

BANK OF GUYANA



STATISTICAL BULLETIN

RESEARCH DEPT.

MAR. 2005

TABLE OF CONTENTS

1. MONETARY AUTHORITY

- 1.1 Bank of Guyana: Assets
- 1.2 Bank of Guyana: Liabilities
- 1.3 Bank of Guyana: Currency Notes Issue
- 1.4 Bank of Guyana: Coins Issue

2. COMMERCIAL BANKS

- 2.1(a) Commercial Banks: Assets
- 2.1(b) Commercial Banks: Liabilities, Capital and Reserves
- 2.2 Commercial Banks: Total Deposits
- 2.3 Commercial Banks: Demand Deposits
- 2.4 Commercial Banks: Time Deposits
- 2.5 Commercial Banks: Savings Deposits
- 2.6 Commercial Banks: Time Deposits by Maturity
- 2.7 Commercial Banks: Debits and Credits on Savings Accounts
- 2.8 Commercial Banks: Debits on Chequing Accounts
- 2.9 Commercial Banks: Clearing Balances
- 2.10 Commercial Banks: Total Loans and Advances
- 2.11 Commercial Banks: Demand Loans and Advances
- 2.12 Commercial Banks: Term Loans and Advances
- 2.13(a) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(b) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(c) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(d) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(e) Commercial Banks: Loans and Advances to Residents by Sector
- 2.14 Commercial Banks: Liquid Assets
- 2.15 Commercial Banks: Minimum Reserve Requirements

3. BANKING SYSTEM

- 3.1 Monetary Survey

4. MONEY AND CAPITAL MARKET RATES

- 4.1 Guyana: Selected Interest Rates
- 4.2 Commercial Banks: Selected Interest Rates
- 4.3 Comparative Treasury Bill Rates and Bank Rates

5. NON-BANK FINANCIAL INSTITUTIONS

- 5.1 The New Building Society: Assets and Liabilities
- 5.2(a) Trust Companies: Assets
- 5.2(b) Trust Companies: Liabilities
- 5.2(c) Finance Companies: Assets
- 5.2(d) Finance Companies: Liabilities
- 5.3(a) Life Domestic Insurance Companies: Assets and Liabilities
- 5.3(b) Non-Life Domestic Insurance Companies: Assets and Liabilities
- 5.3(c) Consolidated Domestic Insurance Companies: Assets and Liabilities
- 5.4 Pension Schemes: Assets and Liabilities
- 5.5 Guyana Co-Operative Mortgage Finance Bank: Assets and Liabilities

6. PUBLIC FINANCE

- 6.1 Central Government Finances: Summary
- 6.2 Central Government: Current Revenue
- 6.3 Central Government: Current Expenditure
- 6.4 Public Corporations Finances: Summary

7. PUBLIC DEBT

- 7.1 Domestic Public Debt
- 7.2 Government of Guyana: Treasury Bills by Holders and Defence Bonds
- 7.3 Government of Guyana: Debentures By Holders and Defence Bonds
- 7.4 Government of Guyana: Debentures by Maturity and Terms
- 7.5 External Public Debt

8. INTERNATIONAL TRADE AND PAYMENTS

- 8.1(1) Imports by End-Use (1994-2004)
- 8.1(2) Imports by End-Use (G\$ Summary)
- 8.1(2a) Imports by End-Use (US\$ Summary)
- 8.2 Domestic Exports (G\$)
- 8.2(a) Domestic Exports (US\$)
- 8.3 Guyana: Selected Exports by Volume, Value and Unit Value
- 8.4(a) Guyana: Destination of Major Exports for 1993
- 8.4(b) Guyana: Destination of Major Exports for 1994
- 8.4(c) Guyana: Destination of Major Exports for 1995
- 8.5 Visible Trade (G\$)
- 8.5(a) Visible Trade (US\$)
- 8.6 International Reserves and Foreign Assets
- 8.7(a) Foreign Exchange Market: Purchases
- 8.7(b) Foreign Exchange Market: Sales
- 8.8 Balance of Payments

9. FOREIGN EXCHANGE RATES AND COMMODITY PRICES

- 9.1 Changes in Bank of Guyana Transaction Exchange Rate
- 9.2(a) Exchange Rates of CARICOM Countries
- 9.2(b) Exchange Rate (G\$/US\$)
- 9.3 Exchange Cross-Rates of CARICOM Countries
- 9.4 Exchange Rates Against the U.S. Dollar (1990 - 1998)
- 9.4(a) Fixed Exchange Rates Of EMU-Member Countries Against the Euro
- 9.5 Selected Exchange Rates Against the U.S. Dollar (Dec. 2001 – Dec. 2004)
- 9.5(a) Commodity Prices
- 9.6 Monthly Average Market Exchange Rates

10. NATIONAL INCOME ACCOUNTS AND PRODUCTION INDICATORS

- 10.1 Gross Domestic Product, Income And Expenditure (At Current Prices)
- 10.2 Gross Domestic Product (At 1988 Prices)
- 10.3(a) Production of Major Commodities
- 10.3(b) Production Indicators: Agriculture
- 10.3(c1) Production Indicators: Manufacturing
- 10.3(c2) Production Indicators: Manufacturing
- 10.3(c3) Production Indicators: Manufacturing
- 10.3(d) Production Indicators: Mining

11. CONSUMER PRICES

- 11.1 Guyana: Urban Consumer Price Index
- 11.2 Georgetown: Urban Consumer Price Index
- 11.3 Caricom Countries: Consumer Price Indices

12. APPENDICES

- I. General Notes
- II. Notes to the Tables

BANK OF GUYANA: ASSETS
(G\$ MILLION)

Table 1.1

End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
1995	176847.6	37871.0	180.0	9311.0	21.1	28358.9	514.6	174.8	339.8	-	-	134848.9	3613.1
1996	145157.7	46879.5	602.3	9275.6	15.1	36986.5	795.1	-	795.1	-	-	94848.7	2634.4
1997	122797.7	44978.2	3,537.3	14370.5	28.1	27042.3	238.4	-	238.4	-	-	75043.8	2537.3
1998	118159.0	45162.7	3,441.0	13072.8	33.6	28615.3	1020.3	-	1020.3	-	-	67960.7	4015.4
1999	126515.8	48305.1	-	19551.9	220.9	28532.3	1567.0	-	1567.0	-	-	68723.3	7920.4
2000	130940.3	54654.7	39.1	29260.4	1687.8	23667.4	2178.2	-	2178.2	-	-	68268.5	5839.0
2001	113735.4	54014.8	233.4	30672.1	463.1	22646.2	1022.5	-	1022.5	-	-	47992.7	10705.4
2002													
Mar	113080.5	54127.3	195.2	30763.4	388.4	22780.3	1022.4	-	1022.4	-	-	47992.7	9938.2
Jun	113673.1	53527.2	85.5	34224.5	206.9	19010.4	1194.8	-	1194.8	-	-	47992.7	10958.4
Sep	113236.5	53498.4	276.8	32810.0	1372.7	19038.9	1022.3	-	1022.3	-	-	47992.7	10723.1
Dec	112695.2	53577.6	39.3	36881.8	828.1	15828.4	1120.3	-	1120.3	-	-	47440.6	10556.6
2003													
Mar	112354.7	52666.4	139.6	30097.6	755.5	21673.7	2013.6	-	2013.6	-	-	47440.6	10234.2
Jun	112153.8	50833.7	96.9	30729.0	86.1	19921.8	1616.6	-	1616.6	-	-	47440.6	12262.9
Sep	111731.7	51137.6	17.6	28617.5	1623.5	20878.9	1321.0	-	1321.0	-	-	47440.6	11832.6
Dec	115630.9	52816.9	-	28863.3	873.6	23080.0	2330.7	-	2330.7	-	-	46873.4	13609.9
2004													
Jan	114128.5	52787.4	114.1	27015.2	828.5	24829.6	1377.7	-	1377.7	-	-	47440.6	12522.8
Feb	111883.2	51080.1	197.5	25351.5	725.2	24805.9	1022.4	-	1022.4	-	-	46873.4	12907.4
Mar	111165.9	50573.4	-	24125.1	725.2	25723.1	1022.0	-	1022.0	-	-	46873.4	12697.1
Apr	111054.4	50498.3	94.2	29297.2	712.0	20394.9	1022.0	-	1022.0	-	-	46873.4	12660.7
May	111264.7	49555.5	150.1	28375.8	747.1	20282.4	1022.0	-	1022.0	-	-	46873.4	13813.8
Jun	111508.6	49021.1	-	29383.6	506.7	19130.8	2065.5	-	2065.5	-	-	46873.4	13548.7
Jul	108582.7	46682.7	57.1	27552.3	408.4	18664.9	1022.0	-	1022.0	-	-	46873.4	14004.6
Aug	111583.9	50145.2	56.0	29201.2	2004.1	18883.8	1022.0	-	1022.0	-	-	46873.4	13543.4
Sep	111948.6	50950.3	-	29842.7	2004.1	19103.5	1022.0	-	1022.0	-	-	46873.4	13102.9
Oct	111533.2	50121.8	78.7	28996.8	1714.1	19332.3	1022.0	-	1022.0	-	-	46873.4	13516.0
Nov	112083.1	50827.7	53.3	29034.0	1557.7	20182.7	1046.7	-	1046.7	-	-	46873.4	13335.4
Dec	106788.4	44771.7	114.2	22374.6	1318.0	20965.0	1171.0	-	1171.0	-	-	46873.4	13972.4
2005													
Jan	107481.8	45408.8	170.4	22541.6	1318.0	21378.9	1125.5	-	1125.5	-	-	46873.4	14074.2
Feb	109328.3	47990.3	206.2	23900.5	2526.0	21357.7	1122.7	-	1122.7	-	-	45669.3	14545.9
Mar	111338.7	47895.0	265.5	22465.9	2526.0	22637.6	1122.3	-	1122.3	-	-	45669.3	16652.2

Source: Bank of Guyana

Figures for December 2004 are preliminary.

BANK OF GUYANA: LIABILITIES
(G\$ MILLION)

Table 1.2

End of Period	Total Liabilities	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
1995	176847.6	9606.6	9588.3	18.3	133028.1	20113.7	102022.5	330.8	9407.5	1153.5	4.3	18234.0	3274.1	12700.6
1996	145157.7	11285.0	11209.2	75.8	103909.9	29416.6	65791.5	329.7	9121.2	-749.0	4.3	18212.3	2955.0	8791.2
1997	122797.7	12469.8	12331.8	138.0	80917.9	26935.3	44266.7	317.6	11502.3	-2104.0	4.3	18141.2	2822.4	8442.2
1998	118159.0	12516.9	12347.0	169.9	75507.7	21461.5	40663.1	310.2	14344.6	-1271.8	1000.0	18258.1	2838.2	8038.0
1999	126515.8	15620.3	15413.7	206.6	84906.9	33448.9	40368.5	77.0	10418.5	594.1	1000.0	18126.3	3480.0	3382.3
2000	130940.3	16215.2	15969.0	246.2	88090.4	38037.4	36059.6	75.6	13495.4	422.4	1000.0	19241.1	3493.4	2900.3
2001	113735.4	16808.6	16526.1	282.6	87492.1	36537.4	31617.7	62.2	15727.7	3547.1	1000.0	4197.8	3430.1	806.7
2002														
Mar	113080.5	15186.4	14895.9	290.5	86600.6	35364.4	31472.5	62.1	17827.7	1874.0	1000.0	4142.6	3430.1	2720.8
Jun	113673.1	14537.4	14238.8	298.7	88120.8	36117.3	29914.0	62.0	20194.2	1833.2	1000.0	4280.3	3509.0	2225.7
Sep	113236.5	14338.1	14029.8	308.2	87895.5	38004.5	31109.9	62.0	17584.6	1134.5	1000.0	4450.4	3509.0	2043.5
Dec	112695.2	17178.1	16860.6	317.5	86244.3	36201.2	29086.9	62.0	19039.0	1855.2	1000.0	4223.1	3509.0	540.7
2003														
Mar	112354.7	15555.5	15233.4	322.1	87537.6	41041.7	29005.4	62.0	15207.8	2220.7	1000.0	4321.6	3509.0	431.1
Jun	112153.8	15438.5	15107.6	330.9	87920.6	38235.8	28713.1	61.9	17936.0	2973.9	1000.0	4102.6	3896.0	-203.9
Sep	111731.7	15669.6	15328.7	340.9	85925.0	36956.4	30158.3	61.7	16538.0	2210.6	1000.0	4118.1	3896.0	1123.0
Dec	115630.9	19774.1	19419.5	354.5	86475.8	35680.0	27887.8	61.7	19834.5	3011.8	1000.0	4062.7	3896.0	422.2
2004														
Jan	114128.5	17758.4	17400.9	357.5	87088.6	36686.1	27948.4	61.7	19168.7	3223.7	1000.0	4013.4	3896.0	372.2
Feb	111883.2	17645.7	17288.0	357.7	84827.3	37109.5	27766.3	61.7	17071.4	2818.5	1000.0	4006.6	3896.0	507.6
Mar	111165.9	17540.7	17179.4	361.4	84565.0	35224.2	27640.9	61.7	18482.9	3155.3	1000.0	3987.7	3896.0	176.4
Apr	111054.4	18074.3	17709.3	365.1	84270.6	35693.9	26129.1	61.7	19665.0	2720.9	1000.0	3622.8	3896.0	190.7
May	111264.7	18149.3	17780.7	368.6	84384.8	34767.9	27221.0	61.7	19205.3	3128.9	1000.0	3403.4	4161.0	166.1
Jun	111508.6	17542.6	17169.3	373.3	84469.8	38437.7	26688.0	61.7	16514.1	2768.3	1000.0	3584.3	4161.0	750.9
Jul	108582.7	18265.0	17888.2	376.8	81305.4	35945.4	26334.2	61.7	16568.6	2395.5	1000.0	3460.8	4161.0	390.5
Aug	111583.9	18288.3	17907.5	380.7	84380.0	35886.3	27901.1	61.7	17960.9	2570.0	1000.0	3516.3	4161.0	238.2
Sep	111948.6	18144.0	17758.2	385.9	84715.9	36153.0	27932.0	61.7	17424.3	3145.0	1000.0	3816.9	4161.0	110.7
Oct	111533.2	19272.8	18883.5	389.3	83078.6	34589.9	26364.0	61.7	18103.9	3959.2	1000.0	3909.4	4161.0	111.4
Nov	112083.1	19239.4	18847.2	392.2	83639.4	33354.4	26101.7	61.7	20882.6	3239.0	1000.0	3957.0	4161.0	86.3
Dec	106788.4	21778.0	21380.9	397.1	75508.8	24785.7	25625.9	61.7	21451.9	3583.6	1000.0	4216.7	4161.0	124.0
2005														
Jan	107481.8	20372.7	19973.6	399.1	77545.7	25909.3	25625.9	61.7	22514.5	3434.3	1000.0	4093.5	4161.0	308.9
Feb	109328.3	19909.7	19507.2	402.5	79750.4	27001.3	28244.1	61.7	21589.1	2854.2	1000.0	3891.5	4161.0	615.6
Mar	111338.7	20137.1	19730.8	406.3	81587.7	26990.2	28237.1	61.7	21162.9	5135.8	1000.0	3873.2	4161.0	579.8

Source: Bank of Guyana

Figures for December 2004 are preliminary.

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

Table 1.3

Period	Total Issue G\$Mn.	Denominations													
		\$1000		\$500		\$100		\$20		\$10 *		\$5 *		\$1 *	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
1995	9588.3	-	-	8856.5	92.4	475.6	5.0	160.3	1.7	40.1	0.4	30.2	0.3	25.6	0.3
1996	11209.2	915.7	8.2	9425.5	84.1	657.6	5.9	156.4	1.4	19.3	0.2	16.1	0.1	18.6	0.2
1997	12331.8	8679.4	70.4	3027.2	24.5	456.1	3.7	169.1	1.4	-	-	-	-	-	-
1998	12347.0	10099.2	81.8	1587.5	12.9	480.4	3.9	179.8	1.5	-	-	-	-	-	-
1999	15413.7	13506.4	87.6	1140.8	7.4	561.2	3.6	205.3	1.3	-	-	-	-	-	-
2000	15969.0	12777.5	80.0	2411.3	15.1	567.6	3.6	212.6	1.3	-	-	-	-	-	-
2001															
Mar.	13766.2	11762.9	85.4	1279.7	9.3	518.5	3.8	205.1	1.5	-	-	-	-	-	-
Jun.	13060.0	11217.5	85.9	1123.0	8.6	515.1	3.9	204.4	1.6	-	-	-	-	-	-
Sep.	13344.8	11655.0	87.3	940.3	7.0	538.6	4.0	210.9	1.6	-	-	-	-	-	-
Dec.	16526.1	14748.8	89.2	940.5	5.7	609.3	3.7	227.5	1.4	-	-	-	-	-	-
2002															
Mar.	14895.9	13249.4	88.9	834.8	5.6	590.2	4.0	221.5	1.5	-	-	-	-	-	-
Jun.	14238.8	12655.9	88.9	799.2	5.6	566.6	4.0	217.1	1.5	-	-	-	-	-	-
Sep.	14029.8	12425.8	88.6	806.6	5.7	572.6	4.1	224.9	1.6	-	-	-	-	-	-
Dec.	16860.6	15156.7	89.9	849.1	5.0	620.6	3.7	234.2	1.4	-	-	-	-	-	-
2003															
Jan.	15182.3	13572.3	89.4	795.1	5.2	588.8	3.9	226.1	1.5	-	-	-	-	-	-
Feb.	15148.0	13547.6	89.4	785.5	5.2	589.2	3.9	225.7	1.5	-	-	-	-	-	-
Mar.	15233.4	13648.7	89.6	780.5	5.1	579.2	3.8	225.0	1.5	-	-	-	-	-	-
Apr.	15415.9	13819.0	89.6	778.1	5.0	589.6	3.8	229.2	1.5	-	-	-	-	-	-
May	15185.6	13577.3	89.4	782.1	5.2	595.1	3.9	231.0	1.5	-	-	-	-	-	-
Jun.	15107.6	13517.1	89.5	774.7	5.1	588.1	3.9	227.8	1.5	-	-	-	-	-	-
Jul.	15007.8	13423.1	89.4	764.9	5.1	590.1	3.9	229.7	1.5	-	-	-	-	-	-
Aug.	15219.8	13617.3	89.5	771.6	5.1	597.5	3.9	233.4	1.5	-	-	-	-	-	-
Sep.	15328.7	13759.2	89.8	754.5	4.9	585.9	3.8	229.1	1.5	-	-	-	-	-	-
Oct.	16243.2	14623.7	90.0	782.8	4.8	603.2	3.7	233.5	1.4	-	-	-	-	-	-
Nov.	16993.1	15338.4	90.3	795.5	4.7	620.8	3.7	238.5	1.4	-	-	-	-	-	-
Dec.	19419.5	17645.3	90.9	855.9	4.4	667.1	3.4	251.3	1.3	-	-	-	-	-	-
2004															
Jan.	17400.9	15700.7	90.2	817.6	4.7	638.5	3.7	244.0	1.4	-	-	-	-	-	-
Feb.	17287.9	15605.4	90.3	808.5	4.7	628.6	3.6	245.3	1.4	-	-	-	-	-	-
Mar.	17179.4	15523.1	90.4	793.1	4.6	622.5	3.6	240.7	1.4	-	-	-	-	-	-
Apr.	17709.3	16010.4	90.4	809.7	4.6	641.2	3.6	248.0	1.4	-	-	-	-	-	-
May	17780.7	16067.7	90.4	820.7	4.6	644.7	3.6	247.6	1.4	-	-	-	-	-	-
Jun.	17169.3	15498.1	90.3	808.0	4.7	622.5	3.6	240.7	1.4	-	-	-	-	-	-
Jul.	17888.2	16171.2	90.4	828.5	4.6	641.9	3.6	246.6	1.4	-	-	-	-	-	-
Aug.	17907.5	16163.1	90.3	836.9	4.7	654.4	3.7	253.1	1.4	-	-	-	-	-	-
Sep.	17758.2	16032.2	90.3	822.1	4.6	652.1	3.7	251.8	1.4	-	-	-	-	-	-
Oct.	18883.5	17125.9	90.7	841.3	4.5	661.3	3.5	255.1	1.4	-	-	-	-	-	-
Nov.	18847.2	17117.4	90.8	823.2	4.4	652.2	3.5	254.3	1.3	-	-	-	-	-	-
Dec.	21380.9	19515.0	91.3	889.0	4.2	705.6	3.3	271.3	1.3	-	-	-	-	-	-
2005															
Jan.	19973.6	18146.2	90.9	869.3	4.4	688.6	3.4	269.4	1.3	-	-	-	-	-	-
Feb.	19507.2	17697.0	90.7	862.8	4.4	679.7	3.5	267.6	1.4	-	-	-	-	-	-
Mar.	19730.8	17983.2	91.1	825.6	4.2	658.5	3.3	263.6	1.3	-	-	-	-	-	-

Source: Bank of Guyana

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

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

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

Table 1.4

Period	Total Issue	Denominations							
		\$10*	\$5*	\$1*	1) 50c	1) 25c	1) 10c	1) 5c	1) 1c
1995	18280.3	3.7	1.9	489.4	197.8	9829.4	4066.7	1995.9	1695.5
1996	92569.7	40449.7	25442.5	9875.0	193.1	9150.8	3867.0	1913.9	1677.8
1997	137965.0	70225.7	46658.3	21081.1	-	-	-	-	-
1998	169944.5	81041.3	59809.6	29093.7	-	-	-	-	-
1999	206596.8	95769.0	73722.0	37105.9	-	-	-	-	-
2000	246192.4	111767.7	89033.1	45391.6	-	-	-	-	-
2001									
Mar.	249978.2	112414.2	90842.7	46721.2	-	-	-	-	-
Jun.	257848.5	115128.4	93886.1	48834.0	-	-	-	-	-
Sep.	269056.9	120233.7	98099.4	50723.8	-	-	-	-	-
Dec.	282586.7	125847.1	103446.7	53292.9	-	-	-	-	-
2002									
Mar.	290474.7	128258.9	106997.1	55218.8	-	-	-	-	-
Jun.	298658.0	131437.7	110185.6	57034.8	-	-	-	-	-
Sep.	308232.1	135630.1	113685.8	58916.2	-	-	-	-	-
Dec.	317516.4	139041.0	117271.4	61204.0	-	-	-	-	-
2003									
Jan.	318161.0	138974.3	117534.3	61652.5	-	-	-	-	-
Feb.	319892.4	139281.7	118503.7	62107.0	-	-	-	-	-
Mar.	322103.6	140042.0	119402.5	62659.1	-	-	-	-	-
Apr.	324705.4	140996.6	120313.6	63395.2	-	-	-	-	-
May	328335.1	142578.2	121837.6	63919.2	-	-	-	-	-
Jun.	330891.8	143579.5	122985.6	64326.7	-	-	-	-	-
Jul.	333393.3	144510.1	123849.0	65034.1	-	-	-	-	-
Aug.	337518.7	146242.2	125458.4	65818.2	-	-	-	-	-
Sep.	340875.8	147690.5	126844.3	66341.0	-	-	-	-	-
Oct.	345136.1	149787.2	128364.8	66984.1	-	-	-	-	-
Nov.	349016.0	151570.4	129749.5	67696.1	-	-	-	-	-
Dec.	354545.8	154315.8	132104.3	68125.7	-	-	-	-	-
2004									
Jan.	357495.3	155179.2	133472.7	68843.4	-	-	-	-	-
Feb.	357714.4	154555.1	133972.7	69186.6	-	-	-	-	-
Mar.	361360.2	156142.5	135379.8	69837.9	-	-	-	-	-
Apr.	365075.4	157855.4	136845.4	70374.6	-	-	-	-	-
May	368591.5	159251.9	138518.4	70821.2	-	-	-	-	-
Jun.	373313.1	161955.8	139846.7	71510.6	-	-	-	-	-
Jul.	376821.9	163208.0	141598.6	72015.3	-	-	-	-	-
Aug.	380742.7	165144.6	143146.8	72451.3	-	-	-	-	-
Sep.	385853.0	167627.1	145093.1	73132.9	-	-	-	-	-
Oct.	389332.3	169023.1	146481.5	73827.7	-	-	-	-	-
Nov.	392227.2	170040.9	147952.8	74233.5	-	-	-	-	-
Dec.	397113.0	172541.0	149645.1	74926.8	-	-	-	-	-
2005									
Jan.	399077.0	173132.9	150681.4	75262.7	-	-	-	-	-
Feb.	402525.9	174605.0	152223.9	75697.0	-	-	-	-	-
Mar.	406309.1	175799.7	154007.8	76501.6	-	-	-	-	-

Source: Bank of Guyana

* Includes new coins in circulation effective from May 1996.

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

COMMERCIAL BANKS : LIABILITIES, CAPITAL AND RESERVES¹
(G\$ THOUSAND)

Table 2.1 (b)

End of Period	Total Liabilities	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
1995	57,578,255	2,883,269	278,596	2,604,673	-	4,695,213	1,996,039	2,495,427	203,747	1,827,478	39,634,076	330,499	-	2,815,855	5,391,865
1996	77,768,567	3,567,033	492,402	3,074,631	-	7,571,411	2,623,150	4,542,299	405,962	2,756,848	46,674,437	329,659	-	3,151,050	13,718,129
1997	89,290,729	4,963,726	782,677	4,181,049	-	9,631,037	2,302,744	3,834,771	3,493,522	3,777,663	52,116,931	317,585	-	3,429,724	15,054,063
1998	100,494,733	5,283,883	1,090,731	4,193,152	-	10,040,516	1,680,181	4,010,707	4,349,628	5,898,442	56,422,262	310,233	-	3,154,589	19,384,808
1999	104,127,717	4,662,897	767,983	3,894,914	-	7,270,542	3,789,090	3,301,907	179,545	5,796,269	62,152,230	76,972	-	2,692,217	21,476,590
2000	117,745,982	4,875,522	1,435,647	3,439,875	-	9,134,106	4,825,956	1,739,348	2,568,802	8,454,689	69,937,199	75,608	-	2,992,043	22,276,815
2001	124,325,837	4,190,114	1,268,314	2,921,800	-	7,643,860	3,783,884	1,892,619	1,967,357	8,008,540	76,682,347	62,239	-	5,016,241	22,722,496
2002															
Mar	125,607,970	3,779,616	981,813	2,797,803	-	8,323,001	3,475,396	2,872,410	1,975,195	7,708,388	77,556,845	62,109	-	4,504,518	23,673,493
Jun	130,158,026	4,192,017	1,085,097	3,106,920	-	9,206,776	3,764,476	2,518,708	2,923,592	8,110,918	79,948,338	62,044	-	4,490,147	24,147,786
Sep	132,953,828	4,177,792	969,088	3,208,704	-	10,263,801	4,381,329	2,762,267	3,120,205	9,040,946	80,393,539	62,044	-	5,167,910	23,847,796
Dec	135,041,638	5,316,744	1,093,082	4,223,662	-	10,279,996	4,453,279	2,708,221	3,118,496	9,221,579	81,622,447	62,044	-	6,261,913	22,276,915
2003															
Mar	126,407,697	5,059,097	1,071,309	3,987,788	-	9,776,494	4,903,705	1,586,912	3,285,877	9,013,658	83,404,359	62,044	-	4,985,161	14,106,884
Jun	129,668,144	5,752,475	803,635	4,948,840	-	9,758,779	4,592,639	1,967,477	3,198,663	9,914,195	84,654,629	61,878	-	5,413,991	14,112,197
Sep	131,832,291	5,445,466	710,025	4,735,441	-	10,357,238	4,644,406	2,177,618	3,535,214	11,103,333	85,326,106	61,674	-	5,323,236	14,215,238
Dec	134,994,721	5,170,319	1,128,289	4,042,030	-	10,908,888	5,070,966	2,403,226	3,434,696	10,933,742	86,841,777	61,674	-	6,411,298	14,667,023
2004															
Jan	137,975,847	5,746,778	786,422	4,960,356	-	11,864,333	5,410,746	2,536,729	3,916,858	11,276,883	88,263,415	61,674	-	5,922,883	14,839,881
Feb	139,520,764	5,428,875	965,315	4,463,560	-	11,972,877	5,519,636	2,535,170	3,918,071	11,640,003	89,040,382	61,674	-	6,155,007	15,221,946
Mar	139,031,998	4,480,842	570,286	3,910,556	-	11,538,761	5,106,817	2,539,838	3,892,106	12,358,935	89,137,912	61,674	-	6,563,930	14,889,944
Apr	139,547,139	4,729,977	635,187	4,094,790	-	12,307,556	5,242,494	2,358,342	4,706,720	10,911,747	89,542,875	61,674	-	6,738,520	15,254,790
May	139,169,963	5,330,822	345,628	4,985,194	-	11,936,555	5,206,444	2,381,764	4,348,347	11,809,442	89,058,351	61,674	-	5,588,104	15,385,015
Jun	139,424,086	4,628,874	720,652	3,908,222	-	12,621,532	5,241,390	2,946,076	4,434,066	11,156,067	89,961,317	61,674	-	5,293,061	15,701,561
Jul	140,514,555	5,627,966	1,227,469	4,400,497	-	11,020,160	5,218,965	2,085,634	3,715,561	10,992,447	91,052,958	61,674	-	5,961,167	15,798,183
Aug	139,734,520	4,619,440	493,097	4,126,343	-	11,034,423	5,231,326	1,913,821	3,889,276	10,800,316	91,697,150	61,674	-	5,546,844	15,974,673
Sep	138,612,169	4,229,796	351,956	3,877,840	-	10,972,609	5,119,847	2,347,808	3,504,954	10,520,626	92,052,181	61,674	-	5,395,642	15,379,641
Oct	142,482,132	4,494,129	332,998	4,161,131	-	10,739,785	5,099,456	2,166,390	3,473,939	10,346,391	94,673,567	61,674	-	6,537,297	15,629,289
Nov	145,111,717	5,307,266	321,058	4,986,208	-	11,764,388	5,382,747	2,949,943	3,431,698	10,422,730	96,124,510	61,674	-	6,742,138	14,689,011
Dec	146,751,072	7,108,116	450,506	6,657,610	-	12,644,277	5,249,027	3,848,610	3,546,640	11,920,793	92,872,660	61,674	-	7,138,884	15,004,668
2005															
Jan	149,744,508	7,811,838	490,471	7,321,367	-	14,366,423	6,329,966	4,454,125	3,582,332	11,950,662	93,622,744	61,674	-	6,749,535	15,181,632
Feb	150,596,134	7,540,006	673,459	6,866,547	-	13,576,892	6,565,381	3,482,425	3,529,086	12,037,608	95,462,472	61,674	-	6,505,438	15,412,044
Mar	151,682,410	7,101,922	601,714	6,500,208	-	13,858,348	6,816,524	3,498,443	3,543,381	13,906,501	95,499,468	61,674	-	6,054,076	15,200,421

Source: Commercial Banks

¹ Effective February 1996, commercial banks accounts reflect the merged operations of GNCB with GAIBANK.

COMMERCIAL BANKS: TOTAL DEPOSITS
(G\$ Million)

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1995	48761.4	46156.8	4695.2	2199.8	1996.0	129.0	74.8	2495.4	39634.1	4786.6	34847.5	1827.5	976.9	850.6	2604.7
1996	60077.3	57002.7	7571.4	3029.1	2623.2	109.1	296.8	4542.3	46674.4	5118.7	41555.8	2756.8	93.6	2663.3	3074.6
1997	69706.7	65525.6	9631.0	5796.3	2302.7	134.6	3358.9	3834.8	52116.9	6506.8	45610.1	3777.7	764.3	3013.4	4181.0
1998	76554.4	72361.2	10040.5	6029.8	1680.2	248.1	4101.6	4010.7	56422.3	6943.5	49478.7	5898.4	429.1	5469.4	4193.2
1999	79114.0	75219.0	7270.5	3968.6	3789.1	111.2	68.3	3301.9	62152.2	7955.8	54196.4	5796.3	1528.6	4267.7	3894.9
2000	90979.7	87539.8	9148.0	7394.8	4826.0	110.4	2458.4	1753.2	69937.2	13165.3	56771.9	8454.7	1006.5	7448.2	3439.9
2001	95256.5	92334.7	7643.9	5751.2	3783.9	263.5	1703.9	1892.6	76682.3	13967.2	62715.1	8008.5	608.3	7400.3	2921.8
2002															
Mar	96386.0	93588.2	8323.0	5450.6	3475.4	237.7	1737.5	2872.4	77556.8	14839.0	62717.8	7708.4	576.7	7131.7	2797.8
Jun	100373.0	97266.0	9206.8	6688.1	3764.5	239.1	2684.5	2518.7	79948.3	15406.8	64541.5	8110.9	534.0	7576.9	3106.9
Sep	102907.0	99698.3	10263.8	7501.5	4381.3	159.0	2961.2	2762.3	80393.5	15095.4	65298.1	9040.9	535.7	8505.2	3208.7
Dec	105347.7	101124.0	10280.0	7571.8	4453.3	196.5	2922.0	2708.2	81622.4	16407.2	65215.3	9221.6	526.8	8694.8	4223.7
2003															
Mar	106182.3	102194.5	9776.5	8189.6	4903.7	306.8	2979.0	1586.9	83404.4	16442.4	66962.0	9013.7	1164.2	7849.4	3987.8
Jun	109276.4	104327.6	9758.8	7791.3	4592.6	178.2	3020.5	1967.5	84654.6	16943.4	67711.2	9914.2	1282.1	8632.1	4948.8
Sep	111522.1	106786.7	10357.2	8179.6	4644.4	140.3	3394.9	2177.6	85326.1	18231.5	67094.6	11103.3	846.9	10256.4	4735.4
Dec	112726.4	108684.4	10908.9	8505.7	5071.0	144.7	3290.0	2403.2	86841.8	18500.8	68341.0	10933.7	863.4	10070.3	4042.0
2004															
Jan	116365.0	111404.6	11864.3	9327.6	5410.7	210.6	3706.3	2536.7	88263.4	18822.3	69441.1	11276.9	867.0	10409.9	4960.4
Feb	117116.8	112653.3	11972.9	9437.7	5519.6	179.0	3739.1	2535.2	89040.4	19782.0	69258.4	11640.0	981.3	10658.7	4463.6
Mar	116946.2	113035.6	11538.8	8998.9	5106.8	195.6	3696.5	2539.8	89137.9	19147.8	69990.1	12358.9	932.3	11426.6	3910.6
Apr	116857.0	112762.2	12307.6	9949.2	5242.5	196.9	4509.8	2358.3	89542.9	19036.8	70506.1	10911.7	1001.9	9909.9	4094.8
May	117789.5	112804.3	11936.6	9554.8	5206.4	163.5	4184.9	2381.8	89058.4	18921.0	70137.4	11809.4	963.1	10846.3	4985.2
Jun	117647.1	113738.9	12621.5	9675.5	5241.4	156.7	4277.4	2946.1	89961.3	19217.9	70743.4	11156.1	989.2	10166.9	3908.2
Jul	117466.1	113065.6	11020.2	8934.5	5219.0	196.3	3519.2	2085.6	91053.0	19714.9	71338.0	10992.4	967.9	10024.6	4400.5
Aug	117658.2	113531.9	11034.4	9120.6	5231.3	196.5	3692.8	1913.8	91697.2	19851.0	71846.2	10800.3	998.3	9802.0	4126.3
Sep	116731.7	112853.8	10972.6	8624.8	5119.8	161.1	3343.8	2347.8	92052.2	19574.9	72477.2	9829.0	508.8	9320.2	3877.8
Oct	119920.9	115759.7	10739.8	8573.4	5099.5	254.4	3219.6	2166.4	94673.6	20887.3	73786.3	10346.4	1050.8	9295.6	4161.1
Nov	123297.8	118311.6	11764.4	8814.4	5382.7	190.5	3241.2	2949.9	96124.5	22632.3	73492.2	10422.7	1096.2	9326.6	4986.2
Dec	124095.3	117437.7	12644.3	8795.7	5249.0	147.8	3398.8	3848.6	92872.7	15016.6	77856.1	11920.8	1165.5	10755.3	6657.6
2005															
Jan	127261.2	119939.8	14366.4	9912.3	6330.0	210.3	3372.0	4454.1	93622.7	14657.1	78965.7	11950.7	959.6	10991.1	7321.4
Feb	127943.5	121077.0	13576.9	10094.5	6565.4	177.0	3352.1	3482.4	95462.5	16195.8	79266.7	12037.6	764.3	11273.3	6866.5
Mar	129764.5	123264.3	13858.3	10359.9	6816.5	203.8	3339.6	3498.4	95499.5	16108.6	79390.9	13906.5	779.1	13127.4	6500.2

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								
1995	8486.0	7733.0	2230.2	1034.0	910.4	100.1	23.4	1196.3	4301.3	2345.5	1955.9	1201.5	923.1	278.4	753.0
1996	8911.8	7955.3	2472.5	1009.4	962.6	23.8	23.0	1463.0	5131.3	2539.2	2592.1	351.5	22.7	328.8	956.5
1997	9647.5	8354.1	2568.8	812.7	677.2	112.2	23.3	1756.1	5186.4	3351.7	1834.7	598.9	204.5	394.5	1293.4
1998	9312.8	7827.7	1727.8	715.0	544.7	139.8	30.5	1012.7	5547.3	3169.3	2378.0	552.7	195.2	357.5	1485.0
1999	12617.2	10692.9	3309.4	1561.6	1447.0	47.8	66.8	1747.9	6720.5	3548.0	3172.5	662.9	119.1	543.9	1924.3
2000	14053.2	12475.3	2521.1	1593.5	1497.3	40.7	55.5	927.7	9318.7	6166.3	3152.4	635.5	151.7	483.8	1577.8
2001	13489.3	11975.4	2852.6	1659.6	1556.3	82.6	20.8	1193.0	8454.3	5117.9	3336.4	668.5	104.5	564.0	1513.9
2002															
Mar	14376.4	13009.1	3686.8	1562.8	1420.4	88.1	54.3	2124.0	8869.4	5282.6	3586.8	452.9	63.1	389.7	1367.3
Jun	15876.5	14321.8	3525.6	1750.6	1589.1	100.0	61.4	1775.1	10288.1	6557.0	3731.1	508.1	58.1	449.9	1554.7
Sep	16667.9	14928.5	4302.8	2264.3	2125.5	62.8	76.0	2038.6	9632.1	5687.8	3944.3	993.6	38.9	954.7	1739.4
Dec	15864.3	14039.8	3627.7	1981.2	1845.8	98.7	36.7	1646.5	9839.9	6095.8	3744.1	572.2	40.6	531.6	1824.6
2003															
Mar	15309.8	13422.9	3183.3	2194.6	1916.2	184.7	93.8	988.7	9413.3	5803.1	3610.2	826.2	343.8	482.4	1886.9
Jun	17253.7	14345.9	3664.6	2249.9	2079.6	102.1	68.3	1414.6	9900.2	6359.2	3541.0	781.1	321.2	459.9	2907.9
Sep	18205.9	15599.9	3586.6	1953.1	1818.4	65.3	69.5	1633.5	11014.0	7339.2	3674.8	999.3	437.1	562.2	2606.0
Dec	17821.0	15874.1	3355.7	2107.8	1973.7	70.0	64.0	1248.0	11375.3	7455.8	3919.5	1143.1	437.0	706.0	1946.9
2004															
Jan	18640.3	16700.6	3763.7	2085.9	1870.0	135.7	80.2	1677.8	11814.4	7719.4	4095.0	1122.5	440.6	681.9	1939.7
Feb	20066.5	18224.7	3927.1	2313.9	2096.6	104.4	112.9	1613.2	12576.6	8442.1	4134.5	1721.0	559.9	1161.1	1841.9
Mar	19449.4	17794.1	3349.6	2150.6	1959.8	120.6	70.2	1199.0	12210.8	8024.0	4186.9	2233.7	507.5	1726.2	1655.3
Apr	20913.3	18922.0	3656.8	2340.3	2109.6	122.3	108.4	1316.4	14048.8	8232.2	5816.6	1216.4	499.8	716.7	1991.2
May	21218.4	18369.8	3700.0	2192.4	2028.5	88.7	75.1	1507.6	13301.8	8114.4	5187.5	1368.0	461.9	906.0	2848.6
Jun	19878.7	18204.1	3834.5	2229.7	2080.0	82.1	67.6	1604.8	13258.3	7858.9	5399.4	1111.3	484.7	626.6	1674.7
Jul	20670.2	18631.2	3488.3	2325.1	2094.3	121.5	109.3	1163.1	13685.6	8582.5	5103.1	1457.3	462.8	994.5	2039.1
Aug	20800.7	19000.4	3204.3	2186.3	1992.2	121.5	72.7	1017.9	14553.6	9056.7	5496.9	1242.5	493.3	749.2	1800.3
Sep	19244.2	17482.7	3298.5	2025.4	1853.5	89.1	82.7	1273.1	13725.5	8660.8	5064.7	458.7	0.0	458.7	1761.4
Oct	21761.7	19678.9	3326.7	2274.0	1999.2	141.3	133.4	1052.7	15138.0	9658.2	5479.8	1214.3	541.3	673.0	2082.8
Nov	24788.0	21832.0	4080.2	2373.8	2213.3	105.4	55.1	1706.5	16391.3	10547.8	5843.5	1360.5	569.6	791.0	2955.9
Dec	23171.4	19042.9	4318.9	2398.8	2215.7	70.6	112.5	1920.1	12984.4	9469.6	3514.8	1739.5	652.7	1086.8	4128.5
2005															
Jan	23866.2	19682.0	4994.5	2334.7	2133.3	133.1	68.4	2659.8	13327.2	9203.3	4123.8	1360.3	537.2	823.1	4184.3
Feb	24602.1	20821.1	5177.4	2726.4	2578.3	99.8	48.3	2451.1	14394.9	10219.7	4175.2	1248.8	341.9	906.9	3781.0
Mar	26838.4	23385.2	5008.7	2806.0	2569.5	125.8	110.7	2202.7	14524.5	9901.9	4622.7	3852.0	353.3	3498.7	3453.2

