



Quarterly Report & Statistical Bulletin

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1. OVERVIEW

The global economy continued to be influenced by strains in large emerging economies, the slowdown and rebalancing of economic activity in China, lower energy and commodity prices and the gradual exit from accommodative monetary condition in the USA as some advanced economies have been adopting an easy monetary stance. During the first quarter, the slowdown of the emerging economies and the impact of the financial stress in the Euro Area weighed on global performance. China's slower growth also took a toll on global economic performance. The recovery in the U.S and other advanced economies along with strong growth of developing countries continued to sustain positive growth in the global economy.

The Guyanese economy recorded mixed performance in sectoral output relative to the corresponding period last year. The mining & quarrying sector experienced expanded output in gold, diamond and bauxite. Performance in the services sector was estimated to be relatively flat as a result of sluggish activities in the various industries. The agriculture sector recorded lower levels of production for rice, forestry, and sugar on account of lower market prices and adverse weather conditions. The manufacturing sector registered weak performance with lower production of alcoholic beverages, stockfeed, flour and paints and higher production of liquid pharmaceuticals.

The Urban Consumer Price Index (CPI) fell by 0.5 percent at end-March 2016. This

outturn was primarily due to price declines in food by 0.6 percent, housing (which comprises of fuel and power) by 0.6 percent and transport & communication by 0.8 percent. Weak global oil prices have largely contributed to the slump in the Consumer Price Index during the first quarter of 2016.

The overall balance of payments recorded a surplus of US\$14.7 million from a deficit of US\$51.7 million for the same period last year. This performance was largely as a result of a surplus on the current account which more than offset the deficit on the capital account. The current account position was due to a lower merchandise trade deficit.

The overall value of transactions on the foreign exchange market increased by 1.2 percent or US\$17.8 million to US\$1,474.9 million. Higher volumes in the Bank's hard currency transactions, foreign currency account and soft currency transactions were directly responsible for this outcome. In contrast, cambio transactions recorded a lower value in transactions. Total purchases were higher than sales resulting in a net purchase of US\$27.3 million. The rate of the Guyana dollar against the United States dollar was unchanged at G\$206.50.

The overall financial operations of the public sector was adversely affected by a decrease in the Central Government surplus although the Non-Financial Public Enterprises surplus expanded. The former was due to higher current and capital expenditure while the latter was as a result

of an increase in current revenue and a decrease in current expenditure.

Domestic debt stock amounted to G\$83,998 million. As a percent of GDP, it was 12.8 percent which is relatively low by all debt sustainability measures. This outturn was primarily as a result of prudent monetary policy to absorb excess liquidity in the financial system. Domestic debt service payments accounted for 0.1 percent of GDP which is far below all liquidity measures. The stock of external debt fell marginally to US\$1,140 million on account of lower disbursements of US\$0.5 million by the Inter-American Development Bank (IADB) for project financing and the discontinuance of credit from Venezuela under the PetroCaribe Agreement.

The monetary aggregates of reserve money grew by 4.7 percent while that of broad money declined marginally by G\$113 million. The former was mainly due to an increase in the net foreign assets of the Bank while the latter reflected a reduction in both other items (net) and net domestic credit as private sector credit fell by 1.3 percent. There were marginal movements in the commercial banks' interest rates. The

weighted average lending rate and treasury bills rates declined during the review period.

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 1.0 percent to G\$205,471 million. Notwithstanding, the sector's share of total assets in the financial sector declined marginally from 31.5 percent to 31.1 percent.

The financial system maintained its stability during the first quarter of 2016, 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 2015, this quarter's asset quality registered significant deterioration with a 25.9 percent increase in non-performing loans to account for 10.2 percent of total loans. □

2. REVIEW OF THE FIRST QUARTER FOR 2016

PRODUCTION

Sectoral output growth was mixed during the first quarter of 2016 relative to the corresponding period last year. The mining & quarrying sector experienced an expansion in gold, diamond and bauxite output by 124.8 percent, 37.5 percent and 13.9 percent after a 29.0 percent decline, 142.2 percent increase and a 17.1 percent decrease respectively, at end-March 2015. Gold output was boosted by two new gold mining companies - Troy Resources Inc. by 25.0 percent and Guyana Goldfields by 13.9 percent. On the downside, sand output contracted by 68.0 percent from a 39.4 percent increase last year.

The services sector performance was estimated to be relatively flat during first quarter 2016. This was on account of sluggish activities in wholesale & retail trade, financial & insurance and other services industries. Private sector credit weakened to -1.3 percent relative to -0.1 percent in the same period in 2015. Electricity generation grew by 6.3 percent relative to 3.6 percent growth in the previous year.

The agricultural sector experienced lower production of rice, forestry and sugar by 37.3 percent, 19.2 percent and 4.7 percent from declines of 4.4 percent, 32.2 percent and an increase of 1.4 percent respectively at end-March 2015. This year's performance was attributed to lower market prices and adverse weather conditions. Egg and poultry meat production declined by

53.4 percent and 6.6 percent compared with increases of 75.9 percent and 14.1 percent respectively, due to fewer egg layers.

The manufacturing sector recorded lower production of alcoholic beverages, stockfeed, flour and paints by 15.0 percent, 14.9 percent, 5.9 percent and 5.3 percent, respectively while liquid pharmaceuticals increased by 10.5 percent.

INFLATION

The year-to-date Urban Consumer Price Index (CPI) declined by 0.5 percent. This outturn was primarily due to decreases in the prices of food by 0.6 percent, housing (which comprises of fuel and power) by 0.6 percent and transport & communication by 0.8 percent respectively. However, there were increases in the prices in the categories of footwear & repairs by 0.3 percent and miscellaneous goods & services by 0.1 percent.

BALANCE OF PAYMENTS

The overall balance of payments recorded a surplus of US\$14.7 million from a deficit of US\$51.7 million for the same period last year. This performance was as a result of a surplus on the current account.

The current account recorded a surplus of US\$51.5 million from a deficit of US\$73.4 million. This outturn was mainly due to a lower merchandise trade deficit of US\$131.1 million which contracted by 96.7

percent to US\$4.4 million due to a US\$62.2 million decrease in imports and a US\$68.9 million increase in export receipts.

Merchandise imports declined by 16.6 percent to US\$312.9 million due to a reduction in imports of capital goods by 25.7 percent, intermediate goods by 17.4 percent and consumption goods by 5.0 percent.

Export receipts rose by 28.8 percent or US\$68.9 million to US\$308.4 million, mainly due to an increase in export receipts of gold by US\$97.2 million. There were lower export receipts for sugar by 52.4 percent or US\$6.8 million, timber by 31.7 percent or US\$3.8 million, 'other exports' by 18.9 percent or US\$11.3 million and rice by 18.8 percent or US\$7.4 million.

The services account recorded a deficit of US\$46.5 million, an increase of 10.3 percent or US\$4.4 million on account of a US\$2.8 million higher net factor services payment. Non-factor services payments increased by US\$1.6 million while net unrequited transfers/remittances decreased by 1.7 percent or US\$1.8 million to US\$102.4 million.

The capital account registered a deficit of US\$6.9 million due to lower foreign direct investment and lower inflows to the non-financial public sector in the form of disbursements. Inflows from bilateral and multilateral agencies declined by 61.4 percent to US\$4.4 million.

The overall balance of payments surplus of US\$14.7 million provided for the

accumulation of gross international reserves at the Bank of Guyana which were equivalent to 4.7 months of imports of goods and services.

FOREIGN EXCHANGE MARKET

Foreign currency transactions expanded by 1.2 percent to US\$1,474.9 million compared with US\$1,457.1 million in the first quarter of last year. Total purchases and sales were US\$751.1 million and US\$723.8 million respectively in the first quarter of 2016.

Transactions processed at the bank and non-bank cambios were US\$687.2 million, a marginal decrease of 0.2 percent or US\$1.7 million in the value of trades when compared to the previous year. At the Bank, total hard currency inflows and outflows increased to US\$217.7 million from US\$214.1 million. Net inflows were US\$23.2 million. The value of foreign currency account transactions grew by 2.1 percent to US\$563.0 million. Net credit amounted to US\$12.4 million. Soft currency transactions increased by 146 percent or US\$4.1 million to US\$6.9 million at the cambios.

Commercial banks continued to dominate the cambio market trades. Total turnover was US\$661.8 million or 96 percent of the entire cambio market volume, a decline of 1.0 percent compared with the corresponding period last year. The value of foreign exchange activities at the non-bank cambios however, showed an increase of 26.4 percent in activities. Trades amounted to US\$25.4 million against US\$20.1 million

at March 2015. The non-bank cambios accounted for 3.7 percent of the market.

Hard currency purchases and sales by the Bank of Guyana were US\$120.5 million and US\$97.3 million respectively. The receipts and payments were US\$81.1 million and US\$132.9 million respectively for the same period in 2015. The higher level of transactions stemmed from increased revenue from gold and returns on investments. Fuel imports represented the largest category of total payments, amounting to 63.8 percent. While the Bank of Guyana did not purchase any foreign currency, it sold US\$7.7 million to the commercial banks in the first quarter of 2016.

The debits and credits of authorized foreign currency accounts at the commercial banks were US\$275.3 million and US\$287.7 million respectively. This indicated a net deposit of US\$12.4 million on these accounts. The categories of fishery, insurance, mining, and non-resident recorded the highest volumes. The corresponding period last year recorded withdrawals and deposits of these accounts at US\$261.6 million and US\$289.7 million respectively.

