



# Quarterly Report & Statistical Bulletin

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## 1. OVERVIEW

The global economy recorded modest growth in the first quarter of 2015, due to a pick-up in the advanced economies growth from easier financial market conditions and gradual improvement in consumer and business confidence. Emerging economies which benefited from stronger external demand grew at a slower pace due to tighter internal financial conditions, structural bottlenecks and weak domestic demand. Monetary policies were tighter due to exchange rate pressures. The slowing of the emerging economies, especially China, had a negative impact on commodity prices that adversely affected growth in developing countries.

In Guyana, output of the major sectors was modest when compared with the corresponding period last year. The agriculture sector experienced higher output in the sugar industry while there were lower levels of output in the rice and forestry industries. The manufacturing sector registered an improved performance with high production of liquid pharmaceuticals, alcoholic & non-alcoholic beverages, paints, stock feed, and flour. In the mining & quarrying sector, gold and bauxite output contracted due to lower and volatile international metal prices. Output of diamond and sand was higher as greater domestic demand and investment fuelled growth in these sub-sectors. Performance in the services sector was bolstered by the construction and financial & insurance industries. Electricity generated was higher than end-March 2014.

Urban consumer prices registered a decline of 2.6 percent, largely due to subdued fuel prices as well as lower food prices.

The overall balance of payments deficit narrowed to US\$51.7 million from a deficit of US\$70.3 million for the same period last year. This performance was largely due to a lower current account deficit and a surplus on the capital account. The current account deficit contracted due to a lower merchandise trade deficit.

The overall value of transactions on the foreign exchange market was lower by 1.5 percent or US\$21.7 million to US\$1,457.1 million. Lower volumes at the bank and non bank cambios, hard currency and soft currency transactions were directly responsible for this performance. In contrast, higher value was recorded for the foreign currency account. The receipts from gold, sugar and rice exports, together with remittances, were insufficient to offset the foreign exchange demand for imports. The market experienced net sales of US\$58.1 million. The rate of the Guyana dollar against the United States dollar remained stable at G\$206.50 at the end of March 2015.

The overall financial operations of the public sector recorded a surplus on account of an increase in both Central Government and the Non-Financial Public Enterprises' overall surplus. The former is due to higher current revenue and lower capital expenditure while the latter is as a result lower capital and current expenditures.

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Domestic debt stock amounted to G\$78,438 million. As a percent of GDP, it was 12.3 percent which is relatively low by all debt sustainability measures. This outturn was primarily as a result of prudent policies and sustained economic growth. Domestic debt service payments accounted for 0.1 percent of GDP which is adequately below all liquidity measures.

The stock of external debt increased to US\$1,233 million on account of higher disbursements of US\$18.9 million by the Inter-American Development Bank for project financing and the delivery of US\$10.1 million credit under the Venezuelan PetroCaribe Agreement.

The monetary aggregates of reserve and broad money declined by 4.1 percent and 1.2 percent respectively. The former was mainly due to a decline in the net foreign assets of the Bank while the latter reflected a reduction in the other items (net). Private sector credit fell marginally by 0.1 percent while the commercial banks' interest rates were relatively stable. The weighted average lending rate declined while treasury bills rates increased marginally.

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 1.9 percent to G\$202,716 million at end-March 2015. The sector's share of total assets in the financial sector was marginally higher from 32.1 percent to 32.2 percent.

The financial system remained stable during the first quarter of 2015, with the Licensed

Depository Financial Institutions (LDFIs) being adequately capitalised, highly liquid and profitable. Capital Adequacy Ratio (CAR) remained in excess of the prudential 8.0 percent benchmark for all the LDFIs. When compared with the same quarter of 2014, the asset quality registered significant deterioration with a 71.8 percent increase in non-performing loans to account for 8.5 percent of total loans.

The conduct of monetary policy continued to focus on price stability and creating an enabling environment for economic growth. The Bank used treasury bills in the primary open market operations for effective management of liquidity.

The Bank continued to facilitate efficient intermediation through the issuance of notes and coins as well as the promotion of enhanced payment system operation.

Global growth is projected at 3.3 percent for 2015, marginally lower than in 2014. This is based on the assumption that accommodative monetary policy and moderation of fiscal consolidation continue in the advanced economies as emerging and developing economies will experience a slowdown.

The Guyanese economy is forecasted to grow by 3.4 percent. Output of rice, sugar and manufacturing as well as increased activities in the services sector are projected to contribute to economic growth. Inflation is expected to remain low despite anticipated seasonal price increases for food.

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Bank of Guyana's monetary policy remained focused on the monetary aggregates to maintain price stability and a conducive environment for credit growth so as to

enhance economic activity. A prudent fiscal stance by the Central Government will contribute to a more efficient monetary policy. □

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## 2. REVIEW OF THE FIRST QUARTER FOR 2015

### PRODUCTION

Output of the major sectors was modest when compared with the corresponding period last year. The agriculture sector experienced higher output in the sugar industry by 1.4 percent while there were lower levels of output in the rice and forestry industries by 4.4 percent and 35.7 percent respectively. Moreover, egg and poultry meat production increased by 75.9 percent and 14.1 percent respectively while total fish and shrimp catch declined by 13.9 percent and 9.4 percent respectively.

The manufacturing sector registered an improved performance with high production of liquid pharmaceuticals, alcoholic & non-alcoholic beverages, paints, stock feed and flour by 25.2 percent, 21.0 percent, 8.8 percent, 6.4 percent, 4.8 percent, and 1.5 percent respectively on account of higher local demand.

In the mining & quarrying sector, output of gold and bauxite was lower by 29.0 percent and 18.8 percent respectively, due to lower and volatile international metal prices. Diamond and sand output was higher by 142.2 percent and 40.4 percent respectively, as greater domestic demand and investment fuelled growth in these sub-sectors. Performance in the services sector was bolstered by construction as well as financial & insurance activities. Electricity generated increased by 3.6 percent from the end-March 2014 level.

### INFLATION

The Urban Consumer Price Index (CPI) fell by 2.6 percent at the end of March 2015 compared with 0.4 percent decline in the corresponding period in 2014, largely due to lower food and fuel prices. This outturn was primarily due to a plunge in the prices of food by 3.5 percent, housing (which comprises fuel and power) by 1.4 percent and transport & communication by 3.4 percent.

### BALANCE OF PAYMENTS

The overall balance of payments deficit narrowed to US\$51.7 million from a deficit of US\$70.3 million for the same period last year. This position was due to a decrease in the current account deficit and a surplus on the capital account.

The current account deficit contracted by US\$39.3 million to reach US\$77.5 million. This outturn was mainly due to a lower merchandise trade deficit of US\$136.4 million due to a US\$30.0 million decline in imports which more than offset a fall in export receipts of US\$14.3 million. Merchandise imports decreased by 7.4 percent to US\$376.0 million due to lower imports of intermediate goods.

Export receipts fell by 5.6 percent or US\$14.3 million to US\$239.5 million. This was mainly due to a decline in export receipts of gold by US\$35.8 million, bauxite by US\$7.7 million, and sugar by US\$0.1 million.

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The deficit on the services account decreased by US\$3.5 million to reach US\$42.2 million on account of a decreased deficit in net non-factor services by US\$12.0 million. However, the net factor services deficit increased by US\$8.6 million, while net unrequited transfers increased by 24.9 percent or US\$20.1 million to US\$101.2 million.

The capital account registered a lower surplus of US\$7.6 million mainly on account of lower disbursements and an increase in commercial banks' net foreign assets. Inflows from bilateral and multilateral agencies declined by 68.4 percent to US\$11.4 million mainly due to a US\$ 20.8 million decline in disbursements from PetroCaribe.

The overall deficit on the balance of payments was financed primarily by a drawdown of gross international reserves which were equivalent to 4.1 months of imports at the end of the quarter.

## **FOREIGN EXCHANGE MARKET**

Foreign currency transactions fell by 1.5 percent to US\$1,457.1 million compared with US\$1,478.8 million in the first quarter of 2014. Total reported purchases and sales were US\$698.0 million and US\$759.1 million respectively.

Transactions processed at the banks and non-banks cambios were US\$688.9 million. This segment of the market recorded a decrease of 2.0 percent or US\$14.3 million in the value of trades. At the Bank, hard currency inflows and outflows fell to

US\$214.1 million, from US\$252.9 million at the end of the first quarter of 2014. Net outflows were US\$51.8 million. The value of foreign currency account transactions grew by 6.2 percent to US\$551.3 million. With credits, surpassing debits by US\$28.1 million. Soft currency transactions showed a marked decrease by 28 percent or US\$1.1 million to US\$2.8 million.

The banks continued to dominate cambio trades. Total turnover was US\$668.8 million or 97 percent of the entire cambio market volume. However, turnover fell by 1.6 percent compared with the corresponding period last year. The value of foreign exchange activities at the non-bank cambios showed also decreased by 13.7 percent. Trades amounted to US\$20.1 million against US\$23.3 million at March 2014. The non-banks account for 2.9 percent of cambio market turnover.

Hard currency purchases and sales by the Bank of Guyana were US\$81.1 million and US\$132.9 million respectively. These receipts and payments totalled US\$97.9 million and US\$155.0 million respectively, for the associated period in 2014. The level of transactions stem from decreased revenue from gold and returns on investments. Export proceeds linked to the sale of gold contributed to 25.1 percent of overall hard currency receipts. Fuel imports represented the largest category of total payments, amounting to 64.7 percent. The Bank of Guyana sold US\$0.5 million to the commercial banks.

The debits and credits of authorized foreign currency accounts at the commercial banks

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were US\$261.6 million and US\$289.7 million respectively. This indicated net deposits of US\$28.1 million from these accounts. The categories of mining and dredging, insurance and finance, rice, fishery and forestry recorded the highest volumes. In the corresponding period last year, withdrawals and deposits of these accounts were US\$268.6 million and US\$250.3 million respectively.

Interbank trade amounted to US\$36.6 million, compared with US\$5.31 million for the same period last year.

The US dollar is established as the most traded currency on the market. US dollar transactions accounted for 96.7 percent of overall market activity. The market share of transactions which required the Pound Sterling, Canadian dollar or Euro were 1.3 percent, 1.2 percent and 0.8 percent respectively.

CARICOM currency transactions showed a marked decrease of 28 percent. The combined value of such trades amounted to US\$2.8 million from US\$3.9 million at March 2014. The market share of the Barbadian dollar was 42.9 percent, followed by the EC dollar with 28.6 percent while the Trinidad and Tobago dollar accounted for 25.0 percent of aggregate turnover.

The Guyana dollar vis-à-vis the United States dollar remained fixed at G\$206.50 at end-March 2015 when compared to the corresponding period in 2014. The Bank's weighted mid-rate, which is only referenced for official transactions, remained constant at G\$206.50 during the first quarter of 2015.

The un-weighted rate experienced a depreciation of 0.12 percent, from G\$205.00 at the end of December 2014 to G\$205.25 at the end of the review period.

The average buying and selling rates of bank cambios mildly appreciated to G\$206.46 and G\$209.99 from G\$206.97 and G\$210.03 respectively at December 2014. A similar trend was observed at the non-bank cambios, but exchange rates were lower than their counterparts. The average buying and selling rates also appreciated to G\$203.78 and G\$208.08 from G\$204.45 and G\$209.32 respectively.

The difference between the banks' and non-banks' buying rates expanded to G\$2.68 from G\$1.46 in December 2014. Both banks and non-banks reported lower buying and selling rates during the review period. The difference in the selling rates of the bank and non-bank cambios was G\$1.91 compared with G\$1.81 for 2014. The banks' spread was lower than those of the non-banks. The spread at the banks was G\$3.53, while the non-banks' spread increased to G\$4.30. The total cambio market spread increased to G\$3.92 at the end of the review period from G\$3.63 at the end of 2014.

## **PUBLIC FINANCE**

Central Government's overall surplus expanded by 13.1 percent to G\$6,673 million due to a 11.4 percent increase in current revenues and a 30.6 percent decline in capital expenditure, which more than offset the 16.6 percent or G\$3,433 million increase in current expenditure.



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The growth in current revenue was attributed to receipts from the Internal Revenue Department and the Customs & Trade Administration which expanded by 14.0 percent and 10.4 percent respectively. Companies income tax increased by 15.2 percent to G\$7,184 million due to growth and increased business confidence within the economy coupled with higher tax collection by the Guyana Revenue Authority. Excise tax and Value Added tax increased by 13.3 percent and 11.7 percent to G\$6,335 million and G\$9,256 million respectively. Current expenditure grew by 16.6 percent or G\$3,433 million due to increases in employment costs of G\$776 million and higher interest cost of G\$706 million. Domestic and external interest costs grew by 69.1 percent and 50.5 percent to G\$580 million and G\$1,396 million respectively. Capital expenditure was lower by 30.6 percent or G\$902 million to G\$2,047 million, due major delays and termination of capital projects.

Non-Financial Public Enterprises overall balance improved to a surplus of G\$2,441 million due to lower current expenditure. Current expenditure decreased by 17.3 percent to G\$22,181 million, on account of lower payment to creditors, materials & supplies and other & freight. Current revenue also declined by 1.5 percent or G\$378 million to G\$25,288 million, primarily owing to a reduction in local sales and receipts from debtors. Other income grew by G\$4,140 million to G\$4,446 million and was attributed to higher revenue from the Guyana Sugar Corporation (GUYSUCO). Capital expenditure declined by G\$408 million to G\$436 million due to lower capital

expenditure by the Guyana Power and Light (GPL).

National Insurance Scheme's overall balance deteriorated to a deficit of G\$141 million reflecting a 34.2 percent reduction in contributions of the employed and the self-employed.

## **PUBLIC DEBT**

The stock of domestic debt remained unchanged at G\$78,438 million from the end-December 2014 position, while external public and publicly guaranteed debt increased by 1.4 percent to US\$1,233 million. The stock of domestic debt registered lower issuance of 364-day treasury bills which was offset by higher issuance of 91-day treasury bills during the review period. The stock of debentures remained constant at G\$3,898 million.

The increase in the stock of external debt was due to higher disbursements of US\$18.9 million by the Inter-American Development Bank (IADB) for project financing and delivery of US\$10.1 million credit under the Venezuelan PetroCaribe Agreement.

Domestic debt service payments increased by 69.1 percent to G\$580 million compared to the corresponding period last year, primarily due to a 71.5 percent increase in interest payments on treasury bills as a result of higher yield for the 364-day bill. External debt service was higher by 2.5 percent or US\$0.4 million to US\$17.0 million, due to higher principal and interest payments to the IADB, Caribbean

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Development Bank (CDB) and the EXIMBANK of China and India.

## **MONETARY DEVELOPMENTS**

Reserve money declined by 4.1 percent or G\$5,159 million to G\$120,786 million from its December 2014 level, reflecting a 6.7 percent or G\$8,977 million reduction in net foreign assets. Net domestic assets also contracted by 47.6 percent or G\$3,819 million from its end-December 2014 level on account of a 6.8 percent decline currency in circulation while liabilities to commercial banks fell marginally by 0.4 percent.

Broad money declined by 1.2 percent due to a reduction in the other items (net) which offset the increases in both net domestic credit and net foreign assets. Other items (net) fell by G\$6,340 million while net domestic credit and net foreign assets increased by G\$1,990 million and G\$387 million, respectively. The decline in broad money was reflected in a contraction in narrow-money which offset the increase in quasi-money. Narrow-money, consisting of currency in circulation, private sector demand deposits and cashiers cheques & acceptances, was lower by 6.0 percent on account of a decrease in cashiers & acceptances as well as currency in circulation. Quasi-money, which consists of time and savings deposits, rose by 2.0 percent to reach G\$202,361 million. Savings and time deposits increased by 2.1 percent and 1.2 percent respectively.

Total deposits by residents rose by 3.1 percent to G\$340,012 million while that of

non-residents increased by 3.9 percent to G\$9,874 million. Private sector deposits, which accounted for 75.0 percent of total deposits by residents, were also higher by 3.0 percent.

Net domestic credit of the banking system expanded by 1.3 percent to G\$156,837 million from the December 2014 level of G\$154,847 million. This expansion was mainly on account of a 13.0 percent growth in net credit to the public sector which offset the 5.8 percent increase in the net deposits of the non-bank financial institutions.

Private sector credit fell marginally by 0.1 percent compared with an increase of 0.7 percent one year ago. This position reflected the mixed demand for credit in the various sectors. Credit to the agriculture and household sectors fell by 7.5 percent and 4.6 percent respectively while lending to the manufacturing, distribution and other services sectors were lower by 3.3 percent, 3.0 percent and 2.3 percent respectively. However, loans to the “other” private sector (which includes investments in local securities) rose by 17.2 percent while real estate mortgages and credit to the construction & engineering sector was higher by 4.6 percent and 2.9 percent respectively.

The public sector (net) position worsened by 13.0 percent or G\$3,354 million from G\$25,861 million at end-2014. Net credit to the central government grew by 21.7 percent or G\$6,138 million to G\$34,464 million in March 2015. The public enterprises remained a net depositor with

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an increase of 7.3 percent in net deposits while that of the other category of public sector, which includes local government and NIS, increased by 0.5 percent.

The net foreign assets of the banking system expanded by 0.2 percent to US\$947.0 million. This was due to a 15.3 percent increase in the net foreign assets of the commercial banks since that of the Bank of Guyana fell by 6.7 percent. At the end of March 2015, the commercial banks' net foreign assets stood at US\$341.8 million while that of the Bank of Guyana was US\$605.3 million.

The overall liquidity of the banking system increased by 6.6 percent to G\$114,190 million mainly on account of an increase in balances held in foreign banks. Consequently, the ratio of excess liquid assets to total liquid assets increased from 33.1 percent at end-December 2014 to 35.8 percent at end-March 2015.

There were marginal movements in interest rates during the review period. The 91-day and 364-day treasury bill yields increased to 1.73 percent and 2.39 percent respectively while the yield on the 182-day treasury bill was stable at 1.81 percent. This was as a result of the competitive bidding for treasury bills. The small savings rate and the weighted average time deposit rate were also stable at 1.26 percent and 1.20 percent respectively. Similarly, the prime lending rate of the commercial banks was unchanged at 12.83 percent while the weighted average lending rate declined by 6 basis points.

## **NON-BANK FINANCIAL INSTITUTIONS (NBFIs)**

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 1.9 percent to G\$202,716 million at end-March 2015. The sector's share of total assets in the financial sector also increased from 32.1 percent to 32.2 percent.

The increase in the NBFIs' assets was due to a 46.2 percent (G\$7,176 million) and 7.5 percent (G\$2,250 million) increase in foreign liabilities and pension funds, respectively. Insurance premiums and deposits expanded G\$2,198 million and G\$915 million respectively, while other liabilities contracted G\$8,787 million.

Investments in all sectors recorded increases during the period under review. Investments in the Government of Guyana's securities increased by 18.3 percent (G\$973 million). Private sector investments expanded by 1.1 percent (G\$1,235 million) and represented 56.2 percent of total assets while other assets grew by 2.1 percent (G\$593 million). Claims on the foreign sector rose by 2.7 percent while those on the banking system increased marginally by 0.8 percent.

## **FINANCIAL STABILITY ASSESSMENT**

Microprudential indicators of the Licensed Depository Financial Institutions (LDFIs) during the first quarter suggest continued financial stability. The capital adequacy ratio (CAR) was 26.0 percent at end-March 2015,

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up from 24.2 percent at end-March 2014. The higher ratio resulted from the 15.5 percent (G\$7,864 million) growth in qualifying capital and a 7.6 percent (G\$15,951 million) increase in risk-weighted assets.

During the period, with the exception of Hand-in-Hand Trust which showed a decline in its qualifying capital, all of the LDFIs recorded positive growth in their qualifying capital thereby contributing to the higher CAR.

Non-performing loans of the LDFIs as a share of total loans were 8.5 percent during the review period, compared with 4.8 percent recorded for the 2014 corresponding period. The foregoing change resulted largely from the 91.1 percent increase in non-performing loans. The ratio of provision for loan losses to non-performing loans moved from 71.8 percent at the end of March 2014 to 40.7 percent at the end of March 2015, mainly due to the foregoing increase in non-performing loans.

Exposure to the top twenty borrowers amounted to G\$57,154 million, 0.5 percent above the end-March 2014 level. Three of the eight LDFIs were responsible for the increased exposure to the industry's top twenty borrowers. The ratio of exposure to the top twenty borrowers to total exposure moved from 15.9 percent at the end of March 2014 to 15.5 percent at the end of March 2015.

For the quarter ended March 31, 2015, the gross income of the LDFIs grew 3.8 percent

over the corresponding period last year to reach G\$8,598 million. The growth was largely attributed to increase in fees and commission and interest income of 24.8 percent and 3.3 percent respectively.

The LDFIs' aggregate operating expenses expanded by 11.5 percent to reach \$4,839 million, mainly on account of increases of 101.9 percent and 10.6 percent in provisions for loan losses and salaries/staff costs respectively. The rise in provision for loan losses resulted mainly from increases recorded by five LDFIs ranging between 25 percent and 3,220 percent, while the growth in salaries/staff costs resulted from increases by seven LDFIs ranging between 5.6 percent and 23.5 percent.

Interest income was 3.3 percent higher when compared with end-March 2014, while interest expense increased 10.9 percent for the same period.

Net income before tax for the LDFIs of G\$3,761 million was 4.5 percent below the end-March 2014 level, while net income after tax declined 3.2 percent to close at G\$2,681 million.

The average level of liquid assets held by the LDFIs amounted to G\$141,197 million, 20.3 percent above the average level recorded for the corresponding period last year. This increase reflected increases in net balances due from other banks abroad, foreign investments, net balances due from Head Office and other branches abroad, marketable obligations, deposits with BOG, net balances due from LDFIs in Guyana and cash-in-hand.

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## **MONETARY POLICY**

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

During the review period, reserve money fell by G\$5,159 million compared with a decline of G\$5,434 million for the corresponding period in 2014. There were ten (10) issues of treasury bills amounting to G\$30,260 million. Redemptions also amounted to G\$30,260 million. Treasury bills were issued when reserve money exceeded the targeted levels and was deemed likely to adversely affect the stability of the major financial indicators.

The inter-bank market activities, which also provide an indication of the total liquidity condition of the financial system, had 74 trades during the review period. The value of funds traded on the market amounted to G\$67.7 billion which was 253.6 percent or G\$48.6 billion more than the corresponding period in 2014.

## **BANK ACTIVITIES**

### **Currency Operations**

The Bank has a statutory obligation to issue the country's notes and coins under Section 21(1) of the Bank of Guyana Act 1998, No. 19 of 1998. This obligation was discharged through the Currency Division of the Operations Department. The total supply of currency in the first quarter of 2015 registered an increase of 17.8 percent over the corresponding period in 2014. The increase was due to a higher opening stock.

### **Notes**

The total value of currency notes in circulation (including notes held in the vaults of commercial banks) at the end of the first quarter of 2015 amounted to G\$73.3 billion, an increase of 19.0 percent when compared with a circulation of G\$61.6 billion in the first quarter of 2014. The share of the G\$5000 note in total value of notes in circulation registered a three-fold increase to reach 46.7 percent from 15.1 percent in 2014. The share of the G\$1,000 note in the total value of notes in circulation decreased to 48.9 percent from 79.8 percent in the previous year. The share of G\$500 and G\$100 notes saw marginal decreases from 2.1 percent to 1.7 percent and from 2.1 percent to 2.0 percent respectively in comparison to the previous year. Similarly, the share of the G\$20 note in the total value of notes in circulation also decreased by 0.7 percent.

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

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them with new notes. Mutilated, defaced and poor quality notes amounting to G\$116.5 million were submitted for replacement in the first quarter of 2015 compared with G\$144.3 million for the corresponding period in 2014.

### **Coins**

Coins issued by the Bank amounted to G\$921 million at the end of the first quarter of 2015, an increase of 5.9 percent above the G\$870 million recorded at the end of the corresponding period in 2014. The share of the G\$10 coin (43.9 percent) in the total value of coins in circulation was 4.8 percentage points more than that of the G\$5 coin (39.1 percent). The G\$1 coin continued to have the lowest share of coins in circulation (17 percent). In terms of the total quantity of coins issued, the G\$1 coin accounted for a 58.3 percent share. The shares of G\$5 and G\$10 coins accounted for 26.7 percent and 15.0 percent respectively.

### **Payments System**

During the first quarter of 2015, 226,525 low-value transactions (LVT) were settled through the National Clearing House (NCH), a marginal decrease of 2.8 percent when compared with the volume recorded for the corresponding period in 2014. The volume of high-value transactions (HVT) decreased by 3.9 percent to reach 32,768. The overall value of total transactions decreased by 5.6 percent to G\$254 billion when compared to the corresponding period in 2014. High-value transactions decreased from G\$181.6 billion to G\$171.6 billion and low-value transactions decreased from G\$87.5 billion

to G\$82.3 billion in 2015. The shares of HVT in total value of transactions increased marginally from 67.5 percent in 2014 to 67.6 percent in 2015. Conversely, the share of LVT decreased to 32.4 percent in 2015 from 32.5 percent in the previous year. The average value of HVT fell by 1.7 percent in 2015 to 5.2 million, while the average value of LVT fell by 3.3 percent in 2015 to reach G\$0.36 million.

## **THE GLOBAL ECONOMY**

The global economy recorded modest growth in the first quarter of 2015, due to a pick-up in the advanced economies growth from easier financial market conditions and gradual improvement in consumer and business confidence. Emerging economies which benefited from stronger external demand grew at a slower pace due to tighter internal financial conditions, structural bottlenecks and weak domestic demand. Monetary policies were tighter due to exchange rate pressures. The slowing of the emerging economies, especially China, had a negative impact on commodity prices that adversely affected growth in developing countries.

### **Advanced Economies**

Growth in the United States was 3.0 percent in the first quarter, despite at a lower level when compared to the pre-crisis period. The growth was driven by higher levels of consumption, investments and inventory accumulation. Higher equity and home prices were also supporting the recovery and growth in the US economy.



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The Euro Area grew by 1.0 percent in the first quarter of 2015. The modest recovery, even though fragile, is a turnaround from the recession that threatened the Euro Area early last year. Growth in the Euro Area was driven by lower oil prices and a weaker Euro. Accommodative monetary policy continued in the Euro Area as the financial system continued to repair their balance sheet. Consumption strengthened in the first quarter of 2015 (compared to the fourth quarter in 2014) as a result of lower oil prices which increased consumers' purchasing power. Japan showed positive growth of 1.0 percent in the first quarter due mainly to lower oil prices and a weaker Yen. The first quarter of 2015 saw inflation being kept at a minimum in most of the Developed Countries due to lower oil prices. The U.S inflation hovered around 0.1 percent while in the UK it was around 1.9 percent. However, the Euro Area continued to experience depressed inflation of 0.1 percent due to lower oil prices and consumption. Japan's economy, which moved away from deflation to a rise in inflation expectations, recorded a 1.0 percent level of inflation as consumer confidence increased.

### **Emerging Economies**

Growth in emerging economies was slower and sustained by industrial activities and exports. China and India continued to be the main centres of growth with output growing by 6.8 percent and 7.5 percent respectively. Russia's economy experienced negative growth of 3.8 percent due to lower oil prices. Brazil grew by 0.9 percent while Mexico grew by 3.0 percent as both countries benefited from the favourable recovery in the US.

Underemployment continued to threaten the macroeconomic stability of emerging economies. Inflation was 6.1 percent in India, while China controlled its level of price inflation to 1.2 percent in the first quarter of 2015.

### **Developing Economies**

Developing economies' growth continued to be driven by commodity prices and increased output of services. Sub-Saharan Africa grew by 4.5 percent while Latin America and the Caribbean countries grew more slowly by 0.9 percent. Foreign direct investment flow was mainly to the mining sector. However, domestic demand continued to lag despite higher level of financial activity. Lower domestic demand in developing economies subdued the rate of consumer price increases. However, net oil importers benefitted from lower oil prices that translated into lower consumer prices.

### **Caribbean Economies**

The Caribbean economies have not recovered from sluggish output level due to a decline in tourism and off shore financial centres activities. The recovery in developed economies has not returned to the pre-crisis level and as such tourist flow to the Caribbean lagged.

Guyana, Suriname and Belize have experienced more favourable growth due to commodity prices. Most of the Caribbean economies have controlled the rise in prices as a result of lower oil prices in the early 2015 period. However, unemployment continued to be a major concern in most economies of the Caribbean reaching 10.0

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percent and higher in some island economies.

Barbados, Belize and the ECCU continued their policies of fixed exchange rates vis-à-vis the US dollar. In the floating exchange rate countries, Trinidad and Tobago's exchange rate continued to be stable at TT\$6.70 followed by the stability of the Guyana dollar at G\$208.00 vis-à-vis the US dollar. After steep depreciation, the Jamaican dollar stabilized at J\$115.74 against the US dollar at the end of the first quarter in 2015.

### **Commodity Prices**

Commodity Prices continued to experience a downward trend in the first quarter of 2015. Sugar price averaged US\$0.13 per pound while rice was sold at US\$400.73 per metric tonne. The price of gold was US\$1,178.63 per ounce while the oil price declined to around US\$55.79 per barrel at the end of the first quarter of 2015. □



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### 3. OUTLOOK FOR END-DECEMBER 2015

Global growth prospect in 2015 will be propelled by stronger performances from the advanced economies and the sustained performance of developing economies. The contribution of emerging economies will be mixed with those economies with the fiscal space being able to sustain its growth level. Lower oil prices will benefit net oil importers such as India and China and also exporters like Russia. The improved economic performance in advanced economies is expected to impact favourably on commodity prices which is an important source of growth in developing economies. Global growth is still fragile despite improved prospects and significant downside risks remain low. Interest rates are expected to be low as stagnation still haunts the Euro Area and Japan. Many emerging economies face the risk of lower capital flows that can spill over to developing economies.

Notwithstanding, Guyana's economy is projected to expand by 3.4 percent at the end of 2015. The major economic sectors; agriculture, services and manufacturing are anticipated to contribute to economic growth. Inflation is projected at 2.0 percent on account of moderate increases in food prices.

The current account deficit is expected to contract, stemming from a lower merchandise and services import bill. The capital account is projected to record a surplus, benefitting from flows to the public sector from bilateral and multilateral agencies, and to the private sector through

foreign direct investments. Consequently, gross international reserves of the Bank of Guyana are projected to increase at the end of 2015.

The Guyana dollar against the US dollar is expected to be relatively stable for the rest of 2015 based on an improved BOP situation. Total receipts are projected at US\$533.4 million. The main sources of inflows are from the International Financial Institutions US\$30.3 million, Guyana Gold Board US\$209.2 million, Guyana Sugar Corporation US\$86.4 million and other receipts of US\$196.2 million. Total payments are targeted at US\$520.7 million. The two major outflow categories are debt servicing totalling US\$53 million and imports of US\$459 million. The value of fuel imports will account for 71.4 percent or US\$372 million of total hard currency payments.

The Central Government's overall surplus is projected to deteriorate on account of higher current and capital expenditure. This outcome will result in a marginal decline in the current account surplus. The capital account deficit is expected to widen due to higher capital expenditure while grant flows are expected to decrease at the end of 2015.

Non-Financial Public Enterprises overall balance is expected to shift from a surplus to a deficit resulting from higher current expenditure and lower current revenue. This outcome will cause a decrease in the current account surplus. The capital account is expected to record a smaller deficit due to

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reduced spending. This position will be financed by external borrowing and domestic financing.

The stock of domestic and external debt is expected to contract due to lower issuance of treasury bills to foster adequate liquidity in the financial system and higher principal repayments to Guyana Rice Development Board for rice and paddy supplied to Venezuela under the PetroCaribe Initiative.

Conversely, domestic and external debt service payments are projected to increase

due to higher yield for the 91-day and 364-day bills and scheduled repayments to bilateral and multilateral creditors respectively.

Bank of Guyana continues to manage the expansion in base money through its Open Market Operations and seeks to maintain low inflation. The Bank will also ensure that credit to the private sector is encouraged to facilitate growth in the economy. □

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

Table 1.1

End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
2005	114,800.9	50,159.3	79.2	17,338.9	103.4	32,637.9	1,024.7	-	1,024.7	-	-	45,771.8	17,845.0
2006	121,408.4	55,721.8	79.5	16,776.8	310.5	38,555.0	3,070.1	-	3,070.1	-	-	45,415.9	17,200.7
2007	130,792.1	63,594.8	-	14,314.9	93.3	49,186.6	1,024.8	-	1,024.8	-	-	44,688.3	21,484.2
2008	157,013.9	73,252.8	-	38,664.7	5.4	34,582.7	1,174.3	-	1,174.3	-	-	45,537.8	37,049.0
2009	214,867.0	127,508.6	-	18,199.0	760.0	108,549.7	2,310.7	-	2,310.7	-	-	44,431.6	40,616.0
2010	240,418.2	158,740.2	-	38,949.0	407.5	119,383.7	1,026.1	-	1,026.1	-	-	44,448.3	36,203.7
2011	240,564.4	162,659.9	-	30,621.9	804.6	131,233.3	995.1	-	995.1	-	-	44,109.5	32,799.8
2012													
Mar	249,005.4	165,314.7	-	13,853.9	1,554.0	149,906.7	993.3	-	993.3	-	-	44,109.5	38,587.9
Jun	238,553.2	155,549.8	-	20,667.7	1,480.5	133,401.6	1,062.4	-	1,062.4	-	-	44,109.5	37,831.4
Sep	259,759.2	176,871.8	-	29,485.9	294.8	147,091.2	1,062.4	-	1,062.4	-	-	44,109.5	37,715.4
Dec	259,487.1	174,968.2	-	22,541.5	374.4	152,052.3	994.4	-	994.4	-	-	43,305.4	40,219.0
2013													
Jan	251,218.4	170,847.4	-	17,822.6	1,645.8	151,378.9	994.4	-	994.4	-	-	43,305.4	36,071.1
Feb	250,509.7	165,397.4	-	11,407.4	1,052.0	152,938.1	993.5	-	993.5	-	-	43,305.4	40,813.3
Mar	251,925.0	166,751.3	-	13,220.4	463.3	153,067.7	993.6	-	993.6	-	-	43,305.4	40,874.7
Apr	251,955.2	164,655.7	-	11,486.1	1,098.8	152,070.7	993.4	-	993.4	-	-	43,305.4	43,000.6
May	242,471.8	156,963.4	-	11,196.7	1,063.9	144,702.8	993.4	-	993.4	-	-	43,305.4	41,209.6
Jun	231,053.3	150,223.6	-	10,144.5	1,063.9	139,015.2	993.4	-	993.4	-	-	43,305.4	36,530.9
Jul	219,355.0	138,880.6	-	8,908.4	2,301.3	127,671.0	993.4	-	993.4	-	-	43,305.4	36,175.6
Aug	219,091.0	138,622.0	-	10,917.6	1,723.3	125,981.1	993.4	-	993.4	-	-	43,305.4	36,170.2
Sep	212,985.0	135,493.6	-	12,039.3	1,150.4	122,304.0	993.4	-	993.4	-	-	43,305.4	33,192.5
Oct	214,103.7	139,648.1	-	18,875.2	1,357.1	119,415.9	993.4	-	993.4	-	-	43,305.4	30,156.8
Nov	207,635.2	143,341.3	-	20,173.1	1,352.3	121,816.0	993.5	-	993.5	-	-	43,305.4	19,995.0
Dec	234,686.8	160,196.1	14,868.6	23,822.7	1,352.3	120,152.6	3,483.3	-	3,483.3	-	-	42,050.6	28,956.7
2014													
Jan	230,511.5	157,243.6	15,426.1	16,474.0	1,352.3	123,991.3	2,986.3	-	2,986.3	-	-	42,050.6	28,231.0
Feb	223,380.4	149,678.8	16,411.0	12,154.6	771.6	120,341.5	993.7	-	993.7	-	-	42,050.6	30,657.3
Mar	222,120.7	146,402.8	16,032.7	12,172.6	198.7	117,998.8	2,985.6	-	2,985.6	-	-	42,050.6	30,681.6
Apr	219,600.6	144,244.9	16,007.9	11,498.8	198.5	116,539.7	993.5	-	993.5	-	-	42,050.6	32,311.6
May	215,876.6	139,849.3	15,537.1	10,815.3	197.1	113,299.8	993.5	-	993.5	-	-	42,050.6	32,983.3
Jun	210,577.6	137,708.5	16,268.1	14,060.9	197.1	107,182.4	1,393.4	-	1,393.4	-	-	42,050.6	29,425.0
Jul	207,386.2	132,031.2	16,045.1	11,262.6	1,094.4	103,629.2	1,393.4	-	1,393.4	-	-	42,050.6	31,910.8
Aug	203,001.7	129,210.3	15,930.4	12,025.0	781.6	100,473.3	1,393.5	-	1,393.5	-	-	42,050.6	30,347.3
Sep	203,204.3	130,167.1	21,238.5	12,491.6	188.9	96,248.0	1,590.4	-	1,590.4	-	-	42,050.6	29,396.1
Oct	199,492.3	128,066.3	20,593.5	10,332.4	188.9	96,951.6	1,590.4	-	1,590.4	-	-	42,050.6	27,784.9
Nov	199,329.2	128,591.2	20,790.9	10,347.7	185.4	97,267.1	1,890.4	-	1,890.4	-	-	42,050.6	26,797.0
Dec *	207,977.1	137,486.9	25,012.2	15,085.5	505.4	96,883.9	1,598.3	-	1,598.3	-	-	42,081.5	26,810.4
2015													
Jan	206,464.2	136,102.9	15,654.8	26,140.7	1,721.4	92,585.9	1,598.3	-	1,598.3	-	-	42,081.5	26,681.6
Feb	202,660.6	131,994.4	14,930.0	20,764.6	1,124.7	95,175.1	1,597.2	-	1,597.2	-	-	42,081.5	26,987.6
Mar	198,591.0	127,270.1	15,097.9	18,391.8	532.0	93,248.3	1,596.9	-	1,596.9	-	-	42,081.5	27,642.6

Source: Bank of Guyana

\* Figures for December 2014 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					
2005	114,800.9	23,936.2	23,498.3	437.9	80,355.2	21,809.0	29,175.8	61.7	24,616.7	4,692.0	1,000.0	3,837.1	4,407.8	1,264.6
2006	121,408.4	28,611.7	28,132.8	479.0	81,684.8	36,674.5	20,375.0	61.7	21,902.3	2,671.2	1,000.0	4,447.5	4,274.9	1,389.6
2007	130,792.1	33,213.6	32,675.7	537.9	85,021.9	36,481.0	20,361.0	61.7	21,207.8	6,910.3	1,000.0	4,649.3	4,468.0	2,439.2
2008	157,013.9	37,854.8	37,258.2	596.6	105,058.4	40,933.3	21,128.9	61.7	20,276.1	22,658.5	1,000.0	6,887.5	4,813.1	1,400.1
2009	214,867.0	42,134.6	41,495.9	638.6	140,687.8	61,065.4	19,610.5	61.7	29,943.1	30,007.2	1,000.0	2,635.9	26,603.0	1,805.7
2010	240,418.2	50,480.1	49,785.4	694.7	153,738.6	69,718.8	19,641.6	61.1	41,340.8	22,976.3	1,000.0	7,111.2	26,746.9	1,341.5
2011	240,564.4	61,656.4	60,902.6	753.8	131,578.4	60,785.8	20,844.9	61.0	36,684.1	13,202.5	1,000.0	15,917.4	28,867.5	1,544.7
2012														
Mar	249,005.4	54,445.1	53,679.1	766.0	147,838.0	67,446.4	19,961.7	61.0	40,162.5	20,206.4	1,000.0	11,062.4	28,867.5	5,792.3
Jun	238,553.2	56,178.0	55,396.6	781.4	137,505.6	50,224.5	19,595.6	61.0	46,338.7	21,285.7	1,000.0	15,003.2	27,681.1	1,185.3
Sep	259,759.2	56,340.5	55,542.9	797.6	156,639.3	65,786.5	18,341.3	61.0	50,922.0	21,528.6	1,000.0	16,907.1	27,681.1	1,191.1
Dec	259,487.1	67,988.0	67,177.0	811.0	142,901.4	57,279.7	18,341.4	61.0	45,229.3	21,990.1	1,000.0	14,436.0	27,681.1	5,480.5
2013														
Jan	251,218.4	58,126.0	57,312.5	813.5	146,187.2	50,490.7	18,241.8	61.0	57,673.5	19,720.1	1,000.0	12,702.9	27,681.1	5,521.2
Feb	250,509.7	56,830.1	56,013.7	816.3	145,993.3	47,914.8	17,777.2	61.0	57,416.0	22,824.3	1,000.0	13,507.2	27,681.1	5,498.0
Mar	251,925.0	58,747.0	57,926.4	820.5	145,245.7	49,611.9	17,199.3	61.0	53,251.6	25,121.9	1,000.0	13,917.7	27,681.1	5,333.6
Apr	251,955.2	57,080.2	56,256.0	824.2	149,354.1	51,323.8	17,172.8	61.0	54,175.6	26,620.9	1,000.0	15,688.1	27,681.1	1,151.7
May	242,471.8	58,007.0	57,176.3	830.7	142,333.4	47,922.1	17,021.9	61.0	50,965.4	26,362.9	1,000.0	13,028.6	26,939.4	1,163.5
Jun	231,053.3	57,226.3	56,390.5	835.8	135,850.0	44,016.9	17,026.6	61.0	52,912.3	21,833.2	1,000.0	8,901.3	26,939.4	1,136.3
Jul	219,355.0	57,668.9	56,829.2	839.7	123,591.2	38,280.4	17,003.8	61.0	47,769.0	20,476.9	1,000.0	8,985.8	26,939.4	1,169.7
Aug	219,091.0	58,254.2	57,410.1	844.1	123,626.6	34,015.8	16,447.4	61.0	51,753.7	21,348.7	1,000.0	8,030.7	26,939.4	1,240.2
Sep	212,985.0	56,924.2	56,076.6	847.6	117,945.4	29,080.7	15,874.4	61.0	54,429.1	18,500.2	1,000.0	9,063.0	26,939.4	1,113.0
Oct	214,103.7	59,415.6	58,564.1	851.6	115,190.9	31,354.6	15,871.3	61.0	52,729.7	15,174.3	1,000.0	10,338.5	26,939.4	1,219.3
Nov	207,635.2	59,946.7	59,089.1	857.6	104,595.2	29,001.2	15,944.2	61.0	53,551.7	6,037.1	1,000.0	10,369.8	26,939.4	4,784.1
Dec	234,686.8	67,464.8	66,604.5	860.3	126,878.5	52,146.3	15,906.7	61.0	47,465.9	11,298.5	1,000.0	9,000.1	26,939.4	3,403.9
2014														
Jan	230,511.5	61,193.6	60,328.8	864.8	128,209.3	46,584.3	16,260.0	61.0	51,400.8	13,903.2	1,000.0	12,095.4	26,939.4	1,073.9
Feb	223,380.4	61,894.0	61,026.0	868.0	118,349.0	38,726.9	15,617.1	61.0	48,176.6	15,767.3	1,000.0	7,833.6	26,939.4	7,364.5
Mar	222,120.7	62,476.0	61,605.4	870.6	117,706.5	39,481.2	15,049.9	61.0	47,020.6	16,093.8	1,000.0	7,083.2	26,939.4	6,915.6
Apr	219,600.6	65,384.6	64,509.7	874.9	111,469.3	34,982.0	15,572.4	61.0	43,918.0	16,935.8	1,000.0	8,041.9	26,939.4	6,765.5
May	215,876.6	65,816.1	64,936.4	879.7	104,103.7	28,954.7	9,869.1	61.0	49,022.0	16,196.8	1,000.0	9,386.3	26,939.4	8,631.2
Jun	210,577.6	65,467.6	64,584.7	882.9	104,063.7	38,113.8	9,764.8	61.0	43,785.3	12,338.7	1,000.0	9,773.9	27,868.3	2,404.1
Jul	207,386.2	66,821.7	65,935.5	886.3	99,800.6	29,783.1	9,370.8	61.0	46,686.2	13,899.5	1,000.0	9,820.4	27,868.3	2,075.2
Aug	203,001.7	65,722.0	64,832.0	890.0	95,910.7	24,862.6	9,088.7	61.0	48,990.7	12,907.6	1,000.0	11,192.1	27,868.3	1,308.6
Sep	203,204.3	64,913.8	64,017.9	895.8	98,590.5	30,246.2	8,517.7	61.0	47,407.8	12,357.8	1,000.0	9,501.1	27,868.3	1,330.7
Oct	199,492.3	68,776.6	67,875.2	901.4	90,343.4	20,667.7	8,518.4	61.0	50,277.5	10,818.7	1,000.0	10,136.8	27,868.3	1,367.2
Nov	199,329.2	71,150.9	70,245.7	905.2	86,668.6	16,597.1	8,505.1	61.0	50,869.3	10,636.1	1,000.0	11,374.6	27,868.3	1,266.8
Dec *	207,977.1	78,800.8	77,887.5	913.2	87,061.0	21,417.6	8,523.6	61.0	47,012.8	10,045.9	1,000.0	12,400.7	27,868.3	846.3
2015														
Jan	206,464.2	72,664.3	71,749.5	914.8	89,005.7	15,728.0	8,547.6	61.0	54,277.8	10,391.2	1,000.0	11,560.5	27,868.3	4,365.5
Feb	202,660.6	72,654.3	71,736.6	917.8	86,456.2	14,030.3	7,960.8	61.0	54,014.3	10,389.8	1,000.0	10,342.1	27,868.3	4,339.8
Mar	198,591.0	73,256.0	72,334.2	921.8	81,591.5	15,297.3	7,346.8	61.0	47,399.0	11,487.3	1,000.0	10,630.2	27,868.3	4,245.1

Source: Bank of Guyana

\* Figures for December 2014 are preliminary.

## BANK OF GUYANA

### CURRENCY NOTES ISSUE (G\$ MILLION)

Table 1.3

Period	Total Issue G\$Mn.	Denominations									
		\$5000		\$1000		\$500		\$100		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
2005	23,498.3	-	-	21,128.8	89.9	1,315.8	5.6	759.0	3.2	294.7	1.3
2006	28,132.8	-	-	25,096.4	89.2	1,898.4	6.7	822.7	2.9	315.3	1.1
2007	32,675.7	-	-	30,392.0	93.0	1,047.6	3.2	888.1	2.7	348.0	1.1
2008	37,258.2	-	-	34,892.0	93.6	1,049.2	2.8	938.9	2.5	378.0	1.0
2009	41,495.9	-	-	39,023.5	94.0	1,094.1	2.6	983.9	2.4	394.5	1.0
2010	49,785.4	-	-	46,662.9	93.7	1,618.0	3.3	1,080.5	2.2	423.9	0.9
2011	60,902.6	-	-	56,977.9	93.6	2,238.3	3.7	1,213.1	2.0	473.4	0.8
2012											
Mar	53,679.1	-	-	50,550.7	94.2	1,499.9	2.8	1,167.8	2.2	460.7	0.9
Jun	55,396.6	-	-	52,313.8	94.4	1,365.3	2.5	1,239.6	2.2	477.8	0.9
Sep	55,542.9	-	-	52,491.6	94.5	1,289.3	2.3	1,258.8	2.3	503.3	0.9
Dec	67,177.0	-	-	63,944.3	95.2	1,318.4	2.0	1,377.4	2.1	536.9	0.8
2013											
Jan	57,312.5	-	-	54,203.9	94.6	1,256.5	2.2	1,324.9	2.3	527.3	0.9
Feb	56,013.7	-	-	52,965.7	94.6	1,243.2	2.2	1,284.6	2.3	520.3	0.9
Mar	57,926.4	-	-	54,842.2	94.7	1,279.5	2.2	1,285.4	2.2	519.3	0.9
Apr	56,256.0	-	-	53,216.9	94.6	1,247.5	2.2	1,274.0	2.3	517.6	0.9
May	57,176.3	-	-	54,090.2	94.6	1,268.2	2.2	1,294.9	2.3	523.0	0.9
Jun	56,390.5	-	-	53,245.4	94.4	1,325.2	2.4	1,295.3	2.3	524.6	0.9
Jul	56,829.2	-	-	53,679.4	94.5	1,329.2	2.3	1,292.0	2.3	528.6	0.9
Aug	57,410.1	-	-	54,215.7	94.4	1,343.1	2.3	1,312.4	2.3	538.9	0.9
Sep	56,076.6	-	-	53,006.5	94.5	1,228.8	2.2	1,302.6	2.3	538.7	1.0
Oct	58,564.1	-	-	55,500.5	94.8	1,219.1	2.1	1,304.8	2.2	539.7	0.9
Nov	59,089.1	-	-	55,957.3	94.7	1,246.2	2.1	1,339.3	2.3	546.3	0.9
Dec	66,604.5	5,037.6	7.6	58,258.1	87.5	1,339.3	2.0	1,404.0	2.1	565.6	0.8
2014											
Jan	60,328.8	6,411.7	10.6	50,695.6	84.0	1,288.4	2.1	1,378.5	2.3	554.6	0.9
Feb	61,026.0	8,128.2	13.3	49,698.6	81.4	1,298.4	2.1	1,350.7	2.2	550.1	0.9
Mar	61,605.4	9,292.3	15.1	49,185.5	79.8	1,263.6	2.1	1,319.9	2.1	544.1	0.9
Apr	64,509.7	10,133.0	15.7	51,215.7	79.4	1,261.1	2.0	1,348.0	2.1	551.8	0.9
May	64,936.4	13,222.3	20.4	48,467.3	74.6	1,326.6	2.0	1,359.9	2.1	560.3	0.9
Jun	64,584.7	15,423.4	23.9	45,919.6	71.1	1,330.6	2.1	1,348.0	2.1	563.1	0.9
Jul	65,935.5	17,730.8	26.9	44,985.4	68.2	1,302.8	2.0	1,354.6	2.1	561.8	0.9
Aug	64,832.0	18,640.4	28.8	42,942.5	66.2	1,296.0	2.0	1,383.4	2.1	569.7	0.9
Sep	64,017.9	19,961.2	31.2	40,854.0	63.8	1,263.7	2.0	1,370.5	2.1	568.7	0.9
Oct	67,875.2	23,044.9	34.0	41,566.7	61.2	1,311.6	1.9	1,379.4	2.0	572.5	0.8
Nov	70,245.7	25,346.8	36.1	41,639.9	59.3	1,282.1	1.8	1,399.2	2.0	577.7	0.8
Dec	77,887.5	29,812.3	38.3	44,736.3	57.4	1,287.6	1.7	1,452.6	1.9	598.9	0.8
2015											
Jan	71,749.5	29,897.2	41.7	38,596.4	53.8	1,256.1	1.8	1,409.2	2.0	590.6	0.8
Feb	71,736.6	31,405.0	43.8	37,100.7	51.7	1,237.8	1.7	1,407.0	2.0	586.1	0.8
Mar	72,334.2	33,765.1	46.7	35,379.8	48.9	1,196.2	1.7	1,412.1	2.0	581.0	0.8

Source: Bank of Guyana

### COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
2005	437,939.3	189,688.5	166,503.0	81,747.8
2006	478,955.3	208,704.5	182,260.6	87,990.2
2007	537,947.3	222,047.3	211,583.7	104,316.3
2008	596,610.3	250,048.9	231,043.4	115,518.0
2009	638,631.0	267,770.9	247,289.5	123,570.7
2010	694,676.4	292,938.3	269,350.7	132,387.4
2011	753,832.1	320,943.8	292,556.7	140,331.5
2012				
Mar	765,987.7	326,460.3	297,610.3	141,917.1
Jun	781,396.7	334,898.0	302,952.9	143,545.9
Sep	797,557.9	343,406.0	308,974.4	145,177.5
Dec	811,006.2	350,798.7	313,501.7	146,705.8
2013				
Jan	813,483.8	352,131.5	314,420.5	146,931.8
Feb	816,324.1	353,703.7	315,307.2	147,313.3
Mar	820,521.6	355,749.7	316,999.6	147,772.3
Apr	824,152.3	357,528.0	318,398.7	148,225.6
May	830,661.9	361,116.3	320,800.1	148,745.5
Jun	835,831.0	363,804.2	322,852.0	149,174.9
Jul	839,699.5	365,672.2	324,439.8	149,587.6
Aug	844,070.5	368,050.3	325,933.3	150,086.9
Sep	847,642.4	369,785.0	327,332.3	150,525.1
Oct	851,550.2	371,870.0	328,781.6	150,898.7
Nov	857,568.1	375,309.1	330,834.2	151,424.7
Dec	860,268.1	376,390.4	331,968.8	151,908.9
2014				
Jan	864,768.0	378,899.2	333,719.6	152,149.2
Feb	867,992.3	380,587.1	334,984.8	152,420.3
Mar	870,551.3	381,805.9	335,916.5	152,828.9
Apr	874,925.4	383,552.1	337,974.0	153,399.3
May	879,661.2	385,988.0	339,888.9	153,784.3
Jun	882,891.7	387,342.7	341,523.3	154,025.7
Jul	886,258.3	388,078.3	343,578.4	154,601.6
Aug	889,985.8	388,105.6	346,803.6	155,076.6
Sep	895,813.4	390,373.6	349,955.5	155,484.3
Oct	901,388.5	393,393.4	351,970.3	156,024.8
Nov	905,231.7	395,115.6	353,730.4	156,385.7
Dec	913,216.5	399,870.2	356,395.4	156,950.9
2015				
Jan	914,844.3	400,580.5	357,075.2	157,188.5
Feb	917,760.6	402,233.7	358,022.6	157,504.3
Mar	921,785.0	404,186.6	359,795.0	157,803.5

