	1,180.2	-	1,594.2	-	2,162.2	-	2,595.2	-	2,602.5	-	2,641.6
Entertaining & Catering	-	5,801.1	-	5,833.5	-	5,807.8	-	5,836.2	-	5,677.8	-	6,315.3
Distribution	-	36,107.8	-	37,371.7	-	37,143.9	-	37,521.3	-	38,739.9	-	39,635.7
Education	-	2,470.6	-	2,456.3	-	2,434.6	-	2,480.1	-	2,475.5	-	2,986.7
Health	-	1,101.3	-	1,118.6	-	1,091.7	-	1,052.5	-	1,026.4	-	1,030.4
Professional Services	-	1,660.3	-	1,781.0	-	1,731.4	-	1,819.5	-	1,851.9	-	2,124.5
Other Services	0.0	19,210.4	0.0	18,973.6	0.0	19,042.4	0.0	19,296.7	6.6	20,652.0	6.8	22,146.3
HOUSEHOLDS	-	31,149.8	-	31,612.8	-	30,698.6	-	30,948.4	-	31,825.0	-	32,238.9
Home Improvement	-	9,473.6	-	9,422.1	-	9,491.1	-	9,540.0	-	10,086.2	-	9,771.7
Motor Cars	-	8,769.3	-	8,988.4	-	9,266.8	-	9,460.1	-	9,722.6	-	9,832.8
Other Durable Goods	-	991.0	-	926.6	-	890.2	-	926.9	-	957.9	-	1,618.7
Education	-	1,592.5	-	2,014.2	-	2,122.1	-	2,022.7	-	1,916.7	-	1,698.4
Travel	-	214.1	-	202.4	-	195.2	-	194.3	-	177.8	-	162.5
Other Purposes	-	10,109.3	-	10,059.0	-	8,733.4	-	8,804.5	-	8,963.8	-	9,154.7
TOTAL	1,106.9	145,837.2	1,065.8	148,638.7	1,186.7	150,246.6	1,070.9	152,639.9	1,061.5	157,875.5	1,039.5	159,612.4

Source: Commercial Banks

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

Table 2-13(h)

	2020											
	Jan		Feb		Mar		Apr		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	94.9	-	63.1	-	46.8	-	11.9	-	0.9	-	0.0	-
FINANCIAL INSTITUTIONS	-	1,043.1	-	1,036.5	-	1,098.6	-	1,169.4	-	1,100.4	-	1,109.0
Pub. Finan. Insts.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Insts.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	21.6	-	14.0	-	84.5	-	168.3	-	80.1	-	92.1
Building Societies	-	0.3	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	579.2	-	580.5	-	572.2	-	559.1	-	578.4	-	574.9
Trust & Investment Companies	-	442.0	-	442.0	-	442.0	-	442.0	-	442.0	-	442.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	967.8	122,735.5	1,645.8	127,791.4	1,211.5	131,632.1	971.9	134,168.4	975.2	129,848.1	970.8	129,305.3
<i>Agriculture</i>	275.7	10,872.4	275.7	12,588.4	276.5	13,967.4	277.9	14,035.9	275.5	14,498.4	276.5	12,490.5
Sugarcane	275.5	874.5	275.5	872.5	275.5	871.1	275.5	869.2	275.5	887.4	275.5	887.8
Paddy	-	6,588.7	-	7,133.1	-	7,456.5	-	7,471.3	-	7,841.7	-	7,111.4
Other Farming	-	1,023.8	-	1,017.9	-	1,022.1	-	1,018.2	-	1,021.2	-	1,032.1
Livestock	-	1,106.0	-	1,666.2	-	1,703.2	-	1,676.9	-	1,716.5	-	1,686.7
Forestry	0.2	411.8	0.2	424.2	1.0	414.5	2.4	419.6	-	430.0	1.0	399.1
Shrimp & Other Fishing	-	867.7	-	1,474.4	-	2,500.1	-	2,580.7	-	2,601.7	-	1,373.4
<i>Mining & Quarrying</i>	-	4,265.3	440.4	3,951.6	-	3,850.3	-	3,948.3	-	4,018.0	-	4,170.5
Bauxite	-	-	-	167.5	-	-	-	-	-	-	-	-
Other	-	4,265.3	440.4	3,784.2	-	3,850.3	-	3,948.3	-	4,018.0	-	4,170.5
<i>Manufacturing</i>	659.1	25,901.6	899.6	26,475.5	904.4	25,386.0	663.3	25,643.1	666.4	25,321.0	666.2	25,675.8
Timber and Sawmilling	-	983.6	-	1,044.0	-	1,053.3	-	1,064.8	-	1,041.9	-	1,052.9
Other Constr. and Engin.	-	11,002.2	-	11,054.5	-	10,638.1	-	10,659.0	-	10,891.5	-	10,583.9
Sugar Molasses	659.1	-	220.0	-	661.9	-	663.3	-	664.8	-	666.2	-
Rice Milling	-	3,994.1	-	3,817.7	-	3,508.6	-	4,251.9	-	3,962.1	-	3,636.0
Beverages, Food & Tobacco	-	5,085.2	-	5,044.3	-	4,661.3	-	4,291.3	-	4,232.2	-	5,293.3
Textiles & Clothing	-	100.2	-	100.2	-	100.8	-	101.9	-	91.6	-	92.6
Electricity	-	-	679.5	-	242.5	-	-	-	1.6	-	-	-
Other Manufacturing	-	4,736.3	-	5,414.7	-	5,423.8	-	5,274.3	-	5,101.9	-	5,017.1
<i>Services</i>	33.0	81,696.1	30.1	84,775.8	30.6	88,428.4	30.7	90,541.2	33.3	86,010.7	28.1	86,968.5
Drainage & Irrigation	-	4.3	-	4.3	-	7.7	-	0.0	-	0.0	-	0.0
Transportation	33.0	6,915.3	30.1	6,759.5	30.2	7,213.5	30.4	7,308.3	27.6	6,879.2	27.7	6,672.2
Telecommunications	-	2,969.2	-	3,071.6	-	3,135.2	-	3,135.5	-	3,162.4	-	3,173.6
Entertaining & Catering	-	5,774.9	-	5,936.8	-	5,906.5	-	6,087.2	-	6,104.8	-	6,099.6
Distribution	-	36,299.7	-	35,918.9	-	40,884.4	-	42,747.5	-	39,338.8	-	39,175.3
Education	-	2,448.3	-	2,559.5	-	2,468.3	-	2,490.6	-	2,503.1	-	2,515.6
Health	-	997.2	-	1,013.0	-	991.5	-	987.1	-	1,009.0	-	940.9
Professional Services	-	2,205.3	-	1,890.7	-	1,966.7	-	1,982.5	-	2,033.8	-	2,630.9
Other Services	0.0	24,081.9	0.0	27,621.6	0.3	25,854.7	0.3	25,802.4	5.7	24,979.6	0.3	25,760.4
HOUSEHOLDS	-	34,461.9	-	31,650.7	-	31,028.7	-	30,649.5	-	31,036.5	-	30,868.4
Home Improvement	-	10,602.2	-	8,069.6	-	9,459.3	-	9,125.5	-	9,503.4	-	8,988.2
Motor Cars	-	10,126.3	-	10,047.3	-	9,636.5	-	9,661.7	-	9,865.2	-	9,611.9
Other Durable Goods	-	2,006.8	-	1,050.1	-	1,068.0	-	1,020.8	-	954.8	-	930.5
Education	-	1,575.6	-	1,461.1	-	1,311.2	-	1,231.1	-	1,149.1	-	1,022.8
Travel	-	150.5	-	147.5	-	133.3	-	129.1	-	121.4	-	105.0
Other Purposes	-	10,000.6	-	10,875.0	-	9,420.3	-	9,481.2	-	9,442.5	-	10,210.1
TOTAL	1,062.8	158,240.5	1,709.0	160,478.5	1,258.3	163,759.4	983.8	165,987.4	976.1	161,985.1	970.8	161,282.7

Source: Commercial Banks

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

Table 2-13(i)

	2020					
	Jul		Aug		Sep	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	0.4	-	0.5	-	12.7	-
FINANCIAL INSTITUTIONS	-	1,090.9	-	1,096.2	-	516.6
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-
Insurance Companies	-	60.2	-	56.1	-	24.6
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	590.1	-	568.9	-	489.6
Trust & Investment Companies	-	440.5	-	471.2	-	2.3
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	979.1	128,527.1	1,081.6	128,026.2	942.9	129,131.7
Agriculture	275.5	12,212.4	257.7	11,576.1	275.6	13,439.9
Sugarcane	275.5	888.9	257.7	889.0	275.5	889.8
Paddy	-	6,971.5	-	6,215.4	-	7,761.0
Other Farming	-	1,066.3	-	1,037.8	-	1,044.6
Livestock	-	1,446.6	-	1,332.5	-	1,400.5
Forestry	-	420.8	-	401.5	0.0	408.0
Shrimp & Other Fishing	-	1,418.3	-	1,700.0	-	1,936.0
Mining & Quarrying	-	3,701.4	-	4,355.0	-	4,568.5
Bauxite	-	-	-	-	-	-
Other	-	3,701.4	-	4,355.0	-	4,568.5
Manufacturing	675.6	25,541.2	798.7	26,216.8	642.1	25,821.2
Timber and Sawmilling	-	1,057.9	228.7	1,070.5	-	1,049.7
Other Constr. and Engin.	-	10,547.9	-	10,387.4	-	10,532.1
Sugar Molasses	667.7	-	440.4	-	642.1	-
Rice Milling	-	3,761.8	-	3,497.2	-	2,963.4
Beverages, Food & Tobacco	-	5,150.9	-	4,923.5	-	4,936.3
Textiles & Clothing	-	89.4	-	89.9	-	91.1
Electricity	7.9	-	129.6	-	-	-
Other Manufacturing	-	4,933.4	-	6,248.2	-	6,248.8
Services	28.0	87,072.1	25.1	85,878.3	25.2	85,302.2
Drainage & Irrigation	-	0.0	-	0.0	-	0.5
Transportation	27.9	7,203.4	25.1	7,265.3	25.2	6,756.0
Telecommunications	-	3,172.1	-	3,663.0	-	3,721.8
Entertaining & Catering	-	6,243.6	-	5,830.6	-	5,703.3
Distribution	-	39,008.1	-	39,032.5	-	37,688.8
Education	-	2,526.4	-	2,530.6	-	2,532.4
Health	-	998.7	-	942.0	-	942.0
Professional Services	-	2,649.4	-	2,648.7	-	2,616.4
Other Services	0.1	25,270.4	-	23,965.5	-	25,340.8
HOUSEHOLDS	-	30,570.6	-	32,828.7	-	31,137.1
Home Improvement	-	9,355.5	-	9,720.4	-	9,489.9
Motor Cars	-	9,645.5	-	9,841.1	-	10,247.9
Other Durable Goods	-	936.6	-	876.0	-	821.4
Education	-	1,158.2	-	1,463.6	-	1,635.1
Travel	-	95.6	-	83.7	-	74.1
Other Purposes	-	9,379.1	-	10,844.0	-	8,868.8
TOTAL	979.5	160,188.6	1,082.0	161,951.1	955.5	160,785.4

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 (-)
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	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									
Mar	117,122.5	7,153.4	30,577.2	4,811.7	1,083.0	10,143.2	63,354.0	77,882.1	39,240.4
Jun	112,637.2	6,555.6	17,228.4	5,568.7	1,030.4	19,652.3	62,601.9	77,173.5	35,463.8
Sep	115,542.1	6,693.0	22,642.1	4,963.9	662.7	17,967.4	62,613.0	77,006.5	38,535.7
Dec	111,929.8	9,361.4	18,548.0	7,921.8	1,305.9	11,525.1	63,267.6	78,520.9	33,408.9
2018									
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
Oct	141,817.1	7,068.5	37,198.5	10,161.1	1,266.4	25,915.2	60,207.4	90,505.4	51,311.7
Nov	156,767.3	7,733.6	35,702.3	9,901.1	18,756.6	27,633.9	57,039.8	97,085.3	59,681.9
Dec	150,582.3	11,912.2	28,149.8	14,777.1	13,176.3	21,742.6	60,824.3	97,472.9	53,109.4
2020									
Jan	162,983.2	8,479.1	40,204.4	13,908.7	11,264.2	27,118.3	62,008.6	98,653.1	64,330.1
Feb	160,893.1	8,708.2	37,568.3	19,956.6	3,607.2	29,554.4	61,498.4	100,156.7	60,736.4
Mar	149,001.4	11,262.0	29,400.7	15,484.1	4,621.4	25,936.4	62,296.7	98,385.0	50,616.3
Apr	152,627.7	10,022.7	30,252.7	15,857.6	5,082.9	29,059.3	62,352.5	99,839.8	52,787.9
May	168,156.4	9,372.3	33,963.3	16,670.5	8,106.9	37,638.6	62,404.9	100,859.7	67,296.7
Jun	162,374.4	9,210.5	39,622.8	11,553.4	5,876.1	33,647.4	62,464.2	101,303.3	61,071.1
Jul	166,798.1	9,357.9	45,478.1	12,046.4	4,180.3	31,873.5	63,861.9	101,967.8	64,830.3
Aug ³⁾	185,915.5	8,939.7	56,357.5	14,141.7	3,343.2	32,789.0	70,344.3	80,431.8	105,483.7
Sep	185,911.5	9,181.4	55,309.5	14,600.1	3,504.3	32,982.6	70,333.6	81,309.9	104,601.5

Source: Commercial Banks

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

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

³⁾ The Liquid Assets Ratio was temporarily amended to 20 percent of demand liabilities and 15 percent of time liabilities with effect from August 24, 2020 – December 31, 2020 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G\$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
2018					2019				
Oct	05th	46,678.2	78,790.8	32,112.7	Oct	04th	49,760.6	89,447.6	39,687.0
	12th	46,520.5	74,061.0	27,540.5		11th	50,097.1	86,625.8	36,528.8
	19th	46,084.0	75,192.5	29,108.5		18th	50,161.2	86,918.3	36,757.1
	26th	46,168.5	74,206.2	28,037.8		25th	50,488.1	87,686.6	37,198.5
Nov	02nd	46,074.3	72,442.4	26,368.1	Nov	01st	50,320.1	87,157.2	36,837.1
	09th	46,026.2	73,399.3	27,373.1		08th	51,241.3	87,125.4	35,884.1
	16th	46,376.4	75,510.0	29,133.6		15th	52,247.0	87,973.9	35,726.9
	23rd	46,715.5	77,168.0	30,452.5		22nd	52,283.4	88,372.6	36,089.2
	30th	46,734.5	79,173.9	32,439.4		29th	52,448.3	88,150.5	35,702.3
Dec	07th	47,020.5	78,289.6	31,269.2	Dec	06th	52,516.3	87,056.5	34,540.1
	14th	47,324.4	75,310.4	27,986.0		13th	52,507.4	84,286.0	31,778.6
	21st	47,239.7	72,152.0	24,912.3		20th	52,820.8	81,105.0	28,284.2
	28th	46,965.5	75,047.8	28,082.4		27th	52,739.8	80,889.6	28,149.8
2019					2020				
Jan	04th	47,093.4	78,829.1	31,735.7	Jan	03rd	52,489.5	86,738.3	34,248.8
	11th	46,927.9	82,456.6	35,528.7		10th	53,043.3	90,973.9	37,930.6
	18th	47,340.5	80,180.2	32,839.8		17th	53,369.0	91,298.1	37,929.1
	25th	46,964.4	81,296.3	34,332.0		24th	53,301.0	90,242.1	36,941.1
						31st	53,390.6	93,595.0	40,204.4
Feb	01st	47,039.4	83,305.6	36,266.3	Feb	07th	53,861.4	92,886.2	39,024.8
	08th	47,042.6	82,248.2	35,205.6		14th	53,922.1	92,516.2	38,594.1
	15th	47,290.8	83,528.5	36,237.7		21st	53,829.1	91,153.5	37,324.4
	22nd	47,371.5	77,639.3	30,267.8		28th	54,149.6	91,717.9	37,568.3
Mar	01st	47,049.7	79,769.9	32,720.2	Mar	06th	55,189.9	87,631.5	32,441.7
	08th	47,280.7	78,281.5	31,000.7		13th	54,413.4	82,134.7	27,721.2
	15th	47,420.0	72,849.5	25,429.5		20th	53,770.7	82,963.5	29,192.8
	22nd	47,310.8	72,958.1	25,647.3		27th	53,310.6	82,711.4	29,400.7
	29th	47,147.0	74,876.9	27,729.8					
Apr	05th	47,283.6	76,128.8	28,845.2	Apr	03rd	53,022.7	83,655.3	30,632.6
	12th	47,598.7	78,412.0	30,813.3		10th	53,586.3	82,571.9	28,985.6
	19th	48,187.9	79,700.9	31,513.0		17th	53,996.4	85,326.0	31,329.6
	26th	48,242.5	73,929.6	25,687.1		24th	54,121.9	84,374.6	30,252.7
May	03rd	47,607.4	73,187.3	25,579.9	May	01st	54,089.3	82,337.5	28,248.2
	10th	47,597.7	74,583.1	26,985.5		08th	54,350.1	81,156.7	26,806.6
	17th	47,754.2	77,559.4	29,805.2		15th	54,442.7	82,537.2	28,094.6
	24th	47,976.2	79,082.0	31,105.8		22nd	54,971.6	84,528.0	29,556.4
	31st	47,903.2	78,665.8	30,762.5		29th	54,699.5	88,662.8	33,963.3
Jun	07th	48,079.8	77,901.2	29,821.4	Jun	05th	54,612.8	91,222.6	36,609.9
	14th	48,383.4	72,802.5	24,419.0		12th	55,010.9	88,098.9	33,088.0
	21st	47,991.2	74,562.0	26,570.8		19th	54,999.8	90,552.7	35,552.9
	28th	48,184.8	75,317.3	27,132.4		26th	55,027.7	94,650.5	39,622.8
Jul	05th	48,227.5	76,458.9	28,231.4	Jul	3rd	54,804.5	95,616.8	40,812.3
	12th	48,296.8	76,801.0	28,504.3		10th	55,246.2	95,606.3	40,360.1
	19th	48,166.4	79,690.5	31,524.1		17th	55,587.2	96,922.9	41,335.7
	26th	48,281.8	80,993.8	32,712.0		24th	55,377.6	97,480.6	42,103.0
						31st	55,350.5	100,828.7	45,478.1
Aug	02nd	48,407.2	84,618.0	36,210.8	Aug ¹⁾	7th	55,291.4	98,540.5	43,249.1
	09th	48,662.1	83,957.3	35,295.1		14th	56,001.9	102,521.6	46,519.7
	16th	48,702.2	83,940.8	35,238.5		21st	52,215.6	100,924.3	48,708.7
	23rd	48,877.6	84,381.4	35,503.7		28th	47,121.5	103,479.0	56,357.5
	30th	48,806.1	83,549.8	34,743.8					
Sep	06th	49,017.5	85,450.4	36,432.9	Sep	04th	47,293.5	104,087.5	56,793.9
	13th	49,323.9	81,777.4	32,453.5		11th	47,597.4	99,901.4	52,304.0
	20th	49,337.4	82,728.7	33,391.3		18th	47,445.3	100,872.2	53,426.9
	27th	49,393.9	87,098.0	37,704.1		25th	47,628.4	102,937.8	55,309.5

Source: Commercial Banks

¹⁾ The Reserve Requirement Ratio was temporarily amended to 10 percent with effect from August 24, 2020 – December 31, 2020 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2010	-	0.90	(0.90)
2011	1.00	3.90	(2.90)
2012	0.25	141.48	(141.23)
2013	-	163.60	(163.60)
2014	-	16.30	(16.30)
2015			
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			
Mar	-	6.60	(6.60)
Jun	-	1.08	(1.08)
Sep	17.50	0.20	17.30
Dec	28.00	-	28.00
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
Oct	14.00	-	14.00
Nov	10.50	-	10.50
Dec	22.50	-	22.50
2020			
Jan	12.50	-	12.50
Feb	28.50	-	28.50
Mar	24.50	-	24.50
Apr	26.00	-	26.00
May	34.00	-	34.00
Jun	52.50	-	52.50
Jul	30.00	-	30.00
Aug	55.00	-	55.00
Sep	42.00	-	42.00

Source: Bank of Guyana

COMMERCIAL BANKS
INTERBANK TRADE
 US\$ Million

Table 2.16 (b)

Period Ended	Volume
2010	-
2011	3.72
2012	39.86
2013	24.47
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	
Mar	3.81
Jun	12.22
Sep	21.02
Dec	49.42
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
Oct	-
Nov	9.00
Dec	2.00
2020	
Jan	2.00
Feb	-
Mar	-
Apr	-
May	6.00
Jun	-
Jul	-
Aug	-
Sep	-