Interbank trade amounted to US\$5.7 million in 2016 when compared with US\$36.6 million for the same period last year.

The US dollar is the most traded currency on the market. US dollar transactions accounted for 95.8 percent of overall market activity. The market share of the other hard currencies was the Pound Sterling at 1.7

percent, Canadian dollar at 1.7 percent and the Euro at 0.8 percent.

CARICOM currency transactions showed a marked increase of 146 percent. The total value of such trades amounted to US\$6.9 million from US\$2.8 million as at March 2015. The market share of the Barbadian dollar was 50 percent, followed by the Trinidad and Tobago dollar with 39 percent and the EC dollar with 10 percent of the aggregate turnover.

The Guyana dollar vis-à-vis the United States dollar remained stable at G\$206.50. The Bank's weighted mid-rate, which is the reference for official transactions, was unchanged constant at G\$206.50 during the first quarter of 2016. The un-weighted rate experienced a depreciation of 0.12 percent, from G\$205.50 at the end of December 2015 to G\$205.75 at the end of the review period.

The average buying rate of the bank cambios depreciated to G\$207.37 from G\$206.46, while the selling rate mildly appreciated to G\$209.85 in 2016 from G\$209.99 at December 2015. At the non-bank cambios the buying and selling rates were higher than their counterpart, increasing to G\$207.61 and G\$210.58 compared with G\$205.42 and G\$208.68 respectively, at the end of December 2015.

The difference between the banks' and non-banks' buying rates contracted to negative G\$0.24 from G\$1.25 in December 2015. The banks reported higher selling rate and lower buying rate, while the non-banks experienced higher selling and buying rates

during the review period. The difference in the selling rates of the bank and non-bank cambios was negative G\$0.73 compared with G\$0.81 for 2015. The banks' spread was lower than the non-banks. The spread at the banks was G\$2.48, while the non-banks' spread was G\$2.97. The total market spread decreased to G\$2.73 for the review period compared to G\$3.04 at the end of 2015.

PUBLIC FINANCE

The overall financial operations of the public sector was adversely affected by a decrease in the Central Government's surplus although the Non-Financial Public Enterprises surplus expanded.

The Central Government recorded a surplus of G\$547 million, 92.2 percent less than the 2015 level due to higher current and capital expenditures of 36.2 percent and 25.6 percent respectively. Current revenue increased by 7.4 percent or G\$2,404 million to G\$34,819 million.

The expansion in current revenue was attributed to receipts from non tax revenues and the Internal Revenue Department which expanded by G\$3,791 million and G\$945 million respectively. Miscellaneous revenues and rent & royalties grew by G\$2,468 million and G\$1,279 million respectively. Company income tax increased by 9.6 percent to G\$7,876 million while excise tax and value added tax declined by 22.4 percent and 9.7 percent to G\$4,916 million and G\$8,360 million respectively.

Current expenditure expanded by 36.2 percent or G\$8,598 million due to increases in transfer payments of G\$8,964 million and employment cost of G\$315 million. External interest costs increased by 6.3 percent to G\$1,107 million, while domestic interest cost declined by 7.5 percent to G\$537 million.

Capital expenditure was higher by 25.6 percent or G\$524 million to G\$2,570 million, due to the implementation of capital projects mainly in the construction sector.

Non-Financial Public Enterprises overall balance improved to a surplus of G\$5,558 million from G\$2,294 million in 2015 due to higher current revenue and lower current expenditure. Current revenue increased by 9.5 percent or G\$2,514 million to G\$28,962 million, owing to an expansion in export receipts and local sales. Other income fell by 20.0 percent to G\$3,578 million and was attributed to lower revenue from the Guyana Sugar Corporation (GUYSUCO) reflecting a decline in financial support from Central Government.

Current expenditure declined by 7.0 percent to G\$21,839 million. This resulted from lower employment cost of G\$5,756 million, materials & supplies of G\$5,562 million and payment to creditors of G\$4,030 million. Capital expenditure declined by G\$144 million to G\$293 million resulting from lower capital expenditure by the Guyana Power and Light (GPL) of G\$125 million.

The National Insurance Scheme's overall deficit narrowed to G\$67 million, reflecting a

28.6 percent expansion in contributions of the employed and the self-employed.

PUBLIC DEBT

The stock of domestic debt increased to G\$83,998 million from the end-December 2015 position, while external public and publicly guaranteed debt declined by 0.3 percent to US\$1,140 million. The stock of domestic debt registered higher issuance of 182-day treasury bills and lower redemption of 364-day treasury bills during the review period. The stock of debentures remained constant at G\$3,898 million.

The decline in the stock of external debt was due to a reduction of disbursements by the Inter-American Development Bank (IADB) by 97.3 percent to US\$0.5 million as well as the cessation of credit from Venezuela under the PetroCaribe Agreement.

Domestic debt service payments fell by 7.5 percent to G\$537 million compared to the corresponding period last year, primarily due to an 8.1 percent decline in interest payments on treasury bills as a result of lower redemption of the 364-day bills by 16.5 percent during the first quarter compared to the same period last year. External debt service was lower by 6.3 percent or US\$1.1 million to US\$15.9 million, due primarily to lower principal payments to the International Monetary Fund (IMF).

MONETARY DEVELOPMENTS

Reserve money increased by 4.7 percent or G\$6,498 million to G\$144,698 million from its December 2015 level, reflecting a 3.9 percent or G\$4,764 million expansion in net foreign assets. Net domestic assets also increased by 10.8 percent or G\$1,735 million from its end-December 2015 level on account of a 14.1 percent increase in liabilities to commercial banks while currency in circulation fell by 3.0 percent.

Broad money declined by G\$113 million due to reductions in other items (net) and net domestic credit which offset the increase in net foreign assets. Other items (net) and net domestic credit fell by G\$6,818 million and G\$4,204 million respectively, while net foreign assets increased by G\$10,908 million. The decline in broad money was reflected in a contraction in narrow-money which offset the growth in quasi-money. Narrow-money, consisting of currency in circulation, private sector demand deposits and cashiers cheques & acceptances, was lower by 1.2 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 0.7 percent to reach G\$205,591 million. Time and savings deposits increased by 3.4 percent and 0.3 percent respectively.

Total deposits by residents rose by 4.0 percent to G\$357,584 million while that of non-residents increased by 4.9 percent to G\$13,185 million. Private sector deposits, which accounted for 71.6 percent of total deposits by residents, were also higher by 2.1 percent.

Net domestic credit of the banking system contracted by 2.3 percent to G\$180,395 million from the December 2015 level of G\$184,599 million. This reduction was mainly on account of declines in credit to the private and public sectors which offset the increase in the net deposits of the non-bank financial institutions.

Private sector credit fell by 1.3 percent compared with a marginal decline of 0.1 percent one year ago. This position reflected the mixed demand for credit in the various sectors. Loans to the distribution, other services and personal sectors fell by 7.8 percent, 2.4 percent and 1.5 percent respectively. Similarly, credit to the “other” private sector (which includes investments in local securities) declined by 0.4 percent while lending to the agriculture, mining, construction & engineering sectors were higher by 2.1 percent, 1.1 percent and 0.9 percent respectively. Credit to the manufacturing and real estate mortgage sectors also increased by 0.6 percent.

The public sector (net) credit position worsened by 0.5 percent or G\$31 million from G\$6,366 million at end-2015. Net credit to the central government grew by 11.8 percent or G\$6,623 million to G\$62,954 million in March 2016. The public enterprises remained a net depositor with an increase of 14.5 percent in net deposits while that of the other category of public sector, which includes local government and NIS, increased by 0.6 percent.

The net foreign assets of the banking system expanded by 6.1 percent to

US\$917.7 million. This was due to a 10.9 percent and 3.9 percent increase in the net foreign assets of the commercial banks and the Bank of Guyana respectively. At the end of March 2016, the commercial banks’ net foreign assets stood at US\$303.5 million while that of the Bank of Guyana was US\$614.3 million.

The overall liquidity of the banking system increased by 12.7 percent to G\$129,390 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 34.7 percent at end-December 2015 to 39.6 percent at end-March 2016.

There were marginal movements in interest rates during the review period. The 91-day, 182-day and 364-day treasury bill yields declined to 1.91 percent, 1.73 percent and 2.23 percent from 1.92 percent, 1.81 percent and 2.38 percent respectively, at the end of the review period. This was as a result of the competitive bidding for treasury bills. The small savings rate remained stable at 1.26 percent while the weighted average time deposit rate rose by 4 basis points to reach 1.29 percent. Similarly, the prime lending rate of the commercial banks increased by 17 basis points to 13.00 percent while the weighted average lending rate declined by 5 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 1.0 percent to G\$205,471 million at end-March 2016. The sector's share of total assets in the financial sector declined marginally from 31.5 percent to 31.1 percent.

The increase in the NBFIs' assets was due to a 1.6 percent (G\$781 million) and 2.1 percent (G\$652 million) increase in deposits and pension funds respectively. Insurance premiums and foreign liabilities expanded by 5.6 percent or G\$231 million and 1.0 percent or G\$161 million respectively. Other liabilities also increased albeit marginally by 0.2 percent to G\$177 million.

Investments by the NBFIs were held mainly in the banking and public sectors during the period under review. Investments in the banking system and Government of Guyana's securities increased by 17.4 percent (G\$4,691 million) and 7.9 percent (G\$574 million) respectively. Private sector investments which represented 52.5 percent of total assets contracted by 2.8 percent (G\$3,059 million). Other assets grew by 1.3 percent (G\$354 million) while claims on the foreign sector declined by 1.9 percent (G\$559 million).