Source: Bank of Guyana



**COMMERCIAL BANKS: ASSETS**  
(G\$ MILLION)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector						Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana				Other
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises	Other			Total	Deposits	External Payment Deposits	Currency	
							Total	Securities	Loans									
2005	162,730.9	28,654.6	10,425.2	1,430.2	16,799.2	41,999.4	40,432.6	40,427.2	5.4	1,485.5	81.2	532.5	43,016.9	26,565.2	24,094.0	61.7	2,409.5	21,962.5
2006	180,216.1	29,861.2	10,111.7	1,365.6	18,384.0	47,078.7	46,021.3	46,020.8	0.5	966.6	90.8	436.4	49,147.7	28,443.1	25,721.7	61.7	2,659.7	25,249.0
2007	203,975.1	49,625.0	24,551.7	692.9	24,380.4	44,364.7	43,035.6	43,035.6	0.0	1,239.6	89.5	37.8	56,824.2	24,129.3	20,654.5	61.7	3,413.1	28,994.2
2008	232,629.3	49,506.4	18,857.4	534.5	30,114.5	53,997.4	50,945.0	50,909.2	35.8	2,998.1	54.3	109.2	67,233.1	25,183.9	21,819.8	61.7	3,302.4	36,599.4
2009	253,760.1	44,979.3	16,641.7	1,092.3	27,245.3	62,081.0	59,386.6	59,364.1	22.5	2,641.3	53.0	103.0	66,979.9	35,829.9	32,070.4	61.7	3,697.8	43,787.1
2010	296,125.6	47,126.3	15,796.6	1,332.3	29,997.4	70,197.8	67,065.6	67,057.3	8.2	3,085.2	47.1	15.5	78,307.7	45,384.4	40,842.7	61.1	4,480.6	55,093.9
2011	328,165.6	53,126.1	25,578.5	1,171.1	26,376.5	77,508.2	73,417.5	73,415.6	1.9	4,030.9	59.8	31.1	94,238.2	41,055.6	36,206.6	61.0	4,787.9	62,206.5
2012																		
Mar	327,633.4	50,978.5	21,971.7	1,101.4	27,905.4	74,227.5	69,872.4	69,871.6	0.8	4,294.0	61.0	122.0	95,626.3	43,436.9	39,771.6	61.0	3,604.3	63,242.3
Jun	343,827.7	55,937.6	26,800.7	1,108.6	28,028.3	70,634.2	66,939.0	66,938.5	0.5	3,628.3	66.9	84.5	100,723.4	50,374.2	46,369.5	61.0	3,943.6	66,073.8
Sep	356,945.8	55,517.9	25,127.3	1,256.3	29,134.3	71,824.5	68,200.5	68,198.8	1.7	3,562.5	61.4	221.8	106,725.1	54,251.4	50,672.2	61.0	3,518.1	68,405.1
Dec	378,123.6	64,086.5	32,461.9	1,195.4	30,429.2	72,971.5	69,249.1	69,247.0	2.1	3,661.2	61.2	359.5	112,969.7	48,899.5	41,182.0	61.0	7,656.4	78,836.8
2013																		
Jan	382,370.0	58,427.1	24,136.4	970.4	33,320.3	75,880.8	71,624.4	71,621.3	3.1	4,251.8	4.7	392.3	111,372.2	58,916.2	54,126.4	61.0	4,728.8	77,381.3
Feb	383,115.9	55,026.6	20,167.9	966.8	33,891.9	80,203.8	75,663.9	75,660.1	3.8	4,533.7	6.3	646.7	112,400.0	61,588.7	57,304.6	61.0	4,223.0	73,250.1
Mar	384,804.7	55,260.6	19,686.9	1,273.6	34,300.2	82,781.9	77,942.0	77,938.4	3.6	4,831.1	8.8	632.9	113,511.2	57,855.7	53,599.3	61.0	4,195.4	74,762.3
Apr	387,209.6	53,924.0	18,329.1	841.9	34,753.0	84,804.1	79,629.4	79,629.4	0.0	5,167.4	7.2	693.7	115,112.5	57,989.2	54,215.3	61.0	3,712.8	74,686.3
May	385,934.7	55,662.9	19,418.9	871.2	35,372.8	84,169.5	79,142.6	79,141.5	1.2	5,019.2	7.7	681.7	115,167.5	55,689.9	51,479.8	61.0	4,149.0	74,563.2
Jun	391,477.7	57,664.2	21,310.6	935.8	35,417.7	82,983.2	78,225.1	77,973.3	251.8	4,750.0	8.2	764.3	117,082.4	56,169.8	52,889.2	61.0	3,219.5	76,813.9
Jul	392,877.1	62,085.3	25,235.3	829.2	36,020.8	80,777.7	75,498.6	75,497.8	0.8	5,270.2	9.0	791.1	116,668.7	52,007.6	48,256.9	61.0	3,689.7	80,546.6
Aug	397,832.6	65,474.4	28,493.4	908.5	36,072.5	80,541.3	75,248.0	75,245.3	2.7	5,284.6	8.7	846.4	115,489.8	55,931.8	51,985.2	61.0	3,885.5	79,548.8
Sep	398,266.3	63,185.4	26,473.0	913.1	35,799.2	78,118.6	73,052.6	73,051.3	1.3	5,046.6	19.4	829.6	119,172.3	57,974.4	54,492.0	61.0	3,421.3	78,986.0
Oct	402,113.0	61,747.2	25,431.9	779.9	35,535.4	79,268.4	74,471.3	74,470.3	1.0	4,787.9	9.1	794.1	121,949.3	56,448.3	52,033.7	61.0	4,353.6	81,905.6
Nov	405,650.7	59,258.9	23,260.4	883.1	35,115.4	81,868.7	76,944.8	76,944.1	0.7	4,916.0	7.9	799.5	124,901.1	57,962.8	53,807.3	61.0	4,094.5	80,859.8
Dec	413,604.7	61,845.1	23,628.5	1,967.9	36,248.7	82,027.1	79,432.9	79,431.6	1.4	2,587.5	6.7	835.9	128,286.9	53,681.6	47,056.5	61.0	6,564.0	86,928.1
2014																		
Jan	402,916.9	57,573.3	20,461.3	1,833.8	35,278.1	78,703.6	75,492.5	75,491.4	1.2	3,207.2	3.9	889.5	127,138.8	55,909.9	51,458.3	61.0	4,390.5	82,701.7
Feb	399,569.9	57,367.3	20,159.7	1,901.9	35,305.6	78,687.7	75,128.3	75,127.8	0.5	3,557.5	1.9	906.2	127,484.5	51,649.5	47,572.5	61.0	4,015.9	83,474.7
Mar	397,445.7	57,199.0	20,244.6	1,943.3	35,011.1	77,307.3	73,758.2	73,753.4	4.8	3,547.1	1.9	895.1	127,593.1	50,510.2	46,061.9	61.0	4,387.2	83,941.1
Apr	401,516.2	58,519.4	21,135.9	2,064.4	35,319.1	75,940.6	72,312.6	72,310.9	1.7	3,626.2	1.9	911.2	130,321.9	48,578.2	43,243.0	61.0	5,274.1	87,244.8
May	401,734.3	60,342.8	22,947.1	2,043.8	35,351.9	70,398.5	66,537.2	66,536.3	0.9	3,858.8	2.5	836.9	129,156.8	55,146.8	50,139.1	61.0	4,946.6	85,852.6
Jun	403,401.0	66,853.7	28,906.5	2,041.5	35,905.7	72,174.3	68,445.7	68,444.4	1.3	3,724.4	4.1	881.9	129,448.7	47,380.0	42,453.3	61.0	4,865.6	86,662.5
Jul	404,593.8	67,428.6	28,437.4	1,973.6	37,017.6	67,206.9	64,909.1	64,907.9	1.2	2,287.9	10.0	913.4	129,860.7	52,282.6	47,073.5	61.0	5,148.0	86,901.7
Aug	407,091.6	68,652.2	29,714.7	2,121.9	36,815.5	66,656.1	63,963.8	63,959.4	4.3	2,687.7	4.7	934.1	130,330.2	52,854.0	48,683.3	61.0	4,109.7	87,665.0
Sep	407,964.9	68,274.9	28,973.8	2,004.0	37,297.1	67,376.3	64,388.4	64,388.2	0.1	2,983.1	4.9	972.3	131,445.1	51,455.5	47,373.0	61.0	4,021.5	88,440.7
Oct	414,628.6	69,917.2	29,383.3	2,076.6	38,457.3	64,224.0	61,537.1	61,532.9	4.3	2,681.4	5.4	762.8	133,254.3	54,948.6	50,509.5	61.0	4,378.1	91,521.7
Nov	415,765.3	72,539.6	31,041.1	2,897.7	38,600.8	64,696.3	62,018.9	62,008.8	10.1	2,667.7	7.7	754.3	133,712.6	55,314.9	50,275.1	61.0	4,978.7	88,747.6
Dec	421,804.0	73,838.0	30,211.4	2,958.4	40,668.3	63,426.8	61,027.5	61,007.3	20.2	2,398.8	0.5	1,406.2	137,735.9	53,376.3	46,968.7	61.0	6,346.6	92,020.8
2015																		
Jan	419,757.6	71,463.1	28,246.1	2,857.7	40,359.2	64,076.7	61,569.0	61,567.5	1.5	2,507.3	0.4	1,394.8	135,526.3	58,572.4	53,443.4	61.0	5,068.0	88,724.2
Feb	425,074.1	76,584.6	34,260.2	2,717.1	39,607.4	63,036.3	60,588.0	60,582.2	5.8	2,447.8	0.4	1,353.6	134,316.8	59,173.5	53,867.2	61.0	5,245.2	90,609.3
Mar	426,224.7	82,935.0	40,284.6	2,459.5	40,191.0	62,039.4	59,920.0	59,919.5	0.5	2,119.0	0.4	1,370.5	134,677.0	52,714.5	46,901.7	61.0	5,751.8	92,488.3

Source: Commercial Banks

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

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						
2005	162,730.9	10,572.6	855.0	9,717.6	-	19,923.0	7,371.8	3,361.5	9,189.7	9,910.0	100,618.1	61.7	-	5,526.8	16,118.8
2006	180,216.1	10,836.8	761.5	10,075.3	-	21,432.4	2,945.7	9,120.0	9,366.7	8,539.6	114,585.7	61.7	-	7,015.4	17,744.6
2007	203,975.1	11,169.1	714.2	10,454.9	-	24,862.5	4,302.5	11,162.4	9,397.7	9,334.2	131,001.5	61.7	-	6,749.3	20,796.7
2008	232,629.3	9,591.6	1,393.3	8,198.3	-	29,720.7	5,587.8	14,203.4	9,929.5	11,121.8	146,970.1	61.7	-	10,500.2	24,663.3
2009	253,760.1	11,655.2	1,413.3	10,241.9	-	29,586.3	4,184.1	18,572.5	6,829.8	13,995.5	160,574.5	61.7	-	8,805.9	29,081.0
2010	296,125.6	14,368.7	2,933.8	11,434.9	-	38,350.1	6,622.5	27,208.5	4,519.1	15,622.0	182,722.5	61.1	-	11,072.9	33,928.1
2011	328,165.6	13,910.8	3,823.4	10,087.5	-	40,401.9	6,680.3	26,298.4	7,423.3	15,194.9	208,437.6	61.0	-	11,558.3	38,601.1
2012															
Mar	327,633.4	11,657.9	1,789.6	9,868.3	-	35,812.6	6,300.6	21,985.9	7,526.1	14,869.1	216,421.9	61.0	-	8,033.3	40,777.7
Jun	343,827.7	13,288.7	2,059.9	11,228.9	-	39,800.0	6,841.6	25,319.5	7,638.8	16,255.0	224,696.1	61.0	-	7,962.8	41,764.0
Sep	356,945.8	12,025.7	2,305.5	9,720.1	-	42,298.5	6,643.1	28,348.4	7,307.0	17,194.8	232,684.5	61.0	-	8,575.5	44,105.9
Dec	378,123.6	11,430.1	2,431.3	8,998.7	-	55,118.6	13,833.1	34,326.5	6,959.0	18,109.1	233,490.0	61.0	-	14,843.8	45,070.9
2013															
Jan	382,370.0	11,705.4	2,196.5	9,508.9	-	54,004.8	11,420.2	35,460.2	7,124.4	19,044.5	240,382.6	61.0	-	11,043.5	46,128.2
Feb	383,115.9	12,385.0	2,546.6	9,838.4	-	55,217.9	12,106.4	35,991.5	7,120.0	19,702.7	236,723.5	61.0	-	10,867.1	48,158.6
Mar	384,804.7	12,413.6	2,675.8	9,737.7	-	52,267.1	12,014.4	33,225.5	7,027.2	21,447.3	240,507.8	61.0	-	9,723.4	48,384.5
Apr	387,209.6	12,400.5	2,323.0	10,077.5	-	51,528.4	12,037.4	33,043.1	6,447.9	22,656.1	242,583.6	61.0	-	8,946.2	49,033.7
May	385,934.7	11,694.0	1,519.8	10,174.2	-	51,480.9	13,455.4	32,925.6	5,100.0	20,870.3	243,371.0	61.0	-	8,883.2	49,574.3
Jun	391,477.7	11,972.9	1,431.2	10,541.7	-	56,274.6	13,727.6	36,930.8	5,616.1	22,884.0	242,223.8	61.0	-	8,307.5	49,753.8
Jul	392,877.1	11,795.3	1,276.6	10,518.7	-	53,182.6	15,204.0	32,036.5	5,942.2	23,173.7	241,967.2	61.0	-	12,465.1	50,232.1
Aug	397,832.6	12,227.9	1,268.1	10,959.8	-	54,401.4	15,160.7	33,653.4	5,587.4	23,506.1	245,186.2	61.0	-	11,391.9	51,058.0
Sep	398,266.3	11,172.7	1,134.2	10,038.5	-	57,077.4	15,117.1	36,471.7	5,488.6	24,508.1	243,852.1	61.0	-	10,620.5	50,974.4
Oct	402,113.0	13,075.0	1,522.3	11,552.8	-	55,535.0	14,864.8	35,089.1	5,581.1	24,325.2	245,512.9	61.0	-	12,003.1	51,600.7
Nov	405,650.7	12,218.8	1,373.5	10,845.4	-	61,688.5	14,891.9	41,214.5	5,582.1	24,232.1	244,593.4	61.0	-	10,720.6	52,136.2
Dec	413,604.7	12,624.3	2,364.9	10,259.4	-	61,244.4	14,339.3	42,698.2	4,206.9	26,041.7	242,915.4	61.0	-	18,356.3	52,361.5
2014															
Jan	402,916.9	13,001.6	1,938.0	11,063.6	-	54,648.8	13,575.7	34,157.8	6,915.2	23,189.6	243,723.1	61.0	-	15,360.3	52,932.6
Feb	399,569.9	12,856.3	1,666.0	11,190.3	-	52,153.5	12,980.1	31,857.7	7,315.6	23,017.0	245,759.9	61.0	-	11,851.3	53,870.9
Mar	397,445.7	11,139.2	1,566.6	9,572.5	-	51,980.0	12,252.7	32,362.5	7,364.8	20,814.1	245,805.2	61.0	-	13,357.8	54,288.4
Apr	401,516.2	12,178.4	2,079.5	10,098.9	-	51,682.3	12,067.3	32,265.4	7,349.6	21,039.8	248,162.7	61.0	-	13,102.9	55,289.0
May	401,734.3	11,868.7	1,961.9	9,906.8	-	52,299.7	11,958.5	34,070.7	6,270.5	21,465.2	248,484.4	61.0	-	11,804.7	55,750.6
Jun	403,401.0	12,145.8	2,314.5	9,831.3	-	54,847.5	11,993.4	35,970.1	6,884.0	20,962.7	248,981.8	61.0	-	9,649.9	56,752.2
Jul	404,593.8	12,651.6	2,814.6	9,837.0	-	54,883.0	12,389.0	35,489.2	7,004.7	20,990.8	248,876.5	61.0	-	9,920.0	57,210.8
Aug	407,091.6	11,705.1	2,218.1	9,487.0	-	54,549.1	11,829.3	35,847.4	6,872.4	21,531.2	251,918.3	61.0	-	9,245.7	58,081.1
Sep	407,964.9	11,354.0	2,247.9	9,106.1	-	54,471.4	9,972.6	37,491.9	7,006.8	22,199.0	250,745.0	61.0	-	11,073.9	58,060.6
Oct	414,628.6	11,953.5	2,360.9	9,592.6	-	54,495.0	10,790.4	36,919.8	6,784.8	22,767.9	253,340.7	61.0	-	13,215.5	58,795.1
Nov	415,765.3	11,650.7	2,405.7	9,244.9	-	56,250.4	10,168.9	39,342.7	6,738.7	22,920.1	254,549.8	61.0	-	10,584.6	59,748.7
Dec	421,804.0	12,625.5	3,117.7	9,507.9	-	59,667.1	13,127.3	39,506.4	7,033.3	22,739.7	247,393.5	61.0	-	19,362.1	59,955.0
2015															
Jan	419,757.6	11,592.5	2,273.4	9,319.1	-	60,644.5	13,530.6	39,903.5	7,210.4	22,666.5	253,347.6	61.0	-	10,835.2	60,610.4
Feb	425,074.1	13,018.5	2,944.8	10,073.6	-	63,158.1	12,128.3	43,701.4	7,328.4	24,776.3	250,651.9	61.0	-	11,394.9	62,013.2
Mar	426,224.7	12,358.6	2,484.2	9,874.4	-	61,216.2	12,001.0	41,933.4	7,281.8	23,951.0	254,844.6	61.0	-	10,818.2	62,975.0

Source: Commercial Banks

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

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Institutions			Foreign Sector	
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't	Local Gov't									Other
2005	140,168.6	130,451.1	19,923.0	16,561.5	7,371.8	247.8	8,941.9	3,361.5	100,618.1	15,316.5	85,301.7	9,910.0	1,112.2	8,797.7	9,717.6
2006	154,632.9	144,557.7	21,432.4	12,312.4	2,945.7	298.1	9,068.6	9,120.0	114,585.7	18,332.8	96,252.9	8,539.6	1,348.5	7,191.1	10,075.3
2007	175,653.2	165,198.3	24,862.5	13,700.1	4,302.5	282.3	9,115.4	11,162.4	131,001.5	21,872.0	109,129.6	9,334.2	875.7	8,458.5	10,454.9
2008	196,010.9	187,812.5	29,720.7	15,517.3	5,587.8	324.1	9,605.4	14,203.4	146,970.1	28,611.2	118,358.9	11,121.8	1,188.8	9,932.9	8,198.3
2009	214,398.3	204,156.4	29,586.3	11,013.9	4,184.1	328.5	6,501.3	18,572.5	160,574.5	28,967.5	131,607.0	13,995.5	1,142.1	12,853.5	10,241.9
2010	248,129.5	236,694.7	38,350.1	11,141.7	6,622.5	396.5	4,122.7	27,208.5	182,722.5	32,714.6	150,007.9	15,622.0	871.8	14,750.2	11,434.9
2011	274,121.8	264,034.4	40,401.9	14,103.5	6,680.3	339.1	7,084.2	26,298.4	208,437.6	38,201.5	170,236.0	15,194.9	984.7	14,210.2	10,087.5
2012															
Mar	276,971.9	267,103.5	35,812.6	13,826.7	6,300.6	416.8	7,109.3	21,985.9	216,421.9	41,101.3	175,320.6	14,869.1	55.3	14,813.7	9,868.3
Jun	291,979.9	280,751.0	39,800.0	14,480.5	6,841.6	418.1	7,220.7	25,319.5	224,696.1	43,270.4	181,425.7	16,255.0	36.2	16,218.8	11,228.9
Sep	301,897.9	292,177.8	42,298.5	13,950.1	6,643.1	441.8	6,865.2	28,348.4	232,684.5	48,788.3	183,896.2	17,194.8	43.3	17,151.5	9,720.1
Dec	315,716.4	306,717.7	55,118.6	20,792.1	13,833.1	383.5	6,575.5	34,326.5	233,490.0	49,169.9	184,320.1	18,109.1	21.4	18,087.7	8,998.7
2013															
Jan	322,940.9	313,431.9	54,004.8	18,544.6	11,420.2	441.4	6,683.0	35,460.2	240,382.6	49,555.8	190,826.8	19,044.5	22.4	19,022.2	9,508.9
Feb	321,482.5	311,644.1	55,217.9	19,226.4	12,106.4	507.0	6,613.0	35,991.5	236,723.5	47,085.6	189,637.8	19,702.7	52.5	19,650.2	9,838.4
Mar	323,959.9	314,222.2	52,267.1	19,041.6	12,014.4	460.1	6,567.1	33,225.5	240,507.8	49,686.2	190,821.6	21,447.3	526.8	20,920.5	9,737.7
Apr	326,845.6	316,768.1	51,528.4	18,485.3	12,037.4	471.7	5,976.2	33,043.1	242,583.6	51,130.1	191,453.5	22,656.1	519.1	22,137.0	10,077.5
May	325,896.4	315,722.2	51,480.9	18,555.3	13,455.4	453.5	4,646.5	32,925.6	243,371.0	51,051.4	192,319.6	20,870.3	194.0	20,676.3	10,174.2
Jun	331,924.2	321,382.5	56,274.6	19,343.8	13,727.6	503.0	5,113.1	36,930.8	242,223.8	47,888.5	194,335.4	22,884.0	187.5	22,696.6	10,541.7
Jul	328,842.2	318,323.5	53,182.6	21,146.1	15,204.0	467.4	5,474.8	32,036.5	241,967.2	48,108.9	193,858.3	23,173.7	174.5	22,999.2	10,518.7
Aug	334,053.6	323,093.7	54,401.4	20,748.0	15,160.7	432.5	5,154.8	33,653.4	245,186.2	51,147.0	194,039.2	23,506.1	34.0	23,472.1	10,959.8
Sep	335,476.1	325,437.6	57,077.4	20,605.7	15,117.1	404.7	5,083.9	36,471.7	243,852.1	49,590.4	194,261.7	24,508.1	52.6	24,455.5	10,038.5
Oct	336,925.9	325,373.1	55,535.0	20,445.9	14,864.8	408.0	5,173.1	35,089.1	245,512.9	48,513.6	196,999.3	24,325.2	53.7	24,271.5	11,552.8
Nov	341,359.4	330,514.0	61,688.5	20,474.0	14,891.9	391.0	5,191.1	41,214.5	244,593.4	45,292.2	199,301.2	24,232.1	47.6	24,184.5	10,845.4
Dec	340,461.0	330,201.6	61,244.4	18,546.2	14,339.3	394.0	3,812.9	42,698.2	242,915.4	46,990.3	195,925.2	26,041.7	65.6	25,976.1	10,259.4
2014															
Jan	332,625.0	321,561.4	54,648.8	20,490.9	13,575.7	644.1	6,271.2	34,157.8	243,723.1	46,587.8	197,135.2	23,189.6	60.1	23,129.5	11,063.6
Feb	332,120.7	320,930.4	52,153.5	20,295.8	12,980.1	651.3	6,664.4	31,857.7	245,759.9	49,605.8	196,154.1	23,017.0	56.0	22,961.0	11,190.3
Mar	328,171.8	318,599.3	51,980.0	19,617.5	12,252.7	620.6	6,744.2	32,362.5	245,805.2	50,346.4	195,458.7	20,814.1	38.7	20,775.4	9,572.5
Apr	330,983.7	320,884.8	51,682.3	19,416.8	12,067.3	651.3	6,698.3	32,265.4	248,162.7	51,319.5	196,843.2	21,039.8	239.9	20,799.9	10,098.9
May	332,156.1	322,249.3	52,299.7	18,229.0	11,958.5	574.0	5,696.5	34,070.7	248,484.4	50,025.9	198,458.5	21,465.2	56.6	21,408.6	9,906.8
Jun	334,623.3	324,792.0	54,847.5	18,877.4	11,993.4	549.7	6,334.3	35,970.1	248,981.8	50,541.2	198,440.6	20,962.7	36.1	20,926.6	9,831.3
Jul	334,587.3	324,750.3	54,883.0	19,393.7	12,389.0	617.6	6,387.1	35,489.2	248,876.5	52,227.0	196,649.5	20,990.8	33.2	20,957.6	9,837.0
Aug	337,485.6	327,998.6	54,549.1	18,701.7	11,829.3	516.3	6,356.1	35,847.4	251,918.3	54,261.7	197,656.6	21,531.2	29.6	21,501.6	9,487.0
Sep	336,521.5	327,415.3	54,471.4	16,979.5	9,972.6	503.3	6,503.5	37,491.9	250,745.0	55,382.4	195,362.5	22,199.0	34.7	22,164.3	9,106.1
Oct	340,196.1	330,603.5	54,495.0	17,575.2	10,790.4	496.4	6,288.4	36,919.8	253,340.7	55,587.4	197,753.3	22,767.9	35.0	22,732.9	9,592.6
Nov	342,965.2	333,720.2	56,250.4	16,907.6	10,168.9	451.1	6,287.6	39,342.7	254,549.8	55,521.3	199,028.6	22,920.1	31.6	22,888.4	9,244.9
Dec	339,308.2	329,800.3	59,667.1	20,160.6	13,127.3	519.2	6,514.1	39,506.4	247,393.5	50,583.7	196,809.8	22,739.7	18.7	22,721.0	9,507.9
2015															
Jan	345,977.6	336,658.5	60,644.5	20,741.0	13,530.6	609.7	6,600.7	39,903.5	253,347.6	52,537.2	200,810.4	22,666.5	21.7	22,644.8	9,319.1
Feb	348,660.0	338,586.4	63,158.1	19,456.7	12,128.3	685.9	6,642.4	43,701.4	250,651.9	51,519.3	199,132.6	24,776.3	18.6	24,757.8	10,073.6
Mar	349,886.3	340,011.8	61,216.2	19,282.8	12,001.0	706.9	6,574.9	41,933.4	254,844.6	55,051.2	199,793.4	23,951.0	23.6	23,927.4	9,874.4

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
2005	26,847.2	20,521.9	4,590.6	3,200.6	2,907.4	170.4	122.8	1,390.0	14,445.6	9,815.4	4,630.2	1,485.6	175.7	1,309.9	6,325.3
2006	32,220.8	25,421.8	5,372.0	1,489.3	1,152.7	215.7	120.9	3,882.7	18,878.9	12,235.9	6,643.0	1,170.9	196.2	974.6	6,799.0
2007	36,809.7	30,074.1	6,931.7	1,888.1	1,614.9	181.6	91.5	5,043.6	21,842.8	15,063.1	6,779.8	1,299.6	126.3	1,173.3	6,735.6
2008	38,800.1	33,362.8	7,559.9	2,314.9	2,001.1	205.4	108.4	5,245.0	23,852.4	16,301.6	7,550.8	1,950.6	891.1	1,059.5	5,437.3
2009	39,696.0	34,228.9	7,581.9	2,140.9	1,823.4	192.7	124.8	5,441.0	24,845.5	15,865.5	8,980.0	1,801.6	236.0	1,565.6	5,467.0
2010	49,305.2	43,315.6	10,539.3	2,556.4	2,094.6	272.2	189.6	7,982.9	30,193.0	18,545.2	11,647.8	2,583.3	303.3	2,280.0	5,989.6
2011	54,468.0	48,682.3	11,753.1	3,085.4	2,720.9	189.3	175.2	8,667.7	35,014.1	22,553.5	12,460.6	1,915.1	149.2	1,765.9	5,785.7
2012															
Mar	51,573.1	46,474.6	7,709.5	2,820.3	2,422.0	255.3	143.0	4,889.2	37,497.2	23,693.3	13,804.0	1,267.8	40.3	1,227.6	5,098.5
Jun	54,507.4	48,912.9	9,560.8	2,687.2	2,251.7	249.1	186.4	6,873.6	37,901.7	24,092.1	13,809.5	1,450.4	31.1	1,419.4	5,594.5
Sep	61,149.1	55,857.6	11,051.7	2,680.6	2,289.8	270.8	120.0	8,371.0	43,198.8	27,315.2	15,883.6	1,607.1	38.2	1,568.9	5,291.5
Dec	71,781.9	67,203.2	21,018.5	9,485.1	9,186.5	201.0	97.6	11,533.3	44,074.5	27,526.5	16,548.0	2,110.2	16.3	2,094.0	4,578.7
2013															
Jan	70,440.4	65,762.5	17,510.4	7,140.2	6,684.8	262.5	193.0	10,370.2	46,158.6	28,447.6	17,711.0	2,093.4	17.2	2,076.2	4,677.9
Feb	66,482.9	61,766.1	14,920.8	4,403.0	3,905.1	323.6	174.2	10,517.8	45,095.3	28,493.6	16,601.7	1,749.9	47.4	1,702.5	4,716.8
Mar	65,953.7	61,290.4	12,423.9	4,081.0	3,688.6	274.0	118.4	8,342.9	46,188.0	28,452.6	17,735.4	2,678.4	521.7	2,156.8	4,663.3
Apr	67,235.2	62,408.9	13,387.3	4,084.4	3,695.7	287.6	101.1	9,302.9	46,293.1	28,488.5	17,804.6	2,728.6	514.0	2,214.6	4,826.3
May	65,290.4	60,292.3	14,198.7	5,383.7	5,002.0	268.8	113.0	8,815.0	43,696.5	26,400.5	17,296.0	2,397.1	188.7	2,208.4	4,998.1
Jun	70,020.9	64,579.9	18,729.4	5,670.3	5,209.2	301.1	160.0	13,059.0	43,307.2	25,902.2	17,405.0	2,543.3	182.2	2,361.1	5,441.0
Jul	67,389.4	61,853.3	15,242.8	6,318.6	5,934.3	269.3	115.0	8,924.1	44,228.7	27,523.2	16,705.5	2,381.8	169.4	2,212.4	5,536.0
Aug	70,204.5	64,545.3	16,400.4	6,427.2	5,988.7	250.3	188.2	9,973.2	45,796.7	28,699.6	17,097.1	2,348.2	28.9	2,319.4	5,659.2
Sep	71,791.2	66,885.9	18,593.2	6,301.7	5,962.3	227.4	112.1	12,291.5	46,574.6	27,667.5	18,907.1	1,718.0	47.5	1,670.6	4,905.4
Oct	69,684.8	63,357.6	16,455.7	6,016.7	5,639.4	240.4	136.9	10,439.0	45,129.5	26,472.8	18,656.7	1,772.4	48.6	1,723.9	6,327.2
Nov	68,703.5	63,091.1	16,997.5	6,139.5	5,749.3	210.0	180.2	10,858.1	43,634.1	25,689.9	17,944.1	2,459.5	42.5	2,417.0	5,612.4
Dec	73,135.9	67,601.6	19,337.2	5,250.2	4,905.9	217.1	127.2	14,087.1	44,689.7	26,686.1	18,003.6	3,574.6	60.5	3,514.1	5,534.3
2014															
Jan	70,491.5	64,565.0	16,377.5	4,805.6	4,131.6	451.0	223.0	11,572.0	45,329.0	28,018.6	17,310.4	2,858.6	55.0	2,803.6	5,926.5
Feb	70,526.5	64,873.6	13,477.2	4,134.9	3,521.8	457.4	155.7	9,342.4	47,453.3	30,033.3	17,420.1	3,943.0	50.8	3,892.2	5,652.9
Mar	69,579.8	64,694.9	13,690.3	3,602.1	2,957.4	415.7	228.9	10,088.2	47,618.2	30,138.8	17,479.5	3,386.4	33.5	3,352.8	4,884.9
Apr	67,286.9	62,239.6	13,240.3	3,246.7	2,620.6	448.3	177.8	9,993.6	46,154.6	29,112.0	17,042.5	2,844.7	234.8	2,609.9	5,047.3
May	67,506.6	62,402.6	13,664.6	3,008.1	2,396.6	375.6	235.9	10,656.6	44,825.8	28,415.3	16,410.5	3,912.1	51.5	3,860.7	5,104.1
Jun	70,454.1	65,590.4	15,895.8	3,042.0	2,486.1	357.8	198.1	12,853.9	46,713.6	29,517.8	17,195.8	2,981.0	31.0	2,950.0	4,863.7
Jul	72,201.4	67,412.2	16,580.1	3,308.5	2,634.3	429.1	245.1	13,271.6	48,410.1	31,465.9	16,944.2	2,422.0	28.1	2,393.9	4,789.2
Aug	73,841.8	69,219.4	17,452.3	3,665.9	3,138.6	317.5	209.8	13,786.4	49,440.8	32,301.8	17,139.0	2,326.2	24.5	2,301.8	4,622.5
Sep	74,373.7	69,846.9	17,684.0	3,616.2	3,070.0	299.8	246.4	14,067.8	49,401.1	32,798.4	16,602.7	2,761.7	29.6	2,732.2	4,526.9
Oct	73,761.7	68,939.9	16,903.2	4,460.7	3,898.8	283.6	278.3	12,442.6	49,482.5	32,326.7	17,155.9	2,554.1	29.9	2,524.2	4,821.9
Nov	74,843.0	69,861.3	17,438.3	3,772.6	3,293.6	236.5	242.5	13,665.7	50,013.3	32,738.7	17,274.6	2,409.7	26.5	2,383.2	4,981.7
Dec	77,395.1	72,382.8	20,557.2	6,111.1	5,568.2	302.0	240.9	14,446.1	48,939.9	31,251.5	17,688.4	2,885.8	13.6	2,872.2	5,012.3
2015															
Jan	79,961.2	74,966.9	22,154.4	6,717.3	6,063.3	383.6	270.3	15,437.2	49,884.9	31,543.6	18,341.3	2,927.5	16.6	2,911.0	4,994.4
Feb	81,825.0	76,189.4	24,254.6	6,388.0	5,640.3	459.5	288.2	17,866.6	49,261.7	31,776.9	17,484.8	2,673.1	13.5	2,659.7	5,635.5
Mar	82,746.7	77,352.7	21,740.7	5,909.3	5,227.8	478.3	203.2	15,831.5	52,483.9	34,734.3	17,749.6	3,128.0	18.4	3,109.6	5,394.0

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	
2005	33,899.3	32,943.1	12,103.3	11,941.1	3,103.7	21.5	8,815.8	162.2	14,349.0	2,178.4	12,170.7	6,490.8	502.3	5,988.4	956.2
2006	33,812.6	32,929.0	12,133.4	9,208.6	246.7	17.7	8,944.3	2,924.8	15,053.9	1,908.7	13,145.2	5,741.7	707.5	5,034.1	883.6
2007	37,190.6	36,394.7	13,921.1	9,611.4	574.0	17.6	9,019.7	4,309.8	15,582.9	1,901.5	13,681.5	6,890.6	703.4	6,187.2	795.9
2008	41,568.5	40,847.2	16,706.6	10,866.1	1,357.6	15.5	9,493.0	5,840.5	15,645.9	2,489.4	13,156.5	8,494.7	281.1	8,213.6	721.3
2009	43,938.7	43,174.3	14,211.4	7,003.3	615.3	15.6	6,372.5	7,208.1	18,541.2	3,098.2	15,443.0	10,421.7	889.3	9,532.5	764.4
2010	44,982.3	44,250.6	13,823.4	4,580.0	635.8	15.6	3,928.6	9,243.4	19,879.9	2,385.7	17,494.2	10,547.3	551.5	9,995.8	731.7
2011	51,941.0	51,338.2	17,819.7	7,573.2	655.1	13.9	6,904.2	10,246.4	22,874.5	2,548.6	20,325.9	10,644.0	800.5	9,843.6	602.8
2012															
Mar	51,495.1	50,920.3	17,192.4	7,683.3	703.8	18.2	6,961.3	9,509.1	23,368.6	3,533.1	19,835.5	10,359.3	-	10,359.3	574.8
Jun	55,137.9	54,559.2	18,364.7	7,753.1	705.7	18.2	7,029.2	10,611.7	24,298.9	4,522.5	19,776.4	11,895.6	-	11,895.6	578.7
Sep	57,581.1	57,012.1	20,019.1	7,464.3	706.0	18.2	6,740.1	12,554.8	25,561.6	5,056.9	20,504.7	11,431.4	-	11,431.4	569.0
Dec	57,752.5	57,207.6	22,366.7	7,292.9	801.6	18.2	6,473.0	15,073.8	22,471.3	4,267.6	18,203.6	12,369.6	-	12,369.6	544.9
2013															
Jan	60,458.9	59,917.3	21,667.0	7,219.0	715.6	18.2	6,485.1	14,448.0	24,634.6	4,483.3	20,151.3	13,615.8	-	13,615.8	541.6
Feb	61,475.0	60,936.4	21,953.5	7,169.0	716.3	18.9	6,433.9	14,784.5	24,450.5	4,471.2	19,979.3	14,532.3	-	14,532.3	538.6
Mar	63,217.7	62,686.6	22,365.3	7,185.9	723.3	18.9	6,443.7	15,179.4	24,795.0	4,868.4	19,926.6	15,526.2	-	15,526.2	531.1
Apr	62,503.6	61,975.0	21,735.8	6,602.5	713.5	18.9	5,870.1	15,133.3	24,776.4	5,214.0	19,562.4	15,462.8	-	15,462.8	528.6
May	62,007.3	61,478.5	20,905.2	5,261.5	714.1	18.9	4,528.4	15,643.8	26,258.3	6,661.2	19,597.1	14,315.0	0.2	14,314.8	528.8
Jun	63,160.4	62,632.9	21,712.8	5,681.4	714.5	18.9	4,948.0	16,031.4	24,291.5	4,718.1	19,573.4	16,628.6	0.2	16,628.4	527.5
Jul	65,221.9	64,701.8	22,032.6	5,688.0	714.5	18.9	4,954.5	16,344.6	25,127.2	4,836.6	20,290.5	17,542.1	-	17,542.1	520.2
Aug	65,642.3	65,107.9	22,324.1	5,694.9	714.6	18.9	4,961.4	16,629.2	24,890.2	5,024.3	19,865.9	17,893.6	-	17,893.6	534.4
Sep	65,815.6	65,276.8	22,604.4	5,701.2	715.6	18.9	4,966.6	16,903.2	23,227.5	5,147.1	18,080.3	19,444.9	-	19,444.9	538.8
Oct	66,025.6	65,504.7	23,082.8	5,765.6	715.7	18.9	5,031.0	17,317.2	23,022.8	5,070.3	17,952.6	19,399.0	-	19,399.0	521.0
Nov	65,761.6	65,240.9	23,358.7	5,742.2	717.6	18.9	5,005.7	17,616.4	22,771.7	2,875.7	19,896.0	19,110.5	-	19,110.5	520.7
Dec	66,048.8	65,530.7	21,878.3	4,417.0	717.7	19.0	3,680.4	17,461.3	24,505.8	5,000.0	19,505.8	19,146.7	-	19,146.7	518.1
2014															
Jan	61,663.2	61,145.9	20,407.7	6,784.5	722.7	18.9	6,042.9	13,623.2	23,534.0	5,244.6	18,289.4	17,204.2	-	17,204.2	517.3
Feb	60,204.6	59,689.4	21,000.3	7,194.2	721.9	19.0	6,453.3	13,806.1	23,569.6	5,460.1	18,109.5	15,119.5	-	15,119.5	515.2
Mar	58,765.2	58,241.1	21,514.3	7,202.9	723.9	19.0	6,460.0	14,311.5	23,260.3	5,070.7	18,189.6	13,466.5	-	13,466.5	524.1
Apr	59,827.6	59,314.1	21,448.3	7,208.3	723.9	19.0	6,465.4	14,240.0	23,585.0	5,428.5	18,156.5	14,280.9	-	14,280.9	513.5
May	60,916.6	60,407.1	21,939.3	6,198.9	724.5	19.0	5,455.4	15,740.4	24,729.8	5,600.3	19,129.5	13,737.9	-	13,737.9	509.5
Jun	63,253.6	62,744.4	22,915.7	6,874.6	724.7	19.0	6,130.9	16,041.0	25,276.1	6,512.5	18,763.6	14,552.6	-	14,552.6	509.2
Jul	64,337.9	63,840.8	24,080.7	7,565.2	1,409.5	19.0	6,136.7	16,515.5	24,579.8	6,639.0	17,940.8	15,180.3	-	15,180.3	497.2
Aug	66,088.8	65,608.1	24,960.6	7,571.1	1,411.1	19.0	6,141.0	17,389.6	25,479.6	7,415.2	18,064.4	15,167.9	-	15,167.9	480.7
Sep	65,924.0	65,454.9	25,510.2	7,692.3	1,421.4	19.0	6,251.8	17,817.9	25,210.1	7,489.3	17,720.8	14,734.6	-	14,734.6	469.1
Oct	66,848.2	66,395.5	25,696.9	7,438.6	1,414.9	19.0	6,004.7	18,258.3	25,177.8	7,755.7	17,422.1	15,520.7	-	15,520.7	452.7
Nov	67,907.6	67,456.6	26,238.7	7,477.1	1,418.5	19.0	6,039.6	18,761.6	25,486.7	8,193.4	17,293.3	15,731.2	-	15,731.2	450.9
Dec	65,215.2	64,764.5	26,561.9	7,397.8	1,311.1	19.0	6,067.7	19,164.1	22,621.0	5,336.8	17,284.2	15,581.6	-	15,581.6	450.7
2015															
Jan	65,861.5	65,412.8	25,695.8	7,445.6	1,301.9	19.0	6,124.6	18,250.3	24,207.6	6,181.1	18,026.5	15,509.3	-	15,509.3	448.8
Feb	66,295.7	65,847.3	26,469.5	7,472.4	1,305.1	19.0	6,148.2	18,997.1	22,912.5	5,692.8	17,219.7	16,465.3	-	16,465.3	448.4
Mar	67,193.3	66,744.2	27,429.1	7,992.3	1,807.3	19.0	6,166.0	19,436.8	22,890.5	5,711.2	17,179.3	16,424.6	-	16,424.6	449.1

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	
2005	79,422.2	76,986.1	3,229.2	1,419.9	1,360.7	55.9	3.3	1,809.3	71,823.4	3,322.7	68,500.7	1,933.5	434.2	1,499.4	2,436.0
2006	88,599.5	86,206.9	3,927.0	1,614.5	1,546.3	64.8	3.4	2,312.5	80,652.8	4,188.2	76,464.7	1,627.1	444.8	1,182.3	2,392.6
2007	101,653.0	98,729.5	4,009.7	2,200.7	2,113.5	83.0	4.2	1,809.0	93,575.8	4,907.4	88,668.3	1,144.0	46.1	1,098.0	2,923.4
2008	115,642.3	113,602.5	5,454.3	2,336.3	2,229.1	103.2	4.0	3,118.0	107,471.8	9,820.3	97,651.5	676.5	16.6	659.9	2,039.8
2009	130,763.6	126,753.2	7,793.0	1,869.6	1,745.4	120.2	4.0	5,923.4	117,187.9	10,003.8	107,184.0	1,772.2	16.8	1,755.4	4,010.5
2010	153,842.0	149,128.4	13,987.4	4,005.2	3,892.1	108.7	4.4	9,982.2	132,649.7	11,783.8	120,865.9	2,491.4	17.0	2,474.4	4,713.5
2011	167,712.8	164,013.8	10,829.1	3,444.9	3,304.2	135.9	4.8	7,384.2	150,549.0	13,099.4	137,449.6	2,635.7	35.1	2,600.7	3,699.0
2012															
Mar	173,903.7	169,708.7	10,910.7	3,323.0	3,174.8	143.3	5.0	7,587.7	155,556.0	13,874.9	141,681.1	3,241.9	15.1	3,226.8	4,195.1
Jun	182,334.6	177,278.9	11,874.5	4,040.2	3,884.3	150.8	5.1	7,834.2	162,495.5	14,655.7	147,839.8	2,909.0	5.1	2,903.9	5,055.7
Sep	183,167.7	179,308.0	11,227.7	3,805.2	3,647.2	152.7	5.2	7,422.6	163,924.1	16,416.2	147,507.9	4,156.2	5.1	4,151.1	3,859.7
Dec	186,182.1	182,307.0	11,733.4	4,014.0	3,844.9	164.2	4.9	7,719.4	166,944.3	17,375.8	149,568.5	3,629.3	5.1	3,624.1	3,875.1
2013															
Jan	192,041.6	187,752.1	14,827.4	4,185.4	4,019.8	160.7	4.9	10,642.0	169,589.4	16,624.9	152,964.5	3,335.3	5.1	3,330.2	4,289.5
Feb	193,524.7	188,941.7	18,343.6	7,654.4	7,485.0	164.5	4.9	10,689.2	167,177.6	14,120.8	153,056.8	3,420.5	5.1	3,415.4	4,583.0
Mar	194,788.5	190,245.2	17,477.9	7,774.7	7,602.5	167.2	5.0	9,703.2	169,524.7	16,365.1	153,159.6	3,242.6	5.1	3,237.5	4,543.3
Apr	197,106.8	192,384.2	16,405.4	7,798.4	7,628.2	165.2	5.0	8,606.9	171,514.2	17,427.7	154,086.5	4,464.7	5.1	4,459.6	4,722.6
May	198,598.7	193,951.4	16,377.0	7,910.2	7,739.3	165.8	5.1	8,466.8	173,416.2	17,989.7	155,426.5	4,158.2	5.1	4,153.1	4,647.3
Jun	198,742.9	194,169.7	15,832.4	7,992.1	7,804.0	183.0	5.1	7,840.3	174,625.1	17,268.2	157,356.9	3,712.2	5.1	3,707.0	4,573.3
Jul	196,230.8	191,768.4	15,907.3	9,139.5	8,555.2	179.1	405.2	6,767.8	172,611.3	15,749.1	156,862.2	3,249.8	5.1	3,244.7	4,462.5
Aug	198,206.7	193,440.5	15,677.0	8,625.9	8,457.4	163.3	5.2	7,051.1	174,499.3	17,423.1	157,076.2	3,264.2	5.1	3,259.1	4,766.2
Sep	197,869.3	193,274.9	15,879.8	8,602.8	8,439.2	158.4	5.2	7,277.0	174,050.0	16,775.7	157,274.2	3,345.2	5.1	3,340.0	4,594.4
Oct	201,215.4	196,510.8	15,996.5	8,663.6	8,509.7	148.7	5.2	7,332.9	177,360.5	16,970.5	160,390.0	3,153.8	5.1	3,148.7	4,704.6
Nov	206,894.2	202,182.0	21,332.3	8,592.4	8,425.0	162.1	5.2	12,739.9	178,187.7	16,726.6	161,461.1	2,662.0	5.1	2,656.9	4,712.3
Dec	201,276.3	197,069.3	20,028.9	8,879.1	8,715.8	158.0	5.3	11,149.9	173,720.0	15,304.2	158,415.8	3,320.4	5.1	3,315.3	4,207.0
2014															
Jan	200,470.2	195,850.5	17,863.6	8,900.9	8,721.4	174.1	5.3	8,962.7	174,860.1	13,324.7	161,535.4	3,126.8	5.1	3,121.6	4,619.7
Feb	201,389.6	196,367.4	17,675.9	8,966.7	8,736.3	175.0	55.4	8,709.2	174,737.0	14,112.5	160,624.5	3,954.5	5.1	3,949.4	5,022.2
Mar	199,826.8	195,663.2	16,775.4	8,812.6	8,571.4	185.9	55.3	7,962.8	174,926.6	15,137.0	159,789.6	3,961.2	5.1	3,956.1	4,163.6
Apr	203,869.2	199,331.1	16,993.7	8,961.9	8,722.7	184.0	55.2	8,031.9	178,423.1	16,779.0	161,644.1	3,914.3	5.1	3,909.1	4,538.1
May	203,732.9	199,439.6	16,695.8	9,022.0	8,837.4	179.4	5.2	7,673.7	178,928.7	16,010.2	162,918.5	3,815.1	5.1	3,810.0	4,293.2
Jun	200,915.7	196,457.2	16,036.0	8,960.8	8,782.6	172.9	5.3	7,075.2	176,992.1	14,511.0	162,481.1	3,429.1	5.1	3,424.0	4,458.5
Jul	198,047.9	193,497.3	14,222.1	8,520.0	8,345.2	169.5	5.3	5,702.1	175,886.6	14,122.1	161,764.5	3,388.5	5.1	3,383.4	4,550.7
Aug	197,555.0	193,171.1	12,136.1	7,464.7	7,279.6	179.8	5.4	4,671.4	176,997.9	14,544.6	162,453.3	4,037.1	5.1	4,032.0	4,383.9
Sep	196,223.7	192,113.5	11,277.1	5,671.0	5,481.2	184.5	5.3	5,606.2	176,133.7	15,094.7	161,039.0	4,702.7	5.1	4,697.5	4,110.2
Oct	199,586.2	195,268.2	11,894.8	5,675.9	5,476.8	193.8	5.4	6,218.9	178,680.3	15,505.0	163,175.3	4,693.1	5.1	4,687.9	4,318.0
Nov	200,214.6	196,402.3	12,573.3	5,657.9	5,456.9	195.6	5.4	6,915.4	179,049.9	14,589.1	164,460.7	4,779.1	5.1	4,774.0	3,812.4
Dec	196,697.8	192,653.0	12,547.9	6,651.7	6,248.1	198.2	205.5	5,896.3	175,832.7	13,995.5	161,837.2	4,272.4	5.1	4,267.3	4,044.8
2015															
Jan	200,154.8	196,278.9	12,794.2	6,578.2	6,165.4	207.1	205.7	6,216.0	179,255.0	14,812.5	164,442.5	4,229.6	5.1	4,224.5	3,875.9
Feb	200,539.3	196,549.7	12,433.9	5,596.3	5,182.9	207.4	206.0	6,837.7	178,477.8	14,049.6	164,428.2	5,637.9	5.1	5,632.8	3,989.7
Mar	199,946.3	195,914.9	12,046.4	5,381.3	4,965.9	209.6	205.7	6,665.1	179,470.2	14,605.7	164,864.5	4,398.3	5.1	4,393.2	4,031.4

Source: Commercial Banks

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

Table 2.6

<b>End Of Period</b>	<b>Up To 3 Months</b>	<b>Exceeding 3 &amp; Up To 6 Months</b>	<b>Exceeding 6 &amp; Up To 9 Months</b>	<b>Up To 12 Months</b>	<b>Exceeding 12 Months</b>	<b>Total</b>
2005	11,434.3	4,070.2	85.3	15,305.8	3,003.8	33,899.3
2006	11,839.9	4,594.3	144.0	14,112.3	3,122.1	33,812.6
2007	12,519.5	5,241.3	18.7	17,372.9	2,038.3	37,190.6
2008	15,068.5	4,321.7	1,168.4	18,332.2	2,677.6	41,568.5
2009	17,485.9	4,943.3	593.5	18,133.1	2,782.9	43,938.7
2010	17,213.4	6,135.1	882.6	17,359.7	3,391.6	44,982.3
2011	26,385.6	7,271.0	1,964.9	14,625.0	1,694.5	51,941.0
2012						
Mar	25,166.7	8,083.2	1,662.2	14,961.8	1,621.2	51,495.1
Jun	27,362.4	8,408.3	1,232.1	16,653.5	1,481.7	55,137.9
Sep	26,467.6	6,886.4	1,166.5	19,187.7	3,873.0	57,581.1
Dec	24,271.5	7,755.0	401.2	24,108.5	1,216.3	57,752.5
2013						
Jan	24,608.8	7,596.3	508.9	26,758.1	986.8	60,458.9
Feb	24,579.2	8,465.7	364.8	27,030.3	1,034.9	61,475.0
Mar	25,093.6	8,533.9	418.1	27,936.5	1,235.6	63,217.7
Apr	25,770.1	8,678.2	410.8	26,798.1	846.5	62,503.6
May	26,095.4	10,605.5	233.2	24,032.2	1,040.9	62,007.3
Jun	27,590.0	8,209.9	305.2	26,081.4	973.9	63,160.4
Jul	27,251.9	7,842.7	305.6	28,754.4	1,067.4	65,221.9
Aug	27,515.1	7,492.0	297.9	29,358.6	978.8	65,642.3
Sep	27,568.1	7,323.4	303.2	29,783.7	837.2	65,815.6
Oct	26,836.7	7,514.4	227.9	30,581.4	865.4	66,025.6
Nov	26,894.0	7,567.9	451.0	29,988.4	860.3	65,761.6
Dec	29,052.4	7,270.3	656.2	28,153.8	916.0	66,048.8
2014						
Jan	24,085.1	7,300.8	694.1	28,575.8	1,007.4	61,663.2
Feb	23,286.0	7,601.4	516.7	27,877.3	923.2	60,204.6
Mar	23,177.9	8,030.8	351.6	26,347.9	857.0	58,765.2
Apr	23,510.7	7,732.8	406.3	27,204.2	973.6	59,827.6
May	25,809.3	7,308.7	679.7	26,195.5	923.5	60,916.6
Jun	26,657.5	7,656.9	720.4	27,199.5	1,019.4	63,253.6
Jul	26,954.0	7,210.5	625.8	28,619.9	927.8	64,337.9
Aug	28,038.4	7,129.3	551.7	29,073.9	1,295.5	66,088.8
Sep	27,183.8	7,238.9	551.0	29,190.6	1,759.7	65,924.0
Oct	27,874.0	7,420.2	709.5	29,084.4	1,760.1	66,848.2
Nov	28,443.0	7,682.9	562.3	29,383.2	1,836.2	67,907.6
Dec	23,617.4	7,811.5	487.2	31,390.4	1,908.7	65,215.2
2015						
Jan	23,909.6	8,066.7	319.4	31,427.6	2,138.3	65,861.5
Feb	23,679.0	8,007.0	322.2	32,411.7	1,875.8	66,295.7
Mar	24,134.4	7,688.2	641.0	32,751.2	1,978.5	67,193.3

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				
2005	77,179.3	26,246.7	24,171.8	2,075.0	167.9	79,422.2
2006	88,742.2	31,616.0	31,979.9	(363.8)	221.2	88,599.5
2007	102,881.9	32,336.5	33,753.8	(1,417.2)	188.4	101,653.0
2008	115,546.5	40,026.0	40,141.5	(115.6)	211.3	115,642.3
2009	129,545.3	60,547.3	59,543.1	1,004.2	214.2	130,763.6
2010	145,669.0	52,055.3	44,136.8	7,918.5	254.6	153,842.0
2011	166,569.0	90,509.7	89,592.3	917.4	226.4	167,712.8
2012						
Mar	172,403.0	70,464.0	69,255.2	1,208.9	291.9	173,903.7
Jun	178,912.9	70,789.5	67,571.5	3,218.0	203.7	182,334.6
Sep	180,842.8	60,805.8	58,743.2	2,062.7	262.3	183,167.7
Dec	187,392.7	64,396.3	66,029.6	(1,633.3)	422.6	186,182.1
2013						
Jan	186,182.1	66,335.0	60,702.9	5,632.1	227.4	192,041.6
Feb	192,041.6	62,072.0	60,684.2	1,387.8	95.3	193,524.7
Mar	193,524.7	55,750.4	54,799.7	950.7	313.2	194,788.5
Apr	194,788.5	64,787.9	62,581.0	2,206.9	111.4	197,106.8
May	197,106.8	67,021.0	65,640.4	1,380.6	111.3	198,598.7
Jun	198,598.7	65,937.5	66,077.6	(140.0)	284.2	198,742.9
Jul	198,742.9	72,136.3	74,763.2	(2,626.9)	114.9	196,230.8
Aug	196,230.8	65,667.7	64,244.0	1,423.7	552.2	198,206.7
Sep	198,206.7	65,201.7	65,936.4	(734.7)	397.3	197,869.3
Oct	197,869.3	71,874.8	68,611.6	3,263.1	82.9	201,215.4
Nov	201,215.4	68,753.8	63,186.0	5,567.9	111.0	206,894.2
Dec	206,894.2	72,664.7	78,432.7	(5,767.9)	150.0	201,276.3
2014						
Jan	201,276.3	69,998.6	70,900.2	(901.6)	95.5	200,470.2
Feb	200,470.2	63,531.5	62,690.0	841.5	77.9	201,389.6
Mar	201,389.6	64,495.8	66,156.0	(1,660.2)	97.3	199,826.8
Apr	199,826.8	70,637.5	66,698.5	3,939.1	103.3	203,869.2
May	203,869.2	71,488.3	71,732.0	(243.7)	107.3	203,732.9
Jun	203,732.9	73,473.3	76,557.8	(3,084.5)	267.3	200,915.7
Jul	200,915.7	83,076.6	86,060.5	(2,983.9)	116.1	198,047.9
Aug	198,047.9	77,909.1	78,491.4	(582.2)	89.3	197,555.0
Sep	197,555.0	77,292.2	78,896.9	(1,604.6)	273.3	196,223.7
Oct	196,223.7	73,907.7	70,662.4	3,245.3	117.1	199,586.2
Nov	199,586.2	69,595.7	69,084.4	511.3	117.2	200,214.6
Dec	200,214.6	81,073.1	84,863.6	(3,790.5)	273.7	196,697.8
2015						
Jan	196,697.8	66,012.2	62,626.9	3,385.3	71.7	200,154.8
Feb	200,154.8	52,179.9	51,864.9	315.0	69.5	200,539.3
Mar	200,539.3	57,343.0	58,181.1	(838.1)	245.0	199,946.3