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								
1995	14696.8	14236.5	1170.2	772.1	703.5	23.2	45.4	398.1	12756.2	1319.9	11436.3	310.1	25.8	284.3	460.3
1996	19493.5	19016.8	1674.5	1004.3	760.3	77.6	166.4	670.1	15443.3	1393.8	14049.5	1899.1	15.2	1883.9	476.7
1997	23090.5	22657.1	3003.4	2202.2	748.1	13.5	1440.5	801.3	16833.0	1636.6	15196.4	2820.7	506.2	2314.4	433.4
1998	25848.7	25006.2	3288.6	2555.8	592.0	95.2	1868.6	732.8	17047.5	1771.4	15276.1	4670.2	187.8	4482.4	842.5
1999	25579.1	24818.3	1163.1	899.3	881.5	16.3	1.5	263.8	18885.4	2287.2	16598.2	4769.8	1403.5	3366.3	760.8
2000	33249.1	32615.6	4128.5	3848.7	1429.0	16.7	2402.9	279.9	21013.7	3545.2	17468.5	7473.4	854.6	6618.8	633.5
2001	33133.8	32754.2	3062.0	3005.5	1239.7	82.7	1683.1	56.6	23188.3	3844.9	19343.4	6503.9	503.3	6000.7	379.5
2002															
Mar	33108.8	32696.5	3194.1	2904.2	1137.1	84.0	1683.1	289.9	22892.3	4076.8	18815.6	6610.1	513.1	6097.0	412.3
Jun	33986.4	33550.7	4485.7	4061.2	1352.5	85.7	2623.0	424.6	22233.3	3698.4	18534.9	6831.6	475.8	6355.8	435.7
Sep	33690.1	33251.3	4825.8	4335.9	1409.2	41.5	2885.2	489.9	21384.5	3845.6	17538.9	7040.9	496.7	6544.2	438.8
Dec	33798.4	32702.5	4849.7	4354.8	1427.4	42.1	2885.2	494.9	20308.8	3413.5	16895.3	7544.0	486.2	7057.8	1095.9
2003															
Mar	32932.4	31863.5	4179.7	3941.0	1013.6	42.2	2885.3	238.7	20215.2	3138.1	17077.1	7468.6	820.4	6648.2	1068.9
Jun	33803.8	32773.8	4274.7	4033.5	1063.3	18.0	2952.2	241.2	20291.5	3467.0	16824.5	8207.6	958.9	7248.7	1029.9
Sep	33192.2	32171.0	4537.5	4323.6	1131.0	17.5	3175.1	213.9	18740.0	3181.2	15558.8	8893.6	0.8	8892.7	1021.2
Dec	33379.5	32351.1	5057.2	4840.9	1648.3	17.5	3175.1	216.3	18624.3	3114.2	15510.1	8669.6	0.8	8668.8	1028.4
2004															
Jan	34232.0	33223.9	5574.8	5358.5	1765.9	17.5	3575.1	216.2	18795.2	3074.0	15721.2	8854.0	0.8	8853.2	1008.1
Feb	33722.6	32630.1	5624.5	5407.2	1814.6	17.5	3575.2	217.3	18416.5	3083.2	15333.3	8589.1	0.8	8588.3	1092.5
Mar	33003.3	31916.1	5698.3	5480.6	1887.9	17.5	3575.2	217.7	18190.1	2934.2	15255.8	8027.7	0.8	8026.9	1087.3
Apr	32748.2	31681.9	6529.2	6311.5	1943.8	17.5	4350.2	217.7	17184.2	2797.0	14387.3	7968.4	85.8	7882.6	1066.4
May	31359.1	30295.6	6244.4	6025.5	1949.6	17.5	4058.4	218.9	15242.5	2323.9	12918.6	8808.7	85.8	8722.9	1063.5
Jun	31845.9	30784.8	6392.2	6172.6	1996.7	17.6	4158.4	219.5	15783.3	2400.8	13382.5	8609.4	85.8	8523.5	1061.1
Jul	31348.3	30296.7	5719.9	5500.4	2124.5	17.6	3358.4	219.4	16428.5	2432.2	13996.3	8148.4	86.4	8062.0	1051.6
Aug	31403.0	30364.4	5955.2	5735.8	2149.8	17.6	3568.4	219.4	16190.1	2424.8	13765.3	8219.2	86.4	8132.8	1038.5
Sep	31006.3	29972.8	5712.8	5492.7	2215.7	17.6	3259.4	220.1	16232.5	2380.7	13851.7	8027.5	86.4	7941.1	1033.5
Oct	30718.6	29687.3	5579.6	5359.5	2257.5	17.6	3084.4	220.1	16422.5	2586.1	13836.4	7685.1	86.9	7598.2	1031.3
Nov	30076.3	29048.6	5429.9	5208.4	2106.3	17.6	3084.4	221.5	16055.6	2561.4	13494.2	7563.2	104.1	7459.1	1027.7
Dec	30520.2	29412.0	5725.0	5566.4	2360.6	21.4	3184.4	158.6	15051.6	2002.3	13049.2	8635.4	86.9	8548.4	1108.2
2005															
Jan	30690.9	29515.2	5796.0	5612.7	2389.8	21.4	3201.5	183.4	14805.2	1942.6	12862.6	8914.0	0.0	8914.0	1175.7
Feb	30990.6	29820.8	5841.7	5658.3	2435.4	21.4	3201.6	183.3	14854.0	1991.0	12863.0	9125.1	0.0	9125.1	1169.8
Mar	30100.9	29039.2	5959.2	5775.6	2552.6	21.4	3201.6	183.6	14799.2	1986.7	12812.5	8280.7	0.0	8280.7	1061.7

Source: Commercial Banks

COMMERCIAL BANKS: SAVINGS DEPOSITS
(G\$Million)

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1995	25578.7	24187.2	1294.8	393.7	382.1	5.7	6.0	901.1	22576.6	1121.2	21455.3	315.9	28.0	287.9	1391.4
1996	31672.0	30030.6	3424.5	1015.4	900.3	7.7	107.4	2409.2	26099.8	1185.7	24914.1	506.3	55.6	450.6	1641.4
1997	36968.7	34514.4	4058.8	2781.5	877.4	9.0	1,895.0	1277.4	30097.5	1518.4	28579.1	358.1	53.6	304.5	2454.3
1998	41392.9	39527.2	5024.2	2758.9	543.4	13.0	2,202.5	2265.2	33827.5	2002.8	31824.6	675.6	46.1	629.5	1865.6
1999	40917.6	39707.8	2798.0	1507.8	1460.6	47.1	-	1290.3	36546.3	2120.6	34425.7	363.5	6.0	357.5	1209.8
2000	43677.4	42448.9	2498.3	1952.6	1899.7	53.0	-	545.7	39604.8	3453.8	36150.9	345.8	0.3	345.5	1228.5
2001	48633.5	47605.1	1729.2	1086.1	987.9	98.2	-	643.1	45039.8	5004.5	40035.4	836.1	0.5	835.6	1028.4
2002															
Mar	48900.8	47882.7	1442.1	983.6	917.9	65.7	-	458.5	45795.1	5479.7	40315.4	645.4	0.5	645.0	1018.2
Jun	50510.1	49393.6	1195.4	876.3	822.9	53.5	-	319.1	47426.9	5151.4	42275.5	771.3	0.1	771.1	1116.5
Sep	52549.0	51518.5	1135.1	901.4	846.7	54.7	-	233.8	49376.9	5562.0	43815.0	1006.4	0.1	1006.3	1030.5
Dec	55684.9	54381.7	1802.6	1235.8	1180.1	55.7	-	566.8	51473.8	6897.8	44575.9	1105.3	0.0	1105.3	1303.2
2003															
Mar	57940.2	56908.1	2413.4	2053.9	1973.9	80.0	-	359.5	53775.8	7501.1	46274.7	718.9	0.1	718.8	1032.0
Jun	58219.0	57207.9	1819.5	1507.8	1449.8	58.0	-	311.7	54462.8	7117.2	47345.7	925.6	2.0	923.6	1011.1
Sep	60124.0	59015.8	2233.2	1902.9	1695.1	57.6	150.3	330.2	55572.2	7711.1	47861.0	1210.5	409.0	801.5	1108.2
Dec	61526.0	60459.2	2496.0	1557.0	1449.0	57.2	50.8	939.0	56842.2	7930.8	48911.4	1121.1	425.6	695.5	1066.7
2004															
Jan	63492.7	61480.1	2525.8	1883.1	1774.8	57.4	50.9	642.7	57653.9	8029.0	49624.9	1300.4	425.6	874.8	2012.6
Feb	63327.7	61798.5	2421.3	1716.5	1608.4	57.0	51.0	704.7	58047.3	8256.7	49790.6	1329.9	420.6	909.3	1529.2
Mar	64493.4	63325.4	2490.8	1367.7	1259.1	57.4	51.2	1123.1	58737.0	8189.6	50547.4	2097.5	424.0	1673.5	1168.0
Apr	63195.5	62158.3	2121.6	1297.4	1189.0	57.0	51.3	824.2	58309.8	8007.6	50302.3	1726.9	416.3	1310.6	1037.2
May	65212.0	64139.0	1992.1	1336.9	1228.3	57.2	51.4	655.3	60514.0	8482.7	52031.4	1632.8	415.3	1217.4	1073.1
Jun	65922.5	64750.0	2394.9	1273.1	1164.7	56.9	51.5	1121.8	60919.7	8958.3	51961.5	1435.4	418.7	1016.8	1172.5
Jul	65447.5	64137.6	1812.0	1109.0	1000.2	57.2	51.6	703.1	60938.8	8700.2	52238.6	1386.8	418.7	968.1	1309.8
Aug	65454.6	64167.0	1875.0	1198.5	1089.4	57.4	51.7	676.5	60953.4	8369.5	52584.0	1338.6	418.7	920.0	1287.6
Sep	66481.2	65398.3	1961.3	1106.7	1050.6	54.4	1.7	854.6	62094.2	8533.4	53560.8	1342.8	422.4	920.4	1082.9
Oct	67440.6	66393.6	1833.5	939.9	842.8	95.5	1.7	893.6	63113.1	8643.0	54470.1	1447.0	422.5	1024.5	1047.0
Nov	68433.5	67431.0	2254.3	1232.3	1063.1	67.5	101.7	1022.0	63677.7	9523.2	54154.5	1499.0	422.5	1076.5	1002.5
Dec	70403.7	68982.9	2600.3	830.4	672.7	55.8	101.9	1769.9	64836.7	3544.6	61292.1	1545.9	425.9	1120.0	1420.9
2005															
Jan	72704.0	70742.7	3575.9	1964.9	1806.9	55.9	102.1	1611.0	65490.4	3511.1	61979.3	1676.3	422.4	1253.9	1961.4
Feb	72350.8	70435.0	2557.8	1709.8	1551.6	55.8	102.3	848.0	66213.5	3985.1	62228.4	1663.7	422.4	1241.3	1915.8
Mar	72825.2	70839.9	2890.5	1778.3	1694.5	56.5	27.3	1112.2	66175.7	4220.1	61955.7	1773.7	425.8	1348.0	1985.3

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
1995	9532.4	3713.9	78.7	1312.4	59.4	14696.8
1996	16908.9	1907.6	0.2	253.5	423.4	19493.5
1997	17513.0	3701.5	5.9	1853.4	16.8	23090.5
1998	17020.6	5151.1	2.8	3655.0	19.2	25848.7
1999	14820.6	3906.5	1475.3	4715.0	661.7	25579.1
2000	16979.5	5389.5	14.0	9844.4	1021.6	33249.1
2001						
Mar.	16023.7	5784.5	841.3	8836.4	1201.6	32687.4
Jun.	15763.1	4627.1	191.7	9685.7	1208.1	31475.7
Sep.	15365.2	4685.9	145.7	11080.1	2097.9	33374.9
Dec.	16307.9	4547.0	79.7	10022.0	2177.2	33133.8
2002						
Mar.	16513.8	4734.6	33.4	9650.0	2177.0	33108.8
Jun.	16943.6	4711.5	116.6	10521.5	1693.2	33986.4
Sep.	16088.7	4682.6	280.3	10879.6	1758.9	33690.1
Dec.	15645.2	4609.1	318.6	11116.5	2109.1	33798.4
2003						
Jan.	15569.9	4782.8	221.6	10938.0	2107.8	33620.1
Feb.	15161.7	4841.9	6.8	10694.4	2119.6	32824.4
Mar.	15451.0	4934.5	9.7	10492.1	2045.0	32932.4
Apr.	15690.2	5140.5	11.1	10518.4	2037.1	33397.4
May	15983.0	4712.6	104.0	10928.8	2032.6	33760.9
Jun.	15787.7	4689.7	104.3	11202.1	2020.0	33803.8
Jul.	15253.0	4922.8	128.9	11900.8	2033.5	34239.1
Aug.	15364.0	4826.7	129.2	11524.5	2030.2	33874.7
Sep.	14915.1	4843.2	128.2	11970.8	1335.0	33192.2
Oct.	14871.3	4873.0	170.3	11870.8	1343.6	33129.0
Nov.	14823.7	5424.9	83.7	11598.0	1328.7	33259.0
Dec.	14989.1	5502.0	71.9	11448.2	1368.3	33379.5
2004						
Jan.	13747.7	5947.5	53.1	13101.6	1382.1	34232.0
Feb.	13714.2	5452.4	49.7	13046.5	1459.7	33722.6
Mar.	13626.1	5127.8	352.4	12472.3	1424.7	33003.3
Apr.	12920.0	4476.5	315.3	13582.2	1454.3	32748.2
May	13067.6	3911.1	445.0	12958.9	976.5	31359.1
Jun.	13592.9	3896.1	458.1	12802.6	1096.2	31845.9
Jul.	14441.8	3858.9	476.3	11495.1	1076.2	31348.3
Aug.	14247.8	3850.5	484.9	11745.7	1074.1	31403.0
Sept.	14188.2	4127.2	181.9	11419.0	1089.9	31006.3
Oct.	13260.0	5201.7	175.9	11046.0	1035.0	30718.6
Nov.	13457.9	4408.9	47.2	11158.1	1004.3	30076.3
Dec.	12760.7	4553.8	32.3	12359.1	814.3	30520.2
2005						
Jan.	12804.0	4450.3	14.1	12598.6	823.9	30690.9
Feb.	12924.0	4446.9	5.0	12778.6	836.1	30990.6
Mar.	11903.8	4122.1	5.8	13158.3	910.8	30100.9

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				
1995	26692.3	6637.4	8134.7	-1497.3	383.6	25578.7
1996	32079.9	11089.7	11803.6	-713.9	306.0	31672.0
1997	35928.4	12691.1	11998.7	692.5	347.9	36968.7
1998	40108.9	11735.7	10703.1	1032.6	251.4	41392.9
1999	39322.6	16112.8	14675.7	1437.1	157.9	40917.6
2000	43787.8	10022.0	10330.3	-308.3	197.9	43677.4
2001						
Mar.	45093.8	11874.9	11990.1	-115.2	299.1	45277.8
Jun.	46256.1	14301.4	13499.9	801.5	356.4	47414.0
Sep.	46561.9	11076.3	11537.6	-461.3	318.5	46419.0
Dec.	47453.2	14021.6	13014.9	1006.7	173.7	48633.5
2002						
Mar.	48667.1	11398.5	11502.4	-103.9	337.6	48900.8
Jun.	50449.9	21690.2	21767.8	-77.6	137.8	50510.1
Sep.	51768.4	14116.0	13621.4	494.5	286.0	52549.0
Dec.	53913.0	17222.8	15603.1	1619.8	152.2	55684.9
2003						
Jan.	55684.9	20984.2	19063.6	1920.7	145.5	57751.1
Feb.	57751.1	17738.5	17896.7	-158.2	145.6	57738.5
Mar.	57883.4	16624.0	16957.2	-333.3	390.0	57940.2
Apr.	57940.2	18320.2	18256.2	64.1	313.7	58317.9
May	58317.9	19043.9	18871.5	172.4	160.9	58651.2
Jun.	58651.2	18138.0	19057.6	-919.6	487.3	58219.0
Jul.	58219.0	20572.2	19791.8	780.4	176.0	59175.4
Aug.	59175.4	18568.1	18458.0	110.0	175.4	59460.9
Sep.	59460.9	18898.0	18663.5	234.5	428.6	60124.0
Oct.	60124.0	19397.1	19210.3	186.6	327.9	60638.6
Nov.	60638.6	19774.2	18795.2	978.9	174.7	61792.4
Dec.	61792.4	20283.0	20798.3	-515.4	248.9	61526.0
2004						
Jan.	61526.0	23205.6	21345.8	1859.7	107.0	63492.7
Feb.	63492.7	18131.2	18437.5	-306.3	141.3	63327.7
Mar.	63327.7	21987.9	21329.5	658.3	507.3	64493.4
Apr.	64493.4	23633.8	25385.2	-1751.5	453.5	63195.5
May	63195.5	26995.3	25329.0	1666.2	350.3	65212.0
Jun.	65212.0	25970.2	25888.1	81.9	628.4	65922.5
Jul.	65922.5	19470.1	20396.7	-926.7	451.6	65447.5
Aug.	65447.5	19964.3	20414.7	-450.4	457.5	65454.6
Sep.	65454.6	26372.8	26169.6	203.2	823.4	66481.2
Oct.	66481.2	26961.2	26612.0	349.2	610.1	67440.6
Nov.	67440.6	28506.2	27991.1	515.1	477.8	68433.5
Dec.	68433.5	25707.5	23977.3	1730.2	240.0	70403.7
2005						
Jan.	70403.7	20003.3	17760.0	2243.4	57.0	72704.0
Feb.	72704.0	17432.4	17901.7	-469.3	116.0	72350.8
Mar.	72350.8	25518.1	25554.5	-36.4	510.8	72825.2

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
1995	661,849
1996	1,043,587
1997	541,088
1998	881,453
1999	1,186,599
2000	1,393,131
2001	1,317,397
2001	
Mar.	112,839
Jun.	107,551
Sep.	106,260
Dec.	107,094
2002	
Mar.	101,192
Jun.	95,028
Sep.	100,823
Dec.	103,269
2003	
Jan.	97,680
Feb.	90,790
Mar.	98,909
Apr.	95,962
May	94,847
Jun.	96,104
Jul.	99,598
Aug.	97,698
Sep.	101,567
Oct.	105,974
Nov.	101,888
Dec.	110,920
2004	
Jan.	99,096
Feb.	96,152
Mar.	109,478
Apr.	109,872
May	106,731
Jun.	109,613
Jul.	108,657
Aug.	118,401
Sep.	111,541
Oct.	114,714
Nov.	117,654
Dec.	159,657
2005	
Jan.	132,979
Feb.	129,758
Mar.	152,684

Table 2.9

Period	Clearings 1)
1995	46,806
1996	59,582
1997	65,171
1998	70,059
1999	91,752
2000	107,599
2001	106,865
2001	
Mar.	8,312
Jun.	7,998
Sep.	8,411
Dec.	10,266
2002	
Mar.	8,512
Jun.	7,969
Sep.	8,962
Dec.	10,969
2003	
Jan.	10,490
Feb.	7,787
Mar.	9,707
Apr.	9,436
May	9,225
Jun.	9,179
Jul.	10,398
Aug.	8,940
Sep.	9,447
Oct.	10,082
Nov.	10,084
Dec.	16,312
2004	
Jan.	10,948
Feb.	7,761
Mar.	10,012
Apr.	8,641
May	7,744
Jun.	9,589
Jul.	8,827
Aug.	9,960
Sep.	9,798
Oct.	9,247
Nov.	11,419
Dec.	13,049
2005	
Jan.	11,332
Feb.	9,245
Mar.	11,046

Sources : Bank of Guyana and Commercial Banks

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

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

Table 2.10

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ¹								
1995	22189.6	21208.4	478.5	68.8	33.3	35.5	409.7	20656.8	15296.8	5359.9	73.1	-	73.1	981.2
1996	37161.8	36331.3	284.0	29.5	28.5	1.0	254.5	35864.0	29795.5	6068.5	183.3	33.6	149.7	830.5
1997	44540.1	43259.8	220.8	4.5	0.5	4.0	216.2	42920.9	34152.3	8768.6	118.2	9.9	108.2	1280.3
1998	50048.2	49478.1	410.8	0.6	0.6	0.0	410.2	48872.2	38925.4	9946.8	195.1	29.8	165.3	570.1
1999	53885.0	53465.4	730.8	47.9	0.2	47.6	683.0	52166.0	41704.3	10461.7	568.6	-	568.6	419.6
2000	54660.3	53896.9	458.8	39.2	0.0	39.2	419.6	52778.3	43621.7	9156.6	659.7	0.0	659.7	763.4
2001	52432.9	51130.7	852.8	1.2	-	1.2	851.6	49814.2	41052.8	8761.5	463.7	-	463.7	1302.1
2002														
Mar	52028.2	50809.7	747.9	21.5	0.0	21.5	726.3	49685.4	40514.7	9170.7	376.4	-	376.4	1218.5
Jun	50831.4	49194.1	736.5	38.2	0.0	38.2	698.3	48087.2	39439.0	8648.1	370.5	-	370.5	1637.3
Sep	48671.4	47079.9	722.0	18.5	0.2	18.3	703.4	45849.9	37595.2	8254.7	508.0	-	508.0	1591.5
Dec	50473.6	48922.6	816.8	9.3	2.2	7.1	807.5	47381.8	38308.3	9073.5	723.9	-	723.9	1551.1
2003														
Mar	40471.1	38911.8	726.7	7.3	1.6	5.6	719.5	37493.7	29427.5	8066.2	691.4	0.0	691.4	1559.3
Jun	39453.2	37841.9	672.7	9.2	2.9	6.3	663.6	36427.4	28229.7	8197.7	741.8	-	741.8	1611.3
Sep	39590.8	38151.6	680.4	63.4	1.5	61.9	617.0	36743.4	28365.8	8377.6	727.7	-	727.7	1439.2
Dec	41738.4	40262.2	885.2	63.4	1.2	62.2	821.7	38521.6	29696.1	8825.5	855.5	-	855.5	1476.2
2004														
Jan	39713.6	38357.2	1249.0	17.7	3.4	14.3	1231.3	36264.2	29089.9	7174.3	844.1	-	844.1	1356.3
Feb	39718.8	38251.1	1352.3	21.9	6.2	15.7	1330.4	36076.5	28775.1	7301.4	822.2	-	822.2	1467.7
Mar	39971.4	38502.0	2522.7	16.2	3.4	12.8	2506.5	35186.5	28019.6	7166.9	792.9	-	792.9	1469.4
Apr	39993.8	38390.5	2532.0	17.0	3.7	13.2	2515.0	35085.5	27662.5	7423.0	773.0	-	773.0	1603.3
May	39369.6	37752.8	2347.2	39.4	4.5	35.0	2307.8	34670.9	27470.2	7200.7	734.7	-	734.7	1616.7
Jun	39059.3	37456.0	2274.9	73.0	4.3	68.8	2201.9	34472.8	27267.9	7204.9	708.4	-	708.4	1603.2
Jul	39534.9	38149.1	2397.3	24.6	5.7	18.9	2372.7	35156.2	27695.6	7460.6	595.6	1.0	594.7	1385.8
Aug	38950.9	37443.2	2170.0	45.4	3.9	41.6	2124.6	34733.6	27323.5	7410.0	539.6	-	539.6	1507.7
Sep	39561.9	37834.1	2159.4	62.2	4.0	58.2	2097.2	35150.0	27772.4	7377.5	524.8	-	524.8	1727.8
Oct	39778.5	38139.0	2082.5	19.1	5.0	14.1	2063.4	35567.4	28109.2	7458.2	489.1	-	489.1	1639.5
Nov	39143.8	37648.3	2511.8	15.0	3.6	11.4	2496.8	34577.9	27066.1	7511.8	558.6	-	558.6	1495.5
Dec	38136.7	36579.6	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	490.0	-	490.0	1557.2
2005														
Jan	37939.4	36572.7	1371.8	50.8	0.3	50.5	1321.0	34743.8	26327.0	8416.7	457.1	-	457.1	1366.7
Feb	37789.2	36328.2	1427.2	28.2	0.6	27.6	1399.0	34461.8	26043.4	8418.4	439.2	-	439.2	1460.9
Mar	38097.5	36643.3	1727.0	53.3	0.2	53.1	1673.6	34477.5	26045.0	8432.5	438.9	-	438.9	1454.2

Source: Commercial Banks

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

¹ Other Govt. consists of Local Government and NIS.

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

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ¹								
1995	16221.1	15245.9	478.5	68.8	33.3	35.5	409.7	14694.2	10932.9	3761.3	73.1	-	73.1	975.2
1996	23878.1	23061.8	284.0	29.5	28.5	1.0	254.5	22618.5	18580.2	4038.3	159.4	33.6	125.8	816.3
1997	28700.7	28325.2	219.9	4.1	0.0	4.0	215.8	28043.3	23135.5	4907.8	62.0	9.9	52.0	375.6
1998	32419.5	32132.8	358.0	0.2	0.2	-	357.8	31586.9	26406.6	5180.2	188.0	29.8	158.2	286.7
1999	34959.1	34591.5	640.8	47.9	0.2	47.6	593.0	33929.5	27367.8	6561.7	21.2	-	21.2	367.7
2000	33058.4	32446.6	368.0	39.2	0.0	39.2	328.8	31888.0	26090.7	5797.4	190.6	0.0	190.6	611.8
2001	30014.5	29388.9	699.2	1.2	-	1.2	698.0	28648.1	24141.0	4507.1	41.6	-	41.6	625.7
2002														
Mar	28751.3	28183.1	589.5	21.5	0.0	21.5	568.0	27541.6	23135.7	4405.9	51.9	-	51.9	568.2
Jun	28029.2	26969.6	580.5	38.2	0.0	38.2	542.3	26339.3	22576.0	3763.4	49.9	-	49.9	1059.6
Sep	26579.7	25602.3	576.0	18.5	0.2	18.3	557.4	24992.7	21388.1	3604.6	33.6	-	33.6	977.4
Dec	28382.0	27382.0	673.5	1.1	1.1	0.0	672.3	26450.6	22057.1	4393.5	257.9	-	257.9	1000.1
2003														
Mar	21766.1	20752.5	587.9	0.6	0.6	-	587.3	19919.0	15845.9	4073.1	245.6	0.0	245.6	1013.5
Jun	21692.0	20620.2	488.0	1.9	1.9	-	486.1	19846.9	15517.5	4329.3	285.3	-	285.3	1071.8
Sep	21253.5	20343.2	490.3	50.7	0.4	50.2	439.6	19561.7	15032.3	4529.4	291.2	-	291.2	910.3
Dec	23154.6	22200.8	695.0	50.7	0.1	50.6	644.3	21202.9	16178.3	5024.6	302.9	-	302.9	953.8
2004														
Jan	22258.8	21426.5	1055.6	1.7	1.3	0.4	1053.9	20075.9	15357.1	4718.8	295.0	-	295.0	832.3
Feb	22199.1	21258.3	1153.5	0.5	0.1	0.4	1153.0	19830.8	15073.8	4757.1	274.0	-	274.0	940.8
Mar	22670.7	21718.6	2329.6	0.6	0.2	0.4	2329.0	19126.2	14342.5	4783.7	262.8	-	262.8	952.1
Apr	20550.1	19455.9	2338.1	0.5	0.1	0.4	2337.5	16869.3	13953.6	2915.7	248.5	-	248.5	1094.2
May	20094.4	18990.6	2146.6	16.2	0.6	15.6	2130.4	16636.2	13785.8	2850.4	207.8	-	207.8	1103.8
Jun	19885.5	18790.8	2073.5	49.1	0.1	48.9	2024.4	16583.3	13732.3	2851.0	134.0	-	134.0	1094.7
Jul	20272.0	19383.0	2197.0	1.8	1.8	-	2195.3	17063.2	14148.1	2915.1	122.7	1.0	121.8	889.0
Aug	19663.7	18643.3	1970.6	23.5	0.4	23.1	1947.1	16598.2	13696.6	2901.6	74.5	-	74.5	1020.4
Sep	20175.2	18923.8	1958.7	39.0	0.1	38.9	1919.8	16899.0	14004.4	2894.5	66.0	-	66.0	1251.5
Oct	20157.9	18984.7	1887.1	1.1	1.1	0.1	1886.0	17034.2	14043.3	2990.9	63.3	-	63.3	1173.2
Nov	20164.9	19127.4	2320.4	1.1	0.2	0.9	2319.4	16723.8	13684.6	3039.2	83.2	-	83.2	1037.5
Dec	19732.7	18516.8	1138.2	50.2	0.1	50.1	1088.0	17210.7	14451.6	2759.2	167.9	-	167.9	1215.9
2005														
Jan	19151.1	18123.2	1194.4	50.8	0.3	50.5	1143.6	16789.8	14253.9	2535.9	139.1	-	139.1	1027.8
Feb	19108.5	17983.5	1249.7	28.2	0.6	27.6	1221.6	16577.4	14061.1	2516.3	156.4	-	156.4	1124.9
Mar	19314.8	18194.2	1549.5	53.3	0.2	53.1	1496.2	16481.4	13887.9	2593.5	163.3	-	163.3	1120.6

Source: Commercial Banks

¹ Other Govt. consists of Local Government and NIS.

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

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents	
			Total Public Sector	General Government		Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private			
				Total	Central Gov't								Other Gov't		
1995	5968.5	5962.6	-	-	-	-	-	5962.6	4363.9	1598.6	0.0	-	-	5.9	
1996	13283.6	13269.4	-	-	-	-	-	13245.5	11215.3	2030.2	23.9	-	23.9	14.2	
1997	15839.3	14934.6	0.9	0.5	0.5	-	0.4	14877.6	11016.8	3860.8	56.2	-	56.2	904.7	
1998	17628.7	17345.3	52.9	0.4	0.4	-	-	17285.3	12518.7	4766.6	7.1	-	7.1	283.4	
1999	18925.9	18874.0	90.0	-	-	-	-	18236.5	14336.5	3900.0	547.4	-	547.4	51.9	
2000	21601.9	21450.3	90.8	-	-	-	-	20890.3	17531.1	3359.2	469.2	-	469.2	151.7	
2001	22418.3	21741.8	153.6	-	-	-	-	21166.2	16911.8	4254.4	422.0	-	422.0	676.5	
2002															
Mar	23276.9	22626.5	158.3	-	-	-	-	158.3	22143.8	17379.0	4764.8	324.4	-	324.4	650.3
Jun	22802.2	22224.5	156.0	-	-	-	-	156.0	21747.8	16863.1	4884.8	320.6	-	320.6	577.7
Sep	22091.7	21477.6	146.0	-	-	-	-	146.0	20857.2	16207.1	4650.1	474.5	-	474.5	614.1
Dec	22091.6	21540.6	143.4	8.2	1.1	7.1	-	135.1	20931.2	16251.2	4680.0	466.0	-	466.0	551.0
2003															
Mar	18705.0	18159.2	138.8	6.7	1.0	5.6	-	132.2	17574.6	13581.6	3993.1	445.8	-	445.8	545.8
Jun	17761.2	17221.7	184.7	7.3	1.0	6.3	-	177.4	16580.5	12712.2	3868.3	456.5	-	456.5	539.5
Sep	18337.3	17808.4	190.2	12.7	1.1	11.6	-	177.4	17181.7	13333.5	3848.2	436.5	-	436.5	528.9
Dec	18583.8	18061.4	190.2	12.7	1.1	11.6	-	177.4	17318.7	13517.8	3800.9	552.6	-	552.6	522.4
2004															
Jan	17454.8	16930.8	193.4	16.0	2.1	13.9	-	177.4	16188.3	13732.7	2455.5	549.1	-	549.1	524.0
Feb	17519.6	16992.7	198.8	21.4	6.1	15.3	-	177.4	16245.7	13701.4	2544.3	548.2	-	548.2	526.9
Mar	17300.7	16783.4	193.1	15.6	3.2	12.4	-	177.4	16060.3	13677.1	2383.2	530.1	-	530.1	517.3
Apr	19443.7	18934.6	193.9	16.5	3.6	12.8	-	177.4	18216.2	13708.9	4507.3	524.5	-	524.5	509.1
May	19275.2	18762.3	200.7	23.2	3.8	19.4	-	177.4	18034.7	13684.4	4350.4	526.8	-	526.8	512.9
Jun	19173.8	18665.2	201.4	24.0	4.1	19.8	-	177.4	17889.5	13535.6	4353.9	574.3	-	574.3	508.5
Jul	19262.9	18766.1	200.3	22.8	3.9	18.9	-	177.4	18092.9	13547.5	4545.5	472.9	-	472.9	496.8
Aug	19287.2	18799.8	199.4	21.9	3.5	18.4	-	177.4	18135.4	13627.0	4508.4	465.1	-	465.1	487.3
Sep	19386.7	18910.4	200.7	23.2	3.9	19.3	-	177.4	18251.0	13768.0	4483.0	458.7	-	458.7	476.3
Oct	19620.7	19154.3	195.4	17.9	3.9	14.0	-	177.4	18533.2	14065.9	4467.3	425.7	-	425.7	466.3
Nov	18978.9	18520.9	191.4	14.0	3.4	10.5	-	177.4	17854.1	13381.5	4472.6	475.5	-	475.5	457.9
Dec	18404.0	18062.8	177.4	0.0	0.0	0.0	-	177.4	17563.2	12129.9	5433.3	322.1	-	322.1	341.2
2005															
Jan	18788.3	18449.5	177.4	0.0	0.0	0.0	-	177.4	17954.0	12073.1	5880.9	318.0	-	318.0	338.9
Feb	18680.7	18344.7	177.4	0.0	0.0	0.0	-	177.4	17884.5	11982.3	5902.1	282.8	-	282.8	336.0
Mar	18782.7	18449.1	177.4	0.0	0.0	0.0	-	177.4	17996.1	12157.1	5839.0	275.6	-	275.6	333.6

Source: Commercial Banks

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

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

Table 2.13(a)

	1998		1999		2000		2001		2002	
	Dec.		Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	0.6		47.9		39.2		1.2	-	9.3	-
FINANCIAL INSTITUTIONS	29.8	165.3	0.0	568.6	0.0	659.7	0.0	463.7	0.0	723.9
Pub. Finan. Instits.	29.8	-	-	-	0.0	-	0.0	-	-	-
Co-op Finan. Instits.	-	0.0	-	-	-	0.0	-	0.0	-	-
Insurance Companies	-	77.8	-	485.8	-	557.0	-	385.6	-	655.6
Building Societies	-	0.0	-	1.3	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	6.0	-	6.2	-	3.0	-	8.6	-	9.2
Trust & Investment Companies	-	81.4	-	75.3	-	99.8	-	69.5	-	59.2
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	-
BUSINESS ENTERPRISES	410.2	38925.7	683.0	42129.2	419.6	43646.2	851.6	41614.6	807.5	38059.3
<i>Agriculture</i>	62.6	8978.2	81.6	8093.6	2.3	8683.5	7.3	8172.9	127.6	6854.5
Sugarcane	0.0	181.2	70.3	62.7	2.3	43.3	0.0	122.2	107.8	114.0
Paddy	51.5	6140.3	10.3	5443.4	0.0	5736.2	6.3	5399.5	4.7	4024.2
Other Farming	10.5	396.5	0.0	333.6	0.0	373.0	0.0	180.6	0.0	140.6
Livestock	0.4	787.8	0.0	884.8	0.0	889.3	0.0	579.0	0.0	723.9
Forestry	0.0	794.5	0.9	711.3	0.0	684.9	1.0	935.3	15.1	639.8
Shrimp & Other Fishing	0.1	677.8	0.0	658.0	0.0	956.7	0.0	956.2	0.0	1212.0
<i>Mining & Quarrying</i>	176.8	1041.7	208.7	1037.3	229.5	803.1	660.4	737.3	486.9	714.7
Bauxite	176.8	28.8	208.7	2.5	229.5	0.0	660.4	0.0	486.9	0.5
Other	0.0	1012.9	0.0	1034.8	0.0	803.1	0.0	737.3	0.0	714.2
<i>Manufacturing</i>	131.7	13749.2	199.2	15914.0	182.7	16109.8	179.2	15236.7	190.0	13834.0
Timber and Sawmilling	0.0	1967.3	0.0	2299.9	0.0	2715.0	0.0	2137.4	0.0	1486.0
Other Construction and Engin.	0.0	2198.4	0.0	2764.3	0.0	2458.7	0.0	2506.1	0.0	2217.1
Sugar Molasses	0.0	16.3	0.0	140.9	0.0	535.2	0.0	997.8	0.0	550.5
Rice Milling	78.9	5109.9	156.5	6098.1	149.9	5884.0	162.7	5146.2	174.4	6199.4
Beverages, Food & Tobacco	0.0	905.0	0.0	1241.8	0.0	1048.9	0.0	766.9	0.0	516.4
Textiles & Clothing	52.8	384.8	42.6	127.1	32.8	87.8	16.5	79.9	15.6	77.9
Electricity	0.0	160.0	0.0	2.1	0.0	1.3	0.0	0.1	0.0	0.2
Other Manufacturing	0.0	3007.5	0.0	3239.8	0.0	3378.9	0.0	3602.2	0.0	2786.5
<i>Services</i>	39.1	15156.6	193.5	17084.3	5.1	18049.7	4.6	17467.8	3.0	16656.1
Drainage & Irrigation	0.3	489.0	0.0	173.6	0.0	75.4	0.0	61.3	0.0	43.5
Transportation	38.6	842.7	52.9	963.1	0.0	1297.3	0.0	1385.8	0.0	1023.1
Telecommunications	-	100.7	-	1.7	0.0	35.7	0.0	16.1	0.0	4.9
Entertaining & Catering	-	1103.6	-	1433.3	0.0	1681.1	0.0	1710.8	0.0	1698.2
Distribution	0.3	8715.0	140.6	10322.7	0.0	10743.4	0.0	10367.9	0.0	10156.1
Education	-	113.2	-	81.4	0.0	81.7	0.0	102.2	0.0	382.1
Health	-	255.2	-	135.8	0.0	142.0	0.0	156.9	0.0	107.4
Professional Services	-	559.7	-	780.6	0.0	799.8	0.0	809.1	0.0	653.0
Other Services	-	2977.6	-	3192.1	5.1	3193.4	4.6	2857.7	3.0	2587.8
HOUSEHOLDS	0.0	9946.8	0.0	10461.7	0.0	9156.6	0.0	8761.5	0.0	9074.6
Housing	-	2943.2	-	3335.1	-	4149.6	-	3246.0	-	3991.3
Motor Cars	-	722.8	-	961.6	-	968.3	-	1389.2	-	1568.3
Other Durable Goods	-	598.7	-	320.1	-	118.6	-	479.7	-	656.7
Education	-	456.3	-	86.4	-	93.4	-	96.9	-	99.4
Travel	-	452.1	-	42.6	-	15.7	-	10.6	-	11.9
Other Purpose	-	4773.7	-	5715.9	-	3811.0	-	3539.0	-	2747.0
TOTAL	440.6	49037.8	730.8	53159.5	458.8	53462.5	852.8	50839.8	816.8	47857.8

Source: Commercial Banks

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

Table 2-13(b)

	2003							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	7.3	-	9.2	-	63.4	-	63.4	-
FINANCIAL INSTITUTIONS	0.0	691.4	0.0	741.7	0.0	727.7	0.0	855.4
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-
Insurance Companies	-	632.7	-	660.5	-	652.0	-	769.6
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	8.7	-	10.9	-	12.6	-	13.0
Trust & Investment Companies	-	50.0	-	70.3	-	63.1	-	72.8
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	719.5	29354.0	663.6	28152.5	617.0	28011.5	821.7	29390.3
Agriculture	32.2	3857.9	10.3	3471.1	0.9	3402.9	102.3	3538.8
Sugarcane	31.6	102.6	9.5	99.2	0.0	101.8	102.3	120.3
Paddy	0.0	2019.1	0.0	1894.4	0.0	1920.1	0.0	1816.0
Other Farming	0.0	164.2	0.0	118.9	0.0	119.8	0.0	93.4
Livestock	0.0	521.4	0.0	530.7	0.0	444.9	0.0	486.5
Forestry	0.6	44.1	0.8	35.5	0.9	51.7	0.0	72.0
Shrimp & Other Fishing	0.0	1006.4	0.0	792.3	0.0	764.7	0.0	950.6
Mining & Quarrying	313.8	706.1	270.6	716.5	236.3	646.8	320.9	706.0
Bauxite	313.8	0.5	270.6	0.5	236.3	0.5	320.9	0.0
Other	0.0	705.6	0.0	716.0	0.0	646.3	0.0	706.0
Manufacturing	373.5	9931.6	382.0	9817.5	378.6	9862.4	384.6	10082.5
Timber and Sawmilling	0.0	774.7	0.0	794.5	0.0	1312.8	0.0	1212.8
Other Constr. and Engin.	0.0	2200.2	0.0	2214.4	0.0	2144.0	0.0	2184.9
Sugar Molasses	0.0	478.0	0.0	469.7	0.0	470.5	0.0	504.8
Rice Milling	176.1	4192.5	177.4	3911.6	177.4	3591.3	177.4	3557.5
Beverages, Food & Tobacco	0.0	318.0	0.0	523.6	0.0	453.4	0.0	536.7
Textiles & Clothing	0.0	77.8	0.0	58.4	0.0	56.5	0.0	54.7
Electricity	0.0	0.0	5.7	0.0	0.0	4.2	0.0	0.0
Other Manufacturing	197.4	1890.4	198.9	1845.3	201.2	1829.8	207.1	2031.2
Services	0.0	14858.3	0.8	14147.4	1.2	14099.5	14.0	15063.0
Drainage & Irrigation	0.0	34.7	0.0	40.7	0.0	38.6	0.0	28.0
Transportation	0.0	1086.1	0.0	993.5	0.0	988.3	0.0	956.5
Telecommunications	0.0	6.9	0.0	82.3	0.0	95.6	14.0	89.5
Entertaining & Catering	0.0	1575.6	0.0	1435.9	0.0	1480.8	0.0	1794.7
Distribution	0.0	9230.4	0.0	8764.3	0.0	8783.2	0.0	9317.2
Education	0.0	262.4	0.0	262.0	0.0	256.4	0.0	252.3
Health	0.0	121.0	0.0	128.1	0.0	126.3	0.0	138.3
Professional Services	0.0	509.2	0.0	575.0	0.0	508.9	0.0	573.7
Other Services	0.0	2032.0	0.8	1865.6	1.2	1821.4	0.0	1912.7
HOUSEHOLDS	0.0	8066.2	0.0	8197.7	0.0	8377.6	0.0	8825.5
Housing	-	3772.1	-	3777.8	-	3930.9	-	4159.7
Motor Cars	-	1402.8	-	1484.8	-	1630.7	-	1786.7
Other Durable Goods	-	654.5	-	642.9	-	615.2	-	688.0
Education	-	96.8	-	56.5	-	126.2	-	125.6
Travel	-	6.6	-	9.8	-	15.9	-	15.8
Other Purposes	-	2133.4	-	2225.9	-	2058.8	-	2049.6
TOTAL	726.7	38111.5	672.7	37091.9	680.4	37116.8	885.2	39071.2

Source: Commercial Banks

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

Table 2-13(c)