FINANCIAL STABILITY ASSESSMENT

The financial system continued to be stable during the first quarter of 2016, with the Licensed Depository Financial Institutions (LDFIs) being adequately capitalised, highly liquid and profitable. The capital adequacy ratio (CAR) was 27.46 percent at end-March 2016, compared with 25.95 percent at end-

March 2015. The increased ratio was the combined effect of a 9.1 percent (G\$5,295 million) growth in qualifying capital and a 3.1 percent (G\$6,872 million) increase in risk-weighted assets.

During the period, with the exception of GBTI, CBI and NBS, all of the other LDFIs recorded increases in their risk weighted assets. Six of the LDFIs also recorded positive growth in their qualifying capital, except GBTI and DBL, thereby contributing to the overall improved position.

Non-performing loans of the LDFIs as a share of total loans were 10.2 percent during the review period, compared with 8.5 percent recorded for the 2015 corresponding period. The foregoing change resulted from the 4.9 percent increase in total loans combined with the 25.9 percent increase in non-performing loans. The ratio of provision for loan losses to non-performing loans moved from 40.7 percent at the end of March 2015 to 38.0 percent at the end of March 2016. This was due largely to the 25.9 percent increase in non-performing loans.

Exposure to the top twenty borrowers amounted to G\$56,943 million, 0.4 percent below the level at end-March 2015 level. Six of the eight LDFIs were responsible for the decrease in exposure to the industry's top twenty borrowers. The ratio of exposure to the top twenty borrowers to total exposure moved from 15.5 percent at the end of March 2015 to 14.6 percent at the end of March 2016.

For the first quarter of 2016, aggregate operating income of the LDFIs was G\$9.1 billion, 5.7 percent above the 2015 first quarter level. This growth was solely attributed to the 8.0 percent increase in interest income, stymied by decreases in all other income sources.

The LDFIs' aggregate operating expenses amounted to G\$5.2 billion, 8.3 percent above the March 2015 level. The expansion in operating expenses resulted from increases in all categories of expenses, with increases of 16.9 percent (G\$146 million) and 12.9 percent (G\$70 million) in interest expense and provision for loan losses being the most significant. The increases in the other categories of expenses ranged from the G\$25 million in other operating expenses to G\$71 million in salaries and other staff cost.

Interest income of G\$7.3 billion, was 8.0 percent higher when compared with end-March 2015, while interest expense of G\$1.3 billion was 12.9 percent above the previous year's period.

Net income before tax of G\$3.9 billion was 2.5 percent above the end-March 2015 level, while net income after tax rose 0.8 percent to close at G\$2.7 billion. Four LDFIs were responsible for the improved post tax results.

The average level of liquid assets held by the LDFIs amounted to G\$149,169 million, six percent above the average level recorded for the corresponding period last year. This increase reflected increases in

deposits with BOG, net balances due from LDFIs in Guyana, marketable obligations, local treasury bills, and cash-in-hand, stymied by declines in net balances due from head office and other branches abroad, net balances due from other banks abroad, foreign investments and local treasury bills.

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 increased by G\$6,498 million compared with a decline of G\$5,159 million for the corresponding period in 2015. There were ten (10) issues of treasury bills amounting to G\$30,451 million while redemptions amounted to G\$28,146 million. Treasury bills were issued when reserve money exceeded the targeted levels and was deemed likely to adversely affect the economy.

The inter-bank market activities, which also provide an indication of the total liquidity condition of the financial system, had three trades during the review period. The value of funds traded on the market amounted to G\$2.2 billion, which was 96.8 percent or G\$65.5 billion less than the corresponding period in 2015.

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 2016 registered a decrease of 18.4 percent over the corresponding period last year due to a reduction in notes withdrawn and imported during the period.

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 2016 amounted to G\$78.9 billion, an increase of 9.1 percent when compared with a circulation of G\$72.3 billion in the first quarter of 2015. The share of the G\$5000 note in total value of notes in circulation increased to reach 68.7 percent from 46.7 percent in 2015. The share of the G\$1,000 note in the total value of notes in circulation decreased to 26.9 percent from 48.9 percent in the previous year. The share of G\$500 notes remained at 1.7 percent and G\$100 notes decreased from 2 percent to

1.9 percent in 2016. The share of the G\$20 note in the total value of notes in circulation increased to 0.8 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 them with new notes. Mutilated, defaced and poor quality notes amounting to G\$76.3 million were submitted for replacement in the first quarter of 2016 compared with G\$116.5 million for the corresponding period in 2015.

Coins

Coins issued by the Bank amounted to G\$974 million at the end of the first quarter of 2016, an increase of 5.8 percent above the G\$921 million recorded at the end of the corresponding period in 2015. The share of the G\$10 coin (44.4 percent) in the total value of coins in circulation was 5.4 percentage points more than that of the G\$5 coin (39 percent). The G\$1 coin continued to have the lowest share of coins in circulation (16.6 percent). In terms of the total quantity of coins issued, the G\$1 coin accounted for a 57.6 percent share. The shares of G\$5 and G\$10 coins accounted for 27 percent and 15.4 percent respectively.

Payments System

During the first quarter of 2016, 217,913 low-value transactions (LVT) were settled through the National Clearing House (NCH), a marginal decrease of 3.8 percent when compared with the volume recorded for the corresponding period in 2015. The volume

of high-value transactions (HVT) decreased by 1.8 percent to reach 32,184. The overall value of total transactions decreased by 3.8 percent to G\$244 billion when compared to the corresponding period in 2015. High-value transactions decreased from G\$171.6 billion to G\$166.1 billion and low-value transactions decreased from G\$82.3 billion to G\$78.2 billion in 2016. The shares of HVT in total value of transactions increased marginally from 67.6 percent in 2015 to 68 percent in 2016. Conversely, the share of LVT decreased to 32 percent in 2016 from 32.4 percent in the previous year. The average value of HVT fell by 1.5 percent in 2016 to 5.1 million, while the average value of LVT remained at G\$0.36 million in 2016.

THE GLOBAL ECONOMY

The global economy continued to be influenced by strains in large emerging economies, the slowdown and rebalancing of economic activity in China, lower energy and commodity prices and the gradual exit from accommodative monetary condition in the USA as some advanced economies have been adopting an easy monetary stance. During the first quarter, the slowdown of the emerging economies and the impact of the financial stress in the Euro Area weighed on global performance. China's slower growth also took a toll on global economic performance. The recovery in the U.S and other advanced economies along with strong growth of developing countries continued to sustain positive growth in the global economy.

Advanced Economies

Growth in advanced economies was 1.8 percent as accommodative monetary policies continued in the industrialised countries in an effort to sustain the fragile recovery after the global financial crisis. The United States growth was moderate at 2.0 percent on account of increased activities in the manufacturing, services and the automobile industries. The Canadian economy experienced slower growth of 1.0 percent due to falling commodity prices.

The Euro Area grew by 1.6 percent a recovery from the recession that threatened this region last year. The recovery was driven by Spain's 3.4 percent growth and the stability of the larger European economies of Germany and France which grew by 0.9 percent and 1.3 percent respectively. Canada experienced slower growth of 1.5 percent due to lower commodity prices. Japan continued to experience low level of economic growth as output increased by 0.5 percent.

Headline inflation of 0.4 percent in the industrialised economies was the lowest since the global financial crisis. However, core inflation remained stable at 1.6 percent. The Euro Area continued to experience depressed inflation of 0.4 percent due to lower food and oil prices while Japan's inflation was low at 0.1 percent.

The advanced economies labour market showed some signs of resilience with the US unemployment declining to 4.8 percent and a marginal decline in the Euro Area to

8.9 percent. Spain and Italy recorded unemployment of 19.7 percent and 11.4 percent respectively.

Emerging Economies

Growth in emerging economies was mixed during the review period. China recorded slower growth of 6.7 percent while that of India was 7.5 percent. Brazil and Russia experienced negative growth of 3.8 percent and 1.8 percent respectively due to lower oil prices. Mexico grew by 2.9 percent due to the favourable recovery in the US.

Inflation was subdued in China at 2.3 percent. Inflation in India hovered around 4.8 percent. Exchange rate depreciation in Brazil and Russia impacted on prices that saw inflation rising to 9.4 percent and 7.3 percent respectively.

The slowing of economic activities in emerging economies was as a result of lower FDI flows and investments which impacted negatively on the creation of new job opportunities in emerging economies.

Developing Economies

Developing countries grew by 4.1 percent due to increased activities in services especially in Sub-Saharan Africa that grew by 3.0 percent. Lower commodity and oil prices impacted adversely on developing countries especially in Latin America and the Caribbean which experienced negative growth of 0.5 percent. Foreign direct investment slowed in most developing countries, as a result of lower commodity prices.

Inflation in developing countries was 6.2 percent due to lower oil prices and food prices. Lower commodity prices and slower FDI flows created limited opportunities for new jobs in the labour market in developing countries.

Caribbean Economies

The Caribbean commodity based countries' were adversely affected by lower commodity prices. Trinidad & Tobago, Guyana, Suriname and Belize recorded lower agricultural and fuel output due to the fall in commodity prices. The tourist based economies such as Barbados and the OECS countries continued to be affected by the slow recovery in advanced economies with flat tourist arrivals in the first quarter of 2016.

Unemployment continued to be a major issue in a number of Caribbean economies reaching 10 percent in some island economies. Lower commodity prices have affected job opportunities in the resource based Caribbean Economies.