Source: Commercial Banks



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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2005	167,641.1
2006	194,351.2
2007	215,212.1
2008	276,220.2
2009	315,248.3
2010	312,714.6
2011	356,107.3
2012	
Mar	344,339.7
Jun	450,925.9
Sep	380,570.3
Dec	381,533.4
2013	
Jan	428,801.3
Feb	390,629.2
Mar	368,172.9
Apr	415,771.4
May	406,477.6
Jun	389,088.4
Jul	446,705.5
Aug	411,461.2
Sep	415,872.1
Oct	445,079.9
Nov	412,278.4
Dec	439,549.5
2014	
Jan	428,801.3
Feb	277,199.4
Mar	410,162.0
Apr	421,542.4
May	424,086.1
Jun	455,937.3
Jul	474,568.7
Aug	295,298.9
Sep	706,015.0
Oct	668,263.8
Nov	615,641.2
Dec	679,084.3
2015	
Jan	611,987.0
Feb	580,852.0
Mar	642,040.0

Table 2.9

Period	Clearings <sup>1)</sup>
2005	131,454.0
2006	145,948.9
2007	170,539.1
2008	197,236.1
2009	206,034.8
2010	226,350.4
2011	290,472.8
2012	
1st Qtr	72,470.7
2nd Qtr	74,585.7
3rd Qtr	73,063.4
4th Qtr	83,479.4
2013	
Jan	29,161.8
Feb	22,572.6
Mar	22,496.3
Apr	26,635.8
May	26,344.4
Jun	24,712.2
Jul	26,646.4
Aug	27,639.7
Sep	26,569.9
Oct	28,762.4
Nov	30,475.0
Dec	29,185.0
2014	
Jan	26,739.0
Feb	21,548.7
Mar	24,964.9
Apr	25,444.3
May	26,211.4
Jun	28,000.0
Jul	28,425.1
Aug	24,427.0
Sep	27,362.0
Oct	28,765.9
Nov	26,352.3
Dec	33,033.9
2015	
Jan	27,876.1
Feb	22,214.1
Mar	25,192.1

Source: Commercial Banks

Source: Bank of Guyana

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

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

Table 2.10 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector <sup>3</sup>			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't <sup>2</sup>								
2005	40,337.1	38,906.9	1,572.1	86.6	5.4	81.2	1,485.5	36,802.3	26,499.3	10,303.0	532.5	-	532.5	1,430.2
2006	45,968.8	44,603.2	1,057.9	91.3	0.5	90.8	966.6	43,109.0	30,595.7	12,513.3	436.4	-	436.4	1,365.6
2007	52,021.3	51,328.4	1,329.1	89.5	0.0	89.5	1,239.6	49,961.5	32,956.5	17,005.1	37.8	-	37.8	692.9
2008	64,117.2	63,582.7	3,088.2	90.1	35.8	54.3	2,998.1	60,385.4	40,739.0	19,646.4	109.2	-	109.2	534.5
2009	64,398.2	63,305.9	2,716.9	75.6	22.5	53.0	2,641.3	60,486.0	41,661.8	18,824.2	103.0	-	103.0	1,092.3
2010	75,879.5	74,547.2	3,140.5	55.3	8.2	47.1	3,085.2	71,391.3	50,007.8	21,383.5	15.5	0.0	15.4	1,332.3
2011	93,160.8	91,989.7	4,092.5	61.7	1.9	59.8	4,030.9	87,866.1	63,331.0	24,535.2	31.1	-	31.1	1,171.1
2012														
Mar	94,750.2	93,648.7	4,355.9	61.8	0.8	61.0	4,294.0	89,170.9	66,606.6	22,564.3	122.0	-	122.0	1,101.4
Jun	99,285.5	98,176.9	3,695.7	67.4	0.5	66.9	3,628.3	94,396.7	70,951.3	23,445.4	84.5	-	84.5	1,108.6
Sep	105,624.2	104,367.9	3,625.7	63.1	1.7	61.4	3,562.5	100,520.4	75,147.4	25,373.0	221.8	-	221.8	1,256.3
Dec	112,220.2	111,024.8	3,724.5	63.3	2.1	61.2	3,661.2	106,940.8	80,136.9	26,803.9	359.5	-	359.5	1,195.4
2013														
Jan	110,968.5	109,998.1	4,259.5	7.8	3.1	4.7	4,251.8	105,346.2	78,899.4	26,446.8	392.3	-	392.3	970.4
Feb	112,535.3	111,568.6	4,543.7	10.0	3.8	6.3	4,533.7	106,378.2	80,097.8	26,280.4	646.7	-	646.7	966.8
Mar	114,244.0	112,970.5	4,843.5	12.4	3.6	8.8	4,831.1	107,494.1	79,683.4	27,810.7	632.9	-	632.9	1,273.6
Apr	115,806.3	114,964.4	5,174.7	7.3	0.0	7.2	5,167.4	109,096.1	81,386.0	27,710.2	693.7	-	693.7	841.9
May	115,717.7	114,846.5	5,028.0	8.8	1.2	7.7	5,019.2	109,136.7	81,494.5	27,642.3	681.7	-	681.7	871.2
Jun	117,902.6	116,966.7	5,009.9	259.9	251.8	8.2	4,750.0	111,192.6	82,687.7	28,504.8	764.3	-	764.3	935.8
Jul	117,687.7	116,858.4	5,279.9	9.7	0.8	9.0	5,270.2	110,787.4	81,419.8	29,367.6	791.1	-	791.1	829.2
Aug	116,633.6	115,725.1	5,296.0	11.4	2.7	8.7	5,284.6	109,582.6	80,471.1	29,111.5	846.4	-	846.4	908.5
Sep	120,085.8	119,172.7	5,067.3	20.7	1.3	19.4	5,046.6	113,275.7	82,978.4	30,297.3	829.6	-	829.6	913.1
Oct	122,096.1	121,316.2	4,798.0	10.1	1.0	9.1	4,787.9	115,724.0	85,081.0	30,643.1	794.1	-	794.1	779.9
Nov	125,280.5	124,397.4	4,924.6	8.7	0.7	7.9	4,916.0	118,673.3	86,949.3	31,724.0	799.5	-	799.5	883.1
Dec	127,519.5	125,551.5	2,595.5	8.0	1.4	6.7	2,587.5	122,120.1	91,207.8	30,912.4	835.9	-	835.9	1,967.9
2014														
Jan	126,876.9	125,043.2	3,212.3	5.1	1.2	3.9	3,207.2	120,941.4	90,107.0	30,834.4	889.5	-	889.5	1,833.8
Feb	127,666.2	125,764.3	3,559.9	2.5	0.5	1.9	3,557.5	121,298.1	91,008.3	30,289.8	906.2	-	906.2	1,901.9
Mar	128,196.3	126,253.1	3,553.9	6.7	4.8	1.9	3,547.1	121,804.1	91,811.6	29,992.5	895.1	-	895.1	1,943.3
Apr	131,144.1	129,079.7	3,629.7	3.6	1.7	1.9	3,626.2	124,538.7	94,872.9	29,665.8	911.2	-	911.2	2,064.4
May	130,176.3	128,132.5	3,862.2	3.4	0.9	2.5	3,858.8	123,433.4	93,811.4	29,622.1	836.9	-	836.9	2,043.8
Jun	130,566.5	128,525.0	3,729.8	5.5	1.3	4.1	3,724.4	123,913.3	94,647.6	29,265.7	881.9	-	881.9	2,041.5
Jul	129,543.5	127,570.0	2,299.0	11.2	1.2	10.0	2,287.9	124,357.6	94,759.1	29,598.4	913.4	-	913.4	1,973.6
Aug	130,591.9	128,470.0	2,696.7	9.0	4.3	4.7	2,687.7	124,839.2	94,592.6	30,246.6	934.1	-	934.1	2,121.9
Sep	132,071.3	130,067.3	2,988.1	5.0	0.1	4.9	2,983.1	126,106.8	96,216.0	29,890.9	972.3	-	972.3	2,004.0
Oct	133,446.5	131,369.9	2,691.1	9.7	4.3	5.4	2,681.4	127,916.0	97,583.2	30,332.8	762.8	-	762.8	2,076.6
Nov	134,726.3	131,828.6	2,687.5	17.8	10.1	7.7	2,669.7	128,386.8	97,830.6	30,556.2	754.3	-	754.3	2,897.7
Dec	139,341.8	136,383.4	2,419.5	20.7	20.2	0.5	2,398.8	132,557.6	101,655.9	30,901.7	1,406.2	-	1,406.2	2,958.4
2015														
Jan	136,153.4	133,295.7	2,509.3	1.9	1.5	0.4	2,507.3	129,391.6	99,163.6	30,228.0	1,394.8	-	1,394.8	2,857.7
Feb	134,740.2	132,023.1	2,454.0	6.2	5.8	0.4	2,447.8	128,215.5	98,255.4	29,960.1	1,353.6	-	1,353.6	2,717.1
Mar	134,530.4	132,070.9	2,119.9	0.9	0.5	0.4	2,119.0	128,580.6	98,993.7	29,586.9	1,370.5	-	1,370.5	2,459.5

Source: Commercial Banks

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

<sup>2</sup> Other Govt. consists of Local Government and NIS.

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

**COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES<sup>1</sup>**

(G\$ Million)

Table 2.10 (b)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector <sup>3</sup>			Real Estate Mortgage Loans <sup>3</sup>	Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers		Total	Public	Private	
				Total	Central Gov't	Other Gov't <sup>2</sup>									
2005	49,638.8	48,208.6	1,572.1	86.6	5.4	81.2	1,485.5	36,802.3	26,499.3	10,303.0	9,301.7	532.5	-	532.5	1,430.2
2006	58,492.6	57,127.0	1,057.9	91.3	0.5	90.8	966.6	43,109.0	30,595.7	12,513.3	12,523.7	436.4	-	436.4	1,365.6
2007	68,423.9	67,731.0	1,329.1	89.5	0.0	89.5	1,239.6	49,961.5	32,956.5	17,005.1	16,402.5	37.8	-	37.8	692.9
2008	86,027.5	85,493.0	3,088.2	90.1	35.8	54.3	2,998.1	60,385.4	40,739.0	19,646.4	21,910.3	109.2	-	109.2	534.5
2009	91,664.6	90,572.3	2,716.9	75.6	22.5	53.0	2,641.3	60,486.0	41,661.8	18,824.2	27,266.4	103.0	-	103.0	1,092.3
2010	109,689.6	108,357.3	3,140.5	55.3	8.2	47.1	3,085.2	71,391.3	50,007.8	21,383.5	33,810.1	15.5	0.0	15.4	1,332.3
2011	133,355.4	132,184.3	4,092.5	61.7	1.9	59.8	4,030.9	87,866.1	63,331.0	24,535.2	40,194.6	31.1	-	31.1	1,171.1
2012															
Mar	137,429.6	136,328.2	4,355.9	61.8	0.8	61.0	4,294.0	89,170.9	66,606.6	22,564.3	42,679.5	122.0	-	122.0	1,101.4
Jun	143,708.3	142,599.7	3,695.7	67.4	0.5	66.9	3,628.3	94,396.7	70,951.3	23,445.4	44,422.8	84.5	-	84.5	1,108.6
Sep	152,449.7	151,193.4	3,625.7	63.1	1.7	61.4	3,562.5	100,520.4	75,147.4	25,373.0	46,825.5	221.8	-	221.8	1,256.3
Dec	160,691.3	159,495.9	3,724.5	63.3	2.1	61.2	3,661.2	106,940.8	80,136.9	26,803.9	48,471.1	359.5	-	359.5	1,195.4
2013															
Jan	159,670.4	158,700.1	4,259.5	7.8	3.1	4.7	4,251.8	105,346.2	78,899.4	26,446.8	48,702.0	392.3	-	392.3	970.4
Feb	161,861.4	160,894.7	4,543.7	10.0	3.8	6.3	4,533.7	106,378.2	80,097.8	26,280.4	49,326.1	646.7	-	646.7	966.8
Mar	164,067.1	162,793.5	4,843.5	12.4	3.6	8.8	4,831.1	107,494.1	79,683.4	27,810.7	49,823.1	632.9	-	632.9	1,273.6
Apr	166,454.7	165,612.8	5,174.7	7.3	0.0	7.2	5,167.4	109,096.1	81,386.0	27,710.2	50,648.4	693.7	-	693.7	841.9
May	167,160.2	166,289.0	5,028.0	8.8	1.2	7.7	5,019.2	109,136.7	81,494.5	27,642.3	51,442.5	681.7	-	681.7	871.2
Jun	169,978.9	169,043.1	5,009.9	259.9	251.8	8.2	4,750.0	111,192.6	82,687.7	28,504.8	52,076.4	764.3	-	764.3	935.8
Jul	170,735.3	169,906.1	5,279.9	9.7	0.8	9.0	5,270.2	110,787.4	81,419.8	29,367.6	53,047.6	791.1	-	791.1	829.2
Aug	170,653.4	169,744.8	5,296.0	11.4	2.7	8.7	5,284.6	109,582.6	80,471.1	29,111.5	54,019.8	846.4	-	846.4	908.5
Sep	174,941.6	174,028.5	5,067.3	20.7	1.3	19.4	5,046.6	113,275.7	82,978.4	30,297.3	54,855.8	829.6	-	829.6	913.1
Oct	177,719.4	176,939.5	4,798.0	10.1	1.0	9.1	4,787.9	115,724.0	85,081.0	30,643.1	55,623.3	794.1	-	794.1	779.9
Nov	181,607.4	180,724.3	4,924.6	8.7	0.7	7.9	4,916.0	118,673.3	86,949.3	31,724.0	56,326.9	799.5	-	799.5	883.1
Dec	184,172.5	182,204.6	2,595.5	8.0	1.4	6.7	2,587.5	122,120.1	91,207.8	30,912.4	56,653.1	835.9	-	835.9	1,967.9
2014															
Jan	184,269.2	182,435.4	3,212.3	5.1	1.2	3.9	3,207.2	120,941.4	90,107.0	30,834.4	57,392.3	889.5	-	889.5	1,833.8
Feb	185,762.4	183,860.4	3,559.9	2.5	0.5	1.9	3,557.5	121,298.1	91,008.3	30,289.8	58,096.2	906.2	-	906.2	1,901.9
Mar	186,847.7	184,904.4	3,553.9	6.7	4.8	1.9	3,547.1	121,804.1	91,811.6	29,992.5	58,651.4	895.1	-	895.1	1,943.3
Apr	191,095.6	189,031.2	3,629.7	3.6	1.7	1.9	3,626.2	124,538.7	94,872.9	29,665.8	59,951.5	911.2	-	911.2	2,064.4
May	190,585.8	188,542.0	3,862.2	3.4	0.9	2.5	3,858.8	123,433.4	93,811.4	29,622.1	60,409.5	836.9	-	836.9	2,043.8
Jun	191,469.6	189,428.1	3,729.8	5.5	1.3	4.1	3,724.4	123,913.3	94,647.6	29,265.7	60,903.0	881.9	-	881.9	2,041.5
Jul	190,935.8	188,962.2	2,299.0	11.2	1.2	10.0	2,287.9	124,357.6	94,759.1	29,598.4	61,392.2	913.4	-	913.4	1,973.6
Aug	192,635.3	190,513.4	2,696.7	9.0	4.3	4.7	2,687.7	124,839.2	94,592.6	30,246.6	62,043.4	934.1	-	934.1	2,121.9
Sep	194,725.1	192,721.0	2,988.1	5.0	0.1	4.9	2,983.1	126,106.8	96,216.0	29,890.9	62,653.8	972.3	-	972.3	2,004.0
Oct	196,703.4	194,626.9	2,691.1	9.7	4.3	5.4	2,681.4	127,916.0	97,583.2	30,332.8	63,257.0	762.8	-	762.8	2,076.6
Nov	198,676.5	195,778.8	2,687.5	17.8	10.1	7.7	2,669.7	128,386.8	97,830.6	30,556.2	63,950.2	754.3	-	754.3	2,897.7
Dec	203,457.3	200,498.9	2,419.5	20.7	20.2	0.5	2,398.8	132,557.6	101,655.9	30,901.7	64,115.6	1,406.2	-	1,406.2	2,958.4
2015															
Jan	200,830.4	197,972.7	2,509.3	1.9	1.5	0.4	2,507.3	129,391.6	99,163.6	30,228.0	64,677.0	1,394.8	-	1,394.8	2,857.7
Feb	201,101.2	198,384.1	2,454.0	6.2	5.8	0.4	2,447.8	128,215.5	98,255.4	29,960.1	66,361.0	1,353.6	-	1,353.6	2,717.1
Mar	201,583.8	199,124.4	2,119.9	0.9	0.5	0.4	2,119.0	128,580.6	98,993.7	29,586.9	67,053.4	1,370.5	-	1,370.5	2,459.5

Source: Commercial Banks

<sup>1</sup> Total Loans and Advances includes Real Estate Mortgage Loans (see general notes).

<sup>2</sup> Other Govt. consists of Local Government and NIS.

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

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

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector <sup>3</sup>			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't <sup>2</sup>								
2005	20,618.2	19,411.9	1,395.2	86.6	5.4	81.2	1,308.6	17,731.0	14,991.3	2,739.7	285.7	-	285.7	1,206.3
2006	24,017.2	22,828.5	931.0	91.3	0.5	90.8	839.7	21,552.2	18,486.2	3,066.1	345.3	-	345.3	1,188.7
2007	27,946.3	27,351.1	1,249.1	89.5	0.0	89.5	1,159.6	26,068.2	20,089.0	5,979.1	33.8	-	33.8	595.2
2008	36,392.1	36,025.8	2,194.2	64.3	13.5	50.7	2,129.9	33,739.9	26,635.6	7,104.3	91.8	-	91.8	366.2
2009	37,112.4	36,195.6	1,845.0	56.1	5.3	50.7	1,788.9	34,262.9	26,966.6	7,296.3	87.7	-	87.7	916.8
2010	43,379.1	42,214.1	2,662.3	47.6	0.5	47.1	2,614.7	39,540.7	30,941.4	8,599.4	11.1	0.0	11.1	1,165.0
2011	49,321.0	48,313.5	3,234.1	58.0	1.9	56.1	3,176.1	45,051.1	36,210.2	8,840.9	28.3	-	28.3	1,007.5
2012														
Mar	51,083.2	50,141.7	3,525.5	58.3	0.8	57.6	3,467.1	46,496.6	37,810.2	8,686.3	119.6	-	119.6	941.5
Jun	52,858.0	51,898.8	2,862.1	64.0	0.5	63.5	2,798.0	48,954.0	40,015.3	8,938.7	82.7	-	82.7	959.2
Sep	54,598.5	53,496.5	2,787.9	60.0	1.7	58.3	2,727.9	50,607.0	40,772.2	9,834.9	101.5	-	101.5	1,102.0
Dec	59,431.1	58,501.3	3,282.4	60.4	2.1	58.2	3,222.0	55,174.9	44,578.3	10,596.6	44.1	-	44.1	929.7
2013														
Jan	58,686.3	57,981.1	3,815.9	4.9	3.1	1.8	3,811.0	54,084.9	43,464.3	10,620.5	80.3	-	80.3	705.2
Feb	60,101.6	59,409.2	3,698.9	7.2	3.8	3.4	3,691.7	55,658.5	44,909.5	10,749.0	51.9	-	51.9	692.3
Mar	60,917.9	59,917.8	4,031.8	9.7	3.6	6.1	4,022.1	55,840.5	44,603.0	11,237.5	45.5	-	45.5	1,000.1
Apr	62,088.4	61,517.1	4,360.6	4.6	0.0	4.6	4,356.0	57,092.1	45,463.7	11,628.5	64.4	-	64.4	571.3
May	61,348.0	60,745.2	4,211.0	6.3	1.2	5.1	4,204.8	56,475.9	45,031.2	11,444.7	58.3	-	58.3	602.8
Jun	62,386.1	61,716.8	4,190.1	257.4	251.8	5.6	3,932.8	57,379.7	45,471.4	11,908.3	147.0	-	147.0	669.3
Jul	60,928.0	60,361.9	3,957.4	7.3	0.8	6.6	3,950.1	56,218.6	44,036.5	12,182.0	186.0	-	186.0	566.0
Aug	60,262.9	59,626.4	3,970.7	9.1	2.7	6.4	3,961.6	55,417.7	43,196.4	12,221.3	238.1	-	238.1	636.5
Sep	62,873.4	62,219.3	3,739.2	18.4	1.3	17.1	3,720.8	58,322.2	45,257.8	13,064.4	157.9	-	157.9	654.1
Oct	63,748.0	63,225.1	3,467.1	7.9	1.0	6.9	3,459.2	59,629.7	46,465.0	13,164.7	128.3	-	128.3	522.9
Nov	65,828.3	65,189.2	3,590.8	6.5	0.7	5.8	3,584.3	61,458.1	47,847.9	13,610.1	140.3	-	140.3	639.2
Dec	65,589.3	64,885.9	1,818.9	6.0	1.4	4.6	1,812.9	62,876.1	51,423.4	11,452.7	191.0	-	191.0	703.3
2014														
Jan	64,851.5	64,279.6	2,432.9	3.1	1.2	1.9	2,429.8	61,666.8	49,912.0	11,754.8	179.8	-	179.8	571.9
Feb	65,361.3	64,718.6	2,412.4	0.6	0.5	0.0	2,411.8	62,104.8	50,679.4	11,425.4	201.4	-	201.4	642.7
Mar	65,690.6	65,003.1	2,403.3	4.8	4.8	0.0	2,398.5	62,399.0	51,066.2	11,332.8	200.8	-	200.8	687.5
Apr	68,508.0	67,696.3	2,476.4	1.8	1.7	0.2	2,474.5	64,999.1	53,785.7	11,213.4	220.9	-	220.9	811.7
May	67,801.0	67,007.2	2,705.9	1.6	0.9	0.8	2,704.2	64,141.8	52,830.2	11,311.6	159.6	-	159.6	793.8
Jun	68,445.7	67,651.8	2,589.7	3.7	1.3	2.4	2,586.0	64,843.2	53,874.5	10,968.7	218.9	-	218.9	794.0
Jul	67,110.1	66,381.2	1,503.1	9.4	1.2	8.3	1,493.7	64,622.2	53,695.4	10,926.7	256.0	-	256.0	728.8
Aug	68,221.0	67,342.0	2,100.5	7.4	4.3	3.0	2,093.1	64,960.5	53,719.3	11,241.2	281.0	-	281.0	879.1
Sep	67,765.6	67,013.2	2,390.5	3.3	0.1	3.2	2,387.2	64,297.4	53,256.7	11,040.8	325.3	-	325.3	752.4
Oct	68,023.1	67,196.5	2,092.4	8.4	4.3	4.1	2,084.0	64,981.8	54,004.8	10,977.0	122.4	-	122.4	826.6
Nov	67,845.5	66,956.7	2,087.4	16.5	10.1	6.3	2,070.9	64,752.3	53,767.5	10,984.7	117.1	-	117.1	888.8
Dec	71,883.3	70,896.9	2,192.5	20.3	20.2	0.1	2,172.3	68,580.9	57,599.6	10,981.3	123.4	-	123.4	986.5
2015														
Jan	69,574.3	68,667.7	2,280.9	1.5	1.5	-	2,279.3	66,271.7	55,303.0	10,968.7	115.1	-	115.1	906.6
Feb	68,667.0	67,898.8	2,224.3	5.8	5.8	0.0	2,218.5	65,596.2	54,803.0	10,793.2	78.3	-	78.3	768.3
Mar	68,408.4	67,856.7	1,688.7	0.5	0.5	0.0	1,688.2	66,087.9	55,338.7	10,749.2	80.2	-	80.2	551.7

Source: Commercial Banks

<sup>1</sup> Demand Loans and Advances do not include Real Estate Mortgage Loans.

<sup>2</sup> Other Govt. consists of Local Government and NIS.

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

**COMMERCIAL BANKS: TERM LOANS AND ADVANCES<sup>1</sup>**

(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector <sup>3</sup>			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't <sup>2</sup>								
2005	19,718.9	19,495.0	176.9	-	-	-	176.9	19,071.3	11,508.0	7,563.3	246.8	-	246.8	223.9
2006	21,951.6	21,774.7	126.9	-	-	-	126.9	21,556.7	12,109.5	9,447.2	91.1	-	91.1	176.9
2007	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2008	27,725.1	27,556.9	894.0	25.8	22.3	3.5	868.2	26,645.5	14,103.4	12,542.1	17.4	-	17.4	168.2
2009	27,285.8	27,110.4	871.9	19.5	17.2	2.3	852.4	26,223.1	14,695.2	11,527.9	15.3	-	15.3	175.4
2010	32,500.4	32,333.1	478.2	7.7	7.7	-	470.5	31,850.5	19,066.4	12,784.1	4.4	-	4.4	167.3
2011	43,839.8	43,676.2	858.5	3.7	-	3.7	854.8	42,815.0	27,120.7	15,694.3	2.8	-	2.8	163.6
<b>2012</b>														
Mar	43,667.0	43,507.0	830.4	3.5	-	3.5	826.9	42,674.3	28,796.3	13,878.0	2.3	-	2.3	159.9
Jun	46,427.5	46,278.2	833.6	3.4	-	3.4	830.2	45,442.7	30,935.9	14,506.7	1.9	-	1.9	149.3
Sep	51,025.7	50,871.4	837.7	3.1	-	3.1	834.6	49,913.4	34,375.2	15,538.2	120.3	-	120.3	154.3
Dec	52,789.1	52,523.5	442.1	2.9	-	2.9	439.2	51,765.9	35,558.6	16,207.3	315.5	-	315.5	265.6
<b>2013</b>														
Jan	52,282.2	52,017.0	443.6	2.9	-	2.9	440.7	51,261.4	35,435.1	15,826.3	312.1	-	312.1	265.2
Feb	52,433.8	52,159.3	844.9	2.9	-	2.9	842.0	50,719.7	35,188.3	15,531.4	594.8	-	594.8	274.4
Mar	53,326.1	53,052.6	811.7	2.7	-	2.7	809.0	51,653.5	35,080.4	16,573.2	587.4	-	587.4	273.5
Apr	53,717.9	53,447.3	814.1	2.6	-	2.6	811.4	52,004.0	35,922.3	16,081.7	629.2	-	629.2	270.6
May	54,369.7	54,101.2	817.0	2.6	-	2.6	814.5	52,660.8	36,463.2	16,197.6	623.4	-	623.4	268.4
Jun	55,516.5	55,250.0	819.8	2.6	-	2.6	817.2	53,812.9	37,216.4	16,596.5	617.3	-	617.3	266.5
Jul	56,759.7	56,496.5	1,322.5	2.4	-	2.4	1,320.1	54,568.9	37,383.2	17,185.6	605.1	-	605.1	263.2
Aug	56,370.7	56,098.6	1,325.4	2.3	-	2.3	1,323.0	54,164.9	37,274.7	16,890.2	608.3	-	608.3	272.0
Sep	57,212.4	56,953.4	1,328.1	2.3	-	2.3	1,325.8	54,953.5	37,720.7	17,232.9	671.7	-	671.7	259.0
Oct	58,348.0	58,091.1	1,331.0	2.3	-	2.3	1,328.7	56,094.3	38,615.9	17,478.4	665.8	-	665.8	256.9
Nov	59,452.2	59,208.2	1,333.8	2.2	-	2.2	1,331.6	57,215.2	39,101.3	18,113.9	659.2	-	659.2	244.0
Dec	61,930.2	60,665.6	776.7	2.1	-	2.1	774.6	59,244.1	39,784.4	19,459.7	644.9	-	644.9	1,264.6
<b>2014</b>														
Jan	62,025.5	60,763.6	779.3	2.0	-	2.0	777.3	59,274.5	40,194.9	19,079.6	709.8	-	709.8	1,261.9
Feb	62,304.9	61,045.7	1,147.6	1.9	-	1.9	1,145.6	59,193.3	40,329.0	18,864.4	704.8	-	704.8	1,259.3
Mar	62,505.7	61,250.0	1,150.6	1.9	-	1.9	1,148.7	59,405.1	40,745.4	18,659.7	694.3	-	694.3	1,255.7
Apr	62,636.1	61,383.4	1,153.4	1.7	-	1.7	1,151.6	59,539.6	41,087.2	18,452.5	690.4	-	690.4	1,252.8
May	62,375.4	61,125.3	1,156.3	1.7	-	1.7	1,154.5	59,291.7	40,981.2	18,310.5	677.4	-	677.4	1,250.1
Jun	62,120.8	60,873.3	1,140.2	1.7	-	1.7	1,138.4	59,070.1	40,773.2	18,297.0	663.0	-	663.0	1,247.5
Jul	62,433.5	61,188.7	795.9	1.7	-	1.7	794.2	59,735.4	41,063.7	18,671.7	657.4	-	657.4	1,244.7
Aug	62,370.9	61,128.0	596.2	1.7	-	1.7	594.5	59,878.7	40,873.3	19,005.4	653.1	-	653.1	1,242.8
Sep	64,305.7	63,054.1	597.6	1.7	-	1.7	596.0	61,809.4	42,959.3	18,850.1	647.1	-	647.1	1,251.6
Oct	65,423.3	64,173.4	598.7	1.3	-	1.3	597.4	62,934.2	43,578.4	19,355.8	640.4	-	640.4	1,250.0
Nov	66,880.8	64,871.9	600.2	1.3	-	1.3	598.8	63,634.5	44,063.0	19,571.5	637.2	-	637.2	2,008.9
Dec	67,458.4	65,486.5	227.0	0.4	-	0.4	226.5	63,976.7	44,056.3	19,920.4	1,282.8	-	1,282.8	1,971.9
<b>2015</b>														
Jan	66,579.2	64,628.0	228.4	0.4	-	0.4	228.0	63,119.9	43,860.6	19,259.3	1,279.7	-	1,279.7	1,951.2
Feb	66,073.1	64,124.4	229.8	0.4	-	0.4	229.3	62,619.3	43,452.4	19,166.8	1,275.3	-	1,275.3	1,948.8
Mar	66,122.0	64,214.2	431.2	0.4	-	0.4	430.8	62,492.7	43,655.0	18,837.7	1,290.3	-	1,290.3	1,907.8

Source: Commercial Banks

<sup>1</sup> Term Loans and Advances do not include Real Estate Mortgage Loans.

<sup>2</sup> Other Govt. consists of Local Government and NIS.

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

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

Table 2-13(a)

	2005		2006		2007		2008	
	Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>86.6</b>	-	<b>91.3</b>	-	<b>89.5</b>	-	<b>90.1</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>532.5</b>	-	<b>436.4</b>	-	<b>37.8</b>	-	<b>109.2</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	0.2	-	-	-	-	-	37.6
Insurance Companies	-	514.4	-	422.1	-	22.3	-	57.4
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	17.9	-	14.2	-	15.5	-	14.1
Trust & Investment Companies	-	-	-	0.0	-	-	-	-
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>1,485.5</b>	<b>26,499.3</b>	<b>966.6</b>	<b>30,595.7</b>	<b>1,239.6</b>	<b>32,956.5</b>	<b>2,998.1</b>	<b>41,147.6</b>
<b>Agriculture</b>	<b>146.2</b>	<b>3,637.7</b>	<b>29.1</b>	<b>3,525.8</b>	<b>369.7</b>	<b>2,984.5</b>	<b>903.9</b>	<b>3,934.1</b>
Sugarcane	146.2	75.5	29.1	63.0	369.7	129.8	903.9	593.8
Paddy	-	1,411.0	-	1,076.9	-	942.5	-	1,133.7
Other Farming	-	111.5	-	197.5	-	54.8	-	91.7
Livestock	-	422.9	-	517.8	-	637.8	-	741.3
Forestry	-	76.3	-	65.3	-	50.2	-	112.1
Shrimp & Other Fishing	-	1,540.5	-	1,605.2	-	1,169.5	-	1,261.7
<b>Mining &amp; Quarrying</b>	<b>241.2</b>	<b>346.0</b>	<b>0.2</b>	<b>955.5</b>	<b>1.1</b>	<b>822.8</b>	<b>1.4</b>	<b>1,674.3</b>
Bauxite	241.2	99.9	-	195.3	-	-	-	-
Other	-	246.2	0.2	760.2	1.1	822.8	1.4	1,674.3
<b>Manufacturing</b>	<b>1,098.1</b>	<b>8,150.0</b>	<b>937.2</b>	<b>10,145.1</b>	<b>864.7</b>	<b>10,634.6</b>	<b>2,091.1</b>	<b>11,658.5</b>
Timber and Sawmilling	-	975.5	-	1,402.5	-	1,747.1	-	2,125.7
Other Constr. and Engin.	-	2,366.6	-	3,701.0	-	3,346.8	-	2,964.6
Sugar Molasses	-	87.9	0.8	45.9	-	8.3	1,397.6	1.1
Rice Milling	176.9	1,745.0	126.9	1,399.8	80.0	1,556.4	65.8	2,852.4
Beverages, Food & Tobacco	-	895.4	-	1,332.2	-	1,315.3	-	1,372.9
Textiles & Clothing	-	49.8	-	45.8	-	48.9	-	77.9
Electricity	921.2	3.5	809.5	4.3	784.7	6.3	627.7	17.5
Other Manufacturing	-	2,026.4	-	2,213.5	-	2,605.4	-	2,246.5
<b>Services</b>	-	<b>14,365.5</b>	-	<b>15,969.3</b>	<b>4.1</b>	<b>18,514.7</b>	<b>1.7</b>	<b>23,880.7</b>
Drainage & Irrigation	-	38.3	-	30.9	-	25.5	-	20.5
Transportation	-	1,054.6	-	1,150.8	3.2	1,608.2	-	2,356.9
Telecommunications	-	23.7	-	71.5	-	28.5	-	80.2
Entertaining & Catering	-	1,400.1	-	1,964.8	-	1,984.2	-	1,873.9
Distribution	-	9,072.9	-	9,767.8	0.3	10,990.9	0.1	14,605.7
Education	-	142.1	-	85.9	-	75.1	-	24.7
Health	-	171.2	-	206.9	-	217.4	-	266.2
Professional Services	-	436.5	-	477.1	-	654.5	-	684.0
Other Services	-	2,026.0	-	2,213.5	0.7	2,930.4	1.6	3,968.6
<b>HOUSEHOLDS</b>	-	<b>10,303.0</b>	-	<b>12,513.3</b>	-	<b>15,762.9</b>	-	<b>17,406.0</b>
Housing	-	3,008.5	-	3,759.1	-	4,242.6	-	5,502.3
Motor Cars	-	2,721.9	-	3,453.9	-	4,324.8	-	4,000.2
Other Durable Goods	-	532.1	-	636.2	-	744.0	-	626.7
Education	-	217.4	-	249.3	-	274.8	-	273.7
Travel	-	55.3	-	58.7	-	68.9	-	66.6
Other Purposes	-	3,767.8	-	4,356.1	-	6,107.7	-	6,936.6
<b>TOTAL</b>	<b>1,572.1</b>	<b>37,334.8</b>	<b>1,057.9</b>	<b>43,545.3</b>	<b>1,329.1</b>	<b>48,757.2</b>	<b>3,088.2</b>	<b>58,662.8</b>

Source: Commercial Banks

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

Table 2-13(b)

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

Source: Commercial Banks

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

Table 2-13(c)

	2012							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>61.8</b>	-	<b>67.4</b>	-	<b>63.1</b>	-	<b>63.3</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>122.0</b>	-	<b>84.6</b>	-	<b>221.9</b>	-	<b>359.5</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	10.2	-	3.0	-	29.4	-	63.3
Insurance Companies	-	62.1	-	9.9	-	72.6	-	10.9
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	49.7	-	71.7	-	119.9	-	225.2
Trust & Investment Companies	-	-	-	-	-	-	-	60.0
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>4,294.0</b>	<b>68,026.4</b>	<b>3,628.3</b>	<b>72,506.8</b>	<b>3,562.5</b>	<b>76,623.9</b>	<b>3,661.2</b>	<b>81,875.4</b>
<b>Agriculture</b>	<b>1,521.8</b>	<b>10,204.7</b>	<b>1,334.7</b>	<b>10,958.0</b>	<b>1,365.9</b>	<b>11,170.8</b>	<b>891.8</b>	<b>11,331.7</b>
Sugarcane	1,521.2	2,533.1	1,333.9	2,483.8	1,365.9	2,500.2	891.5	2,558.3
Paddy	0.5	4,402.1	-	5,176.9	-	5,165.8	-	5,163.0
Other Farming	-	133.7	-	105.9	-	168.8	-	291.9
Livestock	-	1,275.3	-	1,273.9	-	1,385.7	-	1,401.1
Forestry	0.1	558.5	0.7	495.1	-	637.5	0.3	602.8
Shrimp & Other Fishing	-	1,302.1	-	1,422.4	-	1,312.8	-	1,314.7
<b>Mining &amp; Quarrying</b>	<b>0.2</b>	<b>3,394.7</b>	<b>0.2</b>	<b>3,521.5</b>	<b>1.3</b>	<b>4,285.5</b>	<b>1.2</b>	<b>4,247.4</b>
Bauxite	-	23.6	-	-	-	-	-	-
Other	0.2	3,371.1	0.2	3,521.5	1.3	4,285.5	1.2	4,247.4
<b>Manufacturing</b>	<b>2,689.2</b>	<b>18,179.6</b>	<b>2,205.1</b>	<b>19,847.4</b>	<b>2,106.4</b>	<b>20,197.9</b>	<b>2,677.9</b>	<b>22,213.8</b>
Timber and Sawmilling	-	1,286.2	0.7	1,522.6	-	1,819.3	-	1,979.1
Other Constr. and Engin.	-	8,804.4	-	9,074.4	-	9,459.1	-	9,056.4
Sugar Molasses	1,955.8	673.8	1,834.4	555.5	1,791.4	507.9	1,625.4	21.5
Rice Milling	18.1	1,519.0	12.7	2,521.6	8.7	2,276.3	4.5	3,317.6
Beverages, Food & Tobacco	-	3,009.2	-	2,954.9	-	3,456.2	-	3,795.2
Textiles & Clothing	-	156.0	-	131.7	-	109.9	-	192.1
Electricity	715.3	83.3	357.2	140.7	306.4	162.3	1,047.9	172.5
Other Manufacturing	-	2,647.7	-	2,945.9	-	2,406.9	-	3,679.4
<b>Services</b>	<b>82.8</b>	<b>36,247.4</b>	<b>88.4</b>	<b>38,179.8</b>	<b>88.9</b>	<b>40,969.6</b>	<b>90.4</b>	<b>44,082.5</b>
Drainage & Irrigation	-	17.8	-	13.0	-	12.8	-	4.5
Transportation	-	3,953.3	-	4,327.6	0.3	4,042.0	-	3,698.3
Telecommunications	-	191.3	-	207.8	-	219.7	-	195.6
Entertaining & Catering	-	3,094.5	-	3,175.4	-	3,332.3	-	3,383.4
Distribution	0.0	21,429.3	-	22,125.3	-	24,744.7	-	26,398.6
Education	-	704.8	-	951.2	-	832.9	0.0	850.5
Health	-	862.8	-	1,056.8	-	1,018.1	-	1,043.9
Professional Services	-	1,096.5	-	1,093.1	-	1,106.2	-	1,287.1
Other Services	82.8	4,897.2	88.4	5,229.6	88.6	5,660.9	90.4	7,220.7
<b>HOUSEHOLDS</b>	-	<b>19,500.6</b>	-	<b>20,218.3</b>	-	<b>22,192.7</b>	-	<b>23,365.5</b>
Home Improvement	-	4,575.0	-	4,869.6	-	5,321.0	-	4,760.9
Motor Cars	-	5,188.9	-	5,410.0	-	7,537.8	-	7,570.9
Other Durable Goods	-	446.4	-	442.5	-	574.7	-	721.4
Education	-	215.2	-	216.5	-	426.8	-	429.0
Travel	-	23.6	-	33.3	-	100.4	-	110.7
Other Purposes	-	9,051.5	-	9,246.3	-	8,232.0	-	9,772.6
<b>TOTAL</b>	<b>4,355.9</b>	<b>87,649.0</b>	<b>3,695.7</b>	<b>92,809.6</b>	<b>3,625.7</b>	<b>99,038.4</b>	<b>3,724.5</b>	<b>105,600.5</b>

Source: Commercial Banks

<sup>1</sup> Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.



**COMMERCIAL BANKS: LOANS & ADVANCES  
TO RESIDENTS BY SECTOR<sup>1</sup>**  
(G\$ Million)

Table 2-13(d)

	2013											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	7.8	-	10.0	-	12.4	-	7.3	-	8.8	-	259.9	-
<b>FINANCIAL INSTITUTIONS</b>	-	392.3	-	646.7	-	632.9	-	693.7	-	681.7	-	764.3
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	56.3	-	61.3	-	69.4	-	121.4	-	116.2	-	113.9
Insurance Companies	-	53.4	-	318.8	-	299.0	-	277.4	-	273.9	-	290.1
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	222.6	-	206.5	-	208.7	-	246.1	-	242.9	-	316.3
Trust & Investment Companies	-	60.0	-	60.0	-	55.8	-	48.7	-	48.7	-	44.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	4,251.8	80,705.0	4,533.7	81,997.6	4,831.1	82,277.7	5,167.4	84,220.6	5,019.2	84,129.3	4,750.0	84,896.4
<b><i>Agriculture</i></b>	1,286.1	11,321.5	1,697.7	11,137.3	1,891.1	11,284.6	2,055.7	11,134.5	1,914.3	11,100.5	1,581.4	11,310.8
Sugarcane	1,286.1	2,580.4	1,690.6	2,619.0	1,889.9	2,672.9	2,052.2	2,482.2	1,913.9	2,517.3	1,581.4	2,510.7
Paddy	-	5,179.5	-	5,094.4	-	5,146.4	-	5,149.6	-	5,029.4	-	5,411.1
Other Farming	-	290.0	-	292.6	-	298.0	-	319.6	-	319.0	-	322.0
Livestock	-	1,454.8	-	1,415.7	-	1,428.9	-	1,421.8	-	1,498.8	-	1,343.1
Forestry	-	630.1	7.1	573.2	1.2	553.2	3.6	560.9	0.3	568.3	-	496.6
Shrimp & Other Fishing	-	1,186.7	-	1,142.4	-	1,185.2	-	1,200.5	-	1,167.7	-	1,227.3
<b><i>Mining &amp; Quarrying</i></b>	0.8	4,216.3	0.0	4,287.0	2.6	4,213.7	0.3	4,662.1	0.2	4,624.8	1.8	4,567.0
Bauxite	-	-	-	41.4	-	-	-	-	-	-	-	-
Other	0.8	4,216.3	0.0	4,245.6	2.6	4,213.7	0.3	4,662.1	0.2	4,624.8	1.8	4,567.0
<b><i>Manufacturing</i></b>	2,872.5	22,082.4	2,746.1	23,015.7	2,848.8	23,620.9	3,029.6	23,899.0	3,013.9	24,223.1	3,058.2	24,574.3
Timber and Sawmilling	-	2,002.5	-	2,001.6	-	2,056.9	-	1,987.6	-	2,003.1	-	1,995.9
Other Constr. and Engin.	-	9,080.8	-	9,915.4	-	9,882.4	-	10,152.7	-	10,424.1	-	10,413.5
Sugar Molasses	1,838.6	23.5	1,731.0	-	1,827.8	-	1,847.9	-	1,849.7	-	1,808.6	-
Rice Milling	3.1	3,065.3	1.8	3,077.6	0.4	3,221.1	-	2,917.1	-	2,810.7	-	2,850.8
Beverages, Food & Tobacco	-	3,760.0	-	3,791.7	-	3,897.8	-	4,230.5	-	4,013.1	-	4,208.5
Textiles & Clothing	-	174.6	-	178.8	-	194.1	-	182.4	-	187.0	-	150.5
Electricity	1,030.7	170.3	1,013.4	190.3	1,020.6	182.3	1,181.7	174.1	1,164.2	169.8	1,249.6	186.1
Other Manufacturing	-	3,805.4	-	3,860.4	-	4,186.3	-	4,254.5	-	4,615.3	-	4,768.9
<b><i>Services</i></b>	92.5	43,084.7	89.9	43,557.5	88.5	43,158.5	81.8	44,525.0	90.9	44,180.9	108.5	44,444.4
Drainage & Irrigation	-	4.4	-	4.3	-	4.2	-	4.2	-	5.1	-	1.3
Transportation	-	3,692.3	-	3,699.0	-	3,830.3	-	3,756.3	-	3,875.3	-	4,257.8
Telecommunications	-	184.9	-	220.2	-	252.2	-	242.6	-	240.1	-	236.3
Entertaining & Catering	-	3,390.8	-	3,389.8	-	3,440.3	-	3,399.8	-	3,360.2	-	3,526.4
Distribution	1.0	25,804.6	-	26,218.6	-	25,079.0	-	26,558.2	-	27,004.3	1.0	27,045.4
Education	-	858.4	-	866.1	-	1,016.5	-	1,034.8	-	1,047.6	-	1,071.8
Health	-	1,006.7	-	1,013.3	-	1,014.1	-	985.0	-	1,161.1	-	1,086.6
Professional Services	-	1,218.7	-	1,224.5	-	1,258.4	-	1,202.9	-	1,160.1	-	1,381.2
Other Services	91.5	6,923.9	89.9	6,921.8	88.5	7,263.4	81.8	7,341.3	90.9	6,327.2	107.5	5,837.7
<b>HOUSEHOLDS</b>	-	22,942.4	-	22,686.1	-	23,493.6	-	23,178.5	-	23,289.2	-	24,535.7
Home Improvement	-	4,780.7	-	4,912.1	-	5,066.0	-	5,172.4	-	5,333.1	-	5,429.4
Motor Cars	-	7,558.5	-	7,562.2	-	7,572.4	-	7,277.5	-	7,352.7	-	7,451.7
Other Durable Goods	-	709.7	-	705.0	-	701.4	-	674.8	-	645.1	-	631.7
Education	-	426.4	-	420.5	-	412.7	-	403.8	-	381.5	-	377.5
Travel	-	108.0	-	107.4	-	112.6	-	117.5	-	95.2	-	111.4
Other Purposes	-	9,359.2	-	8,978.9	-	9,628.6	-	9,532.6	-	9,481.6	-	10,533.9
<b>TOTAL</b>	4,259.5	104,039.7	4,543.7	105,330.4	4,843.5	106,404.2	5,174.7	108,092.8	5,028.0	108,100.2	5,009.9	110,196.4

Source: Commercial Banks

<sup>1</sup> Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.

**COMMERCIAL BANKS: LOANS & ADVANCES  
TO RESIDENTS BY SECTOR<sup>1</sup>**  
(G\$ Million)

Table 2-13(e)

	2013											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	9.7	-	11.4	-	20.7	-	10.1	-	8.7	-	8.0	-
<b>FINANCIAL INSTITUTIONS</b>	-	791.1	-	846.4	-	829.6	-	794.2	-	799.5	-	835.9
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	114.7	-	127.7	-	112.6	-	119.0	-	122.2	-	100.3
Insurance Companies	-	322.5	-	332.7	-	303.1	-	265.6	-	270.3	-	265.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	312.2	-	346.7	-	379.6	-	375.2	-	373.6	-	441.0
Trust & Investment Companies	-	41.7	-	39.2	-	34.3	-	34.3	-	33.4	-	29.3
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	5,270.2	84,097.5	5,284.6	83,219.0	5,046.6	85,820.7	4,787.9	87,871.0	4,916.0	90,023.8	2,587.5	94,992.3
<b><i>Agriculture</i></b>	1,677.8	11,504.6	1,678.6	10,977.2	1,681.0	11,217.2	1,291.5	12,297.4	1,378.3	12,485.0	587.8	13,340.6
Sugarcane	1,677.8	2,576.1	1,678.6	2,618.5	1,678.7	2,824.7	1,290.0	2,839.4	1,378.3	2,866.4	587.8	2,882.8
Paddy	-	5,404.2	-	5,047.6	-	4,993.0	-	5,529.9	-	5,569.2	-	5,980.6
Other Farming	-	320.6	-	325.0	-	322.7	-	308.9	-	322.3	-	365.0
Livestock	-	1,490.7	-	1,388.8	-	1,303.0	-	1,350.0	-	1,447.9	-	1,752.0
Forestry	-	562.3	-	486.6	2.4	536.9	1.5	1,112.9	-	1,115.3	-	1,163.7
Shrimp & Other Fishing	-	1,150.7	-	1,110.7	-	1,236.9	-	1,156.2	0.0	1,164.0	-	1,196.5
<b><i>Mining &amp; Quarrying</i></b>	0.0	4,574.2	0.6	4,382.5	0.2	4,581.6	1.1	4,804.0	0.8	4,837.6	1.4	5,207.7
Bauxite	-	2.4	-	-	-	-	-	-	-	-	-	-
Other	0.0	4,571.8	0.6	4,382.5	0.2	4,581.6	1.1	4,804.0	0.8	4,837.6	1.4	5,207.7
<b><i>Manufacturing</i></b>	3,472.5	25,374.0	3,487.9	25,157.5	3,248.0	24,745.0	3,375.2	25,083.5	3,413.9	25,827.4	1,936.0	26,887.6
Timber and Sawmilling	-	1,898.2	-	1,939.4	-	1,927.6	-	1,950.7	-	1,993.2	-	2,256.7
Other Constr. and Engin.	-	10,481.3	-	10,822.1	-	10,712.2	-	10,816.7	-	11,171.0	-	11,083.0
Sugar Molasses	2,343.5	-	2,270.0	-	2,154.4	-	2,299.4	-	2,343.3	-	1,909.1	-
Rice Milling	-	3,587.8	-	3,230.8	-	2,951.1	-	3,284.1	-	3,659.6	-	3,876.5
Beverages, Food & Tobacco	-	5,350.0	-	5,123.9	-	5,087.2	-	5,373.3	-	5,541.3	-	6,241.9
Textiles & Clothing	-	163.3	-	141.6	-	142.4	-	151.4	-	144.7	-	174.0
Electricity	1,129.1	192.0	1,217.8	198.8	1,093.6	212.9	1,075.8	203.5	1,070.6	218.0	26.9	0.3
Other Manufacturing	-	3,701.5	-	3,700.9	-	3,711.6	-	3,303.9	-	3,099.6	-	3,255.1
<b><i>Services</i></b>	119.9	42,644.7	117.6	42,701.8	117.3	45,276.8	120.1	45,686.0	123.0	46,873.8	62.3	49,556.4
Drainage & Irrigation	-	1.8	-	1.1	-	0.9	-	0.8	-	0.6	-	0.6
Transportation	-	4,185.1	-	4,304.1	-	4,318.5	-	4,360.3	6.3	4,414.0	-	4,518.0
Telecommunications	-	212.8	-	206.8	-	197.5	-	279.3	-	280.2	-	280.6
Entertaining & Catering	-	3,594.3	-	3,639.7	-	3,767.4	-	3,715.7	-	3,807.1	-	3,890.2
Distribution	-	25,123.8	-	25,342.8	-	27,432.2	0.3	27,013.8	-	27,440.2	-	29,222.9
Education	-	1,095.4	-	1,097.4	-	1,107.0	-	1,108.1	-	1,113.8	-	1,136.4
Health	-	1,144.5	-	1,145.5	-	1,248.6	-	1,233.7	-	1,220.0	-	1,290.7
Professional Services	-	1,450.8	-	1,399.9	-	1,364.6	-	1,433.6	-	1,465.4	-	1,525.8
Other Services	119.9	5,836.1	117.6	5,564.6	117.3	5,840.1	119.8	6,540.9	116.7	7,132.5	62.3	7,691.2
<b>HOUSEHOLDS</b>	-	24,905.8	-	24,589.5	-	25,636.2	-	26,040.9	-	26,834.8	-	25,309.2
Home Improvement	-	5,599.6	-	5,685.6	-	5,757.4	-	5,781.8	-	5,884.3	-	6,037.8
Motor Cars	-	7,526.7	-	7,715.8	-	7,866.8	-	7,883.2	-	7,992.0	-	7,983.3
Other Durable Goods	-	621.2	-	607.7	-	595.9	-	620.9	-	648.4	-	743.6
Education	-	392.9	-	445.5	-	501.1	-	526.5	-	535.0	-	522.6
Travel	-	122.9	-	129.9	-	136.6	-	138.8	-	130.0	-	125.7
Other Purposes	-	10,642.6	-	10,005.0	-	10,778.3	-	11,089.7	-	11,645.2	-	9,896.2
<b>TOTAL</b>	5,279.9	109,794.4	5,296.1	108,655.0	5,067.3	112,286.4	4,798.0	114,706.0	4,924.6	117,658.1	2,595.5	121,137.4

Source: Commercial Banks

<sup>1</sup> Figures for the private sector have been revised from January 2012 - March 2013 due to reclassifications by two commercial banks.