	2004											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	17.7	-	21.9	-	16.2	-	17.0	-	39.4	-	73.0	-
FINANCIAL INSTITUTIONS	0.0	844.1	0.0	531.8	0.0	792.9	0.0	773.0	0.0	734.7	0.0	708.4
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	754.7	-	444.4	-	779.6	-	758.6	-	728.1	-	697.7
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	1.2
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	19.2	-	19.9	-	13.3	-	14.5	-	6.5	-	9.5
Trust & Investment Companies	-	70.1	-	67.5	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1231.3	28694.3	1330.4	28378.1	2506.5	27671.9	2515.0	27430.2	2307.8	27218.6	2201.9	27021.1
Agriculture	529.0	3466.5	20.6	3453.6	75.7	3692.9	16.3	3633.8	27.9	3635.7	0.9	3552.7
Sugarcane	521.5	120.6	17.0	120.2	75.7	119.1	9.4	116.6	27.9	116.9	0.9	118.4
Paddy	0.0	1862.0	0.0	1895.9	0.0	1844.6	0.0	1743.0	0.0	1722.5	0.0	1694.8
Other Farming	0.0	117.0	0.0	118.9	0.0	116.8	0.0	117.2	0.0	117.2	0.0	112.3
Livestock	0.0	446.9	0.0	443.7	0.0	455.3	0.0	482.5	0.0	453.7	0.0	449.9
Forestry	7.6	27.0	3.6	23.0	0.0	14.2	6.9	19.4	0.0	18.6	0.0	28.3
Shrimp & Other Fishing	0.0	892.9	0.0	851.9	0.0	1142.9	0.0	1155.2	0.0	1206.8	0.0	1149.1
Mining & Quarrying	287.2	676.4	301.8	667.5	321.3	643.1	442.8	634.5	258.3	615.5	140.2	655.6
Bauxite	287.2	0.0	301.8	0.0	321.3	0.0	442.8	0.0	258.3	0.0	140.2	0.0
Other	0.0	676.4	0.0	667.5	0.0	643.1	0.0	634.5	0.0	615.5	0.0	655.6
Manufacturing	400.4	9920.1	1004.8	9732.1	2091.8	9106.4	2045.4	9054.0	2011.7	8894.6	2050.7	8976.9
Timber and Sawmilling	0.0	1235.2	0.0	1227.8	0.0	938.0	0.0	1036.1	0.0	978.9	0.0	1005.2
Other Constr. and Engin.	0.0	2149.0	0.0	2182.0	0.0	2106.1	0.0	1992.4	0.0	2062.2	0.0	2007.5
Sugar Molasses	0.0	487.9	601.8	478.2	586.1	468.7	548.0	469.2	522.7	488.4	573.5	469.2
Rice Milling	177.4	3487.3	177.4	3447.3	177.4	3307.3	177.4	3299.2	177.4	3302.1	177.4	3267.5
Beverages, Food & Tobacco	0.0	495.5	0.0	538.1	0.0	459.2	0.0	561.8	0.0	386.6	0.0	558.1
Textiles & Clothing	0.0	54.0	0.0	54.4	0.0	55.1	0.0	55.7	0.0	55.1	0.0	55.6
Electricity	0.0	0.0	0.0	0.0	1107.3	0.0	1098.0	0.0	1088.7	0.0	1079.4	0.0
Other Manufacturing	223.0	2011.2	225.6	1804.4	221.0	1771.9	222.0	1639.5	222.9	1621.3	220.4	1613.9
Services	14.7	14631.3	3.2	14524.8	17.7	14229.6	10.4	14107.9	9.9	14072.8	10.0	13835.9
Drainage & Irrigation	0.0	27.9	0.0	27.9	0.0	25.9	0.0	26.8	0.0	27.6	0.0	24.0
Transportation	0.0	1119.7	0.0	1068.4	0.0	1066.1	0.0	1226.4	0.0	1307.3	0.0	1264.1
Telecommunications	14.7	89.5	3.2	90.2	17.7	117.8	10.4	94.8	9.9	85.6	10.0	42.2
Entertaining & Catering	0.0	1808.1	0.0	1731.4	0.0	1751.0	0.0	1657.5	0.0	1623.4	0.0	1641.7
Distribution	0.0	8883.3	0.0	8825.1	0.0	8561.3	0.0	8395.6	0.0	8347.5	0.0	8168.5
Education	0.0	253.5	0.0	258.4	0.0	243.5	0.0	231.9	0.0	235.7	0.0	235.2
Health	0.0	135.1	0.0	130.3	0.0	132.0	0.0	133.4	0.0	145.1	0.0	144.5
Professional Services	0.0	526.1	0.0	540.3	0.0	514.7	0.0	564.8	0.0	569.4	0.0	578.3
Other Services	0.0	1788.0	0.0	1852.8	0.0	1817.3	0.0	1776.8	0.0	1731.2	0.0	1737.5
HOUSEHOLDS	0.0	7174.3	0.0	7301.4	0.0	7166.9	0.0	7423.0	0.0	7200.7	0.0	7204.9
Housing	-	2698.4	-	2702.4	-	2504.6	-	2623.4	-	2534.4	-	2488.6
Motor Cars	-	1833.7	-	1888.0	-	1937.1	-	2013.0	-	2110.1	-	2180.3
Other Durable Goods	-	689.0	-	688.8	-	684.0	-	682.5	-	673.6	-	666.6
Education	-	128.5	-	130.0	-	123.9	-	122.0	-	120.0	-	116.9
Travel	-	14.5	-	14.4	-	14.3	-	13.4	-	13.3	-	14.0
Other Purposes	-	1810.2	-	1877.8	-	1902.9	-	1968.7	-	1749.4	-	1738.5
TOTAL	1249.0	36712.6	1352.3	36211.3	2522.7	35631.6	2532.0	35626.3	2347.2	35154.0	2274.9	34934.4

Source: Commercial Banks

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

Table 2-13(d)

	2004											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	24.6	-	45.4	-	62.2	-	19.1	-	15.0	-	50.2	-
FINANCIAL INSTITUTIONS	1.0	594.7	0.0	539.6	0.0	524.8	0.0	489.1	0.0	558.6	0.0	490.0
Pub. Finan. Instits.	1.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.4	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	582.1	-	523.1	-	515.1	-	482.6	-	551.3	-	474.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	12.6	-	16.1	-	9.7	-	6.4	-	7.4	-	15.7
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.2
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2372.7	27481.6	2124.6	27002.4	2097.2	27837.9	2063.4	28217.4	2496.8	27283.0	1265.4	26793.9
<i>Agriculture</i>	14.8	3449.0	10.7	3905.3	0.0	3284.1	12.5	3270.0	48.1	3303.1	0.0	3333.8
Sugarcane	1.9	119.0	5.8	119.8	0.0	170.7	12.5	150.0	48.1	166.4	0.0	28.3
Paddy	0.0	1668.8	0.0	2179.7	0.0	1653.0	0.0	1590.3	0.0	1620.8	0.0	1654.8
Other Farming	0.0	120.2	0.0	117.3	0.0	115.2	0.0	112.2	0.0	117.0	0.0	117.0
Livestock	0.0	307.5	0.0	303.7	0.0	304.9	0.0	333.5	0.0	358.5	0.0	460.7
Forestry	12.8	23.6	4.9	26.4	0.0	33.4	0.0	36.2	0.0	26.0	0.0	29.7
Shrimp & Other Fishing	0.0	1209.9	0.0	1158.5	0.0	1006.9	0.0	1047.8	0.0	1014.5	0.0	1043.4
<i>Mining & Quarrying</i>	283.2	709.1	355.0	672.3	293.3	668.8	144.4	665.7	429.1	307.4	60.3	409.9
Bauxite	283.2	0.0	355.0	0.0	293.3	0.0	144.4	0.0	429.1	95.2	60.3	96.0
Other	0.0	709.1	0.0	672.3	0.0	668.8	0.0	665.7	0.0	212.2	0.0	314.0
<i>Manufacturing</i>	2071.2	9106.1	1757.7	8764.8	1802.4	9715.9	1902.6	9992.9	2017.8	9462.5	1201.0	8566.1
Timber and Sawmilling	0.0	994.6	0.0	1000.4	0.0	1061.9	0.0	1060.1	0.0	1090.0	0.0	823.7
Other Constr. and Engin.	0.0	2149.9	0.0	2272.4	0.0	2344.6	0.0	2445.5	0.0	2369.3	0.0	2332.6
Sugar Molasses	599.0	469.4	303.2	472.8	356.8	672.2	463.3	672.3	598.3	673.0	0.0	3.5
Rice Milling	177.4	3284.3	177.4	2756.8	177.4	3131.0	177.4	3234.1	177.4	2856.9	177.4	2482.8
Beverages, Food & Tobacco	0.0	630.8	0.0	540.7	0.0	563.0	0.0	657.2	0.0	453.0	0.0	540.9
Textiles & Clothing	0.0	54.1	0.0	53.4	0.0	51.6	0.0	51.3	0.0	51.6	0.0	65.9
Electricity	1079.4	0.0	1060.8	0.0	1051.5	0.0	1051.5	0.0	1032.9	5.0	1023.6	4.9
Other Manufacturing	215.5	1523.1	216.2	1668.3	216.7	1891.6	210.5	1872.6	209.1	1963.7	0.0	2311.8
<i>Services</i>	3.5	14217.5	1.3	13660.0	1.5	14169.2	3.9	14288.7	1.9	14209.9	4.1	14484.0
Drainage & Irrigation	0.0	23.9	0.0	23.9	0.0	27.7	0.0	30.1	0.0	29.3	0.0	25.8
Transportation	0.0	1266.7	0.0	1237.1	0.0	1217.9	0.0	1214.0	0.0	1213.6	0.0	1144.2
Telecommunications	3.5	27.3	1.3	13.1	1.5	13.8	3.9	14.0	1.9	33.5	0.0	40.3
Entertaining & Catering	0.0	1775.7	0.0	1820.6	0.0	1956.4	0.0	1957.3	0.0	1945.6	0.0	1368.5
Distribution	0.0	8329.5	0.0	7934.5	0.0	8337.2	0.0	8501.5	0.0	8368.6	0.0	9029.8
Education	0.0	222.0	0.0	223.0	0.0	225.4	0.0	226.4	0.0	214.0	0.0	216.7
Health	0.0	149.0	0.0	148.5	0.0	147.6	0.0	150.6	0.0	144.3	0.0	148.6
Professional Services	0.0	594.6	0.0	588.9	0.0	599.9	0.0	592.3	0.0	589.5	0.0	527.7
Other Services	0.0	1828.8	0.0	1670.3	0.0	1643.3	0.0	1602.4	0.0	1671.6	4.1	1982.4
HOUSEHOLDS	0.0	7460.6	0.0	7410.0	0.0	7377.6	0.0	7458.2	0.0	7511.8	0.0	8192.5
Housing	-	2540.6	-	2538.1	-	2479.7	-	2510.0	-	2444.1	-	2624.7
Motor Cars	-	2214.6	-	2242.2	-	2044.9	-	2036.8	-	2038.4	-	2156.3
Other Durable Goods	-	669.1	-	656.1	-	539.1	-	540.4	-	554.5	-	310.1
Education	-	116.2	-	129.1	-	140.2	-	142.2	-	139.6	-	169.0
Travel	-	14.0	-	16.8	-	18.4	-	17.4	-	492.5	-	33.5
Other Purposes	-	1906.0	-	1827.9	-	2155.2	-	2211.5	-	1842.7	-	2898.9
TOTAL	2398.3	35536.8	2170.0	34952.0	2159.4	35740.3	2082.5	36164.6	2511.8	35353.4	1315.6	35476.4

Source: Commercial Banks

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

Table 2-13(e)

	2005					
	Jan.		Feb.		Mar.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	50.8	-	28.2	-	53.3	-
FINANCIAL INSTITUTIONS	0.0	457.1	0.0	439.2	0.0	438.9
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	220.4	-	0.0
Insurance Companies	-	435.0	-	199.3	-	417.2
Building Societies	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	12.0	-	12.9	-	14.3
Trust & Investment Companies	-	10.1	-	6.5	-	7.4
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	1321.0	26484.5	1399.0	26253.5	1673.6	26146.6
Agriculture	28.8	3321.9	5.0	3459.9	258.2	3462.4
Sugarcane	28.8	29.9	5.0	73.6	258.2	71.6
Paddy	0.0	1663.0	0.0	1678.7	0.0	1648.6
Other Farming	0.0	114.8	0.0	115.3	0.0	118.0
Livestock	0.0	437.4	0.0	394.0	0.0	402.7
Forestry	0.0	32.6	0.0	33.1	0.0	34.9
Shrimp & Other Fishing	0.0	1044.3	0.0	1165.2	0.0	1186.7
Mining & Quarrying	100.5	371.8	211.3	354.9	241.2	440.0
Bauxite	100.5	96.8	211.3	97.5	241.2	98.4
Other	0.0	275.0	0.0	257.3	0.0	341.6
Manufacturing	1191.7	8504.8	1182.4	8534.7	1173.1	7969.0
Timber and Sawmilling	0.0	782.3	0.0	770.7	0.0	775.0
Other Constr. and Engin.	0.0	2286.4	0.0	2322.5	0.0	2266.1
Sugar Molasses	0.0	1.4	0.0	2.9	0.0	2.7
Rice Milling	177.4	2386.9	177.4	2336.8	177.4	1918.8
Beverages, Food & Tobacco	0.0	671.3	0.0	691.6	0.0	797.5
Textiles & Clothing	0.0	60.7	0.0	61.0	0.0	59.4
Electricity	1014.2	4.8	1004.9	10.0	995.6	9.8
Other Manufacturing	0.0	2310.9	0.0	2339.2	0.0	2139.7
Services	0.0	14286.0	0.3	13904.1	1.2	14275.3
Drainage & Irrigation	0.0	22.8	0.0	22.7	0.0	38.3
Transportation	0.0	1170.3	0.0	1157.8	0.0	1346.6
Telecommunications	0.0	43.4	0.0	41.2	1.2	19.8
Entertaining & Catering	0.0	1369.6	0.0	1293.1	0.0	1792.2
Distribution	0.0	8926.3	0.3	8731.4	0.0	8499.5
Education	0.0	217.1	0.0	219.9	0.0	203.8
Health	0.0	121.0	0.0	128.5	0.0	147.6
Professional Services	0.0	447.3	0.0	447.9	0.0	425.0
Other Services	0.0	1968.2	0.0	1861.7	0.0	1802.5
HOUSEHOLDS	0.0	8416.7	0.0	8403.6	0.0	8432.5
Housing	-	2963.9	-	3081.6	-	3076.6
Motor Cars	-	1976.2	-	2075.9	-	2142.6
Other Durable Goods	-	297.7	-	317.6	-	321.5
Education	-	152.3	-	152.0	-	154.6
Travel	-	33.2	-	33.1	-	32.1
Other Purposes	-	2993.4	-	2743.5	-	2705.0
TOTAL	1371.8	35358.4	1427.2	35096.3	1727.0	35017.9

Source: Commercial Banks

COMMERCIAL BANKS: LIQUID ASSETS
(G\$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Special 1) Deposits With B.O.G.	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	Credit Instru -Ments	Req. Liquid Assets	2) Surplus (+) Deficit (-)
1995	15068.8	761.5	0.0	1663.7	107.0	792.2	2235.9	9508.5	0.0	10675.0	4393.8
1996	17221.5	1425.3	0.0	261.2	675.5	754.8	2348.1	11756.5	0.0	13193.0	4028.4
1997	22221.1	1341.7	0.0	2806.9	92.5	1080.6	2152.5	14746.9	0.0	15012.0	7209.1
1998	21062.0	1319.0	0.0	3412.6	102.7	486.5	2590.8	13150.4	0.0	15620.5	5441.5
1999	20909.7	2312.7	0.0	1133.0	891.1	1058.9	4068.6	11445.5	0.0	16155.2	4754.5
2000	31611.2	1897.4	0.0	3370.3	1061.2	882.3	3491.9	20908.1	0.0	19158.1	12453.2
2001											
Mar.	30586.5	1232.7	0.0	1645.2	1020.9	795.8	3540.9	22351.0	0.0	19102.7	11483.8
Jun.	30664.7	1101.6	0.0	3176.6	1500.8	984.5	3684.0	20217.3	0.0	19199.6	11465.1
Sep.	31633.3	1130.3	0.0	3865.9	1609.9	892.2	3446.3	20688.8	0.0	19310.4	12322.9
Dec.	33533.8	1791.0	0.0	4996.7	1239.4	626.9	3454.1	21425.8	0.0	20153.5	13380.3
2002											
Mar.	34238.9	1334.2	0.0	6117.1	1320.4	1193.8	4073.9	20199.4	0.0	20441.2	13797.7
Jun.	38121.3	1214.5	0.0	8352.0	1398.0	951.1	4571.3	21634.3	0.0	20640.4	17480.9
Sep.	37543.3	1328.2	0.0	4763.3	298.5	564.6	3665.5	26923.1	0.0	21730.7	15812.6
Dec.	37300.1	1866.0	0.0	6006.1	395.6	899.3	2540.7	25592.3	0.0	22330.0	14970.0
2003											
Jan.	38446.8	1255.0	0.0	7848.8	318.1	773.6	2579.5	25671.9	0.0	22582.7	15864.1
Feb.	38493.3	1209.4	0.0	5263.8	462.5	865.8	3169.6	27522.3	0.0	22495.3	15998.0
Mar.	35717.9	1455.3	0.0	2091.0	793.4	632.6	3251.6	27493.9	0.0	22419.6	13298.3
Apr.	38046.6	1385.0	0.0	4912.1	626.6	878.7	3974.2	26270.0	0.0	22808.0	15238.6
May	38004.8	1306.2	0.0	5072.2	473.3	646.7	3707.4	26799.1	0.0	23000.0	15004.8
Jun.	37150.5	1335.2	0.0	4565.5	318.5	920.8	3362.1	26648.5	0.0	22809.0	14341.6
Jul.	38990.4	1271.4	0.0	5567.9	183.8	858.0	3475.0	27634.3	0.0	23221.6	15768.7
Aug.	38145.4	1132.4	0.0	5117.4	189.7	732.5	3028.0	27945.3	0.0	23487.9	14657.5
Sep.	38635.3	1479.3	0.0	2941.7	205.2	579.7	3731.7	29697.6	0.0	23356.8	15278.4
Oct.	39457.5	1298.4	0.0	4117.3	378.7	1480.2	3731.6	28451.3	0.0	23541.8	15915.7
Nov.	38767.9	1109.4	0.0	3091.6	320.1	1027.6	4882.7	28336.5	0.0	23683.8	15084.1
Dec.	39992.5	2022.9	0.0	6066.7	478.5	773.9	5436.2	25214.1	0.0	23510.0	16482.5
2004											
Jan.	42300.8	1384.5	0.0	4856.5	195.7	528.5	6058.8	29276.8	0.0	24544.5	17756.4
Feb.	43686.2	1440.3	0.0	2896.9	511.0	1151.4	5935.5	31751.2	0.0	24678.4	19007.8
Mar.	42237.5	1756.4	0.0	4058.3	466.2	558.1	4664.1	30734.3	0.0	24461.4	17776.0
Apr.	39365.5	1587.1	0.0	2791.6	441.4	854.8	4153.1	29537.6	0.0	24846.5	14519.0
May	42968.9	1788.0	0.0	5022.8	412.1	710.7	3992.6	31042.6	0.0	24823.1	18145.8
Jun.	42866.0	1572.6	0.0	1769.2	644.7	609.4	5400.2	32870.0	0.0	24465.0	18401.0
Jul.	43161.4	1756.6	0.0	2252.9	514.1	784.4	5786.8	32066.7	0.0	24571.2	18590.2
Aug.	43000.2	2083.8	0.0	3635.3	621.5	707.9	5547.6	30404.1	0.0	24723.3	18276.9
Sep.	41284.9	1915.2	0.0	3040.9	636.3	384.6	5400.8	29907.1	0.0	24664.3	16620.7
Oct.	44055.5	1475.0	0.0	3846.9	705.8	889.6	7699.0	29439.2	0.0	24789.4	19266.1
Nov.	46150.3	1851.7	0.0	5298.8	721.6	737.4	7255.8	30285.0	0.0	26014.2	20136.0
Dec.	48954.7	2455.9	0.0	6956.2	589.1	883.8	6954.3	31115.4	0.0	26330.9	22623.8
2005											
Jan.	59654.7	2407.4	0.0	6977.9	1191.1	1051.9	6567.2	41459.1	0.0	27127.5	32527.2
Feb.	60674.8	2089.6	0.0	5670.7	1364.0	875.5	7099.7	43575.4	0.0	27346.7	33328.1
Mar.	59768.2	2252.2	0.0	4985.6	1206.2	881.6	6549.7	43892.9	0.0	27797.8	31970.3

1) This account was closed with effect from December 28, 1994.

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

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G\$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
2003					2004				
Apr.	4th	12838.7	15592.0	2753.3	Apr.	02nd	14120.9	17794.8	3674.0
	11th	12949.0	17057.8	4108.9		09th	14097.3	17543.4	3446.1
	18th	13041.0	17545.0	4504.0		16th	14075.3	17728.9	3653.5
	25th	13124.1	18036.2	4912.1		23rd	14103.3	19428.6	5325.3
						30th	14241.0	17032.6	2791.6
May	2nd	13174.8	17224.7	4049.9	May	07th	14062.4	16176.3	2113.9
	9th	13114.6	18090.1	4975.5		14th	14001.1	16736.4	2735.3
	16th	13160.0	17925.0	4765.0		21st	13966.5	18399.0	4432.5
	23rd	13217.1	18457.8	5240.7		28th	14235.5	19258.3	5022.8
	30th	13228.7	18300.9	5072.2					
Jun.	6th	13225.8	18829.1	5603.3	Jun.	04th	14234.4	19466.3	5231.9
	13th	13238.4	18105.4	4867.0		11th	14238.3	16337.2	2098.9
	20th	13133.4	17830.3	4696.9		18th	14152.1	14896.3	744.1
	27th	13130.5	17696.0	4565.5		25th	14057.0	15826.1	1769.2
Jul.	4th	12948.9	16428.5	3479.6	Jul.	02nd	14100.7	16110.1	2009.4
	11th	13150.3	16238.7	3088.4		09th	14196.3	16186.6	1990.3
	18th	13139.0	16931.9	3792.9		16th	14062.2	16381.1	2318.9
	25th	13346.9	18914.8	5567.9		23rd	14120.9	16516.6	2395.6
						30th	14098.8	16351.7	2252.9
Aug.	01st	13490.8	18687.3	5196.4	Aug.	06th	14103.0	17743.9	3640.9
	08th	13452.0	19052.3	5600.3		13th	14108.0	17657.8	3549.8
	15th	13435.6	19618.0	6182.5		20th	14115.4	17735.1	3619.8
	22nd	13463.3	19701.4	6238.2		27th	14173.3	17808.6	3635.3
	29th	13494.9	18612.4	5117.4					
Sept.	05th	13406.4	17564.8	4158.4	Sept.	03rd	14163.5	18442.6	4279.1
	12th	13518.3	16314.7	2796.4		10th	14227.2	17716.2	3488.9
	19th	13452.9	16103.7	2650.8		17th	14184.8	16788.5	2603.7
	26th	13431.2	16372.9	2941.7		24th	14152.9	17193.8	3040.9
Oct.	03rd	13437.1	16664.6	3227.5	Oct.	01st	14166.7	17897.9	3731.2
	10th	13418.1	16382.0	2963.9		08th	14325.2	18170.5	3845.3
	17th	13429.8	16325.1	2895.4		15th	14412.4	17316.2	2903.8
	24th	13457.5	17612.6	4155.0		22nd	14357.4	18204.4	3846.9
	31st	13517.5	17634.8	4117.3		29th	14197.1	18065.4	3868.4
Nov.	07th	13559.9	17739.6	4179.7	Nov.	05th	14482.9	17926.2	3443.3
	14th	13567.6	17061.7	3494.1		12th	14526.8	18655.5	4128.7
	21st	13612.7	17453.3	3840.6		19th	14638.8	19079.0	4440.2
	28th	13625.8	16717.4	3091.6		26th	14861.0	20159.8	5298.8
Dec.	05th	13645.1	17364.3	3719.2	Dec.	03rd	14917.5	19356.8	4439.4
	12th	13793.2	19397.5	5604.4		10th	14987.9	18993.4	4005.6
	19th	13867.5	17787.8	3920.3		17th	15085.9	18537.7	3451.8
	24th	13516.7	19583.4	6066.7		24th	14968.0	20208.2	5240.2
						31st	15038.5	21994.7	6956.2
2004					2005				
Jan.	02nd	13669.1	22466.4	8797.3	Jan.	07th	15244.1	23597.0	8352.9
	09th	13901.3	22211.7	8310.4		14th	15384.9	21284.3	5899.3
	16th	13945.0	18544.3	4599.3		21st	15418.9	21970.4	6551.5
	23rd	14025.4	19298.0	5272.6		28th	15422.9	22400.7	6977.9
	30th	14111.7	18968.2	4856.5					
Feb.	06th	14162.4	18513.2	4350.8	Feb.	04th	15430.3	21884.1	6453.7
	13th	14145.7	18659.4	4513.7		11th	15496.8	22265.3	6768.5
	20th	14171.5	18217.1	4045.6		18th	15543.6	21549.9	6006.2
	27th	14156.2	17053.0	2896.9		25th	15537.8	21208.5	5670.7
Mar.	05th	14042.0	17429.9	3388.0	Mar.	04th	15566.9	22214.9	6648.0
	12th	14061.5	16805.2	2743.7		11th	15660.6	20742.4	5081.8
	19th	14021.4	16989.1	2967.7		18th	15634.7	20634.4	4999.8
	26th	14046.1	18104.4	4058.3		25th	15713.9	20699.5	4985.6

Source: Commercial Banks

MONETARY SURVEY
(G\$ MILLION)

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit							Money and Quasi-Money					Other (Net)
	Total	Bank of Guyana	Commercial Banks	Total	Public Sector			Non-Bank Fin. Inst. (Net)	Private Sector	Total	Money			Quasi-Money Savings & Time Dep.		
					Total	Cent'l Gov't (Net)	Public Ent's. (Net)				Other Pub. Sect. (Net)	Total	Currency		Demand Deposits	
1995	-74966.5	-75881.4	914.9	8282.6	-11070.2	-6747.1	-2085.8	-2237.3	-1754.3	21107.1	49339.6	14006.9	8967.4	5039.5	35332.7	-116023.5
1996 ¹	-26173.0	-26356.3	183.3	14487.7	-19247.6	-13994.2	-4287.8	-965.5	-2573.6	36308.9	57580.3	16037.2	9959.3	6077.9	41543.1	-69265.6
1997	-6300.9	-4834.6	-1466.3	23926.8	-17277.0	-10974.2	-3618.6	-2684.3	-3659.5	44863.3	64319.2	17388.7	11192.7	6196.0	46930.5	-46693.3
1998	-71.2	1229.8	-1301.0	31947.0	-14187.9	-6340.9	-3600.5	-4246.5	-5703.4	51838.3	68695.6	17820.7	11334.2	6486.4	50874.9	-36819.9
1999	11591.9	8361.0	3230.8	23860.3	-26735.3	-22080.0	-2618.9	-2036.4	-5227.7	55823.3	77007.7	21576.0	13422.2	8153.9	55431.7	-41555.5
2000	23181.5	19835.1	3346.4	24697.7	-25848.3	-20421.0	-1319.7	-4107.6	-7794.9	58341.0	85445.1	24826.6	14495.1	10331.6	60618.5	-37565.9
2001	30136.4	23542.4	6594.0	26052.6	-24212.6	-18287.5	-1041.0	-4884.1	-7544.9	57810.0	93035.5	24807.4	15138.3	9669.1	68228.1	-36846.5
2002																
Mar	31814.3	23933.9	7880.4	25774.8	-25019.9	-18287.0	-2146.1	-4586.8	-7332.0	58126.7	92225.0	23537.5	13960.4	9577.2	68687.5	-34635.8
Jun	32675.0	24016.8	8658.2	24094.5	-25015.9	-17719.3	-1820.4	-5476.1	-7740.4	56850.8	94085.4	24425.1	13539.0	10886.1	69660.3	-37315.9
Sep	32056.8	23001.3	9055.5	24992.1	-23482.2	-16054.8	-2058.8	-5368.6	-8532.9	57007.3	94104.0	23342.6	13158.6	10184.0	70761.5	-37055.2
Dec	32203.2	24539.4	7663.8	28141.2	-22025.9	-15330.5	-1900.8	-4794.7	-8497.7	58664.8	98147.3	26364.8	15409.7	10955.1	71782.6	-37802.9
2003																
Mar	32796.7	23379.3	9417.3	24432.5	-15712.4	-9741.8	-867.4	-5103.1	-8322.3	48467.2	98182.2	24191.2	14169.3	10021.9	73991.0	-40953.1
Jun	33150.5	23393.0	9757.4	23823.2	-14973.5	-8067.6	-1303.9	-5602.1	-9172.4	47969.2	99662.2	24907.8	14277.7	10630.1	74754.4	-42688.5
Sep	32638.6	21656.7	10981.9	26279.0	-10771.4	-4095.1	-1560.6	-5115.7	-10375.6	47426.0	100269.0	25956.9	14386.9	11569.9	74312.1	-41351.3
Dec	38078.2	25011.4	13066.8	25198.9	-13316.6	-5926.8	-1581.5	-5808.3	-10078.3	48593.7	106259.1	30792.7	17888.2	12904.5	75466.5	-42982.0
2004																
Jan	37780.8	24994.3	12786.5	25552.4	-11999.2	-4160.9	-1305.4	-6533.0	-10432.8	47984.5	105525.8	29076.8	16461.6	12615.2	76449.0	-42192.6
Feb	37072.8	23654.9	13418.0	27154.3	-9903.5	-2571.2	-1204.8	-6127.6	-10817.8	47875.6	106068.9	29605.1	16260.1	13345.0	76463.8	-41841.8
Mar	36436.6	22954.4	13482.1	27751.9	-7763.5	-1293.4	-33.4	-6436.8	-11566.1	47081.5	105806.2	28879.1	15893.2	12985.9	76927.1	-41617.7
Apr	37669.1	24822.2	12846.9	26878.6	-9755.9	-3095.0	156.6	-6817.5	-10138.7	46773.2	106896.8	31402.7	16620.4	14782.3	75494.1	-42349.1
May	35478.5	23527.4	11951.1	28533.2	-7556.1	-638.8	-74.0	-6843.4	-11074.8	47164.1	106165.8	30409.3	16461.1	13948.1	75756.5	-42154.1
Jun	37527.8	23492.0	14035.8	27899.0	-8755.2	-1477.4	-744.2	-6533.6	-10447.7	47101.9	106615.1	29912.0	16067.8	13844.3	76703.0	-41188.3
Jul	35912.6	22078.8	13833.9	31278.2	-6018.2	-808.0	287.1	-5497.2	-10396.8	47693.2	108508.0	31140.7	16769.9	14370.8	77367.3	-41317.2
Aug	38171.3	23452.8	14718.5	29453.0	-7831.4	-2225.4	210.8	-5816.8	-10260.7	47545.1	108817.4	31673.9	16485.6	15188.3	77143.5	-41193.2
Sep	39381.4	24104.3	15277.1	28622.0	-9115.5	-2877.5	-250.6	-5987.4	-9995.8	47733.4	109145.8	30819.1	16480.4	14338.6	78326.7	-41142.4
Oct	42288.6	24678.1	17610.5	29514.3	-8875.3	-1957.7	-103.0	-6814.6	-9857.3	48246.9	113390.7	33855.1	17883.7	15971.4	79535.6	-41587.8
Nov	41746.7	25089.4	16657.4	30715.1	-6644.3	-136.4	-453.1	-6054.8	-9864.1	47223.5	114412.8	34679.6	17515.0	17164.6	79733.2	-41951.0
Dec	33987.4	19425.6	14561.8	37413.0	457.8	9517.3	-2583.2	-6476.3	-11430.8	48386.0	114494.6	34606.3	19545.6	15060.7	79888.2	-43094.2
2005																
Jan	34479.1	20368.8	14110.3	36487.2	-194.4	9694.1	-3133.1	-6755.4	-11493.5	48175.1	113534.3	33238.7	18296.3	14942.4	80295.6	-42568.1
Feb	38715.8	23946.9	14768.8	38685.4	2252.1	10480.5	-2083.4	-6145.0	-11598.4	48031.7	114954.6	33887.0	17970.6	15916.4	81067.5	-37553.4
Mar	36598.2	20873.3	15724.9	35114.0	202.3	10558.5	-1824.8	-8531.4	-13467.6	48379.3	115034.8	34059.9	18120.7	15939.2	80974.9	-43322.6

Source: Bank of Guyana and Commercial Banks.

¹ Net foreign assets reflect Naples terms debt stock reduction in December 1996.

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

Table 4.1

	2002	2003					2004												2005			
	Dec.	Jan.	Mar.	Jun.	Sep.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	
BANK OF GUYANA																						
Bank Rate	6.25	6.25	5.25	5.25	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Treasury Bill Discount Rate																						
91 Days	3.91	2.88	3.00	2.99	3.40	3.40	3.47	3.47	3.47	3.39	3.39	3.52	3.80	3.80	3.80	3.77	3.77	3.79	3.83	3.84	3.84	3.84
182 Days	4.12	3.70	3.70	3.72	3.32	3.37	3.92	3.98	3.98	3.93	3.98	3.97	3.95	3.95	3.99	3.94	3.96	3.96	4.00	3.97	3.97	3.97
364 Days	4.91	4.91	4.50	4.37	4.33	4.01	4.13	4.22	3.88	3.79	3.98	4.13	4.13	4.06	4.44	4.06	4.13	4.13	4.08	4.17	4.17	4.17
COMMERCIAL BANKS																						
Small Savings Rate	4.29	4.29	4.25	3.96	3.54	3.46	3.46	3.46	3.46	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.34	3.38	3.38	3.38
Prime Lending Rate (weighted average 2)	17.27	17.02	16.57	16.64	16.65	16.69	16.63	16.56	16.60	16.55	16.66	16.72	16.53	16.63	16.84	16.71	16.88	15.91	15.82	15.89	15.88	15.88
Prime Lending Rate 3)	16.25	15.57	14.88	14.88	14.88	14.88	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54
Comm. Banks' Lending Rate (weighted average)	16.83	16.79	16.59	16.22	15.92	15.58	15.36	15.26	15.12	15.05	15.03	14.85	14.73	14.18	14.08	13.80	13.45	10.85	10.77	10.63	10.65	10.65
HAND-IN-HAND TRUST CORP. INC. 4)																						
Domestic Mortgages	16.00	16.00	16.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
Commercial Mortgages	20.00	20.00	20.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
Average Deposit Rates	4.82	4.82	4.82	4.29	3.79	3.79	3.79	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75
NEW BUILDING SOCIETY																						
Deposits 5)	4.50	3.50	3.50	3.50	3.50	3.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
Mortgage Rates	9.95	9.95	9.95	9.95	9.95	9.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95
Five dollar shares	5.75	4.75	4.75	4.75	4.75	4.75	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Save and prosper shares	6.50	6.50	6.50	6.00	6.00	6.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00

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

- 1) End of period rates.
- 2) The prime lending rate reported by the banks has been weighted by the amount of loans issued at the corresponding rate.
- 3) The average prime lending rate actually used by commercial banks applicable to loans and advances.
- 4) Effective from March 2004 GNCB Trust Company has been re-named Hand-in Hand Trust Corp. Inc.
- 5) Small savings rate

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Per Cent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate 1)	Small Savings Deps.	3 Mths. Time Deps.	6 Mths. Time Deps.	9 Mths. Time Deps. 2)	12 Mths. Time Deps. 2)
1995	19.07	10.47	12.81	13.83	14.18	14.43
1996	17.21	7.73	8.96	9.93	12.75	9.50
1997	16.93	7.39	8.43	9.43	-	9.30
1998	16.64	7.06	8.02	8.34	9.00	9.65
1999	17.25	7.97	9.34	9.90	10.17	10.26
2000	17.21	7.28	7.37	8.92	8.96	9.41
2001						
Mar.	17.29	7.20	8.28	8.57	8.39	9.13
Jun.	17.14	7.04	7.87	8.06	8.28	8.63
Sep.	16.71	7.30	7.90	7.69	8.55	8.68
Dec.	16.79	6.70	7.15	7.03	7.13	8.07
2002						
Mar.	16.25	5.77	5.28	5.43	6.05	6.09
Jun.	16.25	4.79	4.12	4.28	4.63	4.71
Sep.	16.25	4.40	3.73	3.91	4.13	4.23
Dec.	16.25	4.29	3.70	3.91	4.13	4.23
2003						
Jan.	15.57	4.29	3.64	3.91	4.13	4.23
Feb.	15.57	4.23	3.62	3.91	4.13	4.15
Mar.	14.88	4.25	3.56	3.91	4.13	4.23
Apr.	14.88	4.25	3.56	3.91	4.13	4.23
May	14.88	3.96	3.17	3.61	4.13	3.90
Jun.	14.88	3.96	3.27	3.56	4.00	3.85
Jul.	14.88	3.65	3.02	3.26	3.50	3.65
Aug.	14.88	3.63	2.98	3.26	3.50	3.73
Sep.	14.88	3.54	2.94	3.33	3.50	3.75
Oct.	14.88	3.46	2.81	3.16	3.50	3.54
Nov.	14.88	3.46	2.81	3.16	3.50	3.54
Dec.	14.88	3.46	2.81	3.16	3.50	3.54
2004						
Jan.	14.54	3.46	2.77	3.10	3.50	3.58
Feb.	14.54	3.46	2.81	3.15	3.50	3.58
Mar.	14.54	3.46	2.81	3.15	3.50	3.58
Apr.	14.54	3.42	2.81	3.15	3.50	3.58
May	14.54	3.42	2.79	3.10	3.50	3.54
Jun.	14.54	3.42	2.71	3.10	3.50	3.42
Jul.	14.54	3.42	2.55	2.90	3.38	3.21
Aug.	14.54	3.42	2.59	2.95	3.50	3.29
Sep.	14.54	3.42	2.59	2.95	3.50	3.29
Oct.	14.54	3.42	2.59	2.85	3.50	3.25
Nov.	14.54	3.42	2.59	2.85	3.50	3.25
Dec.	14.54	3.42	2.59	2.85	3.50	3.38
2005						
Jan.	14.54	3.34	2.59	2.90	3.25	3.25
Feb.	14.54	3.38	2.59	2.90	3.25	3.25
Mar.	14.54	3.38	2.59	2.90	3.38	3.25

Source: Commercial Banks

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

2) Interest rates for nine and twelve months deposits have been revised for 1999 to 2001.

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.		Euro Area
	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Treas Bill	Bank Rate	Treas Bill	Bank Rate 1)	Bank Rate
1993	15.44	17.00	9.98	13.00	7.23	8.00	41.47	3.08	3.00	4.89	5.50	...
1994	18.64	20.25	...	13.00	7.77	9.50	29.47	5.64	4.75	5.92	6.25	...
1995	15.49	17.25	9.04	13.00	8.27	12.50	42.50	5.16	5.25	6.22	6.50	...
1996	9.94	12.00	11.58	13.00	5.61	12.50	28.83	5.00	5.00	6.08	6.00	...
1997	8.16	11.00	10.81	13.00	4.91	9.00	28.08	5.16	5.00	7.04	7.17	...
1998	8.84	11.25	11.88	13.00	5.70	9.00	23.52	4.42	4.50	5.72	7.06	...
1999	11.07	13.25	10.09	13.00	6.05	10.00	20.61	5.23	5.00	5.49	...	4.00
2000												
Mar.	10.64	13.50	10.24	13.00	6.10	10.00	17.96	5.72	5.50	5.86	...	4.50
Jun.	10.23	13.00	10.87	13.00	5.68	10.00	17.47	5.74	6.00	5.85	...	5.25
Sep.	9.06	12.25	10.74	13.00	4.46	10.00	17.13	5.99	6.00	5.80	...	5.50
Dec.	9.20	11.75	10.85	13.00	3.85	10.00	20.16	5.83	6.00	5.63	...	5.75
2001												
Mar.	9.40	12.00	10.46	13.00	3.69	10.00	16.88	4.50	4.50	5.23	...	5.75
Jun.	8.45	11.00	9.53	13.00	3.64	9.50	16.20	3.48	3.25	4.98	...	5.50
Sep.	6.43	9.00	7.67	13.00	2.71	8.50	15.10	2.87	2.50	4.43	...	4.75
Dec.	6.25	8.75	6.33	13.00	1.97	7.50	17.03	1.72	1.25	3.83	...	4.25
2002												
Mar.	5.88	8.25	5.70	13.00	1.16	7.50	14.30	1.81	1.25	3.97	...	4.25
Jun.	5.49	7.75	4.67	7.75	2.81	7.50	13.81	1.71	1.25	3.98	...	4.25
Sep.	3.93	6.25	4.18	7.25	2.51	7.50	16.69	1.63	1.25	3.79	...	4.25
Dec.	3.91	6.25	4.39	7.25	1.51	7.50	17.01	1.20	0.75	3.84	...	3.75
2003												
Jan.	2.88	6.25	4.55	7.25	1.09	7.50	18.45	1.17	2.25	3.80	...	3.75
Feb.	2.88	5.25	4.10	7.25	0.92	7.50	...	1.16	2.25	3.50	...	3.75
Mar.	3.00	5.25	4.30	7.25	2.50	7.50	33.47	1.12	2.25	3.47	...	3.50
Apr.	3.00	5.25	4.54	7.25	2.30	7.50	30.34	1.14	2.25	3.45	...	3.50
May	2.99	5.25	...	7.25	2.18	7.50	...	1.08	2.25	3.44	...	3.50
Jun.	2.99	5.25	...	7.25	1.91	7.50	29.92	0.94	2.20	3.47	...	3.00
Jul.	2.88	5.25	4.92	7.25	1.52	7.50	26.31	0.90	2.00	3.31	...	3.00
Aug.	2.84	5.00	4.78	7.25	1.25	7.50	25.74	0.95	2.00	3.40	...	3.00
Sep.	3.40	5.50	4.80	7.00	0.94	7.50	23.42	0.94	2.00	3.52	...	3.00
Oct.	3.22	5.25	4.78	7.00	0.90	7.50	22.44	0.92	2.00	3.65	...	3.00
Nov.	2.98	5.25	4.85	7.00	0.78	7.50	23.46	0.94	2.00	3.81	...	3.00
Dec.	3.40	5.50	4.79	7.00	0.64	7.50	23.46	0.89	2.00	3.83	...	3.00
2004												
Jan.	3.47	5.50	4.80	7.00	0.44	7.50	17.15	0.89	2.00	3.92	...	3.00
Feb.	3.47	5.50	4.78	7.00	0.38	7.50	16.31	0.92	2.00	4.01	...	3.00
Mar.	3.47	5.50	4.82	7.00	0.28	7.50	15.23	0.94	2.00	4.13	...	3.00
Apr.	3.39	5.50	4.78	7.00	0.24	7.50	15.09	0.94	2.00	4.20	...	3.00
May	3.39	5.50	4.83	7.00	0.32	7.50	14.96	1.03	2.00	4.40	...	3.00
Jun.	3.52	5.50	4.78	7.00	0.35	7.50	14.98	1.28	2.01	4.61	...	3.00
Jul.	3.80	6.00	4.82	7.00	1.24	7.50	14.96	1.35	2.25	4.67	...	3.00
Aug.	3.80	6.00	4.73	7.00	2.00	7.50	16.36	1.50	2.43	4.71	...	3.00
Sep.	3.80	6.00	4.75	7.00	2.14	7.50	14.80	1.67	2.58	4.69	...	3.00
Oct.	3.77	6.00	4.76	7.00	...	...	14.78	1.75	2.75	4.68	...	3.00
Nov.	3.77	6.00	...	...	...	...	16.05	2.08	2.93	...	...	3.00
Dec.	3.79	6.00	...	...	...	...	14.94	2.20	3.15	...	...	...
2005												
Jan.	3.83	6.00	...	...	...	...	...	...	...	...	...	...
Feb.	3.84	6.00	...	...	...	...	...	...	...	...	...	...
Mar.	3.84	6.00	...	...	...	...	...	...	...	...	...	...

Source: Statistical Reports from Central Banks & International Financial Statistics (IMF)

1) This rate has been discontinued with effect from 1998.