Barbados, Belize and ECCU continued their policy of fixed exchange rate vis-à-vis the US dollars. The floating exchange rate countries experienced stable exchange rate. The Guyana dollar was stabilize at G\$208 while the Trinidad & Tobago dollar stabilized at TT\$6.20 vis-à-vis the US dollar. The Jamaican dollar stabilized around \$121 at the end of the first quarter of 2016 after an IMF programme.

Commodity Prices

Commodity prices continued to remain depressed in the first quarter of 2016. Gold

prices hovered around US\$1220 per oz. Sugar prices averaged around US\$0.11 cents per pound while rice prices averaged around US\$370 per metric tonne. Oil prices declined steeply by over 50 percent to US\$38 per barrel. □

3. OUTLOOK FOR END-DECEMBER 2016

Global growth is projected at 3.2 percent in 2016. Performances in developed and developing countries are expected to sustain global economic growth. Most emerging economies including China are expecting lower output with Russia and Brazil expecting negative growth in 2016. However, developing countries are expected to continue robustly albeit slower growth that will contribute positively to global output. The Latin American and Caribbean Region are projecting negative growth of 0.5 percent. Inflation in advanced economies are projected to increase slightly to 0.7 percent while emerging market and developing countries inflation rates are expected to remain flat at 4.5 percent in 2016. Interest rates are expected to remain low with monetary policies accommodative in an effort to boost output. However, downside risks remain with the slowing of the Chinese economy and other emerging economies along with the sluggish performance of the Euro Area will weigh in on global performance

Notwithstanding, Guyana's economy is projected to expand by 4.4 percent at the end of 2016. The mining and services sectors are expected to contribute a significant portion to real output and household income. The rate of general prices is targeted between 1.0 percent to 2.0 percent for 2016, owing to anticipated increases in fuel and some non-fuel commodity 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 2016.

The Guyana dollar against the US dollar is expected to be relatively stable for the remainder of 2016 based on an improved BOP position. Total receipts are projected at US\$512.0 million. The main sources of inflows are from the Guyana Gold Board US\$283.5 million, Guyana Sugar Corporation US\$63.8 million and other receipts of US\$150.2 million. Total payments are targeted at US\$470.9 million. The two major outflow categories are debt servicing totalling US\$59.8 million and imports of US\$405.3 million. The value of fuel imports will account for 62.5 percent or US\$294.7 million of total hard currency payments.

The Central Government's overall surplus is projected to deteriorate on account of higher current and capital expenditures. This outcome will result in a decline of 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 2016.

Non-Financial Public Enterprises overall balance is expected to shift from a surplus to a deficit resulting from higher

expenditures and lower current revenue. This outcome will cause a decrease in the current account surplus. The capital account is expected to record a larger deficit due to increased spending. This position will be financed by external borrowing and domestic financing.

The stock of domestic debt is expected to increase due to higher issuance of treasury bills to mop up excess liquidity in the financial system while the stock of external debt is estimated to decline on account of lower disbursements from bilateral creditors primarily as a result of the conclusion of the bilateral trade agreement between Guyana and Venezuela.

Domestic debt service payments are projected to increase due to higher issuance of treasury bills as well as an increase in yield, primarily for the 364-day bills. In contrast, external debt service is estimated to decline further in 2016 on account of lower scheduled principal repayments to bilateral creditors.

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
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	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													
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
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
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
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
Apr	196,816.5	126,899.7	14,921.3	18,679.5	531.5	92,767.4	1,596.9	-	1,596.9	-	-	42,081.5	26,238.5
May	194,159.4	128,408.2	14,994.9	20,491.1	479.4	92,442.9	1,191.5	-	1,191.5	-	-	42,081.5	22,478.3
Jun	195,433.3	129,442.9	15,528.8	20,153.9	479.4	93,280.8	993.4	-	993.4	-	-	42,081.5	22,915.5
Jul	195,376.8	128,622.3	14,497.0	21,279.5	1,321.6	91,524.1	993.4	-	993.4	-	-	42,081.5	23,679.7
Aug	195,690.9	129,401.3	15,107.0	22,069.9	1,049.3	91,175.0	993.4	-	993.4	-	-	42,081.5	23,214.7
Sep	190,978.6	126,188.9	15,066.8	17,614.6	511.4	92,996.1	993.3	-	993.3	-	-	42,081.5	21,714.9
Oct	189,432.8	124,826.0	15,168.7	15,892.6	511.4	93,253.4	993.3	-	993.3	-	-	42,081.5	21,531.9
Nov	185,914.7	121,567.9	14,169.5	13,790.4	508.3	93,099.7	993.3	-	993.3	-	-	42,081.5	21,272.0
Dec *	188,778.9	123,599.3	14,258.1	15,257.4	508.3	93,575.6	995.1	-	995.1	-	-	42,185.9	21,998.5
2016													
Jan	194,068.3	129,069.1	14,937.9	18,968.5	1,089.2	94,073.5	995.1	-	995.1	-	-	42,185.9	21,818.2
Feb	223,983.7	132,674.3	14,781.4	25,960.5	816.8	91,115.6	995.1	-	995.1	-	-	42,185.9	48,128.4
Mar	219,173.2	127,827.0	14,774.8	24,614.7	548.2	87,889.3	993.4	-	993.4	-	-	42,185.9	48,166.9

Source: Bank of Guyana

* Figures for December 2015 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					
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	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														
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
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
Sep	212,985.0	56,924.2	56,076.6	847.6	117,945.4	29,800.7	15,874.4	61.0	54,429.1	18,500.2	1,000.0	9,063.0	26,939.4	1,113.0
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	54,347.6	10,321.4	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	54,084.1	10,320.0	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	47,468.8	11,417.6	1,000.0	10,630.2	27,868.3	4,245.0
Apr	196,816.5	74,214.6	73,287.6	927.0	82,281.1	15,877.7	7,343.4	61.0	49,600.0	9,398.8	1,000.0	10,732.9	27,868.3	719.8
May	194,159.4	74,813.9	73,883.4	930.5	81,483.4	10,452.4	7,321.0	61.0	55,408.5	8,240.4	1,000.0	10,832.1	25,291.7	738.3
Jun	195,433.3	73,260.2	72,324.9	935.3	85,287.5	8,523.0	7,167.2	61.0	60,619.0	8,917.3	1,000.0	9,955.0	25,291.7	638.9
Jul	195,376.8	72,341.6	71,403.1	938.5	86,810.6	7,325.7	7,175.8	61.0	62,747.6	9,500.4	1,000.0	9,168.7	25,291.7	764.3
Aug	195,690.9	71,484.0	70,541.5	942.5	86,779.1	9,332.5	7,070.5	61.0	62,597.9	7,717.2	1,000.0	10,468.8	25,291.7	667.2
Sep	190,978.6	71,368.4	70,422.0	946.4	81,522.6	4,673.3	6,351.1	61.0	62,895.1	7,542.0	1,000.0	11,154.7	25,291.7	641.2
Oct	189,432.8	73,274.1	72,321.8	952.3	77,280.8	5,023.9	6,351.1	61.0	58,422.0	7,422.8	1,000.0	11,627.6	25,291.7	958.6
Nov	185,914.7	74,582.3	73,624.6	957.6	73,212.8	(2,229.2)	6,351.1	61.0	61,935.1	7,094.8	1,000.0	10,759.0	25,291.7	1,068.9
Dec*	188,778.9	83,593.9	82,631.0	962.8	66,212.2	(2,339.6)	6,351.0	61.0	54,545.0	7,594.7	1,000.0	11,158.7	25,291.7	1,522.4
2016														
Jan	194,068.3	76,851.4	75,885.4	966.0	76,719.1	(3,878.8)	6,356.6	61.0	66,456.7	7,723.6	1,000.0	9,343.8	25,291.7	4,862.2
Feb	223,983.7	77,827.8	76,859.1	968.7	103,488.4	(4,721.0)	32,494.2	61.0	67,934.7	7,719.5	1,000.0	11,495.2	25,291.7	4,880.6
Mar	219,173.2	79,845.8	78,871.3	974.5	96,252.1	(8,444.1)	32,224.4	61.0	64,791.3	7,619.4	1,000.0	11,986.7	25,291.7	4,796.8

Source: Bank of Guyana

* Figures for December 2015 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
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	67,177.0	-	-	63,944.3	95.2	1,318.4	2.0	1,377.4	2.1	536.9	0.8
2013											
Mar	57,926.4	-	-	54,842.2	94.7	1,279.5	2.2	1,285.4	2.2	519.3	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
Sep	56,076.6	-	-	53,006.5	94.5	1,228.8	2.2	1,302.6	2.3	538.7	1.0
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
Apr	73,287.6	36,078.4	49.2	33,969.1	46.4	1,216.1	1.7	1,433.8	2.0	590.2	0.8
May	73,883.4	37,652.6	51.0	33,004.2	44.7	1,201.0	1.6	1,432.0	1.9	593.6	0.8
Jun	72,324.9	38,179.5	52.8	30,913.3	42.7	1,200.4	1.7	1,438.1	2.0	593.7	0.8
Jul	71,403.1	38,961.5	54.6	29,188.1	40.9	1,202.8	1.7	1,452.4	2.0	598.4	0.8
Aug	70,541.5	39,298.2	55.7	27,969.7	39.7	1,209.4	1.7	1,460.9	2.1	603.2	0.9
Sep	70,422.0	41,019.5	58.2	26,142.9	37.1	1,200.3	1.7	1,452.8	2.1	606.5	0.9
Oct	72,321.8	43,978.8	60.8	25,060.6	34.7	1,223.5	1.7	1,450.5	2.0	608.5	0.8
Nov	73,624.6	46,056.7	62.6	24,242.9	32.9	1,234.0	1.7	1,477.1	2.0	614.0	0.8
Dec	82,631.0	53,700.0	65.0	25,408.6	30.7	1,340.8	1.6	1,549.2	1.9	632.4	0.8
2016											
Jan	75,885.4	50,214.3	66.2	22,269.9	29.3	1,285.0	1.7	1,496.5	2.0	619.7	0.8
Feb	76,859.1	51,612.2	67.2	21,862.2	28.4	1,269.1	1.7	1,497.4	1.9	618.3	0.8
Mar	78,871.3	54,208.8	68.7	21,229.8	26.9	1,308.4	1.7	1,504.9	1.9	619.5	0.8

COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
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	811,006.2	350,798.7	313,501.7	146,705.8
2013				
Mar	820,521.6	355,749.7	316,999.6	147,772.3
Jun	835,831.0	363,804.2	322,852.0	149,174.9
Sep	847,642.4	369,785.0	327,332.3	150,525.1
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
Apr	927,034.2	407,010.2	361,685.5	158,338.5
May	930,515.6	408,486.3	363,377.1	158,652.3
Jun	935,251.0	411,268.3	365,004.8	158,977.9
Jul	938,463.0	413,036.9	366,137.2	159,288.9
Aug	942,472.3	414,905.2	367,823.9	159,743.2
Sep	946,383.5	417,042.9	369,180.8	160,159.8
Oct	952,270.4	419,966.2	371,633.3	160,671.0
Nov	957,644.5	423,164.4	373,394.8	161,085.3
Dec	962,825.2	426,168.1	375,203.4	161,453.8
2016				
Jan	966,047.0	427,659.5	376,667.7	161,719.9
Feb	968,716.5	429,150.3	377,570.8	161,995.5
Mar	974,513.8	432,001.6	379,865.0	162,647.1

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									
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	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																		
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
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
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
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	2,669.7	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
Apr	429,056.5	85,161.3	41,163.9	2,684.1	41,313.3	61,348.1	58,854.6	58,660.3	194.3	2,493.1	0.3	1,395.0	134,917.0	53,691.0	48,374.3	61.0	5,255.6	92,544.1
May	432,667.9	81,413.7	36,363.5	2,383.8	42,666.4	61,090.2	58,595.5	58,594.0	1.4	2,494.4	0.3	1,420.9	135,121.2	60,659.8	55,149.5	61.0	5,449.3	92,962.0
Jun	437,161.2	79,365.7	35,673.9	2,414.8	41,277.0	60,291.7	58,463.7	58,461.5	2.2	1,827.6	0.3	1,443.1	135,218.6	66,558.1	60,697.1	61.0	5,799.9	94,284.1
Jul	437,784.1	75,959.3	30,636.4	2,200.6	43,122.2	63,491.2	61,456.8	61,450.7	6.1	2,034.1	0.3	1,561.9	134,049.2	67,030.3	62,282.9	61.0	4,686.4	95,692.3
Aug	437,576.2	73,502.1	27,611.2	2,392.0	43,498.8	63,869.7	61,331.3	61,330.3	0.9	2,538.0	0.4	1,655.4	136,240.2	66,999.8	62,228.8	61.0	4,710.0	95,309.1
Sep	433,831.1	69,841.3	28,003.9	2,476.5	39,361.0	62,802.9	60,963.1	60,961.3	1.8	1,837.0	2.8	1,719.7	136,017.4	68,341.5	62,633.0	61.0	5,647.5	95,108.3
Oct	433,386.2	72,493.1	29,936.2	2,604.3	39,952.6	62,996.3	60,758.2	60,734.9	23.3	2,234.6	3.6	1,768.4	137,160.0	62,848.6	57,768.5	61.0	5,019.1	96,119.7
Nov	441,629.4	72,242.0	28,533.5	2,793.9	40,914.6	64,163.8	61,907.8	61,907.2	0.6	2,251.4	4.6	1,450.8	139,094.6	67,216.2	61,773.8	61.0	5,381.4	97,462.0
Dec	442,903.2	73,750.5	29,365.7	2,728.5	41,656.4	65,702.2	63,704.0	63,704.0	0.0	1,953.9	44.3	1,504.1	142,561.5	61,507.9	53,606.8	61.0	7,840.1	97,876.9
2016																		
Jan	448,936.8	73,112.8	28,050.7	2,838.6	42,223.5	66,233.0	64,191.7	64,188.0	3.8	1,996.8	44.5	1,576.5	139,306.5	71,491.8	65,775.8	61.0	5,655.0	97,216.3
Feb	452,177.6	74,603.6	31,213.0	2,724.5	40,666.2	66,448.5	64,385.8	64,378.6	7.2	2,031.4	31.4	1,020.3	138,792.9	73,703.1	67,509.5	61.0	6,132.6	97,609.2
Mar	455,249.7	77,882.0	34,480.4	3,133.7	40,267.9	67,246.3	65,334.5	65,334.4	0.1	1,910.8	1.1	812.5	139,363.9	70,378.7	63,923.5	61.0	6,394.2	99,566.1

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						
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	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															
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
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
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
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
Apr	429,056.5	12,334.5	2,416.9	9,917.5	-	62,383.4	11,861.6	42,990.4	7,531.4	22,844.4	258,306.8	61.0	-	9,801.3	63,325.1
May	432,667.9	11,326.4	2,205.7	9,120.6	-	66,158.4	11,778.7	46,085.3	8,294.4	23,314.6	258,102.5	61.0	-	9,786.2	63,918.8
Jun	437,161.2	11,887.1	2,540.1	9,347.0	-	70,285.2	11,774.0	49,381.6	9,129.7	23,410.0	255,673.7	61.0	-	10,911.4	64,932.8
Jul	437,784.1	12,634.7	2,926.9	9,707.8	-	68,780.7	11,586.5	48,158.0	9,036.2	24,425.0	255,352.5	61.0	-	11,070.0	65,460.1
Aug	437,576.2	12,164.4	2,177.8	9,986.5	-	67,740.9	11,358.1	47,619.7	8,763.2	23,882.4	256,439.0	61.0	-	10,477.3	66,811.2
Sep	433,831.1	11,912.6	2,086.2	9,826.4	-	68,142.1	10,657.5	48,727.3	8,757.3	23,531.4	254,443.9	61.0	-	9,957.5	65,782.5
Oct	433,386.2	13,139.8	3,335.4	9,804.5	-	61,984.7	10,436.1	42,784.0	8,764.6	23,562.5	258,428.5	61.0	-	10,224.3	65,985.4
Nov	441,629.4	14,198.6	4,151.3	10,047.3	-	66,547.0	11,531.9	46,383.1	8,632.1	23,516.3	256,538.5	61.0	-	13,289.3	67,478.8
Dec	442,903.2	17,224.7	4,654.9	12,569.8	-	68,179.2	10,952.8	47,220.0	10,006.3	25,026.0	250,636.5	61.0	-	14,811.9	66,963.8
2016															
Jan	448,936.8	14,596.0	2,135.4	12,460.6	-	72,376.7	11,338.1	50,969.9	10,068.8	25,915.6	255,615.3	61.0	-	12,880.9	67,491.2
Feb	452,177.6	14,829.9	1,890.4	12,939.6	-	73,012.0	11,007.3	52,047.9	9,956.8	25,993.2	256,020.6	61.0	-	13,582.1	68,678.8
Mar	455,249.7	15,211.5	2,026.3	13,185.2	-	75,832.2	12,063.0	53,732.0	10,037.2	25,742.2	256,009.5	61.0	-	12,975.1	69,418.3

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								
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	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															
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
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
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
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
Apr	353,452.2	343,534.6	62,383.4	19,393.1	11,861.6	727.6	6,803.8	42,990.4	258,306.8	56,867.0	201,439.8	22,844.4	20.0	22,824.3	9,917.5
May	356,696.1	347,575.5	66,158.4	20,073.1	11,778.7	667.1	7,627.3	46,085.3	258,102.5	53,883.1	204,219.5	23,314.6	16.3	23,298.3	9,120.6
Jun	358,715.9	349,368.9	70,285.2	20,903.6	11,774.0	673.6	8,456.1	49,381.6	255,673.7	54,205.1	201,468.6	23,410.0	12.5	23,397.5	9,347.0
Jul	358,266.0	348,558.2	68,780.7	20,622.7	11,586.5	624.0	8,412.2	48,158.0	255,352.5	54,995.5	200,357.0	24,425.0	18.0	24,407.0	9,707.8
Aug	358,048.8	348,062.3	67,740.9	20,121.3	11,358.1	507.4	8,255.9	47,619.7	256,439.0	57,094.3	199,344.6	23,882.4	14.9	23,867.4	9,986.5
Sep	355,943.8	346,117.4	68,142.1	19,414.7	10,657.5	778.3	7,978.9	48,727.3	254,443.9	55,934.5	198,509.4	23,531.4	22.2	23,509.2	9,826.4
Oct	353,780.1	343,975.7	61,984.7	19,200.7	10,436.1	657.8	8,106.9	42,784.0	258,428.5	58,363.5	200,065.1	23,562.5	286.6	23,275.9	9,804.5
Nov	356,649.1	346,601.8	66,547.0	20,163.9	11,531.9	546.2	8,085.9	46,383.1	256,538.5	57,665.6	198,872.9	23,516.3	34.0	23,482.3	10,047.3
Dec	356,411.5	343,841.7	68,179.2	20,959.1	10,952.8	479.6	9,526.7	47,220.0	250,636.5	56,304.6	194,331.9	25,026.0	44.2	24,981.8	12,569.8
2016															
Jan	366,368.2	353,907.6	72,376.7	21,406.9	11,338.1	487.5	9,581.3	50,969.9	255,615.3	58,169.3	197,446.0	25,915.6	61.4	25,854.2	12,460.6
Feb	367,965.3	355,025.8	73,012.0	20,964.1	11,007.3	477.4	9,479.4	52,047.9	256,020.6	60,379.5	195,641.1	25,993.2	57.2	25,936.0	12,939.6
Mar	370,769.0	357,583.8	75,832.2	22,100.2	12,063.0	501.0	9,536.1	53,732.0	256,009.5	59,517.5	196,492.0	25,742.2	52.8	25,689.4	13,185.2