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

Table 2-13(f)

	2014											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	5.1	-	2.5	-	6.7	-	3.6	-	3.4	-	5.5	-
<b>FINANCIAL INSTITUTIONS</b>	-	889.6	-	906.2	-	895.1	-	911.2	-	836.9	-	881.9
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	116.5	-	101.6	-	95.7	-	117.4	-	96.6	-	82.7
Insurance Companies	-	262.1	-	257.2	-	253.9	-	272.5	-	275.4	-	285.7
Building Societies	-	0.0	-	0.0	-	0.0	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	482.9	-	519.2	-	520.5	-	473.0	-	443.2	-	502.9
Trust & Investment Companies	-	28.1	-	28.1	-	24.9	-	48.4	-	21.7	-	10.6
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	3,207.2	93,916.8	3,557.5	94,630.9	3,547.2	95,443.5	3,626.2	98,596.8	3,858.8	97,385.7	3,724.4	98,262.1
<b>Agriculture</b>	980.8	13,343.3	1,324.8	13,164.6	1,305.2	13,263.2	1,419.0	13,240.2	1,411.1	13,300.9	1,436.1	13,618.8
Sugarcane	980.8	2,867.3	1,324.8	2,901.8	1,304.5	2,898.9	1,418.4	2,829.7	1,406.7	2,760.4	1,436.1	2,807.8
Paddy	-	5,953.3	-	5,882.2	-	6,028.3	-	6,069.8	-	6,209.8	-	6,375.0
Other Farming	-	367.3	-	367.3	-	371.9	-	376.9	-	372.2	-	386.8
Livestock	-	1,911.0	-	1,859.0	-	1,821.3	-	1,743.9	-	1,697.5	-	1,767.2
Forestry	-	1,152.7	-	1,123.2	0.7	1,151.6	0.5	1,129.7	4.5	1,138.6	-	1,138.7
Shrimp & Other Fishing	0.0	1,091.8	-	1,031.1	-	991.2	-	1,090.3	-	1,122.4	-	1,143.4
<b>Mining &amp; Quarrying</b>	0.5	5,365.7	0.6	5,255.4	0.3	5,369.3	1.1	5,283.2	0.1	5,643.3	1.3	5,742.5
Bauxite	-	3.0	-	3.0	-	3.0	-	3.0	-	2.9	-	2.9
Other	0.5	5,362.7	0.6	5,252.5	0.3	5,366.3	1.1	5,280.1	0.1	5,640.4	1.3	5,739.5
<b>Manufacturing</b>	2,170.5	26,733.4	2,170.0	27,913.4	2,178.1	28,055.2	2,128.2	29,171.3	2,375.9	29,135.5	2,197.4	28,553.8
Timber and Sawmilling	-	2,048.7	-	2,089.6	-	1,964.2	-	2,212.3	-	2,184.4	-	2,234.1
Other Constr. and Engin.	-	10,853.8	-	11,288.1	-	11,504.3	-	11,655.1	-	12,099.9	-	11,920.4
Sugar Molasses	2,161.2	-	2,170.0	-	2,178.1	-	2,119.1	-	2,158.0	-	2,183.2	-
Rice Milling	-	3,755.2	-	3,931.9	-	3,960.4	-	4,245.4	-	4,386.7	-	4,123.9
Beverages, Food & Tobacco	-	6,407.8	-	6,571.5	-	6,542.7	-	6,785.8	-	6,884.4	-	6,648.7
Textiles & Clothing	-	160.6	-	148.2	-	148.2	-	149.9	-	172.6	-	174.7
Electricity	9.3	1.1	-	7.4	-	4.9	9.1	8.0	217.9	-	14.2	0.8
Other Manufacturing	-	3,506.2	-	3,876.8	-	3,930.5	-	4,114.8	-	3,407.5	-	3,451.1
<b>Services</b>	55.3	48,474.4	62.0	48,297.5	63.6	48,755.7	77.9	50,902.1	71.7	49,305.9	89.6	50,347.0
Drainage & Irrigation	-	0.5	-	0.3	-	0.2	-	0.2	-	0.2	-	0.2
Transportation	-	4,632.0	-	4,724.3	-	4,734.2	0.6	5,204.7	-	5,493.6	-	5,465.3
Telecommunications	-	284.1	-	296.1	-	319.9	-	374.6	-	318.8	-	315.1
Entertaining & Catering	-	3,859.9	-	3,806.3	-	3,809.0	-	3,853.0	-	3,865.7	-	3,852.7
Distribution	-	28,413.6	-	28,242.0	-	28,375.9	-	29,864.4	-	27,934.1	-	28,907.7
Education	-	1,127.3	-	1,135.1	-	1,140.4	-	1,142.3	-	1,129.6	-	1,142.5
Health	-	1,222.6	-	1,212.8	-	1,188.5	-	1,198.8	-	1,411.9	-	1,172.8
Professional Services	-	1,562.4	-	1,591.5	-	1,630.9	-	1,655.0	-	1,588.0	-	1,607.5
Other Services	55.3	7,372.2	62.0	7,289.1	63.6	7,556.7	77.3	7,609.1	71.7	7,564.0	89.6	7,883.2
<b>HOUSEHOLDS</b>	-	25,158.2	-	24,799.3	-	24,521.6	-	24,101.8	-	24,176.3	-	23,745.5
Home Improvement	-	5,978.1	-	6,344.2	-	6,424.4	-	6,442.8	-	6,588.9	-	6,536.4
Motor Cars	-	7,920.6	-	7,893.3	-	7,798.7	-	7,807.1	-	7,723.6	-	7,827.6
Other Durable Goods	-	722.4	-	708.3	-	702.8	-	684.2	-	656.0	-	640.7
Education	-	515.2	-	512.5	-	503.3	-	507.8	-	499.0	-	480.9
Travel	-	122.1	-	120.9	-	122.7	-	125.1	-	128.0	-	136.6
Other Purposes	-	9,899.8	-	9,220.2	-	8,969.7	-	8,534.9	-	8,580.7	-	8,123.4
<b>TOTAL</b>	3,212.3	119,964.6	3,559.9	120,336.5	3,553.9	120,860.1	3,629.7	123,609.9	3,862.2	122,398.9	3,729.8	122,889.4

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES  
TO RESIDENTS BY SECTOR<sup>1</sup>**  
(G\$ Million)

Table 2-13(g)

	2014											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	11.2	-	9.0	-	5.0	-	9.7	-	17.8	-	20.7	-
<b>FINANCIAL INSTITUTIONS</b>	-	913.4	-	934.1	-	972.3	-	762.8	-	754.3	-	1,406.2
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	111.9	-	107.0	-	114.3	-	84.8	-	88.4	-	77.5
Insurance Companies	-	288.8	-	243.4	-	263.7	-	246.7	-	237.8	-	226.5
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	506.9	-	581.3	-	591.9	-	428.9	-	425.7	-	447.7
Trust & Investment Companies	-	5.8	-	2.3	-	2.3	-	2.3	-	2.3	-	654.5
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	2,287.9	98,691.6	2,687.7	98,593.9	2,983.1	99,781.0	2,681.4	101,403.3	2,669.7	101,672.2	2,398.8	105,654.4
<b><i>Agriculture</i></b>	698.6	13,090.0	880.7	12,223.6	854.0	11,780.3	883.0	11,953.1	871.9	11,907.6	770.6	12,008.2
Sugarcane	698.6	2,561.0	880.7	2,578.9	854.0	2,589.7	883.0	2,555.0	871.9	2,557.6	770.6	2,544.1
Paddy	-	6,128.6	-	5,509.2	-	5,118.1	-	5,175.1	-	5,016.5	-	5,151.1
Other Farming	-	359.0	-	375.3	-	389.2	-	486.5	-	577.6	-	593.6
Livestock	-	1,659.7	-	1,701.2	-	1,691.1	-	1,661.8	-	1,669.3	-	1,639.3
Forestry	-	1,252.6	-	950.9	-	904.1	-	980.4	-	966.7	-	990.2
Shrimp & Other Fishing	-	1,129.1	-	1,108.1	-	1,088.2	-	1,094.3	-	1,119.8	-	1,090.0
<b><i>Mining &amp; Quarrying</i></b>	0.2	5,274.7	1.8	5,718.1	1.1	5,734.1	0.7	5,700.1	0.6	5,321.1	1.1	5,456.8
Bauxite	-	2.9	-	2.9	-	-	-	-	-	-	-	-
Other	0.2	5,271.8	1.8	5,715.1	1.1	5,734.1	0.7	5,700.1	0.6	5,321.1	1.1	5,456.8
<b><i>Manufacturing</i></b>	1,502.1	29,132.4	1,767.7	29,109.9	2,042.4	29,578.8	1,722.5	29,864.9	1,718.7	30,683.4	1,536.4	31,169.4
Timber and Sawmilling	-	2,223.3	-	2,308.8	-	2,246.6	-	2,229.0	-	2,276.7	-	2,419.1
Other Constr. and Engin.	-	12,261.5	-	12,266.2	-	12,842.9	-	13,062.1	-	13,145.7	-	13,422.6
Sugar Molasses	1,493.0	-	1,752.1	-	1,736.1	-	1,722.5	-	1,718.7	-	1,536.4	-
Rice Milling	-	4,012.9	-	3,899.8	-	3,982.6	-	3,790.7	-	4,059.4	-	4,213.7
Beverages, Food & Tobacco	-	6,664.8	-	6,629.5	-	6,669.4	-	6,544.1	-	6,777.5	-	6,728.9
Textiles & Clothing	-	163.5	-	187.7	-	168.6	-	192.2	-	186.6	-	187.5
Electricity	9.1	0.8	15.7	0.8	306.2	0.8	0.0	0.7	0.0	9.2	0.0	12.1
Other Manufacturing	-	3,805.6	-	3,817.2	-	3,668.0	-	4,046.2	-	4,228.2	-	4,185.6
<b><i>Services</i></b>	87.0	51,194.6	37.4	51,542.3	85.6	52,687.8	75.2	53,885.2	78.6	53,760.2	90.7	57,020.0
Drainage & Irrigation	-	0.2	-	0.2	-	0.2	-	0.2	-	0.2	-	0.3
Transportation	-	5,820.0	-	5,672.6	-	6,871.5	-	6,790.7	-	7,027.8	-	7,066.9
Telecommunications	-	305.7	-	330.8	-	400.2	-	398.1	-	459.2	-	435.8
Entertaining & Catering	-	3,719.1	-	3,725.6	-	3,664.7	-	3,708.8	-	3,732.2	-	4,016.1
Distribution	-	29,165.1	-	28,945.2	-	28,753.7	-	28,655.4	-	27,865.2	-	29,649.9
Education	-	1,154.4	-	1,153.2	-	1,150.5	-	1,125.6	-	1,124.0	-	1,125.7
Health	-	1,148.5	-	1,126.2	-	1,117.9	-	1,147.8	-	1,126.0	-	1,119.9
Professional Services	-	1,786.1	-	2,166.6	-	2,179.7	-	2,138.0	-	2,241.3	-	2,422.6
Other Services	87.0	8,095.3	37.4	8,421.9	85.6	8,549.4	75.2	9,920.6	78.6	10,184.4	90.7	11,182.7
<b>HOUSEHOLDS</b>	-	23,788.3	-	24,223.9	-	24,320.9	-	24,494.2	-	24,705.1	-	24,848.1
Home Improvement	-	6,393.6	-	6,456.9	-	6,420.1	-	6,417.5	-	6,586.5	-	6,565.3
Motor Cars	-	8,070.2	-	8,357.2	-	8,397.3	-	8,412.9	-	8,389.5	-	8,217.2
Other Durable Goods	-	638.3	-	648.5	-	630.6	-	644.5	-	699.8	-	751.9
Education	-	551.6	-	682.3	-	747.8	-	749.6	-	761.3	-	696.4
Travel	-	144.6	-	160.9	-	160.0	-	157.6	-	152.7	-	143.8
Other Purposes	-	7,990.0	-	7,918.0	-	7,965.1	-	8,112.2	-	8,115.2	-	8,473.5
<b>TOTAL</b>	2,299.0	123,393.3	2,696.7	123,751.9	2,988.1	125,074.3	2,691.1	126,660.3	2,687.5	127,131.6	2,419.5	131,908.7

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES  
TO RESIDENTS BY SECTOR <sup>1</sup>**  
(G\$ Million)

Table 2-13(h)

	2015					
	Jan.		Feb.		Mar	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>1.9</b>	<b>-</b>	<b>6.2</b>	<b>-</b>	<b>0.9</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>-</b>	<b>1,394.8</b>	<b>-</b>	<b>1,353.6</b>	<b>-</b>	<b>1,370.5</b>
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	83.6	-	47.6	-	47.0
Insurance Companies	-	231.6	-	224.6	-	224.9
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	425.1	-	427.0	-	424.1
Trust & Investment Companies	-	654.5	-	654.5	-	674.5
Pension Funds	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2,507.3</b>	<b>103,118.4</b>	<b>2,447.8</b>	<b>102,182.4</b>	<b>2,119.0</b>	<b>102,920.5</b>
<b>Agriculture</b>	<b>852.0</b>	<b>12,387.1</b>	<b>779.9</b>	<b>11,508.6</b>	<b>511.9</b>	<b>11,105.4</b>
Sugarcane	846.8	2,549.8	776.3	2,520.8	511.9	2,450.6
Paddy	5.1	5,469.2	3.6	4,595.1	-	4,394.2
Other Farming	-	712.2	-	674.8	-	801.8
Livestock	-	1,645.9	-	1,770.6	-	1,688.7
Forestry	-	967.5	-	967.6	-	954.3
Shrimp & Other Fishing	-	1,042.6	-	979.8	-	815.8
<b>Mining &amp; Quarrying</b>	<b>0.9</b>	<b>5,560.7</b>	<b>0.6</b>	<b>5,330.1</b>	<b>0.6</b>	<b>5,341.1</b>
Bauxite	-	-	-	-	-	-
Other	0.9	5,560.7	0.6	5,330.1	0.6	5,341.1
<b>Manufacturing</b>	<b>1,564.5</b>	<b>31,187.9</b>	<b>1,577.7</b>	<b>31,140.3</b>	<b>1,534.7</b>	<b>30,964.6</b>
Timber and Sawmilling	-	2,360.7	-	2,355.8	-	2,386.7
Other Constr. and Engin.	-	13,513.3	-	13,413.7	-	13,809.2
Sugar Molasses	1,564.5	-	1,577.7	-	1,534.7	-
Rice Milling	-	4,217.4	-	4,273.5	-	3,669.8
Beverages, Food & Tobacco	-	6,794.7	-	6,729.6	-	6,780.2
Textiles & Clothing	-	175.1	-	171.5	-	142.5
Electricity	0.0	8.8	-	8.6	0.0	9.4
Other Manufacturing	-	4,117.9	-	4,187.6	-	4,166.9
<b>Services</b>	<b>90.0</b>	<b>53,982.7</b>	<b>89.6</b>	<b>54,203.4</b>	<b>71.9</b>	<b>55,509.4</b>
Drainage & Irrigation	-	0.3	-	0.3	-	0.2
Transportation	-	6,934.1	-	7,015.2	-	7,075.0
Telecommunications	-	390.1	-	395.1	-	404.3
Entertaining & Catering	-	3,882.1	-	3,885.9	-	4,102.3
Distribution	-	27,656.7	-	28,228.9	-	28,769.6
Education	-	1,112.9	-	1,124.3	-	1,104.4
Health	-	1,064.7	-	1,054.3	-	1,124.1
Professional Services	-	2,342.4	-	2,343.1	-	2,407.9
Other Services	90.0	10,599.4	89.6	10,156.2	71.9	10,521.6
<b>HOUSEHOLDS</b>	<b>-</b>	<b>24,216.0</b>	<b>-</b>	<b>23,961.5</b>	<b>-</b>	<b>23,575.2</b>
Home Improvement	-	6,642.1	-	6,733.6	-	6,696.9
Motor Cars	-	8,178.5	-	8,176.6	-	7,987.3
Other Durable Goods	-	740.9	-	733.9	-	742.2
Education	-	678.2	-	663.2	-	636.2
Travel	-	142.5	-	148.8	-	147.3
Other Purposes	-	7,833.7	-	7,505.4	-	7,365.4
<b>TOTAL</b>	<b>2,509.3</b>	<b>128,729.2</b>	<b>2,454.0</b>	<b>127,497.5</b>	<b>2,119.9</b>	<b>127,866.2</b>

Source: Commercial Banks

**COMMERCIAL BANKS: LIQUID ASSETS**  
(G\$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Treasury Bills <sup>1)</sup>	Req. Liquid Assets <sup>2)</sup>	Surplus (+) Deficit (-)
2005	56,441.6	2,811.1	8,199.9	2,901.0	1,604.5	7,524.1	33,401.0	29,826.1	26,615.5
2006	55,577.2	2,841.9	4,116.5	3,917.6	1,878.6	6,194.1	36,628.5	33,252.0	22,325.2
2007	65,050.9	3,736.8	1,331.3	3,095.4	1,056.3	21,456.3	34,374.9	38,071.4	26,979.5
2008	67,347.2	3,677.2	1,109.7	2,155.4	(497.9)	16,655.4	44,247.5	42,098.1	25,249.2
2009	80,573.7	3,992.0	4,840.1	3,885.9	1,468.5	12,755.8	53,631.4	45,458.6	35,115.1
2010	105,036.7	5,154.5	15,766.9	7,608.9	3,917.7	8,187.6	64,401.1	51,915.9	53,120.8
2011	109,980.8	4,984.5	4,865.9	7,941.3	2,837.0	17,637.2	71,714.9	58,662.5	51,318.3
2012									
Mar	104,272.2	3,928.4	7,084.9	7,101.0	2,113.4	14,870.7	69,173.9	57,711.4	46,560.8
Jun	110,730.0	4,193.1	11,114.9	7,521.7	2,383.6	19,279.0	66,237.7	61,833.8	48,896.2
Sep	115,098.1	3,786.1	15,500.1	7,621.4	3,088.0	17,505.9	67,596.5	62,631.7	52,466.4
Dec	127,182.6	7,982.5	8,075.2	8,282.5	10,100.5	24,179.4	68,562.5	66,848.1	60,334.5
2013									
Jan	126,638.9	5,078.2	17,684.9	8,397.6	8,803.3	15,738.8	70,936.0	68,334.9	58,304.0
Feb	121,094.3	4,705.3	17,567.3	7,543.6	3,679.0	12,624.4	74,974.8	68,395.0	52,699.2
Mar	121,663.3	4,796.8	14,717.9	8,056.2	4,365.7	11,630.8	78,095.8	68,241.7	53,421.5
Apr	119,367.0	4,354.1	13,484.5	7,197.2	3,411.7	11,132.0	79,787.6	69,324.8	50,042.2
May	119,094.4	4,772.9	12,798.4	7,459.0	2,803.8	11,959.9	79,300.5	68,361.7	50,732.8
Jun	121,558.3	3,795.3	14,581.6	7,434.6	3,737.6	13,876.1	78,133.1	69,499.3	52,058.9
Jul	121,189.5	4,310.4	11,838.3	8,032.4	4,307.7	17,202.9	75,497.8	68,850.1	52,339.4
Aug	126,908.0	4,707.8	14,648.6	7,400.0	3,812.9	21,093.4	75,245.3	70,183.1	56,724.9
Sep	121,803.4	4,346.1	15,087.5	7,610.5	2,845.4	18,862.5	73,051.3	70,676.2	51,127.2
Oct	121,835.1	5,108.1	13,276.6	7,915.5	3,548.2	17,516.4	74,470.3	70,487.8	51,347.3
Nov	121,797.1	4,837.1	13,034.8	6,600.0	3,720.7	16,660.4	76,944.1	70,984.6	50,812.4
Dec	124,030.1	7,306.9	6,028.0	7,188.9	7,635.2	16,439.5	79,431.6	68,064.6	55,965.5
2014									
Jan	116,104.9	4,868.0	10,962.8	7,730.9	4,321.4	12,730.4	75,491.4	71,226.0	44,878.9
Feb	112,901.3	4,487.7	9,239.4	7,366.9	3,886.7	12,792.8	75,127.8	69,607.7	43,293.6
Mar	111,119.9	4,716.3	8,527.7	8,156.0	3,877.8	12,088.6	73,753.4	68,668.5	42,451.4
Apr	106,129.8	5,630.9	3,985.2	9,080.2	3,067.0	12,055.6	72,310.9	69,436.6	36,693.1
May	107,522.6	5,417.5	10,927.3	8,151.9	1,694.3	14,795.2	66,536.3	69,793.0	37,729.5
Jun	109,252.5	5,253.5	3,855.1	10,459.0	2,793.0	18,447.4	68,444.4	70,510.6	38,741.9
Jul	108,483.8	5,634.8	6,776.1	12,406.6	2,727.6	16,030.8	64,907.9	70,449.7	38,034.0
Aug	113,358.6	4,654.3	11,388.9	11,095.7	3,641.2	18,619.1	63,959.4	70,078.8	43,279.8
Sep	108,445.5	4,628.4	7,718.7	11,944.9	2,736.4	17,028.9	64,388.2	70,469.3	37,976.2
Oct	109,116.7	4,810.0	10,749.4	11,303.3	2,641.2	18,080.0	61,532.9	71,300.0	37,816.7
Nov	112,442.9	5,421.8	11,352.3	11,836.2	2,619.0	19,204.9	62,008.8	71,568.5	40,874.5
Dec	107,163.7	6,898.3	6,229.7	13,095.1	2,817.0	17,116.3	61,007.3	71,659.2	35,504.5
2015									
Jan	112,136.3	5,632.2	14,234.7	10,516.4	2,455.8	17,729.7	61,567.5	72,293.9	39,842.4
Feb	115,705.4	5,775.3	12,854.9	12,496.1	2,232.7	21,764.1	60,582.2	73,377.2	42,328.2
Mar	114,189.5	6,364.3	5,661.1	14,212.3	1,960.1	26,072.2	59,919.5	73,258.2	40,931.3

Source: Commercial Banks

<sup>1)</sup> Treasury Bills figures have been revised from December 2004 to November 2005.

<sup>2)</sup> 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	Day Of Res.	Required	Actual	Surplus (+)		End of	Day Of Res.	Required	Actual	Surplus (+)
Period	Per.(Week)	Reserves	Reserves	Deficit (-)		Period	Per.(Week)	Reserves	Reserves	Deficit (-)
<b>2013</b>						<b>2014</b>				
<b>Apr</b>	05th	38,530.4	52,752.6	14,222.2		<b>Apr</b>	04th	38,945.5	46,370.9	7,425.4
	12th	38,378.6	55,796.3	17,417.8			11th	38,950.5	46,615.0	7,664.5
	19th	38,803.5	56,758.7	17,955.2			18th	39,212.1	45,040.7	5,828.6
	26th	38,994.8	52,479.3	13,484.5			25th	39,055.2	43,040.4	3,985.2
<b>May</b>	03rd	38,769.6	50,589.7	11,820.1		<b>May</b>	02nd	39,067.0	41,217.4	2,150.4
	10th	38,670.0	52,496.5	13,826.5			09th	39,214.9	39,118.5	(96.4)
	17th	38,831.6	54,308.9	15,477.3			16th	38,945.9	47,933.4	8,987.6
	24th	39,000.6	51,965.6	12,965.0			23rd	39,330.7	48,221.2	8,890.5
	31st	38,538.2	51,336.6	12,798.4			30th	39,250.2	50,177.5	10,927.3
<b>Jun</b>	07th	38,693.1	52,953.9	14,260.9		<b>Jun</b>	06th	39,163.1	51,232.3	12,069.2
	14th	38,912.1	50,928.2	12,016.1			13th	39,625.0	47,849.0	8,224.0
	21st	39,253.3	51,732.5	12,479.3			20th	39,332.4	44,806.9	5,474.5
	28th	39,100.2	53,681.8	14,581.6			27th	39,607.6	43,462.7	3,855.1
<b>Jul</b>	05th	39,380.5	44,827.2	5,446.7		<b>Jul</b>	04th	39,411.1	44,246.6	4,835.5
	12th	38,939.2	40,268.9	1,329.7			11th	39,586.4	45,171.3	5,584.9
	19th	38,833.2	42,709.8	3,876.5			18th	39,344.8	45,567.7	6,222.9
	26th	38,784.6	50,622.9	11,838.3			25th	39,502.7	46,278.7	6,776.1
<b>Aug</b>	02nd	38,801.0	55,657.7	16,856.7		<b>Aug</b>	01st	39,246.4	47,163.3	7,917.0
	09th	39,236.0	54,703.5	15,467.6			08th	39,402.2	46,445.1	7,042.9
	16th	39,621.0	53,743.8	14,122.8			15th	39,399.9	48,042.6	8,642.7
	23rd	39,564.6	52,315.2	12,750.6			22nd	39,425.9	48,200.3	8,774.5
	30th	39,471.3	54,119.8	14,648.6			29th	39,303.8	50,692.7	11,388.9
<b>Sep</b>	06th	39,472.9	56,290.8	16,817.9		<b>Sep</b>	05th	39,632.0	50,442.2	10,810.2
	13th	39,813.0	54,375.6	14,562.6			12th	39,975.5	48,429.9	8,454.4
	20th	39,782.5	54,967.4	15,184.9			19th	39,866.6	46,026.8	6,160.2
	27th	39,719.9	54,807.5	15,087.5			26th	39,456.1	47,174.8	7,718.7
<b>Oct</b>	04th	39,534.1	54,097.5	14,563.4		<b>Oct</b>	03rd	39,462.5	48,171.6	8,709.1
	11th	39,711.1	51,747.6	12,036.4			10th	39,737.3	51,870.9	12,133.5
	18th	39,514.0	53,429.1	13,915.0			17th	40,064.7	50,668.6	10,603.8
	25th	39,685.5	52,962.1	13,276.6			24th	40,173.3	49,320.5	9,147.2
<b>Nov</b>	01st	39,647.3	50,962.0	11,314.7		<b>Nov</b>	31st	39,933.1	50,682.4	10,749.4
	08th	39,522.1	50,452.8	10,930.8			07th	40,120.3	49,581.6	9,461.3
	15th	39,509.4	51,844.8	12,335.4			14th	40,177.5	50,610.1	10,432.6
	22nd	39,898.0	53,107.0	13,209.1			21st	40,136.9	50,235.7	10,098.8
	29th	40,028.1	53,063.0	13,034.8			28th	40,095.0	51,447.2	11,352.3
<b>Dec</b>	06th	40,190.5	49,253.5	9,062.9		<b>Dec</b>	05th	40,319.4	51,285.1	10,965.6
	13th	39,972.9	43,199.5	3,226.6			12th	40,643.6	49,244.2	8,600.6
	20th	40,022.5	42,506.6	2,484.1			19th	40,576.0	47,151.7	6,575.7
	27th	40,062.0	46,090.0	6,028.0			26th	40,054.9	46,284.6	6,229.7
<b>2014</b>						<b>2015</b>				
<b>Jan</b>	03rd	40,577.0	50,358.0	9,781.0		<b>Jan</b>	02nd	40,274.5	48,307.9	8,033.3
	10th	40,433.3	53,440.4	13,007.1			09th	40,477.5	51,445.5	10,968.0
	17th	40,820.9	54,271.2	13,450.3			16th	40,528.8	54,775.6	14,246.8
	24th	40,177.0	52,002.4	11,825.3			23rd	40,492.8	53,416.0	12,923.2
<b>Feb</b>	31st	39,919.3	50,882.1	10,962.8		<b>Feb</b>	30th	40,398.8	54,633.5	14,234.7
	07th	39,528.5	47,507.5	7,979.0			06th	40,791.4	55,669.6	14,878.2
	14th	39,067.0	49,332.0	10,265.0			13th	41,121.0	56,373.5	15,252.4
	21st	39,268.1	48,033.6	8,765.5			20th	41,330.3	53,145.5	11,815.1
<b>Mar</b>	28th	39,102.3	48,341.7	9,239.4		<b>Mar</b>	27th	40,930.7	53,785.6	12,854.9
	07th	38,967.9	46,435.3	7,467.4			06th	41,047.1	52,614.1	11,567.0
	14th	39,041.0	43,540.5	4,499.5			13th	41,414.3	48,668.5	7,254.2
	21st	38,634.9	44,318.4	5,683.5			20th	41,058.9	49,238.5	8,179.5
	28th	38,587.3	47,115.0	8,527.7			27th	40,954.2	46,615.3	5,661.1

Source: Commercial Banks

**BANK OF GUYANA**  
**FOREIGN EXCHANGE INTERVENTION**  
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2005	15.87	3.94	11.93
2006	11.57	24.00	(12.43)
2007	23.15	23.07	0.08
2008	60.10	70.35	(10.25)
2009	41.27	83.77	(42.50)
2010	-	0.90	(0.90)
2011	1.00	3.90	(2.90)
2012			
Mar	-	13.70	(13.70)
Jun	-	10.85	(10.85)
Sep	-	19.75	(19.75)
Dec	-	36.75	(36.75)
2013			
Jan	-	9.55	(9.55)
Feb	-	5.00	(5.00)
Mar	-	3.50	(3.50)
Apr	-	4.50	(4.50)
May	-	5.00	(5.00)
Jun	-	4.55	(4.55)
Jul	-	49.85	(49.85)
Aug	-	17.50	(17.50)
Sep	-	12.50	(12.50)
Oct	-	19.00	(19.00)
Nov	-	19.25	(19.25)
Dec	-	13.40	(13.40)
2014			
Jan	-	11.60	(11.60)
Feb	-	1.85	(1.85)
Mar	-	0.60	(0.60)
Apr	-	0.20	(0.20)
May	-	0.20	(0.20)
Jun	-	0.40	(0.40)
Jul	-	0.20	(0.20)
Aug	-	0.40	(0.40)
Sep	-	0.05	(0.05)
Oct	-	0.10	(0.10)
Nov	-	0.40	(0.40)
Dec	-	0.30	(0.30)
2015			
Jan	-	0.10	(0.10)
Feb	-	0.30	(0.30)
Mar	-	-	-

Source: Bank of Guyana

**COMMERCIAL BANKS**  
**INTERBANK TRADE**  
 US\$ Million

Table 2.16 (b)

Period Ended	Volume
2007	32.07
2008	32.90
2009	26.06
2010	-
2011	3.72
2012	
Mar	-
Jun	-
Sep	4.00
Dec	-
2013	
Jan	1.00
Feb	-
Mar	-
Apr	1.67
May	-
Jun	8.62
Jul	0.12
Aug	2.98
Sep	4.08
Oct	-
Nov	-
Dec	6.00
2014	
Jan	2.00
Feb	3.31
Mar	-
Apr	-
May	6.40
Jun	5.42
Jul	12.15
Aug	3.60
Sep	9.40
Oct	17.80
Nov	8.00
Dec	12.40
2015	
Jan	16.45
Feb	10.70
Mar	6.00

Source: Commercial Banks



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

Table 2.17

<b>Period Ended</b>	<b>Total</b>	<b>91-Day Bills</b>	<b>182-Day Bills</b>	<b>364- Day Bills</b>
2005	33,401.7	1,350.0	7,015.4	25,036.3
2006	36,703.0	800.0	5,806.1	30,096.9
2007	34,415.7	0.0	2,256.3	32,159.4
2008	44,991.2	1,000.0	6,956.2	37,035.0
2009	55,951.5	0.0	8,976.9	46,974.6
2010	65,514.2	0.0	7,721.6	57,792.6
2011	72,548.6	3,500.0	7,345.9	61,702.7
2012				
Mar	70,069.2	7,000.0	7,554.4	55,514.8
Jun	66,973.8	4,000.0	8,253.8	54,720.0
Sep	68,291.3	3,000.0	4,253.8	61,037.5
Dec	69,256.6	3,241.7	4,253.5	61,761.5
2013				
Jan	71,594.5	3,241.7	6,253.5	62,099.4
Feb	75,694.5	3,241.7	6,253.5	66,199.4
Mar	78,802.8	4,000.0	6,253.5	68,549.4
Apr	80,447.6	4,000.0	7,253.5	69,194.1
May	80,521.9	4,000.0	7,252.8	69,269.1
Jun	78,671.9	2,150.0	7,252.8	69,269.1
Jul	75,127.8	2,143.6	5,221.4	67,762.8
Aug	75,977.8	4,650.0	5,252.8	66,075.0
Sep	73,827.8	2,500.0	5,252.8	66,075.0
Oct	75,327.8	2,500.0	6,752.8	66,075.0
Nov	77,828.2	4,000.0	6,753.3	67,075.0
Dec	80,328.2	7,000.0	6,753.3	66,575.0
2014				
Jan	76,428.2	7,000.0	7,353.3	62,075.0
Feb	75,828.2	7,000.0	7,353.3	61,475.0
Mar	74,828.2	4,000.0	7,353.3	63,475.0
Apr	74,028.2	4,000.0	7,353.3	62,675.0
May	66,253.6	3,000.0	6,653.7	56,600.0
Jun	69,253.6	6,000.0	6,653.7	56,600.0
Jul	65,653.6	6,000.0	6,053.7	53,600.0
Aug	64,753.6	6,000.0	6,053.7	52,700.0
Sep	65,253.6	6,000.0	6,053.7	53,200.0
Oct	62,433.7	6,000.0	4,253.7	52,180.0
Nov	62,433.6	6,000.0	4,253.6	52,180.0
Dec	61,933.6	6,000.0	4,253.6	51,680.0
2015				
Jan	61,933.6	6,000.0	4,253.6	51,680.0
Feb	61,633.6	10,000.0	4,253.6	47,380.0
Mar	60,933.6	10,000.0	4,253.6	46,680.0

Source: Bank of Guyana

**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	
2005	42,234.9	24,244.0	17,990.9	39,895.8	(3,155.3)	12,521.8	(1,875.9)	(13,801.1)	(9,377.5)	52,428.6	124,011.5	37,839.0	21,526.7	16,312.3	86,172.5	(41,880.7)
2006	55,458.9	36,594.8	18,864.0	43,300.4	(10,385.0)	9,716.4	(8,153.4)	(11,947.9)	(8,103.2)	61,788.6	143,776.7	48,069.9	25,952.0	22,117.9	95,706.8	(45,017.4)
2007	83,094.4	44,643.2	38,451.2	44,988.5	(19,061.9)	3,522.2	(9,922.8)	(12,661.2)	(9,296.5)	73,346.9	163,399.4	54,240.7	29,800.6	24,440.1	109,158.7	(35,316.5)
2008	94,141.7	54,230.5	39,911.1	59,775.5	(18,546.5)	5,843.6	(11,205.3)	(13,184.8)	(11,012.6)	89,334.6	184,153.0	61,035.3	34,552.4	26,482.9	123,117.7	(30,235.9)
2009	142,008.0	108,694.2	33,313.8	47,222.3	(33,275.3)	(3,306.8)	(15,931.2)	(14,037.3)	(13,892.5)	94,390.1	202,094.2	66,365.1	38,436.8	27,928.3	135,729.1	(12,863.9)
2010	173,121.3	140,363.7	32,757.6	55,446.5	(41,280.3)	(8,004.4)	(24,123.3)	(9,152.7)	(15,606.6)	112,333.4	233,361.6	80,832.1	45,999.4	34,832.6	152,529.5	(4,793.8)
2011	184,910.9	145,695.7	39,215.2	93,477.6	(25,994.7)	7,191.8	(22,267.5)	(10,919.0)	(15,163.8)	134,636.1	270,691.2	97,267.7	56,868.5	40,399.2	173,423.5	7,697.3
2012																
Mar	188,840.5	149,525.9	39,314.6	92,643.1	(31,118.8)	(2,635.9)	(17,691.9)	(10,791.0)	(14,747.1)	138,509.0	270,132.5	91,207.9	50,840.9	40,367.0	178,924.6	11,351.0
Jun	182,496.3	139,853.4	42,642.9	107,694.7	(21,484.2)	11,180.6	(21,691.3)	(10,973.5)	(16,170.5)	145,349.4	280,089.4	93,295.0	52,234.4	41,060.6	186,794.4	10,101.6
Sep	207,161.7	163,669.5	43,492.2	98,636.8	(38,144.0)	(2,921.5)	(24,785.8)	(10,436.8)	(16,973.0)	153,753.8	289,105.5	99,619.9	52,822.3	46,797.5	189,485.7	16,693.1
Dec	214,332.1	161,675.7	52,656.4	99,004.0	(44,890.4)	(623.9)	(30,665.3)	(13,601.2)	(17,749.6)	161,644.0	301,834.1	112,418.6	60,331.6	52,087.0	189,415.6	11,502.0
2013																
Jan	202,887.2	156,165.4	46,721.7	108,054.5	(33,570.7)	10,953.2	(31,208.5)	(13,315.4)	(18,652.2)	160,277.4	297,906.1	103,682.1	53,397.2	50,284.9	194,224.0	13,035.6
Feb	195,485.1	152,843.6	42,641.6	115,498.9	(27,374.4)	16,881.5	(31,457.8)	(12,798.0)	(19,056.1)	161,929.4	293,399.7	101,771.6	52,607.0	49,164.5	191,628.1	17,584.4
Mar	196,246.0	153,398.9	42,847.1	119,317.7	(23,403.8)	17,554.5	(28,394.4)	(12,563.9)	(20,814.4)	163,535.9	298,496.1	104,176.3	54,551.6	49,624.7	194,319.8	17,067.7
Apr	192,806.7	151,283.3	41,523.4	122,204.9	(21,795.1)	17,506.9	(27,875.8)	(11,426.3)	(21,962.4)	165,962.5	299,672.5	103,381.9	53,367.3	50,014.6	196,290.6	15,339.2
May	187,766.0	143,797.1	43,969.0	127,673.4	(18,949.6)	19,003.8	(27,906.4)	(10,047.1)	(20,188.6)	166,811.6	300,261.3	100,586.8	53,857.9	46,728.9	199,674.5	15,178.1
Jun	183,034.9	137,343.7	45,691.3	126,405.8	(20,834.8)	21,719.2	(32,180.8)	(10,373.1)	(22,119.8)	169,360.4	298,881.2	99,964.6	54,006.8	45,957.8	198,916.6	10,559.5
Jul	176,363.0	126,073.0	50,290.0	133,538.6	(13,996.7)	23,252.9	(26,766.3)	(10,483.3)	(22,382.6)	169,917.9	299,395.4	101,656.9	53,979.2	47,677.7	197,738.5	10,506.3
Aug	179,023.1	125,776.6	53,246.5	135,369.2	(11,682.3)	27,310.2	(28,368.8)	(10,623.7)	(22,659.7)	169,711.2	303,160.6	103,771.1	54,368.7	49,402.5	199,389.5	11,231.7
Sep	175,184.1	123,171.5	52,012.6	138,968.9	(11,582.3)	30,093.4	(31,425.1)	(10,250.6)	(23,678.5)	174,229.7	301,636.0	104,358.5	53,502.9	50,855.6	197,277.4	12,517.0
Oct	176,480.3	127,808.1	48,672.2	143,386.0	(10,857.1)	29,490.6	(30,301.1)	(10,046.6)	(23,531.1)	177,774.2	304,729.3	104,345.9	55,062.1	49,283.8	200,383.4	15,137.1
Nov	174,426.8	127,386.7	47,040.1	145,247.6	(12,749.3)	34,290.4	(36,298.5)	(10,741.3)	(23,432.6)	181,429.6	303,712.2	102,752.8	55,852.2	46,900.6	200,959.4	15,962.2
Dec	197,026.1	147,805.2	49,220.8	123,780.4	(36,143.8)	16,675.8	(40,110.7)	(12,708.8)	(25,205.9)	185,130.0	313,421.3	115,195.5	60,900.7	54,294.8	198,225.7	7,385.2
2014																
Jan	189,450.1	144,878.4	44,571.7	132,532.0	(29,900.7)	18,564.2	(30,950.7)	(17,514.1)	(22,300.0)	184,732.7	308,784.0	110,389.9	56,803.1	53,586.8	198,394.1	13,198.1
Feb	182,366.4	137,855.4	44,510.9	142,418.6	(21,253.0)	24,660.3	(28,300.3)	(17,613.0)	(22,110.8)	185,782.3	308,049.3	109,742.7	57,878.1	51,864.6	198,306.6	16,735.7
Mar	181,099.7	135,039.9	46,059.8	145,686.0	(20,841.0)	25,255.2	(28,815.3)	(17,280.9)	(19,919.0)	186,446.0	308,884.5	110,697.5	58,088.8	52,608.8	198,186.9	17,901.2
Apr	178,796.0	132,455.0	46,341.1	151,826.2	(18,508.7)	26,502.1	(28,639.3)	(16,371.5)	(20,128.6)	190,463.5	312,737.4	110,729.3	60,110.5	50,618.8	202,008.1	17,884.9
May	182,240.9	133,766.8	48,474.1	150,436.7	(18,691.4)	26,862.8	(30,211.9)	(15,342.2)	(20,628.3)	189,756.3	312,830.2	109,171.7	60,869.5	48,302.2	203,658.6	19,847.3
Jun	188,308.4	133,600.5	54,707.9	141,896.2	(28,564.8)	19,977.3	(32,245.8)	(16,296.3)	(20,080.9)	190,541.8	313,132.8	110,864.6	60,602.0	50,262.6	202,268.2	17,071.7
Jul	181,709.5	126,932.5	54,777.0	146,516.9	(24,848.6)	24,375.6	(33,201.4)	(16,022.9)	(20,077.4)	191,443.0	314,085.6	113,619.2	61,673.8	51,945.4	200,466.4	14,140.9
Aug	181,947.3	125,000.3	56,947.1	152,149.4	(19,817.2)	28,910.5	(33,159.7)	(15,568.0)	(20,597.1)	192,563.7	316,618.2	114,140.6	61,612.3	52,528.3	202,477.5	17,478.6
Sep	183,527.9	126,607.1	56,920.9	148,895.3	(24,167.0)	26,005.2	(34,508.8)	(15,663.4)	(21,226.7)	194,288.9	315,966.7	114,622.9	60,892.3	53,730.6	201,343.8	16,456.5
Oct	182,704.1	124,740.4	57,963.7	157,143.0	(17,553.3)	31,914.6	(34,238.3)	(15,229.6)	(22,005.1)	196,701.4	320,772.8	116,914.6	64,398.5	52,516.1	203,858.1	19,074.4
Nov	185,955.5	125,066.6	60,889.0	160,709.2	(14,977.9)	37,388.6	(36,673.0)	(15,693.5)	(22,165.8)	197,852.9	323,790.8	119,254.2	66,172.2	53,082.0	204,536.5	22,873.9
Dec *	195,178.4	133,965.9	61,212.5	154,847.1	(25,860.9)	28,326.1	(37,107.6)	(17,079.4)	(21,333.5)	202,041.5	329,639.8	131,186.1	72,454.2	58,731.9	198,453.7	20,385.8
2015																
Jan	192,419.0	132,548.4	59,870.6	158,542.5	(20,579.2)	34,154.0	(37,396.1)	(17,337.0)	(21,271.7)	200,393.4	325,457.6	121,994.9	67,596.3	54,398.6	203,462.7	25,504.0
Feb	192,715.9	129,149.7	63,566.2	155,575.3	(21,869.8)	36,271.8	(41,253.6)	(16,888.0)	(23,422.7)	200,867.9	322,561.9	121,171.6	67,409.1	53,762.5	201,390.3	25,729.3
Mar	195,565.1	124,988.7	70,576.4	156,837.0	(22,507.2)	34,463.8	(39,814.4)	(17,156.7)	(22,580.5)	201,924.7	325,676.1	123,315.4	67,504.2	55,811.1	202,360.7	26,726.0

Source: Bank of Guyana and Commercial Banks.

\* Figures for December 2014 are preliminary.

**GUYANA: SELECTED INTEREST RATES <sup>1</sup>**  
(Percent Per Annum)

Table 4.1

	2005	2006	2007	2008	2009	2010	2011	2012	2013				2014												2015			
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	
<b>BANK OF GUYANA</b>																												
Bank Rate	6.00	6.75	6.50	6.75	6.75	6.25	5.50	5.25	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Treasury Bill Discount Rate																												
91 Days	3.74	4.16	3.90	4.19	4.18	3.78	2.35	1.45	1.19	1.20	1.36	1.45	1.45	1.52	1.52	1.52	1.53	1.59	1.59	1.61	1.58	1.58	1.65	1.67	1.67	1.70	1.73	
182 Days	3.84	4.18	3.92	4.48	4.35	3.70	2.43	1.72	1.25	1.21	1.21	1.55	1.56	1.56	1.56	1.85	1.85	1.85	1.85	1.85	1.85	1.81	1.81	1.81	1.81	1.81	1.81	
364 Days	4.21	4.24	4.35	4.81	4.47	3.59	2.51	1.54	1.17	1.20	2.00	2.14	2.17	2.24	2.27	2.27	2.27	2.27	2.38	2.39	2.38	2.28	2.32	2.37	2.32	2.38	2.39	
<b>COMMERCIAL BANKS</b>																												
Small Savings Rate	3.38	3.19	3.15	3.04	2.78	2.67	1.99	1.69	1.47	1.33	1.33	1.33	1.33	1.31	1.25	1.25	1.25	1.25	1.25	1.25	1.26	1.26	1.26	1.26	1.26	1.26		
Prime Lending Rate (weighted average) <sup>2</sup>	15.24	14.47	13.89	13.91	14.22	15.06	14.33	12.50	12.46	12.38	11.35	12.30	11.26	11.22	11.19	11.15	11.17	11.20	11.20	11.20	11.07	11.06	11.02	11.01	10.94	10.91	10.92	
Prime Lending Rate <sup>3</sup>	14.54	14.54	14.71	14.54	14.54	14.54	14.00	13.83	13.83	13.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83		
Comm. Banks' Lending Rate (weighted average)	13.50	13.12	12.40	12.35	12.17	11.95	11.68	11.08	11.18	11.13	11.04	11.16	10.96	10.95	10.95	10.86	10.91	10.89	10.91	10.90	11.02	10.93	10.97	10.86	10.90	11.10	10.80	
<b>HAND-IN-HAND TRUST CORP. INC.</b>																												
Domestic Mortgages	14.00	14.00	14.00	14.00	14.00	14.00	14.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00		
Commercial Mortgages	16.00	16.00	16.00	16.00	16.00	16.00	16.00	13.00	13.00	13.00	12.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00		
Average Deposit Rates	3.23	3.14	3.23	3.00	3.00	3.00	3.00	2.30	2.30	2.30	1.78	1.78	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30		
<b>NEW BUILDING SOCIETY</b>																												
Deposits <sup>4</sup>	2.50	2.50	2.50	2.50	2.50	2.50	1.75	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40		
Mortgage Rates <sup>5</sup>	8.95	7.50	7.50	7.50	8.45	7.35	6.85	6.85	6.85	6.85	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45		
Five dollar shares	4.00	3.80	3.80	3.80	3.80	3.30	2.25	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00		
Save and prosper shares	5.00	4.50	4.50	4.50	4.50	4.00	2.60	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	3.00	3.00	3.00	3.00	3.00	3.00	3.00		

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

**COMMERCIAL BANKS: SELECTED INTEREST RATES**  
(Percent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate <sup>1)</sup>	Small Savings Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits <sup>2)</sup>	12 Months Time Deposits
2005	14.54	3.38	2.59	2.90	3.38	3.25
2006	14.54	3.19	2.48	2.20	3.00	3.00
2007	14.71	3.15	2.40	2.10	3.00	2.96
2008	14.54	3.04	2.34	2.05	3.00	2.92
2009	14.54	2.78	2.32	2.00	2.75	2.88
2010	14.54	2.67	2.28	2.55	3.00	2.88
2011	14.00	1.99	1.83	2.00	...	2.20
2012						
Mar	13.83	1.80	1.57	1.71	...	1.89
Jun	13.83	1.75	1.47	1.65	...	1.83
Sep	13.83	1.69	1.39	1.58	...	1.76
Dec	13.83	1.69	1.39	1.58	...	1.76
2013						
Jan	13.83	1.55	1.39	1.60	...	1.61
Feb	13.83	1.48	1.21	1.43	...	1.55
Mar	13.83	1.47	1.21	1.36	...	1.53
Apr	13.83	1.33	1.09	1.25	...	1.40
May	13.83	1.33	1.09	1.25	...	1.40
Jun	13.83	1.33	1.09	1.25	...	1.39
Jul	13.83	1.33	1.09	1.25	...	1.39
Aug	13.83	1.33	1.09	1.25	...	1.39
Sep	12.83	1.33	1.09	1.25	...	1.39
Oct	12.83	1.33	1.09	1.25	...	1.39
Nov	12.83	1.33	1.09	1.25	...	1.39
Dec	12.83	1.33	1.09	1.25	...	1.39
2014						
Jan	12.83	1.33	1.09	1.25	...	1.39
Feb	12.83	1.31	1.07	1.24	...	1.39
Mar	12.83	1.25	1.07	1.24	...	1.39
Apr	12.83	1.25	1.07	1.24	...	1.60
May	12.83	1.25	1.07	1.24	...	1.60
Jun	12.83	1.25	1.07	1.24	...	1.60
Jul	12.83	1.25	1.02	1.20	...	1.53
Aug	12.83	1.25	1.02	1.20	...	1.53
Sep	12.83	1.26	1.10	1.26	...	1.40
Oct	12.83	1.26	1.10	1.26	...	1.40
Nov	12.83	1.26	1.10	1.26	...	1.40
Dec	12.83	1.26	1.10	1.26	...	1.40
2015						
Jan	12.83	1.26	1.10	1.26	...	1.40
Feb	12.83	1.26	1.10	1.26	...	1.40
Mar	12.83	1.26	1.10	1.26	...	1.40

Source: Commercial Banks

- 1) Arithmetic average of the Prime Lending Rate as reported by the Commercial Banks.
- 2) Commercial banks are no longer offering 9 mths time deposits (effective March 2011).

## COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill <sup>1</sup>	Treas Bill	Bank Rate	Treas Bill	Bank Rate
2005	3.74	6.00	4.95	8.00	6.22	10.00	13.55	3.89	5.16	4.43	3.25
2006	4.16	6.75	6.74	10.00	6.56	12.00	12.31	4.84	6.25	5.08	4.50
2007	3.90	6.50	7.00	10.00	4.90	12.00	13.34	3.08	4.83	5.30	5.00
2008	4.19	6.75	6.94	10.75	4.81	10.00	24.45	0.04	0.86	1.30	3.00
2009	4.18	6.75	1.36	7.25	3.44	7.00	16.80	0.07	0.50	0.36	1.75
2010	3.78	6.25	0.37	5.75	3.35	7.00	7.48	0.15	0.75	0.50	1.75
2011	2.35	5.50	0.28	5.00	3.43	7.00	6.46	0.01	0.75	0.30	1.75
2012											
Mar	2.00	5.50	0.04	5.00	3.45	7.00	6.47	0.08	0.75	0.42	1.75
Jun	1.82	5.50	0.50	5.00	3.48	7.00	6.47	0.09	0.75	0.34	1.75
Sep	1.54	5.25	0.52	4.75	3.52	7.00	6.57	0.11	0.75	0.25	1.50
Dec	1.45	5.25	0.39	4.75	3.61	7.00	7.18	0.07	0.75	0.25	1.50
2013											
Jan	1.45	5.25	0.35	4.75	3.60	7.00	7.18	0.07	0.75	0.27	1.50
Feb	1.45	5.25	0.24	4.75	3.60	7.00	5.75	0.10	0.75	0.31	1.50
Mar	1.19	5.00	0.18	4.75	3.57	7.00	6.22	0.09	0.75	0.34	1.50
Apr	1.19	5.00	0.15	4.75	3.54	7.00	6.39	0.06	0.75	0.34	1.50
May	1.19	5.00	0.15	4.75	3.47	7.00	6.44	0.04	0.75	0.31	1.00
Jun	1.20	5.00	0.15	4.75	3.36	7.00	7.12	0.05	0.75	0.31	1.00
Jul	1.20	5.00	0.14	4.75	3.25	7.00	8.13	0.04	0.75	0.31	1.00
Aug	1.36	5.00	0.14	4.75	3.17	7.00	8.13	0.04	0.75	0.28	1.00
Sep	1.36	5.00	0.14	4.75	3.13	7.00	7.95	0.02	0.75	0.29	1.00
Oct	1.36	5.00	0.07	4.75	3.24	7.00	7.84	0.05	0.75	0.31	1.00
Nov	1.43	5.00	0.11	4.75	3.60	7.00	7.82	0.07	0.75	0.29	0.75
Dec	1.45	5.00	0.06	4.75	3.24	7.00	8.25	0.07	0.75	0.26	0.75
2014											
Jan	1.45	5.00	0.05	4.75	3.29	7.00	8.72	0.04	0.75	0.32	0.75
Feb	1.52	5.00	0.05	4.75	3.19	7.00	8.78	0.05	0.75	0.36	0.75
Mar	1.52	5.00	0.06	4.75	3.34	7.00	9.11	0.05	0.75	0.39	0.75
Apr	1.52	5.00	0.06	4.75	3.28	7.00	9.03	0.03	0.75	0.37	0.75
May	1.53	5.00	0.14	4.75	3.30	7.00	8.93	0.03	0.75	0.28	0.75
Jun	1.59	5.00	0.12	4.75	3.38	7.00	8.37	0.04	0.75	0.36	0.40
Jul	1.59	5.00	0.13	4.75	3.28	7.00	7.90	0.03	0.75	0.43	0.40
Aug	1.61	5.00	0.10	4.75	3.30	7.00	...	0.03	0.75	0.40	0.40
Sep	1.58	5.00	0.11	4.75	3.17	7.00	...	0.02	0.75	0.44	0.30
Oct	1.58	5.00	0.12	4.75	3.29	7.00	7.73	0.02	0.75	0.39	0.30
Nov	1.65	5.00	0.12	4.75	3.04	7.00	7.39	0.02	0.75	0.41	0.30
Dec	1.67	5.00	0.10	4.75	2.55	7.00	7.14	0.03	0.75	0.41	0.30
2015											
Jan	1.67	5.00	...	...	3.04	7.00	6.99	0.03	0.75	...	0.30
Feb	1.70	5.00	...	...	3.10	7.00	...	0.02	0.75	...	0.30
Mar	1.73	5.00	...	...	3.34	7.00	...	0.03	0.75	...	0.30

Source: Statistical Reports from Central Banks

<sup>1</sup> This is the 6 months treasury bill rate.

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

Table 5.1

Period Ended	Assets										Total Assets/ Liabilities	Liabilities				Foreign 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							
2004	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 <sup>1)</sup>	872.9	1,494.1	11,436.4	11,436.4	-	-	13,896.6	13,896.6	-	1,124.9	28,825.0	24,059.7	23,450.2	609.5	3,820.3	945.1
2006	906.9	1,515.4	11,823.1	11,823.1	-	-	15,600.2	15,600.2	-	1,625.7	31,471.3	25,939.2	25,304.8	634.5	4,193.1	1,339.0
2007	956	2,017	12,515	12,515	-	-	16,992	16,992	-	1,043	33,522	27,368	26,655	713	4,586	1,568
2008	1,036	4,193	9,801	9,801	-	-	19,046	19,046	-	35,777	28,905	28,905	28,219	686	5,248	1,624
2009	778	4,516	8,209	8,209	-	-	20,965	20,965	-	3,507	37,976	30,573	29,901	672	5,665	1,737
2010	800	4,727	10,869	10,869	-	-	21,625	21,625	-	3,894	41,915	31,159	30,500	659	6,247	4,509
2011																
Mar	800	5,047	12,057	12,057	-	-	21,783	21,783	-	3,835	43,522	34,242	33,532	710	6,376	2,904
Jun	800	6,069	11,913	11,913	-	-	22,066	22,066	-	3,841	44,690	34,819	34,110	709	6,632	3,239
Sep	792	3,598	14,035	14,035	-	-	22,726	22,726	-	3,915	45,067	34,708	34,000	708	6,774	3,585
Dec	789	3,725	13,469	13,469	-	-	23,572	23,572	-	3,921	45,475	34,694	34,012	682	7,001	3,780
2012																
Mar	789	4,058	13,076	13,076	-	-	24,356	24,356	-	3,949	46,227	35,118	34,403	715	7,159	3,949
Jun	781	6,023	10,972	10,972	-	-	25,268	25,268	-	3,975	47,019	35,482	34,755	727	7,399	4,138
Sep	794	6,135	10,788	10,788	-	-	26,463	26,463	-	3,976	48,157	36,289	35,555	733	7,580	4,288
Dec	804	6,408	9,811	9,811	-	-	27,791	27,791	-	4,027	48,841	36,758	35,933	826	7,817	4,266
2013																
Jan	804	8,406	7,759	7,759	-	-	28,234	28,234	-	3,994	49,197	36,941	36,201	740	7,836	4,420
Feb	804	8,937	7,175	7,175	-	-	28,703	28,703	-	4,026	49,645	37,265	36,538	726	7,943	4,438
Mar	804	10,249	5,855	5,855	-	-	29,163	29,163	-	4,027	50,097	37,429	36,707	722	8,171	4,498
Apr	804	10,980	5,473	5,473	-	-	29,469	29,469	-	4,026	50,752	37,977	37,221	756	8,235	4,540
May	804	11,189	6,065	6,065	-	-	29,882	29,882	-	4,024	51,964	39,096	38,332	764	8,330	4,538
Jun	804	10,993	6,065	6,065	-	-	30,390	30,390	-	3,915	52,168	39,110	38,361	748	8,485	4,573
Jul	815	12,285	4,592	4,592	-	-	30,747	30,747	-	3,911	52,351	39,272	38,532	740	8,479	4,601
Aug	815	12,223	4,307	4,307	-	-	31,125	31,125	-	3,895	52,366	39,134	38,382	752	8,587	4,644
Sep	807	12,047	4,307	4,307	-	-	31,619	31,619	-	3,923	52,703	39,147	38,388	759	8,887	4,669
Oct	807	11,681	4,307	4,307	-	-	32,187	32,187	-	3,954	52,936	39,286	38,532	754	8,967	4,683
Nov	807	11,694	3,809	3,809	-	-	32,736	32,736	-	3,986	53,032	39,443	38,679	764	8,862	4,727
Dec	817	12,167	3,809	3,809	-	-	32,977	32,977	-	3,920	53,689	40,029	39,299	730	8,959	4,701
2014																
Jan	817	10,208	5,765	5,765	-	-	33,675	33,675	-	3,897	54,363	40,369	39,628	741	9,236	4,758
Feb	808	9,839	5,857	5,857	-	-	34,103	34,103	-	4,309	54,916	40,415	39,653	761	9,726	4,775
Mar	808	9,159	5,857	5,857	-	-	34,586	34,586	-	4,326	54,736	40,109	39,332	777	9,843	4,784
Apr	808	8,372	6,341	6,341	-	-	35,073	35,073	-	4,341	54,936	40,221	39,433	788	9,935	4,780
May	808	8,945	5,749	5,749	-	-	35,549	35,549	-	4,318	55,368	40,539	39,757	783	10,034	4,795
Jun	819	8,984	5,749	5,749	-	-	35,818	35,818	-	4,182	55,552	40,514	39,732	782	10,220	4,819
Jul	819	9,029	5,749	5,749	-	-	36,154	36,154	-	4,187	55,938	40,671	39,866	805	10,417	4,850
Aug	809	9,526	5,152	5,152	-	-	36,425	36,425	-	4,218	56,130	40,673	39,881	791	10,517	4,941
Sep	809	9,536	5,152	5,152	-	-	36,631	36,631	-	4,256	56,384	40,603	39,803	800	10,642	5,139
Dec	821	10,082	4,654	4,654	-	-	37,053	37,053	-	3,940	56,550	40,913	40,128	786	10,667	4,970
2015																
Jan	821	11,005	4,651	4,651	-	-	37,055	37,055	-	3,918	57,451	41,734	40,931	804	10,707	5,009
Feb	803	10,775	4,943	4,943	-	-	37,055	37,055	-	3,974	57,551	41,696	40,891	805	10,833	5,021
Mar	803	10,669	5,236	5,236	-	-	37,076	37,076	-	4,020	57,803	41,816	41,003	813	10,956	5,031

Source: New Building Society

<sup>1)</sup> NBS commenced reporting foreign liabilities from June 2005.