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

Table 5.1

Period Ended	Assets										Total Assets/ Liabilities	Liabilities			
	Foreign Sector	Banking System Cash & Deposits	Public Sector				Private Sector					Deposits			Other
			Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't. Sec.	Loans			Other		Total Deposits	Shares Deposits	Other Deposits	
							Total	Mortgage Loans	Other Loans						
1994	148.0	82.4	3,131.7	3,101.4	21.2	9.1	1,097.1	1,096.4	0.7	236.5	4,695.7	4,043.2	3,812.6	230.6	652.5
1995	168.1	352.6	3,234.1	3,211.2	13.8	9.1	1,862.7	1,861.4	1.3	265.8	5,883.3	5,006.2	4,766.5	239.7	877.1
1996	184.8	153.3	4,338.5	4,333.4	4.9	0.2	2,658.1	2,653.8	4.3	404.5	7,739.2	6,700.0	6,439.7	260.3	1,039.2
1997	209.4	114.7	5,054.7	5,054.7	-	-	3,604.3	3,602.6	1.7	435.9	9,418.9	8,156.7	7,871.2	285.5	1,262.3
1998	277.9	66.7	5,226.1	5,226.1	-	-	4,921.6	4,921.3	0.3	430.2	10,922.5	9,468.9	9,129.6	339.3	1,453.5
1999	310.3	123.9	4,705.2	4,705.2	-	-	6,090.5	6,088.8	1.7	738.7	11,968.6	10,236.0	9,918.4	317.6	1,732.5
2000	355.7	885.1	5,227.1	5,227.1	-	-	7,281.8	7,281.8	-	798.9	14,548.6	12,593.2	12,239.2	354.0	1,955.3
2002															
Mar	450.4	2,225.1	7,523.0	7,523.0	-	-	8,611.9	8,611.9	-	806.4	19,616.8	17,378.3	16,960.0	418.4	2,238.5
Jun	454.4	2,142.1	7,861.8	7,861.8	-	-	9,065.8	9,065.8	-	894.1	20,418.1	18,057.5	17,610.5	447.0	2,360.5
Sep	467.4	3,007.5	7,341.0	7,341.0	-	-	9,422.8	9,422.8	-	804.3	21,043.1	18,616.6	18,143.7	472.9	2,426.5
Dec	497.2	2,497.1	7,862.7	7,862.7	-	-	9,776.5	9,776.5	-	749.0	21,382.5	18,914.8	18,451.1	463.7	2,467.8
2003															
Mar	497.2	2,328.2	8,732.1	8,732.1	-	-	10,020.8	10,020.8	-	773.9	22,352.1	19,747.1	19,252.4	494.8	2,605.0
Jun	502.2	2,787.9	8,605.9	8,605.9	-	-	10,279.8	10,279.8	-	760.2	22,936.0	20,214.7	19,701.7	513.0	2,721.3
Sep	597.9	2,469.2	8,734.9	8,734.9	-	-	10,604.9	10,604.9	-	737.9	23,144.7	20,394.4	19,873.4	521.0	2,750.3
Dec	721.9	1,686.3	9,557.9	9,557.9	-	-	10,868.8	10,868.8	-	756.7	23,591.5	20,779.5	20,257.8	521.7	2,812.0
2004															
Jan	721.0	1,651.2	10,011.9	10,011.9	-	-	10,896.2	10,896.2	-	776.8	24,057.1	21,294.1	20,759.2	535.0	2,763.0
Feb	720.1	1,517.4	10,263.3	10,263.3	-	-	10,945.8	10,945.8	-	757.0	24,203.5	21,417.6	20,888.0	529.6	2,785.9
Mar	742.9	2,599.1	9,340.0	9,340.0	-	-	11,030.9	11,030.9	-	822.2	24,535.0	21,582.9	21,049.9	533.0	2,952.1
Apr	742.3	1,435.1	10,554.2	10,554.2	-	-	11,141.9	11,141.9	-	800.6	24,674.1	21,724.5	21,183.4	541.1	2,949.6
May	741.7	1,396.2	10,619.0	10,619.0	-	-	11,271.1	11,271.1	-	937.1	24,965.2	21,988.5	21,440.8	547.7	2,976.7
Jun	748.1	1,227.4	10,730.4	10,730.4	-	-	11,416.5	11,416.5	-	958.6	25,081.0	22,018.2	21,464.3	553.9	3,062.8
Jul	747.6	1,452.7	10,331.5	10,331.5	-	-	11,561.7	11,561.7	-	979.6	25,073.1	22,045.2	21,515.1	530.0	3,027.9
Aug	747.0	1,494.8	10,328.5	10,328.5	-	-	11,662.2	11,662.2	-	937.1	25,169.6	22,112.6	21,585.9	526.7	3,057.0
Sep	746.4	1,567.4	10,285.4	10,285.4	-	-	11,846.8	11,846.8	-	968.5	25,414.5	22,301.5	21,759.8	541.7	3,112.9
Oct	745.8	1,764.3	10,026.6	10,026.6	-	-	12,038.4	12,038.4	-	940.1	25,515.2	22,380.6	21,829.2	551.4	3,134.6
Nov	745.2	1,749.9	10,034.3	10,034.3	-	-	12,225.6	12,225.6	-	943.7	25,698.9	22,526.9	21,988.6	538.3	3,171.9
Dec	758.2	1,732.9	9,887.2	9,887.2	-	-	12,412.7	12,412.7	-	954.5	25,745.6	22,507.0	21,959.5	547.5	3,238.7
2005															
Jan	764.6	1,874.5	10,121.0	10,121.0	-	-	12,473.1	12,473.1	-	999.8	26,232.9	22,992.3	22,439.2	553.1	3,240.6
Feb	763.9	1,768.4	10,453.2	10,453.2	-	-	12,570.8	12,570.8	-	959.0	26,515.4	23,243.5	22,678.7	564.8	3,271.9
Mar	834.7	1,792.3	10,512.0	10,512.0	-	-	12,685.6	12,685.6	-	962.1	26,786.7	23,385.7	22,825.6	560.2	3,401.0

Source: New Building Society

TRUST COMPANIES*: ASSETS ²⁾
(G\$ Thousand)

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other 1)
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
1994	3,165,036	-	89,820	9,037	80,783	321,535	321,495	40	2,662,139	908,623	436,358	1,317,158	91,542
1995	4,431,353	-	235,378	19,668	215,710	184,647	184,607	40	3,899,021	1,150,691	587,921	2,160,409	112,307
1996	5,221,388	-	356,675	48,460	308,215	40	-	40	4,789,871	1,727,492	831,059	2,231,320	74,802
1997	6,772,366	-	173,475	27,103	146,372	1,992	1,952	40	5,870,294	2,298,479	847,949	2,723,866	726,605
1998	4,495,139	124,767	170,438	48,231	122,207	12,538	12,538	-	3,795,151	2,677,095	953,481	164,575	392,245
1999	5,359,969	152,128	149,686	23,829	125,857	19,982	19,982	-	4,628,936	2,907,144	1,354,823	366,969	409,237
2000	5,920,496	151,602	462,616	32,337	430,279	-	-	-	4,837,202	3,110,897	1,452,947	273,358	469,076
2001													
Mar	6,202,767	151,147	390,506	34,814	355,692	-	-	-	5,181,701	2,983,581	1,830,494	367,626	479,413
Jun	6,203,836	150,540	413,616	26,735	386,881	-	-	-	5,160,927	3,258,992	1,528,671	373,264	478,753
Sep	6,232,362	144,943	597,395	160,033	437,362	-	-	-	5,145,231	3,372,492	1,408,827	363,912	344,793
Dec	6,348,191	137,353	455,695	40,909	414,786	-	-	-	5,306,157	3,309,725	1,305,553	690,879	448,986
2002													
Mar	6,438,634	134,034	461,250	26,188	435,062	-	-	-	5,402,934	3,304,394	1,405,796	692,744	440,416
Jun	6,555,390	123,957	492,562	33,333	459,229	39	39	-	5,565,124	2,474,674	2,291,233	799,217	373,708
Sep	6,733,582	95,484	668,882	25,799	643,083	-	-	-	5,451,004	3,211,128	1,429,261	810,615	518,212
Dec	6,679,573	90,805	586,017	96,784	489,233	8,960	8,960	-	5,542,494	3,122,319	1,362,411	1,057,764	451,297
2003													
Mar	6,715,336	202,828	576,332	58,113	518,219	15,040	15,040	-	5,474,116	3,070,714	1,369,586	1,033,816	447,020
Jun	6,692,348	238,869	579,455	44,816	534,639	9,082	9,082	-	5,415,547	3,006,039	1,332,340	1,077,168	449,395
Sep	7,540,303	852,280	756,973	157,940	599,033	9,133	9,133	-	5,460,104	2,905,484	1,436,206	1,118,414	461,813
Dec	7,825,722	163,994	1,457,921	4,388	1,453,533	109,722	109,722	-	5,669,857	2,825,775	1,537,518	1,306,564	424,228
2004													
Mar	7,991,441	306,250	1,504,851	4,192	1,500,659	110,568	110,568	-	4,452,157	2,732,639	1,525,656	193,862	1,617,615
Jun	8,647,237	487,544	2,310,429	4,339	2,306,090	9,270	9,270	-	3,796,057	2,283,617	1,311,146	201,294	2,043,937
Sep	8,788,043	493,327	2,151,774	4,488	2,147,286	9,311	9,311	-	3,812,531	2,302,337	1,314,689	195,505	2,321,100
Dec	8,339,496	682,805	1,615,379	4,625	1,610,754	9,361	9,361	-	3,762,558	2,317,990	1,244,790	199,778	2,269,393
2005													
Mar	8,332,063	777,571	1,568,753	4,517	1,564,236	9,409	9,409	-	3,734,046	2,165,557	1,368,286	200,203	2,242,284

Source: Trust Companies

* Includes finance companies prior to December 1998.

1) Other includes claims on non-residents prior to December 1998.

2) Data series for Private Sector shares were revised in March 2004.

TRUST COMPANIES*: LIABILITIES
(G\$ Thousand)

Table 5.2(b)

Period Ended	Total Liabilities	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector			Public Sector	Total	Capital & Reserves	Loans Rec.		
				Total	Business Firms	Indiv. Cust.						Other Cust.
1994	3,165,036	-	1,536,293	1,536,293	9,471	1,200,958	325,864	-	1,416,386	51,743	1,203,108	212,357
1995	4,431,353	-	1,913,303	1,913,303	13,782	1,339,844	559,677	-	2,030,284	68,547	1,773,712	487,766
1996	5,221,388	-	1,963,144	1,963,144	22,850	1,727,214	213,080	-	2,888,841	795,722	1,825,866	369,403
1997	6,772,366	-	2,391,978	2,391,978	11,677	2,308,457	71,844	-	4,000,446	1,177,228	1,863,918	379,942
1998	4,495,139	82,172	2,692,562	2,692,562	23,404	2,572,787	96,371	-	1,658,417	1,131,281	350,080	61,988
1999	5,359,969	83,047	3,186,545	3,186,545	12,487	3,103,865	70,193	-	1,985,325	1,316,653	501,851	105,052
2000	5,920,496	91,354	3,320,388	3,120,388	20,917	3,027,117	72,354	200,000	2,284,746	1,430,448	633,360	224,008
2001												
Mar	6,202,767	99,173	3,459,116	3,259,116	9,104	3,163,217	86,795	200,000	2,411,212	1,451,604	770,606	233,266
Jun	6,203,836	99,326	3,526,149	3,326,149	11,802	3,252,034	62,313	200,000	2,451,124	1,476,526	795,659	127,237
Sep	6,232,362	100,186	3,425,330	3,425,330	11,438	3,347,729	66,163	-	2,376,291	1,480,964	710,390	330,555
Dec	6,348,191	102,391	3,635,752	3,635,752	9,333	3,565,093	61,326	-	2,302,976	1,473,947	630,912	307,072
2002												
Mar	6,438,634	101,977	3,736,324	3,736,324	9,256	3,665,310	61,758	-	2,418,030	1,673,105	744,925	182,303
Jun	6,555,390	99,066	3,845,883	3,845,883	9,222	3,785,225	51,436	-	2,482,982	1,721,732	761,250	127,459
Sep	6,733,582	96,167	3,918,028	3,918,028	9,266	3,846,682	62,080	-	2,536,945	1,756,149	780,796	182,442
Dec	6,679,573	96,312	4,203,523	4,203,523	9,273	4,131,601	62,649	-	2,303,902	1,740,437	563,465	75,836
2003												
Mar	6,715,336	100,457	4,231,211	4,231,211	9,248	4,159,467	62,496	-	2,271,056	1,758,171	512,885	112,612
Jun	6,692,348	104,082	4,201,532	4,201,532	9,208	4,129,727	62,597	-	2,306,690	1,791,959	514,731	80,044
Sep	7,540,303	107,752	4,962,705	4,157,405	9,160	4,085,511	62,734	805,300	2,389,886	1,845,448	544,438	79,960
Dec	7,825,722	53,466	5,233,573	4,428,273	9,145	4,309,601	109,527	805,300	2,477,559	1,899,995	577,564	61,124
2004												
Mar	7,991,441	56,786	5,228,583	4,423,283	9,135	4,305,886	108,262	805,300	2,579,511	1,974,338	605,173	126,561
Jun	8,647,237	102,466	6,141,709	5,136,409	9,118	5,064,157	63,134	1,005,300	2,266,492	1,641,884	624,608	136,570
Sep	8,788,043	106,374	6,052,558	4,452,558	9,101	4,380,137	63,320	1,600,000	2,357,264	1,721,857	635,407	271,847
Dec	8,339,496	108,605	5,520,784	3,920,784	9,085	3,848,243	63,456	1,600,000	2,292,754	1,715,269	577,485	417,353
2005												
Mar	8,332,063	105,040	5,552,826	3,770,826	9,074	3,698,133	63,619	1,782,000	2,357,415	1,712,555	644,860	316,782

Source: Trust Companies

* Includes finance companies prior to December 1998.

FINANCE COMPANIES*: ASSETS
(G\$ Thousand)

Table 5.2(c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other 1)
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
1994	3,165,036	-	89,820	9,037	80,783	321,535	321,495	40	2,662,139	908,623	436,358	1,317,158	91,542
1995	4,431,353	-	235,378	19,668	215,710	184,647	184,607	40	3,899,021	1,150,691	587,921	2,160,409	112,307
1996	5,221,388	-	356,675	48,460	308,215	40	-	40	4,789,871	1,727,492	831,059	2,231,320	74,802
1997	6,772,366	-	173,475	27,103	146,372	1,992	1,952	40	5,870,294	2,298,479	847,949	2,723,866	726,605
1998	3,245,634	73	31,581	-	31,581	-	-	-	3,162,052	-	1,275	3,160,777	51,928
1999	4,320,177	17,749	93,705	11,471	82,234	-	-	-	4,109,684	1,279	484,190	3,624,215	99,039
2000	4,937,274	444,225	84,443	5,918	78,525	-	-	-	4,294,749	1,510	501,747	3,791,492	113,857
2001													
Mar	5,564,839	438,802	67,233	21,650	45,583	-	-	-	4,760,260	1,492	437,112	4,321,656	298,544
Jun	5,583,621	450,431	92,740	21,420	71,320	-	-	-	4,834,663	1,659	388,850	4,444,154	205,787
Sep	5,625,184	457,693	71,026	7,954	63,072	-	-	-	4,812,737	3,150	365,433	4,444,154	283,728
Dec	5,713,287	454,027	102,052	22,513	79,539	-	-	-	4,869,357	3,085	422,118	4,444,154	287,851
2002													
Mar	6,041,212	598,282	334,540	15,058	319,482	-	-	-	4,811,245	3,919	348,210	4,459,116	297,146
Jun	6,093,855	662,429	280,212	24,339	255,872	-	-	-	4,774,606	4,170	311,319	4,459,117	376,609
Sep	6,126,558	765,646	296,233	16,925	279,308	-	-	-	4,729,954	5,632	265,205	4,459,117	334,726
Dec	6,115,245	766,433	190,607	42,116	148,491	-	-	-	4,709,400	4,931	260,351	4,444,118	448,804
2003													
Mar	6,346,486	858,401	173,391	29,433	143,958	-	-	-	4,854,367	4,471	234,582	4,615,314	460,327
Jun	6,411,178	803,213	181,535	18,500	163,035	-	-	-	4,881,024	3,935	230,981	4,646,108	545,406
Sep	6,389,646	815,816	189,883	23,355	166,529	-	-	-	4,890,433	5,656	221,129	4,663,648	493,514
Dec	6,441,872	853,829	204,386	38,093	166,294	-	-	-	5,096,189	7,531	397,876	4,690,782	287,467
2004													
Mar	6,508,934	853,204	141,830	31,685	110,145	-	-	-	4,874,126	11,102	172,177	4,690,847	639,773
Jun	6,727,309	876,377	140,617	8,345	132,272	-	-	-	4,991,119	12,213	172,861	4,806,045	719,196
Sep	6,853,853	821,517	210,961	30,358	180,603	-	-	-	5,080,679	11,240	161,933	4,907,506	740,696
Dec	6,953,339	914,420	193,159	39,062	154,098	-	-	-	5,134,022	12,381	214,135	4,907,506	711,738
2005													
Mar	7,073,756	925,180	282,901	33,549	249,352	-	-	-	5,125,318	10,796	167,985	4,946,537	740,357

Source: Trust and Finance Companies

* Includes Trust Companies prior to December 1998.

1) Other includes claims on non - residents prior to December 1998

FINANCE COMPANIES*: LIABILITIES
(G\$ Thousand)

Table 5.2(d)

Period Ended	Total Liabilities	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector			Public Sector	Total	Capital & Reserves	Loans Rec.		
				Total	Business Firms	Indiv. Cust.						Other Cust.
1994	3,165,036	-	1,536,293	1,536,293	9,471	1,200,958	325,864	-	1,416,386	213,278	1,203,108	212,357
1995	4,431,353	-	1,913,303	1,913,303	13,782	1,339,844	559,677	-	2,030,284	256,572	1,773,712	487,766
1996	5,221,388	-	1,963,144	1,963,144	22,850	1,727,214	213,080	-	2,888,841	1,062,975	1,825,866	369,403
1997	6,772,366	-	2,391,978	2,391,978	11,677	2,308,457	71,844	-	4,000,446	2,136,528	1,863,918	379,942
1998	3,245,634	28,982	-	-	-	-	-	-	3,213,666	1,867,229	1,346,437	2,986
1999	4,320,177	261,921	-	-	-	-	-	-	4,031,740	2,388,229	1,643,511	26,516
2000	4,937,274	540,984	-	-	-	-	-	-	4,338,259	2,730,766	1,607,493	58,031
2001												
Mar	5,564,839	917,534	-	-	-	-	-	-	4,615,698	2,711,302	1,904,396	31,607
Jun	5,583,621	917,471	-	-	-	-	-	-	4,610,623	2,870,076	1,740,547	55,527
Sep	5,625,184	917,471	-	-	-	-	-	-	4,674,896	2,911,193	1,763,703	32,817
Dec	5,713,287	917,471	-	-	-	-	-	-	4,751,447	2,965,834	1,785,613	44,369
2002												
Mar	6,041,212	917,471	-	-	-	-	-	-	5,073,623	3,368,567	1,705,056	50,118
Jun	6,093,855	917,471	-	-	-	-	-	-	5,086,851	3,413,398	1,673,453	89,533
Sep	6,126,558	917,471	-	-	-	-	-	-	5,095,149	3,481,759	1,613,390	113,938
Dec	6,115,245	917,471	-	-	-	-	-	-	5,141,725	3,560,940	1,580,785	56,049
2003												
Mar	6,346,486	917,474	-	-	-	-	-	-	5,305,177	3,766,392	1,538,785	123,836
Jun	6,411,178	974,516	-	-	-	-	-	-	5,377,711	3,848,142	1,529,569	58,951
Sep	6,389,646	940,694	-	-	-	-	-	-	5,395,828	3,898,638	1,497,190	53,124
Dec	6,441,872	917,471	-	-	-	-	-	-	5,435,947	3,968,832	1,467,115	88,453
2004												
Mar	6,508,934	917,471	-	-	-	-	-	-	5,475,823	4,008,795	1,467,028	115,640
Jun	6,727,309	917,471	-	-	-	-	-	-	5,691,872	4,202,472	1,489,400	117,966
Sep	6,853,853	923,971	-	-	-	-	-	-	5,761,825	4,254,606	1,507,219	168,057
Dec	6,953,339	917,471	-	-	-	-	-	-	5,805,896	4,290,835	1,515,061	229,972
2005												
Mar	7,073,756	917,471	-	-	-	-	-	-	5,879,883	4,384,867	1,495,016	276,402

Source: Trust and Finance Companies

* Includes Trust Companies prior to December 1998.

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

Table 5.3 (a)

Period Ended	Assets																			Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector				Unclassified			Life Ins. Fund		Cap. and Res.	Foreign Liab. 1)	Other		
	Total	Comm. Banks Dep.	Secur.	Loans and Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets						Other Assets	
1994	3,594.7	1,304.5	615.2	1,262.2	412.8	87.1	51.3	35.8	156.6	130.1	26.0	0.5	278.6	135.8	71.9	70.9	501.8	413.7	88.1	4,618.8	1,439.7	90.4	2,889.8	198.9	
1995	3,626.7	1,324.6	626.9	1,244.1	431.1	316.1	49.0	267.1	134.8	111.3	23.2	0.3	358.9	221.2	84.7	53.0	1,007.8	738.2	269.6	5,444.3	1,659.6	349.0	2,868.9	566.8	
1996	3,845.7	1,676.3	544.3	1,254.5	370.6	341.4	58.3	283.1	33.4	13.0	20.1	0.3	528.3	357.0	75.1	96.2	1,238.9	996.2	242.7	5,987.7	1,890.6	400.8	3,151.8	544.5	
1997	4,178.4	1,792.0	758.8	1,218.8	408.8	354.1	33.3	320.8	93.6	83.1	10.2	0.3	539.4	430.4	45.6	63.4	1,532.8	1,155.6	377.2	6,698.3	1,962.0	546.8	3,320.9	868.6	
1998	4,250.5	2,005.0	884.2	663.1	698.2	538.1	26.7	511.4	84.6	80.0	4.3	0.3	1,167.0	479.0	124.7	563.3	1,689.0	1,309.8	379.2	7,729.2	2,305.9	571.6	3,336.7	1,514.9	
1999	4,346.8	2,043.5	1,118.2	843.9	341.2	523.5	79.9	443.6	211.1	207.4	3.4	0.3	1,269.7	538.0	112.8	618.9	2,572.0	1,840.2	731.8	8,923.1	2,673.0	676.4	4,113.8	1,459.8	
2000	5,044.8	2,105.3	1,222.4	1,242.0	475.1	731.8	226.9	504.9	106.8	106.5	0.3	-	1,298.8	749.9	148.1	400.8	2,335.8	1,811.3	524.5	9,518.0	2,999.2	818.7	4,266.0	1,434.1	
2001																									
Mar	5,046.7	2,150.1	746.9	1,430.4	719.3	707.8	152.9	554.9	133.7	133.4	0.3	-	1,722.5	1,272.2	153.9	296.4	2,265.5	1,361.4	904.1	9,876.2	2,477.0	1,375.9	4,596.7	1,426.5	
Jun	5,454.5	2,178.8	781.2	1,401.8	1,092.7	756.0	207.3	548.7	124.2	124.2	-	-	2,266.1	1,756.7	180.1	329.3	1,900.0	1,370.2	529.8	10,500.8	2,872.8	1,465.6	4,636.3	1,526.1	
Sep	5,506.5	2,248.8	1,285.1	1,377.3	595.3	748.4	119.6	628.8	72.8	72.8	-	-	2,158.9	1,653.6	180.1	325.2	1,989.3	1,167.8	821.5	10,475.9	2,985.1	1,471.4	4,553.8	1,465.6	
Dec	5,555.8	2,284.6	1,300.1	1,379.7	591.5	797.9	120.5	677.4	84.5	84.5	-	-	1,752.2	1,230.7	186.2	335.3	2,008.9	1,219.7	789.2	10,199.4	3,066.9	967.6	4,673.1	1,491.9	
2002																									
Mar	5,707.4	2,334.3	1,413.6	1,052.4	907.2	637.3	112.9	524.4	147.2	147.2	-	-	2,415.2	1,484.5	187.3	743.4	2,067.5	1,671.2	396.2	10,974.5	3,412.4	1,185.8	4,808.5	1,567.9	
Jun	5,245.3	2,326.5	1,293.7	1,140.6	484.5	648.4	63.0	585.5	113.4	113.4	-	-	2,419.7	1,523.7	201.2	694.8	2,464.2	1,641.9	822.3	10,891.0	3,549.2	1,161.9	4,685.5	1,494.4	
Sep	5,343.4	2,451.4	1,218.8	1,144.2	529.0	912.4	198.0	714.4	50.7	50.7	-	-	2,417.0	1,525.7	202.3	689.0	2,453.4	1,625.5	827.9	11,177.0	3,585.0	987.8	4,787.6	1,816.6	
Dec	6,231.1	2,788.7	1,328.4	1,212.9	901.0	1,352.1	165.4	1,186.7	-	-	-	-	2,226.0	1,402.7	118.7	704.5	2,252.2	1,657.9	594.3	12,061.3	4,402.6	976.6	4,869.9	1,812.2	
2003																									
Mar	6,893.1	3,265.8	1,218.4	1,547.1	861.8	1,075.3	199.4	875.9	-	-	-	-	1,918.7	1,313.6	110.2	494.9	2,227.7	1,647.7	580.0	12,114.8	4,479.5	795.2	5,017.5	1,822.6	
Jun	7,519.5	4,142.7	1,166.8	1,366.2	843.8	1,684.8	285.4	1,399.3	-	-	-	-	2,375.2	1,537.8	109.9	727.5	2,740.0	1,657.5	1,082.6	14,319.5	6,503.2	795.3	5,246.8	1,774.2	
Sep	8,389.2	5,037.9	1,140.3	1,372.6	838.4	751.6	179.8	571.7	-	-	-	-	2,372.0	1,542.5	107.3	722.2	2,781.4	1,667.6	1,113.8	14,294.2	6,630.1	783.3	5,213.5	1,667.3	
Dec	8,195.1	5,110.8	1,169.2	1,419.2	496.0	961.5	193.9	767.7	-	-	-	-	2,306.9	1,477.4	106.8	722.7	3,255.4	1,891.9	1,363.5	14,719.0	6,596.2	834.9	5,506.3	1,781.6	
2004																									
Mar	10,024.1	6,626.8	1,217.0	1,372.4	807.8	2,050.6	210.7	1,839.9	47.8	47.8	-	-	2,382.7	1,564.4	106.5	711.8	2,979.4	1,877.9	1,101.5	17,484.6	9,358.4	952.1	5,501.1	1,672.9	
Jun	14,147.8	11,064.0	1,224.1	1,356.3	503.4	1,327.4	329.0	998.4	-	-	-	-	2,155.3	1,397.2	103.5	654.6	3,307.7	1,918.8	1,388.9	20,938.2	12,757.2	1,045.0	5,500.4	1,635.6	
Sep	15,698.1	12,416.1	1,377.7	1,408.1	496.2	1,040.3	209.0	831.3	-	-	-	-	2,163.3	1,392.5	102.6	668.2	3,642.7	1,974.6	1,668.1	22,544.4	14,079.6	1,044.2	5,668.3	1,752.4	
Dec	14,947.5	11,947.9	935.6	1,530.7	533.4	1,004.9	175.1	829.8	-	-	-	-	2,509.7	1,731.5	101.2	676.9	3,933.8	2,077.0	1,856.8	22,395.9	14,265.1	1,134.0	5,524.8	1,472.1	
2005																									
Mar	14,868.4	11,968.8	1,210.4	1,136.2	552.9	1,382.0	289.8	1,092.2	-	-	-	-	3,088.1	2,359.7	153.5	574.9	4,017.6	2,015.3	2,002.3	23,356.1	14,284.6	1,291.8	5,684.4	2,095.3	

Source: Life Insurance Companies.

1) Foreign liabilities include insurance fund from non-residents

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

Table 5.3 (b)

Period Ended	Assets																			Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector			Unclassified			Non - Life Ins. Fund	Cap. & Res.		Foreign Liab.	Other			
	Total	Comm. Banks Dep.	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total						Fixed Assets	Other Assets	
1994	424.0	178.2	191.2	-	54.6	68.9	2.6	66.3	56.8	44.4	11.6	0.8	190.3	136.4	41.6	12.3	753.4	666.0	87.4	1,493.4	-	1,161.5	83.5	248.4	
1995	645.2	216.2	284.5	-	144.5	213.5	4.3	209.2	93.2	82.6	9.9	0.7	235.0	154.4	66.1	14.5	1,032.5	753.9	278.6	2,219.4	-	1,602.5	30.3	586.6	
1996	500.9	294.9	167.8	-	38.2	405.8	7.6	398.2	5.2	-	5.2	-	406.1	287.0	79.1	40.0	1,367.9	917.3	450.6	2,685.9	-	1,890.4	148.0	647.5	
1997	535.7	370.5	144.0	-	21.2	472.9	5.6	467.3	2.3	1.4	0.9	-	490.9	315.0	97.1	78.8	1,411.1	899.2	511.9	2,912.9	-	2,121.1	58.6	733.2	
1998	619.6	456.3	146.2	-	17.1	415.8	0.2	415.6	-	-	-	-	442.4	323.3	86.8	32.3	1,478.0	831.0	647.0	2,955.8	-	2,166.4	164.6	624.6	
1999	836.7	620.3	197.8	-	18.6	155.3	9.9	145.4	37.6	37.6	-	-	380.3	242.2	112.9	25.2	1,557.1	924.2	632.9	2,967.0	-	2,336.1	32.9	598.0	
2000	909.8	545.5	323.7	32.3	8.3	221.3	19.0	202.3	25.0	25.0	-	-	609.6	460.2	124.5	24.9	1,478.5	1,131.5	347.0	3,244.2	-	2,501.2	55.7	687.4	
2001																									
Mar	1,108.1	812.3	259.4	32.6	3.9	238.0	11.6	226.5	22.2	22.2	-	-	620.0	467.7	94.1	58.2	1,485.5	1,154.8	330.8	3,473.8	-	2,655.1	72.5	746.3	
Jun	1,509.5	874.2	220.9	43.6	370.9	268.1	6.3	261.8	22.2	22.2	-	-	637.7	461.0	138.8	37.9	1,240.8	1,123.3	117.5	3,678.3	-	2,328.6	209.7	1,139.9	
Sep	1,467.2	792.0	255.6	43.8	375.8	139.1	5.3	133.8	-	-	-	-	641.3	463.3	136.2	41.8	1,302.0	1,104.8	197.2	3,549.6	-	2,417.6	461.7	670.3	
Dec	1,049.5	757.4	244.7	44.4	3.1	224.6	9.1	215.4	-	-	-	-	629.7	463.7	121.8	44.2	1,533.1	1,098.4	434.8	3,436.9	-	2,657.0	318.7	461.2	
2002																									
Mar	1,279.8	903.9	294.5	37.5	43.9	214.1	6.1	208.1	1.0	1.0	-	-	649.7	480.3	121.9	47.5	1,592.4	1,100.9	491.5	3,737.0	-	2,741.2	306.5	689.3	
Jun	1,469.0	964.7	385.1	38.4	80.8	491.8	19.4	472.4	-	-	-	-	1,296.9	761.0	147.7	388.2	1,480.6	1,125.3	355.3	4,738.2	-	3,158.0	484.3	1,095.9	
Sep	1,469.1	1,004.7	393.0	-	71.5	553.3	5.4	547.9	-	-	-	-	1,345.1	749.5	-	595.6	2,524.5	2,122.9	401.7	5,892.1	300.0	3,942.6	230.9	1,418.6	
Dec	1,464.3	1,024.0	342.4	33.0	64.9	524.7	15.5	509.2	-	-	-	-	1,567.6	1,002.2	-	565.4	2,592.2	2,134.8	457.4	6,148.8	326.7	4,083.3	7.0	1,731.7	
2003																									
Mar	1,452.5	957.9	350.6	36.6	107.5	617.1	15.0	602.0	-	-	-	-	2,175.5	1,646.8	172.9	355.8	2,570.0	2,144.7	425.4	6,815.1	671.4	4,018.2	103.7	2,021.8	
Jun	1,540.9	1,038.0	351.1	44.4	107.5	591.0	19.0	572.0	-	-	-	-	2,374.8	1,847.2	172.5	355.1	2,680.7	2,107.6	573.1	7,187.4	865.8	4,075.0	276.4	1,970.1	
Sep	1,517.2	934.7	399.8	45.7	137.2	297.6	24.4	273.2	-	-	-	-	2,670.4	1,034.6	177.8	1,458.0	2,911.9	2,120.0	791.9	7,397.3	1,105.1	4,079.2	354.6	1,858.4	
Dec	2,210.6	947.5	402.5	45.2	815.5	441.1	56.2	384.9	-	-	-	-	4,954.1	1,022.9	485.5	3,445.8	3,530.5	2,121.0	1,409.5	11,136.4	3,422.5	4,095.0	349.4	3,269.5	
2004																									
Mar	1,984.4	777.3	390.0	45.2	772.0	579.2	40.2	538.9	-	-	-	-	5,224.2	1,279.8	498.3	3,446.2	3,215.1	2,126.2	1,088.9	11,002.9	3,426.0	4,130.7	343.4	3,102.7	
Jun	1,765.2	841.6	394.2	33.3	496.1	607.0	35.6	571.4	-	-	-	-	5,966.3	1,344.4	498.0	4,123.9	3,050.0	2,034.0	1,016.0	11,388.4	4,118.6	4,100.7	259.0	2,910.2	
Sep	1,621.1	858.0	375.6	33.8	353.6	713.6	31.3	682.3	-	-	-	-	5,859.0	1,154.2	576.4	4,128.4	3,186.8	2,078.0	1,108.8	11,380.5	4,146.6	4,179.3	270.7	2,783.8	
Dec	1,395.1	711.8	373.3	33.5	276.4	781.5	43.1	738.4	-	-	-	-	5,988.9	1,201.0	569.4	4,218.5	3,387.9	2,120.0	1,267.9	11,553.5	4,519.3	3,965.2	461.2	2,607.8	
2005																									
Mar	1,353.2	710.1	371.2	33.5	238.4	773.8	49.5	724.3	-	-	-	-	5,956.0	1,079.4	564.1	4,312.6	3,190.5	2,101.2	1,089.3	11,273.5	4,315.2	4,073.2	352.7	2,532.5	

Source: Non-Life Insurance Companies

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

Table 5.3 (c)

Period Ended	Assets																			Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified				Life Ins. Fund	Cap. & Res.	Foreign Liab. 1)	Other	
	Total	Comm. Banks Deposits	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets						
1994	3,701.0	1,407.8	862.6	1,014.4	416.2	157.1	49.4	107.7	85.3	19.7	62.9	2.7	82.5	16.8	41.7	24.0	1,111.8	381.2	730.6	5,137.8	2,122.3	173.8	2,509.8	331.9	
1995	3,806.1	1,525.2	853.2	1,018.5	409.2	114.2	27.5	86.7	88.1	10.0	52.3	25.8	100.3	22.9	46.7	30.7	1,154.2	383.2	771.0	5,262.9	2,133.2	222.1	2,587.5	320.1	
1996	3,938.1	1,544.2	859.2	1,075.3	459.4	243.9	81.4	162.5	108.4	7.8	60.1	40.5	113.2	17.7	68.8	26.7	1,237.4	417.7	819.7	5,641.0	2,299.5	310.0	2,642.1	389.4	
1997	4,714.1	2,162.5	902.8	1,218.8	430.0	827.0	38.9	788.1	95.9	84.5	11.1	0.3	1,030.3	745.4	142.7	142.2	2,943.9	2,054.8	889.1	9,611.2	1,962.0	2,667.9	3,379.5	1,601.8	
1998	4,870.1	2,461.3	1,030.4	1,030.4	715.3	953.9	26.9	927.0	84.6	80.0	4.3	0.3	1,609.4	802.3	211.5	595.6	3,167.0	2,140.8	1,026.2	10,685.0	2,305.9	2,738.0	3,501.3	2,139.5	
1999	5,183.5	2,663.8	1,316.0	1,316.0	843.9	359.8	678.8	89.8	589.0	248.7	245.0	3.4	0.3	1,650.0	780.2	225.7	644.1	4,129.1	2,764.4	1,364.7	11,890.1	2,673.0	3,012.5	4,146.7	2,057.8
2000	5,954.6	2,650.8	1,546.1	1,274.3	483.4	953.1	245.9	707.2	131.8	131.5	0.3	-	1,908.4	1,210.1	272.6	425.7	3,814.3	2,942.8	871.5	12,762.2	2,999.2	3,319.9	4,321.7	2,121.5	
2001																									
Mar	6,154.8	2,962.4	1,006.3	1,463.0	723.2	945.8	164.5	781.4	155.9	155.6	0.3	-	2,342.5	1,739.9	248.0	354.6	3,751.0	2,516.2	1,234.9	13,350.0	2,477.0	4,031.0	4,669.2	2,172.8	
Jun	6,964.0	3,053.0	1,002.1	1,445.4	1,463.6	1,024.1	213.6	810.5	146.4	146.4	-	-	2,903.8	2,217.7	318.9	367.2	3,140.8	2,493.5	647.3	14,179.1	2,872.8	3,794.2	4,846.0	2,666.0	
Sep	6,973.7	3,048.8	1,540.7	1,421.1	971.1	887.5	124.9	762.6	72.8	72.8	-	-	2,800.2	2,116.9	316.3	367.0	3,291.3	2,272.6	1,018.7	14,025.5	2,985.1	3,889.0	5,015.5	2,135.9	
Dec	6,605.4	3,042.0	1,544.7	1,424.0	594.6	1,022.4	129.6	892.8	84.5	84.5	-	-	2,381.9	1,694.3	308.1	379.6	3,542.0	2,318.1	1,224.0	13,636.3	3,066.9	3,624.6	4,991.8	1,953.1	
2002																									
Mar ²⁾	6,987.2	3,238.2	1,708.1	1,089.9	951.1	851.4	119.0	732.4	148.2	148.2	-	-	3,064.8	1,964.8	309.2	790.9	3,659.9	2,772.1	887.7	14,711.4	3,412.4	3,927.0	5,114.9	2,257.2	
Jun	6,714.3	3,291.2	1,678.8	1,179.0	565.3	1,140.2	82.4	1,057.9	113.4	113.4	-	-	3,716.6	2,284.6	348.9	1,083.0	3,944.7	2,767.2	1,177.6	15,629.2	3,549.2	4,319.9	5,169.8	2,590.3	
Sep	6,812.6	3,456.1	1,611.8	1,144.2	600.5	1,465.6	203.4	1,262.2	50.7	50.7	-	-	3,762.2	2,275.2	202.3	1,284.6	4,977.9	3,748.4	1,229.6	17,069.0	3,885.0	4,930.4	5,018.5	3,235.2	
Dec	7,695.4	3,812.7	1,670.8	1,245.9	965.9	1,876.8	180.9	1,695.9	-	-	-	-	3,793.6	2,404.9	118.7	1,269.9	4,844.4	3,792.7	1,051.7	18,210.1	4,729.3	5,059.9	4,876.9	3,543.9	
2003																									
Mar	8,345.6	4,223.7	1,569.0	1,583.7	969.3	1,692.3	214.4	1,478.0	-	-	-	-	4,094.2	2,960.4	283.1	850.7	4,797.8	3,792.4	1,005.4	18,929.9	5,150.8	4,813.4	5,121.3	3,844.4	
Jun	9,060.4	5,180.7	1,517.8	1,410.6	951.3	2,275.7	304.4	1,971.3	-	-	-	-	4,750.0	3,385.0	282.3	1,082.7	5,420.7	3,765.1	1,655.6	21,506.9	7,369.0	4,870.3	5,523.2	3,744.3	
Sep	9,906.4	5,972.6	1,540.0	1,418.3	975.5	1,049.2	204.3	844.9	-	-	-	-	5,042.5	2,577.1	285.1	2,180.2	5,693.4	3,787.6	1,905.7	21,691.5	7,735.3	4,862.4	5,568.0	3,525.7	
Dec	10,405.7	6,058.3	1,571.6	1,464.3	1,311.5	1,402.6	250.1	1,152.6	-	-	-	-	7,261.1	2,500.3	592.3	4,168.5	6,786.0	4,013.0	2,773.0	25,855.4	10,018.7	4,929.8	5,855.8	5,051.1	
2004																									
Mar	12,008.5	7,404.1	1,607.0	1,417.6	1,579.8	2,629.8	250.9	2,378.9	47.8	47.8	-	-	7,606.9	2,844.1	604.8	4,158.0	6,194.5	4,004.1	2,190.4	28,487.4	12,784.4	5,082.8	5,844.6	4,775.7	
Jun	15,913.0	11,905.6	1,618.3	1,389.6	999.5	1,934.4	364.6	1,569.8	-	-	-	-	8,121.5	2,741.6	601.5	4,778.5	6,357.7	3,952.8	2,404.9	32,326.7	16,875.8	5,145.7	5,759.4	4,545.7	
Sep	17,319.2	13,274.1	1,753.3	1,442.0	849.8	1,753.9	240.3	1,513.5	-	-	-	-	8,022.3	2,546.8	679.0	4,796.6	6,829.5	4,052.6	2,776.9	33,924.9	18,226.2	5,223.5	5,939.0	4,536.2	
Dec	16,342.6	12,659.7	1,308.9	1,564.2	809.8	1,786.4	218.2	1,568.2	-	-	-	-	8,498.6	2,932.6	670.6	4,895.4	7,321.7	4,197.0	3,124.6	33,949.4	18,784.4	5,099.1	5,986.0	4,079.9	
2005																									
Mar	16,221.6	12,678.9	1,581.6	1,169.8	791.3	2,155.8	339.3	1,816.5	-	-	-	-	9,044.1	3,439.1	717.6	4,887.4	7,208.1	4,116.5	3,091.6	34,629.6	18,599.8	5,365.1	6,037.1	4,627.7	

Source: Insurance Companies.

1) Foreign liabilities include insurance fund from non-residents

2) The figures for March 2002 includes a new insurance company.

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

Table 5.4

Period Ended	Foreign Sector	Assets											Total Assets/ Liabilities	Liabilities		
		Banking System			Public Sector			Private Sector				Other		Pension Fund	Reserves	Other
		Total	Cash	Deposits	Total	Gov't. T/Bills	Gov't. Debentures	Local Gov't. Sec.	Total	Shares & Other Sec. ¹⁾	Mortgage Loans					
1994	77.4	751.9	106.8	645.1	2,557.9	2,085.6	471.8	0.5	92.3	92.3	-	339.7	3,819.2	3,549.8	216.5	52.9
1995	85.1	882.9	38.8	844.1	3,237.4	2,814.2	423.2	-	227.7	227.7	-	385.1	4,818.2	4,523.7	239.8	54.7
1996	91.2	2,703.4	21.7	2,681.7	2,218.6	1,865.5	353.1	-	306.5	306.5	-	408.4	5,728.1	5,381.6	277.5	69.0
1997	80.8	4,616.4	243.8	4,372.6	985.0	547.8	437.2	-	755.9	755.9	-	291.7	6,729.9	6,371.4	317.1	41.4
1998	139.0	4,008.1	13.1	3,995.0	680.0	310.4	369.6	-	1,065.1	1,065.1	-	1,928.2	7,820.4	7,486.7	142.0	191.7
1999	157.5	3,469.6	31.2	3,438.4	1,710.9	1,414.0	296.9	-	1,509.1	1,509.1	-	2,306.3	9,153.4	8,408.9	697.8	46.8
2000	666.9	4,352.5	99.2	4,253.3	947.5	888.9	58.6	-	3,173.7	3,173.7	-	1,124.3	10,264.9	9,437.5	708.4	119.1
2001																
Mar	701.6	4,713.8	130.0	4,583.8	1,111.0	1,052.3	58.6	-	3,212.3	3,212.3	-	943.3	10,681.8	9,871.3	711.1	99.5
Jun	1,146.2	4,119.9	6.6	4,113.3	1,189.0	1,137.6	51.4	-	3,161.0	3,161.0	-	861.2	10,477.3	9,673.8	711.5	92.1
Sep	1,199.3	3,820.3	57.5	3,762.9	1,552.4	1,552.4	-	-	3,264.8	3,264.8	-	932.6	10,769.5	9,959.0	711.9	98.5
Dec	1,345.9	3,729.8	2.8	3,727.0	1,500.9	1,500.9	-	-	3,495.3	3,495.3	-	954.3	11,026.3	10,197.7	712.9	115.6
2002																
Mar	1,351.0	3,266.4	15.9	3,250.5	1,920.4	1,920.4	-	-	3,866.5	3,866.5	-	948.2	11,352.4	10,521.7	723.8	106.9
Jun	1,358.1	3,060.4	8.3	3,052.1	1,921.5	1,921.5	-	-	4,199.8	4,199.8	-	1,144.4	11,684.1	10,848.7	714.3	121.2
Sep	1,339.7	3,858.4	54.9	3,803.5	1,842.0	1,842.0	-	-	4,779.9	4,779.9	-	1,153.4	12,973.4	12,087.9	730.7	154.8
Dec	2,017.4	3,880.1	122.6	3,757.5	1,771.6	1,771.6	-	-	4,804.3	4,720.8	83.5	1,501.4	13,974.8	13,172.2	633.1	169.0
2003																
Mar	1,895.1	3,825.1	71.3	3,753.7	1,888.3	1,888.3	-	-	5,360.2	5,310.2	50.0	1,277.9	14,246.5	13,441.5	631.8	173.2
Jun ²⁾	1,862.8	4,058.1	32.0	4,026.1	2,069.0	2,069.0	-	-	5,493.3	5,443.3	50.0	1,324.1	14,807.4	14,009.7	635.1	162.6
Sep	2,105.5	4,269.6	57.2	4,212.4	1,917.9	1,917.9	-	-	5,453.9	5,403.9	50.0	1,095.0	14,841.8	14,098.0	639.5	104.3
Dec*	2,296.8	4,299.7	94.1	4,205.6	1,617.9	1,617.9	-	-	5,835.7	5,785.7	50.0	971.9	15,022.0	14,103.8	826.5	91.7
2004																
Mar	2,412.2	4,801.7	90.6	4,711.1	1,094.0	1,094.0	-	-	5,989.9	5,939.9	50.0	1,149.1	15,446.9	14,449.9	876.7	120.4
Jun	2,721.1	4,752.4	44.4	4,708.0	1,213.9	1,213.9	-	-	5,685.9	5,635.9	50.0	1,192.0	15,565.4	14,515.0	935.0	115.4
Sep	2,976.1	4,750.0	57.8	4,692.2	1,241.0	1,241.0	-	-	5,669.8	5,619.8	50.0	1,069.2	15,706.0	14,672.0	817.8	216.2
Dec	3,199.6	5,897.9	63.6	5,834.3	930.2	930.2	-	-	4,995.8	4,945.8	50.0	1,232.3	16,255.8	15,248.1	790.0	217.8
2005																
Mar	3,204.9	6,267.4	160.2	6,107.1	1,024.4	1,024.4	-	-	5,157.0	5,130.6	26.4	1,114.0	16,767.7	15,713.0	860.3	194.4

Source: Pension Schemes.