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
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	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				
Mar	64,271.6	5,000.0	6,071.6	53,200.0
Jun	63,323.9	0.0	10,671.2	52,652.7
Sep	63,219.7	0.0	10,758.6	52,461.1
Dec	63,736.5	0.0	10,758.3	52,978.2
2018				
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
Oct	60,583.1	0.0	252.4	60,330.7
Nov	61,241.3	0.0	252.4	60,988.9
Dec	61,241.3	0.0	252.4	60,988.9
2020				
Jan	62,469.1	0.0	252.4	62,216.7
Feb	61,969.1	0.0	252.4	61,716.7
Mar	62,769.1	0.0	252.4	62,516.7
Apr	62,769.1	0.0	252.4	62,516.7
May	62,769.1	0.0	252.4	62,516.7
Jun	62,769.1	0.0	252.4	62,516.7
Jul	63,569.1	0.0	252.4	63,316.7
Aug	70,729.1	0.0	252.4	70,476.7
Sep	70,747.8	0.0	5,252.4	65,495.4

Source: Bank of Guyana

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

MONETARY SURVEY
(G\$ MILLION)

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit							Money and Quasi-Money					Other (Net)
	Total	Bank of Guyana	Commercial Banks	Total	Public Sector			Non-Bank Fin. Inst. (Net)	Private Sector	Total	Money		Quasi-Money Savings & Time Dep.			
					Total	Cent'l Gov't (Net)	Public Ent's. (Net)				Other Pub. Sect. (Net)	Total		Currency	Demand Deposits	
2010	173,121.3	140,363.7	32,757.6	55,446.5	(41,280.3)	(8,004.4)	(24,123.3)	(9,152.7)	(15,606.6)	112,333.4	233,361.6	80,832.1	45,999.4	34,832.6	152,529.5	(4,793.8)
2011	184,910.9	145,695.7	39,215.2	93,477.6	(25,994.7)	7,191.8	(22,267.5)	(10,919.0)	(15,163.8)	134,636.1	270,691.2	97,267.7	56,868.5	40,399.2	173,423.5	7,697.3
2012	214,332.1	161,675.7	52,656.4	99,004.0	(44,890.4)	(623.9)	(30,665.3)	(13,601.2)	(17,749.6)	161,644.0	301,834.1	112,418.6	60,331.6	52,087.0	189,415.6	11,502.0
2013	197,026.1	147,805.2	49,220.8	123,780.4	(36,143.8)	16,675.8	(40,110.7)	(12,708.8)	(25,205.9)	185,134.0	313,421.3	115,195.5	60,900.7	54,294.8	198,225.7	7,385.2
2014	195,178.4	133,965.9	61,212.5	154,911.1	(25,796.9)	28,326.1	(37,107.6)	(17,015.4)	(21,333.5)	202,041.5	329,639.8	131,186.1	72,454.2	58,731.9	198,453.7	20,449.7
2015																
Mar	195,565.1	124,988.7	70,576.4	156,901.0	(22,443.3)	34,463.8	(39,814.4)	(17,092.7)	(22,580.5)	201,924.7	325,676.1	123,315.4	67,504.2	55,811.1	202,360.7	26,789.9
Jun	194,592.9	127,114.3	67,478.6	158,037.6	(25,161.9)	39,405.5	(47,554.0)	(17,013.4)	(21,966.9)	205,166.4	328,388.9	123,037.8	67,460.2	55,577.6	205,351.0	24,241.6
Sep	182,606.2	124,677.4	57,928.8	169,150.3	(15,868.8)	46,870.9	(46,890.4)	(15,849.3)	(21,811.7)	206,830.8	324,058.9	120,603.0	65,720.9	54,882.1	203,455.9	27,697.6
Dec	178,605.9	122,080.1	56,525.8	184,598.8	(6,366.4)	56,331.2	(45,266.1)	(17,431.5)	(23,521.9)	214,487.2	334,471.1	130,295.0	75,753.8	54,541.2	204,176.2	28,733.6
2016																
Mar	189,514.3	126,843.8	62,670.6	180,394.9	(6,397.3)	62,954.2	(51,821.3)	(17,530.2)	(24,929.6)	211,721.8	334,357.7	128,767.2	73,451.6	55,315.6	205,590.5	35,551.5
Jun	194,374.4	130,069.2	64,305.2	174,581.0	(13,816.6)	60,473.7	(55,033.7)	(19,256.5)	(24,737.7)	213,135.2	334,178.8	128,479.4	73,850.8	54,628.6	205,699.4	34,776.6
Sep	190,209.1	125,331.0	64,878.1	186,108.1	(2,580.4)	70,304.4	(56,518.2)	(16,366.5)	(26,359.1)	215,047.6	338,197.5	132,095.8	74,088.4	58,007.4	206,101.7	38,119.7
Dec	179,934.0	122,502.3	57,431.8	198,881.5	6,928.8	78,059.5	(50,577.4)	(20,553.3)	(27,139.7)	219,092.4	351,034.9	144,827.4	82,961.6	61,865.7	206,207.6	27,780.6
2017																
Mar	175,266.5	122,414.3	52,852.2	197,040.4	11,844.6	77,436.7	(38,533.1)	(27,059.0)	(30,541.0)	215,736.8	346,229.5	140,215.8	78,176.2	62,039.5	206,013.8	26,077.4
Jun	177,985.2	118,726.3	59,258.9	190,208.7	4,241.5	66,634.0	(34,066.6)	(28,325.9)	(30,939.6)	216,906.8	346,339.6	139,888.0	80,771.9	59,116.2	206,451.5	21,854.4
Sep	175,879.8	118,940.5	56,939.3	200,444.6	13,568.1	71,328.6	(28,818.5)	(28,942.0)	(31,524.7)	218,401.2	349,814.5	140,905.2	81,678.6	59,226.6	208,909.3	26,509.9
Dec	176,990.5	119,887.9	57,102.6	219,276.2	28,110.8	79,595.1	(24,963.1)	(26,521.2)	(33,026.4)	224,191.8	367,214.3	157,321.9	92,150.2	65,171.7	209,892.4	29,052.4
2018																
Jan	176,917.5	113,426.5	63,491.0	219,274.6	35,075.7	90,150.6	(28,392.6)	(26,682.3)	(34,363.7)	218,562.5	364,539.9	151,570.3	86,387.8	65,182.5	212,969.5	31,652.2
Feb	168,435.5	106,356.0	62,079.5	228,524.9	43,461.9	98,706.4	(27,335.3)	(27,909.1)	(34,683.6)	219,746.6	366,350.9	154,655.3	86,733.4	67,921.9	211,695.6	30,609.4
Mar	168,175.2	102,229.3	65,945.9	231,249.7	46,803.1	101,171.9	(26,388.1)	(27,980.7)	(35,283.0)	219,729.7	369,927.8	153,699.8	89,560.8	64,139.1	216,228.0	29,497.1
Apr	166,151.9	104,950.7	61,201.3	237,457.8	50,897.8	104,848.8	(25,375.9)	(28,375.0)	(33,763.0)	220,323.0	374,485.4	155,764.3	89,597.8	66,166.5	218,721.0	29,124.4
May	160,890.6	100,476.4	60,414.1	242,559.5	51,968.1	105,305.8	(25,653.0)	(27,684.6)	(33,055.1)	223,646.4	372,377.2	153,447.1	89,167.8	64,279.3	218,930.1	31,072.9
Jun	158,074.7	97,984.5	60,090.2	236,760.5	44,820.4	98,684.8	(24,561.5)	(29,302.8)	(33,906.5)	225,846.6	372,598.8	155,299.5	89,854.0	65,445.5	217,299.3	22,236.4
Jul	155,538.4	94,032.4	61,506.1	239,232.6	49,979.4	102,525.0	(23,443.3)	(27,102.3)	(33,604.6)	222,857.8	371,326.5	153,548.7	89,765.0	63,783.7	217,777.8	23,444.5
Aug	153,769.5	92,624.2	61,145.3	246,351.1	56,443.3	107,861.6	(25,116.7)	(26,301.6)	(34,023.5)	223,931.3	374,198.7	155,362.6	89,182.3	66,180.3	218,836.1	25,921.9
Sep	151,441.3	93,658.1	57,783.2	241,502.0	49,961.7	101,612.8	(25,043.5)	(26,607.6)	(35,436.2)	226,976.4	373,079.2	154,180.8	89,051.3	65,129.5	218,898.3	19,864.1
Oct	157,417.9	99,549.1	57,868.8	249,064.9	52,728.3	99,735.0	(24,700.8)	(22,306.0)	(34,126.3)	230,462.9	377,713.5	158,443.5	90,157.4	68,286.1	219,270.0	28,769.3
Nov	158,728.8	101,026.1	57,702.6	251,397.3	53,941.3	104,316.7	(27,724.4)	(22,650.9)	(34,507.6)	231,963.5	380,998.1	159,907.9	92,846.6	67,061.3	221,090.3	29,127.9
Dec	168,104.9	109,460.4	58,644.5	253,704.6	54,758.4	103,654.8	(26,152.4)	(22,743.9)	(34,614.0)	233,560.2	394,931.8	174,998.5	102,780.6	72,217.9	219,933.3	26,877.8
2019																
Jan	171,715.8	114,452.9	57,263.0	252,885.3	56,233.5	105,328.7	(29,218.4)	(19,876.8)	(34,848.0)	231,499.8	390,291.7	169,741.7	98,746.7	70,995.0	220,549.9	34,309.4
Feb	168,548.0	110,618.4	57,929.6	259,344.4	63,027.2	111,006.5	(28,285.0)	(19,694.3)	(34,586.4)	230,903.5	392,965.2	171,398.3	99,447.4	71,950.8	221,567.0	34,927.1
Mar	168,567.4	106,821.6	61,745.8	263,608.2	64,416.8	112,526.7	(28,670.9)	(19,439.0)	(34,395.4)	233,596.8	397,619.1	173,687.5	100,302.6	73,384.9	223,931.6	34,556.5
Apr	169,696.1	106,154.5	63,541.6	271,977.2	72,060.3	118,472.1	(27,194.8)	(19,216.9)	(34,809.6)	234,726.5	405,639.2	177,818.0	100,382.7	77,435.4	227,821.2	36,034.2
May	172,712.3	108,645.4	64,066.9	269,293.9	68,425.4	118,068.0	(28,440.9)	(21,201.6)	(35,286.3)	236,154.8	405,638.5	174,222.9	99,474.1	74,748.8	231,415.6	36,367.8
Jun	172,415.9	108,149.1	64,266.8	269,855.2	66,279.4	115,562.5	(26,667.4)	(19,615.6)	(35,254.0)	238,829.8	408,041.2	175,668.1	100,966.5	74,701.6	232,373.1	34,229.9
Jul	174,881.6	111,636.6	63,245.0	276,064.1	71,653.3	121,657.9	(29,105.1)	(20,899.6)	(32,573.0)	236,983.9	415,281.3	179,785.8	101,582.9	78,203.0	235,495.5	35,664.4
Aug	175,845.6	111,031.6	64,814.1	280,705.3	74,753.5	124,631.2	(29,544.8)	(20,332.9)	(34,393.6)	240,345.4	420,779.6	186,459.2	103,804.9	82,654.3	234,320.4	35,771.3
Sep	177,078.7	109,437.9	67,640.7	285,636.3	76,792.1	126,825.6	(29,629.7)	(20,403.8)	(32,938.5)	241,782.7	427,131.9	187,449.1	104,914.6	82,534.5	239,682.7	35,583.1
Oct	179,827.9	108,557.8	71,270.2	289,978.8	80,192.6	130,230.9	(29,816.7)	(20,221.6)	(35,531.5)	245,317.7	431,604.8	189,206.5	107,335.1	81,871.4	242,398.3	38,201.9
Nov	179,252.1	108,670.2	70,581.9	296,428.1	81,029.3	132,427.6	(31,607.6)	(19,790.7)	(35,593.8)	250,992.6	444,170.1	236,555.1	108,039.9	128,515.2	230,615.0	31,510.0
Dec	189,129.5	119,356.7	69,772.8	296,783.7	76,756.6	128,298.4	(30,011.0)	(21,530.8)	(33,558.3)	253,585.3	458,218.8	248,224.1	117,025.7	131,198.4	209,994.7	27,694.4
2020																
Jan	197,753.4	122,864.5	74,888.9	305,593.8	87,589.1	136,100.0	(30,236.4)	(18,274.5)	(34,572.6)	252,577.3	462,263.2	247,274.4	114,364.2	132,910.2	214,988.8	41,084.1
Feb	194,196.5	113,494.8	80,701.7	311,170.1	91,339.0	141,289.4	(30,364.3)	(19,586.2)	(35,639.0)	255,470.1	468,148.0	248,692.7	115,574.0	133,118.7	219,455.2	37,218.6
Mar	180,329.1	103,366.6	76,962.5	315,982.3	93,284.7	142,149.6	(29,815.3)	(19,049.6)	(35,983.4)	258,681.0	461,123.5	245,756.4	116,837.6	128,918.9	215,367.1	35,187.9
Apr**	184,887.7	103,772.9	81,114.8	326,426.5	100,406.6	150,796.0	(31,216.5)	(19,172.8)	(35,099.8)	261,119.7	478,518.2	258,088.7	125,551.3	132,537.3	220,429.5	32,796.0
May**	197,014.3	109,093.4	87,920.9	323,695.6	102,151.0	154,736.1	(32,594.0)	(19,991.1)	(35,471.4)	257,016.1	484,178.4	262,055.5	129,968.8	132,086.7	222,123.0	36,531.5
Jun	200,569.2	118,778.6	81,790.6	310,256.4	97,324.2	149,117.1	(31,439.2)	(20,353.6)	(43,055.2)	255,987.3	477,671.3	265,997.5	133,485.9	132,511.6	211,673.9	33,154.3
Jul	205,398.0	126,251.1	79,146.8	310,993.7	95,996.0	148,605.7	(31,927.5)	(20,682.2)	(40,375.3)	255,372.9	484,103.8	268,226.8	136,218.7	132,008.2	215,870.7	32,287.8
Aug	215,556.3	134,592.4	80,964.0	315,019.1	99,699.1	154,819.5	(32,982.5)	(22,137.9)	(42,162.1)	257,482.1	491,691.2	275,125.1	135,234.0	139,891.1	216,566.1	38,884.3
Sep	214,676.6	132,479.0	82,197.6	315,302.0	102,332.0	154,421.3	(33,078.6)	(19,010.7)	(44,902.6)	257,872.6	493,691.9	277,565.7	136,241.9	141,323.9	216,126.2	36,286.7

Source: Bank of Guyana and Commercial Banks.

GUYANA: SELECTED INTEREST RATES ¹
(Percent Per Annum)

Table 4.1

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019				2020									
	Dec	Dec	Dec	Dec	Dec	Dec.	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	
BANK OF GUYANA																							
Bank Rate	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
Treasury Bill Discount Rate																							
91 Days	3.78	2.35	1.45	1.45	1.67	1.92	1.68	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54
182 Days	3.70	2.43	1.72	1.55	1.81	1.81	1.68	1.11	0.96	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.00
364 Days	3.59	2.51	1.54	2.14	2.37	2.38	2.13	1.20	1.23	0.95	0.95	1.03	1.00	1.00	1.01	1.01	1.01	1.01	1.01	1.01	1.00	1.00	1.01
COMMERCIAL BANKS																							
Small Savings Rate (average)	2.67	1.99	1.69	1.33	1.26	1.26	1.26	1.11	1.04	1.00	1.00	0.98	0.97	0.96	0.96	0.96	0.96	0.91	0.91	0.91	0.91	0.91	0.91
Prime Lending Rate (weighted average) ²	15.06	14.33	12.50	12.30	11.01	10.65	10.65	10.47	10.30	8.88	8.86	8.67	8.56	8.55	8.57	8.61	8.61	8.58	8.35	8.36	8.44	8.43	8.43
Prime Lending Rate ³	14.54	14.00	13.83	12.83	12.83	13.00	13.00	13.00	13.00	10.63	10.46	10.38	10.29	10.29	10.29	10.29	10.29	10.29	8.88	8.88	8.88	8.88	8.88
Comm. Banks' Lending Rate (weighted average)	11.95	11.68	11.08	11.16	10.86	10.56	10.43	10.19	10.02	10.03	9.97	9.86	9.18	9.13	9.10	9.01	8.95	8.88	8.83	8.90	8.94	8.91	8.91
HAND-IN-HAND TRUST CORP. INC.																							
Domestic Mortgages	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
Commercial Mortgages	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
Average Deposit Rates	3.00	3.00	2.30	1.78	2.30	2.30	1.68	1.68	1.68	1.68	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51
NEW BUILDING SOCIETY																							
Deposits ⁴	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
Mortgage Rates ⁵	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
Five dollar shares	3.30	2.25	2.00	2.00	2.00	2.00	2.00	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
Save and prosper shares	4.00	2.60	2.25	2.25	3.00	3.00	3.00	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75

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
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	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						
Mar	13.00	1.30	1.08	1.22	...	1.35
Jun	13.00	1.18	1.03	1.18	...	1.30
Sep	13.00	1.11	1.01	1.15	...	1.27
Dec	13.00	1.11	1.01	1.15	...	1.27
2018						
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
Oct	10.38	0.98	0.87	1.04	...	1.10
Nov	10.38	0.98	0.87	1.04	...	1.10
Dec	10.29	0.97	0.86	1.03	...	1.10
2020						
Jan	10.29	0.96	0.86	1.03	...	1.10
Feb	10.29	0.96	0.86	1.03	...	1.10
Mar	10.29	0.96	0.86	1.03	...	1.10
Apr	10.29	0.96	0.86	1.03	...	1.10
May	10.29	0.91	0.84	1.01	...	1.08
Jun	8.88	0.91	0.84	1.01	...	1.08
Jul	8.88	0.91	0.84	1.01	...	1.08
Aug	8.88	0.91	0.84	1.01	...	1.08
Sep	8.88	0.91	0.84	1.01	...	1.08

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
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	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											
Mar	1.54	5.00	1.05	4.75	3.09	7.00	6.13	0.74	0.50	0.02	0.25
Jun	1.54	5.00	1.20	4.75	3.09	7.00	5.65	0.98	0.50	0.08	0.25
Sep	1.54	5.00	0.95	4.75	3.13	7.00	4.98	1.03	0.50	0.00	0.25
Dec	1.54	5.00	1.16	4.75	3.15	7.00	4.17	1.32	0.50	0.00	0.25
2018											
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	0.50	7.00	1.95	2.33	0.50	0.00	0.25
Dec	1.54	5.00	1.24	4.75	0.50	7.00	2.05	2.37	0.50	0.00	0.25
2019											
Jan	1.54	5.00	1.24	4.75	0.50	7.00	2.27	2.37	0.50	0.00	0.25
Feb	1.54	5.00	1.24	4.75	0.50	7.00	2.27	2.39	0.50	0.00	0.25
Mar	1.54	5.00	1.24	4.75	0.50	7.00	2.19	2.40	0.50	0.00	0.25
Apr	1.54	5.00	1.24	4.75	0.50	7.00	2.16	2.38	0.50	0.00	0.25
May	1.54	5.00	1.20	4.75	0.50	7.00	2.10	2.35	0.50	0.00	0.25
Jun	1.54	5.00	1.20	4.75	0.50	7.00	1.95	2.17	0.50	0.00	0.25
Jul	1.54	5.00	1.22	4.75	0.50	7.00	1.80	2.10	0.50	0.00	0.25
Aug	1.54	5.00	1.22	4.75	0.50	7.00	1.84	1.95	0.50	0.00	0.25
Sep	1.54	5.00	1.20	4.75	0.50	7.00	1.74	1.89	0.50	0.00	0.25
Oct	1.54	5.00	1.22	4.75	0.50	7.00	1.55	1.65	0.50	0.00	0.25
Nov	1.54	5.00	1.22	4.75	0.50	7.00	1.61	1.54	0.50	0.00	0.25
Dec	1.54	5.00	1.22	4.75	0.50	7.00	1.32	1.54	0.50	0.00	0.25
2020											
Jan	1.54	5.00	1.19	4.75	0.50	7.00	1.25	1.52	0.50	0.00	0.25
Feb	1.54	5.00	1.07	4.75	0.50	7.00	1.34	1.52	0.50	0.00	0.25
Mar	1.54	5.00	1.09	4.75	0.50	7.00	1.85	0.29	0.50	0.00	0.25
Apr	1.54	5.00	1.03	4.75	0.50	2.00	1.08	0.14	0.50	0.00	0.25
May	1.54	5.00	1.03	4.75	0.50	2.00	1.78	0.13	0.50	0.00	0.25
Jun	1.54	5.00	...	...	0.50	2.00	1.28	0.16	0.50	0.00	0.25
Jul	1.54	5.00	...	...	0.50	2.00	1.10	0.13	0.50	0.00	0.25
Aug	1.54	5.00	...	...	...	...	...	...	...	0.00	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⁾	Total	Loans		Other		Total Deposits	Shares Deposits	Other Deposits		
								Mortgage Loans	Other Loans							
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	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																
Mar	-	14,251	5,541	5,541	-	-	37,432	37,432	-	3,617	60,842	42,227	41,362	866	13,187	5,428
Jun	-	14,264	6,244	6,244	-	-	37,682	37,682	-	3,527	61,718	42,645	41,794	851	13,565	5,509
Sep	-	14,223	6,399	6,399	-	-	38,214	38,214	-	3,514	62,350	42,932	42,064	869	13,869	5,548
Dec	-	15,333	5,812	5,812	-	-	38,648	38,648	-	3,456	63,249	43,399	42,561	838	14,194	5,656
2018																
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
Oct	-	16,445	6,055	6,055	-	-	42,014	42,014	-	3,786	68,300	44,560	43,678	882	17,215	6,525
Nov	-	16,460	6,055	6,055	-	-	42,138	42,138	-	3,696	68,350	44,449	43,571	879	17,325	6,575
Dec	-	16,364	6,055	6,055	-	-	42,082	42,082	-	3,698	68,199	44,106	43,246	860	17,420	6,673
2020																
Jan	-	17,026	5,703	5,703	-	-	42,271	42,271	-	3,650	68,650	44,427	43,567	859	17,499	6,724
Feb	-	17,280	5,704	5,704	-	-	42,341	42,341	-	3,594	68,918	44,531	43,667	864	17,610	6,777
Mar	-	17,239	5,902	5,902	-	-	42,432	42,432	-	3,612	69,185	44,688	43,813	874	17,703	6,794
Apr	-	17,474	5,901	5,901	-	-	42,496	42,496	-	3,614	69,485	44,841	43,967	874	17,811	6,833
May	-	17,906	5,901	5,901	-	-	42,517	42,517	-	3,589	69,912	45,132	44,260	872	17,929	6,851
Jun	-	18,519	5,901	5,901	-	-	42,493	42,493	-	3,550	70,462	45,603	44,729	874	18,063	6,795
Jul	-	18,705	6,197	6,197	-	-	42,506	42,506	-	3,499	70,907	45,937	45,056	882	18,143	6,826
Aug	-	18,532	6,544	6,544	-	-	42,628	42,628	-	3,492	71,196	46,116	45,234	881	18,205	6,875
Sep	-	18,790	6,544	6,544	-	-	42,730	42,730	-	3,509	71,574	46,361	45,472	888	18,301	6,912