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

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2004	8,339,496	682,805	1,615,379	4,625	1,610,754	1,321,564	9,361	1,312,203	3,762,558	2,317,990	1,244,790	199,778	957,190
2005	8,465,900	1,018,046	1,938,792	4,365	1,934,427	1,438,938	9,559	1,429,379	3,090,685	1,449,171	1,419,546	221,968	979,439
2006	8,684,327	3,170,741	1,146,767	4,657	1,142,110	980,697	9,748	970,949	2,572,563	1,956,559	386,267	229,737	813,559
2007	9,706,476	4,363,793	1,118,820	4,692	1,114,128	788,572	10,050	778,522	2,670,268	1,380,278	926,379	363,611	765,023
2008 <sup>1)</sup>	9,938,842	5,469,692	1,176,839	4,740	1,172,099	755,290	-	755,290	1,894,707	889,659	633,362	371,686	642,314
2009	7,368,039	4,166,567	1,134,733	4,965	1,129,768	-	-	-	1,483,751	913,649	265,263	304,839	582,988
2010	7,445,107	3,515,324	1,149,961	4,907	1,145,054	-	-	-	2,279,326	1,006,615	997,513	275,198	500,496
2011													
Mar	7,207,547	3,546,973	1,052,244	4,817	1,047,427	-	-	-	2,122,846	820,765	1,025,574	276,507	485,484
Jun	7,345,950	3,450,377	1,034,767	4,904	1,029,863	-	-	-	2,370,161	947,145	1,140,262	282,754	490,645
Sep	7,375,750	3,293,637	1,059,168	4,961	1,054,207	-	-	-	2,536,968	1,131,927	1,127,968	277,073	485,977
Dec	7,628,741	3,077,107	1,221,904	5,146	1,216,758	-	-	-	2,901,999	1,223,380	1,405,085	273,534	427,731
2012													
Mar	7,573,175	3,063,177	1,138,639	5,134	1,133,505	-	-	-	2,971,506	1,249,055	1,444,353	278,098	399,853
Jun	7,798,538	3,017,879	842,466	5,208	837,258	-	-	-	3,516,273	1,492,912	1,738,170	285,191	421,920
Sep	8,038,368	3,009,979	1,030,696	5,387	1,025,309	-	-	-	3,874,633	1,670,451	1,923,134	281,048	123,060
Dec	8,273,170	2,533,556	1,210,642	11,221	1,199,421	-	-	-	4,357,523	1,925,635	2,140,207	291,681	171,449
2013													
Mar	8,000,891	2,364,459	1,069,544	11,354	1,058,190	-	-	-	4,364,530	1,906,426	2,159,654	298,450	202,358
Jun	8,125,152	2,308,463	1,049,072	11,029	1,038,043	-	-	-	4,586,114	1,930,067	2,358,040	298,007	181,503
Sep	7,976,022	2,294,552	903,027	10,876	892,151	-	-	-	4,609,499	1,955,459	2,357,218	296,822	168,944
Dec	8,224,065	2,253,778	937,658	11,061	926,597	-	-	-	4,860,254	2,012,746	2,565,057	282,451	172,375
2014													
Mar	8,147,441	2,262,265	799,387	10,725	788,662	-	-	-	4,914,120	2,034,153	2,543,096	336,871	171,669
Jun	8,741,319	2,201,898	892,818	10,731	882,087	-	-	-	5,467,815	2,097,865	3,037,830	332,120	178,788
Sep	8,741,319	2,201,898	892,818	10,731	882,087	-	-	-	5,467,815	2,097,865	3,037,830	332,120	178,788
Dec	9,042,751	1,966,646	927,862	10,983	916,879	-	-	-	5,973,226	2,440,850	3,205,214	327,162	175,017
2015													
Mar	9,090,382	1,996,472	892,421	11,725	880,696	-	-	-	6,015,822	2,377,770	3,310,094	327,958	185,667

Source: Trust Companies

<sup>1)</sup> Figures from December 2008 do not include Globe Trust & Investment. The order for the liquidation of Globe trust was issued in October 2008.

**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.
2004	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	8,465,900	115,018	5,956,444	3,583,944	9,020	3,510,870	64,054	2,372,500	1,905,830	1,400,158	505,672	488,608
2006	8,684,327	109,311	6,452,314	4,100,179	9,725	4,025,769	64,685	2,352,135	1,792,866	1,415,890	376,976	329,836
2007	9,706,476	124,856	7,499,496	5,034,212	9,816	4,959,106	65,290	2,465,284	1,801,707	1,574,699	227,008	280,417
2008 <sup>1)</sup>	9,938,842	48,625	7,788,144	5,243,453	-	5,243,453	-	2,544,691	1,744,715	1,619,389	125,326	357,358
2009	7,368,039	47,988	5,903,072	3,414,862	-	3,414,862	-	2,488,210	1,328,557	1,182,007	146,550	88,422
2010	7,445,107	44,733	5,884,402	2,898,410	-	2,898,410	-	2,985,992	1,450,903	1,236,353	214,550	65,069
2011												
Mar	7,207,547	44,570	5,626,816	2,520,384	-	2,520,384	-	3,106,432	1,457,478	1,242,928	214,550	78,683
Jun	7,345,950	49,848	5,694,569	2,181,404	-	2,181,404	-	3,513,165	1,468,711	1,189,461	279,250	132,822
Sep	7,375,750	48,181	5,680,202	2,167,037	-	2,167,037	-	3,513,165	1,574,119	1,329,869	244,250	73,248
Dec	7,628,741	54,444	5,754,100	2,154,054	-	2,154,054	-	3,600,046	1,768,019	1,517,769	250,250	52,178
2012												
Mar	7,573,175	55,837	5,904,732	2,557,635	-	2,557,635	-	3,347,097	1,581,567	1,368,317	213,250	31,039
Jun	7,798,538	55,299	5,849,971	2,451,455	-	2,451,455	-	3,398,516	1,649,655	1,337,498	312,157	243,613
Sep	8,038,368	50,414	5,872,202	2,423,969	-	2,423,969	-	3,448,233	1,873,438	1,380,101	493,337	242,314
Dec	8,273,170	50,288	5,879,724	2,581,897	-	2,581,897	-	3,297,827	2,076,109	1,429,772	646,337	267,049
2013												
Mar	8,000,891	52,535	5,610,775	2,403,077	-	2,403,077	-	3,207,698	2,117,642	1,471,305	646,337	219,939
Jun	8,125,152	53,641	5,681,995	2,454,546	-	2,454,546	-	3,227,449	2,314,658	1,489,321	825,337	74,858
Sep	7,976,022	61,269	5,490,035	2,635,529	-	2,635,529	-	2,854,506	2,335,311	1,534,974	800,337	89,407
Dec	8,224,065	61,223	5,728,549	2,851,013	-	2,851,013	-	2,877,536	2,358,806	1,595,469	763,337	75,487
2014												
Mar	8,147,441	118,572	5,545,006	3,126,640	-	3,126,640	-	2,418,366	2,396,493	1,638,156	758,337	87,370
Jun	8,741,319	115,309	6,012,049	3,559,519	-	3,559,519	-	2,452,530	2,511,306	1,655,469	855,837	102,655
Sep	8,741,319	115,309	6,012,049	3,559,519	-	3,559,519	-	2,452,530	2,511,306	1,655,469	855,837	102,655
Dec	9,042,751	119,729	6,259,732	3,786,650	-	3,786,650	-	2,473,082	2,597,072	1,701,235	895,837	66,218
2015												
Mar	9,090,382	143,059	6,245,788	3,772,706	-	3,772,706	-	2,473,082	2,617,409	1,736,572	880,837	84,126

Source: Trust Companies



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

Table 5.2 (c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2004	6,953,339	914,420	193,159	39,062	154,098	-	-	-	5,134,022	12,381	214,135	4,907,506	711,738
2005 <sup>1)</sup>	26,777,147	929,320	1,335,331	50,190	1,285,141	-	-	-	15,736,069	299,885	10,608,179	4,828,005	8,776,426
2006 <sup>2)</sup>	28,690,399	896,049	1,586,884	4,447	1,582,436	-	-	-	15,856,157	440,925	10,318,358	5,096,874	10,351,309
2007 <sup>3)</sup>	31,756,333	605,365	1,062,178	29,280	1,032,899	-	-	-	18,700,501	2,446,003	10,075,877	6,178,621	11,388,289
2008	34,865,100	3,857,142	594,617	16,277	578,340	-	-	-	19,050,454	1,666,951	10,777,766	6,605,738	11,362,887
2009 <sup>4)</sup>	35,429,862	3,265,850	2,180,018	22,470	2,157,548	-	-	-	18,984,675	1,683,124	9,833,595	7,467,957	10,999,319
2010	35,791,469	3,849,580	1,939,013	12,762	1,926,251	-	-	-	18,685,330	1,520,035	9,371,647	7,793,648	11,317,547
2011													
Mar	36,123,717	3,922,814	1,484,293	5,264	1,479,029	-	-	-	18,356,026	1,440,791	9,434,367	7,480,868	12,360,585
Jun	36,388,852	3,896,484	1,615,618	6,788	1,608,830	-	-	-	18,186,818	1,381,512	9,314,329	7,490,977	12,689,931
Sep	36,514,472	3,908,518	1,446,922	11,174	1,435,748	-	-	-	18,289,764	1,357,863	9,480,769	7,451,132	12,869,268
Dec	37,400,051	3,938,561	1,396,750	25,211	1,371,539	-	-	-	19,112,342	1,297,125	9,533,592	8,281,625	12,952,398
2012													
Mar	40,823,279	4,106,956	1,402,967	16,027	1,386,939	-	-	-	22,380,804	1,253,366	9,664,110	11,463,328	12,932,551
Jun	41,219,958	4,208,824	608,215	6,329	601,886	-	-	-	22,328,263	1,155,901	9,738,804	11,433,558	14,074,656
Sep	41,154,086	4,270,381	295,538	1,928	293,610	-	-	-	22,190,916	994,122	9,836,325	11,360,469	14,397,250
Dec	41,549,350	4,357,602	323,742	13,957	309,785	-	-	-	22,200,456	902,168	9,950,680	11,347,608	14,667,551
2013 <sup>5)</sup>													
Mar	40,498,586	4,646,571	740,863	18,654	722,209	-	-	-	22,460,963	442,923	9,902,947	12,115,093	12,650,189
Jun	41,227,078	4,922,836	876,300	38,058	838,242	-	-	-	22,396,812	422,735	9,855,335	12,118,742	13,031,131
Sep	39,753,690	4,138,043	346,533	36,321	310,213	-	-	-	22,458,157	285,939	10,028,412	12,143,806	12,810,957
Dec	40,007,578	4,117,762	397,935	18,614	379,321	-	-	-	22,543,936	300,206	10,120,574	12,123,156	12,947,945
2014													
Mar	51,637,194	4,179,886	369,912	27,485	342,427	-	-	-	33,984,406	298,671	10,220,855	23,464,880	13,102,990
Jun	52,217,668	4,181,338	437,656	27,791	409,865	-	-	-	34,103,781	299,267	10,324,886	23,479,628	13,494,892
Sep	52,620,023	4,186,264	587,005	28,798	558,207	-	-	-	34,246,137	319,464	10,448,516	23,478,157	13,600,617
Dec	52,635,574	4,210,863	529,360	38,569	490,791	-	-	-	34,144,459	326,510	10,319,936	23,498,013	13,750,892
2015													
Mar	53,186,083	3,888,314	604,589	10,808	593,780	-	-	-	34,204,056	356,102	10,265,991	23,581,963	14,489,125

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

<sup>1)</sup> Figures from July 2005 includes Asset Management Companies.

<sup>2)</sup> Figures from January 2006 includes DFLSA.

<sup>3)</sup> Figures from July 2007 includes IPED.

<sup>4)</sup> Figures from March 2009 includes SBDT.

<sup>5)</sup> Figures from June 2013 excludes Laparkan Financial Services while figures from September excludes DFLSA.

**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.
2004	6,953,339	917,471	-	-	-	-	-	-	5,805,896	4,290,835	1,515,061	229,972
2005 <sup>1)</sup>	26,777,147	917,471	-	-	-	-	-	-	10,903,463	7,054,083	3,849,380	14,956,213
2006 <sup>2)</sup>	28,690,399	917,471	-	-	-	-	-	-	12,634,784	7,834,333	4,800,451	15,138,144
2007 <sup>3)</sup>	31,756,333	992,726	-	-	-	-	-	-	15,145,601	9,643,606	5,501,995	15,618,006
2008	34,865,100	1,015,159	-	-	-	-	-	-	18,569,963	13,760,892	4,809,071	15,279,978
2009 <sup>4)</sup>	35,429,862	1,015,398	-	-	-	-	-	-	20,115,605	17,130,091	2,985,514	14,298,859
2010	35,791,469	968,838	-	-	-	-	-	-	20,891,530	17,926,739	2,964,791	13,931,101
2011												
Mar	36,123,717	969,144	-	-	-	-	-	-	21,196,713	18,214,874	2,981,839	13,957,861
Jun	36,388,852	989,393	-	-	-	-	-	-	21,346,368	18,442,259	2,904,109	14,053,090
Sep	36,514,472	988,973	-	-	-	-	-	-	21,365,134	18,527,188	2,837,946	14,160,365
Dec	37,400,051	1,034,628	-	-	-	-	-	-	22,271,201	19,449,544	2,821,657	14,094,222
2012												
Mar	40,823,279	1,020,875	-	-	-	-	-	-	25,749,283	22,929,883	2,819,400	14,053,121
Jun	41,219,958	1,005,125	-	-	-	-	-	-	26,105,775	23,231,133	2,874,642	14,109,058
Sep	41,154,086	979,219	-	-	-	-	-	-	26,071,452	23,158,810	2,912,642	14,103,415
Dec	41,549,350	981,394	-	-	-	-	-	-	31,970,604	29,008,127	2,962,477	8,597,352
2013 <sup>5)</sup>												
Mar	40,498,586	101,040	-	-	-	-	-	-	31,510,940	29,844,939	1,666,001	8,886,606
Jun	41,227,078	101,849	-	-	-	-	-	-	32,174,246	30,192,650	1,981,596	8,950,983
Sep	39,753,690	69,284	-	-	-	-	-	-	31,126,353	29,759,434	1,366,919	8,558,052
Dec	40,007,578	54,882	-	-	-	-	-	-	31,319,300	29,859,798	1,459,502	8,633,396
2014												
Mar	51,637,194	54,462	-	-	-	-	-	-	42,867,276	41,387,695	1,479,581	8,715,456
Jun	52,217,668	47,293	-	-	-	-	-	-	43,413,820	41,876,527	1,537,293	8,756,555
Sep	52,620,023	47,293	-	-	-	-	-	-	43,735,282	42,095,950	1,639,332	8,837,448
Dec	52,635,574	32,761	-	-	-	-	-	-	43,703,417	42,191,931	1,511,486	8,899,396
2015												
Mar	53,186,083	32,341	-	-	-	-	-	-	44,069,383	42,602,624	1,466,759	9,084,360

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

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

Table 5.3 (a)

Period Ended	Assets																			Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector				Unclassified			Life Ins. Fund		Cap. and Res.	Foreign Liab. <sup>1)</sup>	Other		
	Total	Comm. Banks Dep.	Secur.	Loans and Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets						Other Assets	
2004	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	13,618.5	10,265.0	1,435.0	1,406.8	511.8	1,865.4	242.5	1,622.9	-	-	-	-	3,648.7	2,525.9	132.6	990.1	3,611.4	2,095.7	1,515.6	22,743.9	13,458.1	1,595.5	5,467.3	2,223.0	
2006	10,586.0	7,636.0	1,698.9	769.4	481.8	1,229.7	169.5	1,060.2	-	-	-	-	5,629.3	3,248.8	26.0	2,354.4	3,941.4	2,011.9	1,929.5	21,386.4	11,262.3	1,986.0	5,503.2	2,635.0	
2007	12,067.3	9,511.8	1,954.7	1,525.7	924.8	1,713.7	395.0	1,318.7	-	-	-	-	7,854.9	4,542.8	1,608.7	1,703.4	4,551.6	2,504.2	2,047.3	26,187.5	14,174.8	3,190.5	5,030.4	3,791.7	
2008	14,061.0	10,409.2	1,889.8	1,047.6	714.5	2,052.2	578.8	1,473.4	-	-	-	-	8,520.2	5,776.3	1,031.1	1,712.8	6,054.4	3,469.5	2,584.9	30,687.8	16,016.4	5,660.8	5,018.5	3,992.4	
2009 <sup>2)</sup>	7,104.3	3,295.1	2,229.5	791.5	788.2	2,133.1	557.2	1,575.9	-	-	-	-	4,354.5	3,616.6	110.1	627.9	2,605.9	2,024.4	581.5	16,197.8	4,181.4	4,964.3	4,756.9	2,295.2	
2010	7,321.7	3,334.1	1,718.5	1,178.0	1,091.0	2,036.2	899.8	1,136.4	-	-	-	-	4,823.7	4,554.3	102.5	167.0	2,879.1	2,195.3	683.8	17,060.6	4,459.5	6,389.2	4,857.6	1,354.3	
2011																									
Mar	7,776.9	3,496.1	1,697.5	1,183.8	1,399.6	2,138.1	877.4	1,260.8	-	-	-	-	4,785.3	4,518.4	95.6	171.4	2,727.5	2,237.8	489.7	17,427.9	4,244.8	6,993.8	4,652.6	1,536.7	
Jun	7,610.8	3,588.3	1,747.4	1,105.2	1,169.9	1,989.1	902.4	1,086.7	-	-	-	-	5,134.7	4,790.5	96.7	247.5	2,938.4	2,227.8	710.6	17,673.0	4,451.1	7,001.9	4,656.4	1,563.6	
Sep	7,749.4	3,689.7	1,757.5	1,128.9	1,173.3	2,021.3	845.8	1,175.4	-	-	-	-	5,525.3	5,081.8	90.9	352.6	3,005.5	2,260.4	745.1	18,301.5	4,443.7	7,486.2	4,678.7	1,692.8	
Dec	7,962.5	3,802.4	1,776.3	1,090.8	1,292.9	1,817.7	695.4	1,122.4	-	-	-	-	5,795.3	5,186.7	89.5	519.0	3,126.9	2,408.6	718.3	18,702.3	4,378.2	7,825.2	4,710.0	1,789.0	
2012																									
Mar	8,356.1	4,123.1	2,538.9	912.1	782.0	1,783.4	674.3	1,109.1	-	-	-	-	6,021.6	5,374.0	289.9	357.6	4,421.7	3,185.5	1,236.2	20,582.8	4,660.6	7,766.7	4,755.4	3,400.1	
Jun	7,709.3	3,696.6	1,691.0	1,030.9	1,290.9	2,162.9	741.3	1,421.6	-	-	-	-	6,806.1	6,222.7	87.2	496.3	3,708.2	2,705.5	1,002.8	20,386.6	4,719.3	8,698.9	4,702.2	2,266.3	
Sep	7,914.8	3,874.7	1,743.8	994.8	1,301.6	2,411.5	761.7	1,649.7	-	-	-	-	7,368.3	6,364.1	88.7	915.6	3,645.9	2,810.8	835.1	21,340.5	4,726.6	9,079.7	4,827.9	2,706.3	
Dec	7,122.7	3,882.4	2,149.5	38.8	1,052.0	3,339.3	797.3	2,542.0	-	-	-	-	8,943.3	6,906.3	54.6	1,982.4	3,952.9	3,359.0	593.9	23,358.2	4,750.8	11,429.7	4,784.4	2,393.2	
2013																									
Mar	8,395.7	4,096.2	2,152.9	700.1	1,446.5	2,785.5	828.6	1,956.8	-	-	-	-	8,730.5	7,400.7	38.1	1,291.7	4,267.4	2,865.3	1,402.2	24,179.0	5,176.4	11,140.5	5,283.1	2,579.0	
Jun	8,472.6	4,187.7	2,197.8	660.3	1,426.7	2,478.8	820.4	1,658.4	-	-	-	-	9,927.1	8,541.1	50.1	1,335.9	3,680.5	2,987.4	693.1	24,559.0	5,182.7	10,745.0	5,188.9	3,442.4	
Sep	8,483.3	4,140.8	2,094.4	629.0	1,619.1	2,749.2	955.2	1,794.1	-	-	-	-	10,042.4	8,666.9	49.4	1,326.1	3,680.3	2,980.1	700.1	24,955.3	5,161.1	10,975.2	5,245.7	3,573.3	
Dec	8,124.7	4,317.4	2,097.2	8.4	1,701.8	2,701.6	998.1	1,703.5	-	-	-	-	11,418.4	9,346.6	53.9	2,017.9	3,674.0	3,062.7	611.3	25,918.8	5,357.8	11,821.2	5,181.6	3,558.2	
2014																									
Mar	9,177.7	4,475.8	2,376.0	628.3	1,697.7	3,167.8	1,236.2	1,931.6	-	-	-	-	11,176.0	10,105.7	61.0	1,009.3	3,832.4	3,182.5	649.8	27,353.8	6,259.5	12,255.8	5,292.0	3,546.2	
Jun	9,409.6	4,406.6	2,613.8	636.0	1,753.0	2,783.1	1,143.3	1,639.8	-	-	-	-	11,388.7	10,274.6	63.6	1,050.6	3,796.4	3,195.0	601.4	27,377.8	3,083.3	12,378.8	8,649.5	3,266.2	
Sep	11,416.2	5,354.7	3,866.9	603.6	1,591.1	3,178.5	1,399.4	1,779.1	-	-	-	-	11,450.3	10,418.6	58.8	973.0	4,420.3	3,330.4	1,089.9	30,465.3	1,617.4	13,264.6	9,515.9	6,067.5	
Dec	11,368.7	5,335.0	3,837.3	603.5	1,592.9	3,191.6	1,404.9	1,786.7	-	-	-	-	11,866.0	10,696.8	117.0	1,052.2	4,494.0	3,325.4	1,168.6	30,920.4	1,617.4	13,475.6	9,511.4	6,316.1	
2015																									
Mar	10,022.4	4,737.3	3,336.8	339.3	1,609.0	3,785.2	1,711.2	2,074.0	-	-	-	-	10,856.3	9,510.0	119.5	1,226.8	4,273.3	3,261.3	1,012.1	28,937.2	3,977.8	9,941.7	9,761.7	5,256.1	

Source: Life Insurance Companies.

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

<sup>2)</sup> Figures from March 2009 reflects the collapse of one of the largest insurance company in Guyana.

**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	
2004	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 <sup>1)</sup>	1,655.0	1,053.4	407.9	23.2	170.5	585.9	31.4	554.5	-	-	-	-	1,319.8	1,189.3	77.7	52.7	2,536.4	1,946.4	589.9	6,097.1	-	3,427.5	1,170.8	1,498.8	
2006	1,702.9	1,016.9	535.1	11.9	138.9	665.9	9.2	656.7	-	-	-	-	1,330.3	1,205.9	77.8	46.6	2,836.9	1,962.5	874.4	6,536.0	-	3,770.9	1,272.3	1,492.8	
2007	2,151.4	1,126.5	631.7	-	393.2	1,013.1	19.0	994.1	-	-	-	-	1,819.9	1,208.6	128.2	483.1	3,000.8	1,954.7	1,046.1	7,985.2	-	5,453.8	201.0	2,330.4	
2008	2,406.4	1,282.8	575.6	-	548.0	1,149.6	3.0	1,146.6	-	-	-	-	2,057.0	1,378.3	135.2	543.5	2,953.1	1,990.1	963.0	8,566.2	-	5,903.0	703.9	1,959.2	
2009	2,565.5	1,169.9	814.2	-	581.3	1,714.4	3.9	1,710.5	-	-	-	-	2,620.7	1,772.4	145.8	702.4	2,809.1	1,987.1	822.0	9,709.7	-	5,892.2	1,422.7	2,394.7	
2010	2,573.9	1,300.9	583.4	-	689.6	2,016.5	13.1	2,003.5	-	-	-	-	2,159.8	1,993.3	134.4	32.1	3,394.3	2,004.4	1,389.9	10,144.6	-	7,660.5	450.6	2,033.5	
2011																									
Mar	2,712.3	1,255.6	770.4	-	686.2	2,207.6	9.7	2,197.9	-	-	-	-	2,177.6	2,017.4	132.6	27.6	3,464.7	2,040.1	1,424.6	10,562.1	-	7,175.5	865.1	2,521.6	
Jun	2,645.1	1,322.6	640.2	-	682.3	2,071.3	52.8	2,018.6	-	-	-	-	2,176.6	2,017.4	127.0	32.2	3,283.1	2,061.9	1,221.3	10,176.1	-	7,240.7	783.9	2,151.5	
Sep	2,795.6	1,326.0	699.5	-	770.1	2,190.0	9.1	2,181.0	-	-	-	-	2,481.2	2,329.9	122.6	28.7	3,416.4	2,088.3	1,328.1	10,883.3	-	7,839.1	711.6	2,332.6	
Dec	2,856.0	1,451.2	697.9	-	706.9	2,124.8	6.2	2,118.6	-	-	-	-	2,518.0	2,374.4	116.6	27.0	3,865.9	2,453.2	1,412.7	11,364.8	-	7,824.0	803.0	2,737.8	
2012																									
Mar	2,898.6	1,214.3	796.4	-	887.9	2,250.2	19.1	2,231.2	-	-	-	-	2,626.6	2,479.7	119.9	27.0	3,888.4	2,749.4	1,139.0	11,663.8	-	8,670.8	766.0	2,227.0	
Jun	3,018.3	1,275.9	834.4	-	908.0	2,478.5	13.0	2,465.5	-	-	-	-	2,789.8	2,638.9	121.5	29.4	3,665.9	2,204.8	1,461.2	11,952.5	-	8,824.3	762.5	2,365.8	
Sep	2,891.8	1,367.7	618.3	-	905.8	2,440.1	11.5	2,428.6	-	-	-	-	2,914.1	2,768.2	115.6	30.2	3,997.4	2,896.7	1,100.7	12,243.3	-	8,954.6	766.2	2,522.5	
Dec	2,979.3	1,470.6	580.8	-	927.9	2,865.4	17.4	2,848.0	-	-	-	-	3,180.9	3,009.2	139.4	32.3	4,068.7	2,931.8	1,136.9	13,094.2	-	9,666.0	783.3	2,645.0	
2013																									
Mar	3,080.2	1,404.4	708.4	-	967.4	3,328.0	19.4	3,308.5	-	-	-	-	3,626.2	3,455.7	138.2	32.3	4,077.6	2,914.8	1,162.8	14,112.0	-	10,193.2	1,011.8	2,907.1	
Jun	3,337.1	1,357.7	756.0	-	1,223.4	3,301.3	7.9	3,293.4	-	-	-	-	3,756.3	3,604.6	121.7	30.0	4,302.8	2,942.4	1,360.3	14,697.4	-	10,826.2	870.6	3,000.6	
Sep	3,390.8	1,236.2	884.6	-	1,270.0	3,274.7	8.8	3,265.9	-	-	-	-	3,840.4	3,675.4	132.5	32.5	4,346.9	2,953.9	1,393.0	14,852.8	-	10,958.1	980.1	2,914.6	
Dec	3,394.8	1,150.4	886.3	-	1,358.0	3,501.5	9.6	3,491.8	-	-	-	-	4,250.1	4,070.9	146.3	32.8	4,017.2	2,971.1	1,046.1	15,163.5	-	11,377.7	898.4	2,887.4	
2014																									
Mar	4,043.1	1,386.7	1,346.7	-	1,309.8	3,183.4	4.6	3,178.7	-	-	-	-	4,239.6	4,058.9	150.1	30.6	4,272.6	3,003.1	1,269.5	15,738.6	-	11,657.8	907.5	3,173.4	
Jun	4,066.2	1,494.2	1,414.1	-	1,157.9	3,082.4	15.8	3,066.6	-	-	-	-	5,700.1	5,499.1	173.1	27.9	4,168.0	3,019.5	1,148.5	17,016.7	-	12,666.1	907.8	3,442.8	
Sep	3,305.0	580.4	1,418.6	-	1,306.0	3,533.7	5.6	3,528.1	-	-	-	-	5,789.4	5,582.1	181.8	25.5	5,436.1	3,074.3	2,361.9	18,064.2	-	12,863.2	988.7	4,212.3	
Dec	2,768.2	1,008.0	982.3	-	777.9	3,517.2	24.5	3,492.7	19.6	19.6	-	-	5,665.8	5,446.3	186.6	32.9	6,126.0	3,153.2	2,972.8	18,096.8	-	12,411.2	1,176.0	4,509.7	
2015																									
Mar	3,872.2	1,102.2	1,397.4	-	1,372.7	3,597.5	12.8	3,584.7	19.6	19.6	-	-	5,674.8	5,481.5	166.6	26.7	5,211.5	3,174.5	2,037.0	18,375.6	-	12,866.3	1,307.9	4,201.3	

Source: Non-Life Insurance Companies

<sup>1)</sup> The figures from September 2005 excludes Guyflag Insurance Company.

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

Table 5.3 (c)

Period Ended	Assets																		Total Assets/ Liabilities	Liabilities					
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified			Life Ins. Fund	Cap. & Res.	Foreign Liab. <sup>1)</sup>	Other		
	Total	Comm. Banks Deposits	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets						Other Assets	
2004	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	15,273.5	11,318.4	1,842.8	1,430.0	682.3	2,451.3	273.9	2,177.4	-	-	-	-	4,968.5	3,715.2	210.3	1,042.9	6,147.7	4,042.2	2,105.5	28,841.0	13,458.1	5,023.0	6,638.1	3,721.8	
2006	12,288.9	8,652.9	2,234.0	781.3	620.7	1,895.6	178.7	1,716.9	-	-	-	-	6,959.5	4,454.7	103.8	2,401.1	6,778.4	3,974.5	2,803.9	27,922.4	11,262.3	5,756.8	6,775.4	4,127.9	
2007	14,218.7	10,638.3	2,586.3	-	994.1	2,726.8	414.0	2,312.8	-	-	-	-	9,674.7	5,751.4	1,736.9	2,186.5	7,552.4	4,459.0	3,093.4	34,172.7	14,174.8	8,644.4	5,231.4	6,122.1	
2008	16,467.4	11,692.0	2,465.4	1,047.6	1,262.4	3,201.8	581.8	2,620.0	-	-	-	-	10,577.2	7,154.6	1,166.4	2,256.2	9,007.6	5,459.7	3,547.9	39,254.0	16,016.4	11,563.8	5,722.4	5,951.6	
2009	9,669.8	4,465.0	3,043.7	791.5	1,369.6	3,847.5	561.1	3,286.4	-	-	-	-	6,975.2	5,389.0	255.9	1,330.3	5,415.0	4,011.5	1,403.5	25,907.5	4,181.4	10,856.5	6,179.6	4,689.9	
2010	9,895.6	4,635.0	2,302.0	1,178.0	1,780.6	4,052.7	912.8	3,139.9	-	-	-	-	6,983.5	6,547.6	236.8	199.1	6,273.5	4,199.7	2,073.8	27,205.2	4,459.5	14,049.7	5,308.2	3,387.8	
2011																									
Mar	10,489.2	4,751.7	2,467.8	1,183.8	2,085.8	4,345.7	887.1	3,458.6	-	-	-	-	6,962.9	6,535.7	228.2	198.9	6,192.2	4,277.8	1,914.3	27,990.0	4,244.8	14,169.3	5,517.7	4,058.3	
Jun	10,255.9	4,910.9	2,387.7	1,105.2	1,852.2	4,060.4	955.1	3,105.3	-	-	-	-	7,311.3	6,807.9	223.7	279.7	6,221.5	4,289.6	1,931.9	27,849.1	4,451.1	14,242.6	5,440.3	3,715.1	
Sep	10,545.0	5,015.6	2,457.0	1,128.9	1,943.4	4,211.3	854.9	3,356.4	-	-	-	-	8,006.5	7,411.7	213.6	381.3	6,421.9	4,348.6	2,073.3	29,184.7	4,443.7	15,325.4	5,390.3	4,025.4	
Dec	10,818.5	5,253.5	2,474.3	1,090.8	1,999.9	3,942.6	701.6	3,241.0	-	-	-	-	8,313.2	7,561.1	206.1	546.0	6,992.8	4,861.8	2,131.0	30,067.1	4,378.2	15,649.2	5,512.9	4,526.8	
2012																									
Mar	11,254.7	5,337.4	3,335.3	912.1	1,670.0	4,033.7	693.4	3,340.3	-	-	-	-	8,648.1	7,853.7	409.9	384.6	8,310.1	5,934.9	2,375.2	32,246.6	4,660.6	16,437.5	5,521.4	5,627.1	
Jun	10,727.6	4,972.5	2,525.4	1,030.9	2,198.8	4,641.4	754.3	3,887.1	-	-	-	-	9,595.9	8,861.6	208.7	525.7	7,374.2	4,910.3	2,463.9	32,339.1	4,719.3	17,523.2	5,464.6	4,632.0	
Sep	10,806.6	5,242.4	2,362.1	994.8	2,207.4	4,851.5	773.2	4,078.4	-	-	-	-	10,282.4	9,132.3	204.3	945.8	7,643.3	5,707.5	1,935.8	33,583.8	4,726.6	18,034.3	5,594.1	5,228.8	
Dec	10,102.0	5,353.0	2,730.3	38.8	1,979.9	6,204.7	814.7	5,390.0	-	-	-	-	12,124.2	9,915.5	194.0	2,014.7	8,021.6	6,290.8	1,730.8	36,452.4	4,750.8	21,095.7	5,567.7	5,038.2	
2013																									
Mar	11,475.9	5,500.6	2,861.3	700.1	2,413.9	6,113.4	848.1	5,265.4	-	-	-	-	12,356.7	10,856.4	176.3	1,324.0	8,345.0	5,780.1	2,565.0	38,291.0	5,176.4	21,333.6	6,294.8	5,486.1	
Jun	11,809.6	5,545.4	2,953.8	660.3	2,650.2	5,780.1	828.4	4,951.7	-	-	-	-	13,683.4	12,145.7	171.8	1,365.9	7,983.3	5,929.9	2,053.4	39,256.4	5,182.7	21,571.3	6,059.5	6,443.0	
Sep	11,874.1	5,377.0	2,979.0	629.0	2,889.1	6,023.9	964.0	5,059.9	-	-	-	-	13,882.9	12,342.3	181.9	1,358.6	8,027.2	5,934.1	2,093.1	39,808.0	5,161.1	21,933.3	6,225.7	6,487.9	
Dec	11,519.6	5,467.8	2,983.5	8.4	3,059.9	6,203.1	1,007.8	5,195.3	-	-	-	-	15,668.5	13,417.5	200.3	2,050.7	7,691.2	6,033.8	1,657.4	41,082.3	5,357.8	23,198.9	6,080.0	6,445.6	
2014																									
Mar	13,220.8	5,862.4	3,722.7	628.3	3,007.5	6,351.1	1,240.8	5,110.3	-	-	-	-	15,415.6	14,164.5	211.1	1,039.9	8,105.0	6,185.7	1,919.3	43,092.5	6,259.5	23,913.6	6,199.4	6,719.6	
Jun	13,475.8	5,900.9	4,028.0	636.0	2,910.9	5,865.4	1,159.0	4,706.4	-	-	-	-	17,088.9	15,773.7	236.7	1,078.5	7,964.4	6,214.5	1,749.9	44,394.5	3,083.3	25,044.9	9,557.3	6,709.0	
Sep	14,721.2	5,935.1	5,285.4	603.6	2,897.1	6,712.2	1,405.0	5,307.2	-	-	-	-	17,239.7	16,000.7	240.6	998.4	9,856.5	6,404.6	3,451.8	48,529.6	1,617.4	26,127.8	10,504.5	#####	
Dec	14,137.0	6,343.0	4,819.6	603.5	2,370.9	6,708.8	1,429.4	5,279.4	19.6	19.6	-	-	17,531.8	16,143.1	303.6	1,085.0	#####	6,478.6	4,141.4	49,017.2	1,617.4	25,886.7	10,687.4	#####	
2015																									
Mar	13,894.6	5,839.5	4,734.2	339.3	2,981.7	7,382.7	1,723.9	5,658.7	19.6	19.6	-	-	16,531.1	14,991.5	286.1	1,253.5	9,484.8	6,435.8	3,049.0	47,312.8	3,977.8	22,808.0	11,069.6	9,457.4	

Source: Insurance Companies.

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

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

Table 5.4

Period Ended	Foreign Sector	Assets											Total Assets/ Liabilities	Liabilities		
		Banking System			Public Sector			Private Sector				Pension Fund		Reserves	Other	
		Total	Cash	Deposits	Total	Gov't. T/Bills	Gov't. Debentures	Local Gov't. Sec.	Total	Shares & Other Sec.	Mortgage Loans					Other
2004	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	3,821.5	3,832.8	27.0	3,805.8	1,131.3	1,131.2	0.0	-	5,093.6	5,067.2	26.4	1,242.1	15,121.3	13,902.0	1,038.8	180.4
2006	4,895.6	2,955.3	26.9	2,928.4	1,124.7	1,124.7	0.0	-	6,801.1	6,583.8	217.3	1,215.5	16,992.1	15,324.4	1,462.0	205.7
2007	5,870.2	2,276.0	53.5	2,222.4	441.9	288.2	153.7	-	7,506.5	7,427.5	79.0	1,933.1	16,027.7	16,317.5	1,567.7	142.5
2008	6,479.7	1,949.0	18.0	1,931.0	282.8	282.8	-	-	8,733.6	8,396.2	337.4	2,186.8	19,631.8	17,872.0	1,591.1	168.6
2009	5,747.4	3,347.7	6.1	3,341.7	455.6	455.6	-	-	7,707.4	7,355.1	352.3	3,241.7	20,499.8	18,623.3	1,636.3	240.2
2010	5,901.7	3,420.0	9.3	3,410.7	3,305.5	3,305.5	-	-	8,254.4	7,868.1	386.4	1,598.2	22,479.8	21,320.8	959.4	199.7
2011																
Mar	6,162.5	2,697.5	9.2	2,688.3	3,993.8	3,993.8	-	-	8,635.9	8,120.8	515.1	1,543.7	23,033.3	21,841.5	960.4	231.4
Jun	6,457.6	3,545.5	30.9	3,514.5	3,410.8	3,410.8	-	-	8,636.0	8,121.6	514.4	1,563.8	23,613.6	22,420.8	965.6	227.2
Sep	6,190.4	4,485.6	38.1	4,447.5	2,861.2	2,861.2	-	-	8,574.9	8,061.2	513.7	1,492.9	23,604.9	22,419.8	970.2	215.0
Dec	6,559.8	4,047.2	7.8	4,039.4	3,185.3	3,185.3	-	-	8,541.5	8,029.5	512.0	1,552.5	23,886.2	22,700.7	971.5	214.0
2012																
Mar	6,619.5	4,773.1	21.6	4,751.5	2,197.0	2,197.0	-	-	9,488.5	8,722.8	765.7	1,718.7	24,796.8	23,513.1	978.9	304.9
Jun	6,899.7	4,561.7	43.4	4,518.3	2,378.7	2,378.7	-	-	9,943.0	9,180.1	762.9	1,517.7	25,300.7	24,049.0	981.7	270.0
Sep	7,053.7	5,123.2	25.7	5,097.5	1,578.8	1,578.8	-	-	10,744.9	9,982.9	762.0	1,539.6	26,040.2	24,810.9	988.2	241.1
Dec	7,429.0	5,609.6	27.2	5,582.4	1,037.9	1,037.9	-	-	11,096.4	10,344.3	752.0	1,559.9	26,732.8	25,453.5	1,002.2	277.1
2013																
Mar	7,433.6	6,380.0	23.1	6,356.8	704.6	704.6	-	-	11,705.7	10,973.3	732.5	1,471.8	27,695.7	26,348.0	1,015.5	332.3
Jun	7,771.5	6,684.4	25.9	6,658.6	324.9	324.9	-	-	12,276.8	11,518.3	758.5	1,759.5	28,817.1	27,064.6	1,437.8	314.7
Sep	7,979.1	6,428.6	29.9	6,398.6	319.1	319.1	-	-	12,875.0	12,118.7	756.2	1,842.7	29,444.5	27,709.2	1,416.8	318.5
Dec	8,087.3	6,053.3	48.7	6,004.6	319.1	319.1	-	-	14,022.4	13,272.2	750.2	1,838.2	30,320.4	28,460.6	1,430.4	428.0
2014																
Mar	8,221.2	5,461.7	23.7	5,437.9	319.1	319.1	-	-	14,789.4	13,687.5	1,101.9	1,746.6	30,538.0	28,772.0	1,462.8	303.1
Jun	8,488.2	5,724.6	32.7	5,692.0	307.9	307.9	-	-	14,860.9	13,762.2	1,098.7	1,724.0	31,105.6	29,228.7	1,543.5	333.5
Sep	8,694.0	5,365.7	7.9	5,357.8	112.4	112.4	-	-	15,088.4	13,968.3	1,120.1	1,802.0	31,062.5	29,309.4	1,445.5	307.6
Dec	7,582.9	5,740.9	32.8	5,708.1	112.4	112.4	-	-	16,319.1	15,268.0	1,051.1	1,963.9	31,719.2	29,814.3	1,479.7	425.3
2015																
Mar	7,985.7	5,333.7	3.8	5,329.9	502.9	502.9	-	-	17,951.0	16,583.7	1,367.3	2,033.1	33,806.3	32,060.8	1,253.1	492.4

Source: Pension Schemes

**CENTRAL GOVERNMENT FINANCES (SUMMARY)<sup>1)</sup>**  
(G\$ Million)

Table 6.1

Period	Current Account			Capital Account					Overall Deficit/ Surplus (3)+(8) 9	External Financing					Domestic Financing			Other Financing (18)
	Revenue (1)	Expenditure (2)	Balance (1) - (2) (3)	Receipts			Expenditure (7)	Balance (4) - (7) (8)		Total (11)+(12)+(13)+(14) (10)	Project Loans (11)	Other (12)	External Debt Payments (13)	Overseas Deposits (14)	Total (16)+(17) (15)	Banking System (net) 16	Non-Bank Borrowing 17	
				Total (5)+(6) (4)	Revenue (5)	External Grants (6)												
2004	51,664.3	46,937.8	4,726.5	10,133.5	5,930.7	4,202.8	22,416.7	(12,283.2)	(7,556.7)	(126.4)	12,806.9	(8,685.2)	(4,248.1)	-	8,767.8	15,444.1	(6,676.3)	(1,084.8)
2005	56,152.4	53,761.6	2,390.8	11,995.8	5,437.9	6,557.9	35,143.2	(23,147.4)	(20,756.6)	15,084.7	17,560.1	629.8	(3,105.2)	-	2,930.4	3,000.7	(70.3)	2,741.5
2006	62,356.4	59,593.0	2,763.5	17,524.6	6,204.1	11,320.5	41,806.4	(24,281.8)	(21,518.3)	20,810.8	17,007.8	6,552.0	(2,749.0)	-	(350.1)	(2,805.4)	2,455.3	1,057.6
2007	80,356.9	62,960.9	17,396.0	11,136.0	3,624.0	7,512.0	42,877.2	(31,741.2)	(14,345.2)	20,147.3	19,964.1	2,299.6	(2,116.4)	-	(6,766.3)	(6,194.5)	(571.8)	964.2
2008	82,483.9	78,492.0	3,991.9	17,029.1	3,417.5	13,611.6	35,941.2	(18,912.1)	(14,920.2)	14,606.1	27,375.3	(219.6)	(1,841.1)	(10,708.5)	446.0	2,321.4	(1,875.4)	(131.9)
2009	94,890.7	80,441.0	14,449.7	17,275.1	2,222.5	15,052.6	46,990.2	(29,715.1)	(15,265.4)	15,526.1	20,435.1	916.9	(2,254.8)	(3,571.1)	(2,635.1)	(3,686.2)	1,051.1	2,374.4
2010	107,875.4	86,386.4	21,489.0	11,820.7	2,325.7	9,495.0	46,718.7	(34,898.0)	(13,409.0)	12,989.4	15,427.5	870.2	(3,714.5)	406.2	3,847.5	(4,697.6)	8,545.0	(3,427.9)
2011	120,915.5	100,620.4	20,295.1	13,452.8	812.6	12,640.2	50,116.3	(36,663.5)	(16,368.4)	17,948.0	18,306.0	743.1	(4,462.9)	3,361.8	14,114.9	15,196.2	(1,081.3)	(15,694.5)
2012	130,228.4	114,914.5	15,313.9	13,509.5	832.7	12,676.8	56,441.5	(42,932.0)	(27,618.1)	22,044.2	30,043.2	682.9	(3,764.8)	(4,917.1)	(14,741.9)	(7,815.7)	(6,926.2)	20,315.8
2013	136,494.8	122,053.9	14,440.9	8,671.7	872.8	7,798.9	50,144.5	(41,472.8)	(27,031.9)	18,545.2	8,749.1	583.0	(3,592.6)	12,805.7	10,261.7	17,294.5	(7,032.8)	(1,775.0)
2014	145,726.0	133,833.6	11,892.4	4,191.0	3,100.8	1,090.2	51,013.7	(46,822.7)	(34,930.3)	(13,753.4)	19,936.7	520.3	(28,284.8)	(5,925.6)	11,509.3	11,650.3	(141.0)	37,174.5
2011																		
1st Qtr	25,458.0	16,921.9	8,536.1	2,106.8	322.6	1,784.2	4,540.1	(2,433.3)	6,102.8	1,500.6	2,616.4	(120.2)	(1,289.2)	293.6	1,542.6	(721.3)	2,263.8	(9,146.0)
2nd Qtr	36,028.6	25,746.2	10,282.4	1,248.7	83.5	1,165.2	12,411.5	(11,162.8)	(880.4)	5,622.4	4,689.5	495.1	(834.8)	1,272.6	(2,708.3)	1,981.4	(4,689.7)	(2,033.7)
3rd Qtr	28,379.9	23,133.3	5,246.6	1,226.0	323.0	903.0	9,786.2	(8,560.2)	(3,313.6)	1,033.6	5,567.0	(119.8)	(1,316.7)	(3,096.9)	(1,693.0)	(3,212.3)	1,519.3	3,973.0
4th Qtr	31,049.0	34,819.0	(3,770.0)	8,871.3	83.5	8,787.8	23,378.5	(14,507.2)	(18,277.2)	9,791.4	5,433.1	488.0	(1,022.2)	4,892.5	16,973.6	17,148.3	(174.8)	(8,487.8)
2012																		
1st Qtr	28,743.7	17,286.6	11,457.1	908.5	321.2	587.3	2,590.7	(1,682.2)	9,774.9	192.5	9,565.4	(119.4)	(1,046.7)	(8,206.8)	(11,167.8)	(9,827.7)	(1,340.0)	1,200.3
2nd Qtr	36,114.1	29,950.9	6,163.2	3,284.8	95.0	3,189.8	11,866.7	(8,581.9)	(2,418.7)	3,310.7	4,289.1	466.9	(744.9)	(700.4)	10,661.9	13,816.5	(3,154.6)	(11,554.0)
3rd Qtr	30,823.7	28,434.9	2,388.8	1,377.6	321.4	1,056.2	7,898.3	(6,520.7)	(4,131.9)	1,518.8	5,743.6	(119.0)	(1,022.0)	(3,083.8)	(15,086.3)	(14,102.0)	(984.3)	17,699.4
4th Qtr	34,546.8	39,242.1	(4,695.3)	7,938.6	95.1	7,843.5	34,085.8	(26,147.2)	(30,842.5)	17,022.2	10,445.1	454.4	(951.2)	7,073.9	850.3	2,297.6	(1,447.3)	12,970.0
2013																		
1st Qtr	30,692.9	17,944.2	12,748.7	517.7	336.1	181.6	2,397.7	(1,880.0)	10,868.7	169.9	6,510.2	(118.7)	(889.8)	(5,331.8)	13,464.1	18,178.4	(4,714.3)	(24,502.8)
2nd Qtr	40,976.9	26,997.2	13,979.7	818.9	99.8	719.1	8,504.1	(7,685.2)	6,294.5	2,636.9	543.7	404.1	(751.4)	2,440.5	4,064.9	4,164.7	(99.8)	(12,996.3)
3rd Qtr	31,207.5	31,287.4	(79.9)	1,161.4	337.0	824.4	12,704.4	(11,543.0)	(11,622.9)	2,844.7	(780.7)	(118.5)	(979.4)	4,723.3	6,610.0	8,374.2	(1,764.2)	2,168.2
4th Qtr	33,617.5	45,825.1	(12,207.6)	6,173.7	99.9	6,073.8	26,538.3	(20,364.6)	(32,572.2)	12,893.7	2,475.9	416.1	(972.0)	10,973.7	(13,877.4)	(13,422.8)	(454.6)	33,555.9
2014																		
1st Qtr	29,109.4	20,678.3	8,431.1	419.3	353.0	66.3	2,948.3	(2,529.0)	5,902.1	40.9	4,860.2	(118.6)	(1,048.3)	(3,652.4)	10,627.4	8,579.4	2,048.0	(16,570.4)
2nd Qtr	45,119.1	36,062.5	9,056.6	942.3	805.4	136.9	11,676.8	(10,734.5)	(1,677.9)	3,335.2	1,021.2	387.8	(870.4)	2,796.6	(5,755.3)	(5,277.9)	(477.4)	4,097.9
3rd Qtr	32,523.5	32,058.0	465.5	1,420.1	1,095.6	324.5	12,906.3	(11,486.2)	(11,020.7)	902.4	3,668.6	(118.2)	(1,189.5)	(1,458.5)	5,234.5	6,027.9	(793.4)	4,883.8
4th Qtr	38,974.0	45,034.8	(6,060.8)	1,409.3	846.8	562.5	23,482.3	(22,073.0)	(28,133.8)	(18,031.9)	10,386.7	369.3	(25,176.6)	(3,611.3)	1,402.7	2,320.9	(918.2)	44,763.1
2015																		
1st Qtr	32,414.9	24,111.4	8,303.5	416.4	364.2	52.1	2,046.5	(1,630.1)	6,673.4	(1,247.9)	2,356.6	-	(1,584.4)	(2,020.2)	7,110.1	6,137.7	972.4	(12,535.5)

Sources: Ministry of Finance and Bank of Guyana.

<sup>1)</sup> Figures revised from 2008 to reflect the computation of Central Government on an accrual basis.