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

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

GUYANA CO-OPERATIVE MORTGAGE FINANCE BANK: ASSETS AND LIABILITIES
(G\$ Thousand)

Table 5.5

Period Ended	Assets					Total Assets/ Liabilities	Liabilities				
	Banking System	Public Sector	Private Sector				Foreign Sector	Public Sector	Unclassified		
	Deposits	Gov't. T/Bills	Total	Mortgage Loans	Other		Carib. Dev. Bank	Gov't. Contrib.	Total	Debentures	Other
1990	11,119	-	46,050	40,020	6,030	57,169	723	30,000	26,446	13,617	12,829
1991	11,570	-	46,692	37,071	9,621	58,262	588	30,000	27,675	13,573	14,102
1992	11,730	-	55,529	45,208	10,321	67,259	433	30,000	36,826	13,572	23,254
1993	9,706	-	52,634	44,028	8,606	62,340	324	30,000	32,016	13,481	18,535
1994	10,137	-	48,862	40,955	7,907	58,999	145	30,000	28,854	12,414	16,440
1994											
Mar.	8,056	-	50,731	43,027	7,704	58,787	253	30,000	28,534	13,419	15,115
Jun.	6,008	-	51,367	43,521	7,846	57,375	217	30,000	27,158	13,419	13,739
Sep.	5,643	-	49,386	41,579	7,807	55,029	181	30,000	24,848	13,414	11,434
Dec.	10,137	-	48,862	40,955	7,907	58,999	145	30,000	28,854	12,414	16,440
1995											
Mar.	5,796	-	48,275	38,792	9,483	54,071	108	30,000	23,963	13,221	10,742
Jun.	2,764	-	51,307	37,275	14,032	51,366	72	30,000	21,294	13,414	7,880
Sep.	1,278	-	45,397	36,296	9,101	46,675	36	17,053	29,586	13,414	16,172
Dec.	928	-	44,428	35,343	9,085	45,356	-	15,787	29,569	13,415	16,154
1996											
Mar.	357	-	42,815	34,118	8,697	43,172	-	14,377	28,795	13,414	15,381
Jun.	1,207	-	41,223	33,074	8,149	42,430	-	13,581	28,849	13,414	15,435
Sep.	2,827	-	39,677	31,520	8,157	42,504	-	13,481	29,023	13,414	15,609
Dec.	3,230	-	41,296	33,050	8,246	44,526	-	14,754	29,772	13,414	16,358
1997											
Mar.	4,570	-	39,531	31,316	8,215	44,101	-	14,137	29,964	13,414	16,550
Jun.	(7,209)	-	51,719	28,969	22,750	44,510	-	19,588	24,922	13,414	11,508
Sep.	4,442	-	30,469	26,710	3,759	34,911	-	5,169	29,742	13,414	16,328
Dec.	6,075	-	32,618	24,391	8,227	38,693	-	9,819	28,874	13,414	15,460
1998											
Mar.	1,676	-	44,618	36,215	8,403	46,294	-	19,264	27,030	13,414	13,616
Jun.	4,384	-	44,825	36,434	8,391	49,209	-	18,721	30,488	13,414	17,074
Sep.	7,020	-	44,642	36,201	8,441	51,662	-	22,351	29,311	13,412	15,899
Dec. 1)	7,035	-	44,493	36,052	8,441	51,528	-	22,351	29,177	13,412	15,765

Source: Guyana Co-operative Mortgage Finance Bank

Balance includes cash in hand and deposits at Bank

1) Figures are estimated

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

Table 6.1

Period	Current Account			Capital Account					Overall Deficit/Surplus (3)+(8) 9	External Financing				Domestic Financing			Other Financing (17)
	Revenue (1)	Expenditure (2)	Balance (1) - (2) (3)	Receipts			Expenditure (7)	Balance (4) - (7) (8)		Total (11)+(12)+(13) (10)	Project Loans (11)	Other (12)	External Debt Payments (13)	Total (15)+(16) (14)	Banking System (net) (15)	Non-Bank Borrowing (a) (16)	
				Total (5)+(6) (4)	Revenue (5)	External Grants (6)											
1994	23,653.8	23,538.3	115.5	5,479.5	4,484.1	995.4	10,687.4	(5,207.9)	(5,092.4)	3,675.2	7,427.2	-	(3,752.0)	(4,394.1)	(9,795.8)	5,401.7	5,811.3
1995	29,496.1	23,774.7	5,721.4	2,932.0	1,326.9	1,605.1	11,539.5	(8,607.5)	(2,886.1)	1,199.0	5,522.2	-	(4,323.2)	1,627.0	383.3	1,243.7	60.1
1996	35,117.3	23,943.7	11,173.6	2,944.7	457.4	2,487.3	15,705.5	(12,760.8)	(1,587.2)	7,023.5	11,266.1	-	(4,242.6)	(7,298.5)	(7,291.9)	(6.6)	1,862.2
1997	34,083.0	28,081.2	6,001.8	2,973.6	310.8	2,662.8	16,379.0	(13,405.4)	(7,403.6)	4,269.8	8,877.6	-	(4,607.8)	1,783.0	3,020.0	(1,237.0)	1,350.9
1998	33,121.1	30,194.7	2,926.4	5,161.2	65.0	5,096.2	13,086.1	(7,924.9)	(4,998.5)	2,735.0	7,093.4	-	(4,358.4)	3,278.0	3,955.7	(677.7)	(1,014.5)
1999	36,839.4	31,839.5	4,999.9	4,303.9	959.4	3,344.5	12,345.2	(8,041.3)	(3,041.4)	4,262.0	7,668.4	-	(3,406.4)	(7,701.2)	(15,243.3)	7,542.1	6,480.7
2000	41,356.1	42,846.9	(1,490.8)	10,110.1	5,685.3	4,424.8	16,994.9	(6,884.8)	(8,375.6)	8,614.2	12,192.7	-	(3,578.5)	855.7	2,088.3	(1,232.7)	(1,094.2)
2001	41,427.2	43,308.2	(1,881.1)	5,716.4	2,796.5	2,919.9	16,510.5	(10,794.1)	(12,675.2)	8,774.2	12,826.3	-	(4,052.1)	8,053.9	1,307.8	6,746.1	(4,152.8)
2002	44,599.1	44,657.2	(58.1)	5,863.9	3,158.5	2,705.4	15,675.3	(9,811.4)	(9,869.4)	6,328.2	8,643.6	-	(2,315.4)	3,057.2	3,178.4	(121.3)	484.3
2003**	45,391.5	46,743.1	(1,351.6)	8,406.0	5,761.7	2,644.3	17,292.5	(8,886.5)	(10,238.1)	6,741.7	9,980.0	-	(3,238.3)	8,389.3	9,403.7	(1,014.4)	(4,893.1)
2004*	51,664.3	46,937.8	4,726.5	10,133.7	5,930.7	4,203.0	22,410.7	(12,277.0)	(7,550.5)	(129.4)	12,804.0	(8,685.2)	(4,248.2)	8,767.8	15,444.1	(6,676.3)	(1,087.9)
2000																	
1st Qtr.	8,693.2	7,840.5	852.7	1,083.1	642.9	440.2	1,725.0	(641.9)	210.8	4,122.3	4,579.8	-	(457.5)	(2,927.3)	(2,465.9)	(461.4)	(1,405.8)
2nd Qtr.	11,740.2	12,059.6	(319.4)	2,803.3	2,410.1	393.2	4,027.8	(1,224.5)	(1,543.9)	728.4	1,952.2	-	(1,223.8)	1,952.2	1,494.8	667.3	1,113.2
3rd Qtr.	9,850.6	9,740.2	110.4	2,380.8	884.4	1,496.4	4,426.5	(2,045.7)	(1,935.3)	877.8	1,754.7	-	(876.9)	2,637.8	3,322.6	(684.8)	(1,580.4)
4th Qtr.	11,072.0	13,206.6	(2,134.6)	3,842.9	1,747.9	2,095.0	6,815.7	(2,972.8)	(5,107.3)	2,885.7	3,906.0	-	(1,020.3)	1,442.9	2,196.6	(753.8)	778.8
2001																	
1st Qtr.	9,413.9	9,526.6	(112.7)	1,663.4	802.5	860.9	2,316.6	(653.2)	(765.9)	887.5	1,651.7	-	(764.2)	5,359.3	1,628.9	3,730.4	(5,480.9)
2nd Qtr.	11,764.7	11,610.8	154.0	625.2	5.0	620.2	3,646.6	(3,021.4)	(2,867.4)	1,058.3	1,920.9	-	(862.6)	(141.1)	(1,635.9)	1,494.8	1,950.2
3rd Qtr.	9,696.2	9,600.8	95.5	1,438.2	831.1	607.1	4,902.1	(3,463.9)	(3,368.4)	348.2	1,753.0	-	(1,404.8)	2,042.4	1,733.4	309.0	977.9
4th Qtr.	10,552.3	12,570.2	(2,017.8)	1,989.6	1,157.9	831.7	5,645.2	(3,655.6)	(5,673.4)	6,480.2	7,500.7	-	(1,020.5)	793.3	(418.5)	1,211.9	(1,600.0)
2002																	
1st Qtr.	10,005.3	8,561.1	1,444.3	1,207.7	269.4	938.3	2,865.8	(1,658.1)	(213.8)	1,113.7	1,776.7	-	(663.0)	1,241.8	0.5	1,241.2	(2,141.5)
2nd Qtr.	12,685.0	11,898.5	786.5	487.1	278.7	208.4	3,772.4	(3,285.3)	(2,498.8)	1,208.4	1,865.4	-	(657.0)	(67.1)	567.7	(634.8)	1,357.5
3rd Qtr.	11,035.0	10,332.7	702.3	677.5	162.0	515.5	4,095.1	(3,417.6)	(2,715.3)	768.2	1,432.5	-	(664.3)	367.0	1,664.5	(1,297.5)	1,580.2
4th Qtr.	10,873.7	13,864.9	(2,991.2)	3,491.6	2,448.4	1,043.2	4,942.0	(1,450.4)	(4,441.6)	3,237.9	3,569.0	-	(331.1)	1,515.5	945.7	569.8	(311.9)
2003**																	
1st Qtr.	10,337.5	9,606.0	731.5	1,786.9	1,741.8	45.1	1,763.1	23.8	755.4	(20.3)	1,140.2	-	(1,160.5)	6,891.7	5,588.7	1,303.0	(7,626.8)
2nd Qtr.	11,611.2	11,217.5	393.7	2,100.1	1,364.4	735.7	4,409.8	(2,309.7)	(1,916.0)	2,129.7	2,294.3	-	(164.6)	117.7	1,674.2	(1,556.5)	(331.4)
3rd Qtr.	10,830.7	11,046.7	(216.0)	2,139.0	1,418.7	720.3	4,709.9	(2,570.9)	(2,786.9)	2,672.8	3,826.6	-	(1,153.8)	2,418.6	3,972.5	(1,553.9)	(2,304.6)
4th Qtr.	12,612.1	14,872.9	(2,260.8)	2,380.0	1,236.8	1,143.2	6,409.7	(4,029.7)	(6,290.5)	1,959.5	2,718.9	-	(759.4)	(1,038.7)	(1,831.7)	793.0	5,369.7
2004*																	
1st Qtr.	11,818.1	8,805.5	3,012.6	1,841.2	1,583.8	257.4	2,473.3	(632.1)	2,380.5	680.8	2,095.2	-	(1,414.4)	1,841.7	4,633.4	(2,791.7)	(4,903.0)
2nd Qtr.	14,605.4	10,879.4	3,726.0	2,261.2	1,681.8	579.4	3,662.4	(1,401.2)	2,324.8	1,640.8	1,971.9	-	(331.1)	(2,886.3)	(184.0)	(2,702.3)	(1,079.3)
3rd Qtr.	12,301.6	11,124.3	1,177.3	1,867.6	1,004.4	863.2	5,564.8	(3,697.2)	(2,519.9)	1,463.2	2,898.8	-	(1,435.6)	(2,031.6)	(1,400.1)	(631.5)	3,088.3
4th Qtr.	12,939.2	16,128.6	(3,189.4)	4,163.7	1,660.7	2,503.0	10,710.2	(6,546.5)	(9,735.9)	(3,914.2)	5,838.1	(8,685.2)	(1,067.1)	11,844.0	12,394.8	(550.8)	1,806.1
2005*																	
1st Qtr.	12,648.0	9,287.5	3,360.5	1,906.5	199.4	1,707.1	2,401.7	(495.2)	2,865.3	499.5	1,657.9	-	(1,158.4)	1,763.7	1,037.9	725.8	(5,128.4)

Sources: Ministry of Finance and Bank of Guyana.

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2

Period	Total Current Revenue	Tax Revenue																	
		Total Tax Revenue	Income Tax							Property Taxes			Taxes on Prod. & Cons.			Taxes on International Trade			
			Total	Companies	Self-Employed	Personal	Surtax	Other	Total	Property Taxes	Estate	Total	Excise Duty	Consumption Taxes	Total	Import Duty	Export Duty	Travel Tax	
1994	23,653.8	22,492.1	8,125.0	4,503.2	293.3	3,192.8	0.8	134.9	365.8	348.5	17.3	5,795.6	48.9	5,746.7	3,467.7	2,857.6	180.9	429.2	
1995	29,496.1	28,144.2	10,948.7	6,131.2	394.3	4,240.2	4.3	178.7	427.8	410.5	17.3	10,531.0	-	10,531.0	3,225.6	2,521.1	129.6	574.9	
1996	35,117.3	32,558.8	13,023.2	7,518.5	593.4	4,641.3	0.3	269.7	507.6	487.0	20.6	11,319.3	-	11,319.3	4,638.5	3,831.3	194.3	613.0	
1997	34,083.0	31,352.8	12,382.7	7,050.2	560.5	4,575.8	2.3	193.9	488.4	467.9	20.5	11,235.2	9.6	11,225.6	4,384.5	3,700.6	10.2	673.7	
1998	33,121.0	30,889.2	12,027.4	6,541.5	553.5	4,759.5	0.1	172.8	459.5	430.0	29.5	11,012.1	10.8	11,001.3	4,480.0	3,724.2	4.5	751.3	
1999	36,605.4	33,226.3	13,766.4	7,468.4	511.3	5,648.9	0.2	137.7	489.4	471.0	18.5	11,707.1	8.3	11,698.7	4,589.2	3,703.8	7.8	877.7	
2000	41,356.1	37,885.0	16,082.5	8,266.4	576.9	7,060.1	0.2	179.0	700.5	680.8	19.7	14,961.0	4.4	14,956.6	5,033.8	3,943.0	7.3	1,083.5	
2001	41,427.2	37,518.0	16,861.4	8,176.3	725.8	7,818.4	0.2	140.8	706.3	686.6	19.7	13,932.2	790.5	13,141.7	4,773.8	3,665.4	12.4	1,096.1	
2002	44,599.1	40,736.2	18,765.2	9,014.9	584.4	9,025.1	0.1	140.7	1,166.7	1,150.0	16.7	14,770.4	139.6	14,630.7	4,656.8	3,479.8	7.9	1,169.1	
2003**	45,391.5	41,424.8	19,306.3	9,652.3	-	9,515.5	-	138.5	905.6	883.5	22.1	15,347.4	22.5	15,324.8	4,430.9	3,318.6	11.7	1,100.6	
2004*	51,664.3	48,172.4	21,409.8	11,168.6	-	10,069.0	-	172.2	749.1	729.6	19.5	19,520.5	22.6	19,497.8	4,843.6	3,684.6	13.1	1,145.9	
2000																			
1st Qtr.	8,693.2	8,252.1	3,322.2	1,519.0	96.0	1,677.2	0.0	30.0	29.9	25.0	4.9	3,628.3	1.7	3,626.6	1,041.0	877.7	1.8	161.5	
2nd Qtr.	11,740.2	10,585.3	5,161.7	3,074.0	231.5	1,785.8	0.0	70.4	400.7	395.4	5.4	3,592.6	0.9	3,591.7	1,006.6	767.5	0.9	238.1	
3rd Qtr.	9,850.6	9,309.5	3,804.0	1,806.8	126.1	1,831.2	0.0	39.9	240.5	236.4	4.0	3,727.2	0.7	3,726.5	1,328.9	916.1	2.0	410.8	
4th Qtr.	11,072.0	9,738.0	3,794.5	1,866.5	123.3	1,766.0	0.0	38.7	29.3	24.0	5.4	4,013.0	1.1	4,011.9	1,657.4	1,381.7	2.6	273.1	
2001																			
1st Qtr.	9,413.9	8,601.9	3,845.6	1,728.8	114.0	1,978.8	0.0	24.0	45.3	39.2	6.1	3,447.7	0.7	3,447.0	978.7	758.3	1.9	218.4	
2nd Qtr.	11,764.7	10,135.4	4,960.5	2,683.8	295.2	1,930.6	0.0	50.8	502.9	498.8	4.2	3,246.8	1.7	3,245.1	1,080.8	826.9	1.1	252.8	
3rd Qtr.	9,696.2	9,031.5	3,910.6	1,864.4	157.5	1,859.6	0.1	29.0	101.0	96.4	4.6	3,388.1	4.6	3,383.4	1,339.7	934.4	2.7	402.7	
4th Qtr.	10,552.3	9,749.2	4,144.7	1,899.2	159.1	2,049.4	0.0	37.0	57.1	52.2	4.8	3,849.6	783.5	3,066.1	1,374.6	1,145.8	6.6	222.2	
2002																			
1st Qtr.	10,005.3	9,147.8	4,298.8	1,578.0	142.7	2,557.2	0.0	20.9	67.6	63.5	4.1	3,429.2	5.6	3,423.6	1,038.1	787.5	1.7	248.9	
2nd Qtr.	12,685.0	11,309.9	5,579.5	3,056.3	264.2	2,207.7	0.0	51.2	472.4	468.1	4.3	3,740.9	101.5	3,639.4	1,119.5	836.4	1.4	281.7	
3rd Qtr.	11,035.0	10,460.2	4,721.6	2,455.6	177.4	2,048.8	0.0	39.7	538.1	534.3	3.8	3,608.1	25.6	3,582.5	1,262.9	857.5	1.9	403.5	
4th Qtr.	10,873.7	9,818.4	4,165.3	1,925.0	...	2,211.4	-	28.9	88.6	84.1	4.5	3,992.2	7.0	3,985.2	1,236.3	998.4	2.9	235.0	
2003**																			
1st Qtr.	10,337.5	8,817.8	4,427.7	1,786.2	...	2,616.2	-	25.3	29.1	24.3	4.8	3,182.4	5.4	3,177.0	914.8	679.8	3.2	231.8	
2nd Qtr.	11,611.2	10,584.9	5,129.5	2,968.4	...	2,130.4	-	30.7	644.5	638.6	5.9	3,398.9	4.7	3,394.2	1,030.5	778.7	1.6	250.2	
3rd Qtr.	10,830.7	10,080.9	4,554.9	2,082.9	...	2,431.9	-	40.1	101.9	95.5	6.4	3,809.9	8.2	3,801.7	1,187.3	824.8	3.5	359.0	
4th Qtr.	12,612.1	11,941.2	5,194.2	2,814.8	...	2,337.0	-	42.4	130.1	125.1	5.0	4,956.2	4.3	4,951.9	1,298.4	1,035.3	3.4	259.6	
2004*																			
1st Qtr.	11,818.1	10,699.9	4,745.4	2,017.2	...	2,693.7	-	34.5	79.1	75.3	3.8	4,546.5	2.9	4,543.6	1,031.4	786.2	2.7	242.5	
2nd Qtr.	14,605.4	13,805.3	6,577.0	4,080.3	...	2,415.6	-	81.1	559.8	554.9	4.9	5,022.0	4.6	5,017.3	1,113.5	836.0	1.9	275.6	
3rd Qtr.	12,301.6	11,252.8	4,823.5	2,488.0	...	2,302.8	-	32.7	56.3	51.3	5.0	4,684.5	5.3	4,679.2	1,282.4	905.2	5.0	372.2	
4th Qtr.	12,939.2	12,414.4	5,263.9	2,583.1	...	2,656.9	-	23.9	53.9	48.1	5.8	5,267.5	9.8	5,257.7	1,416.3	1,157.2	3.5	255.6	

Source: Ministry of Finance

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

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2 (Cont'd)

Period	Other Tax Revenue							Non-Tax Revenue									
	Total	Entertainment Tax	Purchase Tax- M. Car	Other Taxes And Duties	Licences Vehicles	Licences Other	Environmental Tax	Total	Rents Royalties etc.	Interest Interest	Divs.From Enterprises 1)	BOG Surplus	Other Dept. Receipts	Fees Fines etc.	Land Dev. Schemes	Harbour Surplus	Miscellaneous
1994	4,738.0	32.0	293.8	4,297.2	87.1	27.9	-	1,161.7	619.3	0.3	154.0	-	41.8	192.2	1.3	-	152.8
1995	3,011.1	39.9	335.0	2,435.5	94.5	24.0	82.2	1,351.9	511.6	1.6	82.5	-	159.4	368.2	2.1	-	226.5
1996	3,070.1	46.1	470.5	2,276.2	167.6	33.5	76.2	2,558.6	1,123.3	2.3	253.3	-	271.5	373.1	2.6	-	532.5
1997	2,862.0	34.4	442.3	2,091.7	128.5	32.3	132.8	2,730.2	978.0	-	84.9	-	220.2	258.2	-	-	1,188.9
1998	2,910.2	28.6	433.0	2,057.3	216.6	34.9	139.8	2,231.8	708.3	-	144.8	148.6	151.9	384.8	-	-	693.6
1999	2,674.1	27.6	392.2	1,874.5	191.7	55.3	132.7	3,379.0	882.0	-	314.5	-	776.4	459.8	-	-	946.3
2000	1,107.1	26.7	474.5	204.1	238.7	28.9	134.3	3,471.1	903.0	-	343.8	386.3	328.8	600.1	-	-	909.1
2001	1,244.3	16.8	477.7	90.7	238.7	66.8	353.5	3,909.1	888.9	0.0	568.4	823.0	135.2	582.1	-	-	911.5
2002	1,377.2	8.5	470.8	119.2	228.5	224.0	326.1	3,862.9	970.5	-	809.0	479.5	-	607.7	-	-	996.2
2003**	1,434.6	3.7	444.2	104.9	248.0	289.8	344.1	3,966.7	950.5	-	488.2	231.2	-	588.9	-	-	1,707.9
2004*	1,649.4	4.0	718.3	104.0	257.5	292.2	273.4	3,491.9	997.6	-	624.4	-	-	632.5	-	-	1,237.4
2000																	
1st Qtr.	230.7	7.2	112.3	16.6	58.2	8.6	27.7	441.1	60.6	-	11.7	-	26.5	119.8	-	-	222.4
2nd Qtr.	423.7	7.1	116.4	144.2	117.7	8.2	30.1	1,154.9	198.6	-	186.2	386.3	40.4	139.6	-	-	203.8
3rd Qtr.	208.9	7.6	113.7	22.4	31.3	4.4	29.5	541.1	165.3	-	17.3	-	35.4	125.6	-	-	197.5
4th Qtr.	243.8	4.8	132.0	20.9	31.4	7.7	47.0	1,334.0	478.4	-	128.6	-	226.5	215.0	-	-	285.5
2001																	
1st Qtr.	284.7	4.7	94.6	20.0	48.6	17.2	99.6	811.9	293.2	-	180.0	-	24.4	159.1	-	-	155.3
2nd Qtr.	344.3	3.4	121.8	23.5	115.2	10.2	70.2	1,629.4	190.6	-	279.0	823.0	36.3	143.4	-	-	157.1
3rd Qtr.	292.1	4.7	113.3	24.3	54.2	4.8	90.7	664.7	209.0	-	90.0	-	36.3	127.5	-	-	201.9
4th Qtr.	323.2	3.9	148.1	22.9	20.6	34.6	93.1	803.1	196.1	0.0	19.4	0.0	38.2	152.1	-	-	397.2
2002																	
1st Qtr.	314.0	3.5	142.4	23.3	23.8	51.9	69.1	857.6	241.6	-	262.9	-	-	161.1	-	-	192.0
2nd Qtr.	397.7	2.4	116.9	27.3	133.7	50.0	67.3	1,375.1	221.0	-	163.1	479.5	-	184.5	-	-	327.0
3rd Qtr.	329.5	1.6	115.6	28.7	46.2	57.3	80.0	574.9	246.9	-	-	-	-	135.2	-	-	192.8
4th Qtr.	336.0	1.0	95.9	39.8	24.8	64.7	109.7	1,055.4	261.0	-	383.0	-	-	127.0	-	-	284.4
2003**																	
1st Qtr.	263.9	0.8	85.4	22.9	6.1	82.0	66.7	1,519.7	229.6	-	180.0	-	-	137.3	-	-	972.8
2nd Qtr.	381.5	0.9	91.1	26.9	112.7	69.6	80.3	1,026.3	224.8	-	180.0	231.2	-	150.9	-	-	239.4
3rd Qtr.	426.9	1.2	128.8	25.6	105.0	70.2	96.2	749.8	210.6	-	117.5	-	-	164.9	-	-	256.9
4th Qtr.	362.3	0.8	138.9	29.4	24.2	68.1	100.9	670.9	285.6	-	10.7	-	-	135.8	-	-	238.8
2004*																	
1st Qtr.	297.5	1.3	184.3	23.8	8.4	45.7	34.0	1,118.2	299.4	-	316.9	-	-	170.5	-	-	331.4
2nd Qtr.	533.0	1.0	181.9	26.7	147.6	118.1	57.7	800.1	269.1	-	-	-	-	179.4	-	-	351.6
3rd Qtr.	406.1	0.9	140.3	30.0	83.1	65.1	86.7	1,048.8	286.4	-	307.5	-	-	164.2	-	-	290.7
4th Qtr.	412.8	0.8	211.8	23.5	18.4	63.3	95.0	524.8	142.7	-	-	-	-	118.4	-	-	263.7

Source: Ministry of Finance

1) As of 1988 includes Dividends from Financial Enterprises.

CENTRAL GOVERNMENT: CURRENT EXPENDITURE
(G\$ Million)

Table 6.3

Period	Total Expenditure	Personal Emoluments	Debt Charges	Total Other Expenditure	Other Current Expenditure							
					Specific to the Agencies	Equipment And Supplies	Fuels And Lubricants	Rental And Maintenance of Buildings	Maintenance of Infrastructure	Electricity Charges	Transport Travel and Postage	Telephone Charges
1994	23,538.3	4,623.1	12,195.8	6,719.4	13.4	809.6	217.7	520.6	473.1	459.8	442.7	61.5
1995	23,774.7	5,740.5	8,633.0	9,401.2	3.1	1,042.1	236.2	592.2	443.6	206.4	514.2	57.3
1996	23,943.7	6,763.6	8,642.9	8,537.2	18.7	907.4	269.6	670.6	413.7	224.7	603.3	65.3
1997	28,081.2	8,931.0	10,257.5	8,892.7	37.9	1,128.0	299.5	717.0	476.5	235.5	720.4	68.9
1998	30,194.7	9,159.3	10,497.8	10,537.6	-	1,355.4	270.6	777.6	402.7	233.8	746.5	161.7
1999	31,839.5	12,020.5	7,397.8	12,421.2	-	1,438.1	298.2	1,011.9	322.3	1,001.0	773.8	162.7
2000	42,846.9	14,317.7	12,381.6	16,147.6	-	1,837.4	361.2	1,146.2	519.8	313.0	811.6	174.0
2001	43,308.2	14,743.2	7,933.6	20,631.5	-	1,714.9	394.9	1,039.5	523.8	720.0	823.2	182.7
2002	44,657.2	15,835.6	7,158.7	21,662.8	-	2,024.4	462.3	1,178.5	557.8	1,051.8	984.3	228.0
2003**	46,743.1	16,341.1	5,921.1	24,480.9	-	1,941.5	551.0	1,252.2	763.0	1,891.4	1,012.9	248.7
2004*	46,937.8	17,322.0	4,475.6	25,140.2	-	2,423.1	647.2	1,460.7	836.5	2,365.0	1,008.7	264.1
2000												
1st Qtr.	7,840.5	2,638.0	3,174.2	2,028.3	-	143.4	58.6	144.3	31.6	42.5	109.8	33.1
2nd Qtr.	12,059.6	4,207.6	3,610.2	4,241.8	-	454.0	79.4	277.0	121.7	80.1	189.1	40.7
3rd Qtr.	9,740.2	3,544.6	1,818.7	4,376.9	-	556.9	88.8	305.1	178.6	83.7	202.1	47.8
4th Qtr.	13,206.6	3,927.5	3,778.5	5,500.6	-	683.1	134.4	419.8	187.9	106.7	310.6	52.4
2001												
1st Qtr.	9,526.6	3,171.5	1,803.0	4,552.1	-	115.2	67.8	153.0	37.7	79.8	132.4	27.1
2nd Qtr.	11,610.8	3,685.8	2,783.7	5,141.3	-	279.7	101.3	221.8	91.1	287.4	205.1	47.9
3rd Qtr.	9,600.8	3,296.5	1,362.2	4,942.1	-	373.5	100.2	286.3	161.3	145.0	211.9	44.9
4th Qtr.	12,570.2	4,589.5	1,984.7	5,996.0	-	946.6	125.7	378.4	233.7	207.8	273.8	62.8
2002												
1st Qtr.	8,561.1	3,441.7	1,536.3	3,583.1	-	147.0	79.4	163.7	62.6	63.4	166.6	36.7
2nd Qtr.	11,898.5	3,974.9	2,197.4	5,726.2	-	540.1	122.2	284.0	146.7	168.5	250.7	59.7
3rd Qtr.	10,332.7	3,607.1	1,533.0	5,192.6	-	461.2	104.6	316.6	184.6	319.5	231.6	50.6
4th Qtr.	13,864.9	4,811.9	1,892.1	7,160.9	-	876.1	156.1	414.2	163.9	500.4	335.4	81.0
2003**												
1st Qtr.	9,606.0	3,609.4	1,134.2	4,862.5	-	152.3	95.5	180.4	55.1	567.1	157.0	44.7
2nd Qtr.	11,217.5	4,095.6	1,653.8	5,468.0	-	389.9	137.8	224.7	150.8	289.7	233.7	63.7
3rd Qtr.	11,046.7	3,679.4	1,090.1	6,277.2	-	472.9	134.5	316.0	205.9	217.9	246.5	62.6
4th Qtr.	14,872.9	4,956.7	2,043.0	7,873.2	-	926.4	183.2	531.1	351.2	816.7	375.7	77.7
2004*												
1st Qtr.	8,805.5	3,818.9	931.3	4,055.3	-	336.5	116.8	168.8	90.2	450.1	135.4	51.4
2nd Qtr.	10,879.4	4,318.9	1,180.4	5,380.1	-	392.1	148.0	252.7	125.0	557.5	225.4	55.5
3rd Qtr.	11,124.3	3,882.8	945.7	6,295.8	-	785.6	169.1	379.3	244.0	331.9	252.8	60.9
4th Qtr.	16,128.6	5,301.4	1,418.2	9,409.0	-	908.9	213.3	659.9	377.3	1,025.5	395.1	96.3

Source: Ministry of Finance.

CENTRAL GOVERNMENT: CURRENT EXPENDITURE
(G\$ Million)

Table 6.3 (Cont'd)

Period	Other Current Expenditure									
	Other Services Purchased	Education Subvents, Grants And Sci.ships	Rates And Taxes And Subvents to L.A.	Subsidies And Contribution to Local And Int'l Orgns.	Refunds of Revenue	Miscellaneous	Unallocated Stores	Pensions	Payments to Dependants' Pension Funds	Appropriation in Aid
1994	442.7	527.9	144.9	995.9	162.7	1,269.2	-	177.4	0.3	-
1995	519.7	351.8	164.9	3,511.1	99.8	1,658.8	-	-	-	-
1996	626.6	463.0	93.2	1,879.5	154.6	370.2	-	1,776.8	-	-
1997	670.2	651.4	97.1	2,187.6	150.0	635.2	-	817.5	-	-
1998	-	715.3	143.2	2,069.0	123.0	2,416.7	-	1,122.1	-	-
1999	-	773.8	184.5	2,407.4	172.1	1,955.1	-	1,920.3	-	-
2000	-	887.7	201.5	4,267.8	34.3	3,004.1	-	2,589.0	-	-
2001	65.7	1,086.6	367.6	4,121.4	45.1	6,724.0	-	2,822.2	-	-
2002	108.2	1,314.1	290.9	5,044.9	7.3	5,464.0	-	2,939.2	7.1	-
2003**	184.8	1,279.4	249.4	5,179.2	102.6	6,537.9	-	3,281.8	5.2	-
2004*	293.3	1,435.5	273.0	6,594.2	2.0	3,793.5	-	3,713.6	30.0	-
2000										
1st Qtr.	-	156.3	3.8	502.2	30.0	349.4	-	423.3	-	-
2nd Qtr.	-	193.1	82.6	1,541.1	0.7	549.3	-	632.9	-	-
3rd Qtr.	-	253.0	23.9	1,332.8	2.5	605.7	-	696.1	-	-
4th Qtr.	-	285.3	91.2	891.7	1.1	1,499.7	-	836.7	-	-
2001										
1st Qtr.	3.4	188.8	11.7	858.6	35.7	2,327.4	-	513.4	-	-
2nd Qtr.	3.4	294.4	22.9	1,024.7	3.1	1,834.0	-	724.6	-	-
3rd Qtr.	24.7	275.9	123.6	1,307.4	2.0	1,172.7	-	712.9	-	-
4th Qtr.	34.2	327.5	209.4	930.7	4.3	1,389.9	-	871.3	-	-
2002										
1st Qtr.	4.1	264.1	4.7	967.7	4.4	936.0	-	681.2	1.6	-
2nd Qtr.	18.2	365.2	97.3	1,645.1	2.0	1,308.6	-	715.9	2.0	-
3rd Qtr.	25.3	340.0	53.7	1,159.7	0.5	1,290.7	-	652.2	1.8	-
4th Qtr.	60.6	344.8	135.3	1,272.4	0.4	1,928.7	-	889.9	1.7	-
2003**										
1st Qtr.	5.5	287.1	3.4	971.6	98.9	1,507.3	-	734.4	2.2	-
2nd Qtr.	16.1	311.4	10.4	1,633.4	1.0	1,247.1	-	756.9	1.4	-
3rd Qtr.	76.6	331.8	107.7	1,083.2	0.5	2,183.6	-	835.9	1.6	-
4th Qtr.	86.6	349.1	127.9	1,491.0	2.2	1,599.9	-	954.6	-	-
2004*										
1st Qtr.	6.4	283.4	4.1	1,211.0	0.3	662.7	-	538.4	-	-
2nd Qtr.	11.0	285.0	9.4	1,671.2	0.8	787.5	-	855.5	3.5	-
3rd Qtr.	45.9	405.0	98.7	1,605.1	0.6	911.8	-	1,005.1	-	-
4th Qtr.	230.0	462.1	160.8	2,106.9	0.3	1,431.5	-	1,314.6	26.5	-

Source: Ministry of Finance.

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

Table 6.4

Period	Current Receipts				Operating Payments					Operating Balance (1)-(5) (10)
	Total (2)to(4) (1)	Export Sales (2)	Local Sales (3)	Other (4)	Total (6)to(9) (5)	Materials & Supplies (6)	Employment (7)	Interest (8)	Other a) (9)	
1994	40,242	24,792	14,298	1,152	34,500	13,716	10,165	95	10,525	5,742
1995	47,639	29,844	16,763	1,031	38,277	15,302	10,780	89	12,107	9,361
1996	51,544	30,406	19,010	2,128	40,456	14,162	11,484	50	14,760	11,088
1997	53,170	30,643	18,874	3,653	43,578	14,089	14,055	78	15,357	9,592
1998 ¹⁾	49,711	27,769	13,694	8,248	41,091	13,113	13,196	121	14,661	8,620
1999 ²⁾	46,699	28,785	8,890	9,025	38,955	11,733	15,323	67	11,833	7,744
2000 ³⁾	43,604	23,418	9,342	10,844	39,549	15,777	11,955	60	11,757	4,054
2001	45,462	23,297	10,861	11,305	39,812	11,442	15,247	100	13,023	5,650
2002 ⁴⁾	50,603	28,494	11,485	10,625	45,662	11,729	17,423	98	16,411	4,942
2003** ⁵⁾	66,256	27,174	20,683	18,399	60,202	18,233	19,069	204	22,696	6,054
2004*	78,384	35,292	30,407	12,685	69,905	22,247	19,857	345	27,457	8,479
2000 ³⁾										
1st Qtr.	9,116	4,977	2,067	2,072	8,141	3,568	2,461	5	2,107	975
2nd Qtr	11,377	6,348	2,319	2,709	9,856	3,607	3,195	29	3,024	1,521
3rd Qtr.	9,403	4,099	2,265	3,038	10,150	3,592	3,295	10	3,253	(747)
4th Qtr.	13,709	7,994	2,690	3,025	11,404	5,010	3,004	17	3,373	2,305
2001										
1st Qtr.	8,548	4,133	2,486	1,929	8,923	3,229	3,096	13	2,586	(375)
2nd Qtr.	11,173	4,896	2,785	3,492	9,578	2,895	3,262	30	3,391	1,595
3rd Qtr.	8,947	3,737	2,542	2,669	9,284	2,623	3,287	30	3,344	(337)
4th Qtr.	16,794	10,532	3,048	3,215	12,027	2,694	5,603	28	3,702	4,767
2002 ⁴⁾										
1st Qtr.	11,009	5,516	3,123	2,370	10,469	2,891	4,063	20	3,495	540
2nd Qtr.	10,276	5,171	2,728	2,377	9,917	2,401	3,900	19	3,597	360
3rd Qtr.	11,901	6,494	3,029	2,378	10,532	2,688	4,370	20	3,454	1,369
4th Qtr.	17,418	11,313	2,605	3,500	14,745	3,749	5,090	40	5,865	2,673
2003** ⁵⁾										
1st Qtr.	10,604	4,287	2,768	3,549	11,911	2,927	4,497	16	4,471	(1,308)
2nd Qtr.	15,004	6,044	4,675	4,285	14,757	4,310	4,391	29	6,028	247
3rd Qtr.	16,354	5,235	6,055	5,065	14,737	4,895	4,057	38	5,748	1,617
4th Qtr.	24,295	11,609	7,186	5,500	18,797	6,101	6,125	122	6,449	5,498
2004*										
1st Qtr.	15,416	5,562	7,196	2,658	15,498	4,856	4,393	76	6,173	(82)
2nd Qtr.	18,781	8,652	7,253	2,876	16,320	5,524	4,067	83	6,646	2,462
3rd Qtr.	17,891	7,711	7,400	2,780	17,036	5,706	4,428	89	6,813	855
4th Qtr.	26,295	13,367	8,557	4,371	21,052	6,162	6,969	97	7,825	5,243

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

a) Includes current outlays on freight, repairs and maintenance, payments to creditors and contribution to community.

1) 1998 figures exclude NEOCOL and Stockfeeds.

2) 1999 figures exclude GAC and GEC.

3) Adjusted to exclude Sanata, GSL and GPC.

4) Includes AROAMIA Bauxite Company.

5) 2003 figures excludes GPL for the 1st quarter.

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

Table 6.4 (Cont'd)

Period	Transfers to Central Gov't.			Current Balance (10)-(11) (14)	Capital Expenditure (15)	Overall Balance (14)-(15) (16)	Total (18)+(19) (17)	External Borrowing (Net) (18)	Domestic Financing (Net)					
	Total (12)+(13) (11)	Taxes b (12)	Dividend (13)						Total (20)to(24) (19)	Banking System (net) (20)	Non-Bank Fin.Inst Borrowing (21)	Holdings of Cent. Gov't.Sec. (22)	Transfer from Cen. Gov't. (23)	Other c) (24)
1994	3,598	3,455	143	2,144	2,467	(323)	323	(889)	1,212	481	(353)	(1,206)	592	1,699
1995	4,420	4,316	103	4,942	2,512	2,429	(2,429)	(1,002)	(1,427)	(28)	4	(1,476)	42	31
1996	4,592	4,317	274	6,497	3,675	2,822	(2,822)	(1,299)	(1,524)	(2,535)	-	(1,835)	1,058	1,788
1997	3,177	1,808	1,369	6,415	3,691	2,724	(2,724)	(531)	(2,193)	(2,058)	-	2,082	1,310	(3,526)
1998 1)	3,156	3,009	147	5,464	3,435	2,029	(2,029)	(493)	(1,535)	(695)	-	(2,623)	1,269	514
1999 2)	2,920	1,489	1,431	4,824	3,749	1,075	(1,075)	(25)	(1,050)	3,367	-	(6,682)	311	1,954
2000 3)	1,099	958	141	2,956	2,113	843	(843)	(24)	(819)	(2,088)	1,330	277	-	(338)
2001	481	481	-	5,169	1,713	3,456	(3,456)	(395)	(3,061)	1,082	66	(2,532)	50	(1,727)
2002 4)	1,683	1,371	312	3,259	1,732	1,527	(1,527)	(142)	(1,385)	(2,425)	-	1,043	-	(3)
2003** 5)	1,339	1,211	128	4,715	2,556	2,158	(2,158)	(309)	(1,849)	(884)	-	2,369	-	(3,334)
2004*	1,265	1,265	-	7,214	2,783	4,431	(4,431)	(275)	(4,156)	(1,147)	3	6,213	-	(9,224)
2000 3)														
1st Qtr.	244	244	-	731	836	(105)	105	(10)	115	(108)	139	518	-	(434)
2nd Qtr.	324	199	124	1,198	500	698	(698)	(7)	(691)	784	221	(1,008)	-	(687)
3rd Qtr.	384	367	17	(1,131)	414	(1,544)	1,544	(5)	1,549	(773)	346	(1,309)	-	3,285
4th Qtr.	147	147	-	2,158	364	1,794	(1,794)	(2)	(1,792)	(1,990)	625	2,076	-	(2,503)
2001														
1st Qtr.	161	161	-	(537)	585	(1,122)	1,122	2	1,120	1,523	65	(1,186)	-	718
2nd Qtr.	151	151	-	1,444	541	904	(904)	(64)	(840)	997	0	(1,535)	-	(302)
3rd Qtr.	71	71	-	(408)	269	(677)	677	823	(145)	(1,413)	-	603	50	615
4th Qtr.	98	98	-	4,669	317	4,352	(4,352)	(1,156)	(3,196)	(24)	-	(414)	-	(2,758)
2002 4)														
1st Qtr.	130	130	-	410	484	(75)	75	(49)	123	(1,120)	-	(26)	-	1,269
2nd Qtr.	200	127	73	160	485	(325)	325	1,260	(934)	(1,013)	-	657	-	(578)
3rd Qtr.	1,023	1,023	-	347	314	33	(33)	1,314	(1,347)	(484)	-	340	-	(1,203)
4th Qtr.	330	91	239	2,343	449	1,894	(1,894)	(2,667)	773	191	-	71	-	510
2003** 5)														
1st Qtr.	210	210	-	(1,517)	605	(2,122)	2,122	2,872	(750)	1,035	-	(171)	-	(1,613)
2nd Qtr.	266	266	-	(19)	616	(634)	634	(55)	689	(692)	-	1,231	-	150
3rd Qtr.	312	194	118	1,305	770	535	(535)	(75)	(460)	(752)	-	1,500	-	(1,208)
4th Qtr.	552	541	11	4,945	566	4,380	(4,380)	(3,051)	(1,329)	(475)	-	(192)	-	(663)
2004*														
1st Qtr.	266	266	-	(348)	748	(1,096)	1,096	598	499	932	3	2,200	-	(2,636)
2nd Qtr.	463	463	-	1,998	934	1,064	(1,064)	935	(1,999)	(1,267)	-	4,176	-	(4,908)
3rd Qtr.	209	209	-	646	687	(40)	40	(89)	130	1,415	-	-	-	(1,285)
4th Qtr.	326	326	-	4,917	414	4,503	(4,503)	(1,718)	(2,785)	(2,226)	-	(164)	-	(395)

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

b) Includes special transfers.

c) Comprises of changes in working capital and changes in other financial flows.