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	
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	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
Dec	12,266,727	2,499,280	1,307,172	11,845	1,295,327	-	-	-	-	8,039,660	3,670,681	3,810,732	558,247	420,615
2020														
Mar	12,349,419	2,117,984	1,524,164	12,195	1,511,969	-	-	-	-	8,333,275	3,609,819	3,743,483	979,973	373,996
Jun	12,358,993	2,123,361	1,409,958	17,071	1,392,887	-	-	-	-	8,388,078	3,700,490	3,709,787	977,801	437,596
Sep	12,437,656	2,120,597	1,416,132	16,702	1,399,430	-	-	-	-	8,435,824	3,652,497	3,805,531	977,796	465,103

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.
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	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
Dec	12,266,727	206,838	8,301,983	5,804,486	-	5,804,486	-	2,497,497	3,567,917	2,847,357	720,560	189,989
2020												
Mar	12,349,419	401,549	8,147,205	5,758,853	-	5,758,853	-	2,388,352	3,591,310	2,894,950	696,360	209,355
Jun	12,358,993	209,731	8,398,356	5,867,657	-	5,867,657	-	2,530,699	3,576,073	2,909,713	666,360	174,833
Sep	12,437,656	219,581	8,365,745	5,836,475	-	5,836,475	-	2,529,270	3,694,257	2,902,897	791,360	158,073

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
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 ¹⁾	40,007,578	4,117,762	397,935	18,614	379,321	-	-	-	-	22,543,936	300,206	10,120,574	12,123,156	12,947,945
2014	52,635,574	4,210,863	529,360	38,569	490,791	-	-	-	-	34,144,459	326,510	10,319,936	23,498,013	13,750,892
2015														
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
Dec	68,854,625	32,823,304	376,525	34,260	342,265	-	-	-	-	16,533,463	3,087,097	7,820,489	5,625,877	19,121,334
2020														
Mar	70,049,004	33,743,066	383,037	34,424	348,613	-	-	-	-	12,008,826	3,087,097	3,275,418	5,646,311	23,914,075
Jun	71,558,299	37,305,253	410,013	34,506	375,507	-	-	-	-	12,988,978	3,087,097	6,190,718	3,711,163	20,854,056
Sep	71,125,032	37,366,304	435,097	3,708	431,388	-	-	-	-	12,717,659	3,038,133	6,190,718	3,488,808	20,605,972

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

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

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

Table 5.2(d)

Period Ended	Total Liabilities	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector				Public Sector	Total	Capital & Reserves		Loans Rec.
				Total	Business Firms	Indiv. Cust.	Other Cust.					
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 ¹⁾	40,007,578	54,882	-	-	-	-	-	-	31,319,300	29,859,798	1,459,502	8,633,396
2014	52,635,574	32,761	-	-	-	-	-	-	43,703,417	42,191,931	1,511,486	8,899,396
2015												
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
Dec	68,854,625	43,172	-	-	-	-	-	-	57,996,782	56,609,687	1,387,095	10,814,672
2020												
Mar	70,049,004	43,172	-	-	-	-	-	-	59,070,202	57,751,494	1,318,708	10,935,630
Jun	71,558,299	43,172	-	-	-	-	-	-	60,488,972	59,155,059	1,333,913	11,026,155
Sep	71,125,032	43,172	-	-	-	-	-	-	59,966,692	58,695,676	1,271,016	11,115,169

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

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

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

Table 5.3 (a)

Period Ended	Assets																		Total Assets/ Liabilities, Capital & Reserves	Liabilities					
	Foreign Sector					Banking System			Public Sector			Private Sector			Unclassified			Life Ins. Fund		Cap. and Res.	Foreign Liab. ²⁾	Other			
	Total	Comm. Banks Dep.	Secur.	Loans and Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Local Gov't Sec.	Other Gov't Sec. ¹⁾	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total						Fixed Assets	Other Assets	
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	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	
Dec	13,065.2	5,469.2	4,448.5	602.8	2,544.7	10,721.5	3,546.3	7,175.2	150.0	-	150.0	-	26,220.8	24,852.7	197.2	1,170.9	8,025.4	4,727.3	3,298.1	58,182.9	6,237.0	18,264.8	23,934.8	9,746.2	
2020																									
Mar	13,216.7	5,643.8	4,464.2	737.5	2,371.2	10,833.2	3,364.8	7,468.4	135.0	-	135.0	-	26,000.0	24,546.4	204.2	1,249.4	8,433.1	4,730.2	3,702.8	58,618.0	5,935.1	19,144.6	23,558.6	9,979.7	
Jun	12,689.2	5,283.9	4,390.4	718.6	2,296.3	11,016.8	3,545.2	7,471.6	120.0	-	120.0	-	25,988.8	24,511.7	227.8	1,249.3	8,544.1	4,757.1	3,787.0	58,358.9	6,023.5	18,923.4	23,506.0	9,905.9	
Sep	12,968.9	5,398.9	4,356.8	693.1	2,520.1	11,382.9	3,646.2	7,736.7	120.0	-	120.0	-	25,927.2	24,596.1	248.7	1,082.4	8,347.7	4,684.8	3,662.9	58,746.7	6,023.5	19,255.8	23,950.8	9,516.6	

Source: Life Insurance Companies.

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

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

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

Table 5.3(b)

Period Ended	Assets																		Total Assets/ Liabilities, Capital & Reserves	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector				Unclassified				Non - Life Ins. Fund	Cap. & Res.	Foreign Liab.	Other	
	Total	Comm. Banks Dep.	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	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
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	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
Dec	3,643.0	1,832.3	1,015.4	-	795.3	4,467.4	60.3	4,407.1	-	-	-	-	10,146.6	10,084.5	23.3	38.7	5,414.4	3,573.5	1,840.9	23,671.3	-	19,522.5	650.6	3,498.2
2020																								
Mar	4,031.4	2,075.4	974.3	-	981.7	4,534.3	65.4	4,468.9	-	-	-	-	10,415.0	10,352.5	23.1	39.4	5,265.9	3,637.0	1,628.9	24,246.6	-	20,121.8	759.3	3,365.5
Jun	3,678.4	1,876.7	878.7	-	923.0	4,636.2	35.7	4,600.5	-	-	-	-	10,523.7	10,462.5	23.0	38.2	5,516.9	3,624.2	1,892.8	24,355.1	-	20,040.3	746.0	3,568.8
Sep	3,716.6	2,073.7	997.1	-	645.8	4,543.5	40.4	4,503.1	-	-	-	-	10,859.3	10,799.4	22.9	36.9	5,677.3	3,624.6	2,052.8	24,796.7	-	20,920.1	705.7	3,170.8

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						
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	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	
Dec	16,708.2	7,301.4	5,464.0	602.8	3,340.0	15,188.9	3,606.6	11,582.3	150.0	-	150.0	-	36,367.3	34,937.2	220.5	1,209.7	13,439.8	8,300.8	5,139.0	81,854.2	6,237.0	37,787.3	24,585.5	13,244.4	
2020																									
Mar	17,248.1	7,719.3	5,438.5	737.5	3,352.9	15,367.5	3,430.2	11,937.2	135.0	-	135.0	-	36,415.0	34,898.9	227.4	1,288.8	13,699.0	8,367.2	5,331.8	82,864.6	5,935.1	39,266.4	24,317.9	13,345.3	
Jun	16,367.6	7,160.6	5,269.1	718.6	3,219.3	15,652.9	3,580.9	12,072.1	120.0	-	120.0	-	36,512.5	34,974.2	250.7	1,287.5	14,061.0	8,381.3	5,679.8	82,714.0	6,023.5	38,963.7	24,252.0	13,474.7	
Sep	16,685.5	7,472.6	5,353.9	693.1	3,165.9	15,926.3	3,686.6	12,239.8	120.0	-	120.0	-	36,786.5	35,395.6	271.6	1,119.3	14,025.1	8,309.4	5,715.7	83,543.4	6,023.5	40,175.9	24,656.5	12,687.4	

Source: Insurance Companies.

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

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

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

Table 5.4

Period Ended	Foreign Sector	Assets											Total Assets/ Liabilities, Capital & Reserves	Liabilities		
		Banking System			Public Sector			Private Sector			Other	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
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	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
Dec	21,680.4	7,831.5	101.9	7,729.6	397.6	397.6	0.0	-	44,037.8	43,960.5	77.3	725.4	74,672.7	73,840.1	-	832.6
2020																
Mar	21,412.7	7,624.6	57.2	7,567.5	528.8	528.7	0.0	-	43,561.6	43,485.9	75.7	1,682.3	74,810.0	73,985.7	-	824.3
Jun	20,991.4	7,841.9	80.2	7,761.8	528.8	528.7	0.0	-	44,554.7	44,479.8	74.9	1,870.0	75,786.9	74,895.2	-	891.6
Sep*	21,210.2	7,904.3	52.0	7,852.2	634.3	528.7	105.6	-	48,977.9	48,881.5	96.4	1,828.1	80,554.9	79,695.0	-	859.8

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.

* September 2020 data is preliminary.

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	299,459	72,825	39,893	3,509	36,384	6,759	6,609	150	-	142,025	48,703	12,681	80,640	37,957
Dec	305,848	73,711	41,068	3,755	37,314	6,603	6,453	150	-	147,061	49,138	12,841	85,082	37,405
2020														
Mar	309,258	74,522	42,139	3,534	38,605	6,565	6,430	135	-	145,666	49,432	11,223	85,011	40,366
Jun	312,880	76,788	43,834	3,713	40,121	6,549	6,429	120	-	144,937	49,606	11,188	84,143	40,772
Sep	319,235	77,383	44,472	3,759	40,713	7,298	7,073	226	-	149,648	49,789	11,116	88,744	40,434

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	
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	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	299,459	31,716	52,644	6,730	2,562	43,351	191,346	111,614	2,080	6,240	71,412	23,753
Dec	305,848	31,509	52,411	6,776	2,388	43,246	196,849	114,664	2,108	6,237	73,840	25,079
2020												
Mar	309,258	31,557	52,835	6,633	2,388	43,813	199,552	117,616	2,015	5,935	73,986	25,315
Jun	312,880	31,300	54,002	6,742	2,531	44,729	202,011	119,092	2,000	6,024	74,895	25,567
Sep	319,235	31,832	54,726	6,725	2,529	45,472	207,856	120,075	2,062	6,024	79,695	24,821

Source: Non-Bank Financial Institutions

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

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

Table 6.1

Period	Current Account			Capital Account					Overall Deficit/Surplus (3)+(8)	External Financing					Domestic Financing			
	Revenue (1)	Expenditure (2)	Balance (1) - (2) (3)	Receipts			Expenditure (7)	Balance (4) - (7) (8)		Total (11)+(12)+(13)+(14) (10)	Project Loans (11)	External Debt Payments (12)	Overseas Deposits (13)	Other (14)	Total (16)+(17) +(18) (15)	Banking System (net) (16)	Non-Bank Borrowing (17)	Other Financing (18)
				Total (5)+(6) (4)	Revenue (5)	External Grants (6)												
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	(23,992.0)	(9,319.4)	(5,264.8)	14,710.8	(15,346.0)	(5,280.0)	650.4	14,584.2	28,007.0	1,085.9	(14,508.7)
2016	177,322.1	170,151.8	7,170.2	7,877.1	2,469.3	5,407.8	46,618.1	(38,740.9)	(31,570.7)	7,836.8	12,824.7	(5,516.1)	-	528.3	23,733.8	8,482.5	1,588.0	13,663.3
2017	195,060.3	181,400.0	13,660.3	12,198.9	17.0	12,181.8	58,618.3	(46,419.4)	(32,759.1)	8,740.1	17,286.1	(8,930.8)	-	384.8	24,019.0	(1,535.6)	1,985.4	23,569.3
2018	217,016.4	199,612.3	17,404.1	10,773.4	3.8	10,769.6	55,019.4	(44,246.0)	(26,842.0)	5,501.6	17,249.4	(11,977.0)	-	229.2	21,340.4	(24,059.7)	(1,619.5)	47,019.5
2019	240,585.3	216,256.1	24,329.2	11,944.8	9.6	11,935.2	66,262.4	(54,317.7)	(29,988.4)	10,964.5	22,606.6	(11,690.2)	-	48.1	19,023.9	25,149.4	2,608.9	(8,734.3)
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	4,992.8	4,992.8	(6,350.0)	(3,034.4)	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	6,287.2	-	6,287.2	7,103.4	(816.2)	5,895.1	(2,043.3)	1,910.8	(3,954.1)	-	-	(3,851.8)	8,871.9	2,829.3	(15,553.0)
2nd Qtr	63,365.0	51,533.9	11,831.1	2,137.4	5.0	2,132.4	17,434.9	(15,297.5)	(3,466.5)	12,036.4	14,441.2	(2,452.8)	-	48.1	(8,569.9)	3,035.8	(115.9)	(11,489.8)
3rd Qtr	54,825.1	52,061.7	2,763.4	1,920.8	2.8	1,918.0	13,566.0	(11,645.1)	(8,881.8)	(1,747.8)	2,411.1	(4,158.8)	-	-	10,629.5	11,263.2	(537.4)	(96.3)
4th Qtr	69,891.3	66,867.7	3,023.6	1,599.3	1.8	1,597.6	28,158.1	(26,558.8)	(23,535.2)	2,719.1	3,843.6	(1,124.5)	-	-	20,816.1	1,978.5	432.9	18,404.7
2020																		
1st Qtr	56,092.4	47,044.0	9,048.4	369.0	1.3	367.8	2,845.3	(2,476.3)	6,572.1	(3,799.0)	-	(3,799.0)	-	-	(2,773.0)	13,345.5	(24.7)	(16,093.8)
2nd Qtr	55,410.2	52,142.6	3,267.6	109.3	0.5	108.7	14,431.6	(14,322.3)	(11,054.7)	1,577.1	-	1,577.1	-	-	9,477.6	6,967.4	(1,163.5)	3,673.6
3rd Qtr	56,297.7	51,849.0	4,448.7	3,618.7	-	3,618.7	19,331.0	(15,712.3)	(11,263.5)	15,554.4	11,588.9	3,965.5	-	-	(4,290.9)	5,304.2	1,010.7	(10,605.8)

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
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
2019	240,585.3	225,992.9	93,595.3	64,384.6	29,210.8	0.0	96,551.4	52,748.6	43,802.8	24,991.5	22,135.5	29.1	2,826.9	0.0
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	54,825.1	51,610.1	19,864.4	13,052.8	6,811.6	0.0	22,421.5	12,285.4	10,136.0	7,095.4	6,364.6	7.0	723.7	0.0
4th Qtr	69,891.3	65,418.0	26,156.4	18,350.1	7,806.4	0.0	30,072.3	15,647.9	14,424.4	7,204.9	6,536.9	7.0	660.9	0.0
2020														
1st Qtr	56,092.4	54,306.4	23,592.9	14,953.9	8,639.0	0.0	23,629.7	14,980.1	8,649.6	5,238.3	4,674.6	6.0	557.7	0.0
2nd Qtr	55,410.2	52,480.7	27,039.8	17,959.6	9,080.2	0.0	17,629.3	11,148.8	6,480.5	3,792.6	3,683.7	6.2	102.6	0.0
3rd Qtr	56,297.7	53,605.2	26,139.8	18,422.0	7,717.7	0.0	20,528.2	12,763.4	7,764.7	4,962.9	4,787.0	5.6	170.2	0.0

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										
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	
2019	10,854.7	1,150.4	0.0	2,179.0	608.9	766.9	1,796.6	4,352.8	4,311.7	41.2	14,592.4	3,968.9	1,600.1	919.4	812.5	1,881.0	2,900.0	2,510.5	0.0	
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	3,215.0	962.4	403.2	0.0	375.0	0.0	1,000.0	474.3	0.0	
4th Qtr	1,984.4	272.7	0.0	677.5	102.5	248.0	471.6	212.1	199.4	12.7	4,473.3	575.8	398.0	900.0	187.5	0.0	1,500.0	912.0	0.0	
2020																				
1st Qtr	1,845.5	306.5	0.0	512.1	80.9	166.1	466.7	301.4	292.8	8.6	1,785.9	695.3	331.6	5.0	0.0	0.0	0.0	754.0	0.0	
2nd Qtr	4,019.1	236.1	0.0	402.2	376.5	133.9	278.9	2,591.5	2,586.8	4.8	2,929.5	1,015.8	159.0	0.0	0.0	1,475.2	0.0	279.6	0.0	
3rd Qtr	1,974.4	328.2	0.0	497.2	75.8	153.6	430.6	489.0	479.0	10.1	2,692.5	752.5	237.6	0.0	0.0	0.0	0.0	1,702.4	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		Pension s	
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	
2019	216,256.1	207,683.1	68,550.9	57,908.0	9,525.0	2,800.2	6,025.9	6,809.2	2,385.6	5,726.9	667.2	834.0	23,133.9	81,224.2	8,555.8	920.3	46,974.3	14.7	24,759.1	8,573.0	
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	52,061.7	49,443.9	15,412.0	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	
4th Qtr	66,867.7	65,167.5	21,591.0	20,942.7	2,967.9	981.0	2,445.1	2,719.5	781.0	2,181.4	251.2	355.8	8,259.7	22,633.9	2,778.0	177.7	12,929.9	2.5	6,745.9	1,700.2	
2020																					
1st Qtr	47,044.0	44,379.8	16,365.6	7,307.2	517.3	530.9	659.0	889.6	232.1	835.8	119.1	129.3	3,394.0	20,707.1	1,305.3	151.4	13,019.2	0.6	6,230.6	2,664.1	
2nd Qtr	52,142.6	50,856.5	18,735.3	11,354.8	2,552.6	526.1	1,001.9	1,133.5	319.5	1,172.2	126.0	219.5	4,303.4	20,766.4	1,305.8	164.1	12,820.2	0.6	6,450.6	1,286.1	
3rd Qtr	51,849.0	49,380.8	16,960.6	12,362.1	1,910.5	643.0	1,201.3	1,671.8	561.3	1,394.6	153.4	176.1	4,650.0	20,058.0	1,464.8	314.3	11,940.6	2.3	6,336.0	2,468.2	

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	
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	115,118.2	6,351.6	49,658.9	27,779.3	2,407.5	28,921.0	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	-9,805.5	
2019	117,916.1	6,707.9	52,694.2	27,322.4	2,569.0	28,622.5	119,360.2	28,214.0	18,983.5	31,602.5	67.9	1,760.4	35,967.3	2,764.7	1,864.7	900.0	-1,444.1	
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	6,374.2	
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	28,236.3	1,683.8	12,577.0	7,056.0	604.8	6,314.6	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	-2,905.0	
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	
4th Qtr	31,791.1	2,834.5	13,591.7	7,272.7	684.5	7,407.7	32,643.8	7,418.1	5,908.0	8,774.8	20.6	465.2	9,694.9	362.1	362.1	0.0	-852.7	
2020																		
1st Qtr	26,543.1	1,075.1	12,785.0	5,442.7	627.0	6,613.4	27,928.7	7,923.1	4,009.9	5,839.6	21.1	396.7	9,406.3	332.0	332.0	0.0	-1,385.6	
2nd Qtr	28,549.2	1,322.3	11,519.7	4,321.0	300.2	11,086.0	21,298.5	4,675.0	3,844.2	3,794.5	27.9	286.8	7,979.8	690.4	690.4	0.0	7,250.7	
3rd Qtr ⁵⁾	28,124.8	821.4	11,221.2	4,376.5	38.3	11,667.4	23,432.0	6,120.9	3,251.7	4,631.3	14.3	34.1	9,161.9	218.0	218.0	0.0	4,692.8	

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.