**CENTRAL GOVERNMENT: CURRENT REVENUE**  
(G\$ Million)

Table 6.2

Period	Total Current Revenue	Tax Revenue																			
		Total Tax Revenue	Income Tax						Property Taxes			Taxes on Production & Consumption				Taxes on International Trade					
			Total	Companies	Self-Employed	Personal	Surtax	Other	Total	Property	Estate	Total	Excise Duty	Consumption Tax	Value Added Tax <sup>1)</sup>	Excise Tax <sup>1)</sup>	Total	Import Duty	Export Duty	Travel Tax	
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	
2005	56,152.3	52,980.8	23,842.9	12,554.9	-	11,139.2	-	148.8	828.1	806.8	21.3	21,666.6	271.1	21,395.5	-	-	4,805.6	3,634.8	6.9	1,163.9	
2006	62,356.4	58,446.7	26,859.4	14,989.5	-	11,708.9	-	161.0	865.3	842.8	22.5	23,485.0	109.2	23,375.8	-	-	5,204.4	4,114.7	7.3	1,082.4	
2007	80,293.2	77,292.5	29,519.9	16,459.5	-	12,831.7	-	228.7	962.2	942.9	19.3	38,395.4	256.1	1,426.1	21,329.2	15,384.0	7,125.0	6,004.5	8.7	1,111.8	
2008	82,484.0	79,134.0	31,460.0	18,567.8	-	12,674.0	-	218.2	1,281.4	1,253.8	27.6	37,369.2	267.4	-	23,998.4	13,103.3	7,754.6	6,602.4	8.6	1,143.6	
2009	94,890.7	89,085.4	33,047.2	19,379.0	-	13,451.2	-	217.0	1,688.1	1,661.6	26.5	44,877.6	191.9	13.5	23,250.4	21,421.8	8,067.7	6,804.5	8.2	1,255.0	
2010	107,875.3	100,958.6	39,455.3	23,824.4	-	15,418.7	-	212.2	1,592.5	1,562.0	30.5	48,550.0	186.9	-	27,070.0	21,293.2	9,731.8	8,301.8	6.7	1,423.2	
2011	120,915.9	111,408.9	43,303.1	26,215.5	-	16,844.8	-	242.7	1,753.0	1,723.0	30.0	53,277.2	230.3	-	31,156.2	21,890.7	11,126.0	9,863.8	9.6	1,252.6	
2012	130,228.4	118,333.9	44,357.2	27,794.3	-	16,154.8	-	408.2	1,903.5	1,866.2	37.3	57,071.6	222.2	-	34,105.6	22,743.9	12,900.6	11,560.8	9.1	1,330.8	
2013	136,494.8	126,509.7	46,393.9	30,929.0	-	15,199.1	-	265.8	2,608.4	2,571.8	36.6	61,883.8	224.4	-	34,388.0	27,271.3	13,411.8	11,865.7	14.1	1,532.0	
2014	145,726.0	135,889.6	51,392.7	33,283.3	-	17,899.7	-	209.6	2,422.6	2,380.5	42.1	65,950.5	241.0	-	37,475.4	28,234.0	13,856.4	12,166.5	13.8	1,676.0	
2011																					
1st Qtr	25,458.0	24,494.6	10,170.7	5,502.3	-	4,626.8	-	41.7	104.1	97.0	7.1	11,552.3	52.5	-	7,102.4	4,397.4	2,257.4	1,978.0	1.6	277.7	
2nd Qtr	36,028.6	32,492.6	13,626.4	9,874.6	-	3,654.4	-	97.5	1,392.2	1,383.7	8.5	14,283.6	65.6	-	7,545.9	6,672.1	2,574.0	2,238.6	2.0	333.4	
3rd Qtr	28,379.9	26,141.3	9,570.0	5,645.9	-	3,879.7	-	44.4	121.7	113.2	8.5	12,989.7	60.9	-	8,066.3	4,862.5	2,996.0	2,583.2	3.1	409.7	
4th Qtr	31,049.5	28,280.5	9,935.8	5,192.7	-	4,683.9	-	59.2	135.0	129.1	5.9	14,451.5	51.3	-	8,441.5	5,958.7	3,298.7	3,064.1	2.9	231.8	
2012																					
1st Qtr	28,743.7	27,763.3	10,569.2	5,822.4	-	4,708.3	-	38.6	224.4	217.2	7.2	13,747.7	58.4	-	8,181.0	5,508.3	2,735.0	2,446.0	2.1	286.9	
2nd Qtr	36,114.1	30,849.0	12,422.2	8,543.8	-	3,665.2	-	213.2	1,443.3	1,432.8	10.5	13,427.0	51.2	-	7,908.1	5,467.8	3,018.7	2,671.1	2.0	345.5	
3rd Qtr	30,823.7	28,848.6	9,957.7	6,432.1	-	3,481.4	-	44.2	161.2	149.0	12.2	14,867.2	47.3	-	8,732.8	6,087.1	3,366.8	2,991.6	2.0	373.2	
4th Qtr	34,546.8	30,873.0	11,408.1	6,995.9	-	4,299.9	-	112.2	74.5	67.1	7.5	15,029.7	65.3	-	9,283.7	5,680.8	3,780.0	3,452.0	2.9	325.1	
2013																					
1st Qtr	30,692.9	29,035.1	10,538.1	5,972.0	-	4,508.8	-	57.3	156.9	146.4	10.5	14,912.4	53.0	-	8,287.5	6,571.9	2,937.9	2,579.9	2.0	356.1	
2nd Qtr	40,976.9	35,854.7	14,870.6	11,466.4	-	3,282.6	-	121.6	1,984.7	1,974.6	10.1	15,318.8	57.4	-	8,702.9	6,558.5	3,100.2	2,696.3	1.8	402.1	
3rd Qtr	31,207.5	29,381.0	10,243.2	6,731.9	-	3,462.2	-	49.1	209.8	203.0	6.8	14,870.3	56.7	-	8,082.2	6,731.4	3,484.4	3,072.0	3.9	408.5	
4th Qtr	33,617.4	32,238.9	10,742.0	6,758.6	-	3,945.5	-	37.8	257.0	247.8	9.2	16,782.2	57.4	-	9,315.3	7,409.5	3,889.2	3,517.5	6.4	365.3	
2014																					
1st Qtr	29,109.4	28,316.7	10,875.0	6,235.3	-	4,577.5	-	62.2	89.0	80.4	8.6	13,951.1	75.3	-	8,285.7	5,590.0	2,908.0	2,531.1	3.0	373.9	
2nd Qtr	45,119.1	38,478.4	15,918.1	11,484.3	-	4,353.9	-	79.8	1,934.0	1,922.3	11.8	16,850.6	64.4	-	10,082.6	6,703.6	3,194.3	2,802.9	3.0	388.4	
3rd Qtr	32,523.5	31,595.9	11,692.3	7,628.5	-	4,023.6	-	40.2	297.0	285.6	11.4	15,338.9	49.2	-	9,687.1	5,602.6	3,697.6	3,157.3	4.8	535.6	
4th Qtr	38,974.0	37,498.5	12,907.3	7,935.3	-	4,944.6	-	27.4	102.6	92.2	10.3	19,810.0	52.2	-	9,420.0	10,337.8	4,056.4	3,675.2	3.1	378.1	
2015																					
1st Qtr	32,414.9	31,680.2	12,447.7	7,183.6	-	5,229.4	-	34.7	153.6	145.7	7.9	15,681.3	90.1	-	9,256.2	6,335.0	2,881.8	2,542.1	2.2	337.5	

Source: Ministry of Finance

<sup>1)</sup> The Value Added Tax (VAT) and Excise Tax were implemented on January 01, 2007.



**CENTRAL GOVERNMENT: CURRENT REVENUE**  
(G\$ Million)

Table 6.2 (Cont'd)

Period	Other Tax Revenue							Non-Tax Revenue								
	Total	Entertainment Tax	Purchase Tax- M. Car	Other Taxes And Duties	Licences Vehicles	Licences Other	Environmental Tax	Total <sup>1)</sup>	Rents Royalties, etc.	Interest	Divs. From Enterprises	BOG Surplus	Other Dept. Receipts	Fees, Fines, etc.	Land Dev. Schemes	Miscellaneous
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
2005	1,837.7	2.4	737.9	99.2	274.3	251.1	472.8	3,171.5	515.0	-	1,070.0	-	-	512.7	-	1,073.8
2006	2,032.7	1.8	828.1	102.4	289.3	389.4	421.7	3,909.7	12.9	-	999.9	348.2	-	592.0	-	1,956.7
2007	1,290.0	0.6	158.9	10.3	306.0	300.6	513.6	3,000.7	42.7	-	307.5	699.0	-	764.0	-	1,187.5
2008	1,268.7	-	7.5	-	336.7	318.8	605.9	3,350.1	23.5	-	381.3	1,089.5	-	814.7	-	1,041.1
2009	1,404.8	-	-	-	358.8	371.9	674.1	5,805.3	13.4	-	1,386.5	2,301.3	-	951.2	-	1,152.8
2010	1,628.9	-	-	-	475.3	376.7	776.9	6,916.7	11.2	78.3	928.8	1,510.0	-	1,006.0	-	3,382.4
2011	1,949.6	-	-	-	477.1	458.5	1,014.1	9,507.0	13.2	-	2,144.2	2,516.5	-	1,201.8	-	3,631.3
2012	2,101.0	-	-	-	513.0	517.0	1,070.9	11,894.5	10.2	-	1,000.0	4,356.6	-	1,399.5	-	4,289.4
2013	2,211.9	-	-	-	587.0	553.3	1,071.6	9,985.0	18.6	-	1,720.0	4,040.5	-	1,404.8	-	1,967.8
2014	2,267.5	-	-	-	637.4	596.7	1,033.3	9,836.4	13.8	-	200.0	5,091.5	-	1,123.8	-	2,392.8
2011																
1st Qtr	410.1	-	-	-	70.4	144.5	195.2	963.4	2.2	-	300.0	-	-	291.4	-	369.7
2nd Qtr	616.4	-	-	-	313.4	84.1	218.8	3,535.9	2.2	-	300.0	2,516.5	-	305.0	-	412.3
3rd Qtr	463.8	-	-	-	72.4	123.6	267.8	2,238.6	4.6	-	1,543.5	-	-	301.2	-	389.3
4th Qtr	459.4	-	-	-	20.9	106.3	332.2	2,769.0	4.2	-	0.8	-	-	304.1	-	2,459.9
2012																
1st Qtr	486.9	-	-	-	158.7	119.2	209.0	980.4	2.0	-	-	-	-	316.9	-	661.5
2nd Qtr	537.8	-	-	-	139.6	154.7	243.5	5,265.1	2.4	-	-	4,356.6	-	353.4	-	552.7
3rd Qtr	495.7	-	-	-	124.0	116.7	255.0	1,975.1	3.4	-	1,000.0	-	-	410.8	-	561.0
4th Qtr	580.6	-	-	-	90.7	126.4	363.5	3,673.8	2.4	-	-	-	-	318.3	-	2,514.2
2013																
1st Qtr	489.7	-	-	-	144.9	133.4	211.4	1,657.8	5.7	-	720.0	-	-	349.5	-	582.6
2nd Qtr	580.4	-	-	-	154.5	157.8	268.1	5,122.2	2.2	-	-	4,040.5	-	428.7	-	650.8
3rd Qtr	573.3	-	-	-	158.0	146.7	268.5	1,826.5	5.7	-	1,000.0	-	-	395.9	-	424.9
4th Qtr	568.5	-	-	-	129.6	115.3	323.6	1,378.5	5.0	-	-	-	-	230.7	-	309.5
2014																
1st Qtr	493.7	-	-	-	167.2	129.2	197.3	792.7	2.6	-	-	-	-	255.5	-	534.7
2nd Qtr	581.4	-	-	-	155.0	171.2	255.2	6,640.7	2.2	-	200.0	5,091.5	-	298.5	-	624.1
3rd Qtr	570.1	-	-	-	169.4	141.7	259.0	927.6	4.3	-	-	-	-	320.7	-	377.3
4th Qtr	622.3	-	-	-	145.9	154.6	321.8	1,475.4	4.7	-	-	-	-	249.1	-	856.7
2015																
1st Qtr	515.7	-	-	-	171.0	152.0	192.8	734.8	2.3	-	-	-	-	256.3	-	476.1

Source: Ministry of Finance

<sup>1)</sup> Total Non-Tax Revenue includes GRIF Payments received with effect from 2012.

**CENTRAL GOVERNMENT: CURRENT EXPENDITURE**  
(G\$ Million)

Table 6.3

Period	Total Expenditure	Personal Emoluments	Debt Charges	Total Other Expenditure	Other Current Expenditure			
					Equipment And Supplies	Fuels And Lubricants	Rental And Maintenance of Buildings	Maintenance of Infrastructure
2004	46,937.8	17,322.0	4,475.6	25,140.1	2,423.0	647.1	1,460.7	836.5
2005	53,761.6	18,538.6	4,370.7	30,852.3	2,811.1	939.9	1,530.8	923.7
2006	59,593.0	20,085.0	4,484.4	35,023.5	3,277.3	1,224.4	1,697.8	1,017.3
2007	62,960.9	22,064.1	4,528.2	36,368.6	3,510.8	1,288.6	1,886.8	1,053.7
2008	78,491.9	23,882.9	6,547.7	48,061.3	3,826.1	1,843.1	2,257.6	1,392.8
2009	80,440.9	26,170.9	6,587.5	47,682.4	5,296.0	1,474.2	2,517.7	1,771.3
2010	86,386.3	28,367.3	7,879.4	50,139.6	5,072.5	1,651.2	2,638.7	1,956.1
2011	100,620.3	31,345.8	8,074.3	61,200.2	6,936.2	2,024.9	2,926.9	2,142.1
2012	114,914.6	34,793.9	6,535.5	73,585.2	7,109.4	2,161.4	3,053.2	2,312.6
2013	122,053.5	38,489.0	6,106.3	77,458.2	7,333.1	2,222.4	3,246.1	2,931.4
2014	133,833.6	42,305.6	6,339.5	85,188.5	8,192.8	2,339.4	3,298.8	2,790.7
2011								
1st Qtr	16,921.6	6,444.9	2,077.1	8,399.6	726.7	364.6	241.9	75.0
2nd Qtr	25,746.2	7,604.9	2,313.1	15,828.3	2,359.6	469.6	656.6	564.1
3rd Qtr	23,133.3	7,277.6	1,658.7	14,196.9	1,022.4	555.6	943.3	646.8
4th Qtr	34,819.2	10,018.4	2,025.4	22,775.4	2,827.4	635.1	1,085.2	856.1
2012								
1st Qtr	17,286.7	7,201.4	1,674.5	8,410.7	293.2	290.1	213.1	80.2
2nd Qtr	29,951.0	8,702.0	1,807.2	19,441.8	2,198.7	591.4	363.5	261.0
3rd Qtr	28,434.9	7,923.5	1,259.7	19,251.7	1,673.8	513.5	877.7	629.0
4th Qtr	39,242.0	10,967.0	1,794.1	26,481.0	2,943.7	766.3	1,598.9	1,342.4
2013								
1st Qtr	17,944.2	8,097.6	1,429.8	8,416.7	374.9	420.8	223.5	95.9
2nd Qtr	26,996.9	9,642.0	1,582.5	15,772.4	836.9	581.3	464.4	369.7
3rd Qtr	31,287.4	8,770.1	1,495.1	21,022.2	3,219.1	548.4	1,200.5	806.8
4th Qtr	45,825.1	11,979.3	1,598.9	32,246.9	2,902.3	671.8	1,357.7	1,659.0
2014								
1st Qtr	20,678.3	9,028.3	1,270.5	10,379.5	639.6	380.0	339.4	122.1
2nd Qtr	36,062.5	10,710.3	1,499.3	23,852.9	3,149.9	613.2	543.6	337.2
3rd Qtr	32,058.0	9,339.6	1,827.2	20,891.2	1,950.3	620.2	1,085.9	960.8
4th Qtr	45,034.8	13,227.4	1,742.5	30,064.9	2,452.9	725.9	1,330.0	1,370.7
2015								
1st Qtr	24,111.4	9,804.8	1,976.3	12,330.3	1,302.3	456.0	349.5	246.3

Source: Ministry of Finance.

**CENTRAL GOVERNMENT: CURRENT EXPENDITURE**  
(G\$ Million)

Table 6.3 (Cont'd)

Period	Other Current Expenditure										
	Electricity Charges	Transport, Travel and Postage	Telephone Charges	Other Services Purchased	Education Subventions, Grants And Scholarships	Rates, Taxes And Subventions to Loc. Auth.	Subsidies And Contribution to Local And Int'l Orgns.	Refunds of Revenue	Miscellaneous	Pensions	Payments to Dependants' Pension Funds
2004	2,365.0	1,008.7	264.1	293.3	1,435.5	273.0	6,699.2	2.0	3,688.4	3,713.5	30.0
2005	3,088.4	1,165.2	285.7	306.7	1,581.5	389.2	7,911.0	5.4	6,037.6	3,865.6	10.5
2006	3,459.4	1,872.3	345.0	487.0	1,895.5	450.8	8,360.3	5.6	6,103.8	4,814.9	12.1
2007	4,071.7	1,701.9	370.1	856.3	1,996.5	368.9	8,373.0	4.1	5,522.5	5,349.2	14.3
2008	3,940.3	2,241.3	397.2	544.8	2,112.1	127.7	14,484.1	8.2	7,800.6	7,085.4	-
2009	3,682.7	2,215.6	398.9	751.4	2,529.6	192.5	11,144.5	7.0	7,782.0	7,919.0	-
2010	3,905.5	2,526.5	410.4	727.2	2,763.9	189.9	11,673.8	5.3	7,923.4	8,695.3	-
2011	5,621.9	3,224.7	454.8	754.4	3,033.5	352.3	14,831.9	8.1	9,601.9	9,286.6	-
2012	5,847.6	3,021.4	451.8	776.7	3,094.1	188.3	25,331.7	8.3	9,441.5	10,787.2	-
2013	5,876.5	3,473.5	475.5	814.4	3,351.7	213.9	22,565.1	6.2	11,154.9	13,793.6	-
2014	5,703.2	3,575.6	549.3	798.7	5,855.5	195.6	24,410.9	24.2	12,857.7	14,596.0	-
2011											
1st Qtr	341.7	384.3	68.4	55.0	578.2	3.8	2,395.4	0.1	1,361.6	1,802.9	-
2nd Qtr	1,800.2	683.9	101.8	157.1	704.5	76.7	4,040.9	2.1	2,118.3	2,093.1	-
3rd Qtr	1,633.9	792.8	99.0	206.6	821.2	222.6	3,115.5	3.4	2,120.5	2,013.3	-
4th Qtr	1,846.1	1,363.7	185.6	335.7	929.6	49.3	5,280.1	2.6	4,001.5	3,377.3	-
2012											
1st Qtr	898.0	351.6	66.2	45.1	550.3	3.0	2,142.0	0.3	1,270.3	2,207.4	-
2nd Qtr	1,093.9	703.4	92.4	151.5	723.6	4.7	8,695.4	0.2	2,091.1	2,470.8	-
3rd Qtr	537.9	725.7	99.8	118.7	869.4	84.9	8,462.7	1.2	2,047.9	2,609.5	-
4th Qtr	3,317.8	1,240.7	193.5	461.4	950.8	95.7	6,031.5	6.6	4,032.1	3,499.4	-
2013											
1st Qtr	261.7	469.4	67.6	35.0	546.6	1.3	2,359.6	0.4	1,394.0	2,165.8	-
2nd Qtr	593.5	828.8	99.2	184.0	821.8	84.4	5,166.8	2.9	2,801.0	2,938.0	-
3rd Qtr	2,377.2	850.4	131.4	132.1	994.7	45.6	4,956.0	2.0	2,655.2	3,102.8	-
4th Qtr	2,644.1	1,324.8	177.3	463.4	988.7	82.7	10,082.6	0.9	4,304.7	5,587.0	-
2014											
1st Qtr	279.2	531.2	97.3	46.3	707.5	2.0	2,588.4	0.6	1,875.6	2,770.4	-
2nd Qtr	1,952.0	876.9	133.5	153.4	974.3	5.0	8,080.5	0.3	3,157.8	3,875.3	-
3rd Qtr	409.0	949.7	129.7	132.4	1,188.0	10.4	7,301.1	0.1	3,163.7	2,990.1	-
4th Qtr	3,063.0	1,217.9	188.8	466.6	2,985.7	178.2	6,441.0	23.2	4,660.7	4,960.3	-
2015											
1st Qtr	315.1	630.9	105.4	62.6	741.9	2.1	3,148.1	8.2	2,449.2	2,512.4	-

Source: Ministry of Finance.

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

Table 6.4

Period	Current Receipts					Operating Payments							Operating Balance (1)-(6)
	Total (2)to(5) (1)	Export Sales (2)	Local Sales (3)	VAT Refunds (4)	Other <sup>1)</sup> (5)	Total (7)to(12) (6)	Materials & Supplies (7)	Employment (8)	Interest (9)	Local Taxes (10)	VAT Payments (11)	Other <sup>2)</sup> (12)	
2004	78,427	35,274	31,067	-	12,086	71,312	21,773	20,105	332	397	-	28,706	7,115
2005	82,345	32,823	33,626	-	15,896	77,565	23,250	18,413	311	668	-	34,922	4,780
2006 <sup>3)</sup>	84,661	32,036	38,207	-	14,417	77,315	24,003	19,568	359	347	-	33,037	7,346
2007	90,158	32,393	42,076	241	15,448	84,233	26,898	20,871	395	638	117	35,315	5,925
2008	101,917	29,636	49,882	304	22,095	98,779	33,366	21,354	428	415	54	43,162	3,138
2009	89,909	27,354	45,833	348	16,374	82,213	25,441	19,374	637	330	91	36,341	7,695
2010	95,815	22,398	55,483	203	17,730	92,736	31,456	20,168	453	113	135	40,411	3,079
2011	122,092	28,777	66,006	628	26,681	122,540	39,148	23,275	323	172	91	59,531	(448)
2012	135,256	28,300	68,413	488	38,055	125,686	39,976	25,742	250	129	111	59,478	9,570
2013	127,565	24,834	69,018	349	33,365	123,906	34,553	25,565	332	114	104	63,238	3,659
2014	122,928	18,941	72,149	212	31,626	121,866	34,842	24,649	569	57	115	61,635	1,062
2006 <sup>3)</sup>													
1st Qtr	18,712	7,075	8,703	-	2,934	19,327	6,331	4,382	61	-	-	8,552	(615)
2nd Qtr	19,426	6,645	9,472	-	3,309	18,441	6,340	4,249	61	-	-	7,792	984
3rd Qtr	19,872	6,781	9,545	-	3,546	18,584	5,580	4,757	98	-	-	8,149	1,287
4th Qtr	26,652	11,536	10,487	-	4,628	20,962	5,752	6,180	139	347	-	8,544	5,689
2007													
1st Qtr	17,769	5,616	9,099	-	3,055	17,877	5,711	4,543	42	-	29	7,552	(107)
2nd Qtr	20,795	6,575	10,482	-	3,738	19,839	6,483	4,600	140	-	59	8,558	956
3rd Qtr	21,256	7,547	9,832	107	3,771	20,008	6,460	4,647	103	-	14	8,784	1,249
4th Qtr	30,336	12,655	12,664	134	4,884	26,510	8,243	7,082	110	638	15	10,422	3,827
2008													
1st Qtr	20,561	4,927	11,559	-	4,074	21,345	8,524	4,782	67	-	15	7,957	(784)
2nd Qtr	25,512	8,565	12,764	138	4,045	25,214	8,590	5,555	69	-	17	10,983	298
3rd Qtr	29,146	9,376	12,701	101	6,968	28,600	9,558	4,979	103	-	14	13,947	545
4th Qtr	26,699	6,769	12,857	66	7,007	23,620	6,695	6,038	189	415	8	10,275	3,079
2009													
1st Qtr	16,483	3,236	10,011	16	3,220	16,787	5,592	4,289	66	-	18	6,822	(304)
2nd Qtr	22,725	6,922	12,080	111	3,612	20,039	6,904	4,525	74	-	25	8,511	2,685
3rd Qtr	22,087	7,080	11,177	79	3,750	21,604	6,389	4,885	123	-	19	10,188	483
4th Qtr	28,615	10,116	12,564	142	5,793	23,784	6,556	5,676	374	330	28	10,820	4,831
2010													
1st Qtr	21,405	3,729	13,345	-	4,330.87	23,606	7,938	5,873	113	23	45	9,615	(2,201)
2nd Qtr	23,193	4,383	14,388	97	4,325.56	23,162	8,171	4,203	115	59	43	10,571	31
3rd Qtr	21,695	4,561	12,840	106	4,187.72	21,936	7,156	4,342	115	7	31	10,285	(241)
4th Qtr	29,521	9,725	14,910	-	4,885.85	24,032	8,191	5,750	109	25	16	9,941	5,489
2011													
1st Qtr	22,771	4,515	13,582	163	4,511	27,483	10,821	5,127	75	75	37	11,349	(4,712)
2nd Qtr	30,350	7,642	16,369	234	6,105	29,743	8,642	5,384	47	23	19	15,629	608
3rd Qtr	30,933	6,437	17,305	159	7,032	31,881	9,550	5,496	136	55	20	16,625	(949)
4th Qtr	38,038	10,183	18,749	73	9,033	33,433	10,137	7,268	66	19	14	15,928	4,605
2012													
1st Qtr	26,821	3,083	16,275	132.83	7,330.61	28,642	7,921	5,404	23	47	19	15,229	(1,821)
2nd Qtr	35,962	6,277	17,405	112.78	12,167.13	33,798	10,928	5,749	112	23	20	16,966	2,164
3rd Qtr	30,035	6,761	15,167	142.83	7,963.54	26,937	8,253	6,351	65	26	6	12,235	3,098
4th Qtr	42,438	12,178	19,567	99.60	10,593.70	36,309	12,874	8,238	51	33	66	15,047	6,129
2013													
1st Qtr	26,494	3,595	15,958	57	6,884	28,503	6,818	6,083	68	13	22	15,499	(2,010)
2nd Qtr	27,593	3,315	16,346	113	7,819	30,511	8,156	5,305	79	54	25	16,893	(2,918)
3rd Qtr	31,218	6,013	18,036	115	7,054	29,912	8,953	5,841	70	24	15	15,009	1,306
4th Qtr	42,261	11,911	18,677	64	11,609	34,980	10,625	8,337	116	23	42	15,838	7,281
2014													
1st Qtr	25,666	2,391	16,838	117	6,321	26,830	7,828	5,962	70	12	27	12,931	(1,164)
2nd Qtr	33,533	5,273	18,431	37	9,791	32,381	8,340	5,583	103	19	25	18,311	1,151
3rd Qtr	30,615	4,045	17,680	-	8,890	30,431	9,378	6,257	137	14	38	14,607	184
4th Qtr	33,114	7,233	19,200	59	6,623	32,223	9,296	6,847	258	13	25	15,785	891
2015													
1st Qtr	25,288	1,838	14,496	98	8,856	22,181	5,915	5,939	50	20	9	10,249	3,107

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

<sup>1)</sup> Includes Receipts from Debtors and Other receipts.

<sup>2)</sup> Includes repairs and maintenance, payments to creditors, freight, and other current expenditure.

<sup>3)</sup> Excludes AROAMIA Bauxite company from the 2nd quarter

\*\* Revisions were done within the category of Current Receipts to reflect VAT Refunds while the Operating Payments category now reflects Local Taxes and VAT Payments.

**PUBLIC CORPORATIONS CASH FINANCES: SUMMARY\*\***

(G\$ Million)

Table 6.4 (Cont'd)

Period	Transfers to Central Gov't.			Current Balance (13)-(14)	Capital Expenditure (18)	Overall Balance (17)-(18)	Total (21)+(22)	External Borrowing (Net) (21)	Domestic Financing (Net)							Other <sup>1)</sup> (29)
	Total (15)+(16)	Taxes (Property & Corporation)	Dividend (16)						Total (23)+(24)+(25) +(26)+(29)	Banking System (net) (23)	Non-Bank Fin. Inst. Borrowing (24)	Holdings of Cent. Gov. Sect. (25)	Transfer from Cent. Gov't. (26)	Special Transfers (27)	Privatisation Proceeds- Guysuco Land Sales (28)	
	(14)	(15)	(16)						(17)	(18)	(19)	(20)	(21)	(22)	(23)	
2004	876	876	-	6,239	2,968	3,271	(3,662)	(1,775)	(1,887)	(1,147)	-	6,213	-	-	-	(6,953)
2005	928	678	250	3,852	3,445	407	(1,076)	(87)	(988)	(4,736)	-	2,184	-	-	-	1,563
2006 <sup>2)</sup>	1,355	1,230	125	5,991	2,647	3,344	(3,691)	-	(3,691)	(1,323)	-	(2,435)	-	-	-	67
2007	1,161	1,161	-	4,763	5,816	(1,053)	416	-	416	(632)	-	(200)	-	-	-	1,247
2008	953	828	125	2,185	8,324	(6,139)	4,322	1,478	2,844	1,774	-	(118)	3,967	29	-	(2,779)
2009	1,189	1,033	157	6,506	4,867	1,639	(1,795)	1,175	(2,970)	1,070	-	(3,598)	1,342	-	-	(1,784)
2010	1,698	1,223	475	1,381	4,171	(2,789)	881	1,854	(973)	287	-	2,650	3,430	170	(2,078)	(7,340)
2011	2,449	1,049	1,400	(2,897)	3,667	(6,564)	4,873	(148)	5,022	1,233	-	(3,451)	7,558	-	(1,691)	(318)
2012	2,145	1,145	1,000	7,426	5,823	1,603	(1,603)	(1,352)	(252)	9,198	-	(47)	6,850	-	-	(16,251)
2013	2,387	1,387	1,000	1,273	2,897	(1,625)	1,625	741	883	8,347	-	(356)	8,673	-	-	(15,781)
2014	1,203	1,203	-	(141)	1,357	(1,498)	1,498	2,420	(922)	5,498	-	(798)	3,699	-	-	(9,320)
2006																
1st Qtr	-	-	-	(615)	471	(1,086)	1,346	-	1,346	531	-	-	-	-	-	815
2nd Qtr	-	-	-	984	563	421	117	-	117	965	-	(4,335)	-	-	-	3,487
3rd Qtr	-	-	-	1,287	563	725	(541)	-	(541)	(336)	-	1,520	-	-	-	(1,724)
4th Qtr	1,355	1,230	125	4,334	1,049	3,285	(4,613)	-	(4,613)	(2,483)	-	380	-	-	-	(2,511)
2007																
1st Qtr	-	-	-	(107)	1,154	(1,261)	1,606	-	1,606	2,216	-	-	-	-	-	(609)
2nd Qtr	-	-	-	956	874	83	170	-	170	(369)	-	(200)	-	-	-	739
3rd Qtr	-	-	-	1,249	1,792	(543)	895	-	895	560	-	-	-	-	-	336
4th Qtr	1,161	1,161	-	2,665	1,997	669	(2,255)	-	(2,255)	(3,037)	-	-	-	-	-	782
2008																
1st Qtr	-	-	-	(784)	1,300	(2,084)	2,499	1,856	643	1,297	-	-	194	-	-	(848)
2nd Qtr	-	-	-	298	4,567	(4,269)	4,514	1,198	3,316	(868)	-	(118)	3,257	-	-	1,046
3rd Qtr	-	-	-	545	1,088	(543)	721	(285)	1,006	687	-	-	516	-	-	(198)
4th Qtr	953	828	125	2,126	1,369	757	(3,412)	(1,291)	(2,121)	659	-	-	-	29	-	(2,780)
2009																
1st Qtr	-	-	-	(304)	307	(610)	836	2,807	(1,971)	(1,042)	-	-	21	-	-	(950)
2nd Qtr	-	-	-	2,685	2,098	587	(115)	1,789	(1,904)	1,486	-	(3,598)	1,001	-	-	(793)
3rd Qtr	-	-	-	483	1,237	(754)	1,135	(223)	1,358	1,395	-	-	-	-	-	(36)
4th Qtr	1,189	1,033	157	3,642	1,225	2,416	(3,651)	(3,198)	(453)	(768)	-	-	320	-	-	(5)
2010																
1st Qtr	242	242	-	(2,443)	798	(3,240)	3,240	1,676	1,564	1,065	-	-	1,470	-	-	(971)
2nd Qtr	493	493	-	(462)	1,191	(1,653)	1,653	1,582	71	(3,318)	-	-	93	-	-	3,296
3rd Qtr	234	234	-	(475)	925	(1,400)	1,400	1,604	(205)	1,615	-	-	1,537	-	-	(3,357)
4th Qtr	728	253	475	4,761	1,257	3,504	(5,412)	(3,009)	(2,403)	926	-	2,650	329	170	(2,078)	(6,309)
2011																
1st Qtr	109	109	-	(4,821)	985	(5,805)	5,805	2,916	2,890	(1,053)	-	410	119	-	-	3,414
2nd Qtr	370	370	-	237	(196)	434	(434)	(724)	290	242	-	(3,959)	3,148	-	-	859
3rd Qtr	1,641	241	1,400	(2,589)	921	(3,511)	3,511	460	3,051	2,776	-	-	1,050	-	-	(775)
4th Qtr	329	329	-	4,276	1,958	2,318	(4,009)	(2,800)	(1,209)	(732)	-	98	3,241	-	(1,691)	(3,816)
2012																
1st Qtr	68	68	-	(1,888)	894	(2,782)	2,782	554	2,228	3,541	-	15	37	-	-	(1,365)
2nd Qtr	236	236	-	1,928	1,502	427	(427)	603	(1,030)	(1,296)	-	(133)	379	-	-	21
3rd Qtr	1,516	516	1,000	1,582	983	599	(599)	352	(951)	2,735	-	-	1,180	-	-	(4,867)
4th Qtr	325	325	-	5,803	2,444	3,360	(3,360)	(2,861)	(499)	4,217	-	71	5,253	-	-	(10,040)
2013																
1st Qtr	57	57	-	(2,067)	845	(2,911)	2,911	2,464	447	2,086	-	(425)	18	-	-	(1,232)
2nd Qtr	376	376	-	(3,293)	1,336	(4,629)	4,629	1,039	3,591	1,304	-	70	214	-	-	2,003
3rd Qtr	1,440	440	1,000	(135)	1,150	(1,285)	1,285	100	1,185	2,751	-	-	3,300	-	-	(4,866)
4th Qtr	514	514	-	6,767	(433)	7,200	(7,200)	(2,861)	(4,339)	2,206	-	-	5,141	-	-	(11,686)
2014																
1st Qtr	224	224	-	(1,388)	844	(2,232)	2,232	447	1,786	1,773	-	-	163	-	-	(151)
2nd Qtr	531	531	-	620	863	(243)	243	(1,515)	1,758	1,643	-	(222)	84	-	-	253
3rd Qtr	222	222	-	(37)	1,264	(1,302)	1,302	2,272	(970)	1,809	-	(136)	710	-	-	(3,353)
4th Qtr	226	226	-	665	(1,614)	2,279	(2,279)	1,216	(3,495)	273	-	(440)	2,742	-	-	(6,070)
2015																
1st Qtr	230	230	-	2877	436	2,441	(2,441)	80	(2,521)	(469)	-	-	-	-	-	(2,052)

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

<sup>1)</sup> Comprise of changes in working capital and changes in other financial flows.

<sup>2)</sup> Excludes AROAMIA Bauxite Company from the 2nd quarter.

\*\* Revisions were done to the category Transfers to Central Government to reflect Taxes (Property and Corporation) and Dividend. In addition, the category Domestic Financing (Net) now reflects Special Transfers and Privatisation Proceeds-GUYSUCO Land Sales.

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

Table 7.1

<b>Period Ended</b>	<b>Total</b>	<b>Bonds</b>	<b>Debentures</b>	<b>CARICOM Loan <sup>2)</sup></b>	<b>Treasury Bills</b>
2004	65,849.8	5,343.1	11,816.5	721.6	47,968.6
2005	67,754.3	5,343.1	11,816.5	687.2	49,907.4
2006	74,308.2	3,972.4	11,816.5	655.3	57,864.0
2007	69,345.4	3.4	15,785.5	630.1	52,926.4
2008	74,958.8	3.4	12,742.5	595.8	61,617.1
2009	87,047.4	3.4	11,767.5	560.8	74,715.7
2010					
Mar	93,903.6	3.4	6,823.5	560.8	86,515.9
Jun	94,760.0	3.4	6,823.5	543.3	87,389.8
Sep	96,412.1	3.4	6,823.5	543.3	89,041.9
Dec	100,489.5	3.4	6,823.5	523.2	93,139.4
2011					
Mar	108,655.5	3.4	5,848.5	523.2	102,280.4
Jun	103,390.0	3.4	5,848.5	508.8	97,029.3
Sep	103,589.5	3.4	5,848.5	508.8	97,228.7
Dec	104,937.2	3.4	5,848.5	491.9	98,593.4
2012					
Mar	100,088.9	3.4	4,873.5	491.9	94,720.1
Jun	93,801.2	3.4	4,873.5	473.2	88,451.1
Sep	94,100.5	3.4	4,873.5	473.2	88,750.4
Dec	93,461.9	3.4	4,873.5	456.2	88,128.8
2013					
Mar	97,211.9	3.4	3,898.5	456.2	92,853.8
Jun	96,919.0	3.4	3,898.5	441.9	92,575.2
Sep	90,269.3	3.4	3,898.5	441.9	85,925.6
Dec	98,815.3	3.4	3,898.5	424.7	94,488.7
2014					
Jan	96,415.3	3.4	3,898.5	424.7	92,088.7
Feb	93,915.5	3.4	3,898.5	424.7	89,588.9
Mar	94,915.5	3.4	3,898.5	424.7	90,588.9
Apr	91,915.6	3.4	3,898.5	424.7	87,589.0
May	84,323.5	3.4	3,898.5	424.7	79,996.9
Jun	87,298.8	3.4	3,898.5	408.0	82,988.9
Jul	83,698.8	3.4	3,898.5	408.0	79,388.9
Aug	82,198.9	3.4	3,898.5	408.0	77,889.0
Sep	82,698.9	3.4	3,898.5	408.0	78,389.0
Oct	79,198.9	3.4	3,898.5	408.0	74,889.0
Nov	79,198.9	3.4	3,898.5	408.0	74,889.0
Dec	78,437.7	3.4	3,898.5	390.3	74,145.6
2015					
Jan	78,437.7	3.4	3,898.5	390.3	74,145.6
Feb	78,437.9	3.4	3,898.5	390.3	74,145.7
Mar	78,438.0	3.4	3,898.5	390.3	74,145.8

Source: Bank of Guyana.

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

<sup>2)</sup> The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

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

Table 7.2

Period Ended	Treasury Bills										
	Total Treasury Bills	Banking System			Non-Bank Financial Institutions	Public Sector				Private Sector	Non Residents
		Total	Bank of Guyana	Commercial Banks		Total	Public Enterprise	Nat. Insur. Scheme	Sinking Funds		
2004	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	49,907.4	34,434.1	1,032.5	33,401.7	13,090.8	1,977.9	-	1,977.9	-	359.9	44.7
2006	57,864.0	39,784.9	3,081.9	36,703.0	13,502.1	4,526.7	-	4,526.7	-	3.9	46.5
2007	52,926.4	35,448.3	1,032.6	34,415.7	12,741.6	4,732.7	-	4,732.7	-	3.9	-
2008	61,754.5	46,174.5	1,183.3	44,991.2	10,727.2	4,850.1	-	4,850.1	-	2.9	-
2009	74,715.7	56,984.5	2,333.1	54,651.5	9,084.3	8,633.8	-	8,633.8	-	13.2	-
2010											
Mar	86,515.9	66,747.2	1,033.2	65,714.0	11,116.4	8,633.8	-	8,633.8	-	18.6	-
Jun	87,389.8	65,424.4	1,031.8	64,392.7	12,940.0	9,009.5	-	9,009.5	-	16.0	-
Sep	89,041.9	65,721.4	1,032.9	64,688.5	14,311.1	9,009.5	-	9,009.5	-	0.0	-
Dec	93,139.4	66,547.1	1,032.9	65,514.2	14,833.6	11,758.2	-	11,758.2	-	0.5	-
2011											
Mar	102,280.4	73,446.5	1,030.1	72,416.4	16,642.0	12,183.3	-	12,183.3	-	8.7	-
Jun	97,029.3	73,244.3	999.3	72,245.0	15,817.2	7,967.4	-	7,967.4	-	0.5	-
Sep	97,228.7	72,766.3	998.8	71,767.5	16,494.6	7,967.4	-	7,967.4	-	0.5	-
Dec	98,593.4	73,547.7	999.2	72,548.6	17,007.7	8,038.0	-	8,038.0	-	0.0	-
2012											
Mar	94,720.1	71,067.5	998.3	70,069.2	15,604.6	8,048.1	-	8,048.1	-	-	-
Jun	88,451.1	68,041.6	1,067.8	66,973.8	13,642.1	6,767.5	-	6,767.5	-	-	-
Sep	88,750.4	69,358.3	1,067.0	68,291.3	12,624.6	6,767.5	-	6,767.5	-	-	-
Dec	88,128.8	70,253.5	996.9	69,256.6	11,063.9	6,811.4	-	6,811.4	-	-	-
2013											
Mar	92,853.8	79,799.6	996.8	78,802.8	6,678.0	6,376.2	-	6,376.2	-	-	-
Jun	92,575.2	79,668.3	996.4	78,671.9	6,488.9	6,418.0	-	6,418.0	-	-	-
Sep	85,925.6	74,824.6	996.8	73,827.8	4,683.0	6,418.0	-	6,418.0	-	-	-
Dec	94,488.8	83,825.3	3,497.1	80,328.2	4,183.0	6,480.5	-	6,480.5	-	0.1	-
2014											
Jan	92,088.8	79,425.3	2,997.1	76,428.2	6,183.0	6,480.5	-	6,480.5	-	0.1	-
Feb	89,588.9	76,825.4	997.2	75,828.2	6,283.0	6,480.5	-	6,480.5	-	0.1	-
Mar	90,588.9	77,825.5	2,997.3	74,828.2	6,283.0	6,480.5	-	6,480.5	-	0.1	-
Apr	87,589.0	75,025.5	997.3	74,028.2	6,083.0	6,480.5	-	6,480.5	-	0.1	-
May	79,996.9	67,250.9	997.3	66,253.6	6,183.0	6,563.0	-	6,563.0	-	0.1	-
Jun	82,988.9	70,659.9	1,406.3	69,253.6	6,175.0	6,154.0	-	6,154.0	-	0.1	-
Jul	79,388.9	67,059.9	1,406.3	65,653.6	6,175.0	6,154.0	-	6,154.0	-	0.1	-
Aug	77,889.0	66,160.0	1,406.4	64,753.6	5,575.0	6,154.0	-	6,154.0	-	0.1	-
Sep	78,389.0	66,860.0	1,606.4	65,253.6	5,375.0	6,154.0	-	6,154.0	-	0.1	-
Oct	74,889.0	64,040.1	1,606.4	62,433.7	4,695.0	6,154.0	-	6,154.0	-	-	-
Nov	74,889.0	64,342.1	1,908.5	62,433.6	4,695.0	5,851.9	-	5,851.9	-	-	-
Dec	74,145.6	63,540.1	1,606.5	61,933.6	4,895.0	5,710.5	-	5,710.5	-	-	-
2015											
Jan	74,145.6	63,540.1	1,606.5	61,933.6	4,895.0	5,710.5	-	5,710.5	-	-	-
Feb	74,145.7	63,240.2	1,606.6	61,633.6	5,195.0	5,710.5	-	5,710.5	-	-	-
Mar	74,145.8	62,540.3	1,606.7	60,933.6	5,895.0	5,710.5	-	5,710.5	-	-	-

Source: Bank of Guyana.

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

Table 7.3

Period Ended	Total Amount Outstanding	Bonds				CARICOM Loans <sup>3)</sup>	Debentures <sup>4)</sup>							
		Total Bonds	Defence Bonds <sup>1)</sup>	GUYMINE Bonds <sup>2)</sup>	Total Debentures		Banking System		Non-Banks Financial Institutions	Public Sector			Private Sector	
							Bank of Guyana	Commercial Banks		Public Enterprise	National Insurance	Sinking Funds		
2004	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-	
2005	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-	-	
2006	16,444.3	3,972.4	3.4	3,969.0	655.3	11,816.5	3,898.5	7,918.0	-	-	-	-	-	
2007	16,419.0	3.4	3.4	-	630.1	15,785.5	3,898.5	11,887.0	-	-	-	-	-	
2008	13,341.7	3.4	3.4	-	595.8	12,742.5	3,898.5	8,843.99	-	-	-	-	-	
2009	12,331.7	3.4	3.4	-	560.8	11,767.5	3,898.5	7,868.99	-	-	-	-	-	
2010														
Mar	7,387.7	3.4	3.4	-	560.8	6,823.5	3,898.5	2,925.00	-	-	-	-	-	
Jun	7,370.2	3.4	3.4	-	543.3	6,823.5	3,898.5	2,925.00	-	-	-	-	-	
Sep	7,370.2	3.4	3.4	-	543.3	6,823.5	3,898.5	2,925.00	-	-	-	-	-	
Dec	7,350.1	3.4	3.4	-	523.2	6,823.5	3,898.5	2,925.00	-	-	-	-	-	
2011														
Mar	6,375.1	3.4	3.4	-	523.2	5,848.5	3,898.5	1,950.0	-	-	-	-	-	
Jun	6,360.8	3.4	3.4	-	508.8	5,848.5	3,898.5	1,950.0	-	-	-	-	-	
Sep	6,360.8	3.4	3.4	-	508.8	5,848.5	3,898.5	1,950.0	-	-	-	-	-	
Dec	6,343.8	3.4	3.4	-	491.9	5,848.5	3,898.5	1,950.0	-	-	-	-	-	
2012														
Mar	5,368.8	3.4	3.4	-	491.9	4,873.5	3,898.5	975.0	-	-	-	-	-	
Jun	5,350.1	3.4	3.4	-	473.2	4,873.5	3,898.5	975.0	-	-	-	-	-	
Sep	5,350.1	3.4	3.4	-	473.2	4,873.5	3,898.5	975.0	-	-	-	-	-	
Dec	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.0	-	-	-	-	-	
2013														
Mar	4,358.1	3.4	3.4	-	456.2	3,898.5	3,898.5	-	-	-	-	-	-	
Jun	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-	
Sep	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-	
Dec	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-	
2014														
Jan	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-	
Feb	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-	
Mar	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-	
Apr	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-	
May	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-	
Jun	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-	-	
Jul	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-	-	
Aug	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-	-	
Sep	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-	-	
Oct	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-	-	
Nov	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-	-	
Dec	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-	-	
2015														
Jan	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-	-	
Feb	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-	-	
Mar	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-	-	

Source: Bank of Guyana.

<sup>1)</sup> Unclaimed balance on these securities. They are no longer issued.

<sup>2)</sup> Guymine bonds were re-issued to Citizen Bank as Debenture on February 1 2007.

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

<sup>4)</sup> Excludes Non-Interest Bearing Debentures issued to the Bank of Guyana.



**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY  
AND TERMS AS AT MARCH 31, 2015  
(G\$)**

Table 7.4

Item	Amount Issued	Amount Outstanding	Nominal Rate of Interest (Percent)	Issue Date	Maturity Date
<b>SPECIAL ISSUES</b>					
<b>NON-INTEREST BEARING SPECIAL ISSUE TO BOG</b>					
ISSUE NO. 93	4,892,538,923	4,892,538,923	0.00	2000-12-31	UNFIXED
ISSUE NO. 94	14,851,974,507	14,851,974,507	0.00	2001-12-31	UNFIXED
ISSUE NO. 95	2,566,705,406	2,566,705,406	0.00	2002-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	0.00	2003-12-31	UNFIXED
ISSUE NO. 99	4,091,091,420	4,091,091,420	0.00	2005-12-31	UNFIXED
ISSUE NO. 100	7,151,883,823	7,151,883,823	0.00	2006-12-31	UNFIXED
ISSUE NO. 105	416,666,492	416,666,492	0.00	2011-12-31	UNFIXED
ISSUE NO. 106	1,602,714,751	1,602,714,751	0.00	2013-12-31	UNFIXED
ISSUE NO. 107	30,861,623	30,861,623	0.00	2014-12-31	UNFIXED
<b>SPECIAL ISSUE TO BOG</b>					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND

Source: Bank of Guyana.

**EXTERNAL PUBLIC DEBT**  
(US\$ Thousand)

Table 7.5

Period Ended	Total Outstanding Debt	Medium & Long Term					
		Bilateral	Multilateral	Financial <sup>1)</sup>	Supp. Cr. <sup>2)</sup>	Nationalisation	Bonds
2004	1,188,652	191,371	974,795	5,485	13,324	3,435	242
2005	1,214,559	220,938	971,556	5,010	13,347	3,470	238
2006	1,043,173	243,042	778,119	5,107	13,371	3,493	42
2007	718,113	267,273	429,023	4,894	13,394	3,485	44
2008	834,137	340,631	472,678	3,895	13,417	3,484	32
2009	933,039	375,224	536,993	3,818	13,440	3,528	36
2010							
1st Qtr	953,525	395,362	537,570	3,581	13,445	3,533	34
2nd Qtr	966,155	401,938	543,744	3,469	13,451	3,520	33
3rd Qtr	1,005,071	421,508	563,061	3,486	13,457	3,524	35
4th Qtr	1,042,877	434,427	588,091	3,383	13,408	3,533	35
2011							
1st Qtr	1,074,573	452,366	601,907	3,341	13,408	3,515	36
2nd Qtr	1,110,920	478,788	611,939	3,250	13,392	3,515	36
3rd Qtr	1,136,217	506,985	609,192	3,092	13,398	3,515	35
4th Qtr	1,205,584	554,546	631,090	2,989	13,404	3,520	35
2012							
1st Qtr	1,251,602	600,201	631,496	2,945	13,409	3,515	36
2nd Qtr	1,297,807	637,936	640,107	2,803	13,415	3,511	35
3rd Qtr	1,357,488	691,911	645,855	2,758	13,421	3,507	36
4th Qtr	1,358,563	665,381	673,549	2,663	13,427	3,507	36
2013							
1st Qtr	1,392,008	705,857	666,783	2,412	13,432	3,490	34
2nd Qtr	1,248,352	555,596	673,507	2,296	13,438	3,481	34
3rd Qtr	1,272,125	575,929	676,920	2,312	13,438	3,490	36
4th Qtr	1,246,478	510,627	716,647	2,240	13,450	3,477	37
2014							
1st Qtr	1,189,117	485,722	684,260	2,173	13,452	3,473	37
2nd Qtr	1,226,573	521,423	685,950	2,229	13,461	3,473	37
3rd Qtr	1,183,635	488,689	675,857	2,113	13,467	3,473	36
4th Qtr **	1,216,378	505,517	691,848	2,032	13,473	3,473	35
2015							
1st Qtr	1,233,349	516,018	698,412	1,935	13,478	3,473	33

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

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

<sup>2)</sup> Includes External Payment Deposit Schemes (EPDS) from 1992.

**IMPORTS BY END-USE (c.i.f.)<sup>1)</sup>**  
(G\$ Million)

Table 8.1(1)

Period	Total	Consumer Goods								Intermediate Goods							Capital Goods						Misc.	
		Total	Non-Durable		Semi-Durable		Durable		Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining	Building	Other		
			Food for Households	Beverage & Tobacco	Other	Cloth. & Footwear	Other	Motor Car																Other
2005	157,238.1	38,990.6	14,335.6	3,330.9	9,789.4	2,266.9	1,925.6	2,307.5	5,034.6	85,143.5	44,496.4	6,257.8	5,879.0	1,584.9	7,913.1	19,012.3	30,234.4	7,004.4	2,568.7	5,255.8	1,272.7	7,712.5	6,420.3	2,869.6
2006	177,995.1	41,586.6	14,704.4	3,205.0	10,738.5	2,025.9	2,000.0	2,995.9	5,917.0	93,578.3	47,941.2	6,435.2	6,974.9	1,483.5	13,077.8	17,665.6	40,467.9	9,008.2	3,295.8	7,403.9	3,052.6	9,047.4	8,659.9	2,362.3
2007	214,554.7	54,468.6	15,406.7	3,994.7	11,797.5	2,914.6	3,715.6	4,097.5	12,542.0	110,916.2	57,544.5	7,590.4	7,396.8	1,989.7	13,458.9	22,935.9	47,149.6	7,314.0	3,184.0	11,082.1	1,540.6	13,133.6	10,895.3	2,020.2
2008	267,179.6	65,876.7	19,259.0	4,793.6	20,172.0	2,916.5	4,175.3	4,968.3	9,592.0	148,397.3	85,625.2	13,798.2	10,830.5	1,907.5	11,882.0	24,353.9	51,433.8	10,855.7	2,942.5	10,185.3	4,681.8	12,475.8	10,292.7	1,471.9
2009	236,729.9	68,009.2	18,761.3	5,346.9	21,882.6	3,164.9	3,830.9	6,131.4	8,891.3	114,514.9	58,012.4	9,850.9	7,715.7	1,517.2	13,989.2	23,429.5	52,464.9	9,056.8	3,988.6	9,047.3	1,472.3	13,169.3	15,730.7	1,740.8
2010	287,536.9	76,340.0	21,808.5	6,393.8	20,955.4	4,414.8	4,793.7	6,550.6	11,423.1	150,503.9	80,135.4	15,930.0	11,528.9	1,618.3	13,712.5	27,578.8	58,961.2	15,004.9	4,000.9	11,026.7	2,546.6	14,176.4	12,205.8	1,731.7
2011	359,341.4	84,695.6	25,408.3	8,490.3	20,200.3	3,588.3	5,383.5	6,769.2	14,855.7	192,637.8	116,292.1	15,753.7	11,179.2	2,149.3	14,408.4	32,855.0	80,392.1	16,689.4	8,974.9	14,076.5	9,629.4	15,501.9	15,519.9	1,615.9
2012	408,064.5	95,224.5	29,262.7	8,972.5	20,743.3	5,048.0	5,423.5	8,954.9	16,819.7	217,094.2	130,390.6	17,495.1	11,399.0	1,875.8	21,211.0	34,722.6	93,969.8	22,478.1	11,845.3	13,800.2	7,784.1	17,793.3	20,268.8	1,776.0
2013	385,101.8	89,916.9	29,864.1	9,228.8	20,247.7	3,807.0	5,970.8	8,085.2	12,713.3	206,587.9	122,360.5	16,534.5	15,796.0	1,528.5	16,806.0	33,562.3	86,610.5	18,025.1	18,709.4	14,380.7	4,652.2	18,632.5	12,210.6	1,986.5
2014	369,813.0	85,824.3	28,073.8	8,529.4	18,703.3	3,607.5	6,126.4	7,557.9	13,226.1	202,143.0	118,381.8	17,455.5	11,736.8	1,379.5	17,251.7	35,937.8	80,010.7	13,677.9	9,923.0	13,279.2	#####	18,968.7	13,288.7	1,834.9
2009																								
1st Qtr	51,550.2	15,390.4	4,093.9	930.0	5,778.6	783.4	818.8	1,541.6	1,444.1	24,864.9	11,625.5	2,030.7	1,856.1	425.0	3,190.2	5,737.4	10,885.9	2,323.2	513.4	2,569.9	262.3	2,941.9	2,275.2	408.9
2nd Qtr	57,161.1	17,562.2	4,641.2	1,153.9	6,938.8	515.7	739.7	1,646.2	1,926.7	28,014.7	14,747.5	2,678.8	2,085.5	212.5	2,753.3	5,537.0	11,151.7	1,732.4	728.3	2,417.4	441.3	3,056.4	2,775.7	432.5
3rd Qtr	60,011.1	15,205.6	4,538.0	1,381.6	3,734.5	930.3	1,121.3	1,293.8	2,206.1	27,531.1	13,636.4	2,902.5	1,774.3	281.8	3,246.7	5,689.3	16,805.0	2,227.1	1,803.0	2,163.0	213.9	3,173.5	7,224.6	469.4
4th Qtr	68,007.6	19,851.1	5,488.2	1,881.4	5,430.6	935.5	1,151.1	1,649.9	3,314.4	34,104.3	18,003.0	2,238.8	1,999.8	597.9	4,799.0	6,465.7	13,622.3	2,774.1	943.9	1,897.0	554.7	3,997.4	3,455.2	430.0
2010																								
1st Qtr	65,294.1	17,432.2	4,049.2	1,133.9	6,804.8	774.5	911.7	1,569.8	2,188.3	34,455.4	18,258.2	5,006.1	1,976.4	305.5	2,473.4	6,435.6	12,933.8	3,229.2	874.3	2,556.8	346.8	3,148.2	2,778.4	472.8
2nd Qtr	74,739.2	18,376.2	5,661.0	1,590.1	4,941.8	800.4	1,100.5	1,583.6	2,698.8	41,603.7	21,271.8	4,862.3	4,620.9	466.1	3,627.2	6,755.6	14,338.9	3,366.6	878.1	2,873.0	433.8	3,845.9	2,941.4	420.4
3rd Qtr	72,319.5	20,084.3	5,726.8	1,522.8	4,933.1	1,752.8	1,220.5	1,700.2	3,228.1	35,991.6	19,705.5	2,444.7	2,385.3	428.8	3,749.1	7,278.3	15,815.5	4,374.0	1,178.2	2,905.3	553.1	3,651.1	3,153.8	428.2
4th Qtr	75,184.1	20,447.3	6,371.6	2,147.0	4,275.6	1,087.0	1,561.1	1,697.1	3,307.9	38,453.3	20,899.9	3,616.9	2,546.4	417.8	3,862.8	7,109.4	15,873.1	4,035.0	1,070.2	2,691.6	1,212.9	3,531.1	3,332.3	410.4
2011																								
1st Qtr	75,923.9	17,160.9	5,290.2	1,662.8	3,797.0	658.1	900.5	1,477.6	3,374.5	43,183.0	28,538.0	2,884.5	1,799.1	299.1	2,760.6	6,901.8	15,180.3	3,497.0	1,045.1	2,802.7	1,582.6	3,099.5	3,153.4	399.8
2nd Qtr	98,885.0	22,142.7	6,334.4	1,827.7	7,240.8	841.3	1,404.2	1,570.0	2,924.3	51,608.2	30,840.7	4,920.6	3,229.3	827.1	3,538.8	8,251.8	24,736.4	4,321.8	6,157.0	3,391.4	2,808.5	3,974.7	4,083.0	397.7
3rd Qtr	91,780.5	22,181.9	6,831.2	2,326.3	4,640.2	1,018.7	1,372.4	1,881.2	4,112.0	47,980.2	28,739.7	2,976.3	2,389.5	695.4	4,072.1	9,107.2	21,204.5	4,880.3	892.7	4,341.9	2,707.0	4,765.9	3,616.7	413.9
4th Qtr	92,751.9	23,210.1	6,952.5	2,673.5	4,522.3	1,070.2	1,706.3	1,840.4	4,444.9	49,866.4	28,173.7	4,972.3	3,761.4	327.8	4,036.9	8,594.2	19,270.8	3,990.3	880.2	3,540.4	2,531.3	3,661.8	4,666.9	404.6
2012																								
1st Qtr	98,018.9	19,468.0	6,257.7	1,645.0	3,810.3	1,028.0	1,130.7	2,356.0	3,240.3	51,124.9	31,987.2	3,426.0	2,002.5	437.1	4,972.0	8,300.1	26,980.8	4,713.6	5,124.0	3,685.1	4,943.2	4,694.8	3,820.1	445.2
2nd Qtr	97,597.0	23,316.5	7,146.4	2,154.8	5,881.9	888.2	1,008.3	2,137.2	4,099.7	55,473.8	31,674.0	4,069.4	3,984.0	413.2	6,739.9	8,593.5	18,298.4	5,465.2	1,720.0	2,819.1	1,210.0	4,384.6	2,699.5	508.2
3rd Qtr	92,234.6	23,407.7	7,125.3	2,209.0	4,826.0	1,299.9	1,380.0	2,242.9	4,324.7	50,828.2	32,078.5	4,410.0	1,819.6	463.4	4,145.5	7,911.1	17,583.2	4,969.1	1,450.2	3,862.7	815.0	4,191.3	2,294.9	415.4
4th Qtr	120,214.0	29,032.2	8,733.3	2,963.7	6,225.1	1,831.9	1,904.5	2,218.8	5,155.0	59,667.3	34,650.9	5,589.8	3,593.0	562.1	5,353.6	9,917.9	31,107.3	7,330.2	3,551.1	3,433.2	815.9	4,522.7	11,454.3	407.2
2013																								
1st Qtr	93,306.2	19,343.4	6,817.0	1,888.6	4,452.2	870.3	1,118.0	1,899.2	2,298.1	51,232.4	29,144.4	3,821.0	4,738.5	475.0	5,333.8	7,719.7	22,272.3	4,559.0	4,063.7	3,708.2	1,122.8	4,959.1	3,859.5	458.1
2nd Qtr	94,928.5	21,994.7	6,568.3	2,325.5	5,386.4	861.7	1,331.8	2,235.1	3,285.7	51,843.5	30,735.3	4,419.6	3,903.8	315.5	3,985.2	8,484.0	20,578.2	5,665.8	2,593.6	3,577.3	1,496.5	4,474.8	2,770.2	512.2
3rd Qtr	93,025.8	20,699.6	6,333.9	2,234.0	4,029.9	863.2	1,739.2	2,042.5	3,457.1	48,744.8	29,881.2	4,148.9	2,614.2	411.0	3,094.9	8,594.4	23,104.8	4,283.6	7,017.7	3,615.8	939.2	4,241.6	3,006.9	476.6
4th Qtr	103,841.3	27,879.2	10,144.9	2,780.8	6,379.2	1,211.7	1,781.8	1,908.4	3,672.4	54,767.2	32,599.5	4,144.9	4,539.5	327.0	4,392.1	8,764.2	20,655.3	3,516.8	5,034.3	3,479.4	1,093.7	4,957.0	2,574.0	539.6
2014																								
1st Qtr	83,777.7	18,668.9	6,566.5	1,750.9	4,317.6	723.8	979.1	1,954.2	2,376.8	47,992.1	29,531.1	4,908.8	1,675.5	321.0	3,913.8	7,641.8	16,672.5	3,563.6	2,195.5	3,493.0	848.7	3,880.9	2,690.8	444.2
2nd Qtr	91,119.2	19,908.6	6,646.6	2,059.0	4,370.7	825.9	1,278.3	2,076.8	2,651.4	51,995.3	31,736.6	3,981.3	2,785.6	464.4	3,632.7	9,394.7	18,805.2	3,184.3	2,352.5	3,000.6	2,525.9	4,776.5	2,965.3	410.1
3rd Qtr	96,308.5	22,766.8	6,733.6	2,298.4	5,356.5	893.4	1,544.0	1,816.3	4,124.6	52,239.1	30,877.5	3,380.3	3,373.0	316.9	5,241.7	9,049.6	20,797.4	3,210.5	2,169.1	4,038.6	3,260.8	4,714.2	3,404.2	505.2
4th Qtr	98,607.6	24,480.1	8,127.2	2,421.2	4,658.5	1,164.4	2,324.9	1,710.6	4,073.2	49,916.6	26,236.5	5,185.1	3,902.7	277.1	4,463.4	9,851.7	23,735.6	3,719.4	3,205.9	2,747.1	4,237.8	5,597.0	4,228.4	475.4
2015																								
1st Qtr	77,635.5	19,020.3	6,224.1	1,539.3	4,519.4	722.0	1,158.7	1,889.5	2,967.5	37,425.2	17,177.7	4,174.6	3,079.8	439.3	4,061.9	8,491.7	20,787.3	3,455.1	1,986.0	3,577.2	2,193.8	5,310.0	4,265.1	402.7

Source: Bureau of Statistics.