1)1998 figures exclude NEOCOL and Stockfeeds.

2)1999 figures exclude GAC and GEC.

3) Adjusted to exclude Sanata, GSL and GPC.

4) Includes AROAMIA

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

Table 7.1

Period Ended	Total	Defence Bonds	Debentures	Treasury Bills 2)
1994	31,909.6	27.5	7,943.3	23,938.8
1995	33,252.3	27.6	10,436.3	22,788.3
1996	37,678.0	16.6	10,126.7	27,534.7
1997	34,010.8	8.8	8,323.7	25,678.3
1998 2)	35,851.8	5.9	8,123.0	27,722.9
1999	41,634.2	4.6	6,422.6	35,207.0
2000	48,035.2	4.6	4,017.0	44,013.6
2001	52,008.3	4.0	3,914.2	48,090.1
2002				
Mar	51,823.8	4.0	3,907.7	47,912.1
Jun	52,329.6	3.9	3,898.5	48,427.2
Sep	54,839.1	3.7	3,898.5	50,936.9
Dec	53,794.0	3.6	3,898.5	49,891.9
2003				
Mar	65,918.6	3.6	11,816.5	54,098.5
Jun	62,692.6	3.5	11,816.5	50,872.6
Sep	63,893.7	3.5	11,816.5	52,073.7
Dec	61,922.7	3.5	11,816.5	50,102.7
2004				
Jan	63,818.6	3.5	11,816.5	51,998.6
Feb	65,619.2	3.5	11,816.5	53,799.2
Mar	63,211.3	3.4	11,816.5	51,391.4
Apr	62,209.4	3.4	11,816.5	50,389.5
May	60,431.0	3.4	11,816.5	48,611.1
Jun	63,706.8	3.4	11,816.5	51,886.9
Jul	61,157.0	3.4	11,816.5	49,337.1
Aug	59,657.6	3.4	11,816.5	47,837.7
Sep	59,264.1	3.4	11,816.5	47,444.2
Oct	58,264.3	3.4	11,816.5	46,444.4
Nov	58,764.2	3.4	11,816.5	46,944.3
Dec	59,788.5	3.4	11,816.5	47,968.6
2005				
Jan	62,088.7	3.4	11,816.5	50,268.8
Feb	64,588.8	3.4	11,816.5	52,768.9
Mar	65,261.4	3.4	11,816.5	53,441.5

Source: Bank of Guyana.

1) Excludes non-interest bearing debentures

2) As of Dec 1998 Includes an amount to satisfy the Bank's reserve requirement of G\$1,000 Million

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

Table 7.2

Period Ended	Treasury Bills										
	Treasury Bills 1)	Banking System			Non-Bank Financial Institutions	Public Sector				Private Sector	Non-Resident
		Total	Bank of Guyana	Commercial Banks		Total	Public Enterprise	National Insurance	Sinking Funds		
1994	23,938.8	13,274.0	2,491.3	10,782.7	5,422.7	2,232.3	175.0	1,647.6	409.7	2,996.9	12.9
1995	22,788.3	10,457.6	350.5	10,107.1	6,058.1	3,764.2	56.0	3,465.0	243.3	2,492.6	15.8
1996	27,534.7	13,693.2	810.3	12,882.9	5,964.9	5,239.9	-	5,229.8	10.2	2,621.9	14.7
1997	25,678.3	15,291.9	241.3	15,050.6	6,599.3	3,004.4	-	3,004.4	-	767.0	15.7
1998 (2)	27,722.9	15,497.8	1,043.5	14,454.3	6,392.7	5,754.0	-	5,754.0	-	63.7	14.7
1999	35,207.0	14,030.9	1,613.0	12,417.9	6,185.4	12,939.2	274.9	12,664.4	-	2,038.3	13.3
2000	44,013.6	23,920.9	2,222.9	21,698.0	6,516.3	12,336.7	-	12,336.7	-	1,210.8	29.0
2001	48,090.1	23,012.9	1,039.9	21,973.0	9,723.2	15,139.2	-	15,139.2	-	166.2	48.7
2002											
Mar	47,912.1	21,666.3	1,038.7	20,627.6	10,948.2	15,099.4	-	15,099.4	-	147.9	50.4
Jun	48,427.2	23,255.9	1,211.5	22,044.4	10,785.2	14,089.5	-	14,089.5	-	246.3	50.4
Sep	50,936.9	27,357.1	1,034.2	26,322.9	9,782.7	13,646.8	-	13,646.8	-	106.6	43.9
Dec	49,891.9	25,990.3	1,133.4	24,856.9	10,229.5	13,430.3	-	13,430.3	-	198.1	43.9
2003											
Mar	54,098.5	28,985.7	2,030.8	26,955.0	11,325.3	13,542.7	-	13,542.7	-	185.0	59.8
Jun	50,872.6	27,499.2	1,630.9	25,868.3	11,123.5	12,163.8	-	12,163.8	-	26.4	59.8
Sep	52,073.7	30,325.9	1,331.0	28,995.0	11,078.9	10,589.7	-	10,589.7	-	19.4	59.8
Dec	50,102.7	27,569.7	2,344.4	25,225.3	11,720.0	10,753.3	-	10,753.3	-	-	59.8
2004											
Jan	51,998.6	30,636.4	1,391.3	29,245.1	12,190.2	8,899.0	-	8,899.0	-	213.2	59.8
Feb	53,799.2	32,854.5	1,032.0	31,822.6	11,832.6	8,899.0	-	8,899.0	-	213.2	-
Mar	51,391.4	31,783.0	1,031.9	30,751.1	10,954.0	8,441.2	-	8,441.2	-	213.2	-
Apr	50,389.5	30,641.3	1,031.9	29,609.4	12,076.8	7,439.2	-	7,439.2	-	232.3	-
May	48,611.1	32,241.1	1,031.8	31,209.4	12,053.8	4,084.0	-	4,084.0	-	232.3	-
Jun	51,886.9	35,141.9	2,081.8	33,060.1	12,386.8	4,084.0	-	4,084.0	-	232.3	42.0
Jul	49,337.1	33,220.9	1,031.8	32,189.1	11,986.3	4,084.0	-	4,084.0	-	3.9	42.0
Aug	47,837.7	31,726.5	1,032.4	30,694.1	11,981.3	4,084.0	-	4,084.0	-	3.9	42.0
Sep	47,444.2	31,346.8	1,032.7	30,314.1	11,963.8	4,084.0	-	4,084.0	-	7.7	42.0
Oct	46,444.4	30,621.8	1,032.7	29,589.1	11,689.0	4,084.0	-	4,084.0	-	7.7	42.0
Nov	46,944.3	31,536.1	1,057.7	30,478.5	11,274.6	4,084.0	-	4,084.0	-	7.7	42.0
Dec	47,968.6	32,443.2	1,182.6	31,260.7	11,216.9	4,258.9	-	4,258.9	-	7.7	42.0
2005											
Jan	50,268.8	34,546.2	1,135.6	33,410.7	11,414.1	4,258.9	-	4,258.9	-	7.7	42.0
Feb	52,768.9	36,815.8	1,135.7	35,680.2	11,636.6	4,258.9	-	4,258.9	-	15.7	42.0
Mar	53,441.5	37,126.7	1,135.8	35,990.9	11,998.4	4,258.9	-	4,258.9	-	15.7	42.0

Source: Bank of Guyana

1) Excludes Sinking Fund

2) As of Dec 1998 Includes an amount to satisfy the Bank's reserve requirement of G\$1,000 Million

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

Table 7.3

Period Ended	Total Amount Outstanding	Bonds			CARICOM Loan (NIS)	Debentures 1)							
		Total	Defence Bonds	GUYMINE Bonds		Total	Banking System		Non-Bank Financial Institutions	Public Sector			Private Sector
							Bank of Guyana	Commercial Banks		Public Enterprises	National Insurance	Sinking Funds	
1994	7,970.9	27.5	27.5	-	-	7,943.3	174.8	5,559.0	90.0	4.3	604.6	9.5	1,501.1
1995	10,463.9	27.6	27.6	-	-	10,436.3	3,009.9	5,505.3	61.6	4.3	382.0	3.7	1,469.5
1996	10,143.3	16.6	16.6	-	-	10,126.7	3,762.6	5,453.7	21.9	4.3	541.0	0.0	343.3
1997	8,332.5	8.8	8.8	-	-	8,323.7	3,898.5	3,278.0	11.4	-	685.4	0.0	450.3
1998	8,128.9	5.9	5.9	-	-	8,123.0	3,898.5	3,249.8	3.4	-	558.9	-	412.3
1999	6,422.6	4.6	4.6	-	-	6,418.0	3,898.5	1,950.0	3.4	-	259.6	-	306.5
2000	4,021.6	4.6	4.6	-	-	4,017.0	3,898.5	-	-	-	67.1	-	51.4
2001	3,918.3	4.0	4.0	-	-	3,914.2	3,898.5	-	-	-	15.7	-	-
2002	3,902.1	3.6	3.6	-	-	3,898.5	3,898.5	-	-	-	-	-	-
2003	12,559.5	3.5	3.5	-	739.5	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2004	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2002													
Mar	3,911.6	4.0	4.0	-	-	3,907.7	3,898.5	-	-	-	9.2	-	-
Jun	3,902.4	3.9	3.9	-	-	3,898.5	3,898.5	-	-	-	-	-	-
Sep	3,902.2	3.7	3.7	-	-	3,898.5	3,898.5	-	-	-	-	-	-
Dec	3,902.1	3.6	3.6	-	-	3,898.5	3,898.5	-	-	-	-	-	-
2003													
Mar	11,820.1	3.6	3.6	-	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jun	11,820.1	3.5	3.5	-	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Sep	11,820.0	3.5	3.5	-	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Dec	12,559.5	3.5	3.5	-	739.5	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2004													
Jan	12,559.5	3.5	3.5	-	739.5	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Feb	12,559.5	3.5	3.5	-	739.5	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Mar	12,559.4	3.4	3.4	-	739.5	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Apr	12,559.4	3.4	3.4	-	739.5	11,816.5	3,898.5	7,918.0	-	-	-	-	-
May	12,559.4	3.4	3.4	-	739.5	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jun	12,551.4	3.4	3.4	-	731.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jul	12,551.4	3.4	3.4	-	731.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Aug	12,551.4	3.4	3.4	-	731.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Sep	12,551.4	3.4	3.4	-	731.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Oct	12,551.4	3.4	3.4	-	731.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Nov	12,551.4	3.4	3.4	-	731.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Dec	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2005													
Jan	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Feb	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Mar	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-

Source: Bank of Guyana

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

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY
AND TERMS AS AT March 31, 2005**
(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. 86	4,447,052,933	4,447,052,933	0.0	1994-12-31	UNFIXED
ISSUE NO. 87	7,879,467,902	7,879,467,902	0.0	1995-12-29	UNFIXED
ISSUE NO. 91	2,857,509,263	2,857,509,263	0.0	1998-12-31	UNFIXED
ISSUE NO. 93	4,892,538,923	4,892,538,923	0.0	2000-12-31	UNFIXED
ISSUE NO. 94	14,851,974,507	14,851,974,507	0.0	2001-12-31	UNFIXED
ISSUE NO. 95	2,566,705,406	2,566,705,406	0.0	2002-12-31	UNFIXED
ISSUE NO. 96	1,697,038,228	1,697,038,228	0.0	2003-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	0.0	2004-12-31	UNFIXED
SPECIAL ISSUE TO BOG					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND
SPECIAL ISSUE TO NBIC					
A Series	3,043,010,000	3,043,010,000	VARIABLE	2003-03-15	2008-03-15
B Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2009-03-15
C Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2010-03-15
D Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2011-03-15
E Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2012-03-15
F Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2013-03-15

Source: Bank of Guyana

EXTERNAL PUBLIC DEBT
(US\$ Thousand)

Table 7.5

Period Ended	Total Outstanding Debt	Medium & Long Term					
		Bilateral	Multilateral	Financial ⁴⁾	Supp. Cr. ¹⁾	Nationalisation	Bonds
1994	1,999,500	928,700	939,700	0	71,600	27,900	31,600
1995	2,058,300	947,000	986,600	0	68,900	22,600	33,200
1996 ²⁾	1,537,025	441,700	980,130	2,871	64,610	14,959	32,755
1997	1,513,020	449,790	953,050	2,780	58,990	14,940	33,470
1998	1,507,490	450,940	966,440	1,020	54,360	6,640	28,090
1999 ³⁾	1,210,924	360,917	792,250	526	15,190	7,508	34,533
2000	1,193,183	353,529	788,357	526	14,746	7,794	28,231
2001	1,197,301	352,282	796,653	170	12,973	7,678	27,545
2002							
1st Qtr.	1,194,718	352,071	794,825	167	12,945	7,695	27,015
2nd Qtr.	1,221,349	354,176	818,495	179	12,927	8,117	27,455
3rd Qtr.	1,225,619	353,737	823,040	182	12,921	8,315	27,424
4rd Qtr.	1,246,660	350,999	835,172	8,541	15,660	8,574	27,715
2003							
1st Qtr.	1,250,177	352,430	842,603	8,707	15,192	3,430	27,815
2nd Qtr.	1,246,016	336,593	854,045	8,892	14,932	3,450	28,104
3rd Qtr.	1,265,773	336,167	874,322	9,074	14,636	3,450	28,125
4th Qtr.	1,092,003	119,903	916,802	8,886	14,317	3,487	28,609
2004							
1st Qtr.	1,081,592	119,213	913,536	3,346	13,604	3,400	28,493
2nd Qtr.	1,020,398	86,951	910,762	3,299	13,516	3,435	2,436
3rd Qtr.	1,043,304	84,350	936,793	3,248	13,055	3,421	2,436
4th Qtr.	1,078,752	84,303	974,795	3,213	12,765	3,435	242
2005							
1st Qtr.	1,073,095	76,246	977,229	3,209	12,723	3,447	241

Source: Office of Budget and Debt Management, Ministry of Finance

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

2) Figures represent the outstanding stock after the Naples Terms Debt Stock Reduction.

3) Stock of outstanding debt after HIPC debt relief

4) Data from Dec 31, 2002 revised to include debt owed by GPL (Parastatal) which is not guaranteed or serviced by the Government of Guyana.

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

Table 8.1(2)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
1994	70,000.6	15,260.5	11,382.6	18,790.5	17,194.9	7,372.1
1995	74,911.5	16,331.1	12,181.1	20,108.8	18,401.2	7,889.3
1996 ¹⁾	83,894.8	23,814.7	12,675.9	22,715.1	24,548.1	141.0
1997	91,062.3	25,760.3	14,193.0	24,766.8	26,228.7	113.5
1998	90,890.3	29,344.9	10,897.5	25,932.5	24,641.5	73.8
1999	97,497.0	30,982.1	15,701.7	26,723.5	24,010.3	79.4
2000	106,113.3	29,798.6	21,917.4	30,459.7	23,829.2	108.4
2001	109,251.0	30,911.3	24,579.9	31,660.8	21,555.9	543.1
2002	109,865.3	30,648.7	24,523.0	32,284.5	22,247.9	161.2
2003	111,692.7	29,197.6	28,769.1	30,925.9	22,663.7	136.5
2004	129,267.9	30,905.6	33,897.2	33,670.6	27,109.3	3,685.1
1998						
1st Qtr.	18,836.2	5,522.3	2,533.5	6,258.3	4,504.5	17.5
2nd Qtr.	20,559.2	6,313.6	2,186.0	6,302.7	5,715.9	40.9
3rd. Qtr.	22,847.7	7,746.1	2,529.1	6,525.7	6,038.4	8.4
4th. Qtr.	28,647.2	9,762.8	3,648.9	6,845.7	8,382.7	7.1
1999						
1st Qtr.	21,353.9	6,507.4	2,791.4	6,088.7	5,931.6	34.9
2nd Qtr.	13,564.8	5,401.2	4,606.9	1,818.1	1,721.0	17.7
3rd Qtr.	35,557.3	10,684.6	3,100.8	11,237.9	10,525.1	8.9
4th Qtr.	27,021.0	8,388.9	5,202.6	7,578.8	5,832.6	18.0
2000						
1st Qtr.	26,223.1	6,591.9	4,858.1	8,289.5	6,465.5	18.1
2nd Qtr.	25,323.1	6,507.0	5,332.1	7,663.8	5,729.8	90.4
3rd Qtr.	25,520.9	6,889.8	5,753.5	6,979.9	5,897.8	-
4th Qtr.	29,046.1	9,809.9	5,973.6	7,526.4	5,736.2	-
2001						
1st Qtr.	27,914.9	7,249.4	7,123.1	7,197.4	6,318.9	26.0
2nd Qtr.	25,885.8	6,959.1	5,845.8	8,094.7	4,937.7	48.5
3rd Qtr.	27,416.6	7,782.1	6,155.1	7,834.4	5,533.0	112.1
4th Qtr.	28,033.7	8,920.7	5,455.9	8,534.3	4,766.3	356.5
2002						
1st Qtr.	26,308.2	7,022.5	5,649.5	7,225.9	6,389.2	21.1
2nd Qtr.	28,945.8	7,473.0	6,029.3	9,885.0	5,522.1	36.4
3rd Qtr.	26,157.9	7,410.1	5,654.4	7,874.9	5,181.0	37.5
4th Qtr.	28,453.4	8,743.0	7,189.8	7,298.8	5,155.6	66.1
2003						
1st Qtr.	27,215.6	5,707.1	7,726.0	7,415.4	6,308.9	58.2
2nd Qtr.	28,296.7	7,181.3	6,270.0	8,049.7	6,776.3	19.5
3rd Qtr.	26,833.8	8,384.6	6,295.3	7,437.4	4,677.6	39.0
4th Qtr.	29,346.6	7,924.6	8,477.9	8,023.4	4,901.0	19.8
2004*						
1st Qtr.	31,371.6	6,570.1	8,137.4	7,824.3	7,846.0	993.8
2nd Qtr.	28,967.2	6,889.7	7,925.3	7,897.0	5,122.4	1,132.8
3rd Qtr.	34,010.7	8,838.5	8,719.9	8,989.7	6,822.0	640.6
4th Qtr.	34,918.4	8,607.4	9,114.5	8,959.6	7,318.8	918.0
2005*						
1st Qtr.	33,833.3	8,008.7	8,561.3	9,445.6	6,913.4	904.4

Sources: Bureau of Statistics and Customs and Excise Department.

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

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

Table 8.1(2a)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
1994	504.0	110.4	82.3	135.9	124.4	51.0
1995	536.5	117.5	87.6	144.7	132.4	54.3
1996 ¹⁾	595.0	168.9	89.9	161.1	174.1	1.0
1997	641.6	181.5	100.0	174.5	184.8	0.8
1998	601.2	193.7	72.0	172.4	162.6	0.5
1999	550.2	174.9	88.5	151.0	135.5	0.3
2000	585.4	164.4	121.0	168.2	131.6	0.2
2001	584.1	165.1	131.5	169.1	115.3	3.1
2002	563.1	157.3	125.8	165.3	113.9	0.8
2003	571.7	149.4	147.2	158.3	116.1	0.7
2004	646.9	154.7	169.6	168.5	135.7	18.4
1998						
1st Qtr.	129.9	38.1	17.5	43.2	31.1	0.1
2nd Qtr.	140.4	43.1	14.9	43.0	39.0	0.3
3rd Qtr.	152.7	51.8	16.9	43.6	40.4	0.1
4th. Qtr.	178.2	60.7	22.7	42.6	52.1	0.0
1999						
1st Qtr.	122.4	37.4	16.0	34.9	34.0	0.1
2nd Qtr.	80.8	30.5	26.1	14.3	9.8	0.1
3rd Qtr.	207.0	60.4	17.5	69.7	59.4	0.0
4th Qtr.	140.0	46.6	28.9	32.1	32.3	0.1
2000						
1st Qtr.	145.2	36.5	27.2	47.1	34.3	0.1
2nd Qtr.	140.1	36.0	29.2	41.2	33.2	0.1
3rd Qtr.	151.5	38.1	31.9	38.7	42.8	0.0
4th Qtr.	149.0	53.8	32.7	41.2	21.3	0.0
2001						
1st Qtr.	150.4	39.0	38.4	38.7	34.0	0.3
2nd Qtr.	138.9	37.4	31.3	43.4	26.5	0.3
3rd Qtr.	148.1	43.0	33.0	42.0	29.6	0.5
4th Qtr.	146.7	45.7	28.8	45.0	25.2	2.0
2002						
1st Qtr.	132.2	35.3	28.4	36.3	32.1	0.1
2nd Qtr.	145.6	37.6	30.3	49.7	27.8	0.2
3rd Qtr.	137.3	38.9	29.7	41.3	27.2	0.2
4th Qtr.	148.0	45.5	37.4	38.0	26.8	0.3
2003						
1st Qtr.	140.2	29.4	39.8	38.2	32.5	0.3
2nd Qtr.	145.3	36.9	32.2	41.3	34.8	0.1
3rd Qtr.	137.7	43.0	32.3	38.2	24.0	0.2
4th Qtr.	148.5	40.1	42.9	40.6	24.8	0.1
2004*						
1st Qtr.	157.4	33.0	40.8	39.3	39.4	5.0
2nd Qtr.	145.2	34.5	39.7	39.6	25.7	5.7
3rd Qtr.	170.1	44.2	43.6	45.0	34.1	3.2
4th Qtr.	174.3	43.0	45.5	44.7	36.5	4.6
2005*						
1st Qtr.	168.4	39.9	42.6	47.0	34.4	4.5

Sources: Bureau of Statistics and Customs and Excise Department.

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

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

Table 8.2

Period	Total	Bauxite	Sugar	Rice	Shrimp 1)	Timber 2)	Molasses	Rum 3)	Gold	Other
1994	61,702.6	11,038.5	16,227.7	7,331.9	1,801.9	1,042.8	63.4	1,547.9	17,502.5	5,146.0
1995	67,674.6	11,986.7	17,573.0	10,242.1	388.1	1,035.7	46.5	559.3	13,425.5	12,417.7
1996	78,554.4	11,019.9	20,097.8	13,154.4	1,769.4	1,419.1	56.4	1,615.8	14,541.7	14,879.9
1997	81,608.0	12,676.2	18,943.5	12,112.1	2,894.4	6,298.1	99.4	1,217.4	19,798.9	7,568.0
1998	79,443.3	11,848.0	19,647.3	11,123.7	2,791.5	4,692.7	184.7	936.9	18,759.1	9,459.3
1999	89,506.2	13,682.3	24,186.1	12,598.9	5,174.7	6,613.1	407.5	1,335.3	19,235.8	6,272.4
2000	91,069.0	13,824.6	21,536.8	9,384.5	8,522.4	6,363.5	436.3	1,308.1	22,330.7	7,362.2
2001	91,231.2	11,420.6	20,494.6	9,404.2	9,209.9	6,180.6	301.3	1,479.3	23,769.6	8,971.1
2002	93,709.4	6,714.8	22,809.6	8,669.1	10,020.3	6,763.6	543.6	1,709.7	25,968.0	10,510.8
2003	98,029.7	7,889.5	25,281.9	8,864.1	10,523.8	6,002.2	607.1	1,547.4	25,598.5	11,715.1
2004	115,487.8	8,923.0	27,279.4	11,008.2	11,646.6	8,993.3	799.6	1,229.8	28,987.9	16,620.2
1998										
1st Qtr.	17,258.6	3,234.2	2,915.1	2,465.5	638.1	855.7	29.0	232.0	4,597.5	2,291.5
2nd Qtr.	17,868.1	2,960.9	3,576.6	2,682.4	688.9	1,172.6	29.3	219.9	3,957.7	2,579.8
3rd Qtr.	18,170.5	1,761.6	5,758.8	1,795.0	628.2	1,136.8	29.9	179.5	3,948.9	2,931.8
4th Qtr.	26,146.1	3,891.4	7,396.8	4,180.8	836.2	1,527.6	96.5	305.5	6,255.1	1,656.2
1999										
1st Qtr.	19,871.0	2,930.9	4,675.5	2,773.9	1,465.5	1,325.9	104.7	157.0	5,164.0	1,273.6
2nd Qtr.	19,751.5	3,265.4	6,301.4	3,177.2	388.3	1,606.2	88.3	194.2	4,112.7	617.8
3rd Qtr.	21,404.6	3,561.5	3,650.1	3,065.4	1,718.7	1,718.7	88.6	372.1	5,386.6	1,842.8
4th Qtr.	28,479.2	3,924.4	9,559.1	3,582.4	1,602.2	1,962.2	126.0	612.1	4,572.5	2,538.3
2000										
1st Qtr.	23,205.8	3,756.3	5,688.6	2,094.8	1,733.7	2,004.5	54.2	90.3	5,815.0	1,968.4
2nd Qtr.	21,453.8	3,452.1	3,741.3	2,819.5	3,000.3	1,861.6	72.3	379.6	5,205.3	921.8
3rd Qtr.	20,525.0	2,579.1	4,599.2	1,839.7	2,290.6	1,839.7	54.1	162.3	5,464.9	1,695.4
4th Qtr.	25,884.3	4,037.0	7,507.7	2,630.4	1,497.9	657.6	255.7	675.9	5,845.4	2,776.6
2001										
1st Qtr.	18,889.8	2,618.9	2,767.5	1,541.6	2,618.9	1,671.7	18.6	297.2	5,739.4	1,615.9
2nd Qtr.	20,996.5	2,629.2	3,636.2	2,983.5	3,244.6	1,957.9	55.9	466.2	4,568.5	1,454.5
3rd Qtr.	24,190.6	2,914.1	5,604.0	1,942.7	2,353.7	990.0	37.4	280.2	7,229.2	2,839.4
4th Qtr.	27,154.3	3,258.4	8,486.9	2,936.3	992.7	1,561.0	189.4	435.7	6,232.6	3,061.4
2002										
1st Qtr.	23,065.9	1,453.4	5,558.7	1,960.8	2,964.7	1,612.4	194.6	261.1	6,722.0	2,338.3
2nd Qtr.	22,180.2	1,635.0	3,979.9	2,384.2	3,052.2	1,704.1	57.6	763.1	5,962.4	2,641.7
3rd Qtr.	22,706.8	1,978.7	5,873.0	1,854.0	1,882.1	1,687.6	45.8	330.2	6,321.1	2,734.4
4th Qtr.	25,756.5	1,647.8	7,398.0	2,470.0	2,121.3	1,759.6	245.6	355.3	6,962.6	2,796.3
2003										
1st Qtr.	21,683.2	1,650.0	5,804.2	1,281.2	3,164.2	1,125.9	135.9	427.1	5,318.9	2,775.9
2nd Qtr.	22,295.4	2,161.4	4,322.8	2,297.7	2,550.8	1,557.8	97.4	370.0	5,822.1	3,115.5
3rd Qtr.	23,933.7	2,319.3	5,847.0	2,202.4	2,358.3	1,520.2	116.9	39.0	6,256.3	3,274.3
4th Qtr.	30,117.3	1,758.8	9,307.9	3,082.9	2,450.5	1,798.3	256.9	711.4	8,201.2	2,549.3
2004*										
1st Qtr.	23,690.0	1,881.5	3,930.4	2,192.4	3,408.2	1,674.2	139.5	39.9	7,474.1	2,949.8
2nd Qtr.	29,559.9	2,206.9	6,740.5	3,691.5	2,813.5	2,314.7	219.5	419.0	7,522.7	3,631.6
3rd Qtr.	27,520.4	2,109.3	6,017.9	2,479.1	2,479.1	2,319.2	100.0	279.9	7,037.5	4,698.4
4th Qtr.	34,717.6	2,725.3	10,590.6	2,645.1	2,945.7	2,685.2	340.7	491.0	6,953.5	5,340.4
2005*										
1st Qtr.	21,624.4	2,572.4	3,527.0	1,869.0	2,863.8	1,919.3	100.5	120.6	5,948.7	2,703.0

Sources: Bank of Guyana and Bureau of Statistics.

1) From 1987 figures include exports from non-residents.

2) From the first quarter of 1997 figures include Barama's export.

3) Includes Neutral Spirit.

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

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Shrimp 1)	Timber 2)	Molasses	Rum 3)	Gold	Other
1994	447.4	76.4	116.4	55.6	13.1	7.9	0.6	11.5	128.0	37.9
1995	479.3	82.9	125.5	76.5	3.1	8.3	0.4	3.0	94.7	84.9
1996	552.8	69.8	150.7	93.8	12.6	8.9	0.4	11.5	103.5	101.6
1997	573.4	89.4	133.4	84.7	20.2	44.6	0.7	8.6	139.8	52.0
1998	525.0	78.5	129.0	73.3	18.5	31.0	1.2	6.2	124.0	63.3
1999	504.7	77.2	136.2	71.1	29.2	37.3	2.3	7.5	108.7	35.2
2000	502.7	76.3	118.8	51.8	47.1	35.2	2.4	7.2	123.3	40.6
2001	487.1	61.0	109.2	50.2	49.3	33.0	1.6	7.9	127.0	47.9
2002	491.5	35.2	119.5	45.5	52.6	35.5	2.8	9.0	136.2	55.1
2003	501.4	40.4	129.2	45.3	53.9	30.7	3.1	7.9	130.9	60.0
2004	577.9	44.7	136.5	55.1	58.3	45.0	4.0	6.2	145.1	83.2
1998										
1st Qtr.	119.0	22.3	20.1	17.0	4.4	5.9	0.2	1.6	31.7	15.8
2nd Qtr.	121.9	20.2	24.4	18.3	4.7	8.0	0.2	1.5	27.0	17.6
3rd Qtr.	121.5	11.8	38.5	12.0	4.2	7.6	0.2	1.2	26.4	19.6
4th Qtr.	162.6	24.2	46.0	26.0	5.2	9.5	0.6	1.9	38.9	10.3
1999										
1st Qtr.	113.8	16.8	26.8	15.9	8.4	7.6	0.6	0.9	29.6	7.2
2nd Qtr.	111.9	18.5	35.7	18.0	2.2	9.1	0.5	1.1	23.3	3.5
3rd Qtr.	120.8	20.1	20.6	17.3	9.7	9.7	0.5	2.1	30.4	10.4
4th Qtr.	158.2	21.8	53.1	19.9	8.9	10.9	0.7	3.4	25.4	14.1
2000										
1st Qtr.	128.5	20.8	31.5	11.6	9.6	11.1	0.3	0.5	32.2	10.9
2nd Qtr.	118.7	19.1	20.7	15.6	16.6	10.3	0.4	2.1	28.8	5.1
3rd Qtr.	113.8	14.3	25.5	10.2	12.7	10.2	0.3	0.9	30.3	9.4
4th Qtr.	141.7	22.1	41.1	14.4	8.2	3.6	1.4	3.7	32.0	15.2
2001										
1st Qtr.	101.7	14.1	14.9	8.3	14.1	9.0	0.1	1.6	30.9	8.7
2nd Qtr.	112.6	14.1	19.5	16.0	17.4	10.5	0.3	2.5	24.5	7.8
3rd Qtr.	129.5	15.6	30.0	10.4	12.6	5.3	0.2	1.5	38.7	15.2
4th Qtr.	143.3	17.2	44.8	15.5	5.2	8.2	1.0	2.3	32.9	16.2
2002										
1st Qtr.	121.4	7.7	29.3	10.3	15.6	8.5	1.0	1.4	35.4	12.3
2nd Qtr.	116.8	8.6	21.0	12.6	16.1	9.0	0.3	4.0	31.4	13.9
3rd Qtr.	119.2	10.4	30.8	9.7	9.9	8.9	0.2	1.7	33.2	14.4
4th Qtr.	133.9	8.6	38.5	12.8	11.0	9.2	1.3	1.8	36.2	14.5
2003										
1st Qtr.	111.7	8.5	29.9	6.6	16.3	5.8	0.7	2.2	27.4	14.3
2nd Qtr.	114.5	11.1	22.2	11.8	13.1	8.0	0.5	1.9	29.9	16.0
3rd Qtr.	122.8	11.9	30.0	11.3	12.1	7.8	0.6	0.2	32.1	16.8
4th Qtr.	152.4	8.9	47.1	15.6	12.4	9.1	1.3	3.6	41.5	12.9
2004*										
1st Qtr.	118.9	9.4	19.7	11.0	17.1	8.4	0.7	0.2	37.5	14.8
2nd Qtr.	148.1	11.1	33.8	18.5	14.1	11.6	1.1	2.1	37.7	18.2
3rd Qtr.	137.7	10.6	30.1	12.4	12.4	11.6	0.5	1.4	35.2	23.5
4th Qtr.	173.3	13.6	52.9	13.2	14.7	13.4	1.7	2.5	34.7	26.7
2005*										
1st Qtr.	107.6	12.8	17.6	9.3	14.3	9.6	0.5	0.6	29.6	13.5

Sources: Bank of Guyana and Bureau of Statistics.

1) From 1987 figures include exports from non-residents.

2) From the first quarter of 1997 figures include Barama's export.

3) Includes Neutral Spirit.

GUYANA: DESTINATION OF MAJOR EXPORTS FOR 1993 (f.o.b.)**
(G\$)

Table 8.4(a)

Products	Total Exports	Major Industrialised Countries								CARICOM	Rest Of The World
		Non - E.E.C.				E. E. C.					
		Total	U.S.A.	Canada	Japan	Total	U.K.	Germany	Others		
Sugar	14,800,727,177	1,698,198,715	642,273,921	1,055,924,794	0	12,533,656,034	12,533,656,034	0	0	568,872,428	0
Rice	4,144,478,889	0	0	0	0	1,321,952,596	326,636,079	0	995,316,517	717,797,222	2,104,729,071
Bauxite	11,548,706,440	0	...	...	...	0	...	...	...	...	...
Gold	12,739,589,895	12,739,589,895	0	12,739,589,895	0	0	0	0	0	0	0
Diamond	508,418,460	35,851,865	35,226,815	625,050	0	471,778,962	0	0	471,778,962	0	787,633
Timber	568,109,911	103,545,155	99,345,385	515,278	3,684,492	181,897,885	130,052,107	0	51,845,778	182,870,750	99,796,121
Molasses	180,093,559	35,665,257	35,665,257	0	0	42,553,404	42,553,404	0	0	101,874,898	0
Shrimp	1,446,161,644	0	...	...	...	0	...	...	...	...	...
Fish & Fish Products	706,596,945	0	...	...	...	0	...	...	...	...	...
Rum & Other Spirits	1,183,151,158	0	...	...	...	0	...	...	...	...	...
Fruits & Vegetables	69,547,051	0	...	...	...	0	...	...	...	...	...
Wildlife	91,381,579	0	...	...	...	0	...	...	...	...	...
Pharmaceuticals	109,269,398	0	...	...	...	0	...	...	...	...	...
Garments & Clothing	761,466,397	0	...	...	...	0	...	...	...	...	...
Personal Effects	3,863,299	0	...	...	...	0	...	...	...	...	...
Freezers, Cookers & Refridgerators	127,460,263	0	...	...	...	0	...	...	...	...	...
Wood Products	49,380,108	0	...	...	...	0	...	...	...	...	...
Handicraft	14,812,767	0	...	...	...	0	...	...	...	...	...
Nibbi Furniture	10,013,926	0	...	...	...	0	...	...	...	...	...
Prepared Foods	369,954,553	0	...	...	...	0	...	...	...	...	...
Other	2,726,480,647	0	...	...	...	0	...	...	...	...	...
Total	52,159,664,066	14,612,850,887	812,511,378	13,796,655,017	3,684,492	14,551,838,881	13,032,897,624	0	1,518,941,257	1,571,415,298	2,205,312,825

Sources: Guyana Sugar Corporation, Guyana Rice Development Board, LINMINE, BERMINE, Guyana Gold Board, Omai Gold Mines, Guyana Geology & Mines Commission, Guyana Forestry Commission and the Bureau of Statistics.

GUYANA: DESTINATION OF MAJOR EXPORTS FOR 1994 (f.o.b.)**
(G\$)

Table 8.4(b)

Products	Total Exports	Major Industrialised Countries								CARICOM	Rest Of The World
		Non - E.E.C.				E. E. C.					
		Total	U.S.A.	Canada	Japan	Total	U.K.	Germany	Others		
Sugar	16,227,700,000	2,594,191,163	900,891,839	1,693,299,324	0	13,275,584,734	0	0	13,275,584,734	357,924,103	0
Rice	7,331,881,896	0	0	0	0	2,256,869,735	702,177,901	0	1,554,691,834	469,921,126	4,605,091,035
Bauxite	11,038,454,846	0	...	...	...	0	...	...	...	...	...
Gold	17,502,543,741	17,502,543,741	0	17,502,543,741	0	0	0	0	0	0	0
Diamond	362,603,250	55,365,512	55,365,512	0	0	185,592,704	0	0	185,592,704	0	121,645,034
Timber	1,042,918,344	148,831,226	148,110,546	720,680	0	140,645,366	139,355,028	0	1,290,338	359,051,490	394,390,262
Molasses	63,437,040	0	0	0	0	0	0	0	0	63,437,040	0
Shrimp	1,801,912,820	0	...	...	...	0	...	...	...	...	...
Fish & Fish Products	502,234,739	0	...	...	...	0	...	...	...	...	...
Rum & Other Spirits	1,547,923,012	0	...	...	...	0	...	...	...	...	...
Fruits & Vegetables	125,375,848	0	...	...	...	0	...	...	...	...	...
Wildlife	44,776,301	0	...	...	...	0	...	...	...	...	...
Pharmaceuticals	65,474,477	0	...	...	...	0	...	...	...	...	...
Garments & Clothing	749,324,737	0	...	...	...	0	...	...	...	...	...
Personal Effects	3,791,171	0	...	...	...	0	...	...	...	...	...
Freezers, Cookers & Refrigerators	79,438,450	0	...	...	...	0	...	...	...	...	...
Wood Products	2,082,774,948	0	...	...	...	0	...	...	...	...	...
Handicraft	18,544,574	0	...	...	...	0	...	...	...	...	...
Nibbi Furniture	19,700,305	0	...	...	...	0	...	...	...	...	...
Prepared Foods	451,555,773	0	...	...	...	0	...	...	...	...	...
Other	640,190,396	0	...	...	...	0	...	...	...	...	...
Total	61,702,556,668	20,300,931,642	1,104,367,897	19,196,563,745	0	15,858,692,539	841,532,929	0	15,017,159,610	1,250,333,759	5,121,126,331

Sources: Guyana Sugar Corporation, Guyana Rice Development Board, LINMINE, BERMINE, Guyana Gold Board, Omai Gold Mines, Guyana Geology & Mines Commission, Guyana Forestry Commission and the Bureau of Statistics.

GUYANA: DESTINATION OF MAJOR EXPORTS FOR 1995 (f.o.b.)**
(G\$)

Table 8.4(c)

Products	Total Exports	MAJOR INDUSTRIALISED COUNTRIES								CARICOM	Rest Of The World
		Non - E.E.C.				E.E.C.					
		Total	U.S.A.	Canada	SPA	Total	U.K.	Germany	Others		
Sugar	17,573,000,000	2,358,113,432	345,626,816	...	2,012,486,615	13,135,301,508	...	...	13,135,301,508	868,364,781	1,211,220,278
Rice	10,242,138,000	0	...	...	...	0	...	...	...	1,243,915,426	8,998,222,574
Bauxite	11,986,700,000	0	...	...	...	0	...	...	...	...	...
Gold	13,425,500,991	9,699,849,168	...	9,699,849,168	...	364,560,000	...	...	364,560,000	...	3,725,651,823
Diamond	434,000,000	0	...	...	...	0	...	...	...	608,020,000	69,440,000
Timber	1,035,700,000	0	...	...	...	0	...	...	...	...	805,980,000
Molasses	46,500,000	0	...	...	...	0	...	...	...	...	...
Shrimp	388,100,000	0	...	...	...	0	...	...	...	...	...
Fish & Fish Products	927,898,000	0	...	...	...	0	...	...	...	...	...
Rum & Other Spirits	473,381,000	0	...	...	...	0	...	...	...	...	...
Fruits & Vegetables	124,959,000	0	...	...	...	0	...	...	...	...	...
Wildlife	49,983,600	0	...	...	...	0	...	...	...	...	...
Pharmaceuticals	192,399,600	0	...	...	...	0	...	...	...	...	...
Garments & Clothing	...	0	...	...	...	0	...	...	...	...	...
Personal Effects	2,277,000	0	...	...	...	0	...	...	...	...	...
Freezers, Cookers & Refridgerators	79,267,200	0	...	...	...	0	...	...	...	...	...
Wood Products	219,627,000	0	...	...	...	0	...	...	...	...	...
Handicraft	16,863,600	0	...	...	...	0	...	...	...	...	...
Nibbi Furniture	15,483,000	0	...	...	...	0	...	...	...	...	...
Prepared Foods	475,341,000	0	...	...	...	0	...	...	...	...	...
Other	9,965,481,009	0	...	...	...	0	...	...	...	...	...
Total	67,674,600,000	12,057,962,600	345,626,816	9,699,849,168	2,012,486,615	13,499,861,508	0	0	13,499,861,508	2,720,300,207	14,810,514,675

Sources: Guyana Sugar Corporation, Guyana Rice Development Board, LINMINE, BERMINE, Guyana Gold Board, Omai Gold Mines, Guyana Geology & Mines Commission, Guyana Forestry Commission and the Bureau of Statistics.