⁵⁾ Figures for 3rd Qtr 2020 are preliminary.

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)								
							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	Other ²⁾
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	-10,619.1	6,694.3	-17,313.4	17,313.4	2,346.5	14,966.9	1,189.3	1,698.0	-1,504.8	10,682.0	0.0	0.0	0.0	2,902.5
2019	854.9	-2,299.0	7,098.5	-9,397.5	9,397.5	1,224.4	8,173.1	257.7	0.0	-4,117.1	10.0	0.0	0.0	0.0	12,022.5
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	-247.3	6,340.9	1,424.9	804.0	26.8	8,132.0	0.0	0.0	0.0	-4,046.8
2nd Qtr	521.3	-3,426.3	1,767.8	-5,194.1	5,194.1	824.0	4,370.1	-1,826.6	894.0	-1,534.6	99.0	0.0	0.0	0.0	6,738.3
3rd Qtr	11.5	-1,233.3	1,299.5	-2,532.8	2,532.8	-251.7	2,784.5	482.0	0.0	3.4	0.0	0.0	0.0	0.0	2,299.1
4th Qtr	261.4	-1,388.0	2,104.9	-3,492.9	3,492.9	2,021.5	1,471.5	1,108.9	0.0	-0.3	2,451.0	0.0	0.0	0.0	-2,088.1
2019															
1st Qtr	279.1	664.2	1,050.3	-386.1	386.1	433.5	-47.3	-1,614.1	0.0	-3,958.0	10.0	0.0	0.0	0.0	5,514.8
2nd Qtr	6.8	-137.9	2,789.8	-2,927.7	2,927.7	1,199.0	1,728.7	1,186.3	0.0	-492.5	0.0	0.0	0.0	0.0	1,035.0
3rd Qtr	565.8	-1,969.5	2,103.9	-4,073.4	4,073.4	915.3	3,158.1	400.9	0.0	-255.8	0.0	0.0	0.0	0.0	3,013.0
4th Qtr	3.1	-855.8	1,154.4	-2,010.2	2,010.2	-1,323.3	3,333.6	284.7	0.0	589.2	0.0	0.0	0.0	0.0	2,459.7
2020															
1st Qtr	5.5	-1,391.1	1,479.8	-2,870.9	2,870.9	-254.2	3,125.1	2,469.4	0.0	0.0	0.0	0.0	0.0	0.0	655.7
2nd Qtr	3.6	7,247.2	5,317.1	1,930.1	-1,930.1	230.4	-2,160.5	4,426.8	0.0	-1,262.5	0.0	0.0	0.0	0.0	-5,324.7
3rd Qtr ³⁾	10.5	4,682.2	1,128.1	3,554.1	-3,554.1	-276.9	-3,277.3	-6,504.6	0.0	673.3	0.0	0.0	0.0	0.0	2,554.1

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

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

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

³⁾ Figures for 3rd Qtr 2020 are preliminary.

DOMESTIC PUBLIC BONDED DEBT ¹⁾
(G\$ Million)

Table 7.1

Period Ended	Total	Bonds	Debentures ²⁾	CARICOM Loan ³⁾	Policy Instruments	
					Monetary	Fiscal ⁴⁾
2010	100,489.5	3.4	6,823.5	523.2	93,139.4	0.0
2011	104,937.2	3.4	5,848.5	491.9	98,593.4	0.0
2012	93,461.9	3.4	4,873.5	456.2	88,128.8	0.0
2013	98,815.3	3.4	3,898.5	424.7	94,488.7	0.0
2014	78,437.7	3.4	3,898.5	390.3	74,145.6	0.0
2015						
Mar	78,438.0	3.4	3,898.5	390.3	74,145.8	0.0
Jun	75,867.8	3.4	3,898.5	372.5	71,593.4	0.0
Sep	78,867.9	3.4	3,898.5	372.5	74,593.5	0.0
Dec	81,693.3	3.4	3,898.5	354.8	77,436.6	0.0
2016						
Mar	83,997.6	3.4	3,898.5	354.8	79,740.9	0.0
Jun	84,439.5	3.4	3,898.5	337.0	80,200.5	0.0
Sep	90,761.8	3.4	8,781.0	337.0	81,640.4	0.0
Dec	90,571.6	3.4	8,781.0	319.3	81,468.0	0.0
2017						
Mar	90,433.7	3.4	8,536.9	319.3	81,574.2	0.0
Jun	90,247.5	3.4	8,536.9	301.6	81,405.7	0.0
Sep	89,364.2	3.4	8,536.9	301.6	80,522.4	0.0
Dec	88,816.2	3.4	8,536.9	283.8	79,992.1	0.0
2018						
Jan	88,572.1	3.4	8,292.7	283.8	79,992.1	0.0
Feb	88,572.1	3.4	8,292.7	283.8	79,992.1	0.0
Mar	89,572.1	3.4	8,292.7	283.8	80,992.1	0.0
Apr	87,472.1	3.4	8,292.7	283.8	78,892.1	0.0
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
Oct	79,054.1	3.4	8,048.6	232.8	3,252.2	67,517.1
Nov	79,534.2	3.4	8,048.6	212.9	3,252.2	68,017.1
Dec **	79,981.5	3.4	8,048.6	212.9	3,109.7	68,606.9
2020						
Jan	80,737.4	3.4	7,804.5	212.9	3,109.7	69,606.9
Feb	80,237.4	3.4	7,804.5	212.9	3,109.7	69,106.9
Mar	81,237.4	3.4	7,804.5	212.9	3,109.7	70,106.9
Apr	81,237.4	3.4	7,804.5	212.9	3,109.7	70,106.9
May	81,219.7	3.4	7,804.5	195.2	2,757.3	70,459.3
Jun	80,847.1	3.4	7,804.5	195.2	2,757.3	70,086.7
Jul	80,847.1	3.4	7,804.5	195.2	2,757.3	70,086.7
Aug	88,847.1	3.4	7,804.5	195.2	2,757.3	78,086.7
Sep	88,947.1	3.4	7,804.5	195.2	2,757.3	78,186.7

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.

** revised data

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

Table 7.2

Period Ended	Treasury Bills									
	Total Treasury Bills	Banking System			Non-Bank Financial Institutions	Public Sector			Private Sector	Non Residents
		Total	Bank of Guyana	Commercial Banks		Total	Public Enterprise	Nat. Insur. Scheme		
2010	93,139.4	66,547.1	1,032.9	65,514.2	14,833.6	11,758.2	-	11,758.2	0.5	-
2011	98,593.4	73,547.7	999.2	72,548.6	17,007.7	8,038.0	-	8,038.0	0.0	-
2012	88,128.8	70,253.5	996.9	69,256.6	11,063.9	6,811.4	-	6,811.4	-	-
2013	94,488.8	83,825.3	3,497.1	80,328.2	4,183.0	6,480.5	-	6,480.5	0.1	-
2014	74,145.6	63,540.1	1,606.5	61,933.6	4,895.0	5,710.5	-	5,710.5	-	-
	0.0									
2015	0.0									
Mar	74,145.8	62,540.3	1,606.7	60,933.6	5,895.0	5,710.5	-	5,710.5	-	-
Jun	71,593.4	60,631.6	998.0	59,633.6	6,197.8	4,764.0	-	4,764.0	-	-
Sep	74,593.5	62,925.4	998.1	61,927.3	6,904.2	4,764.0	-	4,764.0	-	-
Dec	77,436.6	65,738.5	998.1	64,740.4	6,881.1	4,807.1	-	4,807.1	10.0	-
2016										
Mar	79,740.9	67,388.2	998.2	66,390.1	7,541.4	4,811.4	-	4,811.4	-	-
Jun	80,200.5	68,277.6	998.1	67,279.6	7,052.5	4,868.4	-	4,868.4	2.0	-
Sep	81,640.4	68,168.5	998.1	67,170.4	6,963.7	6,508.3	-	6,508.3	-	-
Dec	81,468.0	68,151.1	997.7	67,153.4	6,980.6	6,336.4	-	6,336.4	-	-
2017										
Mar	81,574.2	65,268.9	997.3	64,271.6	5,962.4	10,342.9	4,000	6,342.9	-	-
Jun	81,405.7	64,321.2	997.3	63,323.9	6,909.2	10,175.4	4,000	6,175.4	-	-
Sep	80,522.4	64,217.0	997.3	63,219.7	7,013.4	5,292.1	4,000	5,292.1	-	-
Dec	79,992.1	64,733.8	997.3	63,736.5	6,576.3	8,682.1	4,000	4,682.1	0.1	-
2018										
Jan	79,992.1	64,635.1	997.3	63,637.8	6,674.9	8,682.1	4,000	4,682.1	0.1	-
Feb	79,992.1	64,335.1	997.3	63,337.8	6,974.9	8,682.1	4,000	4,682.1	0.1	-
Mar	80,992.1	65,429.5	997.3	64,432.2	6,880.5	8,682.1	4,000	4,682.1	0.1	-
Apr	78,892.1	63,776.9	997.3	62,779.6	6,433.2	8,682.1	4,000	4,682.1	0.1	-
May	73,754.9	60,476.8	997.3	59,479.5	6,153.2	7,125.0	4,000	3,125.0	-	-
Jun	71,104.9	57,926.8	1,147.3	56,779.5	6,053.2	7,125.0	4,000	3,125.0	-	-
Jul	71,104.9	57,732.7	997.3	56,735.4	6,247.3	7,125.0	4,000	3,125.0	-	-
Aug	71,104.9	57,532.7	997.3	56,535.4	6,447.3	7,125.0	4,000	3,125.0	-	-
Sep	72,104.9	58,532.7	997.3	57,535.4	6,447.3	7,125.0	4,000	3,125.0	-	-
Oct	72,104.9	58,615.6	997.3	57,618.3	6,364.4	7,125.0	4,000	3,125.0	-	-
Nov	72,004.8	58,457.3	997.3	57,460.0	6,422.6	7,125.0	4,000	3,125.0	-	-
Dec	72,004.8	58,457.3	997.3	57,460.0	6,422.6	7,125.0	4,000	3,125.0	-	-
2019										
Jan	73,504.8	59,594.8	997.3	58,597.5	6,785.1	7,125.0	4,000	3,125.0	-	-
Feb	73,504.8	63,394.8	997.3	62,397.5	6,985.1	3,125.0	-	3,125.0	-	-
Mar	73,504.8	63,394.8	997.3	62,397.5	6,985.1	3,125.0	-	3,125.0	-	-
Apr	72,504.8	62,794.8	997.3	61,797.5	6,585.1	3,125.0	-	3,125.0	-	-
May	71,584.7	61,994.7	1,497.3	60,497.4	6,965.1	2,625.0	-	2,625.0	-	-
Jun	71,727.2	61,994.7	1,497.3	60,497.4	6,965.1	2,767.5	-	2,767.5	-	-
Jul	69,269.3	59,630.4	997.3	58,633.1	7,129.4	2,509.6	-	2,509.6	-	-
Aug	69,769.3	60,730.4	997.3	59,733.1	6,529.4	2,509.6	-	2,509.6	-	-
Sep	70,769.3	61,580.4	997.3	60,583.1	6,679.4	2,509.6	-	2,509.6	-	-
Oct	70,769.3	61,580.4	997.3	60,583.1	6,679.4	2,509.6	-	2,509.6	-	-
Nov	71,269.3	62,238.6	997.3	61,241.3	6,521.2	2,509.6	-	2,509.6	-	-
Dec	71,716.6	62,238.6	997.3	61,241.3	6,521.2	2,956.9	-	2,956.9	-	-
2020										
Jan	72,716.6	63,466.4	997.3	62,469.1	6,293.4	2,956.9	-	2,956.9	-	-
Feb	72,216.6	62,966.4	997.3	61,969.1	6,293.4	2,956.9	-	2,956.9	-	-
Mar	73,216.6	63,766.4	997.3	62,769.1	6,493.4	2,956.9	-	2,956.9	-	-
Apr	73,216.6	63,766.4	997.3	62,769.1	6,493.4	2,956.9	-	2,956.9	-	-
May	73,216.6	63,766.4	997.3	62,769.1	6,493.4	2,956.9	-	2,956.9	-	-
Jun	72,844.0	64,666.4	1,897.3	62,769.1	6,493.4	1,684.3	-	1,684.3	-	-
Jul	72,844.0	64,566.4	997.3	62,569.1	6,593.4	1,684.3	-	1,684.3	-	-
Aug	80,844.0	71,726.4	997.3	70,729.1	7,433.4	1,684.3	-	1,684.3	-	-
Sep	80,944.0	71,745.1	997.3	70,747.8	7,514.6	1,684.3	-	1,684.3	-	-

Source: Bank of Guyana.

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

Table 7.3

Period Ended	Total Amount Outstanding	Bonds			CARICOM Loans ²⁾	Debentures ³⁾						
		Total Bonds	Defence Bonds	GUYMINE Bonds ¹⁾		Total Debentures	Banking System		Non-Banks Financial Institutions	Public Sector		Private Sector
							Bank of Guyana	Commercial Banks		Public Enterprise	National Insurance	
2010	7,350.1	3.4	3.4	-	523.2	6,823.5	3,898.5	2,925.0	-	-	-	-
2011	6,343.8	3.4	3.4	-	491.9	5,848.5	3,898.5	1,950.0	-	-	-	-
2012	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.0	-	-	-	-
2013	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-
2014	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-
2015												
Mar	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-
Jun	4,274.4	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-
Sep	4,274.5	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-
Dec	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-	-	-
2016												
Mar	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-	-	-
Jun	4,239.0	3.4	3.4	-	337.0	3,898.5	3,898.5	-	-	-	-	-
Sep ⁴⁾	9,121.4	3.4	3.4	-	337.0	8,781.0	3,898.5	-	-	-	4,882.4	-
Dec	9,103.7	3.4	3.4	-	319.3	8,781.0	3,898.5	-	-	-	4,882.4	-
2017												
Mar	8,859.6	3.4	3.4	-	319.3	8,536.9	3,898.5	-	-	-	4,638.3	-
Jun	8,841.8	3.4	3.4	-	301.6	8,536.9	3,898.5	-	-	-	4,638.3	-
Sep	8,841.8	3.4	3.4	-	301.6	8,536.9	3,898.5	-	-	-	4,638.3	-
Dec	8,824.1	3.4	3.4	-	283.8	8,536.9	3,898.5	-	-	-	4,638.3	-
2018												
Jan	8,580.0	3.4	3.4	-	283.8	8,292.7	3,898.5	-	-	-	4,394.2	-
Feb	8,580.0	3.4	3.4	-	283.8	8,292.7	3,898.5	-	-	-	4,394.2	-
Mar	8,580.0	3.4	3.4	-	283.8	8,292.7	3,898.5	-	-	-	4,394.2	-
Apr	8,580.0	3.4	3.4	-	283.8	8,292.7	3,898.5	-	-	-	4,394.2	-
May	8,580.0	3.4	3.4	-	283.8	8,292.7	3,898.5	-	-	-	4,394.2	-
Jun	8,564.8	3.4	3.4	-	268.7	8,292.7	3,898.5	-	-	-	4,394.2	-
Jul	8,564.8	3.4	3.4	-	268.7	8,292.7	3,898.5	-	-	-	4,394.2	-
Aug	8,564.8	3.4	3.4	-	268.7	8,292.7	3,898.5	-	-	-	4,394.2	-
Sep	8,564.8	3.4	3.4	-	268.7	8,292.7	3,898.5	-	-	-	4,394.2	-
Oct	8,564.8	3.4	3.4	-	268.7	8,292.7	3,898.5	-	-	-	4,394.2	-
Nov	8,564.8	3.4	3.4	-	268.7	8,292.7	3,898.5	-	-	-	4,394.2	-
Dec	8,546.9	3.4	3.4	-	250.8	8,292.7	3,898.5	-	-	-	4,394.2	-
2019												
Jan	8,302.8	3.4	3.4	-	250.8	8,048.6	3,898.5	-	-	-	4,150.1	-
Feb	8,302.8	3.4	3.4	-	250.8	8,048.6	3,898.5	-	-	-	4,150.1	-
Mar	8,302.8	3.4	3.4	-	250.8	8,048.6	3,898.5	-	-	-	4,150.1	-
Apr	8,302.8	3.4	3.4	-	250.8	8,048.6	3,898.5	-	-	-	4,150.1	-
May	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	-	-	4,150.1	-
Jun	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	-	-	4,150.1	-
Jul	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	-	-	4,150.1	-
Aug	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	-	-	4,150.1	-
Sep	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	-	-	4,150.1	-
Oct	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	-	-	4,150.1	-
Nov	8,264.9	3.4	3.4	-	212.9	8,048.6	3,898.5	-	-	-	4,150.1	-
Dec **	8,264.9	3.4	3.4	-	212.9	8,048.6	3,898.5	-	-	-	4,150.1	-
2020												
Jan	8,020.8	3.4	3.4	-	212.9	7,804.5	3,898.5	-	-	-	3,906.0	-
Feb	8,020.8	3.4	3.4	-	212.9	7,804.5	3,898.5	-	-	-	3,906.0	-
Mar	8,020.8	3.4	3.4	-	212.9	7,804.5	3,898.5	-	-	-	3,906.0	-
Apr	8,020.8	3.4	3.4	-	212.9	7,804.5	3,898.5	-	-	-	3,906.0	-
May	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	-	-	3,906.0	-
Jun	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	-	-	3,906.0	-
Jul	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	-	-	3,906.0	-
Aug	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	-	-	3,906.0	-
Sep	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	-	-	3,906.0	-

Source: Bank of Guyana

¹⁾ Gyu mine bonds were re-issued to Citizen Bank as Debenture on February 1 2007.

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

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

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

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY
AND TERMS AS AT SEPTEMBER 30, 2020
(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 4 to 20	4,882,446,199	3,905,956,959	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	Supp. Cr. ¹⁾	Nationalisation	Bonds
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	1,246,478	510,627	716,647	2,240	13,450	3,477	37
2014	1,216,378	505,517	691,848	2,032	13,473	3,473	35
2015							
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	1,200,221	459,157	705,933	19,091	12,539	3,473	29
3rd Qtr**	1,208,686	466,292	707,278	19,077	12,539	3,473	29
4th Qtr	1,247,916	487,195	725,515	19,165	12,539	3,473	30
2018							
1st Qtr	1,261,190	496,404	729,865	18,878	12,539	3,473	31
2nd Qtr	1,251,870	485,508	731,590	18,765	12,539	3,440	29
3rd Qtr	1,270,485	470,396	765,706	18,376	12,539	3,440	29
4th Qtr	1,322,060	499,836	787,884	18,334	12,539	3,440	28
2019							
1st Qtr	1,267,810	448,027	785,780	17,996	12,539	3,440	29
2nd Qtr	1,274,045	450,849	789,235	17,954	12,539	3,440	28
3rd Qtr **	1,265,360	440,424	791,422	17,508	12,539	3,440	28
4th Qtr	1,305,472	456,518	815,311	17,635	12,539	3,440	30
2020							
1st Qtr	1,298,764	450,794	814,848	17,117	12,539	3,440	28
2nd Qtr	1,291,945	446,809	812,020	17,111	12,539	3,440	28
3rd Qtr	1,293,135	449,300	811,053	16,774	12,539	3,440	29

Source: Ministry of Finance.