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

**IMPORTS BY END-USE (Summary) (c.i.f.) <sup>1)</sup>**  
**(G\$ Million)**

Table 8.1(2)

<b>Period</b>	<b>Total Imports</b>	<b>Consumer Goods</b>	<b>Fuel &amp; Lubricants</b>	<b>Other Intermediate</b>	<b>Capital Goods</b>	<b>Miscellaneous Imports</b>
2005	157,238.0	38,990.5	44,496.4	40,647.0	30,234.5	2,869.6
2006	177,995.1	41,586.6	47,941.2	45,637.0	40,467.9	2,362.3
2007	214,554.7	54,468.6	57,544.5	53,371.7	47,149.6	2,020.2
2008	267,179.6	65,876.7	85,625.2	62,772.1	51,433.8	1,471.9
2009	236,729.9	68,009.2	58,012.4	56,502.6	52,464.9	1,740.8
2010	287,536.9	76,340.0	80,135.4	70,368.5	58,961.2	1,731.7
2011	359,341.4	84,695.6	116,292.1	76,345.7	80,392.1	1,615.9
2012	408,064.5	95,224.5	130,390.6	86,703.6	93,969.8	1,776.0
2013	385,101.8	89,916.9	122,360.5	84,227.4	86,610.5	1,986.5
2014	369,813.0	85,824.3	118,381.8	83,761.2	80,010.7	1,834.9
2009						
1st Qtr	51,550.2	15,390.4	11,625.5	13,239.4	10,885.9	408.9
2nd Qtr	57,161.1	17,562.2	14,747.5	13,267.2	11,151.7	432.5
3rd Qtr	60,011.1	15,205.6	13,636.4	13,894.7	16,805.0	469.4
4th Qtr	68,007.6	19,851.1	18,003.0	16,101.3	13,622.3	430.0
2010						
1st Qtr	65,294.1	17,432.2	18,258.2	16,197.1	12,933.8	472.8
2nd Qtr	74,739.2	18,376.2	21,271.8	20,331.9	14,338.9	420.4
3rd Qtr	72,319.5	20,084.3	19,705.5	16,286.1	15,815.5	428.2
4th Qtr	75,184.1	20,447.3	20,899.9	17,553.3	15,873.1	410.4
2011						
1st Qtr	75,923.9	17,160.9	28,538.0	14,645.0	15,180.3	399.8
2nd Qtr	98,885.0	22,142.7	30,840.7	20,767.6	24,736.4	397.7
3rd Qtr	91,780.5	22,181.9	28,739.7	19,240.5	21,204.5	413.9
4th Qtr	92,751.9	23,210.1	28,173.7	21,692.7	19,270.8	404.6
2012						
1st Qtr	98,018.9	19,468.0	31,987.2	19,137.7	26,980.8	445.2
2nd Qtr	97,597.0	23,316.5	31,674.0	23,799.9	18,298.4	508.2
3rd Qtr	92,234.6	23,407.7	32,078.5	18,749.6	17,583.2	415.4
4th Qtr	120,214.0	29,032.2	34,650.9	25,016.4	31,107.3	407.2
2013						
1st Qtr	93,306.2	19,343.4	29,144.4	22,088.0	22,272.3	458.1
2nd Qtr	94,928.5	21,994.7	30,735.3	21,108.2	20,578.2	512.2
3rd Qtr	93,025.8	20,699.6	29,881.2	18,863.5	23,104.8	476.6
4th Qtr	103,841.3	27,879.2	32,599.5	22,167.7	20,655.3	539.6
2014						
1st Qtr	83,777.7	18,668.9	29,531.1	18,461.0	16,672.5	444.2
2nd Qtr	91,119.2	19,908.6	31,736.6	20,258.7	18,805.2	410.1
3rd Qtr	96,308.5	22,766.8	30,877.5	21,361.5	20,797.4	505.2
4th Qtr	98,607.6	24,480.1	26,236.5	23,680.0	23,735.6	475.4
2015						
1st Qtr	77,635.5	19,020.3	17,177.7	20,247.4	20,787.3	402.7

Sources: Bureau of Statistics.

<sup>1)</sup> The values of imports from 1996 to 2006 were based on classifications from the ASYCUDA reports.

**IMPORTS BY END-USE (Summary) (c.i.f.) <sup>1)</sup>**  
**(US\$ Million)**

Table 8.1(2a)

<b>Period</b>	<b>Total Imports</b>	<b>Consumer Goods</b>	<b>Fuel &amp; Lubricants</b>	<b>Other Intermediate</b>	<b>Capital Goods</b>	<b>Miscellaneous Imports</b>
2005	783.7	194.4	221.8	202.6	150.7	14.3
2006	885.0	206.7	238.5	226.9	201.2	11.7
2007	1,063.1	269.9	285.1	264.5	233.6	10.0
2008	1,323.6	326.3	424.3	311.0	254.8	7.3
2009	1,179.4	335.9	296.7	279.1	259.2	8.6
2010	1,419.1	376.8	395.5	347.3	291.0	8.5
2011	1,770.5	417.3	573.0	376.2	396.1	8.0
2012	1,996.7	465.9	638.0	424.3	459.8	8.7
2013	1,874.9	437.7	595.7	410.1	421.7	9.7
2014	1,791.3	415.7	573.4	405.7	387.5	8.9
2009						
1st Qtr	254.6	76.0	57.4	65.4	53.8	2.0
2nd Qtr	282.8	86.9	73.0	65.7	55.2	2.1
3rd Qtr	296.6	75.2	67.4	68.7	83.1	2.3
4th Qtr	345.3	97.8	98.9	79.4	67.1	2.1
2010						
1st Qtr	318.7	85.9	86.9	79.8	63.7	2.3
2nd Qtr	365.0	90.7	101.1	100.4	70.8	2.1
3rd Qtr	353.6	99.2	93.7	80.5	78.1	2.1
4th Qtr	381.8	100.9	113.8	86.7	78.4	2.0
2011						
1st Qtr	374.1	84.6	140.6	72.2	74.8	2.0
2nd Qtr	487.4	109.1	152.0	102.4	121.9	2.0
3rd Qtr	452.4	109.3	141.7	94.8	104.5	2.0
4th Qtr	456.6	114.3	138.7	106.8	94.9	2.0
2012						
1st Qtr	479.9	95.3	156.6	93.7	132.1	2.2
2nd Qtr	477.6	114.1	155.0	116.5	89.5	2.5
3rd Qtr	451.4	114.5	157.0	91.8	86.0	2.0
4th Qtr	587.8	142.0	169.4	122.3	152.1	2.0
2013						
1st Qtr	455.8	94.5	142.4	107.9	108.8	2.2
2nd Qtr	461.6	107.0	149.5	102.6	100.1	2.5
3rd Qtr	453.1	100.8	145.5	91.9	112.5	2.3
4th Qtr	504.5	135.4	158.4	107.7	100.3	2.6
2014						
1st Qtr	406.0	90.5	143.1	89.5	80.8	2.2
2nd Qtr	441.4	96.4	153.7	98.1	91.1	2.0
3rd Qtr	466.4	110.3	149.5	103.5	100.7	2.4
4th Qtr	477.5	118.5	127.1	114.7	114.9	2.3
2015						
1st Qtr	376.0	92.1	83.2	98.1	100.7	1.9

Source: Bureau of Statistics.

<sup>1)</sup> The value of imports from 1996 to 2006 were based on classification from the ASYCUDA reports.

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

Table 8.2

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
2005	107,468.5	12,597.2	23,667.2	9,268.9	12,419.9	9,948.6	802.2	1,063.9	22,454.1	15,246.5
2006	116,254.1	13,177.7	27,587.6	10,990.1	13,018.7	11,071.1	929.9	859.8	23,021.7	15,597.5
2007	137,529.8	20,477.2	30,295.4	15,192.4	12,096.5	11,188.9	554.4	865.6	31,932.4	14,926.8
2008	159,966.8	26,472.0	26,918.8	23,820.7	12,111.9	10,863.0	371.1	1,247.3	41,127.6	17,034.3
2009	153,041.4	16,083.6	24,220.5	23,079.9	9,201.6	8,377.8	1,267.3	1,333.8	56,970.5	12,506.4
2010	177,040.2	23,142.0	20,562.6	30,660.1	8,750.6	9,831.8	1,275.1	1,133.9	70,184.5	11,499.7
2011	225,241.0	27,046.6	25,040.3	35,157.9	8,736.7	7,926.1	1,911.6	1,298.7	104,942.1	13,181.1
2012	284,900.6	30,813.7	27,011.6	40,105.5	13,059.0	7,976.3	1,258.5	5,456.2	146,521.6	12,698.0
2013	279,676.2	27,652.6	23,477.8	49,283.5	15,599.5	7,908.4	582.7	6,656.0	133,203.9	15,311.8
2014	238,381.0	25,741.9	18,173.9	51,514.7	12,832.7	11,030.5	1,006.9	6,196.2	96,993.8	14,890.4
2009										
1st Qtr	31,481.7	4,442.2	3,340.5	4,924.4	2,706.5	1,288.9	59.4	302.7	11,497.1	2,920.1
2nd Qtr	38,827.7	4,366.3	6,333.3	7,080.9	2,677.2	2,049.0	137.7	361.9	12,733.9	3,087.6
3rd Qtr	39,553.2	3,599.3	8,331.1	4,776.6	1,693.6	2,186.0	276.3	344.2	15,320.9	3,025.2
4th Qtr	43,178.8	3,675.9	6,215.6	6,298.0	2,124.3	2,853.9	793.9	325.1	17,418.6	3,473.5
2010										
1st Qtr	35,414.6	5,709.9	3,646.3	5,922.9	2,016.3	2,324.8	131.1	133.5	12,343.0	3,186.8
2nd Qtr	43,978.6	5,778.6	4,019.0	7,978.1	2,836.9	2,638.5	215.2	333.7	17,414.9	2,763.5
3rd Qtr	43,942.3	6,146.9	4,410.1	6,606.0	2,078.3	2,502.5	465.7	311.3	18,910.7	2,510.8
4th Qtr	53,704.7	5,506.6	8,487.2	10,153.0	1,819.1	2,366.0	463.0	355.4	21,515.8	3,038.7
2011										
1st Qtr	43,706.8	6,355.3	3,820.2	4,150.0	2,461.3	1,805.5	533.8	212.3	20,764.3	3,604.0
2nd Qtr	62,352.3	6,871.3	6,334.8	14,639.1	2,849.3	1,883.3	561.9	414.0	25,807.7	2,990.9
3rd Qtr	56,766.6	6,632.9	6,101.0	3,457.7	1,406.5	2,130.9	421.9	341.5	33,037.0	3,237.3
4th Qtr	62,415.4	7,187.1	8,784.3	12,911.1	2,019.7	2,106.5	393.9	330.8	25,333.0	3,348.9
2012										
1st Qtr	62,308.5	7,956.3	2,803.0	6,255.2	3,581.1	1,907.5	454.6	1,452.2	34,774.4	3,124.3
2nd Qtr	55,918.8	8,262.6	5,983.7	11,022.4	3,596.5	1,885.1	326.6	1,366.4	19,977.2	3,498.2
3rd Qtr	77,364.4	6,267.3	6,994.6	9,038.5	2,877.9	2,162.9	71.9	1,804.5	45,244.6	2,902.2
4th Qtr	89,308.8	8,327.5	11,230.2	13,789.5	3,003.6	2,020.9	405.5	833.1	46,525.4	3,173.3
2013										
1st Qtr	55,400.5	6,754.0	2,637.0	6,351.7	3,818.2	1,506.4	249.3	1,412.8	29,733.8	2,937.4
2nd Qtr	65,631.7	7,381.3	2,954.1	10,741.4	5,164.4	1,816.0	121.6	1,931.6	31,982.5	3,538.8
3rd Qtr	80,458.5	7,716.7	6,096.9	15,198.5	4,420.1	1,934.3	125.6	1,529.1	39,651.4	3,785.9
4th Qtr	78,185.6	5,800.5	11,789.8	16,992.0	2,196.7	2,651.7	86.3	1,782.6	31,836.2	5,049.8
2014										
1st Qtr	51,732.6	7,181.4	2,699.1	4,762.5	3,563.5	1,648.2	260.7	2,358.9	25,661.5	3,596.6
2nd Qtr	57,449.0	6,643.9	4,409.0	14,978.4	2,855.0	2,739.1	189.9	1,096.8	21,133.0	3,404.0
3rd Qtr	61,561.1	6,474.5	3,792.6	15,451.7	3,706.3	2,882.4	321.4	1,627.2	22,896.9	4,408.2
4th Qtr	67,638.2	5,442.1	7,273.1	16,322.1	2,707.9	3,760.8	234.9	1,113.3	27,302.4	3,481.6
2015										
1st Qtr	46,774.5	5,590.1	2,680.5	8,077.6	5,038.1	2,491.0	267.9	1,005.2	18,283.3	3,340.8

Source: Bureau of Statistics.

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

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
2005	535.7	62.8	118.0	46.2	61.9	49.6	4.0	5.3	111.9	76.0
2006	577.9	65.5	137.0	54.6	64.8	55.0	4.6	4.3	114.4	77.6
2007	681.4	101.5	150.1	75.3	59.9	55.4	2.7	4.3	158.2	73.9
2008	792.4	131.1	133.4	118.0	60.0	53.8	1.8	6.2	203.7	84.4
2009	756.7	79.5	119.8	114.1	45.5	41.4	6.3	6.6	281.7	61.8
2010	873.8	114.2	101.5	151.3	43.2	48.5	6.3	5.6	346.4	56.7
2011	1109.8	133.3	123.4	173.2	43.0	39.1	9.4	6.4	517.1	64.9
2012	1394.0	150.8	132.1	196.2	63.9	39.0	6.2	26.7	716.9	62.1
2013	1361.4	134.6	114.2	239.8	76.0	38.5	2.8	32.4	648.5	74.5
2014	1154.6	124.7	88.0	249.5	62.2	53.4	4.9	30.0	469.8	72.1
2009										
1st Qtr	155.5	21.9	16.5	24.3	13.4	6.4	0.3	1.5	56.8	14.4
2nd Qtr	192.1	21.6	31.3	35.0	13.2	10.1	0.7	1.8	63.0	15.3
3rd Qtr	195.5	17.8	41.2	23.6	8.4	10.8	1.4	1.7	75.7	15.0
4th Qtr	213.5	18.2	30.7	31.1	10.5	14.1	3.9	1.6	86.1	17.2
2010										
1st Qtr	174.5	28.1	18.0	29.2	9.9	11.5	0.6	0.7	60.8	15.7
2nd Qtr	217.1	28.5	19.8	39.4	14.0	13.0	1.1	1.6	86.0	13.6
3rd Qtr	217.1	30.4	21.8	32.6	10.3	12.4	2.3	1.5	93.4	12.4
4th Qtr	265.1	27.2	41.9	50.1	9.0	11.7	2.3	1.8	106.2	15.0
2011										
1st Qtr	215.4	31.3	18.8	20.5	12.1	8.9	2.6	1.0	102.3	17.8
2nd Qtr	307.3	33.9	31.2	72.2	14.0	9.3	2.8	2.0	127.2	14.7
3rd Qtr	279.8	32.7	30.1	17.0	6.9	10.5	2.1	1.7	162.8	16.0
4th Qtr	307.3	35.4	43.2	63.6	9.9	10.4	1.9	1.6	124.7	16.5
2012										
1st Qtr	305.1	39.0	13.7	30.6	17.5	9.3	2.2	7.1	170.3	15.3
2nd Qtr	273.7	40.4	29.3	53.9	17.6	9.2	1.6	6.7	97.8	17.1
3rd Qtr	378.6	30.7	34.2	44.2	14.1	10.6	0.4	8.8	221.4	14.2
4th Qtr	436.7	40.7	54.9	67.4	14.7	9.9	2.0	4.1	227.5	15.5
2013										
1st Qtr	270.6	33.0	12.9	31.0	18.7	7.4	1.2	6.9	145.2	14.3
2nd Qtr	319.1	35.9	14.4	52.2	25.1	8.8	0.6	9.4	155.5	17.2
3rd Qtr	391.9	37.6	29.7	74.0	21.5	9.4	0.6	7.4	193.1	18.4
4th Qtr	379.8	28.2	57.3	82.5	10.7	12.9	0.4	8.7	154.7	24.5
2014										
1st Qtr	250.7	34.8	13.1	23.1	17.3	8.0	1.3	11.4	124.3	17.4
2nd Qtr	278.3	32.2	21.4	72.6	13.8	13.3	0.9	5.3	102.4	16.5
3rd Qtr	298.1	31.4	18.4	74.8	17.9	14.0	1.6	7.9	110.9	21.3
4th Qtr	327.5	26.4	35.2	79.0	13.1	18.2	1.1	5.4	132.2	16.9
2015										
1st Qtr	226.5	27.1	13.0	39.1	24.4	12.1	1.3	4.9	88.5	16.2

Sources: Bureau of Statistics.

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

Table 8.3

Period	Rice			Sugar			Bauxite			Gold			Shrimp			Timber			
	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Ounces)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)	
2005	182,176	9,268,859	50,879	230,325	23,667,243	102,756	1,564,231	12,597,209	8,053	269,262	22,454,059	83,391	...	12,419,904	...	231,112	9,948,570	43,047	
2006	204,577	10,990,079	53,721	238,632	27,587,594	115,607	1,471,218	13,177,709	8,957	202,336	23,021,698	113,779	...	13,018,668	...	332,120	11,071,124	33,335	
2007	269,436	15,192,450	224,536	246,013	30,295,383	489,428	2,198,771	20,477,152	37,962	239,995	31,932,447	531,724	...	12,096,519	...	241,516	11,188,883	186,388	
2008	196,233	23,820,740	453,224	205,239	26,918,826	523,377	2,116,460	26,471,980	50,825	250,751	41,127,650	656,736	...	12,111,873	...	173,666	10,862,968	249,832	
2009	260,815	23,079,929	360,576	212,131	24,220,468	465,382	1,406,908	16,083,635	46,149	311,884	56,970,457	726,283	...	9,201,600	...	122,406	8,377,788	284,515	
2010	336,313	30,660,092	362,283	203,525	20,562,593	404,775	1,135,817	23,141,996	82,550	302,654	70,184,495	921,065	...	8,750,589	...	168,112	9,831,781	235,774	
2011	305,382	35,157,889	457,736	211,762	25,040,250	466,652	1,816,548	27,046,616	63,339	347,850	104,942,067	1,203,442	...	8,736,740	...	133,572	7,926,141	242,288	
2012	334,141	40,045,081	482,146	197,105	26,967,357	549,560	2,229,848	30,772,241	55,769	455,072	146,310,859	1,286,465	...	13,042,215	...	119,645	7,965,547	268,603	
2013	394,989	49,283,524	493,698	160,284	23,477,766	585,166	1,678,971	27,652,553	67,077	482,527	133,203,890	1,121,942	...	15,599,486	...	112,970	7,908,431	287,687	
2014	501,209	51,514,672	406,145	189,565	18,173,858	396,505	1,583,343	25,741,923	65,208	385,683	96,993,754	1,009,542	...	12,832,703	...	176,913	11,030,526	248,807	
2009																			
1st Qtr	45,168	4,924,363	109,024	27,503	3,340,507	121,460	357,039	4,442,183	12,442	69,274	11,497,114	165,965	...	2,706,459	...	15,318	1,288,950	84,148	
2nd Qtr	79,110	7,080,939	89,508	47,858	6,333,278	132,335	383,103	4,366,278	11,397	73,464	12,733,858	173,583	...	2,677,199	...	29,401	2,048,965	69,689	
3rd Qtr	59,454	4,776,599	80,341	73,274	8,331,055	113,697	381,012	3,599,291	9,447	84,147	15,320,870	182,185	...	1,693,621	...	32,133	2,185,991	68,030	
4th Qtr	77,084	6,298,027	81,704	63,496	6,215,628	97,890	285,754	3,675,882	12,864	84,999	17,418,615	204,550	...	2,124,321	...	45,554	2,853,882	62,648	
2010																			
1st Qtr	70,130	5,922,943	84,456	35,143	3,646,293	103,756	338,076	5,709,887	16,889	58,647	12,343,015	210,461	...	2,016,317	...	37,702	2,324,803	61,663	
2nd Qtr	87,104	7,978,145	91,593	41,363	4,018,994	97,164	282,700	5,778,624	20,441	79,672	17,414,941	218,582	...	2,836,924	...	45,549	2,638,517	57,927	
3rd Qtr	72,916	6,606,016	90,598	42,767	4,410,119	103,120	266,053	6,146,869	23,104	82,215	18,910,720	230,016	...	2,078,269	...	47,785	2,502,464	52,369	
4th Qtr	106,163	10,152,989	95,636	84,252	8,487,187	100,736	248,988	5,506,615	22,116	82,120	21,515,819	262,006	...	1,819,079	...	37,076	2,365,997	63,814	
2011																			
1st Qtr	38,905	4,150,038	106,671	38,107	3,820,178	100,249	283,566	6,355,309	22,412	76,740	20,764,325	270,579	...	2,461,257	...	36,713	1,805,484	49,178	
2nd Qtr	129,040	14,639,070	113,446	61,602	6,334,785	102,834	581,004	6,871,296	11,827	90,763	25,807,738	284,342	...	2,849,306	...	30,087	1,883,269	62,593	
3rd Qtr	29,227	3,457,655	118,303	51,794	6,100,988	117,793	441,926	6,632,888	15,009	103,218	33,037,001	320,070	...	1,406,474	...	39,019	2,130,880	54,611	
4th Qtr	108,210	12,911,125	119,316	60,259	8,784,300	145,776	510,052	7,187,123	14,091	77,129	25,333,002	328,451	...	2,019,703	...	27,752	2,106,507	75,906	
2012																			
1st Qtr	49,628	6,255,163	126,041	20,486	2,803,011	136,826	586,060	7,956,331	13,576	107,189	34,774,377	324,422	...	3,581,051	...	32,061	1,907,506	59,495	
2nd Qtr	94,046	11,022,369	117,201	43,835	5,983,743	136,506	676,549	8,262,595	12,213	62,243	19,977,242	320,955	...	3,596,547	...	26,218	1,885,074	71,901	
3rd Qtr	75,719	9,038,547	119,370	48,878	6,994,647	143,104	464,850	6,267,285	13,482	144,837	45,244,584	312,382	...	2,877,861	...	34,139	2,162,866	63,354	
4th Qtr	114,748	13,789,452	120,172	83,906	11,230,213	133,843	502,389	8,327,459	16,576	140,803	46,525,422	330,430	...	3,003,557	...	27,226	2,020,856	74,225	
2013																			
1st Qtr	54,376	6,351,697	116,811	18,246	2,636,958	144,523	451,133	6,753,992	14,971	92,215	29,733,792	322,439	...	3,818,212	...	20,288	1,506,437	74,254	
2nd Qtr	87,907	10,741,378	122,190	20,410	2,954,104	144,738	463,504	7,381,350	15,925	110,795	31,982,478	288,663	...	5,164,447	...	25,383	1,816,016	71,543	
3rd Qtr	125,673	15,198,469	120,936	40,479	6,096,949	150,620	471,690	7,716,662	16,360	153,147	39,651,399	258,911	...	4,420,147	...	23,973	1,934,307	80,686	
4th Qtr	127,032	16,991,981	133,761	81,149	11,789,755	145,285	292,644	5,800,549	19,821	126,369	31,836,221	251,930	...	2,196,679	...	43,325	2,651,671	61,204	
2014																			
1st Qtr	51,160	4,762,510	93,091	26,270	2,699,139	102,746	469,529	7,181,439	15,295	101,179	25,661,471	253,623	...	3,563,535	...	26,549	1,648,174	62,081	
2nd Qtr	134,841	14,978,417	111,082	43,417	4,408,951	101,549	386,357	6,643,851	17,196	81,232	21,132,980	260,156	...	2,855,003	...	43,893	2,739,130	62,405	
3rd Qtr	148,392	15,451,662	104,128	35,922	3,792,629	105,580	387,483	6,474,502	16,709	89,559	22,896,857	255,661	...	3,706,310	...	51,044	2,882,386	56,468	
4th Qtr	166,816	16,322,082	97,845	83,956	7,273,139	86,630	339,974	5,442,131	16,007	113,712	27,302,446	240,101	...	2,707,855	...	55,427	3,760,836	67,852	
2015																			
1st Qtr	88,286	8,077,570	91,494	31,427	2,680,537	85,295	356,028	5,590,118	15,701	75,928	18,283,300	240,797	...	5,038,104	...	40,373	2,491,025	61,701	

Sources: Bureau of Statistics.

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



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

Table 8.4

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2005	(46,702.2)	157,238.0	110,535.8	107,468.5	3,067.3
2006	(60,285.2)	177,995.1	117,709.9	116,254.1	1,455.8
2007	(77,029.4)	214,448.1	137,418.7	134,080.8	3,337.9
2008	(105,380.4)	267,179.6	161,799.2	159,966.8	1,832.4
2009	(81,344.0)	236,729.9	155,385.9	153,041.4	2,344.5
2010	(108,226.8)	287,536.9	179,310.0	177,040.2	2,269.8
2011	(130,907.6)	359,341.4	228,433.8	225,241.0	3,192.7
2012	(118,791.5)	408,064.5	289,273.0	284,900.6	4,372.5
2013	(102,618.5)	385,101.8	282,483.3	279,676.2	2,807.1
2014	(128,872.5)	369,896.9	241,024.4	238,433.2	2,591.2
2009					
1st Qtr	(19,157.5)	51,550.2	32,392.7	31,481.7	911.0
2nd Qtr	(17,848.4)	57,161.1	39,312.7	38,827.7	485.0
3rd Qtr	(19,974.5)	60,011.1	40,036.5	39,553.2	483.3
4th Qtr	(24,363.6)	68,007.6	43,643.9	43,178.8	465.1
2010					
1st Qtr	(29,411.4)	65,294.1	35,882.7	35,414.6	468.1
2nd Qtr	(30,153.2)	74,739.2	44,585.9	43,978.6	607.3
3rd Qtr	(27,729.4)	72,319.5	44,590.1	43,942.3	647.8
4th Qtr	(20,932.8)	75,184.1	54,251.3	53,704.7	546.6
2011					
1st Qtr	(31,533.9)	75,923.9	44,390.0	43,706.8	683.2
2nd Qtr	(35,080.4)	98,885.0	63,804.7	62,352.3	1,452.4
3rd Qtr	(34,286.0)	91,780.5	57,494.5	56,766.6	727.9
4th Qtr	(30,007.3)	92,751.9	62,744.6	62,415.4	329.2
2012					
1st Qtr	(34,303.5)	98,018.9	63,715.4	62,308.5	1,406.9
2nd Qtr	(40,217.5)	97,597.0	57,379.5	55,918.8	1,460.7
3rd Qtr	(14,200.2)	92,234.6	78,034.4	77,364.4	670.0
4th Qtr	(30,070.3)	120,214.0	90,143.7	89,308.8	834.9
2013					
1st Qtr	(37,207.6)	93,306.2	56,098.6	55,400.5	698.1
2nd Qtr	(28,794.4)	94,928.5	66,134.1	65,631.7	502.4
3rd Qtr	(11,628.0)	93,025.8	81,397.8	80,458.5	939.4
4th Qtr	(24,988.4)	103,841.3	78,852.8	78,185.6	667.3
2014					
1st Qtr	(31,411.2)	83,830.5	52,419.3	51,765.2	654.2
2nd Qtr	(33,148.5)	91,145.6	57,997.2	57,465.7	531.5
3rd Qtr	(33,887.6)	96,313.1	62,425.5	61,564.1	861.4
4th Qtr	(30,425.2)	98,607.6	68,182.4	67,638.2	544.2
2015					
1st Qtr	(28,174.4)	77,635.5	49,461.0	46,774.5	2,686.5

Source: Bureau of Statistics.

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

Table 8.4(a)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2005	(232.7)	783.7	551.0	535.7	15.3
2006	(299.8)	885.0	585.1	577.9	7.2
2007	(365.1)	1,063.1	698.0	681.4	16.5
2008	(522.1)	1,323.6	801.5	792.4	9.1
2009	(411.2)	1,179.4	768.2	756.7	11.5
2010	(534.1)	1,419.1	885.0	873.8	11.2
2011	(645.0)	1,770.5	1,125.5	1,109.8	15.7
2012	(581.3)	1,996.7	1,415.5	1,394.0	21.4
2013	(499.8)	1,874.9	1,375.1	1,361.4	13.7
2014	(624.1)	1,791.3	1,167.2	1,154.6	12.5
2009					
1st Qtr	(94.6)	254.6	160.0	155.5	4.5
2nd Qtr	(88.3)	282.8	194.5	192.1	2.4
3rd Qtr	(98.8)	296.6	197.8	195.5	2.3
4th Qtr	(129.5)	345.3	215.8	213.5	2.3
2010					
1st Qtr	(144.9)	321.8	176.8	174.5	2.3
2nd Qtr	(148.8)	368.9	220.1	217.1	3.0
3rd Qtr	(136.9)	357.2	220.3	217.1	3.2
4th Qtr	(103.4)	371.2	267.8	265.1	2.7
2011					
1st Qtr	(155.4)	374.1	218.7	215.4	3.4
2nd Qtr	(172.9)	487.4	314.5	307.3	7.2
3rd Qtr	(169.0)	452.4	283.4	279.8	3.6
4th Qtr	(147.7)	456.6	308.9	307.3	1.6
2012					
1st Qtr	(168.0)	479.9	312.0	305.1	6.9
2nd Qtr	(196.8)	477.6	280.8	273.7	7.2
3rd Qtr	(69.5)	451.4	381.9	378.6	3.3
4th Qtr	(147.0)	587.8	440.8	436.7	4.1
2013					
1st Qtr	(181.7)	455.8	274.0	270.6	3.4
2nd Qtr	(140.0)	461.6	321.6	319.1	2.4
3rd Qtr	(56.6)	453.1	396.4	391.9	4.6
4th Qtr	(121.4)	504.5	383.1	379.8	3.2
2014					
1st Qtr	(152.1)	406.0	253.8	250.7	3.2
2nd Qtr	(160.5)	441.4	280.9	278.3	2.6
3rd Qtr	(164.1)	466.4	302.3	298.1	4.2
4th Qtr	(147.3)	477.5	330.2	327.5	2.6
2015					
1st Qtr	(136.4)	376.0	239.5	226.5	13.0

Source: Bureau of Statistics.

**INTERNATIONAL RESERVES AND FOREIGN ASSETS**  
(US\$ Million)

Table 8.5

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
2005	160.5	251.4	90.9	121.1	251.4	130.3	89.8	143.1	53.3	210.9	394.5	183.6
2006	221.5	277.3	55.8	182.1	277.3	95.2	93.9	148.6	54.7	275.9	425.8	149.9
2007	254.0	312.5	58.6	219.4	312.5	93.2	188.9	243.9	54.9	408.3	556.4	148.1
2008	298.8	355.9	57.1	264.2	355.9	91.7	194.5	241.2	46.7	458.7	597.1	138.4
2009	569.4	627.5	58.1	534.8	627.5	92.7	163.9	221.3	57.4	698.7	848.8	150.1
2010	724.4	780.0	55.6	689.7	780.0	90.3	161.0	231.6	70.6	850.7	1011.6	160.9
2011	749.7	798.1	48.4	715.1	798.1	83.0	192.5	260.7	68.3	907.5	1058.8	151.3
2012	825.2	862.2	37.0	790.6	862.2	71.6	257.5	313.4	55.9	1048.1	1175.6	127.5
2013	751.2	776.9	25.7	716.6	776.9	60.3	238.6	299.9	61.2	955.3	1076.7	121.5
2014	652.2	665.6	13.4	648.7	665.6	16.9	296.4	357.6	61.1	945.2	1023.2	78.0
2009												
Mar	349.7	405.1	55.4	315.1	405.1	90.0	167.7	216.5	48.8	482.8	621.6	138.8
Jun	374.2	431.7	57.5	339.6	431.7	92.1	167.1	220.1	53.0	506.7	651.8	145.1
Sep	529.8	588.5	58.7	495.2	588.5	93.3	160.4	212.8	52.4	655.6	801.3	145.7
Dec	569.4	627.5	58.1	534.8	627.5	92.7	163.9	221.3	57.4	698.7	848.8	150.1
2010												
Mar	551.7	607.9	56.3	517.0	607.9	90.9	127.3	183.0	55.7	644.3	790.9	146.6
Jun	622.0	676.8	54.8	587.4	676.8	89.4	168.4	232.4	64.0	755.8	909.2	153.4
Sep	652.2	708.4	56.2	617.5	708.4	90.9	158.5	217.3	58.8	776.1	925.7	149.7
Dec	724.4	780.0	55.6	689.7	780.0	90.3	161.0	231.6	70.6	850.7	1011.6	160.9
2011												
Mar	727.2	781.5	54.3	692.6	781.5	89.0	172.4	243.0	70.6	865.0	1024.5	159.5
Jun	724.0	778.8	54.9	689.3	778.8	89.5	182.0	249.0	67.1	871.3	1027.8	156.5
Sep	756.1	805.2	49.2	721.4	805.2	83.8	177.6	241.9	64.3	899.1	1047.2	148.1
Dec	749.7	798.1	48.4	715.1	798.1	83.0	192.5	260.7	68.3	907.5	1058.8	151.3
2012												
Mar	767.6	810.6	43.1	733.0	810.6	77.7	192.7	249.9	57.2	925.7	1060.5	134.8
Jun	719.3	761.5	42.2	684.7	761.5	76.8	208.8	273.9	65.1	893.5	1035.4	141.9
Sep	834.9	872.1	37.1	800.3	872.1	71.8	212.7	271.5	58.8	1013.0	1143.6	130.6
Dec	825.2	862.2	37.0	790.6	862.2	71.6	257.5	313.4	55.9	1048.1	1175.6	127.5
2013												
Mar	781.1	811.6	30.6	746.5	811.6	65.1	208.5	268.9	60.4	955.0	1080.5	125.6
Jun	701.3	732.0	30.7	666.7	732.0	65.2	221.8	279.9	58.1	888.5	1011.9	123.4
Sep	634.0	659.5	25.6	599.4	659.5	60.2	253.1	307.5	54.4	852.5	967.0	114.5
Dec	751.2	776.9	25.7	716.6	776.9	60.3	238.6	299.9	61.2	955.3	1076.7	121.5
2014												
Mar	688.5	708.6	20.0	653.9	708.6	54.6	223.1	277.0	53.9	877.0	985.6	108.6
Apr	678.5	698.6	20.1	641.4	698.6	57.2	224.4	283.4	59.0	865.8	982.0	116.2
May	651.3	671.2	20.0	647.8	671.2	23.4	234.7	292.2	57.5	882.5	963.4	80.9
Jun	650.4	670.5	20.0	647.0	670.5	23.5	264.9	323.7	58.8	911.9	994.2	82.3
Jul	618.2	636.6	18.4	614.7	636.6	21.9	265.3	326.5	61.3	879.9	963.1	83.2
Aug	608.8	625.7	16.9	605.3	625.7	20.3	275.8	332.5	56.7	881.1	958.1	77.0
Sep	616.6	630.3	13.7	613.1	630.3	17.2	275.6	330.6	55.0	888.8	960.9	72.2
Oct	607.5	621.4	13.8	604.1	621.4	17.3	280.7	338.6	57.9	884.8	959.9	75.2
Nov	609.1	622.7	13.6	605.6	622.7	17.0	294.9	351.3	56.4	900.5	974.0	73.5
Dec	652.2	665.6	13.4	648.7	665.6	16.9	296.4	357.6	61.1	945.2	1023.2	78.0
2015												
Jan	645.4	658.4	13.1	641.9	658.4	16.5	289.9	346.1	56.1	931.8	1004.5	72.7
Feb	628.9	639.3	10.4	625.4	639.3	13.9	307.8	370.9	63.0	933.2	1010.2	76.9
Mar	608.7	616.4	7.7	605.3	616.4	11.1	341.8	401.6	59.8	947.0	1018.0	71.0

Sources: Bank of Guyana and Commercial Banks.

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

Table 8.6(a)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2014															
Jan	130,243,986.60	121,498,605.70	2,346,080.05	2,145,562.04	4,253,738.81	5,319,039.18	3,186,745.00	831,888.48	346,507.14	953,898.56	135,563,025.78	124,685,350.70	3,177,968.53	2,492,069.18	5,207,637.37
Feb	105,594,622.10	93,316,256.07	1,731,890.51	2,091,918.21	8,454,557.30	3,177,909.41	2,208,184.00	367,741.98	148,784.04	453,199.39	108,772,531.51	95,524,440.07	2,099,632.50	2,240,702.25	8,907,756.69
Mar	104,102,608.37	92,013,184.26	4,653,384.37	3,200,411.61	4,235,628.13	3,050,135.85	2,033,258.00	441,747.67	112,840.50	462,289.69	107,152,744.22	94,046,442.26	5,095,132.04	3,313,252.11	4,697,917.82
Apr	139,391,196.54	132,037,052.33	2,170,512.65	1,615,078.06	3,568,553.51	4,525,911.42	2,947,687.00	732,220.05	240,019.03	605,985.35	143,917,107.97	134,984,739.33	2,902,732.69	1,855,097.08	4,174,538.86
May	124,821,051.33	119,112,094.29	2,214,076.39	1,301,403.96	2,193,476.70	3,838,772.74	2,496,760.00	519,913.33	355,680.03	466,419.38	128,659,824.07	121,608,854.29	2,733,989.72	1,657,083.99	2,659,896.08
Jun	130,075,475.57	121,153,566.18	5,176,143.23	3,124,782.22	620,983.94	3,482,805.86	2,384,994.00	294,760.51	248,328.95	554,722.40	133,558,281.43	123,538,560.18	5,470,903.73	3,373,111.17	1,175,706.34
Jul	146,498,381.31	140,099,459.83	3,344,503.77	2,123,656.86	930,760.85	4,425,827.44	2,706,311.00	579,218.83	596,788.47	543,509.15	150,924,208.75	142,805,770.83	3,923,722.60	2,720,445.33	1,474,269.99
Aug	116,603,423.87	112,472,256.61	1,902,500.07	1,483,370.87	745,296.32	4,297,865.84	2,350,674.00	596,367.97	555,151.58	795,672.28	120,901,289.71	114,822,930.61	2,498,868.04	2,038,522.45	1,540,968.60
Sep	105,934,305.06	100,107,186.30	2,101,617.08	2,582,381.14	1,143,120.54	3,081,152.75	2,098,067.00	425,150.90	184,177.62	373,757.22	109,015,457.81	102,205,253.30	2,526,767.98	2,766,558.75	1,516,877.77
Oct	123,059,214.37	117,983,142.62	2,010,790.30	1,701,407.98	1,363,873.47	3,223,949.57	2,167,349.00	322,362.04	213,327.10	520,911.44	126,283,163.93	120,150,491.62	2,333,152.33	1,914,735.07	1,884,784.91
Nov	154,818,557.07	150,076,929.88	1,936,761.35	1,764,389.63	1,040,476.21	4,343,550.01	2,965,051.00	386,889.97	583,408.16	408,200.87	159,162,107.09	153,041,980.88	2,323,651.33	2,347,797.80	1,448,677.08
Dec	115,503,362.45	112,434,952.71	1,287,685.31	1,220,467.15	560,257.28	3,441,118.70	2,433,230.00	202,868.12	475,349.20	329,671.38	118,944,481.15	114,868,182.71	1,490,553.43	1,695,816.35	889,928.66
<b>Total</b>	<b>1,381,142,822</b>	<b>1,299,869,734</b>	<b>29,588,260</b>	<b>23,134,363</b>	<b>28,550,466</b>	<b>42,766,920</b>	<b>27,545,080</b>	<b>5,498,262</b>	<b>3,585,013</b>	<b>6,138,566</b>	<b>1,423,909,742</b>	<b>1,327,414,814</b>	<b>35,086,522</b>	<b>26,719,375</b>	<b>34,689,032</b>
2015															
Jan	96,813,409.80	94,803,993.55	595,469.24	801,816.60	612,130.41	3,218,580.61	2,284,668.00	411,883.61	234,455.19	287,573.82	100,031,990.41	97,088,661.55	1,007,352.85	1,036,271.78	899,704.23
Feb	104,812,724.51	102,400,162.67	960,409.07	676,097.21	776,055.55	2,727,109.56	2,045,068.00	230,337.73	213,857.49	237,846.33	107,539,834.06	104,445,230.67	1,190,746.80	889,954.71	1,013,901.88
Mar	116,849,863.34	113,325,714.08	1,205,462.18	1,650,318.44	668,368.63	3,749,463.50	2,532,689.50	613,122.21	227,596.95	376,054.84	120,599,326.84	115,858,403.58	1,818,584.39	1,877,915.39	1,044,423.47
<b>Total</b>	<b>318,475,998</b>	<b>310,529,870</b>	<b>2,761,340</b>	<b>3,128,232</b>	<b>2,056,555</b>	<b>9,695,154</b>	<b>6,862,426</b>	<b>1,255,344</b>	<b>675,910</b>	<b>901,475</b>	<b>328,171,151</b>	<b>317,392,296</b>	<b>4,016,684</b>	<b>3,804,142</b>	<b>2,958,030</b>

Sources: Commercial Banks and Non-Bank Dealers.

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

Table 8.6(b)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2014															
Jan	135,371,555.56	125,972,967.43	2,627,374.50	2,530,101.27	4,241,112.36	5,284,531.20	3,043,822.00	866,298.80	340,363.28	1,034,047.11	140,656,086.76	129,016,789.43	3,493,673.30	2,870,464.55	5,275,159.47
Feb	104,759,805.88	91,879,422.53	1,825,914.07	2,742,318.78	8,312,150.50	3,432,102.85	2,410,352.00	473,949.61	202,150.93	345,650.32	108,191,908.74	94,289,774.53	2,299,863.68	2,944,469.71	8,657,800.82
Mar	99,799,538.71	90,613,154.26	1,556,404.35	3,153,324.01	4,476,656.09	3,049,268.63	2,064,323.00	403,586.27	115,078.17	466,281.20	102,848,807.34	92,677,477.26	1,959,990.61	3,268,402.17	4,942,937.29
Apr	128,320,988.43	118,702,746.81	4,797,963.34	1,268,740.61	3,551,537.67	4,076,355.29	2,816,491.00	606,491.64	177,156.91	476,215.74	132,397,343.72	121,519,237.81	5,404,454.98	1,445,897.52	4,027,753.41
May	119,711,631.28	115,031,581.42	1,502,166.59	1,841,674.63	1,336,208.65	4,040,708.41	2,477,840.00	654,578.96	353,602.83	554,686.62	123,752,339.69	117,509,421.42	2,156,745.55	2,195,277.46	1,890,895.27
Jun	118,841,321.62	112,704,236.86	2,270,968.32	3,267,197.51	598,918.94	3,462,389.37	2,517,227.00	254,902.36	304,381.21	385,878.80	122,303,710.98	115,221,463.86	2,525,870.67	3,571,578.71	984,797.74
Jul	139,299,828.83	133,266,280.51	2,447,508.58	2,265,765.14	1,320,274.60	4,566,780.78	2,605,112.00	640,320.70	607,647.26	713,700.82	143,866,609.61	135,871,392.51	3,087,829.28	2,873,412.40	2,033,975.42
Aug	113,858,660.26	110,683,221.20	1,487,351.87	1,308,958.71	379,128.48	4,093,947.24	2,317,038.00	496,490.75	569,163.42	711,255.07	117,952,607.50	113,000,259.20	1,983,842.62	1,878,122.14	1,090,383.55
Sep	107,061,840.81	102,186,179.70	2,204,988.57	2,225,394.33	445,278.21	2,881,658.36	1,980,015.00	361,469.16	161,650.48	378,523.72	109,943,499.17	104,166,194.70	2,566,457.73	2,387,044.81	823,801.93
Oct	104,693,405.43	100,858,373.11	1,159,147.82	1,615,880.77	1,060,003.73	2,932,942.33	2,171,940.00	285,108.28	181,603.15	294,290.91	107,626,347.76	103,030,313.11	1,444,256.10	1,797,483.92	1,354,294.63
Nov	146,841,139.32	142,558,584.09	1,594,763.98	1,919,270.88	768,520.37	4,417,961.80	2,794,604.00	511,576.42	434,228.27	677,553.12	151,259,101.13	145,353,188.09	2,106,340.40	2,353,499.15	1,446,073.49
Dec	121,851,304.51	118,727,897.21	1,352,158.38	1,030,976.43	740,272.50	3,441,893.42	2,370,432.00	195,421.68	613,427.90	262,611.84	125,293,197.93	121,098,329.21	1,547,580.06	1,644,404.33	1,002,884.34
<b>Total</b>	<b>1,440,411,021</b>	<b>1,363,184,645</b>	<b>24,826,710</b>	<b>25,169,603</b>	<b>27,230,062</b>	<b>45,680,540</b>	<b>29,569,196</b>	<b>5,750,195</b>	<b>4,060,454</b>	<b>6,300,695</b>	<b>1,486,091,560</b>	<b>1,392,753,841</b>	<b>30,576,905</b>	<b>29,230,057</b>	<b>33,530,757</b>
2015															
Jan	106,294,169.09	103,873,004.69	922,289.56	931,137.81	567,737.04	2,563,791.92	2,084,543.00	277,607.15	113,157.30	88,484.47	108,857,961.01	105,957,547.69	1,199,896.71	1,044,295.11	656,221.51
Feb	97,165,783.52	94,430,337.89	948,585.03	772,257.45	1,014,603.15	2,745,293.56	1,904,088.00	311,697.62	253,604.86	275,903.09	99,911,077.08	96,334,425.89	1,260,282.64	1,025,862.31	1,290,506.24
Mar	96,439,996.44	93,111,733.19	1,233,414.34	1,735,207.75	359,641.16	3,807,754.31	2,759,927.50	502,728.63	212,910.14	332,188.04	100,247,750.74	95,871,660.69	1,736,142.96	1,948,117.89	691,829.20
<b>Total</b>	<b>299,899,949</b>	<b>291,415,076</b>	<b>3,104,289</b>	<b>3,438,603</b>	<b>1,941,981</b>	<b>9,116,840</b>	<b>6,748,559</b>	<b>1,092,033</b>	<b>579,672</b>	<b>696,576</b>	<b>309,016,789</b>	<b>298,163,634</b>	<b>4,196,322</b>	<b>4,018,275</b>	<b>2,638,557</b>

Sources: Commercial Banks and Non-bank Dealers.

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

Table 8.7

Item	2014 Jan-Mar	2015 Jan-Mar
<b>CURRENT ACCOUNT</b>	<b>(116.7)</b>	<b>(77.5)</b>
<b>Merchandise Trade</b>	<b>(152.1)</b>	<b>(136.4)</b>
Exports f.o.b.	253.8	239.5
Imports c.i.f.	(406.0)	(376.0)
<b>Net Services</b>	<b>(45.6)</b>	<b>(42.2)</b>
Non Factor Services (net)	(41.8)	(29.8)
Factor Services (net)	(3.8)	(12.4)
<b>Unrequited Transfers</b>	<b>81.0</b>	<b>101.2</b>
<b>CAPITAL ACCOUNT</b>	<b>63.5</b>	<b>7.6</b>
<b>Capital Transfer <sup>1)</sup></b>	<b>0.3</b>	<b>0.3</b>
<b>Medium and Long Term Capital (net)</b>	<b>47.6</b>	<b>52.7</b>
Non-Financial Public Sector (net)	(7.9)	(14.3)
Disbursements	36.1	11.4
Amortization	(13.8)	(15.9)
Private Sector (net)	55.6	67.0
Other <sup>2)</sup>	(30.3)	(9.8)
<b>Short Term Capital (net) <sup>3)</sup></b>	<b>15.5</b>	<b>(45.4)</b>
<b>ERRORS AND OMISSIONS</b>	<b>(17.1)</b>	<b>18.2</b>
<b>OVERALL BALANCE</b>	<b>(70.3)</b>	<b>(51.7)</b>
<b>FINANCING</b>	<b>70.3</b>	<b>51.7</b>
Change in Net Foreign Assets of Bank of Guyana (-increase) <sup>4)</sup>	62.7	43.4
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	7.6	8.3
Debt Relief	(0.6)	-
Debt stock Restructuring	(0.5)	-
Debt Forgiveness	8.7	8.3

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

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

<sup>2)</sup> Includes MDRI debt relief.

<sup>3)</sup> Includes changes in Foreign Assets of Commercial Banks.

<sup>4)</sup> Includes valuation changes.