Source: Commercial Banks

COMMERCIAL BANKS: DEMAND DEPOSITS
(G\$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector					Public Non-Fin. Enterprises	Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government					Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
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	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															
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
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
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
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
Apr	80,594.3	75,169.6	21,467.9	5,681.2	4,925.4	493.5	262.3	15,786.7	50,591.4	33,077.0	17,514.4	3,110.4	14.9	3,095.5	5,424.7
May	83,083.6	77,940.6	24,898.0	5,416.1	4,794.5	439.0	182.6	19,481.9	49,913.7	31,962.7	17,951.0	3,128.9	11.1	3,117.8	5,143.0
Jun	85,633.7	80,676.0	27,554.3	5,367.2	4,702.8	438.5	225.9	22,187.2	50,322.7	32,934.5	17,388.1	2,799.0	7.4	2,791.6	4,957.8
Jul	85,001.4	79,889.8	26,880.7	5,206.5	4,559.9	397.0	249.6	21,674.2	49,670.7	33,548.6	16,122.1	3,338.3	12.9	3,325.4	5,111.6
Aug	85,619.6	80,280.5	25,652.8	4,837.6	4,351.7	275.9	210.0	20,815.1	52,163.9	35,883.7	16,280.2	2,463.9	9.8	2,454.1	5,339.0
Sep	83,942.0	78,617.1	25,357.4	4,184.3	3,493.4	516.5	174.4	21,173.0	50,988.1	35,947.2	15,040.8	2,271.7	17.1	2,254.6	5,324.8
Oct	84,837.9	79,680.9	24,558.3	3,964.8	3,270.9	404.7	289.2	20,593.5	52,643.5	36,558.3	16,085.2	2,479.1	281.5	2,197.6	5,157.0
Nov	84,358.1	78,943.7	26,465.1	3,819.1	3,317.4	291.9	209.8	22,645.9	50,284.1	34,820.8	15,463.3	2,194.5	28.8	2,165.7	5,414.4
Dec	83,099.2	78,248.6	28,626.8	4,223.5	3,740.2	208.6	274.7	24,403.3	46,460.4	31,307.0	15,153.4	3,161.4	39.1	3,122.3	4,850.6
2016															
Jan	88,473.4	83,549.1	31,374.1	4,512.0	3,939.3	255.0	317.7	26,862.0	49,176.0	32,686.9	16,489.1	2,999.0	56.3	2,942.7	4,924.3
Feb	90,959.7	85,557.0	31,639.8	4,263.4	3,792.3	267.6	203.5	27,376.4	51,006.3	35,204.2	15,802.1	2,911.0	52.0	2,859.0	5,402.7
Mar	91,601.0	85,863.5	32,619.9	4,524.9	3,981.7	297.4	245.8	28,095.0	50,419.0	33,969.5	16,449.4	2,824.7	47.7	2,777.0	5,737.5

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
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	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															
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
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
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
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
Apr	67,981.1	67,547.8	27,848.9	8,020.3	1,815.7	19.0	6,185.5	19,828.6	23,969.8	6,679.5	17,290.3	15,729.1	-	15,729.1	433.3
May	69,108.5	68,676.7	29,309.0	9,082.6	1,825.2	19.0	7,238.4	20,226.4	23,810.9	5,722.5	18,088.4	15,556.8	-	15,556.8	431.8
Jun	70,468.5	70,009.0	30,495.5	9,824.4	1,831.4	19.1	7,974.0	20,671.1	22,970.3	6,222.2	16,748.1	16,543.1	-	16,543.1	459.5
Jul	72,037.2	71,578.5	30,807.2	9,757.7	1,831.7	19.9	7,906.0	21,049.6	24,026.5	6,667.1	17,359.4	16,744.7	-	16,744.7	458.7
Aug	72,288.7	71,838.6	31,030.0	9,644.5	1,835.5	20.0	7,789.0	21,385.5	24,017.3	6,747.4	17,269.9	16,791.3	-	16,791.3	450.1
Sep	72,126.9	71,677.0	31,486.4	9,649.8	1,831.8	20.0	7,797.9	21,836.6	23,602.2	6,642.8	16,959.3	16,588.5	-	16,588.5	449.9
Oct	67,241.4	66,799.6	25,875.9	9,505.5	1,674.5	20.0	7,101.9	16,370.5	24,366.6	6,660.3	17,706.3	16,557.1	-	16,557.1	441.7
Nov	67,811.0	67,373.8	26,460.9	9,567.1	1,677.6	20.0	7,869.4	16,893.8	23,779.2	6,346.1	17,433.1	17,133.6	-	17,133.6	437.3
Dec	70,074.8	69,631.2	27,965.3	10,747.0	1,681.6	20.0	9,045.3	17,218.4	23,879.5	6,768.6	17,110.9	17,786.3	-	17,786.3	443.7
2016															
Jan	71,406.1	70,962.1	28,429.4	10,761.4	1,684.9	20.0	9,056.5	17,668.0	24,280.1	6,871.4	17,408.7	18,252.5	-	18,252.5	444.0
Feb	72,273.7	71,829.6	28,383.2	10,776.9	1,688.2	20.1	9,068.7	17,606.3	25,027.0	7,709.8	17,317.2	18,419.4	-	18,419.4	444.1
Mar	72,561.6	72,117.3	28,724.9	10,795.8	1,692.5	20.1	9,083.3	17,929.1	24,689.6	7,296.0	17,393.5	18,702.9	-	18,702.9	444.4

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								
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	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															
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
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
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
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
Apr	204,876.8	200,817.2	13,066.7	5,691.6	5,120.6	215.0	356.0	7,375.1	183,745.7	17,110.5	166,635.1	4,004.9	5.1	3,999.8	4,059.6
May	204,504.0	200,958.2	11,951.4	5,574.3	5,159.0	209.0	206.3	6,377.1	184,377.9	16,197.8	168,180.0	4,628.9	5.1	4,623.8	3,545.9
Jun	202,613.7	198,684.0	12,235.3	5,712.1	5,239.8	216.0	256.2	6,523.3	182,380.8	15,048.4	167,332.4	4,067.9	5.1	4,062.7	3,929.7
Jul	201,227.5	197,090.0	11,092.7	5,658.5	5,194.9	207.1	256.6	5,434.2	181,655.3	14,779.7	166,875.5	4,342.0	5.1	4,336.9	4,137.5
Aug	200,140.6	195,943.2	11,058.2	5,639.1	5,170.9	211.4	256.8	5,419.1	180,257.8	14,463.3	165,794.5	4,627.2	5.1	4,622.1	4,197.4
Sep	199,874.9	195,823.3	11,298.3	5,580.6	5,332.3	241.8	6.6	5,717.7	179,853.7	13,344.4	166,509.3	4,671.3	5.1	4,666.1	4,051.6
Oct	201,700.9	197,495.2	11,550.4	5,730.5	5,490.7	233.1	6.7	5,820.0	181,418.5	15,144.9	166,273.6	4,526.3	5.1	4,521.2	4,205.7
Nov	204,480.0	200,284.3	13,621.0	6,777.7	6,536.8	234.2	6.7	6,843.3	182,475.2	16,498.7	165,976.5	4,188.1	5.1	4,183.0	4,195.6
Dec	203,237.5	195,962.0	11,587.1	5,988.7	5,530.9	251.0	206.7	5,598.4	180,296.6	18,229.1	162,067.6	4,078.3	5.1	4,073.2	7,275.5
2016															
Jan	206,488.7	199,396.4	12,573.2	6,133.4	5,714.0	212.4	207.0	6,439.8	182,159.2	18,611.0	163,548.1	4,664.0	5.1	4,658.9	7,092.3
Feb	204,732.0	197,639.2	12,989.1	5,923.8	5,526.8	189.7	207.2	7,065.3	179,987.3	17,465.5	162,521.8	4,662.8	5.1	4,657.7	7,092.8
Mar	206,606.3	199,603.0	14,487.5	6,779.5	6,388.9	183.5	207.1	7,708.0	180,900.9	18,251.9	162,649.0	4,214.6	5.1	4,209.5	7,003.3