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

** revised figures

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

Table 8.1(a)

Period	Consumer Goods										Intermediate Goods						Capital Goods							Misc.	
	Total	Non-Durable			Semi-Durable		Durable		Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining	Building	Other			
		Food for Households	Beverage & Tobacco	Other	Cloth. & Footwear	Other	Motor Car	Other																	
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	369,813.0	85,824.3	28,073.8	8,529.4	18,703.3	3,607.5	6,126.4	7,557.9	13,226.1	202,143.0	118,381.8	17,455.5	11,736.8	1,379.5	17,251.7	35,937.8	80,010.7	13,677.9	9,923.0	13,279.2	10,873.3	18,968.7	13,288.7	1,834.9	
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	22,651.5	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**																									
1st Qtr	101,364.4	22,664.4	8,203.3	1,967.5	4,674.1	1,371.7	1,415.4	2,004.6	3,027.8	52,006.0	23,506.5	3,323.3	7,055.9	172.9	6,060.1	11,887.4	26,258.3	1,404.6	2,008.6	2,755.7	13,028.9	4,223.1	2,837.4	435.7	
2nd Qtr	117,134.6	26,027.3	8,741.4	2,169.8	5,536.8	1,382.3	1,740.4	2,010.6	4,446.0	61,335.6	28,263.8	5,753.9	5,118.5	332.9	9,221.5	12,645.0	29,267.2	1,740.6	2,670.2	2,819.7	13,113.1	4,761.0	4,162.5	504.6	
3rd Qtr	134,257.9	26,617.6	8,060.4	1,861.5	5,665.8	1,489.9	2,731.0	1,980.1	4,829.0	69,410.6	27,086.7	3,483.9	11,133.6	246.7	10,932.9	16,526.7	37,658.5	1,503.0	1,502.6	2,171.0	25,016.5	4,004.9	3,460.5	571.3	
4th Qtr	148,786.7	27,252.4	9,358.6	2,689.7	4,897.1	1,545.2	2,214.8	2,045.1	4,501.8	89,035.9	28,474.1	4,358.6	32,701.1	248.2	7,229.2	16,024.7	31,760.3	1,814.2	1,824.6	2,968.6	16,059.3	5,256.7	3,836.9	738.1	
2019																									
1st Qtr	131,813.6	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	38,330.0	1,362.6	1,237.4	3,204.3	25,280.9	4,690.7	2,554.1	586.2	
2nd Qtr	154,196.5	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	49,868.7	1,435.8	1,346.3	2,661.5	36,681.6	4,655.0	3,088.4	651.5	
3rd Qtr	140,331.5	26,887.7	7,460.6	1,899.0	4,812.3	1,875.0	3,080.8	2,720.3	5,039.7	67,314.7	24,507.5	2,542.0	8,017.4	251.2	12,426.1	19,570.6	45,500.7	2,017.5	1,808.3	3,162.4	30,052.8	5,179.7	3,279.9	628.4	
4th Qtr	203,138.9	30,133.5	8,817.5	1,526.8	4,841.7	2,735.2	3,673.8	2,825.3	5,713.3	93,915.4	27,430.6	2,236.8	26,063.1	394.2	12,725.7	25,065.1	78,093.1	1,600.3	2,479.0	2,540.3	61,865.1	6,218.3	3,390.1	996.9	
2020																									
1st Qtr	127,050.5	22,361.0	8,104.2	903.1	3,421.5	1,058.6	1,267.1	2,644.8	4,961.7	58,852.0	22,513.1	3,863.8	5,914.6	297.3	7,486.7	18,776.6	45,294.7	2,211.2	2,328.2	2,762.5	29,134.3	5,571.0	3,287.4	542.8	
2nd Qtr	102,137.5	15,547.2	6,203.1	660.7	2,824.9	494.7	855.6	2,110.9	2,397.3	37,563.7	15,271.0	3,241.0	3,821.4	137.1	4,785.5	10,307.7	48,597.8	1,939.2	1,393.1	1,942.8	36,020.2	4,741.8	2,560.7	428.8	
3rd Qtr	88,927.2	25,951.7	9,492.4	2,294.9	4,953.1	1,062.2	2,004.1	2,115.8	4,029.3	41,138.0	18,756.3	2,812.0	3,230.6	188.3	4,966.5	11,184.2	21,471.3	2,314.4	2,826.2	3,843.1	3,893.4	5,406.8	3,187.5	366.2	

¹⁾ The value of imports from 1996 to 2006 were based on classifications from the ASYCUDA reports.

** 2018 data was revised to reflect Oil & Gas activities.

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
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	369,813.0	85,824.3	118,381.8	83,761.2	80,010.7	1,834.9
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**						
1st Qtr	101,364.4	22,664.4	23,506.5	28,499.5	26,258.3	435.7
2nd Qtr	117,134.6	26,027.3	28,263.8	33,071.8	29,267.2	504.6
3rd Qtr	134,257.9	26,617.6	27,086.7	42,323.8	37,658.5	571.3
4th Qtr	148,786.7	27,252.4	28,474.1	60,561.7	31,760.3	738.1
2019						
1st Qtr	131,813.6	21,027.8	24,569.3	47,300.2	38,330.0	586.2
2nd Qtr	154,196.5	28,343.4	25,802.8	49,530.0	49,868.7	651.5
3rd Qtr	140,331.5	26,887.7	24,507.5	42,807.2	45,500.7	628.4
4th Qtr	203,138.9	30,133.5	27,430.6	66,484.8	78,093.1	996.9
2020						
1st Qtr	127,050.5	22,361.0	22,513.1	36,338.9	45,294.7	542.8
2nd Qtr	102,137.5	15,547.2	15,271.0	22,292.7	48,597.8	428.8
3rd Qtr	88,927.2	25,951.7	18,756.3	22,381.7	21,471.3	366.2

Source: Bureau of Statistics.

** 2018 data was revised to reflect Oil & Gas activities.

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

Table 8.1(c)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
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	1,791.3	415.7	573.4	405.7	387.5	8.9
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**						
1st Qtr	490.9	109.8	113.8	138.0	127.2	2.1
2nd Qtr	561.8	124.8	135.6	158.6	140.4	2.4
3rd Qtr	643.9	127.7	129.9	203.0	180.6	2.7
4th Qtr	713.6	130.7	136.6	290.5	152.3	3.5
2019						
1st Qtr	632.2	100.9	117.8	226.9	183.8	2.8
2nd Qtr	739.6	135.9	123.8	237.6	239.2	3.1
3rd Qtr	673.1	129.0	117.5	205.3	218.2	3.0
4th Qtr	974.3	144.5	131.6	318.9	374.5	4.8
2020						
1st Qtr	609.4	107.2	108.0	174.3	217.2	2.6
2nd Qtr	489.9	74.6	73.2	106.9	233.1	2.1
3rd Qtr	426.5	124.5	90.0	107.3	103.0	1.8

Source: Bureau of Statistics.

** 2018 data was revised to reflect Oil & Gas activities.

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

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Crude Oil	Shrimp	Timber	Molasses	Rum	Gold	Other
2010	177,040.2	23,142.0	20,562.6	30,660.1	0.0	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	0.0	8,736.7	7,926.1	1,911.6	1,298.7	104,942.1	13,181.1
2012	284,900.6	30,813.7	27,011.6	40,105.5	0.0	13,059.0	7,976.3	1,258.5	5,456.2	146,521.6	12,698.0
2013	279,676.2	27,652.6	23,477.8	49,283.5	0.0	15,599.5	7,908.4	582.7	6,656.0	133,203.9	15,311.8
2014	238,381.0	25,741.9	18,173.9	51,514.7	0.0	12,832.7	11,030.5	1,006.9	6,196.2	96,993.8	14,890.4
2015											
1st Qtr	46,774.5	5,590.1	2,680.5	8,077.6	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	3,818.1	2,101.5	351.3	2,446.5	44,095.1	3,990.0
2018**											
1st Qtr	66,575.8	6,434.4	649.3	4,003.5	0.0	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	0.0	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	0.0	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	0.0	4,014.4	1,654.4	0.2	2,575.0	44,773.2	3,823.4
2019											
1st Qtr.	70,669.3	6,079.7	1,257.0	8,704.9	0.0	4,230.6	1,739.9	0.2	2,072.8	42,325.3	4,259.0
2nd Qtr.	76,772.8	7,463.5	1,254.9	12,397.3	0.0	4,332.0	1,830.3	0.2	2,342.0	43,412.9	3,739.5
3rd Qtr.	74,209.1	6,516.1	880.9	9,811.9	0.0	3,839.7	1,762.0	0.2	1,689.9	46,930.0	2,778.3
4th Qtr.	90,848.4	6,426.6	2,398.9	15,524.2	0.0	3,497.7	1,686.9	0.6	1,179.6	50,112.3	10,021.7
2020											
1st Qtr.	133,932.6	4,207.3	965.6	7,627.9	59,304.2	4,026.7	1,354.7	0.0	1,893.4	50,407.9	4,145.0
2nd Qtr.	125,410.8	4,582.9	1,240.8	17,828.6	34,964.9	2,389.3	1,346.8	0.0	1,439.5	58,949.2	2,668.8
3rd Qtr.	107,998.8	2,685.5	791.0	7,772.1	44,386.4	2,174.4	1,421.8	0.0	2,061.1	44,293.9	2,412.5

Source: Bureau of Statistics.

** 2018 data was revised to reflect Oil & Gas activities.

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

Table 8.2(b)

Period	Total	Bauxite	Sugar	Rice	Crude Oil	Shrimp	Timber	Molasses	Rum	Gold	Other
2010	873.8	114.2	101.5	151.3	0.0	43.2	48.5	6.3	5.6	346.4	56.7
2011	1109.8	133.3	123.4	173.2	0.0	43.0	39.1	9.4	6.4	517.1	64.9
2012	1394.0	150.8	132.1	196.2	0.0	63.9	39.0	6.2	26.7	716.9	62.1
2013	1361.4	134.6	114.2	239.8	0.0	76.0	38.5	2.8	32.4	648.5	74.5
2014	1154.6	124.7	88.0	249.5	0.0	62.2	53.4	4.9	30.0	469.8	72.1
2015											
1st Qtr	226.5	27.1	13.0	39.1	0.0	24.4	12.1	1.3	4.9	88.5	16.2
2nd Qtr	292.7	26.2	17.4	86.6	0.0	20.6	11.4	1.4	10.8	99.7	18.6
3rd Qtr	267.6	28.2	12.6	43.5	0.0	15.8	10.0	2.2	6.0	132.8	16.6
4th Qtr	347.5	22.8	35.5	51.6	0.0	15.9	10.2	3.5	8.7	180.1	19.2
2016											
1st Qtr	304.2	28.0	6.2	31.8	0.0	18.2	9.3	0.6	6.3	185.8	18.1
2nd Qtr	362.2	18.3	14.7	56.5	0.0	24.6	10.1	3.8	11.3	204.9	17.9
3rd Qtr	325.6	23.7	8.6	45.5	0.0	19.4	9.4	1.1	11.5	185.2	21.1
4th Qtr	429.7	22.1	44.0	45.0	0.0	20.6	11.6	2.7	8.0	254.8	21.0
2017											
1st Qtr	314.6	22.9	8.0	26.5	0.0	26.8	7.6	2.1	9.8	191.4	19.5
2nd Qtr	356.8	27.8	11.8	50.7	0.0	31.1	9.8	0.8	12.0	197.4	15.5
3rd Qtr	361.7	17.7	11.0	57.9	0.0	23.2	8.2	1.4	9.4	215.2	17.6
4th Qtr	394.8	36.1	17.7	66.0	0.0	18.5	10.2	1.7	11.8	213.5	19.3
2018**											
1st Qtr	322.4	31.2	3.1	19.4	0.0	37.3	8.2	0.2	12.8	192.3	18.0
2nd Qtr	378.9	34.3	7.1	91.7	0.0	27.5	9.5	0.2	12.7	177.4	18.5
3rd Qtr	294.4	29.0	5.9	24.6	0.0	13.2	7.7	0.0	8.8	182.3	22.8
4th Qtr	367.6	33.7	10.9	50.4	0.0	19.3	7.9	0.0	12.4	214.7	18.3
2019											
1st Qtr.	338.9	29.2	6.0	41.8	0.0	20.3	8.3	0.0	9.9	203.0	20.4
2nd Qtr.	368.2	35.8	6.0	59.5	0.0	20.8	8.8	0.0	11.2	208.2	17.9
3rd Qtr.	355.9	31.3	4.2	47.1	0.0	18.4	8.5	0.0	8.1	225.1	13.3
4th Qtr.	435.7	30.8	11.5	74.5	0.0	16.8	8.1	0.0	5.7	240.3	48.1
2020											
1st Qtr.	642.4	20.2	4.6	36.6	284.4	19.3	6.5	0.0	9.1	241.8	19.9
2nd Qtr.	601.5	22.0	6.0	85.5	167.7	11.5	6.5	0.0	6.9	282.7	12.8
3rd Qtr.	518.0	12.9	3.8	37.3	212.9	10.4	6.8	0.0	9.9	212.4	11.6

Source: Bureau of Statistics.

** 2018 data was revised to reflect Oil & Gas activities.

GUYANA: SELECTED EXPORTS BY VOLUME, VALUE AND UNIT VALUE ¹⁾

Table 8.3

Period	Rice			Sugar			Bauxite			Gold			Crude Oil			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 ('000 barrels)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)	
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	501,209	51,514,672	406,145	189,565	18,173,858	396,505	1,583,343	25,741,923	65,208	385,683	96,993,754	1,009,542	-	-	-	...	12,832,703	...	176,913	11,030,526	248,807	
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**																						
1st Qtr	49,628	4,003,531	80,670	7,814	649,254	83,088	443,667	6,434,430	14,503	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	1,483,279	63,488	491,863	7,146,453	14,529	136,659	36,985,799	270,642	-	-	-	...	5,740,029	...	30,330	1,974,813	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	108,309	9,811,892	90,592	8,963	880,910	98,283	469,984	6,516,061	13,864	154,378	46,930,027	303,994	-	-	-	...	3,839,712	...	22,770	1,762,047	77,385	
4th Qtr	168,937	15,524,211	91,893	31,271	2,398,862	76,712	550,977	6,426,558	11,664	165,226	50,112,316	303,296	-	-	-	...	3,497,685	...	22,466	1,686,855	75,085	
2020																						
1st Qtr	87,060	7,627,921	87,617	12,825	965,564	75,286	218,670	4,207,287	19,240	155,296	50,407,855	324,593	6,001	59,304,178	9,881,803	...	4,026,692	...	16,739	1,354,714	80,931	
2nd Qtr	206,879	17,828,550	86,178	16,089	1,240,804	77,120	143,054	4,582,929	32,036	172,472	1,439,512	8,346	6,535	34,964,924	5,350,572	...	2,389,330	...	18,914	1,346,832	71,207	
3rd Qtr	82,841	7,772,129	93,820	7,524	791,049	105,137	117,112	2,685,478	22,931	135,370	2,061,079	15,226	5,044	44,386,403	8,800,587	...	2,174,357	...	19,395	1,421,821	73,309	

Source: Bureau of Statistics.

¹⁾ The values are f.o.b.

** 2018 data was revised to reflect Oil & Gas activities.

VISIBLE TRADE
(G\$ Million)

Table 8.4(a)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
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	(128,872.5)	369,896.9	241,024.4	238,433.2	2,591.2
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**					
1st Qtr	(34,325.9)	102,346.1	68,020.2	67,220.6	799.6
2nd Qtr	(37,419.0)	117,134.6	79,715.7	79,000.6	715.1
3rd Qtr	(71,966.2)	134,257.9	62,291.7	61,391.0	900.8
4th Qtr	(71,681.4)	148,786.7	77,105.3	76,640.2	465.1
2019					
1st Qtr	(60,737.1)	131,813.6	71,076.5	70,669.3	407.1
2nd Qtr	(70,136.4)	154,196.5	84,060.1	76,771.5	7,288.5
3rd Qtr	(62,226.8)	140,161.0	77,934.2	74,210.3	3,723.9
4th Qtr	(109,660.4)	203,309.5	93,649.1	90,848.4	2,800.8
2020					
1st Qtr.	8,376.4	127,050.5	135,426.9	133,932.6	1,494.3
2nd Qtr	23,878.6	102,137.5	126,016.1	125,410.8	605.2
3rd Qtr	20,637.2	88,927.2	109,564.4	107,998.8	1,565.6

Sources: Bureau of Statistics and Bank of Guyana.

** 2018 data was revised to reflect Oil & Gas activities.

VISIBLE TRADE
(US\$ Million)

Table 8.4(b)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
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	(624.1)	1,791.3	1,167.2	1,154.6	12.5
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**					
1st Qtr	(164.6)	490.9	326.2	322.4	3.8
2nd Qtr	(179.5)	561.8	382.3	378.9	3.4
3rd Qtr	(345.2)	643.9	298.8	294.4	4.3
4th Qtr	(343.8)	713.6	369.8	367.6	2.2
2019					
1st Qtr	(291.3)	632.2	340.9	338.9	2.0
2nd Qtr	(336.4)	739.6	403.2	368.2	35.0
3rd Qtr	(299.3)	673.1	373.8	355.9	17.9
4th Qtr	(525.1)	974.3	449.2	435.7	13.4
2020					
1st Qtr	40.2	609.4	649.5	642.4	7.2
2nd Qtr	114.5	489.9	604.4	601.5	2.9
3rd Qtr	99.0	426.5	525.5	518.0	7.5

Sources: Bureau of Statistics.

** 2018 data was revised to reflect Oil & Gas activities.

INTERNATIONAL RESERVES AND FOREIGN ASSETS
(US\$ Million)

Table 8.5

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
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	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												
Mar	596.3	596.3	0.0	592.8	596.3	3.5	256.0	333.1	77.1	848.8	929.3	80.6
Jun	578.4	578.4	0.0	574.9	578.4	3.5	287.0	371.6	84.6	861.9	950.0	88.1
Sep	579.5	579.5	0.0	576.0	579.5	3.5	275.7	367.9	92.1	851.7	947.3	95.6
Dec	584.0	584.0	0.0	580.6	584.0	3.5	276.5	380.5	104.0	857.1	964.5	107.4
2018												
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	325.2	428.9	103.7	850.0	957.2	107.1
Oct	524.1	524.1	0.0	520.7	524.1	3.4	341.8	444.6	102.8	862.5	968.7	106.2
Nov	524.6	524.6	0.0	521.2	524.6	3.4	336.2	452.2	116.0	857.4	976.8	119.5
Dec	575.9	575.9	0.0	572.5	575.9	3.4	343.6	451.2	107.6	916.1	1027.1	111.1
2020												
Jan	592.7	592.7	0.0	589.3	592.7	3.4	359.2	473.1	113.9	948.5	1065.8	117.4
Feb	547.8	547.8	0.0	544.3	547.8	3.4	387.1	515.5	128.4	931.4	1063.2	131.8
Mar	499.2	499.2	0.0	495.8	499.2	3.4	369.1	494.1	125.0	864.9	993.3	128.4
Apr	501.2	501.2	0.0	497.7	501.2	3.4	389.0	512.9	123.9	886.8	1014.1	127.3
May	526.7	526.7	0.0	523.2	526.7	3.4	421.7	547.0	125.3	944.9	1073.7	128.8
Jun	573.1	573.1	0.0	569.7	573.1	3.4	392.3	505.5	113.2	962.0	1078.6	116.7
Jul	609.0	609.0	0.0	605.5	609.0	3.4	379.6	500.7	121.1	985.1	1109.7	124.5
Aug	649.0	649.0	0.0	645.5	649.0	3.4	388.3	515.6	127.3	1033.8	1164.6	130.8
Sep	638.8	638.8	0.0	635.4	638.8	3.4	394.2	531.0	136.8	1029.6	1169.8	140.2