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

Table 9.1

Date						Rate	Date						Rate		
09	Dec	13	-	13	Dec	13	206.00	12	May	14				206.00	
16	Dec	13	-	19	Dec	13	206.00	13	May	14	-	16	May	14	206.50
20	Dec	13					206.25	19	May	14	-	23	May	14	206.50
23	Dec	13	-	24	Dec	13	206.25	27	May	14	-	30	May	14	206.50
27	Dec	13					206.25	02	Jun	14	-	06	Jun	14	206.50
30	Dec	13	-	31	Dec	13	206.25	09	Jun	14	-	13	Jun	14	206.50
02	Jan	14	-	03	Jan	14	206.25	16	Jun	14	-	20	Jun	14	206.50
06	Jan	14	-	09	Jan	14	206.25	23	Jun	14	-	27	Jun	14	206.50
10	Jan	14					206.00	30	Jun	14					206.50
13	Jan	14					206.25	01	Jul	14	-	04	Jul	14	206.50
15	Jan	14	-	17	Jan	14	206.50	08	Jul	14	-	11	Jul	14	206.50
20	Jan	14					206.00	14	Jul	14	-	18	Jul	14	206.50
21	Jan	14	-	22	Jan	14	206.50	21	Jul	14	-	25	Jul	14	206.50
23	Jan	14					206.00	28	Jul	14	-	31	Jul	14	206.50
24	Jan	14					206.50	04	Aug	14	-	08	Aug	14	206.50
27	Jan	14	-	31	Jan	14	206.50	11	Aug	14	-	15	Aug	14	206.50
03	Feb	14	-	07	Feb	14	206.50	18	Aug	14	-	22	Aug	14	206.50
10	Feb	14	-	14	Feb	14	206.50	25	Aug	14	-	29	Aug	14	206.50
17	Feb	14	-	18	Feb	14	206.50	01	Sep	14					206.50
19	Feb	14					206.00	02	Sep	14					206.00
20	Feb	14	-	21	Feb	14	206.50	03	Sep	14	-	05	Sep	14	206.50
25	Feb	14					206.50	08	Sep	14	-	12	Sep	14	206.50
26	Feb	14					206.00	15	Sep	14	-	19	Sep	14	206.50
27	Feb	14					206.50	22	Sep	14	-	26	Sep	14	206.50
28	Feb	14					206.50	29	Sep	14	-	30	Sep	14	206.50
03	Mar	14				14	206.00	01	Oct	14	-	03	Oct	14	206.50
04	Mar	14	-	07	Mar	14	206.50	07	Oct	14	-	10	Oct	14	206.50
10	Mar	14	-	11	Mar	14	206.50	13	Oct	14	-	17	Oct	14	206.50
12	Mar	14	-	13	Mar	14	206.00	20	Oct	14	-	22	Oct	14	206.50
14	Mar	14					206.50	24	Oct	14					206.50
18	Mar	14	-	19	Mar	14	206.00	27	Oct	14	-	31	Oct	14	206.50
20	Mar	14					206.50	03	Nov	14	-	07	Nov	14	206.50
21	Mar	14					206.00	10	Nov	14	-	14	Nov	14	206.50
24	Mar	14	-	28	Mar	14	206.50	17	Nov	14	-	21	Nov	14	206.50
31	Mar	14					206.50	24	Nov	14	-	28	Nov	14	206.50
01	Apr	14					206.00	01	Dec	14	-	05	Dec	14	206.50
02	Apr	14					206.50	08	Dec	14	-	12	Dec	14	206.50
03	Apr	14					206.00	15	Dec	14	-	19	Dec	14	206.50
04	Apr	14					206.50	22	Dec	14	-	24	Dec	14	206.50
07	Apr	14	-	08	Apr	14	206.00	29	Dec	14	-	31	Dec	14	206.50
09	Apr	14					206.25	02	Jan	15	-				206.50
10	Apr	14					206.00	06	Jan	15	-	09	Jan	15	206.50
11	Apr	14					206.50	12	Jan	15	-	16	Jan	15	206.50
14	Apr	14	-	17	Apr	14	206.50	19	Jan	15	-	23	Jan	15	206.50
22	Apr	14	-	24	Apr	14	206.50	26	Jan	15	-	30	Jan	15	206.50
25	Apr	14					206.00	02	Feb	15	-	06	Feb	15	206.50
28	Apr	14	-	30	Apr	14	206.50	09	Feb	15	-	13	Feb	15	206.50
11	Apr	14					206.50	16	Feb	15	-	20	Feb	15	206.50
14	Apr	14	-	17	Apr	14	206.50	24	Feb	15	-	27	Feb	15	206.50
22	Apr	14	-	24	Apr	14	206.50	01	Mar	15	-	05	Mar	15	206.50
25	Apr	14					206.00	09	Mar	15	-	13	Mar	15	206.50
28	Apr	14	-	30	Apr	14	206.50	16	Mar	15	-	20	Mar	15	206.50
02	May	14					206.50	23	Mar	15	-	27	Mar	15	206.50
06	May	14	-	09	May	14	206.50	30	Mar	15	-	31	Mar	15	206.50

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

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

Table 9.2(a)

Period Ended	Bahamas	Barbados	Belize	E.C.	Jamaica	Trinidad
2005	1.0000	2.0000	2.0000	2.7000	64.5342	6.2322
2006	1.0000	2.0000	2.0000	2.7000	66.8620	6.2686
2007	1.0000	2.0000	2.0000	2.7000	67.4402	6.2500
2008	1.0000	2.0000	2.0000	2.7000	75.9780	6.2744
2009	1.0000	2.0000	2.0000	2.7000	89.6312	6.3354
2010	1.0000	2.0000	2.0000	2.7000	85.6874	6.3473
2011	1.0000	2.0000	2.0000	2.7000	86.5696	6.3826
2012	1.0000	2.0000	2.0000	2.7000	92.2033	6.3960
2013	1.0000	2.0000	2.0000	2.7000	105.8162	6.4001
2014	1.0000	2.0000	2.0000	2.7000	113.8651	6.3401
2009						
Mar	1.0000	2.0000	2.0000	2.7000	88.4931	6.2675
Jun	1.0000	2.0000	2.0000	2.7000	88.8796	6.2675
Sep	1.0000	2.0000	2.0000	2.7000	88.0058	6.2793
Dec	1.0000	2.0000	2.0000	2.7000	89.6312	6.3354
2010						
Mar	1.0000	2.0000	2.0000	2.7000	89.5081	6.3247
Jun	1.0000	2.0000	2.0000	2.7000	86.3344	6.3182
Sep	1.0000	2.0000	2.0000	2.7000	85.6517	6.3175
Dec	1.0000	2.0000	2.0000	2.7000	85.6874	6.3473
2011						
Mar	1.0000	2.0000	2.0000	2.7000	85.6602	6.3699
Jun	1.0000	2.0000	2.0000	2.7000	85.6638	6.3843
Sep	1.0000	2.0000	2.0000	2.7000	86.0303	6.3691
Dec	1.0000	2.0000	2.0000	2.7000	86.5696	6.3826
2012						
Mar	1.0000	2.0000	2.0000	2.7000	87.0535	6.3810
Jun	1.0000	2.0000	2.0000	2.7000	88.2365	6.3715
Sep	1.0000	2.0000	2.0000	2.7000	89.6528	6.3767
Dec	1.0000	2.0000	2.0000	2.7000	92.2033	6.3960
2013						
Mar	1.0000	2.0000	2.0000	2.7000	97.1919	6.3826
Jun	1.0000	2.0000	2.0000	2.7000	100.2972	6.3868
Sep	1.0000	2.0000	2.0000	2.7000	102.2198	6.4076
Dec	1.0000	2.0000	2.0000	2.7000	105.8162	6.4001
2014						
Jan	1.0000	2.0000	2.0000	2.7000	106.5196	6.3925
Feb	1.0000	2.0000	2.0000	2.7000	107.5848	6.3885
Mar	1.0000	2.0000	2.0000	2.7000	108.8062	6.4054
Apr	1.0000	2.0000	2.0000	2.7000	109.5338	6.4272
May	1.0000	2.0000	2.0000	2.7000	110.5027	6.4093
Jun	1.0000	2.0000	2.0000	2.7000	111.3246	6.3652
Jul	1.0000	2.0000	2.0000	2.7000	112.3464	6.3361
Aug	1.0000	2.0000	2.0000	2.7000	112.5311	6.3189
Sep	1.0000	2.0000	2.0000	2.7000	112.5269	6.3231
Oct	1.0000	2.0000	2.0000	2.7000	112.4455	6.3221
Nov	1.0000	2.0000	2.0000	2.7000	112.8529	6.3112
Dec	1.0000	2.0000	2.0000	2.7000	113.8651	6.3401
2015						
Jan	1.0000	2.0000	2.0000	2.7000	114.9742	6.3269
Feb	1.0000	2.0000	2.0000	2.7000	115.4868	6.3177
Mar	1.0000	2.0000	2.0000	2.7000	115.1050	6.3265

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

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
2005	200.25	199.88
2006	201.00	200.19
2007	203.50	202.48
2008	205.25	203.63
2009	203.25	204.09
2010	203.50	203.64
2011	203.75	204.02
2012	204.50	204.36
2013	206.25	205.39
2014	206.50	206.50
2009		
Mar	204.50	204.08
Jun	204.50	203.95
Sep	204.25	204.18
Dec	203.25	203.49
2010		
Mar	203.00	203.84
Jun	203.75	203.78
Sep	203.50	203.66
Dec	203.50	202.58
2011		
Mar	204.00	204.02
Jun	204.00	204.16
Sep	204.00	204.03
Dec	203.75	204.13
2012		
Mar	204.00	204.24
Jun	204.25	204.31
Sep	204.50	204.48
Dec	204.50	204.53
2013		
Mar	204.50	204.91
Jun	206.00	206.06
Sep	205.50	205.42
Dec	206.25	206.08
2014		
Jan	206.50	206.35
Feb	206.50	206.43
Mar	206.50	206.33
Apr	206.50	206.34
May	206.50	206.47
Jun	206.50	206.50
Jul	206.50	206.50
Aug	206.50	206.50
Sep	206.50	206.48
Oct	206.50	206.50
Nov	206.50	206.50
Dec	206.50	206.50
2015		
Jan	206.50	206.50
Feb	206.50	206.50
Mar	206.50	206.50

Sources: International Monetary Fund & Bank of Guyana



## EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

### EXCHANGE CROSS RATES (March 31, 2013)

	<b>Bahamas</b> \$	<b>Barbados</b> \$	<b>Belize</b> \$	<b>E.C.</b> \$	<b>Guyana</b> \$	<b>Jamaica</b> \$	<b>Trinidad</b> \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	204.000	95.090	6.374
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	102.000	47.545	3.187
<b>Belize \$</b>	0.500	1.000	1.000	1.350	102.000	47.545	3.187
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	75.556	35.218	2.361
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.466	0.031
<b>Jamaica \$</b>	0.011	0.021	0.021	0.028	2.145	1.000	0.067
<b>Trinidad \$</b>	0.157	0.314	0.314	0.424	32.008	14.920	1.000

### EXCHANGE CROSS RATES (March 31, 2014)

	<b>Bahamas</b> \$	<b>Barbados</b> \$	<b>Belize</b> \$	<b>E.C.</b> \$	<b>Guyana</b> \$	<b>Jamaica</b> \$	<b>Trinidad</b> \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	206.500	107.637	6.396
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	103.250	53.818	3.198
<b>Belize \$</b>	0.500	1.000	1.000	1.350	103.250	53.818	3.198
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	76.481	39.866	2.369
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.521	0.031
<b>Jamaica \$</b>	0.009	0.019	0.019	0.025	1.918	1.000	0.059
<b>Trinidad \$</b>	0.156	0.313	0.313	0.422	32.288	16.830	1.000

### EXCHANGE CROSS RATES (March 31, 2015)

	<b>Bahamas</b> \$	<b>Barbados</b> \$	<b>Belize</b> \$	<b>E.C.</b> \$	<b>Guyana</b> \$	<b>Jamaica</b> \$	<b>Trinidad</b> \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	206.500	115.105	6.327
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	103.250	57.553	3.163
<b>Belize \$</b>	0.500	1.000	1.000	1.350	103.250	57.553	3.163
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	76.481	42.631	2.343
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.557	0.031
<b>Jamaica \$</b>	0.009	0.017	0.017	0.023	1.794	1.000	0.055
<b>Trinidad \$</b>	0.158	0.316	0.316	0.427	32.640	18.194	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 EU-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	2005	2006	2007	2008	2009	2010	2011	2012	2013				2014								2015						
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
CANADA (Canadian dollar)	1.1645	1.1653	0.9881	1.2246	1.0466	1.0009	1.0213	0.9933	1.0174	1.0520	1.0285	1.0632	1.1128	1.1074	1.1047	1.0957	1.0845	1.0672	1.0888	1.0875	1.1207	1.1278	1.14155	1.1591	1.2732	1.2511	1.2678
EURO	0.8477	0.7593	0.6793	0.7186	0.6942	0.7484	0.7729	0.7585	0.7799	0.7687	0.7387	0.7259	0.7406	0.7243	0.7260	0.7210	0.7335	0.7305	0.7469	0.7613	0.7922	0.7987	0.8031	0.8257	0.8861	0.8932	0.9308
JAPAN (Japanese yen)	117.9700	118.9500	114.0000	90.7500	92.0600	81.4500	77.4403	86.5821	94.2150	99.1850	98.2924	105.2757	102.2598	102.0938	103.0260	102.1400	101.7800	101.2780	102.7526	104.0400	109.6855	112.1816	118.6850	119.7645	117.4850	119.6150	119.9654
SWEDEN (Swedish krona)	7.9584	6.9644	6.4136	7.8106	7.1165	10.3331	8.8877	6.5108	6.5242	6.6976	6.4090	6.4290	6.5444	6.4114	6.4817	6.5056	6.6874	6.6891	6.8966	6.9895	7.2198	7.4006	7.4498	7.8048	8.2947	8.3391	8.6271
UNITED KINGDOM (Pound sterling)	0.5808	0.5094	0.4992	0.6723	0.6175	0.9837	0.6456	0.6150	0.6577	0.6575	0.6180	0.6034	0.6079	0.5971	0.5998	0.5923	0.5967	0.5847	0.5921	0.6023	0.6165	0.6254	0.6392	0.6416	0.6639	0.6478	0.6736

Source: International Monetary Fund

**COMMODITY PRICES**

Table 9.5(a)

Commodity (Units)	2005	2006	2007	2008	2009	2010	2011	2012	2013				2014								2015						
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
GOLD (US\$/fine ounce) United Kingdom (London)	510.10	629.80	803.20	816.10	1,134.72	1,390.55	1,641.84	1,684.76	1,593.09	1,343.35	1,348.60	1,224.45	1,244.27	1,299.58	1,336.08	1,298.45	1,288.74	1,279.10	1,310.59	1,295.13	1,236.55	1,222.49	1,175.33	1,200.62	1,250.75	1,227.08	1,178.63
ALUMINIUM (US \$/MT) All origins (London)	2,250.90	2,823.70	2,382.80	1,504.40	2,181.30	2,356.70	2,024.38	2,086.76	1,911.28	1,814.54	1,761.30	1,739.81	1,727.41	1,695.17	1,705.37	1,810.68	1,751.05	1,838.95	1,948.30	2,030.49	1,990.43	1,946.19	2,055.56	1,909.46	1,814.72	1,817.82	1,773.86
Sugar (US cents/pound) EEC Import Price	29.32	32.57	33.60	24.70	26.85	25.97	25.95	26.84	25.06	25.74	26.39	27.23	27.39	27.50	27.64	27.83	28.01	28.11	28.39	27.77	27.10	26.71	26.25	26.02	25.17	25.49	24.91
US import price	21.74	19.59	20.20	20.00	31.53	38.42	36.56	22.56	21.54	19.56	21.58	20.55	21.58	22.60	23.01	24.65	25.16	25.95	26.14	26.27	26.21	26.61	24.60	24.81	25.24	24.62	24.40
International sugar agreement price	13.93	11.70	10.90	11.30	24.90	31.08	23.42	19.20	18.33	16.92	17.62	16.41	15.71	16.89	17.87	18.21	18.24	18.13	18.73	17.72	16.54	16.48	15.88	14.99	15.06	14.51	12.84
OIL (US\$/bbl.) U.K. Brent	56.75	62.31	91.50	41.60	74.67	91.80	107.97	109.64	109.24	103.11	111.62	110.63	107.57	108.81	107.41	107.88	109.68	111.87	106.98	101.92	97.34	87.27	78.44	62.16	48.42	57.93	55.79
Rice (US\$/metric ton) Thailand (Bangkok)	277.27	309.29	378.00	580.80	606.00	536.78	580.91	565.52	565.31	546.25	470.00	447.55	441.04	447.00	434.14	409.94	403.59	414.67	428.00	440.38	436.50	432.70	419.00	411.00	409.68	409.50	400.73
Timber (US\$/cubic metre) Hardwood logs (Malaysia, Sarawak)	210.52	268.46	275.30	326.60	264.80	306.54	387.90	354.80	313.78	306.01	300.12	287.35	286.60	291.84	290.92	290.33	292.50	291.72	292.70	289.17	277.55	275.65	256.13	249.39	249.39	249.39	249.39
Coconut oil (US \$/MT) Philippines (New York)	548.98	732.14	1,146.60	739.10	760.87	1,711.96	1,439.00	785.00	821.00	896.00	985.00	1,269.00	1,270.00	1,365.00	1,394.00	1,356.00	1,403.75	1,406.00	1,260.00	1,177.00	1,181.00	1,144.00	1,192.50	1,215.00	1,159.00	1,188.00	1,096.00

Source: International Monetary Fund

## MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.6

Month	Buying Rate											
	2013				2014				2015			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	194.94	202.48	316.01	259.79	187.40	204.22	324.37	271.15	168.18	205.55	305.23	239.00
Feb	193.76	201.60	308.72	263.57	182.64	204.99	328.86	270.00	161.07	205.80	307.44	235.95
Mar	192.26	201.37	301.77	258.23	181.87	205.56	328.68	273.73	158.03	205.39	300.14	217.70
Apr	191.00	201.03	303.19	255.70	181.68	205.70	329.57	271.44				
May	192.89	201.28	305.33	257.40	181.76	205.63	329.66	272.60				
Jun	191.57	202.23	307.33	259.65	187.00	205.75	314.43	277.87				
Jul	190.16	202.97	302.14	259.47	183.81	205.58	332.80	270.95				
Aug	190.60	202.69	304.17	262.70	183.01	205.20	331.60	267.15				
Sep	190.68	202.22	309.71	262.09	181.69	205.14	326.34	261.08				
Oct	191.47	202.45	315.04	264.39	179.92	205.42	320.91	254.67				
Nov	191.00	202.74	315.69	265.63	184.02	205.62	319.46	253.46				
Dec	190.90	203.69	323.31	267.73	174.82	205.66	315.42	247.78				

  

Month	Selling Rate											
	2013				2014				2015			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	205.09	205.55	328.20	269.27	197.56	208.37	337.81	280.80	187.07	209.46	335.54	268.14
Feb	202.25	205.22	322.60	272.86	194.61	208.75	342.55	281.74	181.59	209.34	334.55	259.81
Mar	201.22	204.98	313.15	270.71	192.91	208.18	342.38	280.68	177.42	208.98	327.53	247.70
Apr	200.38	204.82	314.21	265.41	194.53	209.14	341.47	282.57				
May	203.15	205.43	319.03	269.72	195.61	209.03	347.10	283.92				
Jun	202.05	205.98	312.73	269.71	195.57	209.22	318.61	280.52				
Jul	200.01	206.61	319.56	269.50	197.45	208.08	352.45	284.74				
Aug	199.88	206.28	320.81	272.07	195.72	208.88	351.40	282.21				
Sep	200.26	206.07	323.64	272.30	193.71	208.65	344.56	275.13				
Oct	200.79	206.33	329.00	275.84	192.65	208.81	346.26	275.34				
Nov	200.52	206.88	329.16	277.54	190.94	208.55	342.58	270.73				
Dec	199.72	207.94	335.46	280.34	188.68	209.54	339.30	271.68				

  

Month	Mid Rate											
	2013				2014				2015			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	200.02	204.01	322.11	264.53	192.48	206.29	331.09	275.97	177.63	207.50	320.38	253.57
Feb	198.01	203.41	315.66	268.22	188.62	206.87	335.70	275.87	171.33	207.57	320.99	247.88
Mar	196.74	203.17	307.46	264.47	187.39	206.87	335.53	277.20	167.73	207.18	313.83	232.70
Apr	195.69	202.93	308.70	260.55	188.10	207.42	335.52	277.00				
May	198.02	203.36	312.18	263.56	188.68	207.33	338.38	278.26				
Jun	196.81	204.10	310.03	264.68	191.28	207.49	316.52	279.19				
Jul	195.08	204.79	310.85	264.48	190.63	206.83	342.62	277.85				
Aug	195.24	204.48	312.49	267.39	189.36	207.04	341.50	274.68				
Sep	195.47	204.14	316.67	267.19	187.70	206.90	335.45	268.10				
Oct	196.13	204.39	322.02	270.11	186.28	207.12	333.58	265.00				
Nov	195.76	204.81	322.43	271.58	187.48	207.08	331.02	262.10				
Dec	195.31	205.81	329.38	274.04	181.75	207.60	327.36	259.73				

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

Table 10.1

Item	2006	2007	2008	2009	2010	2011	2012	2013	2014
<b>PRODUCT</b>									
Sugar	19,389	21,385	16,127	19,788	11,657	19,668	24,578	22,060	15,521
Rice	11,066	12,411	32,030	21,803	24,447	30,135	31,913	38,226	36,869
Other Crops	13,162	13,505	14,231	14,553	15,727	12,840	12,963	13,618	14,299
Livestock	7,181	7,800	9,717	10,059	10,614	11,963	14,634	17,044	18,684
Fishing	9,349	7,749	8,073	7,344	7,573	9,884	11,794	11,528	8,627
Forestry	10,958	11,784	11,905	12,653	14,308	13,725	13,829	15,327	22,937
Mining and Quarrying	28,066	39,631	49,543	50,993	64,046	87,920	109,027	96,922	84,535
Manufacturing	11,842	13,748	15,139	15,459	16,238	17,302	18,271	19,915	20,911
Electricity & Water	4,724	6,643	7,354	8,287	10,620	6,021	6,437	11,316	12,816
Construction	25,976	31,597	35,043	36,344	41,605	43,996	39,764	48,037	56,868
Wholesale and Retail Trade	32,003	39,298	42,591	50,517	59,487	72,894	80,477	77,090	80,925
Transportation and Storage	19,715	20,819	19,062	21,268	25,228	27,451	32,199	37,456	37,214
Information and Communication	14,054	17,461	18,661	19,049	21,548	21,747	22,400	23,968	26,365
Financial and Insurance Activities	9,475	11,726	14,887	14,763	16,609	18,827	21,551	25,986	27,678
Public Administration	25,334	27,829	32,181	32,929	34,843	39,274	43,201	47,592	53,255
Education	11,851	12,852	13,909	15,017	16,819	16,036	17,054	18,847	20,132
Health and Social Services	3,802	4,374	4,693	5,537	6,446	7,360	7,790	8,829	9,495
Real Estate Activities	3,340	3,697	3,967	4,260	4,486	4,592	5,123	5,632	5,914
Other Service Activities	8,933	10,767	11,618	12,026	14,191	16,567	18,273	19,866	22,052
Less Adjustment for FISIM	(7,340)	(9,286)	(11,257)	(13,101)	(15,568)	(18,094)	(19,942)	(21,833)	(21,065)
<b>Gross Domestic Product at Current Basic Prices</b>	<b>262,880</b>	<b>305,789</b>	<b>349,475</b>	<b>359,549</b>	<b>400,922</b>	<b>460,108</b>	<b>511,337</b>	<b>537,428</b>	<b>554,033</b>
Taxes on Products net of subsidies	29,084	46,362	42,031	53,565	59,150	65,563	71,319	76,702	81,229
Gross Domestic Product at Purchaser Prices	291,964	352,151	391,505	413,114	460,072	525,672	582,410	614,130	635,262
Net Factor Income Paid Abroad	8,792	7,228	2,985	3,417	(2,601)	1,895	247	5,874	5,518
Gross National Product at Purchaser Prices	283,172	344,923	388,520	409,696	462,673	523,776	582,410	608,256	629,744
<b>EXPENDITURE</b>									
<b>Total Domestic Final Expenditure</b>	<b>364,262</b>	<b>451,547</b>	<b>519,724</b>	<b>517,000</b>	<b>588,254</b>	<b>683,770</b>	<b>748,709</b>	<b>786,546</b>	<b>812,293</b>
Public Investment <sup>1)</sup>	41,806	42,349	41,826	52,996	60,578	61,341	67,529	58,602	56,558
Private Fixed Investment <sup>2)</sup>	41,012	44,513	51,920	57,060	56,261	64,194	77,675	57,479	125,733
Public Consumption	44,284	53,381	60,438	66,811	69,533	81,206	76,872	97,796	107,512
Private Consumption	237,160	311,304	365,540	340,133	401,883	477,028	526,634	572,668	522,491

Source: Bureau of Statistics.

Note: FISIM - Financial Intermediation Services indirectly measured.

<sup>1)</sup> Includes Investment of Public Enterprises.

<sup>2)</sup> Includes Stock Changes.

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

Table 10.2

Item	2006	2007	2008	2009	2010	2011	2012	2013	2014
<b>GDP AT BASIC PRICES</b>	262,880	281,335	286,896	296,417	309,373	326,194	341,905	359,758	373,576
<b>AGRICULTURE, FORESTRY AND FISHING</b>	62,779	63,131	61,280	62,060	63,514	65,199	67,579	69,151	73,051
Sugar	15,317	15,730	13,358	13,794	13,037	13,960	12,872	11,024	12,761
Rice	6,811	6,613	7,311	7,974	8,009	8,891	9,337	11,845	14,053
Other Crops	13,162	13,545	14,313	14,508	14,871	15,716	16,549	17,245	18,107
Livestock	7,181	7,263	7,887	8,134	8,160	8,632	9,878	10,305	10,605
Fishing	9,349	9,649	9,483	8,488	9,199	8,711	10,058	9,401	6,892
Forestry	10,958	10,331	8,927	9,161	10,238	9,289	8,886	9,330	10,633
<b>MINING AND QUARRYING</b>	28,066	32,196	32,166	31,233	29,532	35,202	40,411	43,656	38,631
Bauxite	5,172	7,724	7,422	5,009	4,529	6,252	7,036	6,261	5,763
Gold	13,859	16,037	17,593	20,177	20,757	24,435	29,520	32,376	26,078
Other	9,035	8,435	7,151	6,047	4,246	4,516	3,855	5,018	6,789
<b>MANUFACTURING</b>	20,169	20,784	19,863	20,714	20,770	22,185	22,717	24,524	27,148
Sugar	4,072	4,182	3,551	3,667	3,465	3,711	3,422	2,931	3,392
Rice	4,255	4,132	4,567	4,986	5,003	5,570	5,849	7,420	8,804
Other Manufacturing	11,842	12,471	11,745	12,061	12,302	12,905	13,447	14,173	14,952
<b>SERVICES</b>	159,207	172,702	181,608	189,864	203,725	213,142	222,584	234,722	247,633
Electricity and Water	4,724	4,751	5,203	5,390	5,446	5,560	5,878	6,208	6,371
Construction	25,976	27,882	28,508	28,649	31,703	32,579	28,983	35,520	41,930
Wholesale and Retail Trade	32,003	34,780	36,334	39,886	44,233	46,241	49,352	48,930	47,485
Transportation and Storage	19,715	21,032	22,353	22,148	23,673	27,042	32,143	33,422	38,001
Information and Communication	14,054	18,242	19,932	20,668	22,115	22,447	23,389	24,769	25,711
Financial and Insurance Activities	9,475	9,352	10,243	11,340	12,799	14,041	15,981	17,764	17,910
Public Administration	25,334	25,792	25,619	25,619	25,619	25,772	26,133	26,787	27,188
Education	11,851	12,579	12,937	13,564	14,187	15,141	15,474	16,016	16,650
Health and Social Services	3,802	4,266	4,849	5,782	6,268	6,508	6,709	6,977	7,243
Real Estate Activities	3,340	3,474	3,578	3,650	3,723	3,782	3,953	4,176	4,426
Other Service Activities	8,933	10,553	12,052	13,169	13,959	14,029	14,590	14,153	14,719
<b>Less Adjustment for FISIM</b>	(7,340)	(7,479)	(8,022)	(7,454)	(8,168)	(9,535)	(11,386)	(12,294)	(12,887)

Source : Bureau of Statistics.

Note: FISIM - Financial Intermediation Services indirectly measured.

**PRODUCTION OF MAJOR COMMODITIES**

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Bauxite (Tonnes)					Raw Gold (Troy Ounces)			Diamonds (M/Carats)	Quarrying (Tonnes)	
			R.A.S.C. <sup>1)</sup>	C.G.B. <sup>2)</sup>	M.A.Z. <sup>3)</sup>	Other <sup>4)</sup>	Total	Local & Lic. Dealers	Omai	Total		Stone	Sand
2004	325,317	325,593	131,525	114,193	1,233,179	-	1,478,897	115,936	252,570	368,506	454,940	113,904	128,904
2005	246,208	273,238	212,720	176,032	1,287,090	18,284	1,694,126	162,527	105,139	267,666	356,948	218,053	468,949
2006	259,588	307,036	149,370	174,506	1,147,667	7,127	1,478,670	182,216	-	182,216	340,544	192,547	258,018
2007	266,483	298,125	218,187	226,203	1,775,768	22,770	2,242,928	238,297	-	238,297	268,925	323,088	308,467
2008	226,267	329,573	231,937	309,342	1,453,500	97,458	2,092,237	261,425	-	261,425	168,926	411,726	359,722
2009	233,736	359,789	129,196	220,444	1,114,452	20,843	1,484,935	299,823	-	949,604	1,135,343	1,145,414	1,395,156
2010													
1st Qtr	71,745	48,882	33,337	45,322	214,477	-	293,136	63,934	-	63,934	23,687	126,473	79,444
2nd Qtr	10,119	119,385	43,622	33,378	212,130	6,103	295,233	78,278	-	78,278	11,688	173,410	100,191
3rd Qtr	65,444	68,804	59,309	56,637	141,391	3,634	260,971	78,823	-	78,823	7,856	79,872	295,659
4th Qtr	73,554	123,925	48,795	52,599	131,778	-	233,172	87,403	-	87,403	6,689	92,742	199,109
2011													
1st Qtr	52,272	38,454	43,063	10,324	207,556	6,556	267,499	74,913	-	74,913	12,426	91,607	121,237
2nd Qtr	54,599	169,060	36,962	22,082	378,401	110,563	548,008	88,560	-	88,560	11,194	124,156	106,447
3rd Qtr	71,478	41,727	54,521	68,881	330,059	3,729	457,190	92,881	-	92,881	16,729	114,559	76,938
4th Qtr	58,157	152,663	68,732	40,358	382,220	54,393	545,703	106,729	-	106,729	11,924	170,221	56,767
2012													
1st Qtr	40,288	51,052	57,518	33,178	369,012	145,858	605,566	80,484	-	80,484	9,635	117,479	143,668
2nd Qtr	30,859	159,343	43,491	33,265	443,493	148,609	668,858	104,445	-	104,445	6,514	108,333	188,254
3rd Qtr	67,960	61,973	33,469	45,577	339,107	26,812	444,965	128,558	-	128,558	9,397	140,095	163,827
4th Qtr	78,963	149,689	70,143	33,425	391,015	-	494,583	125,159	-	125,159	15,217	80,644	142,137
2013													
1st Qtr	34,279	86,181	57,457	18,050	366,878	18,413	460,798	105,276	-	105,276	14,252	159,957	298,086
2nd Qtr	13,759	177,687	41,053	43,979	402,220	15,503	502,755	129,223	-	129,223	16,414	166,233	172,289
3rd Qtr	63,872	119,980	47,167	59,605	311,680	9,894	428,346	128,450	-	128,450	8,886	180,357	94,402
4th Qtr	74,861	151,591	67,853	23,757	216,055	13,678	321,343	91,385	-	118,138	24,409	153,422	29,683
2014													
Jan	-	-	17,801	2,040	151,855	3,070	174,766	24,794	-	24,794	-	51,585	100,919
Feb	2,380	1,941	13,638	10,609	93,854	3,240	121,341	43,133	-	43,133	6,564	66,522	53,708
Mar	37,794	92,530	24,440	32,805	109,005	2,223	168,473	33,566	-	33,566	3,369	76,581	79,460
Apr	25,317	172,099	15,701	3,225	139,203	-	158,129	34,751	-	34,751	7,702	78,177	56,539
May	13,939	44,966	11,972	9,552	85,255	-	106,779	29,423	-	29,423	3,693	72,529	105,040
Jun	565	747	22,714	35,838	79,605	9,481	147,638	32,380	-	32,380	5,320	69,409	77,653
Jul	3,129	818	15,693	30,860	77,452	7,332	131,337	42,662	-	42,662	11,724	72,992	78,775
Aug	20,470	1,035	15,178	4,529	72,390	7,521	99,618	24,844	-	24,844	5,608	69,580	93,724
Sep	35,340	86,924	13,928	17,726	80,836	6,419	118,909	28,207	-	28,207	10,898	87,897	69,600
Oct	31,133	203,305	15,913	6,478	89,426	9,703	121,520	26,372	-	26,372	9,308	75,231	44,242
Nov	30,459	27,984	14,441	36,004	46,311	4,908	101,664	29,354	-	29,354	4,490	68,043	49,589
Dec	15,660	2,889	16,727	7,024	75,280	14,358	113,389	38,021	-	38,021	31,274	51,527	-
2015													
Jan	-	-	11,991	5,693	110,647	10,130	138,461	15,831	-	15,831	7,963	41,958	86,624
Feb	10,068	533	14,401	33,420	44,439	15,165	107,425	24,599	-	24,599	8,941	34,143	153,523
Mar	30,661	89,766	13,306	17,134	94,170	6,766	131,376	31,604	-	31,604	7,149	47,009	88,418

Source: Bureau of Statistics.

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

<sup>1)</sup> R.A.S.C: Refractory "A" Grade Super Calcined Bauxite;

<sup>2)</sup> C.G.B: Chemical Grade Bauxite;

<sup>3)</sup> M.A.Z.: - Metal grade Bauxite;

<sup>4)</sup> Includes Road Grade Bauxite, Tailings and Capping.

**PRODUCTION INDICATORS: AGRICULTURE**

Table 10.3(b)

Period	Livestock		Forestry Products				Fishing		
	Poultry (Tonnes)	Eggs ( <sup>'000</sup> )	Logs <sup>1)</sup> (Cu. Mt)	Sawnwood (Cu. Mt)	Roundwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
2004	24,311	21,467	335,258	36,822	18,038	54,812	36,692	1,086	13,715
2005	22,699	24,123	321,315	33,178	19,599	37,120	30,313	1,020	18,390
2006	20,691	5,396	393,968	67,570	17,208	34,875	25,675	1,661	16,949
2007	25,112	9,840	330,374	74,364	20,865	35,767	27,397	655	35,847
2008	23,187	19,834	275,319	66,960	18,722	20,631	24,700	931	35,371
2009	27,085	19,114	266,198	73,119	19,414	18,878	25,300	747	16,756
2010									
1st Qtr	5,632	3,527	61,302	13,410	3,862	4,431	4,535	350	5,258
2nd Qtr	5,598	2,421	77,199	16,839	3,185	5,965	7,039	340	7,328
3rd Qtr	5,653	2,748	68,221	18,634	3,475	3,845	6,876	112	4,195
4th Qtr	8,086	5,473	111,521	26,629	6,714	-	6,742	129	4,067
2011									
1st Qtr	7,198	6,452	35,614	9,358	2,108	-	4,438	168	5,760
2nd Qtr	5,041	6,829	54,742	19,151	3,008	3,658	6,331	107	6,514
3rd Qtr	5,656	5,379	63,125	26,363	3,918	4,840	6,140	38	2,841
4th Qtr	7,680	4,849	141,148	21,245	5,721	4,818	6,846	62	5,727
2012									
1st Qtr	6,623	5,630	26,602	11,850	3,671	3,033	5,060	187	8,350
2nd Qtr	6,706	5,086	46,545	19,125	4,444	3,254	7,607	196	7,560
3rd Qtr	8,795	5,408	58,488	19,375	3,676	1,978	8,238	95	4,326
4th Qtr	8,289	5,111	145,792	25,236	4,841	2,312	6,192	34	5,251
2013									
1st Qtr	7,168	3,888	54,398	15,732	3,226	2,796	4,188	281	5,156
2nd Qtr	5,919	4,657	56,326	17,445	4,023	3,833	7,469	243	8,447
3rd Qtr	7,444	4,441	76,378	19,516	5,243	3,806	7,095	65	6,856
4th Qtr	8,749	4,980	117,498	20,979	8,199	5,731	6,000	64	3,626
2014									
Jan	2,453	1,587	84,385	4,202	5,429	1,257	1,129	75	2,135
Feb	2,365	1,587	15,618	3,626	671	2,531	1,162	46	1,993
Mar	2,173	1,565	24,783	4,598	1,471	1,932	1,107	51	2,485
Apr	1,593	1,652	24,128	5,326	1,657	2,075	1,756	40	1,288
May	2,287	1,559	26,591	4,995	1,937	1,881	1,714	71	1,214
Jun	1,714	1,597	20,930	6,089	1,975	1,279	1,560	71	1,407
Jul	1,762	1,475	23,200	7,516	1,780	2,160	1,869	33	1,972
Aug	2,956	1,755	42,124	4,979	1,508	1,452	1,647	387	12,494
Sep	2,499	2,208	30,820	5,959	2,058	-	1,224	15	1,957
Oct	1,912	2,666	32,082	5,528	1,519	1,198	2,094	-	38
Nov	3,573	2,651	33,041	6,036	2,114	1,876	2,120	4	1,124
Dec	3,134	2,668	48,730	8,278	2,549	1,157	1,786	17	1,549
2015									
Jan	3,061	2,811	26,321	4,466	850	1,491	-	-	-
Feb	2,821	2,762	19,239	4,759	1,451	1,300	-	-	-
Mar	2,097	2,765	27,482	6,930	1,569	1,883	-	-	-

Source: Bureau of Statistics

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



PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c1)

Period	Beverages					Food Items				
	Rum ('000 Litres)	Beer & Stout ('000 Litres)	Shandy ('000 Litres)	Non-Alcoholic		Water ('000 Litres)	Margarine ('000 Kgs)	Ice Cream ('000 Litres)	Biscuits ('000 Kgs)	Flour (Tonnes)
				Soft Drinks ('000 Litres)	Malta ('000 Litres)					
2004	11,715	10,988	304	43,808	996	12,698	2,060	449	1,361	36,180
2005	11,748	11,930	403	43,090	903	14,285	1,792	1,348	1,175	36,818
2006	11,867	12,195	432	39,592	1,063	12,830	2,265	1,340	1,070	37,401
2007	12,552	12,070	413	38,312	816	12,756	2,311	1,259	784	34,191
2008	14,186	11,510	410	39,325	825	15,721	1,528	1,117	697	29,427
2009	2,728	11,809	435	41,666	723	17,981	2,022	1,371	685	36,486
2010										
1st Qtr	874	3,158	121	9,633	154	4,797	398	297	275	10,099
2nd Qtr	1,051	3,167	99	11,163	159	4,622	515	346	321	10,094
3rd Qtr	979	3,543	124	10,847	176	4,878	557	372	273	9,866
4th Qtr	1,117	4,043	158	12,519	208	4,939	666	378	313	9,734
2011										
1st Qtr	1,007	3,224	110	8,952	189	4,237	392	340	325	10,222
2nd Qtr	1,071	3,618	123	10,762	128	5,020	665	395	311	8,954
3rd Qtr	1,062	4,381	124	11,337	156	5,558	544	453	315	9,645
4th Qtr	1,166	5,137	171	14,195	154	4,963	625	453	266	9,757
2012										
1st Qtr	1,059	3,812	136	11,123	205	4,499	457	421	407	8,827
2nd Qtr	1,109	4,571	175	11,661	160	5,054	607	450	295	8,977
3rd Qtr	959	4,516	161	12,850	220	5,718	586	442	289	8,877
4th Qtr	1,044	2,609	193	15,861	178	6,152	683	496	260	8,887
2013										
1st Qtr	928	3,901	159	11,034	216	5,027	485	414	344	8,523
2nd Qtr	1,088	4,068	98	12,200	93	5,282	618	432	310	8,920
3rd Qtr	1,104	4,137	140	12,966	190	5,702	552	445	281	9,097
4th Qtr	964	5,255	196	14,497	183	5,850	664	311	276	9,327
2014										
Jan	231	1,156	92	3,354	67	1,900	147	122	112	2,724
Feb	352	1,155	1	3,158	0	1,709	140	116	102	2,642
Mar	339	1,587	36	3,127	72	1,647	219	135	115	2,957
Apr	307	1,528	25	4,208	44	1,692	157	135	76	3,061
May	390	1,782	24	3,357	-	2,030	179	158	108	2,857
Jun	430	1,430	101	3,384	115	1,814	223	160	112	2,841
July	396	1,413	50	4,068	-	1,792	175	128	67	3,133
Aug	280	1,556	-	3,887	74	2,179	152	156	87	2,880
Sep	388	1,699	-	4,260	-	2,388	182	130	121	2,929
Oct	342	1,506	91	4,713	72	2,353	137	139	123	3,164
Nov	408	1,774	-	4,672	70	2,145	270	135	114	2,886
Dec	485	2,468	147	5,106	78	1,911	260	182	59	3,409
2015										
Jan	224	1,191	46	3,644	67	1,877	-	88	131	2,568
Feb	1,116	1,439	-	3,124	-	1,852	-	88	86	2,707
Mar	356	1,591	30	3,723	80	1,878	-	93	118	3,172

Source: Bureau of Statistics.

PRODUCTION INDICATORS: MANUFACTURING (Cont'd)

Table 10.3(c2)

Period	Pharmaceuticals			Laundry Soap (Kilos)	Other Detergents (Kilos)	Stock Feed (Tonnes)	Paints (Litres)	Oxygen ('000 Litres)	Acetylene ('000 Litres)	Electricity (MWH)
	Liquid (Litres)	Tablets ('000)	Ointment (Kilos)							
2004	262,794	17,610	6,023	415,695	402,309	39,114	1,962,984	-	-	576,829
2005	452,585	19,155	23,648	341,672	474,033	38,305	2,169,052	-	-	528,398
2006	609,863	14,239	5,204	361,249	713,761	40,653	2,403,533	37,951	10,855	534,564
2007	74,223	24,014	3,073	117,489	906,803	46,850	2,480,973	67,827	13,820	559,214
2008	374,274	20,401	8,227	28,524	672,752	44,712	2,488,636	94,612	8,832	569,150
2009	414,612	20,557	7,162	47,011	928,121	47,296	2,376,754	83,145	5,839	602,022
2010										
1st Qtr	107,669	6,146	3,599	26,927	197,435	10,609	557,030	20,274	1,409	150,217
2nd Qtr	97,974	5,991	1,607	27,244	267,499	9,679	542,844	22,284	1,518	157,448
3rd Qtr	125,832	6,811	3,066	3,388	260,624	13,226	585,778	19,361	1,868	156,530
4th Qtr	129,113	5,716	1,096	61,542	284,968	15,940	814,582	28,069	1,877	163,176
2011										
1st Qtr	111,946	5,873	4,140	10,563	236,088	12,210	633,776	26,386	3,752	149,622
2nd Qtr	116,401	6,693	3,452	8,635	263,106	13,307	601,969	18,686	4,310	161,457
3rd Qtr	113,319	3,312	1,541	24,755	303,120	12,487	715,329	18,939	1,402	162,155
4th Qtr	99,844	2,396	1,855	11,871	287,231	16,084	911,053	17,869	1,822	171,999
2012										
1st Qtr	115,083	6,429	2,486	-	312,642	13,546	600,747	26,441	1,984	163,575
2nd Qtr	125,529	1,932	1,396	15,085	211,443	12,924	607,608	23,071	2,189	168,468
3rd Qtr	123,445	4,739	1,475	16,445	224,818	14,928	603,693	22,727	1,805	175,646
4th Qtr	124,968	5,784	2,340	16,704	365,063	15,413	932,731	14,420	2,056	182,832
2013										
1st Qtr	95,149	4,918	3,414	-	268,200	12,220	618,084	21,276	2,338	172,966
2nd Qtr	115,634	6,101	2,306	-	272,216	10,096	563,090	13,132	1,706	177,595
3rd Qtr	125,500	5,050	1,610	-	283,235	11,610	625,410	18,759	1,901	179,525
4th Qtr	97,266	7,065	2,062	-	305,178	9,962	888,387	17,618	1,766	180,914
2014										
Jan	37,081	1,455	952	-	128,174	5,014	204,196	6,846	482	58,641
Feb	37,528	2,267	622	-	82,120	3,766	170,540	6,461	823	52,342
Mar	42,499	2,604	756	-	133,514	3,493	204,655	6,767	604	59,862
Apr	45,542	2,919	395	-	72,154	3,980	158,232	12,895	650	58,458
May	29,500	2,584	994	-	28,279	4,162	263,603	6,162	518	60,326
Jun	33,659	1,110	2,932	22,350	31,751	3,735	170,025	749	7,112	57,974
July	26,141	1,893	1,578	-	110,463	4,458	260,438	8,445	672	61,267
Aug	35,800	2,071	527	-	96,800	3,773	178,799	7,034	581	61,183
Sep	27,620	1,571	396	2,111	119,994	4,213	197,846	7,310	686	60,890
Oct	-	-	-	4,999	71,482	4,609	252,550	5,921	517	63,743
Nov	-	3,768	1,421	11,075	76,967	5,055	305,301	5,509	403	59,575
Dec	42,102	6,216	1,126	-	89,382	5,439	310,996	5,921	517	62,422
2015										
Jan	30,484	1,989	871	-	-	4,217	178,960	6,761	614	61,090
Feb	59,882	2,705	787	-	-	4,294	205,710	6,370	540	54,480
Mar	56,300	4,096	596	-	-	4,348	231,559	6,240	658	61,502

Source: Bureau of Statistics.

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

Table 11.1

End of Period	All Items Index	Sub-Group Indices			
		Food <sup>1)</sup>	Housing <sup>2)</sup>	Transportation & Communication	Miscellaneous
2004	194.4	185.6	228.5	255.7	161.6
2005	210.4	200.1	252.3	285.3	165.3
2006	219.2	212.4	261.4	285.0	170.9
2007	250.0	256.2	277.6	304.7	209.6
2008	265.9	285.9	296.5	282.3	215.6
2009					
Mar	267.0	274.6	324.9	274.7	221.3
Jun	269.4	275.1	329.6	284.4	221.8
Sep	275.0	277.5	345.8	290.0	222.0
Dec	275.6	273.7	352.6	293.2	228.2
	<b>Dec 2009 = 100</b>				
2010					
Mar	100.5	101.3	99.9	99.1	101.9
Jun	102.0	105.5	99.9	99.6	101.9
Sep	103.5	109.9	99.6	100.5	101.8
Dec	104.4	110.4	99.7	104.8	102.0
2011					
Mar	106.6	112.6	99.8	112.3	102.6
Jun	107.8	113.4	100.7	115.2	103.8
Sep	108.4	115.6	100.8	113.8	104.7
Dec	107.9	113.2	100.4	115.5	107.0
2012					
Mar	107.9	113.4	100.5	115.1	107.9
Jun	109.8	118.3	100.4	116.2	108.4
Sep	110.9	122.1	100.3	115.1	110.0
Dec	111.6	124.0	100.7	114.6	111.0
2013					
Mar	111.0	120.8	100.9	117.0	111.9
Jun	111.8	123.4	100.8	117.2	112.9
Sep	112.9	125.6	100.8	120.1	112.3
Dec	112.6	124.1	100.8	121.9	112.6
2014					
Jan	111.9	123.2	100.9	119.5	113.0
Feb	112.0	123.4	101.0	119.5	112.9
Mar	112.1	123.7	100.9	119.6	113.3
Apr	112.0	123.0	100.9	119.8	115.0
May	111.6	121.7	100.8	119.9	115.0
Jun	112.1	123.3	100.8	119.9	115.1
Jul	112.5	123.6	100.8	119.0	121.3
Aug	113.0	124.6	100.8	118.9	125.1
Sep	113.2	124.9	100.8	118.7	125.2
Oct	113.4	126.3	100.9	118.7	122.1
Nov	113.4	126.0	100.8	118.8	121.3
Dec	113.9	126.7	100.6	121.2	120.9
2015					
Jan	110.7	120.8	100.0	117.5	121.0
Feb	110.9	123.1	98.9	115.8	120.5
Mar	111.0	122.3	99.2	117.1	120.4

Source: Bureau of Statistics.

<sup>1)</sup> Includes Beverages & Tobacco.

<sup>2)</sup> Includes Rent, Fuel & Power.

## CARICOM COUNTRIES: CONSUMER PRICE INDICES

Table 11.2

Period Average	Guyana (Urban)	Jamaica	Trinidad	Barbados
<b>2000=100</b>				
2004	122.5	154.5	122.0	108.3
<b>2005=100</b>				
2005	103.4	105.2	103.3	103.6
2006	107.7	111.1	112.7	109.5
2007	122.8	129.8	121.3	114.5
2008	130.6	151.7	138.9	122.9
2009				
Mar	131.1	153.7	138.5	122.5
Jun	132.3	157.9	139.7	123.3
Sep	135.1	162.7	143.1	128.3
Dec	135.4	167.3	140.7	128.3
2010				
Mar	133.8	174.2	145.5	130.6
Jun	135.8	178.7	158.7	132.4
Sep	137.8	181.1	162.0	133.6
Dec	139.1	187.0	159.6	136.6
2011				
Mar	142.0	187.8	159.1	140.9
Jun	143.5	191.6	160.0	144.7
Sep	144.3	195.6	166.0	147.5
Dec	143.6	198.2	168.0	149.6
2012				
Mar	143.7	201.5	173.7	151.4
Jun	146.2	204.4	177.6	151.0
Sep	147.7	208.6	178.9	152.2
Dec	148.7	214.1	180.0	153.3
2013				
Mar	147.9	219.9	185.6	152.8
Jun	149.0	222.3	189.8	153.8
Sep	150.4	230.4	184.2	155.4
Dec	150.1	233.2	190.1	154.9
<b>2010=100</b>				
2014				
Jan	109.6	131.8	122.7	116.5
Feb	109.7	131.9	124.2	117.0
Mar	109.8	133.3	125.3	116.8
Apr	109.7	132.9	125.6	117.5
May	109.3	134.2	126.0	118.0
June	109.8	134.4	126.2	118.4
July	110.2	136.2	127.1	118.9
Aug	110.7	137.7	129.0	120.5
Sept	110.8	140.6	128.2	119.7
Oct	111.1	140.7	131.2	120.4
Nov	111.0	140.0	133.4	120.5
Dec	111.6	139.5	133.2	119.7
2015				
Jan	108.5	138.8	57.2	117.7
Feb	108.7	137.9	57.2	116.4
Mar	108.7	138.6	57.2	115.8

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

## I. GENERAL NOTES

### Symbols Used

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

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

### Acknowledgement

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## II. NOTES TO THE TABLES

**TABLE 1.1: Bank of Guyana: Assets**

### **Foreign Assets**

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

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

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

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

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

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

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

**TABLE 1.2: Bank of Guyana: Liabilities**

**Currency Issue:** Notes and Coins issued by the Bank.

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

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

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

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

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

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

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

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

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

**TABLE 1.3: Bank of Guyana: Currency Notes Issue**

Total issue less withdrawal of mutilated or spoiled legal tender notes. With the intent of enhancing the efficiency of the Payment System, the Bank of Guyana introduced a G\$5,000 note in 2013.

**TABLE 1.4: Bank of Guyana: Coins Issue**

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

**TABLE 2.1(a): Commercial Banks: Assets**

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

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

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

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

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

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

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

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

**Private Sector:** Lending through loans and advances to Private Non-Financial Business Enterprises and Individual Customers. See note above under loans to Non-Residents.

The decline in Private Sector Loans and Advances resulted partly from a reclassification of some loans at one Commercial Bank. See note above under loans to Non-Residents.

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

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

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

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

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

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

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

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

**Other:** Include all other foreign claims on Commercial Banks.

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

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

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



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

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

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

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

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

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

**TABLE 2.2: Commercial Banks: Total Deposits**

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

**TABLE 2.3: Commercial Banks: Demand Deposits**

Current account deposits of Residents and Non-Residents; inter-bank deposits are excluded.  
See note under Public Enterprises Deposits for Table 2.1 (b) above.

**TABLE 2.4: Commercial Banks: Time Deposits**

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

**TABLE 2.5: Commercial Banks: Savings Deposits**

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

**TABLE 2.6: Commercial Banks: Time Deposits by Maturity**

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

**TABLE 2.7: Commercial Banks: Savings Deposits**

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

demand and time accounts to saving accounts.

**TABLE 2.9: Commercial Banks: Clearing Balances**

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

**TABLE 2.10: Commercial Banks: Total Loans and Advances**

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

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

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

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

**TABLE 2.11: Commercial Banks: Demand Loans and Advances**

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

See note under Private Sector for Table 2.1(a) above.

**TABLE 2.12: Commercial Banks: Term Loans and Advances**

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

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

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

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

**TABLE 2.14: Commercial Banks: Liquid Assets**

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

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

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

**TABLE 2.15: Commercial Banks: Minimum Reserve Requirements**

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

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

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

**TABLE 2.16(a): Foreign Exchange Intervention**

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

**TABLE 2.16(b): Interbank Trade**

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

**TABLE 2.17: Commercial Banks holdings of treasury bills**

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

**TABLE 3.1: Monetary Survey**

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

**Foreign Assets (net)**

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

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

**Domestic Credit**

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

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

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

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

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

**Money and Quasi-Money**

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

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

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

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

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

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

**TABLE 3.2: 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 securities.

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

**Commercial Bank Foreign Assets:** Data includes foreign currencies in banks, net balances due from Head Office and other branches abroad, balances due from other banks abroad, foreign treasury bills and securities and credit to non-residents. See note under loans to Non-Residents for Table 2.1(a) above.

**Commercial Bank Foreign Liabilities:** Data includes net balances due to Head Office and other branches abroad, balances due to other banks abroad and deposits of non-residents.

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

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

**TABLE 4.2: Commercial Banks: Selected Interest Rates**

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

**TABLE 4.3: Comparative Treasury Bills Rates and Bank Rates**

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

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

**Assets**

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

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

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

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

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

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

**Liabilities**

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

**Other Deposits:** Ordinary Saving deposits

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Loans:** Loans received from Companies' affiliates.

**Capital and Reserves:** Includes retained earnings and reserves.

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

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

The data cover four insurance companies: Demerara Mutual Life Assurance Company; Guyana and Trinidad Mutual Life Insurance Company; Hand-In-Hand Mutual Life Insurance Company and North American Life Insurance Company Limited.

**Assets**

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

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

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

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

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

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

**Liabilities**

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

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

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

**Assets**

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

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

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

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

**Liabilities:**

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

**TABLE 6.1 Central Government Finances: Summary**

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

**Current Expenditure:** The data include interest payment, interest charges and other

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

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

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

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

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

**Borrowing from abroad:**

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

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

**Domestic Borrowing:**

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

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

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

**TABLE 6.4 Public Corporations Finances: Summary**

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

**TABLE 7.1 Domestic Public Debt**

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

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

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

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

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



**TABLE 7.2****Government of Guyana: Treasury Bills by Holders**

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

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

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

**Private Sector:** excludes financial institutions.

**Non-residents:** include foreign missions and organizations.

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

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

**TABLE 7.4****Government of Guyana: Debentures by Maturities and Terms**

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

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

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

**TABLE 7.5****External Public Debt**

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

**Bilateral Debt:** Debt contracted with foreign investments.

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

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

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

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

**TABLE 8.1(1) Imports by End-Use**

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

**TABLE 8.2 Domestic Exports**

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

**TABLE 8.6 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 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 Balances of Payments**

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

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

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

The Guyana dollar was fixed in Pound Sterling at the rate of £1 to G\$4.80 until October of

1975 when it was linked to the US\$1 to G\$2.55.

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

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

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

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

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

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

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

**TABLE 9.6: 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. Data collection for the Euro started in January 2004.

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

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

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

**TABLE 10.1 Gross Domestic Products, Income and Expenditure (at Current Basic Prices)**

GDP compiled at current basic prices, for the respective year, is the production of goods and

services undertaken by firms, households, government bodies within the borders of the country during a calendar year, at the amount receivable by the producer from the purchase of a unit of good or service less any tax payable, plus any subsidy receivable as a consequence of its production or sale.

**TABLE 10.2 Gross Domestic Products (at 2006 Prices)**

Real GDP – taking the quantities of goods and services produced (at the current basic year) and priced at the base year of 2006 prices, it is therefore adjusted for any variation in prices (inflation or deflation).

**TABLES 10.3 National Production**

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

**Table 11.1 Georgetown: Urban Consumer Price Index**

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

**Table 11.2 CARICOM Countries: Consumer Price Indices**

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

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