VISIBLE TRADE
(G\$ Million)

Table 8.5

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
1994	(6,173.9)	70,000.6	63,826.7	61,702.6	2,124.1
1995	(4,852.8)	74,911.5	70,058.7	67,674.6	2,384.1
1996	(2,258.2)	83,894.8	81,636.6	78,554.4	3,082.2
1997	(6,594.3)	91,062.3	84,468.0	81,608.0	2,860.0
1998	(8,142.7)	90,890.3	82,747.6	79,443.3	3,304.3
1999	(4,411.6)	97,497.0	93,085.4	89,506.2	3,579.2
2000	(14,592.7)	106,113.3	91,520.5	91,069.0	451.5
2001	(17,419.8)	109,251.0	91,831.2	91,231.2	600.0
2002	(15,386.2)	109,865.3	94,479.2	93,709.4	769.8
2003	(10,789.9)	111,064.3	100,274.4	98,029.7	2,244.7
2004	(11,562.1)	129,267.9	117,705.8	115,487.8	2,218.0
1999					
1st Qtr.	(244.2)	21,353.9	21,109.7	19,871.0	1,238.7
2nd Qtr.	7,175.1	13,564.8	20,739.9	19,751.5	988.5
3rd Qtr.	(13,298.8)	35,557.3	22,258.5	21,404.6	854.0
4th Qtr.	1,956.3	27,021.0	28,977.3	28,479.2	498.1
2000					
1st Qtr.	(2,836.7)	26,223.1	23,386.4	23,205.8	180.6
2nd Qtr.	(3,670.4)	25,323.1	21,652.7	21,453.8	198.8
3rd Qtr.	(4,923.8)	25,520.9	20,597.1	20,525.0	72.1
4th Qtr.	(3,161.8)	29,046.1	25,884.3	25,884.3	-
2001					
1st Qtr.	(8,913.7)	27,914.9	19,001.2	18,889.8	111.4
2nd Qtr.	(4,777.4)	25,885.8	21,108.4	20,996.5	111.9
3rd Qtr.	(3,076.6)	27,416.6	24,340.0	24,190.6	149.4
4th Qtr.	(652.1)	28,033.7	27,381.6	27,154.3	227.3
2002					
1st Qtr.	(3,156.7)	26,308.2	23,151.4	23,065.9	85.5
2nd Qtr.	(6,664.8)	28,945.8	22,281.0	22,180.2	100.8
3rd Qtr.	(3,286.3)	26,157.9	22,871.6	22,706.8	164.8
4th Qtr.	(2,278.3)	28,453.4	26,175.1	25,756.5	418.6
2003					
1st Qtr.	(5,144.2)	27,215.6	22,071.4	21,683.2	388.2
2nd Qtr.	(5,436.6)	28,296.7	22,860.1	22,295.4	564.7
3rd Qtr.	(2,003.6)	26,833.8	24,830.3	23,933.7	896.5
4th Qtr.	1,794.4	28,718.1	30,512.5	30,117.3	395.2
2004*					
1st Qtr.	(7,382.6)	31,371.6	23,989.0	23,690.0	299.0
2nd Qtr.	1,450.7	28,967.2	30,417.9	29,559.9	858.0
3rd Qtr.	(6,030.5)	34,010.7	27,980.2	27,520.4	459.8
4th Qtr.	400.4	34,918.4	35,318.7	34,717.6	601.2
2005*					
1st Qtr.	(11,879.3)	33,833.3	21,954.0	21,624.4	329.6

Sources: Bureau of Statistics and the Bank of Guyana .

VISIBLE TRADE
(US\$ Million)

Table 8.5(a)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
1994	(40.6)	504.0	463.4	447.4	16.0
1995	(40.8)	536.5	495.7	479.3	16.4
1996	(20.2)	595.0	574.8	552.8	22.0
1997	(48.2)	641.6	593.4	573.4	20.0
1998	(54.2)	601.2	547.0	525.0	22.0
1999	(25.2)	550.2	525.0	504.7	20.3
2000	(80.6)	585.8	505.2	502.7	2.5
2001	(93.8)	584.1	490.3	487.1	3.2
2002	(67.7)	563.1	495.5	491.5	4.0
2003	(58.8)	571.7	512.9	501.4	11.5
2004	(57.9)	646.9	589.0	577.9	11.1
1999					
1st Qtr.	(1.5)	122.4	120.9	113.8	7.1
2nd Qtr.	36.7	80.8	117.5	111.9	5.6
3rd Qtr.	(81.4)	207.0	125.6	120.8	4.8
4th Qtr.	21.0	140.0	161.0	158.2	2.8
2000					
1st Qtr.	(15.7)	145.2	129.5	128.5	1.0
2nd Qtr.	(20.3)	140.1	119.8	118.7	1.1
3rd Qtr.	(37.3)	151.5	114.2	113.8	0.4
4th Qtr.	(7.3)	149.0	141.7	141.7	-
2001					
1st Qtr.	(48.1)	150.4	102.3	101.7	0.6
2nd Qtr.	(25.7)	138.9	113.2	112.6	0.6
3rd Qtr.	(17.8)	148.1	130.3	129.5	0.8
4th Qtr.	(2.2)	146.7	144.5	143.3	1.2
2002					
1st Qtr.	(10.4)	132.2	121.9	121.4	0.5
2nd Qtr.	(28.2)	145.6	117.4	116.8	0.5
3rd Qtr.	(17.3)	137.3	120.1	119.2	0.9
4th Qtr.	(11.8)	148.0	136.1	133.9	2.2
2003					
1st Qtr.	(26.5)	140.2	113.7	111.7	2.0
2nd Qtr.	(27.9)	145.3	117.4	114.5	2.9
3rd Qtr.	(10.3)	137.7	127.4	122.8	4.6
4th Qtr.	5.9	148.5	154.4	152.4	2.0
2004*					
1st Qtr.	(37.0)	157.4	120.4	118.9	1.5
2nd Qtr.	7.3	145.2	152.4	148.1	4.3
3rd Qtr.	(30.2)	170.1	140.0	137.7	2.3
4th Qtr.	2.0	174.3	176.3	173.3	3.0
2005*					
1st Qtr.	(59.1)	168.4	109.2	107.6	1.6

Source: Bureau of Statistics and the Bank of Guyana.

INTERNATIONAL RESERVES AND FOREIGN ASSETS
(US\$ Million)

Table 8.6

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
1994	89.4	269.2	179.8	(527.6)	269.2	796.8	4.7	27.1	22.4	(522.9)	296.3	819.2
1995	86.4	268.8	182.4	(540.0)	268.8	808.8	6.5	27.0	20.5	(533.5)	295.8	829.3
1996 1)	153.9	331.6	177.7	(186.6)	331.6	518.2	1.3	26.6	25.3	(185.3)	358.2	543.5
1997	149.9	315.3	165.4	(33.6)	315.3	348.9	(10.2)	24.3	34.5	(43.8)	339.6	383.4
1998	122.2	276.4	154.2	7.4	276.4	268.9	(7.9)	23.5	31.4	(0.4)	299.9	300.3
1999	126.8	267.0	140.2	46.3	267.0	220.7	17.9	40.1	22.2	64.2	307.2	243.0
2000	178.4	295.8	117.4	107.4	295.8	188.4	18.1	38.8	20.7	125.5	334.6	209.1
2001	187.4	187.4	187.4	187.4	187.4	187.4	187.4	187.4	187.4	187.4	187.4	187.4
2002												
Mar	188.9	284.6	95.7	125.6	284.6	159.0	41.4	57.1	15.7	167.0	341.7	174.7
Jun	185.2	280.3	95.0	125.9	280.3	154.4	45.4	63.7	18.3	171.3	343.9	172.6
Sep	179.8	280.4	100.6	120.4	280.4	160.0	47.4	67.8	20.4	167.8	348.2	180.4
Dec	183.4	279.5	96.2	128.0	279.5	151.5	40.0	65.9	25.9	167.9	345.4	177.5
2003												
Mar	176.1	272.0	95.9	120.7	272.0	151.3	48.6	72.0	23.4	181.1	343.9	162.8
Jun	172.1	262.4	90.3	120.7	262.4	141.7	50.4	78.8	28.4	189.4	341.2	151.8
Sep	162.3	261.7	99.4	110.9	261.7	150.8	56.2	83.4	27.2	189.1	345.2	156.1
Dec	176.1	271.5	95.4	128.7	271.5	142.8	67.3	92.7	25.4	170.1	333.6	163.5
2004												
Jan	174.9	269.7	94.8	127.5	269.7	142.2	65.2	94.8	29.6	192.8	364.5	171.8
Feb	168.1	261.5	93.4	120.7	261.5	140.8	68.5	96.3	27.9	189.1	357.8	168.7
Mar	163.8	256.1	92.4	116.4	256.1	139.7	68.4	91.4	23.0	184.7	347.5	162.8
Apr	169.2	255.9	86.7	125.8	255.9	130.1	65.1	89.4	24.3	191.0	345.3	154.3
May	162.1	249.7	87.7	118.7	249.7	131.1	60.3	87.5	27.2	179.0	337.2	158.2
Jun	161.6	246.5	84.9	118.2	246.5	128.3	70.6	94.1	23.5	188.8	340.6	151.8
Jul	155.9	239.0	83.1	112.5	239.0	126.5	70.5	99.4	29.0	183.0	338.5	155.5
Aug	161.1	251.8	90.7	117.7	251.8	134.1	73.9	97.3	23.5	191.6	349.1	157.5
Sep	163.9	255.1	91.2	120.5	255.1	134.6	76.4	97.9	21.5	196.9	353.0	156.1
Oct	162.8	251.8	89.0	123.4	251.8	128.4	88.1	110.9	22.9	211.4	362.7	151.3
Nov	164.8	254.7	89.8	125.4	254.7	129.2	83.3	110.2	26.9	208.7	364.9	156.2
Dec	136.6	224.7	88.1	97.2	224.7	127.4	72.9	108.9	36.0	170.1	333.6	163.5
2005												
Jan	141.4	227.6	86.2	102.0	227.6	125.6	70.6	110.2	39.6	172.6	337.8	165.2
Feb	159.3	259.0	99.7	119.9	259.0	139.1	73.9	112.3	38.4	193.8	371.3	177.4
Mar	143.9	242.2	98.3	104.5	242.2	137.7	78.7	114.7	36.0	183.2	356.9	173.7

Source: Bank of Guyana and Commercial Banks

1) Net Foreign Assets reflect Naples terms debt stock reduction in December 1996.

BALANCE OF PAYMENTS
(US\$ Million)

Table 8.8

Item	2003 Jan-Dec	2004* Jan-Dec
CURRENT ACCOUNT BALANCE	(86.2)	(71.2)
Merchandise Trade		
Exports f.o.b.	512.8	589.0
Imports f.o.b.	(571.7)	(646.9)
Trade Balance	(58.9)	(57.9)
Net Services and unrequited Transfers	(27.3)	(13.4)
Non Factor Services (net)	(15.3)	(20.3)
Factor Services (net)	(55.2)	(39.4)
Transfers	43.2	46.3
CAPITAL ACCOUNT BALANCE	58.6	38.9
1. Capital Transfer	43.8	45.9
2. Medium and Long Term Capital (net)	42.1	(1.4)
1. Public Sector	16.0	14.1
Central Government and Non-Financial Public Sector (net)	16.0	14.1
Disbursements	68.0	61.4
Amortization	(52.0)	(47.3)
2. Private Sector (net)	26.1	30.0
3. Other ¹⁾	-	(45.5)
Short Term Capital (net) 2/	(27.3)	(5.6)
ERRORS AND OMISSIONS	18.7	(10.8)
OVERALL BALANCE	(8.9)	(43.1)
FINANCING	8.9	43.1
Change in Net Foreign Assets of Bank of Guyana (-increase) 3/	(0.8)	31.5
Change in Non-Financial Public Sector arrears 4/	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	9.7	11.6
Debt Relief	-	-
Debt stock Restructuring	9.7	-
Balance of Payments Support	-	-
Debt Forgiveness	-	11.6

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

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

2/ Includes changes in Net Foreign Assets of Commercial Banks

3/ Includes valuation changes

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

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

Table 8.7(a)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2004															
Jan	36,051,588	34,661,703	460,432	880,223	49,230	4,443,924	3,293,090	876,068	232,038	42,728	40,495,513	37,954,793	1,336,500	1,112,260	91,959
Feb	40,141,373	37,994,064	703,900	536,273	907,134	4,362,590	3,369,365	777,939	166,337	48,949	44,503,962	41,363,429	1,481,839	702,611	956,083
Mar	53,671,671	51,136,878	1,420,783	972,516	141,495	7,121,082	5,397,012	1,350,727	302,743	70,600	60,792,754	56,533,890	2,771,509	1,275,260	212,095
Apr	40,838,189	39,148,901	895,518	705,636	88,135	4,631,191	3,442,450	936,773	172,623	79,345	45,469,380	42,591,351	1,832,291	878,259	167,479
May	39,138,429	37,801,475	676,895	609,794	50,264	4,639,241	3,549,795	767,737	220,252	101,457	43,777,670	41,351,270	1,444,633	830,046	151,721
Jun	52,233,501	50,035,451	1,184,038	825,083	188,929	6,404,029	5,167,933	639,486	446,601	150,009	58,637,530	55,203,384	1,823,524	1,271,684	338,938
Jul	40,119,831	38,441,918	851,374	611,364	215,175	6,667,705	5,179,698	910,781	468,585	108,641	46,787,537	43,621,616	1,762,156	1,079,949	323,816
Aug	40,493,682	38,543,837	1,052,767	421,319	475,759	5,319,447	3,936,064	824,690	425,177	133,516	45,813,129	42,479,901	1,877,456	846,497	609,275
Sep	47,469,540	45,052,471	1,126,155	1,062,998	227,915	6,354,234	4,721,725	1,042,570	425,761	164,177	53,823,773	49,774,196	2,168,726	1,488,758	392,093
Oct	46,473,395	43,922,277	1,598,992	862,149	89,978	5,822,905	4,407,942	1,029,439	294,123	91,402	52,296,300	48,330,219	2,628,431	1,156,271	181,379
Nov	43,680,054	41,508,053	1,388,880	700,764	82,357	5,440,836	4,188,687	828,120	299,069	124,960	49,120,890	45,696,740	2,217,000	999,833	207,317
Dec	53,656,723	51,495,650	1,196,955	714,071	250,046	8,117,904	6,033,536	1,594,832	299,933	189,603	61,774,627	57,529,186	2,791,787	1,014,004	439,650
Total	533,967,977	509,742,679	12,556,691	8,902,189	2,766,418	69,325,088	52,687,297	11,579,162	3,753,243	1,305,386	603,293,065	562,429,976	24,135,853	12,655,432	4,071,805
2005															
Jan	35,831,433	34,680,965	366,768	665,122	118,578	5,028,865	3,978,340	660,757	286,216	103,552	40,860,298	38,659,305	1,027,525	951,338	222,130
Feb	40,670,331	38,776,104	1,023,886	643,207	227,133	5,540,680	4,713,220	513,887	194,118	119,455	46,211,011	43,489,324	1,537,773	837,325	346,588
Mar	63,852,790	61,371,822	1,323,050	844,507	313,411	6,905,719	5,656,103	760,064	356,418	133,134	70,758,509	67,027,925	2,083,114	1,200,925	446,545
Apr															
May															
Jun															
Jul															
Aug															
Sep															
Oct															
Nov															
Dec															
Total	140,354,554	134,828,891	2,713,704	2,152,836	659,123	17,475,264	14,347,663	1,934,708	836,752	356,141	157,829,817	149,176,554	4,648,412	2,989,587	1,015,264

Sources: Commercial Banks and Non-Bank Dealers.

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

Table 8.7(b)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2004															
Jan	35,686,174	33,866,039	832,181	799,785	188,169	4,588,320	3,378,383	924,861	247,999	37,077	40,274,494	37,244,422	1,757,042	1,047,784	225,246
Feb	39,157,773	37,095,856	764,285	632,705	664,926	3,853,344	3,002,230	617,194	176,159	57,761	43,011,117	40,098,086	1,381,479	808,865	722,687
Mar	57,735,707	55,183,638	1,424,146	898,969	228,955	6,839,336	5,177,919	1,300,640	294,297	66,480	64,575,043	60,361,557	2,724,786	1,193,266	295,435
Apr	43,081,732	41,438,723	781,174	638,724	223,110	4,936,031	3,876,716	813,710	167,801	77,804	48,017,763	45,315,439	1,594,883	806,525	300,915
May	39,871,487	38,459,066	593,187	666,900	152,334	4,964,178	3,682,646	1,006,678	180,495	94,359	44,835,665	42,141,712	1,599,865	847,395	246,693
Jun	49,473,292	47,096,684	1,284,503	872,401	219,704	6,431,567	5,160,797	627,622	481,538	161,610	55,904,859	52,257,481	1,912,125	1,353,939	381,315
Jul	39,098,009	37,375,988	846,740	678,860	196,421	6,474,342	5,130,876	826,171	412,045	105,251	45,572,351	42,506,864	1,672,911	1,090,904	301,672
Aug	36,820,152	34,891,175	1,032,459	451,085	445,433	5,180,691	3,560,243	1,022,738	461,238	136,474	42,000,844	38,451,417	2,055,196	912,323	581,907
Sep	45,767,298	43,800,586	987,270	795,187	184,254	6,721,094	5,117,272	981,868	458,856	163,097	52,488,392	48,917,858	1,969,138	1,254,044	347,352
Oct	43,897,736	42,003,581	694,613	1,048,531	151,011	5,808,882	4,450,563	979,352	287,051	91,916	49,706,618	46,454,144	1,673,965	1,335,582	242,927
Nov	43,289,278	40,752,615	1,670,287	735,065	131,311	5,151,353	3,780,005	942,449	305,347	123,553	48,440,631	44,532,620	2,612,736	1,040,411	254,864
Dec	56,851,667	54,367,775	1,503,234	741,335	239,322	8,405,855	6,323,863	1,597,133	307,530	177,329	65,257,522	60,691,638	3,100,367	1,048,865	416,652
Total	530,730,305	506,331,726	12,414,079	8,959,548	3,024,952	69,354,992	52,641,512	11,640,415	3,780,355	1,292,711	600,085,297	558,973,238	24,054,494	12,739,902	4,317,663
2005															
Jan	37,680,014	36,349,130	581,597	649,527	99,760	4,927,500	4,036,037	549,708	240,832	100,922	42,607,514	40,385,167	1,131,305	890,359	200,682
Feb	38,396,360	36,181,855	1,215,085	742,580	256,841	5,675,514	4,737,034	576,824	236,758	124,898	44,071,874	40,918,889	1,791,909	979,337	381,738
Mar	60,815,738	58,199,711	1,605,027	750,441	260,559	6,574,299	5,450,031	704,229	282,492	137,547	67,390,036	63,649,742	2,309,256	1,032,932	398,107
Apr															
May															
Jun															
Jul															
Aug															
Sep															
Oct															
Nov															
Dec															
Total	136,892,112	130,730,696	3,401,708	2,142,547	617,160	17,177,312	14,223,102	1,830,762	760,082	363,367	154,069,424	144,953,798	5,232,470	2,902,628	980,527

Sources: Commercial Banks and Non-bank Dealers.

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

Table 9.1

Date					Rate	Date					Rate		
16	Jun	03	-	20	Jun 03	193.75	04	May	04	-	06	May 04	197.25
23	Jun	03	-	27	Jun 03	193.75	07	May	04	-			198.25
30	Jun	03	-			193.75	10	May	04	-	14	May 04	198.25
01	Jul	03	-	04	Jul 03	194.00	17	May	04	-	21	May 04	198.25
07	Jul	03	-	11	Jul 03	194.00	24	May	04	-	28	May 04	198.25
14	Jul	03	-	18	Jul 03	194.00	01	Jun	04	-	04	Jun 04	198.25
21	Jul	03	-	25	Jul 03	194.00	07	Jun	04	-	11	Jun 04	198.25
28	Jul	03	-	31	Jul 03	194.00	14	Jun	04	-	18	Jun 04	198.25
04	Aug	03	-	08	Aug 03	194.00	21	Jun	04	-	25	Jun 04	198.75
11	Aug	03	-	14	Aug 03	194.00	28	Jun	04	-	30	Jun 04	198.75
18	Aug	03	-	22	Aug 03	194.00	01	Jul	04	-	02	Jul 04	198.75
25	Aug	03	-			194.00	05	Jul	04	-	09	Jul 04	199.25
26	Aug	03	-	29	Aug 03	194.50	12	Jul	04	-	16	Jul 04	199.25
01	Sept.	03	-	05	Sept. 03	194.50	19	Jul	04	-	23	Jul 04	199.25
08	Sept.	03	-	12	Sept. 03	194.50	26	Jul	04	-	30	Jul 04	196.25
15	Sept.	03	-	19	Sept. 03	194.50	02	Aug	04	-			196.25
22	Sept.	03	-	24	Sept. 03	194.50	03	Aug	04	-	06	Aug 04	199.25
25	Sept.	03	-	26	Sept. 03	195.00	09	Aug	04	-	13	Aug 04	199.25
29	Sept.	03	-	30	Sept. 03	195.25	16	Aug	04	-	20	Aug 04	199.25
01	Oct	03	-	03	Oct 03	195.25	23	Aug	04	-	27	Aug 04	199.25
06	Oct	03	-	10	Oct 03	195.25	30	Aug	04	-	31	Aug 04	199.25
13	Oct	03	-	17	Oct 03	195.25	01	Sep	04	-	03	Sep 04	200.00
20	Oct	03	-	24	Oct 03	195.25	06	Sep	04	-	10	Sep 04	197.25
27	Oct	03	-	31	Oct 03	195.25	13	Sep	04	-	17	Sep 04	200.00
03	Nov	03	-	07	Nov 03	195.25	20	Sep	04	-	24	Sep 04	200.00
10	Nov	03	-			195.25	27	Sep	04	-	30	Sep 04	200.00
11	Nov	03	-	14	Nov 03	196.25	01	Oct	04	-			200.00
17	Nov	03	-	21	Nov 03	196.25	04	Oct	04	-	08	Oct 04	200.00
24	Nov	03	-	28	Nov 03	196.00	11	Oct	04	-	15	Oct 04	200.00
01	Dec	03	-	05	Dec 03	196.00	18	Oct	04	-	22	Oct 04	200.00
08	Dec	03	-	12	Dec 03	196.00	25	Oct	04	-	29	Oct 04	200.00
15	Dec	03	-	19	Dec 03	196.00	01	Nov	04	-	05	Nov 04	200.00
22	Dec	03	-	24	Dec 03	194.25	08	Nov	04	-	11	Nov 04	200.00
29	Dec	03	-	31	Dec 03	194.25	15	Nov	04	-	19	Nov 04	200.00
02	Jan	04	-			194.25	22	Nov	04	-	26	Nov 04	200.00
05	Jan	04	-	09	Jan 04	196.00	29	Nov	04	-	30	Nov 04	200.00
12	Jan	04	-	16	Jan 04	196.00	01	Dec	04	-	03	Dec 04	200.00
19	Jan	04	-	23	Jan 04	196.00	06	Dec	04	-	10	Dec 04	199.75
26	Jan	04	-	30	Jan 04	196.00	13	Dec	04	-	17	Dec 04	199.75
02	Feb	04	-	06	Feb 04	196.00	20	Dec	04	-	24	Dec 04	199.75
09	Feb	04	-	13	Feb 04	196.25	27	Dec	04	-	31	Dec 04	199.75
16	Feb	04	-	20	Feb 04	196.25	03	Jan.	05	-	07	Jan. 05	199.75
24	Feb	04	-	27	Feb 04	196.00	10	Jan.	05	-	14	Jan. 05	199.75
01	Mar	04	-	05	Mar 04	196.25	17	Jan.	05	-	20	Jan. 05	199.75
09	Mar	04	-			196.00	24	Jan.	05	-	28	Jan. 05	199.75
10	Mar	04	-	12	Mar 04	197.25	01	Feb.	05	-	04	Feb. 05	199.75
15	Mar	04	-	19	Mar 04	197.25	07	Feb.	05	-	11	Feb. 05	199.75
22	Mar	04	-	26	Mar 04	197.25	14	Feb.	05	-	18	Feb. 05	199.75
29	Mar	04	-	31	Mar 04	197.25	21	Feb.	05	-	25	Feb. 05	199.75
01	Apr	04	-	02	Apr 04	197.25	28	Feb.	05	-			199.75
05	Apr	04	-	08	Apr 04	197.25	07	Mar.	05	-	11	Mar. 05	199.75
13	Apr	04	-	16	Apr 04	197.25	14	Mar.	05	-	18	Mar. 05	199.75
19	Apr	04	-	23	Apr 04	197.25	21	Mar.	05	-	25	Mar. 05	199.75
26	Apr	04	-	30	Apr 04	197.25	28	Mar.	05	-	31	Mar. 05	199.75

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

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

Table 9.2(a)

Period Ended	Bahamas	Barbados	Belize	E.C.	Jamaica	Trinidad
1995	1.0000	2.0000	2.0000	2.7000	39.7199	5.8690
1996	1.0000	2.0000	2.0000	2.7000	34.8545	6.1847
1997	1.0000	2.0000	2.0000	2.7000	36.3410	6.2786
1998	1.0000	2.0000	2.0000	2.7000	37.1978	6.2428
1999	1.0000	2.0000	2.0000	2.7000	41.1160	6.2370
2000	1.0000	2.0000	2.0000	2.7000	45.3607	6.2543
2001	1.0000	2.0000	2.0000	2.7000	47.2985	6.1963
2002	1.0000	2.0000	2.0000	2.7000	50.0506	6.2419
2003	1.0000	2.0000	2.0000	2.7000	60.4744	6.2429
2004	1.0000	2.0000	2.0000	2.7000	61.7284	6.2540
2002						
Mar	1.0000	2.0000	2.0000	2.7000	47.5859	6.2184
Jun	1.0000	2.0000	2.0000	2.7000	48.3583	6.1120
Sep	1.0000	2.0000	2.0000	2.7000	49.0121	6.1620
Dec	1.0000	2.0000	2.0000	2.7000	50.0506	6.2419
2003						
Mar	1.0000	2.0000	2.0000	2.7000	54.5074	6.2239
Jun	1.0000	2.0000	2.0000	2.7000	59.9663	6.2330
Sep	1.0000	2.0000	2.0000	2.7000	59.4177	6.2338
Dec	1.0000	2.0000	2.0000	2.7000	60.4744	6.2429
2004						
Jan	1.0000	2.0000	2.0000	2.7000	60.5781	6.2337
Feb	1.0000	2.0000	2.0000	2.7000	60.7124	6.2323
Mar	1.0000	2.0000	2.0000	2.7000	60.8951	6.2451
Apr	1.0000	2.0000	2.0000	2.7000	60.6201	6.2471
May	1.0000	2.0000	2.0000	2.7000	60.5465	6.2362
Jun	1.0000	2.0000	2.0000	2.7000	60.9705	6.2486
Jul	1.0000	2.0000	2.0000	2.7000	61.3428	6.2464
Aug	1.0000	2.0000	2.0000	2.7000	61.6146	6.2425
Sep	1.0000	2.0000	2.0000	2.7000	61.8143	6.2505
Oct	1.0000	2.0000	2.0000	2.7000	61.6834	6.2422
Nov	1.0000	2.0000	2.0000	2.7000	61.8154	6.2436
Dec	1.0000	2.0000	2.0000	2.7000	61.7284	6.2540
2005						
Jan	1.0000	2.0000	2.0000	2.7000	61.5844	6.2435
Feb	1.0000	2.0000	2.0000	2.7000	61.7941	6.2413
Mar	1.0000	2.0000	2.0000	2.7000	61.5740	6.2543

EXCHANGE RATE
(G\$/US\$)

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
1995	140.50	140.23
1996	141.25	141.06
1997	144.00	143.65
1998	165.25	163.74
1999	180.50	177.65
2000	184.75	182.44
2001	189.50	187.34
2002	191.75	190.67
2003	194.25	193.81
2004	199.75	198.32
2002		
Mar	190.50	190.50
Jun	190.75	190.51
Sep	191.00	191.00
Dec	191.75	191.75
2003		
Mar	193.75	192.41
Jun	193.75	193.45
Sep	195.25	194.61
Dec	194.25	195.50
2004		
Jan	196.00	196.00
Feb	196.00	196.14
Mar	197.25	196.97
Apr	197.25	197.25
May	198.25	198.14
Jun	198.75	198.43
Jul	196.25	198.49
Aug	199.25	199.25
Sep	200.00	199.38
Oct	200.00	200.00
Nov	200.00	200.00
Dec	199.75	199.78
2005		
Jan	199.75	199.75
Feb	199.75	199.75
Mar	199.75	199.75

Sources: International Financial Statistics.

Bank of Guyana.

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

EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

EXCHANGE CROSS RATES (31st Mar, 2003)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	192.410	54.507	6.224
Barbados \$	0.500	1.000	1.000	1.350	96.205	27.254	3.112
Belize \$	0.500	1.000	1.000	1.350	96.205	27.254	3.112
E.C. \$	0.370	0.741	0.741	1.000	71.263	20.188	2.305
Guyana \$	0.005	0.010	0.010	0.014	1.000	0.283	0.032
Jamaica \$	0.018	0.037	0.037	0.050	3.530	1.000	0.114
Trinidad \$	0.161	0.321	0.321	0.434	30.915	8.758	1.000

EXCHANGE CROSS RATES (31st Mar, 2004)

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

EXCHANGE CROSS RATES (31st Mar, 2005)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	199.750	61.584	6.244
Barbados \$	0.500	1.000	1.000	1.350	99.875	30.792	3.122
Belize \$	0.500	1.000	1.000	1.350	99.875	30.792	3.122
E.C. \$	0.370	0.741	0.741	1.000	73.981	22.809	2.312
Guyana \$	0.005	0.010	0.010	0.014	1.000	0.308	0.031
Jamaica \$	0.016	0.032	0.032	0.044	3.244	1.000	0.101
Trinidad \$	0.160	0.320	0.320	0.432	31.993	9.864	1.000

Note: Table derived from Table 9.2

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

Table 9.4

Countries	1990	1991	1992	1993	1994	1995	1996	1997	1998
U.K. (Pound Sterling)	0.5187	0.5346	0.6614	0.6751	0.6400	0.6452	0.5889	0.6047	0.6010
FRANCE (Franc)	5.1290	5.1800	5.5065	5.8955	5.3460	4.9000	5.2370	5.9881	5.5860
NETHERLANDS (Guilders)	1.6900	1.7104	1.8141	1.9409	1.7351	1.6044	1.7436	2.0172	1.8770
GERMANY (Mark)	1.4940	1.5160	1.6140	1.7263	1.5488	1.4335	1.5548	1.7921	1.6660
JAPAN (Yen)	134.40	125.20	124.75	111.85	99.74	102.83	116.00	129.95	112.80
CANADA (C\$)	1.1603	1.1556	1.2711	1.3240	1.4028	1.3652	1.3696	1.4291	1.5360
AUSTRIA (Schilling)	10.677	10.689	11.354	12.143	11.095	10.088	10.954	12.633	11.747
BELGIUM (Franc)	30.983	31.270	33.180	36.110	31.838	29.415	32.005	36.920	34.350
ITALY (Lira)	1130.2	1151.1	1470.9	1704.0	1629.7	1584.7	1530.6	1759.2	1649.0
SWITZERLAND (Franc)	1.2955	1.3555	1.4560	1.4795	1.3115	1.1505	1.3464	1.4553	1.3740
SWEDEN (Krona)	5.6980	5.5295	7.0430	8.3035	7.4615	6.6582	6.8710	7.8770	8.1060
NORWAY (Krone)	5.9075	5.9730	6.9245	7.5180	6.7620	6.3190	6.4425	7.3157	7.6190

Source: *International Financial Statistics*.

**FIXED EXCHANGE RATES OF EMU-MEMBER
COUNTRIES AGAINST THE EURO**

Table 9.4(a)

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

Source: *Bank of Guyana*.

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

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

Table 9.5

Countries	2001	2002	2003				2004											
	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
CANADA (Canadian dollar)	1.5926	1.5796	1.4693	1.3553	1.3504	1.2924	1.3264	1.3401	1.3105	1.3707	1.3658	1.3404	1.3292	1.3167	1.2639	1.2207	1.1850	1.2036
EURO	1.1347	0.9536	0.9179	0.8751	0.8582	0.7918	0.8075	0.8053	0.8181	0.8370	0.8166	0.8227	0.8306	0.8257	0.8059	0.7851	0.752	0.734
JAPAN (Japanese yen)	131.80	119.90	120.15	119.85	111.20	107.10	105.97	109.00	104.30	110.20	110.50	108.38	112.08	109.65	111.00	106.13	103.18	104.12
SWEDEN (Swedish krona)	10.6675	8.8250	8.5050	8.0025	7.6625	7.1947	7.4241	7.4340	7.5737	7.6574	7.4515	7.5237	7.6715	7.5355	7.3002	7.1076	6.7121	6.615
UNITED KINGDOM (Pound sterling)	0.6895	0.6204	0.6330	0.6060	0.5975	0.5603	0.5522	0.5408	0.5451	0.5640	0.5450	0.5520	0.5507	0.5578	0.5559	0.5459	0.524	0.518

Source: International Financial Statistics.

COMMODITY PRICES

Table 9.5(a)

Commodity (Units)	2001	2002	2003				2004											
	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
GOLD (US\$/fine ounce)																		
United Kingdom (London)	275.84	332.04	340.60	356.40	379.00	407.00	413.80	404.90	406.70	403.30	383.80	392.40	398.10	400.50	405.30	420.50	439.40	442.10
ALUMINIUM (US \$/MT) ¹⁾																		
All origins (London)	1348.72	1375.86	1386.55	1410.54	1416.60	1557.80	1608.90	1685.20	1657.40	1731.70	1625.30	1682.00	1707.90	1692.10	1731.00	1830.40	1817.40	1852.90
Sugar (US cents/pound)																		
EEC Import Price	23.86	26.30	26.25	27.55	26.69	29.01	30.19	30.97	30.31	29.93	29.65	30.31	30.54	30.18	29.73	29.95	30.78	31.98
US import price	21.44	22.04	22.26	21.63	21.17	20.40	20.58	20.65	21.13	21.05	20.75	20.03	20.36	20.10	20.78	20.43	20.45	20.55
International sugar agreement price	7.41	7.51	7.84	6.40	6.27	6.34	6.03	5.87	6.50	6.86	6.62	7.51	8.17	7.88	8.76	8.96	...	...
OIL (US\$/brl.)																		
U.K. Brent	18.60	28.52	30.34	27.55	27.10	29.88	31.18	30.87	33.80	33.36	37.92	35.19	38.37	43.14	43.38	49.77	41.09	41.38
Rice (US\$/metric ton)																		
Thailand (Bangkok)	179.38	185.27	196.95	203.67	202.86	197.00	207.45	213.25	240.35	253.41	251.57	244.23	240.32	252.55	252.00	253.52	262.32	278.43
Timber (US\$/cubic metre)																		
Hardwood logs (Malaysia, Sarawak)	139.91	183.37	184.15	182.70	187.15	196.40	199.10	199.00	195.20	198.00	188.40	198.60	200.50	198.70	199.30	198.00	202.10	191.88
Coconut oil (US \$/MT) ¹⁾																		
Philippines (New York)	341.43	485.27	438.10	462.38	430.50	583.04	579.09	645.00	691.30	740.91	711.90	660.00	652.73	630.68	660.00	641.19	...	...

Source: International Financial Statistics.

1) Aluminum and Coconut oil will be reported in US\$ per metric tonne.

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.6

Month	Buying Rate										
	2003			2004				2005			
	CN\$	US\$	£	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	118.19	191.00	284.11	139.37	196.58	327.17	232.49	150.66	198.94	352.82	246.15
Feb	120.53	191.98	290.35	139.13	197.26	338.00	236.07	151.18	199.38	353.86	247.33
Mar	121.93	192.71	288.92	140.29	197.74	339.18	232.69	152.19	199.56	360.28	247.48
Apr	123.04	192.53	288.01	138.89	197.13	333.85	231.87				
May	125.33	192.62	292.96	137.52	197.26	332.00	232.12				
Jun	130.28	192.77	297.67	138.94	197.82	339.05	235.28				
Jul	130.46	192.79	297.91	141.93	198.18	343.87	233.19				
Aug	128.73	192.68	294.55	142.33	198.10	338.41	232.35				
Sep	131.09	192.64	292.90	142.14	198.17	339.54	231.17				
Oct	133.88	194.52	301.71	146.19	198.75	342.21	234.52				
Nov	135.29	195.33	307.21	149.78	198.95	338.07	241.43				
Dec	137.73	196.04	312.93	152.03	198.81	354.65	243.93				

Month	Selling Rate										
	2003			2004				2005			
	CN\$	US\$	£	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	124.24	195.32	299.30	148.98	200.85	344.61	243.08	160.89	202.63	368.42	256.09
Feb	126.22	196.55	303.85	149.71	201.53	356.85	240.70	160.62	202.67	372.55	255.16
Mar	127.88	197.17	304.90	149.56	201.90	355.93	242.79	161.21	202.66	374.50	256.09
Apr	128.58	196.62	305.05	147.80	201.39	354.22	238.30				
May	133.24	196.70	307.29	147.25	201.51	351.49	237.73				
Jun	136.76	197.10	315.09	147.64	202.16	358.22	242.59				
Jul	137.67	197.00	313.44	148.44	202.03	360.04	240.39				
Aug	135.72	196.86	309.93	149.30	201.60	358.76	239.25				
Sep	137.39	197.43	309.27	150.57	201.52	355.33	241.60				
Oct	141.40	199.21	319.20	153.54	202.05	356.70	243.45				
Nov	144.08	200.25	320.18	157.27	202.13	359.96	246.24				
Dec	146.24	200.36	330.76	159.70	201.63	368.84	251.87				

Month	Mid Rate										
	2003			2004				2005			
	CN\$	US\$	£	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	121.22	193.16	291.71	144.17	198.71	335.89	237.79	155.78	200.78	360.62	251.12
Feb	123.38	194.27	297.10	144.42	199.39	347.42	238.38	155.90	201.03	363.20	251.24
Mar	124.90	194.94	296.91	144.93	199.82	347.55	237.74	156.70	201.11	367.39	251.78
Apr	125.81	194.58	296.53	143.35	199.26	344.03	235.09				
May	129.29	194.66	300.12	142.38	199.38	341.75	234.92				
Jun	133.52	194.94	306.38	143.29	199.99	348.63	238.93				
Jul	134.06	194.90	305.67	145.18	200.11	351.96	236.79				
Aug	132.22	194.77	302.24	145.82	199.85	348.59	235.80				
Sep	134.24	195.04	301.09	146.35	199.85	347.43	236.39				
Oct	137.64	196.86	310.46	149.86	200.40	349.46	238.98				
Nov	139.69	197.79	313.70	153.52	200.54	349.02	243.83				
Dec	141.98	198.20	321.84	155.87	200.22	361.74	247.90				

Note: Data collection for the Euro started in January 2004.

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

Table 10.1

Item	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003**	2004*
PRODUCT											
Sugar	13,246	14,608	14,557	14,560	12,427	16,906	13,852	12,029	15,402	18,448	20,074
Rice	5,651	9,682	9,848	9,301	9,438	9,950	7,345	9,057	8,565	8,621	8,790
Livestock	916	1,249	1,598	1,807	1,881	2,111	2,330	2,546	2,754	2,979	3,224
Other Agriculture	2,715	3,518	3,974	4,478	4,953	5,482	5,982	5,825	5,971	5,415	5,860
Fishing	3,924	4,536	4,832	5,532	5,813	6,282	7,240	7,780	7,768	8,389	8,812
Forestry	1,936	2,473	2,597	3,103	2,107	2,569	2,232	2,433	2,295	2,411	2,571
Mining & Quarrying	13,570	12,604	15,567	15,565	14,439	16,156	17,235	17,603	17,671	15,930	15,786
Manufacturing 1)	2,296	2,846	3,078	3,297	3,191	3,681	3,434	3,599	3,953	3,874	4,111
Distribution	2,750	3,205	3,534	3,855	4,194	4,268	4,755	4,927	5,024	4,996	5,407
Transport & Communication	3,300	3,742	4,486	5,183	6,204	7,138	8,401	9,599	10,432	11,502	12,630
Engineering & Construction	2,253	3,098	3,747	4,446	4,913	4,771	5,335	5,589	5,580	6,199	6,840
Rent of Dwelling	2,491	2,798	3,025	3,489	3,632	3,848	4,360	4,567	4,704	5,087	5,506
Financial Services	2,076	2,324	2,829	2,974	3,087	3,387	4,174	4,049	4,149	4,400	4,715
Other Services	906	1,057	1,193	1,315	1,406	1,570	1,851	1,979	2,043	2,201	2,372
Government	5,115	6,187	7,393	10,839	12,786	16,976	19,560	20,636	21,451	22,809	23,836
G.D.P. current at Factor Cost 2)	63,145	73,927	82,258	89,744	90,472	105,095	108,087	112,219	117,762	123,261	130,534
Indirect Taxes net of Subs.	12,267	14,344	16,780	16,934	17,531	18,570	21,926	21,185	20,685	20,803	25,824
G.D.P. at Market Prices	75,412	88,271	99,038	106,678	108,003	123,665	130,014	133,404	138,447	144,064	156,358
Net factor income paid abroad	11,471	12,203	7,319	10,460	8,455	12,216	8,022	9,612	10,485	8,325	6,320
G.N.P. at factor cost	51,674	61,724	74,939	79,284	82,017	92,879	100,066	102,607	107,277	114,936	124,214
G.N.P. at market prices	63,941	76,068	91,719	96,218	99,548	111,449	121,992	123,792	127,962	135,739	150,038
EXPENDITURE											
Domestic Expenditure at market prices	82,296	95,068	105,003	116,812	120,987	131,669	150,676	155,888	155,929	160,016	172,877
Public Investment 3)	9,467	12,159	15,976	19,110	16,527	16,160	19,684	18,170	20,291	19,393	19,587
Private Investment 4)	24,881	27,918	27,460	27,989	28,252	31,443	30,381	33,205	32,375	31,080	30,458
Public Consumption	11,817	14,093	17,343	21,747	23,151	29,947	35,798	30,505	32,976	37,928	37,732
Private Consumption	36,131	40,898	44,224	47,966	53,057	54,119	64,813	74,008	70,287	71,615	85,100

Source: Bureau of Statistics.

1) Includes Utilities.

2) Components may not add up due to rounding.

3) Includes Investment of Public Enterprises.

4) Includes Stock Changes.

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

Table 10.2

Item	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003**	2004*
GDP AT FACTOR COST	4,450	4,675	5,048	5,360	5,270	5,426	5,352	5,474	5,536	5,500	5,587
AGRICULTURE, FORESTRY AND FISHING	1,302	1,412	1,493	1,577	1,475	1,670	1,519	1,571	1,625	1,588	1,633
Sugarcane	598	595	631	648	600	754	642	668	748	664	714
Rice Paddy	103	140	150	153	153	161	130	143	129	161	148
Other crops	215	233	242	255	272	275	278	281	285	130	133
Livestock	69	84	105	111	109	111	116	119	125	291	297
Fishing	120	132	135	146	142	143	164	165	159	159	157
Forestry	197	228	230	264	200	226	189	195	180	183	184
MINING AND QUARRYING	535	474	546	628	645	591	626	652	607	554	518
Bauxite	217	236	221	255	262	240	254	267	249	222	207
Other	318	238	325	373	383	351	372	385	358	332	311
MANUFACTURING	533	583	640	629	575	654	563	577	640	637	653
Sugar	190	188	233	206	190	240	204	212	276	271	292
Rice	41	54	56	57	56	64	50	56	48	57	52
Other 1)	302	341	351	367	328	350	309	309	316	309	309
CONSTRUCTION	318	349	398	450	471	424	452	461	443	468	487
SERVICES	1,762	1,858	1,971	2,075	2,103	2,087	2,193	2,213	2,222	2,253	2,296
Distribution	358	376	395	417	439	404	425	427	423	412	420
Transport and Communications	342	375	416	453	439	448	480	506	529	555	575
Rental of dwellings	72	77	82	88	93	87	92	94	94	97	98
Financial services	231	249	273	285	294	300	309	293	290	293	296
Government	609	621	633	651	650	657	689	689	682	686	694
Other 2)	150	160	172	181	188	191	198	204	204	210	213

Sources: Bureau of Statistics and Bank of Guyana.

1) Components may not add to the total due to rounding

2) Includes electricity, gas and water.