Sources: Bank of Guyana and Commercial Banks

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

Table 8.6(a)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2018															
Jan	167,929,070	163,751,936	1,869,279	1,376,524	931,331	6,128,993	4,280,088	635,096	815,373	398,436	174,058,063	168,032,024	2,504,376	2,191,896	1,329,767
Feb	112,101,367	108,444,952	1,513,728	955,803	1,186,885	3,938,541	2,862,269	487,795	347,033	241,444	116,039,908	111,307,221	2,001,523	1,302,835	1,428,329
Mar	139,316,976	134,535,117	1,504,808	1,834,855	1,442,196	3,969,089	2,809,944	666,965	279,682	212,498	143,286,066	137,345,061	2,171,773	2,114,537	1,654,695
Apr	138,852,383	133,788,475	1,464,295	1,061,352	2,538,262	4,005,317	2,820,290	502,475	367,124	315,428	142,857,700	136,608,765	1,966,770	1,428,475	2,853,689
May	168,599,359	160,696,488	1,668,727	2,401,999	3,832,145	4,688,149	3,937,477	351,040	219,660	179,973	173,287,508	164,633,965	2,019,766	2,621,658	4,012,118
Jun	141,793,691	133,994,127	1,362,036	1,715,313	4,722,214	4,354,336	3,462,212	282,036	141,686	468,402	146,148,027	137,456,339	1,644,073	1,856,999	5,190,617
Jul	146,854,565	140,993,219	793,340	1,326,678	3,741,328	4,918,466	3,261,528	411,374	169,375	1,076,190	151,773,031	144,254,747	1,204,714	1,496,052	4,817,518
Aug	185,142,296	169,355,239	1,173,367	1,796,275	12,817,416	6,000,566	3,881,584	430,777	268,488	1,419,717	191,142,862	173,236,823	1,604,144	2,064,763	14,237,132
Sep	151,784,233	139,452,679	1,292,954	1,094,022	9,944,577	5,244,975	3,428,764	520,517	266,320	1,029,374	157,029,207	142,881,443	1,813,471	1,360,342	10,973,951
Oct	149,071,293	138,379,130	2,190,351	1,911,886	6,589,926	5,128,626	3,836,253	423,848	273,830	594,695	154,199,919	142,215,383	2,614,199	2,185,716	7,184,621
Nov	177,157,085	169,931,167	1,139,255	2,487,170	3,599,493	4,376,704	3,385,996	311,627	346,896	332,185	181,533,789	173,317,163	1,450,882	2,834,066	3,931,678
Dec	153,068,384	140,335,163	922,283	1,397,860	10,413,078	4,209,270	3,009,816	429,314	305,103	465,037	157,277,654	143,344,979	1,351,597	1,072,962	10,878,115
Total	1,831,670,701	1,733,657,693	16,894,422	19,359,735	61,758,851	56,963,033	40,976,221	5,452,866	3,800,567	6,733,379	1,888,633,734	1,774,633,914	22,347,288	23,160,303	68,492,229
2019															
Jan	186,705,618	177,302,032	2,444,124	2,533,954	4,425,508	5,199,545	3,450,708	416,341	211,146	1,121,350	191,905,164	180,752,740	2,860,465	2,745,100	5,546,858
Feb	151,228,024	144,644,923	1,198,238	1,748,052	3,636,812	3,089,000	2,106,496	366,932	250,842	364,730	154,317,024	146,751,419	1,565,171	1,998,894	4,001,541
Mar	168,868,489	156,979,805	640,738	9,484,512	1,763,435	3,331,223	2,293,138	409,719	300,753	327,613	172,199,712	159,272,943	1,050,457	9,785,265	2,091,047
Apr	147,803,813	136,392,071	1,335,739	8,791,877	1,284,127	2,991,778	2,171,472	372,652	206,314	241,341	150,795,591	138,563,543	1,708,391	8,998,191	1,525,467
May	213,202,261	208,925,376	1,576,558	1,848,700	851,627	4,278,718	2,916,842	467,397	188,674	705,805	217,480,979	211,842,218	2,043,955	2,037,374	1,557,431
Jun	175,392,694	167,069,508	5,171,830	1,869,366	1,281,989	4,382,385	3,127,214	290,398	115,483	849,290	179,775,079	170,196,722	5,462,228	1,984,849	2,131,280
Jul	203,662,004	197,168,930	1,980,065	3,228,710	1,284,299	4,365,944	3,370,561	269,579	210,817	514,987	208,027,948	200,539,491	2,249,644	3,439,527	1,799,286
Aug	159,957,205	155,151,178	2,217,163	1,498,054	1,090,811	2,808,735	1,892,399	168,743	278,525	469,068	162,765,940	157,043,577	2,385,906	1,776,579	1,559,878
Sep	170,888,339	163,003,021	3,184,544	2,334,484	2,366,290	2,366,132	1,777,875	144,468	143,754	300,035	173,254,471	164,780,896	3,329,012	2,478,238	2,666,326
Oct	178,522,427	173,664,274	1,669,690	1,481,319	1,707,144	2,491,184	1,655,500	315,312	164,417	355,955	181,013,611	175,319,774	1,985,002	1,645,736	2,063,099
Nov	194,989,509	186,735,034	1,452,488	1,829,656	4,972,332	3,788,636	2,455,952	366,737	240,400	725,547	198,778,145	189,190,986	1,819,225	2,070,055	5,697,879
Dec	197,325,972	193,129,540	1,251,463	2,054,184	890,785	4,029,078	2,553,746	309,909	280,826	884,597	201,355,050	195,683,286	1,561,372	2,335,010	1,775,382
Total	2,148,546,356	2,060,165,691	24,122,641	38,702,868	25,555,156	43,122,358	29,771,903	3,898,187	2,591,950	6,860,318	2,191,668,714	2,089,937,594	28,020,828	41,294,818	32,415,474
2020															
Jan	208,007,805	202,515,108	1,075,753	3,321,526	1,095,418	2,986,697	2,066,275	170,054	197,406	552,962	210,994,501	204,581,383	1,245,806	3,518,932	1,648,380
Feb	179,318,362	172,233,662	1,717,361	2,278,514	3,088,825	2,840,698	1,919,995	142,606	174,222	603,876	182,159,060	174,153,657	1,859,967	2,452,735	3,692,701
Mar	176,466,981	171,292,616	1,451,014	1,948,686	1,774,666	1,525,773	1,107,359	84,466	62,699	271,249	177,992,754	172,399,975	1,535,480	2,011,384	2,045,915
Apr	178,167,567	173,657,136	2,226,664	1,559,116	724,651	809,217	645,582	14,161	9,288	140,186	178,976,784	174,302,718	2,240,825	1,568,404	864,837
May	208,377,511	204,257,119	1,111,704	2,424,121	584,567	395,399	341,435	34,523	5,097	14,344	208,772,911	204,598,554	1,146,227	2,429,218	598,911
Jun	206,684,070	200,971,238	2,908,766	1,338,339	1,465,728	518,993	434,125	63,833	6,915	14,120	207,203,064	201,405,363	2,972,599	1,345,254	1,479,847
Jul	219,009,314	213,104,215	1,631,271	2,684,952	1,588,876	703,964	489,082	42,790	6,803	165,289	219,713,278	213,593,297	1,674,061	2,691,754	1,754,166
Aug	186,337,270	182,240,187	1,087,000	1,752,485	1,257,598	905,947	562,057	79,757	9,251	254,883	187,243,217	182,802,244	1,166,756	1,761,736	1,512,481
Sep	189,426,617	185,611,247	1,223,418	1,404,697	1,187,254	958,363	615,328	94,426	5,354	243,255	190,384,979	186,226,575	1,317,844	1,410,051	1,430,509
Total	1,751,795,498	1,705,882,530	14,432,949	18,712,435	12,767,583	11,645,051	8,181,238	726,616	477,033	2,260,164	1,763,440,548	1,714,063,768	15,159,565	19,189,469	15,027,747

Sources: Commercial Banks and Non-Bank Dealers.

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

Table 8.6(b)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2018															
Jan	135,998,055	130,286,796	3,123,547	1,674,583	913,129	5,085,243	3,681,354	478,317	664,687	260,885	141,083,298	133,968,150	3,601,864	2,339,270	1,174,014
Feb	113,287,302	109,558,651	1,424,964	1,090,281	1,213,406	4,406,046	3,058,195	626,346	433,805	287,701	117,693,348	112,616,846	2,051,310	1,524,085	1,501,107
Mar	129,756,001	125,119,206	1,382,777	1,791,919	1,462,099	3,652,539	2,586,478	562,992	281,903	221,165	133,408,540	127,705,684	1,945,769	2,073,822	1,683,264
Apr	148,030,518	143,818,812	1,411,706	892,626	1,907,374	3,852,393	3,017,746	406,918	213,689	214,040	151,882,910	146,836,558	1,818,623	1,106,315	2,121,414
May	177,623,342	170,301,998	1,221,950	1,910,355	4,189,039	4,532,939	3,650,308	316,388	338,925	227,317	182,156,280	173,952,306	1,538,338	2,249,281	4,416,356
Jun	143,388,334	135,382,810	960,936	2,062,102	4,982,486	4,261,169	3,485,071	341,054	157,034	278,010	147,649,503	138,867,881	1,301,990	2,219,136	5,260,496
Jul	147,448,973	142,445,329	772,373	1,110,314	3,120,957	4,588,689	2,540,800	575,742	209,705	1,262,442	152,037,662	144,986,129	1,348,115	1,320,019	4,383,399
Aug	186,924,695	170,193,291	1,487,968	1,733,773	13,509,663	6,066,350	4,335,819	322,577	244,923	1,163,031	192,991,044	174,529,110	1,810,545	1,978,696	14,672,694
Sep	161,781,111	151,500,511	1,399,977	1,158,171	7,722,452	5,789,240	3,843,209	543,816	231,424	1,170,791	167,570,351	155,343,720	1,943,793	1,389,596	8,893,243
Oct	150,881,267	139,553,599	2,290,008	1,587,953	7,449,708	4,716,093	3,755,449	284,161	223,673	452,809	155,597,360	143,309,048	2,574,169	1,811,626	7,902,517
Nov	171,345,444	162,410,515	1,244,051	2,982,484	4,708,394	4,350,304	2,975,042	449,266	341,775	584,220	175,695,747	165,385,557	1,693,317	3,324,259	5,292,614
Dec	155,176,169	143,106,338	879,325	1,427,710	9,762,796	4,525,900	3,217,140	473,611	322,751	512,397	159,702,069	146,323,478	1,352,936	1,750,461	10,275,193
Total	1,821,641,208	1,723,677,855	17,599,581	19,422,272	60,941,501	55,826,903	40,146,611	5,381,189	3,664,294	6,634,809	1,877,468,111	1,763,824,466	22,980,770	23,086,566	67,576,310
2019															
Jan	187,383,349	178,841,390	2,064,570	1,953,811	4,523,578	5,114,708	3,336,916	423,100	218,282	1,136,411	192,498,058	182,178,306	2,487,670	2,172,092	5,659,989
Feb	148,320,650	141,838,185	1,482,570	1,472,528	3,527,367	2,599,743	1,823,601	306,790	201,704	267,647	150,920,393	143,661,786	1,789,360	1,674,232	3,795,014
Mar	151,624,479	140,118,116	1,045,788	8,515,214	1,945,360	3,205,745	2,107,968	362,125	363,071	372,581	154,830,223	142,226,084	1,407,913	8,878,285	2,317,941
Apr	141,722,582	137,489,752	1,211,308	1,800,487	1,221,035	3,132,050	2,391,632	361,272	217,428	161,717	144,854,632	139,881,384	1,572,581	2,017,915	1,382,752
May	218,307,542	207,468,929	1,222,751	8,808,258	807,604	4,524,250	2,955,606	548,659	188,418	831,567	222,831,791	210,424,535	1,771,409	8,996,676	1,639,171
Jun	174,485,016	163,895,311	5,686,290	3,623,660	1,279,755	3,896,045	2,584,131	315,994	115,857	880,063	178,381,061	166,479,442	6,002,284	3,739,517	2,159,818
Jul	205,002,482	198,051,650	2,545,088	2,945,439	1,460,304	3,664,046	3,192,547	172,937	198,222	100,339	208,666,527	201,244,197	2,718,026	3,143,661	1,560,643
Aug	160,729,507	155,504,915	2,264,282	1,809,952	1,150,359	3,638,080	2,239,203	275,989	303,602	819,286	164,367,587	157,744,118	2,540,271	2,113,553	1,969,645
Sep	167,726,627	158,044,858	5,095,100	2,384,659	2,202,011	2,633,553	2,157,460	118,298	150,531	207,264	170,360,180	160,202,318	5,213,398	2,535,190	2,409,275
Oct	163,367,050	156,056,744	4,429,702	1,237,278	1,643,326	3,158,916	2,174,248	357,258	193,890	433,520	166,525,966	158,230,992	4,786,959	1,431,168	2,076,846
Nov	200,821,108	192,808,959	1,668,524	1,791,721	4,551,904	3,699,743	2,618,041	288,222	235,423	558,058	204,520,852	195,427,000	1,956,745	2,027,144	5,109,962
Dec	180,232,992	175,572,138	1,301,907	2,046,851	1,312,096	3,726,370	2,501,945	303,971	293,658	626,796	183,959,362	178,074,083	1,605,878	2,340,508	1,938,893
Total	2,099,723,384	2,005,690,947	30,017,878	38,389,858	25,624,701	42,993,248	30,083,298	3,834,616	2,680,085	6,395,249	2,142,716,632	2,035,774,245	33,852,495	41,069,943	32,019,950
2020															
Jan	208,576,325	202,862,942	1,259,301	3,435,036	1,019,045	3,033,486	2,293,967	61,751	183,505	494,264	211,609,810	205,156,909	1,321,052	3,618,540	1,513,309
Feb	167,413,186	162,566,704	1,093,682	1,537,887	2,214,913	2,657,184	1,648,134	189,998	152,575	666,477	170,070,369	164,214,838	1,283,680	1,690,462	2,881,389
Mar	162,102,411	154,338,146	3,006,457	2,522,457	2,235,351	985,256	900,015	4,210	62,887	18,144	163,087,667	155,238,161	3,010,667	2,585,344	2,253,495
Apr	160,946,361	156,814,136	1,547,612	1,789,628	794,986	868,706	851,947	2,268	5,929	8,561	161,815,067	157,666,083	1,549,880	1,795,557	803,547
May	183,025,141	179,842,029	929,759	1,522,855	730,499	321,823	272,160	26,904	19,373	3,386	183,346,964	180,114,189	956,663	1,542,228	733,885
Jun	209,661,053	203,348,311	2,665,810	2,169,592	1,477,340	371,897	361,812	523	8,904	658	210,032,950	203,710,123	2,666,333	2,178,496	1,477,998
Jul	238,355,876	232,276,076	1,591,599	2,737,114	1,751,086	1,060,609	425,240	164,071	14,417	456,881	239,416,485	232,701,316	1,755,671	2,751,531	2,207,967
Aug	196,153,930	192,397,953	1,395,120	1,386,301	974,557	917,174	527,894	72,003	18,334	298,944	197,071,104	192,925,847	1,467,123	1,404,634	1,273,501
Sep	171,117,289	167,355,791	1,144,316	1,821,273	795,909	697,433	665,984	14,341	5,310	11,798	171,814,722	168,021,775	1,158,656	1,826,583	807,707
Total	1,697,351,572	1,651,802,089	14,633,655	18,922,142	11,993,686	10,913,568	7,947,153	536,069	471,234	1,959,112	1,708,265,139	1,659,749,242	15,169,724	19,393,375	13,952,798

Sources: Commercial Banks and Non-bank Dealers.

BALANCE OF PAYMENTS
(US\$ Million)

Table 8.7

Item	2019 Jan-Sep	2020 Jan-Sep
CURRENT ACCOUNT	(1,436.07)	(669.28)
Merchandise Trade	(926.96)	253.68
Exports f.o.b.	1,117.85	1,779.41
Imports c.i.f.	(2,044.80)	(1,525.73)
Net Services	(840.35)	(1,394.75)
Non Factor Services (net)	(812.06)	(1,356.42)
Factor Services (net)	(28.29)	(38.33)
Unrequited Transfers	331.24	471.79
CAPITAL ACCOUNT	1,332.85	725.79
Capital Transfer	21.31	39.24
Medium and Long Term Capital (net)	1,354.44	746.15
Non-Financial Public Sector (net)	4.60	(142.34)
Disbursements	52.76	25.14
Amortization	(48.16)	(45.10)
Other	-	(122.39)
<i>Natural Resource Fund</i> ¹⁾	-	(122.39)
Private Sector (net)	1,349.84	888.49
Foreign Direct Investment	1,385.17	1,442.74
Portfolio Investment (Private Citizens)	(35.33)	(11.62)
Private Enterprises (Currency & Deposits) ²⁾	-	(542.63)
Short Term Capital (net) ³⁾	(42.90)	(59.60)
ERRORS AND OMISSIONS	14.91	(13.41)
OVERALL BALANCE	(88.31)	43.10
FINANCING	88.31	(43.10)
Change in Net Foreign Assets of Bank of Guyana (-increase) ⁴⁾	0.10	(62.90)
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	88.21	19.80
<i>Debt Relief</i>	50.74	-
<i>Debt Stock Restructuring</i>	-	-
<i>Debt Forgiveness</i>	37.47	19.80

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

Notes:

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

²⁾ The portion of oil revenue received by EEPGL and its partners is included here.

³⁾ Includes changes in Foreign Assets of Commercial Banks.

⁴⁾ Includes valuation changes.

INTERNATIONAL INVESTMENT POSITION
(US\$ Million)

Table 8.8

Item	2016				2017				2018				2019	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
NET INTERNATIONAL INVESTMENT POSITION	(1,970.7)	(1,958.8)	(2,001.2)	(2,032.1)	(2,087.0)	(2,252.5)	(2,248.8)	(2,332.5)	(2,562.7)	(2,846.1)	(3,178.6)	(3,473.5)	(3,748.7)	(4,151.6)
Net Direct Investment	(1,886.7)	(1,899.3)	(1,913.0)	(1,902.1)	(1,921.3)	(1,998.2)	(2,043.2)	(2,114.2)	(2,369.7)	(2,629.1)	(2,910.2)	(3,233.1)	(3,606.2)	(4,059.5)
Net Portfolio Investment	269.8	285.8	311.9	328.3	332.2	323.5	327.2	365.3	461.7	459.2	443.9	463.3	487.6	515.1
Equity and investment fund shares	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Debt Securities	269.7	285.7	311.8	328.2	332.1	323.4	327.1	365.2	461.6	459.1	443.8	463.2	487.5	515.0
Net Other Investment	(972.8)	(979.9)	(1,010.6)	(1,055.1)	(1,093.8)	(1,155.7)	(1,110.0)	(1,167.5)	(1,148.3)	(1,149.3)	(1,164.8)	(1,225.8)	(1,145.9)	(1,126.9)
Currency and Deposits	132.8	122.0	102.8	59.5	33.1	(4.9)	49.7	32.4	64.2	41.4	36.9	25.7	48.9	78.6
Loans	(1,039.1)	(1,036.9)	(1,047.8)	(1,054.1)	(1,058.6)	(1,081.5)	(1,091.9)	(1,137.5)	(1,150.8)	(1,145.4)	(1,159.8)	(1,212.0)	(1,158.6)	(1,171.4)
Insurance	6.4	6.6	6.0	5.9	1.3	0.5	1.1	1.2	1.1	1.3	1.3	1.2	1.0	1.3
Trade Credits	(123.1)	(123.1)	(123.1)	(123.1)	(122.7)	(121.5)	(120.4)	(120.4)	(119.0)	(116.8)	(115.4)	(114.7)	(113.7)	(111.9)
Other Accounts	172.7	174.9	174.9	180.1	176.5	171.0	171.0	176.3	175.6	195.3	197.4	199.3	201.7	197.2
SDR Liabilities	(122.5)	(123.4)	(123.4)	(123.4)	(123.4)	(119.4)	(119.4)	(119.4)	(119.4)	(125.2)	(125.2)	(125.2)	(125.2)	(120.7)
Reserve Assets	619.0	634.5	610.4	596.8	595.9	577.9	577.3	583.9	493.6	473.1	452.5	522.1	515.7	519.6
ASSETS	1,296.5	1,319.3	1,304.5	1,266.3	1,237.2	1,180.5	1,244.9	1,276.5	1,325.6	1,297.2	1,265.4	1,346.8	1,395.3	1,453.5
Direct Investment ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Portfolio Investment ²⁾	269.8	285.8	311.9	328.3	332.2	323.5	327.2	365.3	461.7	459.2	443.9	463.3	487.6	515.1
Equity and investment fund shares	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Debt Securities	269.7	285.7	311.8	328.2	332.1	323.4	327.1	365.2	461.6	459.1	443.8	463.2	487.5	515.0
Other Investment ³⁾	407.7	399.0	382.2	341.2	309.0	279.1	340.5	327.2	370.2	364.9	369.0	361.5	391.9	418.7
Currency and Deposits	228.1	217.0	201.1	155.0	131.3	107.0	168.3	149.7	193.1	168.1	170.2	160.8	188.7	219.9
Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance	6.9	7.0	6.2	6.1	1.2	1.2	1.2	1.2	1.4	1.4	1.4	1.4	1.6	1.6
Trade Credits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Accounts	172.7	174.9	174.9	180.1	176.5	171.0	171.0	176.3	175.6	195.3	197.4	199.3	201.7	197.2
Reserve Assets ⁴⁾	619.0	634.5	610.4	596.8	595.9	577.9	577.3	583.9	493.6	473.1	452.5	522.1	515.7	519.6
LIABILITIES	3,267.2	3,278.1	3,305.8	3,298.4	3,324.1	3,433.0	3,493.6	3,608.9	3,888.2	4,143.3	4,444.0	4,820.3	5,144.0	5,605.1
Direct Investment	1,886.7	1,899.3	1,913.0	1,902.1	1,921.3	1,998.2	2,043.2	2,114.2	2,369.7	2,629.1	2,910.2	3,233.1	3,606.2	4,059.5
Portfolio Investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity and investment fund shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Investment	1,380.5	1,378.9	1,392.8	1,396.3	1,402.9	1,434.8	1,450.4	1,494.7	1,518.5	1,514.2	1,533.9	1,587.2	1,537.8	1,545.6
Currency and Deposits	95.3	95.0	98.3	95.5	98.2	111.8	118.6	117.3	128.9	126.7	133.3	135.1	139.8	141.4
Loans	1,039.1	1,036.9	1,047.8	1,054.1	1,058.6	1,081.5	1,091.9	1,137.5	1,150.8	1,145.4	1,159.8	1,212.0	1,158.6	1,171.4
Insurance	0.6	0.5	0.2	0.2	(0.1)	0.7	0.1	0.1	0.4	0.2	0.2	0.2	0.6	0.3
Trade Credits	123.1	123.1	123.1	123.1	122.7	121.5	120.4	120.4	119.0	116.8	115.4	114.7	113.7	111.9
Other Accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SDR ⁵⁾	122.5	123.4	123.4	123.4	123.4	119.4	119.4	119.4	119.4	125.2	125.2	125.2	125.2	120.7

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

¹⁾ Direct Investment includes equity investment and debt investment.