Source: Commercial Banks

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

Table 2.6

End Of Period	Up To 3 Months	Exceeding 3 & Up To 6 Months	Exceeding 6 & Up To 9 Months	Up To 12 Months	Exceeding 12 Months	Total
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	24,271.5	7,755.0	401.2	24,108.5	1,216.3	57,752.5
2013						
Mar	25,093.6	8,533.9	418.1	27,936.5	1,235.6	63,217.7
Jun	27,590.0	8,209.9	305.2	26,081.4	973.9	63,160.4
Sep	27,568.1	7,323.4	303.2	29,783.7	837.2	65,815.6
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
Apr	24,879.3	8,238.5	623.2	32,187.0	2,053.2	67,981.1
May	25,509.3	7,553.7	924.1	32,978.3	2,143.2	69,108.5
Jun	24,895.1	7,969.9	988.9	35,126.0	1,488.6	70,468.5
Jul	26,035.1	8,024.3	893.9	35,603.7	1,480.3	72,037.2
Aug	26,545.5	7,768.1	792.2	35,652.1	1,530.7	72,288.7
Sep	26,298.9	7,833.2	615.2	36,061.1	1,318.5	72,126.9
Oct	21,992.3	6,831.6	1,230.0	35,920.3	1,267.1	67,241.4
Nov	21,806.3	6,336.0	1,104.9	37,306.8	1,257.1	67,811.0
Dec	22,019.2	5,489.1	1,191.1	40,024.8	1,350.5	70,074.8
2016						
Jan	22,684.9	5,553.9	1,169.9	40,613.1	1,384.2	71,406.1
Feb	23,275.7	5,676.1	1,222.7	40,641.0	1,458.2	72,273.7
Mar	23,352.4	5,857.9	1,206.0	40,666.5	1,478.7	72,561.6

Source: Commercial Banks.

COMMERCIAL BANKS: DEBITS AND CREDITS ON SAVINGS ACCOUNTS
(G\$ Million)

Table 2.7

Period	Savings Deposits At Beg. Of Period	Credits	Debits	Net Credits (+) Or Debits (-)	Interest Accrued/ Credited To Acc. During The Period	Savings Deposits at end of Period
		On Savings Acc. During The Period				
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	187,392.7	64,396.3	66,029.6	(1,633.3)	422.6	186,182.1
2013						
Mar	193,524.7	55,750.4	54,799.7	950.7	313.2	194,788.5
Jun	198,598.7	65,937.5	66,077.6	(140.0)	284.2	198,742.9
Sep	198,206.7	65,201.7	65,936.4	(734.7)	397.3	197,869.3
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
Apr	199,946.3	61,691.3	56,857.6	4,833.7	96.9	204,876.8
May	204,876.8	53,729.5	54,200.1	(470.6)	97.9	204,504.0
Jun	204,504.0	57,135.2	59,279.2	(2,144.0)	253.6	202,613.7
Jul	202,613.7	58,153.3	59,619.3	(1,466.0)	79.7	201,227.5
Aug	201,227.5	53,503.9	54,690.1	(1,186.2)	99.3	200,140.6
Sep	200,140.6	51,581.1	52,106.2	(525.1)	259.4	199,874.9
Oct	199,874.9	55,658.3	53,927.6	1,730.7	95.3	201,700.9
Nov	201,700.9	54,890.9	52,209.0	2,682.0	97.1	204,480.0
Dec	204,480.0	69,457.8	70,961.0	(1,503.2)	260.7	203,237.5
2016						
Jan	203,237.5	56,394.9	53,219.6	3,175.3	75.9	206,488.7
Feb	206,488.7	53,579.2	55,410.6	(1,831.4)	74.6	204,732.0
Mar	204,732.0	52,648.0	51,312.0	1,336.0	538.4	206,606.3

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
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	381,533.4
2013	
Mar	368,172.9
Jun	389,088.4
Sep	415,872.1
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
Apr	598,933.8
May	522,068.8
Jun	656,457.2
Jul	657,351.7
Aug	900,309.9
Sep	637,324.4
Oct	642,330.7
Nov	606,899.1
Dec	684,992.4
2016	
Jan	601,958.2
Feb	595,978.8
Mar	384,016.8

Source: Commercial Banks

Table 2.9

Period	Clearings ¹⁾
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	303,599.2
2013	
1st Qtr	74,230.7
2nd Qtr	77,692.4
3rd Qtr	80,856.0
4th Qtr	88,422.3
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
Apr	26,988.1
May	23,903.9
Jun	25,347.6
Jul	23,680.7
Aug	20,171.6
Sep	23,804.5
Oct	21,354.3
Nov	21,354.3
Dec	71,867.7
2016	
Jan	64,504.7
Feb	59,093.3
Mar	65,693.7

Source: Bank of Guyana

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

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

Table 2.10 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
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	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														
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
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
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
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
Apr	135,588.6	132,904.5	2,687.8	194.6	194.3	0.3	2,493.1	128,821.7	99,134.9	29,686.8	1,395.0	-	1,395.0	2,684.1
May	135,332.2	132,948.4	2,496.1	1.8	1.4	0.3	2,494.4	129,031.3	98,868.5	30,162.8	1,420.9	-	1,420.9	2,383.8
Jun	134,832.5	132,417.7	1,830.1	2.5	2.2	0.3	1,827.6	129,144.5	99,178.4	29,966.1	1,443.1	-	1,443.1	2,414.8
Jul	133,949.9	131,749.3	2,040.4	6.3	6.1	0.3	2,034.1	128,146.9	97,308.1	30,838.8	1,561.9	-	1,561.9	2,200.6
Aug	136,915.2	134,523.1	2,539.3	1.3	0.9	0.4	2,538.0	130,328.5	98,337.6	31,990.8	1,655.4	-	1,655.4	2,392.0
Sep	136,117.7	133,641.2	1,841.6	4.6	1.8	2.8	1,837.0	130,080.0	98,028.7	32,051.2	1,719.7	-	1,719.7	2,476.5
Oct	137,844.9	135,240.6	2,261.5	26.9	23.3	3.6	2,234.6	131,210.7	98,680.9	32,529.8	1,768.4	-	1,768.4	2,604.3
Nov	139,643.4	136,849.5	2,256.6	5.1	0.6	4.6	2,251.4	133,142.1	99,455.3	33,686.8	1,450.8	-	1,450.8	2,793.9
Dec	142,840.1	140,111.6	1,998.2	44.3	0.0	44.3	1,953.9	136,609.3	101,671.8	34,937.5	1,504.1	-	1,504.1	2,728.5
2016														
Jan	139,837.1	136,998.5	2,045.0	48.3	3.8	44.5	1,996.8	133,376.9	98,754.5	34,622.5	1,576.5	-	1,576.5	2,838.6
Feb	138,674.4	135,950.0	2,069.9	38.5	7.2	31.4	2,031.4	132,859.8	98,049.9	34,809.9	1,020.3	-	1,020.3	2,724.5
Mar	139,293.0	136,159.3	1,912.0	1.2	0.1	1.1	1,910.8	133,434.8	98,936.8	34,498.0	812.5	-	812.5	3,133.7

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

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

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES¹

(G\$ Million)

Table 2.10 (b)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Real Estate Mortgage Loans ³	Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers		Total	Public	Private	
				Total	Central Gov't	Other Gov't ²									
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	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															
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
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
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
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
Apr	203,496.7	200,812.6	2,687.8	194.6	194.3	0.3	2,493.1	128,821.7	99,134.9	29,686.8	67,908.1	1,395.0	-	1,395.0	2,684.1
May	203,568.3	201,184.5	2,496.1	1.8	1.4	0.3	2,494.4	129,031.3	98,868.5	30,162.8	68,236.1	1,420.9	-	1,420.9	2,383.8
Jun	204,503.5	202,088.7	1,830.1	2.5	2.2	0.3	1,827.6	129,144.5	99,178.4	29,966.1	69,671.0	1,443.1	-	1,443.1	2,414.8
Jul	204,147.7	201,947.1	2,040.4	6.3	6.1	0.3	2,034.1	128,146.9	97,308.1	30,838.8	70,197.8	1,561.9	-	1,561.9	2,200.6
Aug	207,181.1	204,789.1	2,539.3	1.3	0.9	0.4	2,538.0	130,328.5	98,337.6	31,990.8	70,265.9	1,655.4	-	1,655.4	2,392.0
Sep	206,654.3	204,177.8	1,841.6	4.6	1.8	2.8	1,837.0	130,080.0	98,028.7	32,051.2	70,536.5	1,719.7	-	1,719.7	2,476.5
Oct	208,961.9	206,357.5	2,261.5	26.9	23.3	3.6	2,234.6	131,210.7	98,680.9	32,529.8	71,117.0	1,768.4	-	1,768.4	2,604.3
Nov	211,049.3	208,255.4	2,256.6	5.1	0.6	4.6	2,251.4	133,142.1	99,455.3	33,686.8	71,405.9	1,450.8	-	1,450.8	2,793.9
Dec	214,488.9	211,760.4	1,998.2	44.3	0.0	44.3	1,953.9	136,609.3	101,671.8	34,937.5	71,648.8	1,504.1	-	1,504.1	2,728.5
2016															
Jan	211,998.6	209,160.0	2,045.0	48.3	3.8	44.5	1,996.8	133,376.9	98,754.5	34,622.5	72,161.5	1,576.5	-	1,576.5	2,838.6
Feb	210,786.0	208,061.6	2,069.9	38.5	7.2	31.4	2,031.4	132,859.8	98,049.9	34,809.9	72,111.6	1,020.3	-	1,020.3	2,724.5
Mar	211,374.0	208,240.3	1,912.0	1.2	0.1	1.1	1,910.8	133,434.8	98,936.8	34,498.0	72,081.0	812.5	-	812.5	3,133.7