PRODUCTION OF MAJOR COMMODITIES

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Forestry Timber (Cubic Metres)	Bauxite					Other 1)	Raw Gold (Ounces 2)
				Calcined		Dried				
				R.A.S.C. (Tonnes)	A.A.C. (Tonnes)	C.G.B. (Tonnes)	M.A.Z. (Tonnes)	A.C.G.B. (Tonnes)		
1994	256,670	233,435	469,557	173,180	2,469	128,714	1,672,172	14,597	-	375,618
1995	254,487	316,500	538,437	194,187	14,797	100,793	1,698,543	19,760	-	289,514
1996	280,066	334,515	470,457	156,687	286	132,257	2,165,876	20,353	-	386,025
1997	276,349	340,699	564,671	177,668	-	92,437	2,200,790	-	-	467,822
1998	255,565	339,736	428,020	147,187	-	129,584	1,964,577	-	26,020	469,552
1999	321,438	365,469	498,400	107,776	-	86,405	2,128,876	-	36,215	414,905
2000	273,703	291,841	418,948	105,716	-	102,247	2,443,404	-	38,084	434,891
2001	284,477	322,310	438,396	91,428	-	220,364	1,681,621	-	17,888	455,920
2002	331,067	288,375	194,541 a)	62,117	-	128,374	1,448,775	-	-	453,479
2003	302,378	355,019	131,303 a)	87,203	3,265	165,240	1,459,793	-	204	391,323
1999										
1st Qtr.	60,930	65,247	103,724	27,720	-	11,418	544,016	-	4,029	108,561
2nd Qtr.	64,296	128,361	119,913	25,726	-	12,549	475,101	-	8,865	94,955
3rd Qtr.	92,471	41,913	136,554	23,788	-	34,173	436,971	-	16,624	101,459
4th Qtr.	103,741	129,948	138,209	30,542	-	28,265	672,788	-	6,697	109,930
2000										
1st Qtr.	77,890	63,021	106,821	24,838	-	10,799	654,111	-	6,901	98,136
2nd Qtr.	28,357	123,984	87,230	27,684	-	23,543	653,268	-	15,583	113,244
3rd Qtr.	90,915	63,977	115,964	29,846	-	38,652	597,430	-	15,600	107,197
4th Qtr.	76,541	40,859	108,933	23,348	-	29,253	538,595	-	-	116,314
2001										
1st Qtr.	74,485	107,100	138,983	26,002	-	53,380	372,540	-	5,906	107,865
2nd Qtr.	23,739	64,668	111,777	17,585	-	44,730	399,437	-	5,674	110,624
3rd Qtr.	76,218	41,722	97,779	19,588	-	60,123	507,085	-	5,717	115,185
4th Qtr.	110,035	108,820	89,857	28,253	-	62,131	402,559	-	591	122,246
2002										
1st Qtr.	84,661	48,465	142,790	8,913	-	10,516	375,797	-	-	117,406
2nd Qtr.	44,038	113,286	51,751	15,158	-	50,716	284,250	-	-	104,105
3rd Qtr.	96,859	85,364	...	22,234	-	42,699	405,203	-	-	122,569
4th Qtr.	105,509	41,260	...	15,812	-	24,443	383,525	-	-	109,400
2003										
1st Qtr.	92,610	112,774	104,362	15,433	-	31,911	374,126	-	-	96,478
2nd Qtr.	35,351	66,795	26,941	16,118	3,265	61,110	384,942	-	-	81,397
3rd Qtr.	74,066	64,543	...	30,814	-	63,657	375,306	-	-	91,875
4th Qtr.	100,351	110,907	...	24,838	-	8,562	325,419	-	204	121,573
2004										
1st Qtr.	89,487	55,208	...	30,590	-	35,827	317,044	-	-	102,662
2nd Qtr.	38,125	121,103	...	36,051	-	9,079	293,126	-	-	96,528
3rd Qtr.	103,635	75,839	...	31,087	-	25,782	315,277	-	-	91,776
4th Qtr.	94,070	73,443	...	33,797	-	40,282	335,474	-	-	77,540

Sources: Bureau of Statistics & State Planning Secretariat.

1) Includes Road Grade Bauxite and Tailings.

2) Gold production includes Omai Production from 1993 January.

a) Total does not indicate whole year figure.

b) Figures does not represent total for the 4th quarter.

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

R.B.S.C: Refractory "B" Grade Super Calcined Bauxite; C.G.B: Chemical Grade Bauxite;

M.A.Z: Metal Grade Bauxite; A.C.G.B: Aluminous Cement Grade Bauxite.

PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Animal Husbandry			Dairy		Forestry Product	Fishing		
	Beef (Kilos)	Pork (Kilos)	Poultry (^{'000} Kilos)	Eggs (^{'000})	Milk 1) (Litres)	Timber (Cubic Metres)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
1994	6,236	18,012	847,248	469,557	29,992	2,168	6,013
1995	7,230	30,394	797,627	538,437	38,048	1,874	9,344
1996	10,728	38,491	366,816	470,454	33,835	1,601	19,170
1997	11,975	30,345	365,335	564,671	35,655	1,854	21,111
1998	11,278	24,049	142,487	428,020	39,190	1,935	12,808
1999	12,433	25,728	-	498,400	41,251	1,595	12,790
2000	11,769	30,119	-	418,949	48,216	1,741	14,191
2001	12,489	25,693	-	438,395	25,245	1,889	27,968
2002	16,732	17,369	-	194,541 c)	25,187	1,522	20,538
2003	23,681	9,272	-	131,303 c)	33,723	1,161	21,423
2001							
1st Qtr.	1,885	4,319	-	138,983	5,283	599	6,225
2nd Qtr.	3,600	6,110	-	111,777	7,858	534	7,620
3rd Qtr.	3,418	8,613	-	97,779	7,194	372	7,090
4th Qtr.	3,586	6,650	-	89,857	4,910	384	7,033
2002							
1st Qtr.	3,822	4,639	-	142,790	4,766	455	6,246
2nd Qtr.	3,774	5,051	-	51,751 d)	7,113	540	6,901
3rd Qtr.	3,494	4,718	-	-	6,513	275	2,466
4th Qtr.	5,643	2,961	-	-	6,795	252	4,926
2003							
Jan	852	243	-	28,664	1,905	108	2,837
Feb	1,349	688	-	34,790	1,857	124	2,586
Mar	1,386	565	-	40,908	2,817	131	3,316
Apr	1,556	541	-	26,941	3,076	112	2,267
May	1,762	494	-	...	1,893	128	2,432
Jun	1,969	537	-	...	2,760	136	1,575
Jul	1,330	301	-	...	3,343	132	1,718
Aug	1,628	1,133	-	...	2,420	120	1,418
Sep	1,263	890	-	...	4,189	1	276
Oct	2,045	784	-	...	1,875	34	511
Nov	3,477	1,469	-	...	5,812	10	883
Dec	5,066	1,628	-	...	1,776	125	1,605
2004							
Jan	1,205	420	-	...	1,502	112	1,934
Feb	2,194	1,121	-	...	3,552	92	1,040
Mar	2,081	8,201	-	...	2,259	164	1,848
Apr	2,672	771	-	...	2,813	190	2,110
May	2,257	986	-	...	4,118	158	1,666
Jun	1,356	858	-	...	2,847	132	1,711
Jul	1,330	691	-	...	1,968	126	1,991
Aug	1,339	818	-	...	2,464	101	555
Sep	1,847	2,537	-	...	2,907	6	203
Oct	2,429	1,675	-	...	1,237	2	427
Nov	1,984	1,223	-	...	2,195	1	200
Dec	3,654	2,168	-	...	8,830	2	29

Source: Bureau of Statistics

1) Represent processed milk.

a) Represent total as at third quarter.

b) Represent total as at October.

c) Total does not represent whole year figure.

d) Figure does not represent total for second quarter.

PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c1)

Period	Agro-Based		Beverages					Textiles (Metres)	Garments (Dozens)	Footwear (Pairs)
	Sugar (Tonnes)	Rice (Tonnes)	Alcoholic Rum (Litres)	Beer and Stout (Litres)	Shandy (Litres)	Non-Alcoholic				
						Soft Drinks ('000 Cases)	Malta (Litres)			
1994	256,670	233,435	25,790	9,662	0	3,449	1,389	629	376,040	95,744
1995	254,487	316,500	22,593	9,661	0	3,986	1,150	323	356,586	55,339
1996	280,066	334,515	23,946	11,210	0	4,260	1,549	388	265,857	92,614
1997	276,349	340,699	23,334	12,887	0	4,237	1,408	232	294,474	44,012
1998	255,565	339,736	21,411	13,106	0	4,207	1,578	24	286,386	33,146
1999	321,438	365,469	13,785	12,923	500	3,973	1,625	0	245,707	17,750
2000	273,703	291,841	9,206	11,826	577	3,625	1,523	0	186,087	15,627
2001	284,477	322,310	13,240	10,629	449	3,609	1,404	0	289,758	28,069
2002	331,068	288,375	14,586	10,855	586	4,218	1,567	447	407,681	53,632
2003	302,378	355,019	11,954	8,427	373	4,198	1,095	213	279,630	37,518
2001										
1st Qtr.	74,485	107,100	3,759	2,217	93	808	358	0	103,115	14,459
2nd Qtr.	23,739	64,668	3,108	2,568	119	855	290	0	59,394	510
3rd Qtr.	76,218	41,722	2,766	2,446	118	821	296	0	38,270	13,100
4th Qtr.	110,035	108,820	3,608	3,398	119	1,125	461	0	88,979	0
2002										
1st Qtr.	84,661	48,465	3,860	2,651	195	973	360	236	104,634	17,140
2nd Qtr.	44,038	113,286	3,604	2,584	94	990	365	0	92,876	16,579
3rd Qtr.	96,860	85,364	3,588	2,579	96	1,055	367	69	129,277	2,295
4th Qtr.	105,509	41,260	3,535	3,042	201	1,200	475	142	80,894	17,618
2003										
Jan	0	0	1,172	867	95	273	73	35	19,905	2,500
Feb	36,065	0	990	484	0	238	160	62	36,582	2,717
Mar	56,545	112,774	1,027	756	24	334	0	7	37,480	1,051
Apr	33,571	33,257	832	627	0	353	122	3	42,284	512
May	1,780	33,210	1,155	712	73	373	120	43	24,589	231
Jun	0	328	507	441	0	303	73	64	43,570	12,739
Jul	0	148	828	919	46	328	73	0	26,156	0
Aug	23,895	0	915	665	26	351	75	0	27,048	242
Sep	50,171	64,395	874	495	23	356	75	0	12,063	384
Oct	44,845	105,158	1,281	727	0	456	76	0	690	424
Nov	42,329	5,427	1,273	704	0	395	149	0	6,192	1,159
Dec	13,177	322	1,100	1,029	86	439	100	0	3,072	15,559
2004										
Jan	1,904	0	1,294	614	25	320	171	...	13,952	1,049
Feb	36,550	5,145	620	469	35	301	0	...	11,291	0
Mar	51,033	50,063	120	635	24	361	73	...	10,818	508
Apr	30,009	106,513	530	678	35	369	143	...	20,864	0
May	8,116	13,521	545	623	14	344	73	...	16,270	14,467
Jun	0	1,069	1,210	632	25	345	73	...	5,004	45
Jul	10,763	0	1,331	635	24	330	74	...	...	24
Aug	41,381	7,233	1,111	813	24	334	48	...	...	45
Sep	51,491	68,606	1,188	684	24	430	72	...	...	80
Oct	41,395	65,193	1,482	727	...	390	99	...	...	8
Nov	34,109	7,765	1,237	793	...	433	122	...	...	3,100
Dec	18,566	485	1,046	1,121	...	461	47	...	...	12,384

Source: Bureau of Statistics.

Measurements of LITRES and METRES are in thousands.

a) Represent total output for 1997.

b) Represents total output for the respective quarters.

PRODUCTION INDICATORS: MANUFACTURING(Cont'd)

Table 10.3(c2)

Period	Foodstuff					Cigarettes Million (Sticks)	Matches Gross (Cartons)
	Margarine (Kilos)	Butter (Kilos)	Edible Oil (*000 Litres)	Biscuits (*000 Kilos)	Flour (Tonnes)		
1994	1,342,620	-	1,908	1,826	35,575	314	33,020
1995	1,262,420	-	2,388	1,936	38,001	318	30,339
1996	1,608,191	-	1,662	1,767	36,612	400	-
1997	1,803,740	-	1,176	1,398	34,989	221	-
1998	1,770,644	-	3,403	1,467	32,791	-	-
1999	1,969,001	-	1,994	1,547	35,290	-	-
2000	1,888,708	-	1,195	1,456	35,880	-	-
2001	2,178,088	-	1,354	1,462	36,620	-	-
2002	710,245 b)	-	2,225	1,256	36,570	-	-
2003	1,919,647 b)	6,745	3,142	1,191	34,657	-	-
2001							
1st Qtr.	525,046	-	311	447	9,256	-	-
2nd Qtr.	522,279	-	346	439	8,953	-	-
3rd Qtr.	522,162	-	312	239	9,130	-	-
4th Qtr.	608,601	-	385	337	9,282	-	-
2002							
1st Qtr.	461,946	-	363	339	8,608	-	-
2nd Qtr.	...	-	416	390	8,835	-	-
3rd Qtr.	...	-	967	300	9,077	-	-
4th Qtr.	248,299 c)	-	478	228	10,050	-	-
2003							
Jan	209,584	-	259	111	2,115	-	-
Feb	131,478	-	246	77	2,384	-	-
Mar	148,076	1,602	301	104	3,288	-	-
Apr	239,952	665	315	81	2,831	-	-
May	151,104	-	332	98	2,581	-	-
Jun	148,075	1,602	315	111	3,381	-	-
Jul	203,140	-	323	83	2,634	-	-
Aug	103,319	-	299	82	2,690	-	-
Sep	222,327	1,580	367	123	3,281	-	-
Oct	169,080	-	215	136	3,488	-	-
Nov	193,512	1,296	121	120	2,649	-	-
Dec	...	-	50	66	3,336	-	-
2004							
Jan	101,636	-	153	148	2,627	-	-
Feb	157,324	-	-	82	2,665	-	-
Mar	186,729	464	130	107	3,511	-	-
Apr	216,567	-	61	104	2,764	-	-
May	135,186	1,220	-	57	2,947	-	-
Jun	121,898	1,458	-	117	3,272	-	-
Jul	98,667	-	97	88	2,854	-	-
Aug	196,806	-	618	71	2,767	-	-
Sep	220,687	594	35	61	3,411	-	-
Oct	177,664	-	46	114	2,849	-	-
Nov	213,688	5,146	64	296	2,884	-	-
Dec	233,989	-	44	117	3,619	-	-

Source: Bureau of Statistics.

a) Represent total as at third quarter.

b) Total does not represent whole year figure.

c) Figure does not represent total for quarter.

PRODUCTION INDICATORS: MANUFACTURING (Cont'd).

Table 10.3(c3)

Period	Pharmaceuticals			Detergents		Stock Feed (Tonnes)	Consumer Durables		Paints (Litres)
	Liquid (Litres)	Tablets ('000)	Ointment (Kilos)	Soap (Kilos)	Soap Powder (Kilos)		Stoves (Units)	Refrigerators (Units) b)	
1993	148,917	11,707	1,745	424,809	175,467	10,168	1,571	6,744	1,064,909
1994	227,935	12,164	3,508	216,483	204,260	14,610	584	2,958	1,063,902
1995	198,433	16,759	2,065	229,588	591,256	13,837	2,763	3,274	1,135,889
1996	221,703	20,287	2,919	507,773	578,144	21,849	2,499	2,899	1,175,043
1997	175,797	5,976	5,655	238,358	275,494	22,524	2,611	2,918	1,180,666
1998	261,492	5,926	4,252	180,731	216,207	21,847	890	519	1,208,595
1999	199,260	7,623	5,886	292,682	228,752	26,567	677	114	1,846,054
2000	350,507	8,351	4,740	114,936	149,563	25,879	83	3	1,855,988
2001	232,041	6,984	4,931	109,480	196,999	31,939	-	-	1,819,020
2002	313,087	9,042	10,086	115,120	178,196	38,388	-	-	1,932,075
2003	209,374	9,680	7,493	344,219	277,376 c)	37,578	-	-	1,914,365
2001									
1st Qtr.	52,454	824	840	36,818	37,914	6,036	-	-	443,110
2nd Qtr.	50,951	1,809	2,085	23,758	55,334	9,199	-	-	339,045
3rd Qtr.	76,167	2,923	1,679	26,460	67,573	5,928	-	-	439,291
4th Qtr.	52,470	1,428	327	22,444	36,178	10,776	-	-	597,574
2002									
1st Qtr.	83,634	4,201	4,022	35,935	37,745	8,873	-	-	432,810
2nd Qtr.	100,045	548	1,330	21,276	41,516	9,823	-	-	401,155
3rd Qtr.	69,494	2,019	4,087	29,482	44,808	8,659	-	-	487,685
4th Qtr.	59,914	2,274	647	28,427	54,127	11,034	-	-	610,425
2003									
Jan	27,427	646	892	28,287	55,359	2,586	-	-	147,013
Feb	16,417	489	590	18,900	59,990	2,747	-	-	117,640
Mar	29,775	370	1,007	31,503	18,615	3,759	-	-	142,522
Apr	9,015	815	495	17,993	10,997	3,651	-	-	127,642
May	20,710	1,739	142	32,216	21,296	3,139	-	-	141,186
Jun	13,331	2,377	689	31,503	18,615	2,948	-	-	132,007
Jul	27,179	1,176	414	36,193	14,756	2,737	-	-	107,779
Aug	15,161	1,015	648	23,513	6,703	2,809	-	-	159,094
Sep	24,922	543	1,261	27,796	18,281	3,144	-	-	172,377
Oct	0	0	0	52,416	37,899	3,660	-	-	186,288
Nov	20,544	273	1,075	43,899	14,865	2,167	-	-	267,387
Dec	4,893	237	280	-	...	4,232	-	-	213,431
2004									
Jan	32,288	275	271	17,615	31,264	3,888	-	-	146,825
Feb	25,147	1	385	-	22,043	3,275	-	-	120,606
Mar	27,856	2,103	335	-	49,480	3,590	-	-	130,814
Apr	31,271	1,191	460	40,694	16,172	3,249	-	-	144,742
May	13,538	1,527	1,182	12,726	21,051	2,701	-	-	129,903
Jun	24,675	1,004	249	61,855	37,261	2,575	-	-	97,404
Jul	10,425	2,924	194	70,097	37,674	2,937	-	-	181,354
Aug	33,151	2,198	289	35,323	34,756	3,555	-	-	208,750
Sep	13,587	2,126	608	61,711	49,070	3,465	-	-	192,721
Oct	1,080	0	130	45,477	49,388	4,131	-	-	193,382
Nov	27,643	2,586	1,168	61,463	49,990	3,682	-	-	63,103
Dec	22,133	1,676	750	8,734	7,160	2,066	-	-	40,933

Source: Bureau of Statistics.

a) Represent total as at third quarter.

b) Guyana Refrigerators Limited (GRL) closed in March 2000.

c) Total does not indicate whole year figure.

PRODUCTION INDICATORS: MINING

Table 10.3(d)

Period	Bauxite						Total (Tonnes)	Raw Gold (Ozs)		
	Calcined			Dried				Gold Board	Omai	Total
	R.A.S.C. (Tonnes)	A.A.C. (Tonnes)	C.G.B. (Tonnes)	M.A.Z. (Tonnes)	A.C.G.B. (Tonnes)	Other 1) (Tonnes)				
1993	267,309	4,980	195,276	1,616,244 a)	10,090	-	2,093,899	87,096	222,676	309,772
1994	173,180	2,469	128,714	1,672,172	14,597	-	1,991,132	99,154	276,464	375,618
1995	194,187	14,797	100,793	1,698,543	19,760	-	2,028,080	92,434	197,080	289,514
1996	156,687	286	132,257	2,165,776	20,353	-	2,475,359	141,910	244,115	386,025
1997	177,668	-	92,437	2,200,790	-	-	2,470,895	98,047	369,775	467,822
1998	147,187	-	129,584	1,964,577	-	26,020	2,267,368	112,662	356,890	469,552
1999	107,776	-	86,405	2,128,876	-	36,215	2,359,272	110,673	304,232	414,905
2000	105,716	-	102,247	2,443,404	-	38,084	2,689,451	105,288	329,603	434,892
2001	91,428	-	220,364	1,681,621	-	17,888	2,011,301	101,852	354,068	455,920
2002	62,117	-	128,374	1,448,775	-	-	1,639,266	117,239	336,240	453,479
2003	87,203	3,265	165,240	1,459,793	-	204	1,715,705	105,747	285,576	391,323
2001										
1st Qtr.	26,002	-	53,380	372,540	-	5,906	457,828	19,795	88,070	107,865
2nd Qtr.	17,585	-	44,730	399,437	-	5,674	467,426	24,512	86,112	110,624
3rd Qtr.	19,588	-	60,123	507,085	-	5,717	592,513	25,528	89,657	115,185
4th Qtr.	28,253	-	62,131	402,559	-	591	493,534	32,017	90,229	122,246
2002										
1st Qtr.	8,913	-	10,516	375,797	-	-	395,226	30,648	86,758	117,406
2nd Qtr.	15,158	-	50,716	284,250	-	-	350,124	27,656	76,448	104,104
3rd Qtr.	22,234	-	42,699	405,203	-	-	470,136	29,156	93,413	122,569
4th Qtr.	15,812	-	24,443	383,525	-	-	423,780	29,779	79,621	109,400
2003										
Jan	5,517	-	30,005	145,509	-	-	181,031	6,188	22,091	28,279
Feb	3,457	-	-	89,329	-	-	92,786	6,749	25,693	32,442
Mar	6,459	-	1,906	139,288	-	-	147,653	6,835	28,922	35,757
Apr	5,224	3,265	34,603	108,379	-	-	151,471	6,926	20,487	27,413
May	7,433	-	24,770	117,276	-	-	149,479	7,136	19,272	26,408
Jun	3,461	-	1,737	159,287	-	-	164,485	6,527	21,049	27,576
Jul	12,737	-	5,166	105,985	-	-	123,888	9,556	19,939	29,495
Aug	10,398	-	45,526	123,465	-	-	179,389	8,582	21,104	29,686
Sep	7,679	-	12,965	145,856	-	-	166,500	10,058	22,636	32,694
Oct	8,038	-	4,091	116,364	-	-	128,493	11,160	27,597	38,757
Nov	7,535	-	-	146,364	-	-	153,899	11,583	28,800	40,383
Dec	9,265	-	4,471	62,691	-	204	76,631	14,447	27,986	42,433
2004										
Jan	8,669	-	7,991	108,332	-	-	124,992	5,779	25,524	31,303
Feb	10,928	-	1,762	103,762	-	-	116,452	9,246	23,982	33,228
Mar	10,993	-	26,074	104,950	-	-	142,017	11,750	26,381	38,131
Apr	13,708	-	8,047	101,849	-	-	123,604	8,120	20,668	28,788
May	11,561	-	-	102,857	-	-	114,418	8,446	23,354	31,800
Jun	10,782	-	1,032	88,420	-	-	100,234	10,622	25,318	35,940
Jul	12,174	-	6,996	105,086	-	-	124,256	8,612	22,237	30,849
Aug	13,163	-	11,585	95,938	-	-	120,686	9,543	20,735	30,278
Sep	5,750	-	7,201	114,253	-	-	127,204	9,633	21,016	30,649
Oct	13,297	-	4,746	111,995	-	-	130,038	9,738	12,444	22,182
Nov	10,635	-	33,541	102,983	-	-	147,159	12,271	13,800	26,071
Dec	9,865	-	1,995	120,496	-	-	132,356	12,176	17,111	29,287

Sources: Bureau of Statistics & State Planning Secretariat.

1) Includes Road Grade Bauxite and Tailings.

a) 1993 includes production of non-resident firm.

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

M.A.Z: Metal Grade Bauxite; A.C.G.B: Aluminous Cement Grade Bauxite; C.G.B: Chemical Grade Bauxite.

GUYANA: URBAN CONSUMER PRICE INDEX
(1970 = 100)

Table 11.1

Period Average	All Items Index	Sub-Group Indices			
		Food 1)	Clothing	Housing 2)	Miscellaneous
1970	100.0	100.0	100.0	100.0	100.0
1971	101.0	101.2	104.8	100.4	100.0
1972	106.0	110.1	107.2	100.5	105.1
1973	114.0	123.3	119.9	100.8	111.3
1974	133.9	155.9	138.8	107.3	125.1
1975	144.5	168.9	153.4	113.2	135.2
1976	157.5	192.2	162.5	133.4	147.6
1977	170.5	208.7	185.9	115.3	164.5
1978	196.5	244.7	240.7	116.6	195.4
1979	231.4	291.0	313.2	125.3	228.6
1980	264.0	326.2	365.6	140.7	273.5
1981	322.7	416.3	497.5	151.2	308.5
1982	390.2	527.7	570.5	158.5	346.0
1983	448.5	650.8	619.0	168.3	354.1
1984	561.5	867.4	678.8	178.0	402.1
1985	645.9	1,043.2	740.0	192.8	430.9
1986	696.7	1,134.0	792.3	200.6	462.3
1987	896.9	1,424.5	1,200.0	230.3	574.9
1988	1,255.1	2,167.2	1,679.9	242.8	738.7
1989	2,415.6	...	...	...	...
1990	5,055.4	...	...	...	...
1991	9,587.0	...	...	...	...
1992	12,105.0	...	...	...	...
1993	13,238.3	...	...	...	...
1991					
Jan.	6,859.1	...	...	...	...
Feb.	7,233.9	...	...	...	...
Mar.	8,237.0	...	...	...	...
Apr.	9,042.4	...	...	...	...
May	9,604.7	...	...	...	...
Jun.	9,822.6	...	...	...	...
Jul.	10,238.0	...	...	...	...
Aug.	10,491.2	...	...	...	...
Sep.	10,658.4	...	...	...	...
Oct.	10,795.2	...	...	...	...
Nov.	10,845.8	...	...	...	...
Dec.	11,215.7	...	...	...	...
1992					
Jan.	11,220.2	...	...	...	...
Feb.	11,519.1	...	...	...	...
Mar.	11,681.2	...	...	...	...
Apr.	11,899.0	...	...	...	...
May	11,985.1	...	...	...	...
Jun.	12,020.6	...	...	...	...
Jul.	12,192.8	...	...	...	...
Aug.	12,167.5	...	...	...	...
Sep.	12,466.3	...	...	...	...
Oct.	12,562.3	...	...	...	...
Nov.	12,739.9	...	...	...	...
Dec.	12,805.7	...	...	...	...
1993					
Jan.	12,816.1	...	...	...	...
Feb.	12,795.8	...	...	...	...
Mar.	12,740.1	...	...	...	...
Apr.	12,963.0	...	...	...	...
May	13,079.5	...	...	...	...
Jun.	13,074.4	...	...	...	...
Jul.	13,353.1	...	...	...	...
Aug.	13,398.6	...	...	...	...
Sep.	13,631.8	...	...	...	...
Oct.	13,515.3	...	...	...	...
Nov.	13,697.7	...	...	...	...
Dec.	13,793.9	...	...	...	...

Source: Bureau of Statistics.

1) Includes Beverages & Tobacco.

2) Includes Rent, Fuel & Light.

Figures for 1989 to 1993 were estimated.

GEORGETOWN: URBAN CONSUMER PRICE INDEX
(1994 = 100)

Table 11.2

Period Average	All Items Index	Sub-Group Indices			
		Food 1)	Clothing	Housing 2)	Miscellaneous
1994	115.0	120.1	100.3	113.9	113.5
1995	124.3	130.7	88.7	131.3	116.7
1996	129.9	137.6	89.0	137.0	121.0
1997	153.3	142.9	80.6	144.5	124.3
1998	141.7	146.9	76.1	144.0	133.4
1999	154.0	157.0	73.8	158.7	138.1
2000	163.0	163.7	72.7	179.4	155.7
2001	165.5	167.8	73.2	182.2	155.4
2002					
Mar.	167.8	162.7	72.9	188.4	155.6
Jun.	172.2	170.6	73.3	190.3	154.7
Sep.	173.6	170.2	74.7	196.1	155.5
Dec.	175.5	170.9	74.6	199.6	156.0
2003					
Mar	178.5	173.4	75.2	203.1	157.9
Jun	182.1	173.8	75.2	212.9	158.5
Sep	184.3	176.9	75.2	213.0	158.2
Dec	184.3	175.8	75.2	213.3	158.7
2004					
Jan	185.7	177.8	75.2	213.4	158.5
Feb	186.0	178.4	75.2	213.6	158.7
Mar	186.5	177.8	75.2	216.0	158.9
Apr	186.7	177.1	75.2	217.0	158.9
May	189.3	181.1	75.2	218.8	159.7
Jun	190.9	183.8	75.2	220.0	160.6
Jul	191.3	184.2	75.2	220.1	160.7
Aug	192.8	186.8	75.2	221.0	161.2
Sep	193.1	187.3	75.2	221.0	161.1
Oct	194.2	186.2	75.2	226.6	161.2
Nov	194.1	185.0	75.2	228.2	161.4
Dec	194.4	185.7	75.2	228.5	161.6
2005					
Jan	199.9	197.4	75.2	228.4	162.2
Feb	197.4	191.3	75.2	229.1	162.5
Mar	197.9	191.8	75.2	229.2	162.9

Source: Bureau of Statistics.

1) Includes Beverages & Tobacco.

2) Includes Rent, Fuel & Light.

CARICOM COUNTRIES: CONSUMER PRICE INDICES

Table 11.3

Period Average	Guyana (Urban) 1 (1995 = 100)	Jamaica (1995 = 100)	Trinidad (1995 = 100)	Barbados (1995 = 100)
1993	81.7	71.5	91.7	99.7
1994	94.8	92.7	96.4	101.4
1995	102.0	112.9	...	104.0
1996	108.8	131.2	105.3	103.7
1997	113.3	144.0	109.0	107.8
1998	118.2	155.5	...	109.4
1999	128.4	166.1	119.6	112.6
2000	135.9	176.2	126.3	116.9
2001	138.0	191.6	...	115.4
2002				
Mar.	139.9	192.7	...	...
Jun.	143.6	195.9	...	...
Sep.	144.8	200.5	134.9	...
Dec.	146.3	205.5	136.0	117.3
2003				
Mar	148.8	204.6	136.4	118.0
Jun	151.8	216.9	138.4	118.9
Sep	153.7	226.8	138.9	118.6
Dec	153.7	234.4	...	117.6
2004				
Jan	154.8	237.2	...	...
Feb	155.1	237.7	...	...
Mar	155.5	...	...	...
Apr	155.7	...	...	...
May	157.8	...	...	...
Jun	159.2	...	...	...
Jul	159.5	...	...	...
Aug	160.8	...	...	...
Sep	161.0	...	...	...
Oct	161.9	...	...	...
Nov	161.9	...	...	...
Dec	162.1	...	...	...
2005				
Jan	166.7	...	...	...
Feb	164.6	...	...	...
Mar	165.0	...	...	...

Sources : IMF International Financial Statistics;

1) Bureau of Statistics and Bank of Guyana.

Base year was shifted from 1990 to 1995.

I. GENERAL NOTES

Symbols Used

- ... Indicates that data are not available;
- Indicates that the figure is zero or less than half the final digit shown or that the item does not exist;
- Used between two period (eg 1989/90 or July-September) to indicate the years or months covered including the beginning and the ending year or month as the case may be;
- / Used between years (eg 1989/90) to indicate a crop year or fiscal year.
- † Means incomplete data due probably to under-reporting or partial response by respondents.
- * Means preliminary figures.
- ** Means revised figures.

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

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

Acknowledgement

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

II. NOTES TO THE TABLES

TABLE 1.1: Bank of Guyana: Assets

Foreign Assets

Balances with Foreign Banks: Deposits of the Central Bank with Foreign Banks. The data also include holdings of foreign notes and gold.

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

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

Money Market Securities: Holdings of short-and long-term debt instruments of foreign governments and the International Bank for Reconstruction and Development (I.B.R.D.) recorded at cost.

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

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

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

TABLE 1.2: Bank of Guyana: Liabilities

Currency Issue: Notes and coins issued by the Bank.

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

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

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

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

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

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

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

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

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

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

Other Liabilities: Include provision for accrued expenses, items in transit; revaluation accounts; and miscellaneous items.

TABLE 1.3: Bank of Guyana: Currency Notes Issue

Total issue of less withdrawal of mutilated or spoiled legal tender notes. In December 1996, the Bank of Guyana introduced a G\$1,000 as part of its currency reform process. This was followed by the removal from the legal tender of the G\$10, G\$5, and G\$1 notes with effect from January 1997 and their conversion to coins the new legal tender until June 30, 1997.

TABLE 1.4: Bank of Guyana: Coins Issue

Total issue of less withdrawals of defaced legal tender coins. The Bank of Guyana as part of its currency reform programme introduced with effect from January 1, 1997, G\$10, G\$5, G\$1 coins as legal tender and removed from the specie the use of cents.

TABLE 2.1(a): Commercial Banks: Assets

Balances due from Banks abroad: Deposits of commercial banks with non-resident foreign banks included head offices and branches.

Loans to Non-Residents: Commercial Bank lending to non-resident customers. Due to re-classification at a commercial bank, figures for Private Sector and Non-Resident loans have been revised from December 2000 to May 2002. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for loans to Non – Residents, Private sector and public financial enterprises include accrued interest with effect from December 2002.

Other Foreign Assets: Include foreign currency holdings and all other claims on non-residents by commercial banks. Due to reclassification at a commercial bank figures for Public Sector Other and Foreign Sector Other were revised from September 2002 to February 2003.

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

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

Public Enterprises: Loans and advances extended by Commercial Banks to public financial business enterprises. Public non-financial enterprises are defined as enterprises in which Government owns above 50 per cent of the share capital. See note above under loans to non-residents.

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

Non-Bank Financial Institutions: Loans issued to public and private non-bank financial institutions by commercial Banks'. See note above under loans to non-residents

Private Sector: Lending through loans and advances to private non-financial business enterprises and individual customers. See note above under loans to non-residents.

The decline in Private Sector Loans and advances resulted partly from a reclassification of some loans at one commercial bank. See note above under loans to non-residents.

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

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

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

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

Other Assets: Include balances due from other Commercial Banks, Real estate mortgage loans, fixed assets such as land and building, furniture, equipment and other miscellaneous assets.

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

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

Non-Resident Deposits: Total deposits made by non-resident customers with commercial banks. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for deposits to non-residents, Private sector and public financial enterprises include accrued interest with effect from December 2002.

Other: Include all other foreign claims on Commercial Banks.

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

Public Enterprise Deposits: Total demand, time and savings deposits made by public non-financial enterprises with the Commercial Banks. Due to the sale of Aroaima Bauxite Company to the government and a reclassification of its accounts from the private to public sector, figures from January 2002 to April 2002 have been revised. See note above under deposits to non-residents.

Other Public Deposits: Include total deposits of Local Government and National Insurance Scheme. See note above under deposits to non-residents.

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

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

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

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

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

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

- TABLE 2.2: Commercial Banks: Total Deposits**
Total demand, savings and time deposits of residents and non-residents excluding inter-bank deposits are presented. Foreign currencies denominated deposits are also included here. See note under Public Enterprises Deposits for Tables 2.1 (b) above. See note under Non – Resident Deposits for Table 2.1(b) above.
- TABLE 2.3: Commercial Banks: Demand Deposits**
Current account deposits of residents and non-residents; inter-bank deposits are excluded. See note under Public Enterprises Deposits for Tables 2.1 (b) above.
- TABLE 2.4: Commercial Banks: Time Deposits**
Fixed deposits of residents and non-residents with a minimum withdrawal notice of three months; exclude inter-bank deposits. See note under non-resident deposits for Table 2.1(b) above.
- TABLE 2.5: Commercial Banks: Savings Deposits**
Deposits with minimum withdrawal notice of one day; exclude inter-bank deposits. See note under Public Enterprises Deposits for Tables 2.1 (b) above. See note non-resident deposits for Table 2.1(b) above.
- TABLE 2.6: Commercial Banks: Time Deposits by Maturity**
Includes deposits of both residents and non-residents.
- TABLE 2.7: Commercial Banks: Savings Deposits**
Includes deposits by both residents and non-residents. Ending balance on savings accounts for November 2002 do not equate to the opening balance for December 2002 due to the addition of accrued interest to the December 2002 opening balance. The ending balance for February

2003 saving accounts differs from the opening balance for March 2003 due to the reclassification from the demand and time account to saving accounts.

- TABLE 2.9: Commercial Banks: Clearing Balances**
Comprise total amount of cheques cleared by and debited to the accounts of the Commercial Banks. A National Clearing House was established at the Bank of Guyana during 1998 whereby large (in excess of G\$500,000) and small valued cheques are cleared. Data recorded after 1998 in this table reflect the value of small valued cheques cleared over the reporting period, which is consistent with prior years data.
- TABLE 2.10: Commercial Banks: Total Loans and Advances**
The data include loans and advances to residents and non-residents. Real estate mortgage loans and inter-bank loans are excluded. The total of loans and advances to the private sector differs from total credit to the private sector in Table 3.1 (Monetary Survey). The totals for credit to the private sector in Table 3.1 include local securities, other credit instruments and real estate mortgage loans. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.
- TABLE 2.11: Commercial Banks: Demand Loans and Advances**
The data cover lending for short periods including overnight loans to residents and non-residents and exclude inter-bank loans. See Note under loans on non-resident for Table 2.1(a) above. See note under Private Sector for Table 2.1(a) above.
- TABLE 2.12: Commercial Banks: Term Loans and Advances**
The Loans and advances are for longer periods extended to residents and non-residents; inter-bank lending is excluded. See note under Private Sector for Table 2.1(a) above. See note under loans to non-residents for Table 2.1(a) above. See note under loans Private Sector for Table 2.1(a) above.
- TABLE 2.13: Commercial Banks: Loans and Advances to Residents by Sector**
The data provided record balances at the end of the respective period and therefore indicates the indebtedness of the respective industries at the end of the reporting period. The value of credit obtained by each industry for a given period can be obtained by taking the difference between the balances at the end of the desired period and that immediately preceding. The balances in this table exclude inter-bank loans, real estate mortgage loans, local securities and other credit instruments. It should be noted that gross indebtedness of the sugar and rice industry can be obtained by adding the balances of sugar cane and sugar and molasses manufacturing of sugar, and paddy and rice milling for rice respectively. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.
- TABLE 2.14: Commercial Banks: Liquid Assets**
The liquid assets comprise Bank of Guyana notes and coins, foreign currency held by banks, (special interest-earning) deposits held at the Bank of Guyana (BOG), balances due from other commercial banks - both local and foreign, Government of Guyana treasury bills. Special deposits are stated according to Bank of Guyana records. The special reserves deposits (SDRs) established in 1969, discontinued in 1994 as the Bank of Guyana sought to develop its capacity to manage the excess reserves of the bank more effectively. Approximately, 75-80 per cent of the SDRs were absorbed through a sale of three year, variable rate, fixed date debenture to the Commercial Banks.

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

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

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

Further, amendments to the liquid asset requirements became effective on 26th, October 1998. The liquid assets based period as been redefined as the Monday for Friday workweek immediately proceeding the liquid asset maintenance period. The liquid asset requirement is determined by applying the prescribed percentages to the weekly average of the daily liabilities balances at the close of business of each of the five days of the liquid asset base period. Figures for Treasury Bills were reclassify from December 2000 to December 2002.

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

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

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

TABLE 3.1: Monetary Survey

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

Foreign Assets (net)

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

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

Domestic Credit

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

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

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

Non-Bank Financial Institution (net): Gross borrowing from the banking system by the non-bank financial intermediaries with the banking system **less** their deposits. See note under loans to non-residents for Table 2.1(b) above.

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

Money and Quasi-Money

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

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

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

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

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

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

TABLE 4.1: Guyana: Selected Interest Rates

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

TABLE 4.2: Commercial Banks: Selected Interest Rates

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

TABLE 4.3: Comparative Treasury Bills Rates And Bank Rates

The average discount rate on three month Treasury Bills for the U.K., U.S.A., Barbados, Trinidad, Guyana and Jamaica. The U.K. and U.S. rates are the average discount rates at the last tender in each month. The rates for the CARICOM territories are those rates of monthly tender held towards the end of the month. Treasury Bills rates for Barbados for 2001 have been revised.

TABLE 5.1: The New Building Society: Assets and Liabilities

Assets

Foreign Assets: Includes holdings of foreign securities.

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

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

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

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

Local Authorities Securities: Bonds at book value.

Liabilities

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

Other Deposits: Fixed term deposits.

TABLE 5.2(a): Trust Companies: Assets

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

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

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

Government of Guyana Treasury Bills: Recorded at book value.

Local Government Securities: Recorded at book value.

TABLE 5.2(b): Trust Companies: Liabilities

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

Deposits - Individual Customers: Balances held by private individuals.

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

TABLE 5.2(c): Finance Companies: Assets

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

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

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

Government of Guyana Treasury Bills: Recorded at book value.

Local Government Securities: Recorded at book value.

TABLE 5.2(d): Finance Companies: Liabilities

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

Deposits - Individual Customers: Balances held by private individuals.

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

TABLE 5.3: Domestic Life Insurance Companies: Assets and Liabilities

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

Assets

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

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

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

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

Local Government Securities: Holdings are recorded at book value.

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

Liabilities

Life Insurance Fund: Insurance premia received.

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

TABLE 5.4 Pension Schemes: Assets and Liabilities

Assets

Foreign Sector: Includes foreign deposits and foreign securities.

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

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

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

Liabilities

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

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

Assets

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

Government Treasury Bills: Recorded at book value.

Liabilities

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

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

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

TABLE 6.1: Central Government Finances: Summary

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

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

Current Surplus/Deficit: Current revenue less current expenditure.

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

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

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

Borrowing from abroad:

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

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

Domestic Borrowing:

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

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

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

TABLE 6.4: Public Corporations Finances: Summary

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

TABLE 7.1 Domestic Public Debt

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

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

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

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

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

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

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

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

Private Sector: Excludes Financial institutions.

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

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

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

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

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

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

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

TABLE 7.5: External Public Debt

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

Bank of Guyana external debt is excluded.

Bilateral debt: Debt contracted with foreign governments.

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

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

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

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

TABLES 8.1(1): Imports by End-Use

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

TABLE 8.2 Domestic Exports

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

TABLE 8.6: International Reserves and Foreign Assets

International Reserves

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

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

Foreign Assets

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

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

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

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

TABLE 8.8 Balance of Payments

Exports

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

Imports

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

The Merchandise Trade:

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

TABLE 9.1 Changes in Bank of Guyana Transaction Exchange Rate

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

On June 2, 1981, the Guyana dollar was pegged to a composite basket of currencies consisting of the United States dollar, Pound Sterling, Deutsche Mark, Trinidad and Tobago

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

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

Effective January 19, 1987 the Guyana dollar was devalued to G\$10.00 per US\$1.00, effective from April 3, 1989 the Guyana dollar was devalued moving the exchange rate to G\$33 to US\$1. On June 15, 1990 the Guyana dollar was devalued from G\$33 per US\$ to G\$45 per US\$. Transactions for this rate were confined to payments in respect of oil imports and external debt services and proceeds from sugar and rice exports.

On February 21, 1991 the Guyana dollar was devalued from G\$45 to US\$1 to G\$101.75 thereby unifying the official exchange rate with the market determined rate prevailing at that date. The US dollar continued to be the intervention currency. From February 25, 1991 the exchange rate was fixed on a weekly basis. During the period February to September, 1991, the exchange rate was determined by the previous week free market average rate of the commercial banks and non-bank dealers.

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

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

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

Table 9.6 Monthly Average Market Exchange Rate

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

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

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

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

The rates are based on transaction in foreign notes only.

BANK OF GUYANA

P.O. Box 1003
Georgetown,
Guyana.

Cable Address: CENTRAL BANK, Georgetown.

Telephone:	226-3256-9
Telex:	GY 2267
Telefax:	592-227-2965
Website:	www.bankofguyana.org.gy

*Any comments or queries?
Kindly contact the Director of Research, Bank of Guyana
e-mail: bogres@guyana.net.gy*