²⁾ Portfolio Investment includes equity and debt securities.

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

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

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

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

Table 9.1

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

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
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	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						
Mar	1.0000	2.0000	2.0000	2.7000	128.0107	6.7172
Jun	1.0000	2.0000	2.0000	2.7000	129.0398	6.7229
Sep	1.0000	2.0000	2.0000	2.7000	129.8152	6.7325
Dec	1.0000	2.0000	2.0000	2.7000	125.0711	6.7431
2018						
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
Oct	1.0000	2.0000	2.0000	2.7000	136.2745	6.7586
Nov	1.0000	2.0000	2.0000	2.7000	133.6538	6.7542
Dec	1.0000	2.0000	2.0000	2.7000	131.1321	6.7482
2020						
Jan	1.0000	2.0000	2.0000	2.7000	141.2206	6.7382
Feb	1.0000	2.0000	2.0000	2.7000	136.9975	6.7670
Mar	1.0000	2.0000	2.0000	2.7000	135.3908	6.7301
Apr	1.0000	2.0000	2.0000	2.7000	142.9517	6.7244
May	1.0000	2.0000	2.0000	2.7000	143.4874	6.7161
Jun	1.0000	2.0000	2.0000	2.7000	140.0111	6.7400
Jul	1.0000	2.0000	2.0000	2.7000	148.0087	6.7346
Aug	1.0000	2.0000	2.0000	2.7000	149.2881	6.7357
Sep	1.0000	2.0000	2.0000	2.7000	142.1048	6.7626

Sources: International Monetary Fund & Bank of Guyana.

EXCHANGE RATE
(G\$/US\$)

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
2010	203.50	203.64
2011	203.75	204.02
2012	204.50	204.36
2013	206.25	206.08
2014	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		
Mar	206.50	206.50
Jun	206.50	206.50
Sep	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
Oct	208.50	208.50
Nov	208.50	208.50
Dec	208.50	208.50
2020		
Jan	208.50	208.50
Feb	208.50	208.50
Mar	208.50	208.50
Apr	208.50	208.50
May	208.50	208.50
Jun	208.50	208.50
Jul	208.50	208.50
Aug	208.50	208.50
Sep	208.50	208.50

EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

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

EXCHANGE CROSS RATES (SEPTEMBER 30, 2020)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	142.105	6.763
Barbados \$	0.500	1.000	1.000	1.350	104.250	71.052	3.381
Belize \$	0.500	1.000	1.000	1.350	104.250	71.052	3.381
E.C. \$	0.370	0.741	0.741	1.000	77.222	52.631	2.505
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.682	0.032
Jamaica \$	0.007	0.014	0.014	0.019	1.467	1.000	0.048
Trinidad \$	0.148	0.296	0.296	0.399	30.831	21.013	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	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019				2020								
	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)	1.0009	1.0213	0.9933	1.0632	1.1591	1.3847	1.3348	1.2767	1.3444	1.3358	1.3304	1.3242	1.3178	1.3071	1.3277	1.3903	1.4060	1.3981	1.3564	1.3515	1.3251	1.3208
EURO	0.7484	0.7729	0.7585	0.7259	0.8257	0.9203	0.9490	0.8447	0.8794	0.8846	0.8854	0.9075	0.9005	0.9003	0.9159	0.9034	0.9199	0.9158	0.8889	0.8742	0.8457	0.8479
JAPAN (Japanese yen)	81.4500	77.4403	86.5821	105.2757	119.7645	120.3051	116.0698	112.9296	112.2767	111.1351	108.0811	107.4480	109.1913	109.2634	109.9186	107.6896	107.8645	107.2145	107.6419	106.8365	105.9912	105.6324
SWEDEN (Swedish krona)	10.3331	6.8877	6.5108	6.4290	7.8048	8.4449	9.2107	8.3868	9.0456	9.2879	9.4097	9.7063	9.4335	9.4940	9.6817	9.8210	10.0227	9.7326	9.3182	9.0622	8.7199	8.8376
UNITED KINGDOM (Pound sterling)	0.9837	0.6456	0.6150	0.6034	0.6416	0.6774	0.8014	0.7460	0.7893	0.7589	0.7890	0.8098	0.7634	0.7647	0.7704	0.8081	0.8060	0.8129	0.7992	0.7909	0.7616	0.7714

Source: International Monetary Fund

COMMODITY PRICES

Table 9.4 (b)

Commodity (Units)	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019				2020								
	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)	1,390.55	1,641.84	1,684.76	1,224.45	1,200.62	#####	#####	#####	1250.40	1,300.90	1,359.04	1,510.58	1479.13	1,560.67	1,597.10	1,591.93	1,683.17	1,715.91	1,732.22	1,846.51	1,968.63	1,921.92
ALUMINIUM (US \$/MT)																						
All origins (London)	2,356.70	2,024.38	2,086.76	1,739.81	1,909.46	#####	#####	#####	1920.38	1,871.21	1,755.95	1,753.51	1771.38	1,773.09	1,688.10	1,610.89	1,459.93	1,466.37	1,568.57	1,643.81	1,737.26	1,743.77
Sugar																						
EEC Import Price (US cents/pound)	25.97	25.95	26.84	27.23	26.02	24.96	20.79															
EEC Import Price (US\$/kg)	0.43	0.43	0.43	0.45	0.40	0.36	0.34	0.39	0.37	0.37	0.37	0.36	0.36	0.36	0.36	0.35	0.36	0.36	0.37	0.37	0.39	0.39
US import price (US cents/pound)	38.42	36.56	22.56	20.55	24.81	25.83	29.29															
US import price (US\$/kg)	0.85	0.80	0.49	0.44	0.55	0.57	0.64	0.59	0.56	0.58	0.58	0.57	0.57	0.57	0.59	0.60	0.57	0.57	0.57	0.59	0.60	0.59
International sugar agreement price (US cents/pound)	31.08	23.42	19.20	16.41	14.99	15.00	18.83															
International sugar agreement price (US\$/kg)	0.62	0.51	0.43	0.36	0.34	0.32	0.41	0.32	0.28	0.28	0.28	0.26	0.30	0.31	0.33	0.26	0.23	0.24	0.27	0.27	0.29	0.28
OIL (US\$/bri.)																						
U.K. Brent	91.80	107.97	109.64	110.63	62.16	37.72	54.07	64.21	56.46	66.41	63.30	62.33	65.85	63.60	55.00	32.98	23.34	31.02	39.93	42.81	44.26	41.09
Rice (US\$/metric ton)																						
Thailand (Bangkok)	536.78	580.91	565.52	447.55	411.00	356.00	367.55	406.00	379.33	406.00	420.00	427.00	432.00	451.00	450.00	494.00	564.00	510.00	520.00	480.00	505.00	507.00
Timber (US\$/cubic metre)																						
Hardwood logs (Malaysia, Sarawak)	306.54	387.90	354.80	287.35	249.39	244.60	256.42	263.62	265.43	267.74	275.39	277.06	272.80	272.40	270.56	276.93	276.24	277.73	276.71	278.89	280.84	282.12
Coconut oil (US \$/MT)																						
Philippines (New York)	1,711.96	1,439.00	785.00	1,269.00	1,215.00	#####	#####	#####	796.27	678.56	635.60	724.03	1015.66	1,003.72	844.12	837.72	834.51	829.56	920.02	888.31	981.30	1,031.54

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											
	2018				2019				2020			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	159.39	211.72	269.40	231.52	154.01	212.68	263.97	224.06	156.87	213.78	254.52	223.53
Feb	159.84	211.40	274.72	236.78	155.85	214.30	260.67	226.91	156.66	213.73	256.91	222.36
Mar	160.51	211.40	275.97	238.59	155.91	214.39	260.64	226.71	153.99	213.51	251.05	219.96
Apr	161.44	211.34	278.34	237.75	155.35	214.47	260.95	227.23	153.25	213.38	255.54	222.50
May	160.73	211.24	274.61	240.19	155.09	213.17	260.34	225.99	154.01	213.78	250.15	221.45
Jun	160.13	211.48	271.39	234.18	155.30	212.14	259.29	221.94	155.63	214.04	252.18	226.13
Jul	160.40	211.67	269.91	230.56	155.56	213.32	258.23	225.55	156.00	214.36	251.53	225.87
Aug	159.41	211.78	266.64	230.24	156.32	213.58	252.00	224.62	154.49	214.66	252.90	226.46
Sep	159.07	211.39	264.02	224.59	156.14	214.40	251.90	225.49	156.15	214.66	250.68	225.65
Oct	157.94	211.59	262.10	223.12	156.24	214.82	248.83	224.54				
Nov	156.61	211.65	262.91	223.30	154.82	213.81	251.91	224.57				
Dec	156.31	211.88	263.41	222.08	156.56	213.47	253.62	222.50				
Month	Selling Rate											
	2018				2019				2020			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	167.31	213.88	285.19	247.60	163.38	214.96	277.15	238.77	162.35	216.14	267.55	234.04
Feb	166.79	213.13	290.61	252.94	164.20	216.45	279.13	239.55	163.00	216.29	265.71	227.10
Mar	165.82	213.68	292.43	256.14	161.06	216.69	279.09	239.91	161.94	215.84	275.55	223.94
Apr	167.16	213.69	296.97	252.37	163.56	216.48	277.34	242.87	161.74	215.41	268.84	241.73
May	167.41	213.72	291.77	252.67	161.77	215.72	273.38	238.65	160.43	215.76	272.98	241.80
Jun	167.74	213.91	288.23	251.18	162.35	214.47	272.33	234.64	160.66	216.21	277.05	248.79
Jul	166.81	213.98	283.98	244.30	162.26	215.60	268.83	237.31	161.40	216.09	276.94	248.59
Aug	167.06	214.25	281.47	239.05	162.01	216.00	262.70	237.27	161.84	216.79	273.07	246.16
Sep	166.33	213.82	279.58	239.34	161.82	216.54	262.54	235.34	163.51	217.06	279.82	248.17
Oct	165.28	214.00	279.78	238.59	162.26	217.02	263.89	237.60				
Nov	164.55	214.27	281.07	240.44	161.82	216.36	261.86	238.43				
Dec	164.42	214.44	279.92	235.20	159.10	215.92	266.72	234.54				
Month	Mid Rate											
	2018				2019				2020			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	163.35	212.80	277.30	239.56	158.69	213.82	270.56	231.42	159.61	214.96	261.04	228.78
Feb	163.32	212.26	282.66	244.86	160.02	215.37	269.90	233.23	159.83	215.01	261.31	224.73
Mar	163.17	212.54	284.20	247.37	158.48	215.54	269.86	233.31	157.97	214.68	263.30	221.95
Apr	164.30	212.51	287.65	245.06	159.45	215.47	269.14	235.05	157.49	214.40	262.19	232.12
May	164.07	212.48	283.19	246.43	158.43	214.45	266.86	232.32	157.22	214.77	261.56	231.63
Jun	163.93	212.70	279.81	242.68	158.83	213.31	265.81	228.29	158.15	215.12	264.62	237.46
Jul	163.61	212.82	276.94	237.43	158.91	214.46	263.53	231.43	158.70	215.23	264.24	237.23
Aug	163.23	213.02	274.06	234.64	159.16	214.79	257.35	230.95	158.16	215.73	262.98	236.31
Sep	162.70	212.61	271.80	231.96	158.98	215.47	257.22	230.42	159.83	215.86	265.25	236.91
Oct	161.61	212.79	270.94	230.86	159.25	215.92	256.36	231.07				
Nov	160.58	212.96	271.99	231.87	158.32	215.09	256.88	231.50				
Dec	160.36	213.16	271.66	228.64	157.83	214.69	260.17	228.52				

Source: Commercial Banks and Non-Bank Cambios.

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

Table 10.1

Item	2012	2013	2014	2015	2016	2017	2018	2019
PRODUCT								
Sugar	13,420	12,227	8,990	13,349	11,760	9,264	5,278	4,819
Rice	41,562	44,294	44,955	47,642	28,947	34,203	37,732	39,951
Other Crops	105,691	105,610	99,857	106,850	99,509	128,920	98,085	92,868
Livestock	20,564	22,045	20,400	22,479	19,432	19,494	22,604	26,487
Forestry	17,554	23,355	25,759	24,430	17,429	19,158	19,288	14,465
Fishing	12,444	12,023	9,618	10,112	11,643	12,102	11,291	11,216
Mining and Quarrying	100,988	88,008	78,146	82,572	137,882	121,687	127,650	161,409
<i>Petroleum and gas; and support services</i>	397	382	551	2,068	2,939	4,981	9,876	18,702
Manufacturing	49,950	54,324	51,523	52,489	45,976	46,959	46,426	54,467
Electricity Supply	3,905	5,825	6,183	14,127	15,451	10,799	5,467	5,948
Water supply and sewerage	2,555	2,587	3,262	2,630	2,452	2,562	2,659	3,031
Construction	63,366	68,643	68,744	66,643	70,230	74,953	78,944	84,625
Services	357,054	367,746	381,623	389,794	410,093	434,588	457,002	482,335
<i>Wholesale and retail trade and repairs</i>	81,866	78,064	76,662	64,626	65,484	71,423	74,404	80,356
<i>Transport and storage</i>	29,738	29,442	30,306	30,752	31,348	33,518	36,834	34,127
<i>Accommodation and food services</i>	2,915	3,169	3,465	3,898	4,236	4,425	4,867	5,228
<i>Information and communication</i>	18,678	19,537	21,084	20,934	23,121	23,194	24,579	24,139
<i>Financial and insurance activities</i>	34,649	37,799	37,555	41,119	41,688	42,237	42,678	45,404
<i>Real estate activities</i>	71,724	73,684	76,300	79,648	81,314	84,117	85,489	87,305
<i>Professional, scientific and technical services</i>	3,948	4,137	4,138	4,272	4,481	4,902	5,171	5,404
<i>Administrative and support services</i>	49,734	52,416	56,001	58,853	62,047	65,234	66,727	71,049
<i>Public administration</i>	30,758	33,675	36,733	41,013	47,303	52,434	58,993	67,663
<i>Education</i>	19,292	20,432	22,191	26,146	28,249	29,752	32,478	36,002
<i>Human health and social work</i>	7,985	9,349	10,886	12,101	14,227	16,489	17,605	18,237
<i>Arts, entertainment and recreation</i>	3,032	3,166	3,205	3,188	3,267	3,402	3,561	3,726
<i>Other service activities</i>	2,735	2,877	3,097	3,244	3,328	3,459	3,616	3,695
Less FISIM¹⁾	15,451	16,863	16,870	18,305	18,984	18,235	17,550	18,847
GDP at basic prices	773,602	789,824	782,190	814,813	851,820	896,455	894,874	962,773
Taxes less subsidies on products	56,725	66,219	69,963	68,975	73,857	84,043	99,597	115,956
GDP at purchaser prices	830,326	856,042	852,153	883,787	925,677	980,498	994,472	1,078,729

Source: Bureau of Statistics.

Notes:

¹⁾ FISIM - Financial Intermediation Services indirectly measured.

²⁾ 2019 figures reflect a projected position.

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

Table 10.2

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

Source: Bureau of Statistics.

¹⁾ FISIM - Financial Intermediation Services indirectly measured.

PRODUCTION OF MAJOR COMMODITIES

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Crude Oil (*000 Barrels)	Bauxite (Tonnes)					Raw Gold (Troy Ounces)			Diamonds (M/Carats)	Quarrying(Tonnes)	
				R.A.S.C. ¹⁾	C.G.B. ²⁾	M.A.Z. ³⁾	Other ⁴⁾	Total	Local & Lic. Dealers	Foreign Companies ⁵⁾	Total		Stone	Sand
2011	236,506	401,904	...	203,278	141,645	1,298,236	175,241	1,818,399	363,083	-	363,083	52,273	500,543	361,389
2012	218,070	422,057	...	204,621	145,445	1,542,627	321,279	2,213,972	438,645	-	438,645	40,763	446,551	637,886
2013	186,771	535,439	...	213,530	145,391	1,296,833	57,488	1,713,242	481,087	-	481,087	63,961	659,969	594,460
2014	216,186	635,238	...	198,146	196,690	1,100,472	68,255	1,563,563	387,506	-	387,506	99,950	840,074	809,251
2015	231,076	687,784	...	123,722	276,891	986,062	139,792	1,526,467	411,569	-	451,058	118,451	373,162	1,077,555
2016														
1st Qtr	38,814	56,593	...	48,246	121,109	241,673	27,907	438,935	98,868	63,074	161,942	33,075	138,074	571,413
2nd Qtr	17,831	207,976	...	32,065	44,667	212,889	32,133	321,754	110,620	49,930	160,550	28,477	124,240	475,796
3rd Qtr	37,178	105,268	...	33,743	31,367	283,127	27,913	376,150	107,969	52,415	160,383	37,860	91,940	371,735
4th Qtr	89,668	164,929	...	31,671	63,722	217,811	29,048	342,252	165,156	64,675	229,831	40,477	57,923	268,714
2017														
1st Qtr	25,711	85,747	...	23,059	37,666	274,287	26,021	361,033	103,717	59,071	162,788	18,046	97,530	279,188
2nd Qtr	23,896	256,609	...	36,000	34,483	277,291	31,467	379,241	104,745	49,563	154,308	10,732	113,811	561,476
3rd Qtr	41,348	114,247	...	52,416	36,508	161,465	36,718	287,107	101,325	56,781	158,106	9,585	91,288	443,050
4th Qtr	46,353	173,501	...	53,929	27,170	323,536	27,207	431,842	109,830	68,721	178,552	13,799	145,532	390,776
2018														
1st Qtr	19,078	143,355	...	42,117	47,723	337,606	59,678	487,124	77,153	67,980	145,133	17,884	158,666	717,151
2nd Qtr	15,373	178,837	...	42,982	30,297	220,986	12,840	307,105	54,611	41,430	96,041	10,922	94,486	486,838
3rd Qtr	28,025	129,424	...	40,752	25,865	266,456	24,655	357,728	53,216	47,175	100,392	9,271	112,522	2,821,531
4th Qtr	42,165	167,157	...	35,227	37,729	344,913	49,778	467,647	121,635	58,718	180,353	10,855	160,726	844,109
2019														
Jan	-	27	...	12,748	9,562	108,401	27,403	158,114	17,332	23,656	40,988	4,713	47,494	126,116
Feb	-	2,885	...	21,473	12,029	89,922	7,055	130,479	31,581	12,882	44,463	6,051	50,057	45,433
Mar	12,535	127,093	...	13,100	3,584	58,053	5,153	79,890	34,263	21,244	55,506	3,183	53,395	57,380
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	92,278
May	6,455	29,607	...	10,097	16,066	117,380	21,088	164,631	32,623	19,266	51,889	5,421	54,048	118,400
Jun	-	2,458	...	13,346	12,829	114,906	21,922	163,003	40,490	18,893	59,382	1,670	60,689	342,124
Jul	-	50	...	20,552	8,599	113,596	4,492	147,239	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	36,100
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	64,552
Oct	14,625	221,870	...	10,565	21,575	134,383	12,056	178,579	48,366	10,544	58,910	11,331	49,808	36,990
Nov	13,031	28,492	...	15,171	16,231	138,182	16,534	186,118	39,656	10,766	50,423	3,190	49,553	105,387
Dec	9,198	1,188	...	14,509	48,116	90,045	7,632	160,302	56,394	13,702	70,097	7,482	46,845	12,100
2020														
Jan	-	-	1,745	10,024	6,490	81,354	24,763	122,631	27,065	9,516	36,581	1,997	53,621	64,433
Feb	-	1,917	2,064	13,797	2,332	-	4,973	21,102	35,093	9,678	44,770	2,442	50,222	63,500
Mar	18,748	95,189	2,229	17,076	4,407	-	21,153	42,636	37,501	14,759	52,261	-	52,836	137,276
Apr	7,208	228,292	2,174	15,170	4,678	-	24,368	44,216	42,973	14,983	57,956	-	37,945	110,000
May	8,768	21,732	2,409	14,072	4,364	-	23,984	42,420	40,593	13,154	53,748	-	46,536	110,000
Jun	2,372	859	1,609	13,745	5,335	-	16,043	35,123	42,359	16,205	58,564	-	50,875	110,000
Jul	-	97	1,664	9,067	1,884	-	18,135	29,086	51,901	5,747	57,649	-	36,108	110,000
Aug	5,314	-	2,137	14,094	500	-	7,501	22,095	35,275	3,288	38,562	-	36,108	110,000
Sep	-	169,567	-	-	-	-	-	-	35,045	2,297	37,342	-	12,220	153,542

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 Inc. and Troy Resources Ltd.

PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Livestock		Forestry Products				Fishing		
	Poultry (Tonnes)	Eggs ('000)	Logs ¹⁾ (Cu. Mt)	Sawnwood (Cu. Mt)	Roundwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
2011	25,574	23,508	294,628	76,117	14,756	13,316	23,755	375	20,842
2012	30,413	21,234	277,427	75,587	16,631	10,577	27,097	512	25,487
2013	29,280	17,965	304,601	73,673	20,691	16,166	24,752	653	24,085
2014	28,421	22,970	406,431	67,148	24,667	18,798	19,168	810	29,656
2015	30,678	26,136	336,318	70,945	20,087	14,617	16,838	500	18,497
2016									
1st Qtr	7,450	3,887	68,567	7,332	4,984	4,313	4,182	172	5,492
2nd Qtr	7,961	4,107	61,901	10,664	3,555	4,822	5,338	160	6,771
3rd Qtr	7,972	5,414	57,870	11,162	3,017	2,863	6,024	61	3,975
4th Qtr	9,380	6,644	83,970	12,925	3,339	2,958	4,752	18	4,702
2017									
1st Qtr	6,818	7,506	47,346	11,807	3,480	2,653	3,510	254	7,422
2nd Qtr	7,180	7,182	54,987	10,066	4,892	1,717	4,811	99	8,181
3rd Qtr	7,725	7,133	55,830	11,545	4,232	800	5,251	95	1,985
4th Qtr	8,945	6,852	122,726	14,517	8,465	2,164	5,205	148	5,215
2018									
1st Qtr	10,225	6,385	65,029	6,588	5,727	3,310	4,313	282	7,360
2nd Qtr	10,893	6,638	62,652	9,782	6,546	4,265	5,506	117	7,930
3rd Qtr	9,940	7,980	70,423	10,859	5,906	3,983	5,265	9	2,155
4th Qtr	10,863	11,073	94,977	17,310	5,720	3,014	3,465	13	4,075
2019									
Jan	3,245	3,434	15,147	3,469	1,880	1,117	1,546	13	1,508
Feb	2,633	3,798	25,018	2,970	2,317	572	1,802	6	1,618
Mar	3,624	3,434	21,340	4,300	2,260	705	1,633	126	1,612
Apr	3,258	3,514	27,043	3,990	1,521	1,135	1,712	53	1,667
May	2,964	3,370	25,366	3,743	2,210	1,506	1,524	47	1,944
Jun	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
Oct	2,341	3,606	28,631	3,452	1,793	701	2,109	9	200
Nov	4,394	4,714	22,157	2,979	2,692	488	2,024	15	1,081
Dec	3,536	4,544	25,180	4,135	2,670	239	1,491	23	1,350
2020									
Jan	3,909	4,995	11,689	2,095	2,085	450	1,334	36	1,104
Feb	4,516	4,957	21,425	3,638	2,784	393	1,232	62	1,340
Mar	1,929	4,731	14,282	3,036	1,917	705	1,856	74	1,408
Apr	2,431	5,012	18,449	2,506	1,730	206	1,767	26	1,077
May	4,132	4,637	17,023	2,813	1,578	673	1,682	75	2,199
Jun	2,979	4,806	20,425	2,892	2,290	556	1,638	42	1,816
Jul	1,960	5,341	17,491	2,998	1,736	583	1,700	37	1,411
Aug	2,732	5,500	18,932	2,987	1,957	1,060	-	13	843
Sep	3,505	5,779	23,585	3,392	2,116	1,417	-	4	182

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)					
2011	4,307	16,359	528	45,247	627	19,778	2,226	1,641	1,217	38,578
2012	4,171	15,509	665	51,494	763	21,423	2,333	1,808	1,250	35,568
2013	4,083	17,361	593	50,696	682	21,861	2,318	1,602	1,211	35,867
2014	4,349	19,056	568	47,293	593	23,561	2,241	1,696	1,198	35,482
2015	5,124	19,714	560	48,335	518	23,301	1,923	1,662	1,115	34,086
2016										
1st Qtr	985	4,244	197	10,799	123	5,452	346	363	330	7,948
2nd Qtr	1,152	5,223	88	11,982	115	5,872	491	587	342	8,707
3rd Qtr	1,397	5,435	177	14,826	158	6,918	507	458	245	8,793
4th Qtr	1,346	5,722	210	16,246	162	7,295	731	459	275	8,116
2017										
1st Qtr	1,062	4,509	81	11,471	69	6,148	321	400	310	8,109
2nd Qtr	1,284	5,133	177	13,134	132	6,806	620	464	288	9,495
3rd Qtr	1,361	5,529	135	15,973	130	7,662	449	437	236	8,270
4th Qtr	1,382	6,001	253	15,462	213	7,298	602	534	295	8,343
2018										
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
1st Qtr	1,297	4,772	202	10,177	63	16,857	310	458	289	8,332
2nd Qtr	1,352	5,266	131	11,728	159	16,208	566	536	266	8,594
3rd Qtr	1,396	5,037	156	12,822	190	18,336	411	613	256	8,125
4th Qtr	1,668	6,369	290	15,117	154	15,449	626	621	209	8,710
2019										
Jan	424	1,661	83	3,868	3	7,039	131	234	73	2,857
Feb	463	1,417	58	3,491	66	6,783	112	204	95	2,656
Mar	428	1,897	44	4,765	44	4,018	131	193	96	2,814
Apr	483	1,648	25	4,795	2	6,881	174	158	85	2,433
May	592	2,035	65	5,293	69	6,886	171	239	114	2,414
Jun	535	1,431	109	4,218	65	6,591	125	188	64	2,758
Jul	526	2,110	53	4,743	19	6,188	201	238	58	2,888
Aug	471	1,684	16	5,055	-	7,105	193	203	69	2,736
Sep	456	1,908	72	5,057	65	7,506	38	195	107	2,495
Oct	621	1,737	138	5,282	68	7,391	263	195	161	2,988
Nov	543	1,977	166	5,725	-	5,351	263	224	4	2,706
Dec	659	2,675	41	5,823	21	6,292	257	206	64	3,099
2020										
Jan	506	1,709	87	4,352	44	6,617	104	227	120	1,711
Feb	543	1,711	32	4,394	23	4,375	128	173	82	2,808
Mar	546	1,938	64	5,111	43	6,989	159	210	96	3,691
Apr	439	909	-	3,959	44	4,795	143	129	88	2,894
May	486	837	90	4,231	-	5,501	204	208	86	3,515
Jun	538	871	143	4,137	82	3,396	246	208	99	2,905
Jul	662	2,581	1	3,630	60	2,275	171	65	58	2,883
Aug	658	2,050	55	4,798	36	6,233	139	193	56	1,601
Sep	420	-	-	1,805	-	3,885	-	-	-	-

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)							
2011	441,510	18,274	10,988	55,824	1,089,545	54,088	2,862,128	81,880	11,286	645,234
2012	489,024	18,884	7,696	48,234	1,113,966	56,812	2,744,779	86,660	8,034	690,521
2013	433,548	23,134	9,393	14,208	1,128,829	43,887	2,694,971	70,785	7,711	711,000
2014		28,458	11,700	40,535	1,041,080	51,698	2,677,181	80,018	13,570	716,682
2015	535,147	25,839	6,850	28,431	1,088,325	41,753	2,450,075	39,160	3,872	719,519
2016										
1st Qtr	141,413	3,450	1,769	12,050	254,716	11,600	587,299	132,432	4,520	181,607
2nd Qtr	108,335	3,332	1,399	13,380	248,795	10,872	531,704	147,871	10,393	197,656
3rd Qtr	119,524	25,374	1,923	9,999	310,082	6,191	632,586	157,086	10,049	204,153
4th Qtr	111,581	5,247	1,260	10,678	329,629	12,021	914,882	130,849	12,724	206,877
2017										
1st Qtr		11,573	1,123	7,749	198,053	11,387	624,311	106,477	15,963	191,909
2nd Qtr		4,214	1,090	11,144	312,280	12,098	606,545	100,347	41,096	202,323
3rd Qtr		7,411	1,044	2,912	232,095	11,300	599,905	112,726	15,251	206,783
4th Qtr		12,465	3,008	6,270	339,102	12,686	970,896	89,824	12,661	208,397
2018										
1st Qtr	155,861	1,871	1,760	2,108	214,602	13,166	718,866	72,232	16,106	193,877
2nd Qtr	110,008	4,188	2,696	3,427	235,251	13,494	620,685	46,109	12,161	202,297
3rd Qtr	142,660	6,386	3,748	4,158	240,362	11,761	682,471	49,494	12,268	211,910
4th Qtr	127,276	7,968	5,175	-	342,856	14,655	960,407	52,098	13,285	215,139
2019										
Jan	38,913	910	1,048	10,020	41,583	4,626	196,062	77,596	4,439	69,901
Feb	48,365	2,034	1,419	3,087	61,238	4,072	252,733	73,797	4,144	62,864
Mar	27,811	4,356	1,947	-	103,427	4,659	224,362	82,940	6,352	72,540
Apr	45,676	2,700	867	-	93,920	4,521	54,978	73,536	3,767	71,888
May	47,231	8,270	1,224	-	89,711	4,752	213,410	73,015	4,033	72,516
Jun	28,655	6,658	1,923	-	110,718	3,175	59,040	67,824	4,701	70,233
Jul	45,505	3,879	2,328	743	84,202	4,048	59,340	76,869	4,324	72,477
Aug	24,724	2,742	1,590	4,461	79,956	3,759	73,051	75,228	4,382	74,284
Sep	53,656	2,394	1,277	1,972	94,782	3,780	46,683	70,621	5,342	76,364
Oct	59,852	2,803	2,285	3,597	101,823	4,724	89,270	77,609	4,895	79,285
Nov	44,263	3,285	2,215	-	104,494	4,920	94,284	4,761	324	72,477
Dec	49,827	3,457	859	1,989	101,152	5,359	89,241	4,269	320	72,477
2020										
Jan	63,987	4,920	2,197	3,505	97,986	4,808	237,370	79,358	5,471	75,438
Feb	55,982	5,894	2,293	4,236	70,555	3,826	222,856	75,965	4,801	70,182
Mar	50,653	7,336	889	2,879	77,258	3,880	179,408	71,069	3,776	75,002
Apr	87,417	4,440	1,428	-	74,205	4,017	120,443	62,814	1,959	71,472
May	40,648	1,502	1,335	5,687	103,078	3,696	166,592	66,966	3,460	72,860
Jun	60,154	7,385	2,171	-	115,540	3,637	187,383	68,041	3,512	71,202
Jul	70,279	4,354	799	5,443	96,357	3,503	230,744	71,173	3,486	74,166
Aug	52,375	4,062	1,559	-	79,493	3,451	265,345	68,911	3,203	-
Sep	68,298	2,429	870	-	-	4,195	-	-	-	-

Source: Bureau of Statistics.

GEORGETOWN: URBAN CONSUMER PRICE INDEX

Table 11.1

End of Period	All Items Index	Sub-Group Indices			
		Food ¹⁾	Housing ²⁾	Transportation & Communication	Miscellaneous
Dec 2009 = 100					
2011	107.9	113.2	100.4	115.5	107.0
2012	111.6	124.0	100.7	114.6	111.0
2013	112.6	124.1	100.8	121.9	112.8
2014	113.9	126.7	100.6	121.2	120.9
2015	111.9	125.4	98.8	117.2	120.9
2016					
Mar	111.3	124.7	98.2	116.2	121.0
Jun	113.0	129.4	98.7	116.6	120.7
Sep	113.1	129.6	98.7	116.8	120.8
Dec	113.5	130.7	98.8	116.7	120.9
2017					
Mar	114.1	131.2	99.0	117.3	122.5
Jun	114.7	133.7	98.9	117.2	120.0
Sep	115.2	135.0	98.9	117.7	119.6
Dec	115.2	134.4	99.3	118.0	119.8
2018					
Mar	114.8	132.9	99.6	118.7	119.7
Jun	116.2	135.9	100.1	120.2	119.7
Sep	116.9	137.8	100.2	120.0	120.6
Dec	117.1	138.5	100.4	120.3	120.3
2019					
Jan	117.0	139.1	100.2	119.7	120.5
Feb	117.0	139.0	100.1	119.9	120.6
Mar	117.1	139.6	100.0	119.7	120.7
Apr	117.9	141.7	100.1	119.9	120.8
May	118.4	142.9	100.1	120.2	120.8
Jun	118.9	144.5	99.9	120.2	120.8
Jul	119.2	146.0	99.6	119.7	120.8
Aug	119.4	146.4	99.6	119.7	120.8
Sep	119.6	147.2	99.6	119.5	120.6
Oct	119.8	147.8	99.6	119.7	120.9
Nov	119.5	146.8	99.6	119.8	120.9
Dec	119.5	147.0	99.5	119.5	120.9
2020					
Jan	119.0	145.3	99.6	119.5	120.8
Feb	118.6	144.1	99.6	119.4	120.8
Mar	119.0	145.4	99.6	119.3	120.8
Apr	119.1	147.0	99.1	117.2	122.4
May	119.4	148.8	98.8	115.5	122.4
Jun	119.6	149.0	98.9	116.3	122.5
Jul	119.7	148.6	99.0	117.5	122.4
Aug	120.3	150.1	99.0	118.0	122.6
Sep	120.6	151.0	99.0	118.0	122.6

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
2010=100				
2011	105.7	110.9	108.5	113.0
2012	109.4	119.8	116.3	115.8
2013	110.3	130.5	122.8	117.0
2014	111.6	139.5	133.2	120.0
2015	109.6	144.6	135.2	117.0
2016				
Mar	109.4	142.7	136.3	115.4
Jun	110.7	143.7	137.7	118.8
Sep	110.8	145.8	138.6	121.0
Dec	111.2	147.1	139.5	120.7
2017				
Mar	111.8	148.6	140.0	121.0
Jun	112.4	150.1	139.9	121.9
Sep	112.8	152.5	140.2	126.8
Dec	112.8	154.8	141.3	129.4
2018				
Mar	112.5	154.4	141.2	128.4
Jun	113.8	154.4	141.2	128.6
Sep	114.5	159.1	141.8	128.7
Dec	114.7	158.5	142.8	130.3
2019				
Jan	114.6	158.2	143.1	128.7
Feb	114.6	158.3	143.0	130.5
Mar	114.7	159.6	143.3	131.1
Apr	115.5	159.8	142.9	130.7
May	116.0	161.0	142.9	132.5
Jun	116.5	160.8	142.8	132.7
Jul	116.8	162.5	143.3	133.4
Aug	116.9	163.8	143.4	136.0
Sep	117.1	164.5	143.4	137.3
Oct	117.4	165.5	143.4	137.9
Nov	117.1	167.6	143.3	138.6
Dec	117.1	168.4	143.3	139.6
2020				
Jan	116.5	166.5	143.7	138.6
Feb	116.2	167.7	143.7	136.5
Mar	116.6	167.3	143.8	136.7
Apr*	116.7	...	144.0	0.0
May	116.9	...	143.8	136.3
Jun	117.1	...	143.6	135.9
Jul	117.3	...	...	136.0
Aug	117.8	...	...	...
Sep	118.1	...	...	...

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

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

I. GENERAL NOTES

Symbols Used

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

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

Acknowledgement

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

II. NOTES TO THE TABLES

TABLE 1.1: Bank of Guyana: Assets

Foreign Assets

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

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

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

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

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

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

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

TABLE 1.2: Bank of Guyana: Liabilities

Currency Issue: Notes and Coins issued by the Bank.

Government Deposits: Current account deposits of the Central Government which includes 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. In observance of Guyana's 50th Republic Anniversary, the Bank issued a commemorative \$10,000 coin and a circulation \$100 coin which were launched on August 26, 2020.

TABLE 2.1(a): Commercial Banks: Assets

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

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

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

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

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

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

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

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

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

Private Sector: Lending through loans and advances to Private Non-Financial Business Enterprises and Individual Customers. See note above under loans to Non-Residents. The decline in Private Sector Loans and Advances resulted partly from a reclassification of some loans at one Commercial Bank. See note above under loans to Non-Residents. The acquisition of Guyana National Co-operative Bank (GNCB)'s assets net of loans valued G\$8,473.0 million by the National bank of Industry and Commerce Limited on March 15' 2003 resulted in the decline in Private Sector Loans and Advances during March 2003.

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

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

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

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

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

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

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

Other: Include all other foreign claims on Commercial Banks.

Central Government Deposits: Total demand, time and savings deposits made by the Central Government with Commercial Banks. See note above under deposits to Non-Residents.

Public Enterprise Deposits: Total demand, time and savings deposits made by Public Non-Financial Enterprises with the Commercial Banks. Due to the sale of Aroaima Bauxite

Company to the government and a reclassification of its accounts from the Private to Public Sector, figures from January 2002 to April 2002 have been revised. See note above under deposits to Non-Residents.

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

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

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

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

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

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

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

- TABLE 2.2: Commercial Banks: Total Deposits**
Total demand, savings and time deposits of Residents and Non-Residents excluding inter-bank deposits are presented. Foreign currencies denominated deposits are also included here. See note under Public Enterprises Deposits for Table 2.1 (b) above. See note under Non – Resident Deposits for Table 2.1(b) above.
- TABLE 2.3: Commercial Banks: Demand Deposits**
Current account deposits of Residents and Non-Residents; inter-bank deposits are excluded. See note under Public Enterprises Deposits for Table 2.1 (b) above.
- TABLE 2.4: Commercial Banks: Time Deposits**
Fixed deposits of Residents and Non-Residents with a minimum withdrawal notice of three months; exclude inter-bank deposits. See note under Non-Resident deposits for Table 2.1(b) above. Due to a reclassification of N.I.S and Non-Bank Financial Institutions' time deposits, figures from December 2003 to April 2005 were revised.
- TABLE 2.5: Commercial Banks: Savings Deposits**
Deposits with minimum withdrawal notice of one day; exclude inter-bank deposits. See note under Public Enterprises Deposits for Tables 2.1 (b) above. See note non-resident deposits for Table 2.1(b) above.
- TABLE 2.6: Commercial Banks: Time Deposits by Maturity**
Includes deposits of both Residents and Non-Residents. See note under Commercial Banks: Time Deposits for table 2.4 above.

TABLE 2.7: Commercial Banks: Savings Deposits

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

TABLE 2.9: Commercial Banks: Clearing Balances

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

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

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

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

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

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

TABLE 2.11: Commercial Banks: Demand Loans and Advances

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

TABLE 2.12: Commercial Banks: Term Loans and Advances

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

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

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

revised from January 2012 to March 2013. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

TABLE 2.14: Commercial Banks: Liquid Assets

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

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

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

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

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

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

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

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

TABLE 2.16(a): Foreign Exchange Intervention

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

TABLE 2.16(b): Interbank Trade

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

TABLE 2.17: Commercial Banks holdings of treasury bills

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

TABLE 3.1: Monetary Survey

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

Foreign Assets (net)

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

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

Domestic Credit

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

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

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

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

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

Money and Quasi-Money

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

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

Quasi-money: Time and savings deposits held by the Private Sector. See note under Public

Enterprises Deposits for Table 2.1 (b) above.

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

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

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

TABLE 4.1: Guyana: Selected Interest Rates

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

TABLE 4.2: Commercial Banks: Selected Interest Rates

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

TABLE 4.3: Comparative Treasury Bills Rates and Bank Rates

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

TABLE 5.1: The New Building Society: Assets and Liabilities

Assets

Foreign Assets: Includes holdings of foreign assets.

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

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

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

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

Local Authorities Securities: Bonds at book value.

Liabilities

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

Other Deposits: Ordinary Saving deposits

TABLE 5.2 (a): Trust Companies: Assets

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

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

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

Government of Guyana Treasury Bills: Recorded at book value.

Local Government Securities: Recorded at book value.

TABLE 5.2 (b): Trust Companies: Liabilities

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

Deposits – Individual Customers: Balances held by private individuals.

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

TABLE 5.2 (c): Finance Companies: Assets

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

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

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

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

TABLE 5.2 (d): Finance Companies: Liabilities

Loans: Loans received from Companies' affiliates.

Capital and Reserves: Includes retained earnings and reserves.

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

TABLE 5.3: Domestic 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

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

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

TABLE 8.8 International Investment Position

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

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

Portfolio Investment: Portfolio Investment includes equity and debt securities.

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

TABLE 9.1 Changes in Bank of Guyana Transaction Exchange Rates

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

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

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

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

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

From October 1991, the average weighted daily exchange rate was telegraphic transfers for the three largest Commercial Banks was 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 is December 2009.

Table 11.2 CARICOM Countries: Consumer Price Indices

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

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