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

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

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

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
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	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														
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
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
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
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
Apr	69,993.9	69,197.2	2,287.1	194.3	194.3	0.0	2,092.8	66,818.1	55,923.2	10,894.9	92.0	-	92.0	796.7
May	69,697.7	69,199.0	2,092.6	1.4	1.4	0.0	2,091.1	66,986.1	56,102.7	10,883.4	120.4	-	120.4	498.7
Jun	69,769.0	69,103.5	1,425.2	2.2	2.2	-	1,423.0	67,498.7	56,426.5	11,072.2	179.6	-	179.6	665.6
Jul	68,875.1	68,401.3	1,634.1	6.1	6.1	0.0	1,628.0	66,462.8	55,163.5	11,299.3	304.4	-	304.4	473.8
Aug	71,084.3	70,397.0	1,831.7	1.2	0.9	0.3	1,830.5	68,162.1	56,145.1	12,017.0	403.3	-	403.3	687.2
Sep	69,623.2	68,966.9	1,132.5	4.6	1.8	2.7	1,128.0	67,362.4	55,720.1	11,642.3	472.0	-	472.0	656.3
Oct	71,295.5	70,625.9	1,550.9	26.8	23.3	3.5	1,524.2	68,548.2	56,695.7	11,852.4	526.8	-	526.8	669.6
Nov	72,373.4	71,934.4	1,544.6	5.1	0.6	4.5	1,539.6	69,839.4	57,403.8	12,435.6	550.4	-	550.4	439.0
Dec	75,563.7	75,043.5	1,532.4	44.2	0.0	44.2	1,488.1	72,904.0	60,092.7	12,811.3	607.1	-	607.1	520.3
2016														
Jan	72,700.4	72,066.3	1,591.6	48.2	3.8	44.4	1,543.4	69,791.6	57,384.0	12,407.7	683.1	-	683.1	634.1
Feb	71,555.5	70,979.1	1,616.6	38.5	7.2	31.3	1,578.1	69,232.1	56,767.6	12,464.5	130.4	-	130.4	576.4
Mar	71,344.7	70,646.3	1,457.2	1.1	0.1	1.0	1,456.0	69,040.1	56,603.1	12,437.0	149.1	-	149.1	698.4

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

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

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

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
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
2012	52,789.1	52,523.5	442.1	2.9	-	2.9	439.2	51,765.9	35,558.6	16,207.3	315.5	-	315.5	265.6
2013														
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
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
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
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
2014														
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
2015														
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
Apr	65,594.6	63,707.2	400.7	0.3	-	0.3	400.3	62,003.6	43,211.7	18,791.9	1,303.0	-	1,303.0	1,887.4
May	65,634.5	63,749.4	403.5	0.3	-	0.3	403.2	62,045.3	42,765.9	19,279.4	1,300.5	-	1,300.5	1,885.1
Jun	65,063.5	63,314.3	405.0	0.3	-	0.3	404.6	61,645.8	42,751.9	18,894.0	1,263.5	-	1,263.5	1,749.2
Jul	65,074.8	63,348.0	406.3	0.2	-	0.2	406.1	61,684.2	42,144.6	19,539.5	1,257.5	-	1,257.5	1,726.8
Aug	65,830.9	64,126.1	707.6	0.1	-	0.1	707.6	62,166.4	42,192.5	19,973.9	1,252.1	-	1,252.1	1,704.8
Sep	66,494.5	64,674.4	709.0	0.1	-	0.1	709.0	62,717.6	42,308.7	20,409.0	1,247.7	-	1,247.7	1,820.2
Oct	66,549.4	64,614.7	710.5	0.1	-	0.1	710.4	62,662.5	41,985.2	20,677.3	1,241.7	-	1,241.7	1,934.7
Nov	67,270.0	64,915.1	711.9	0.1	-	0.1	711.9	63,302.7	42,051.5	21,251.3	900.5	-	900.5	2,354.9
Dec	67,276.4	65,068.1	465.9	0.1	-	0.1	465.8	63,705.3	41,579.2	22,126.2	896.9	-	896.9	2,208.2
2016														
Jan	67,136.6	64,932.1	453.4	0.1	-	0.1	453.3	63,585.3	41,370.5	22,214.8	893.4	-	893.4	2,204.5
Feb	67,119.0	64,970.9	453.4	0.1	-	0.1	453.3	63,627.7	41,282.2	22,345.5	889.9	-	889.9	2,148.1
Mar	67,948.4	65,513.0	454.8	0.1	-	0.1	454.7	64,394.7	42,333.7	22,061.1	663.5	-	663.5	2,435.3

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

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

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

Table 2-13(a)

	2005		2006		2007		2008	
	Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	86.6	-	91.3	-	89.5	-	90.1	-
FINANCIAL INSTITUTIONS	-	532.5	-	436.4	-	37.8	-	109.2
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	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,485.5	26,499.3	966.6	30,595.7	1,239.6	32,956.5	2,998.1	41,147.6
Agriculture	146.2	3,637.7	29.1	3,525.8	369.7	2,984.5	903.9	3,934.1
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
Mining & Quarrying	241.2	346.0	0.2	955.5	1.1	822.8	1.4	1,674.3
Bauxite	241.2	99.9	-	195.3	-	-	-	-
Other	-	246.2	0.2	760.2	1.1	822.8	1.4	1,674.3
Manufacturing	1,098.1	8,150.0	937.2	10,145.1	864.7	10,634.6	2,091.1	11,658.5
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
Services	-	14,365.5	-	15,969.3	4.1	18,514.7	1.7	23,880.7
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
HOUSEHOLDS	-	10,303.0	-	12,513.3	-	15,762.9	-	17,406.0
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
TOTAL	1,572.1	37,334.8	1,057.9	43,545.3	1,329.1	48,757.2	3,088.2	58,662.8

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

Source: Commercial Banks

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

Table 2-13(c)

	2012							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	61.8	-	67.4	-	63.1	-	63.3	-
FINANCIAL INSTITUTIONS	-	122.0	-	84.6	-	221.9	-	359.5
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	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	4,294.0	68,026.4	3,628.3	72,506.8	3,562.5	76,623.9	3,661.2	81,875.4
Agriculture	1,521.8	10,204.7	1,334.7	10,958.0	1,365.9	11,170.8	891.8	11,331.7
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
Mining & Quarrying	0.2	3,394.7	0.2	3,521.5	1.3	4,285.5	1.2	4,247.4
Bauxite	-	23.6	-	-	-	-	-	-
Other	0.2	3,371.1	0.2	3,521.5	1.3	4,285.5	1.2	4,247.4
Manufacturing	2,689.2	18,179.6	2,205.1	19,847.4	2,106.4	20,197.9	2,677.9	22,213.8
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
Services	82.8	36,247.4	88.4	38,179.8	88.9	40,969.6	90.4	44,082.5
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
HOUSEHOLDS	-	19,500.6	-	20,218.3	-	22,192.7	-	23,365.5
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
TOTAL	4,355.9	87,649.0	3,695.7	92,809.6	3,625.7	99,038.4	3,724.5	105,600.5

Source: Commercial Banks

¹ 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 ¹
(G\$ Million)**

Table 2-13(d)

	2013							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	12.4	-	259.9	-	20.7	-	8.0	-
FINANCIAL INSTITUTIONS	-	632.9	-	764.3	-	829.6	-	835.9
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	69.4	-	113.9	-	112.6	-	100.3
Insurance Companies	-	299.0	-	290.1	-	303.1	-	265.2
Building Societies	-	0.0	-	0.0	-	0.0	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	208.7	-	316.3	-	379.6	-	441.0
Trust & Investment Companies	-	55.8	-	44.0	-	34.3	-	29.3
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	4,831.1	82,277.7	4,750.0	84,896.4	5,046.6	85,820.7	2,587.5	94,992.3
Agriculture	1,891.1	11,284.6	1,581.4	11,310.8	1,681.0	11,217.2	587.8	13,340.6
Sugarcane	1,889.9	2,672.9	1,581.4	2,510.7	1,678.7	2,824.7	587.8	2,882.8
Paddy	-	5,146.4	-	5,411.1	-	4,993.0	-	5,980.6
Other Farming	-	298.0	-	322.0	-	322.7	-	365.0
Livestock	-	1,428.9	-	1,343.1	-	1,303.0	-	1,752.0
Forestry	1.2	553.2	-	496.6	2.4	536.9	-	1,163.7
Shrimp & Other Fishing	-	1,185.2	-	1,227.3	-	1,236.9	-	1,196.5
Mining & Quarrying	2.6	4,213.7	1.8	4,567.0	0.2	4,581.6	1.4	5,207.7
Bauxite	-	-	-	-	-	-	-	-
Other	2.6	4,213.7	1.8	4,567.0	0.2	4,581.6	1.4	5,207.7
Manufacturing	2,848.8	23,620.9	3,058.2	24,574.3	3,248.0	24,745.0	1,936.0	26,887.6
Timber and Sawmilling	-	2,056.9	-	1,995.9	-	1,927.6	-	2,256.7
Other Constr. and Engin.	-	9,882.4	-	10,413.5	-	10,712.2	-	11,083.0
Sugar Molasses	1,827.8	-	1,808.6	-	2,154.4	-	1,909.1	-
Rice Milling	0.4	3,221.1	-	2,850.8	-	2,951.1	-	3,876.5
Beverages, Food & Tobacco	-	3,897.8	-	4,208.5	-	5,087.2	-	6,241.9
Textiles & Clothing	-	194.1	-	150.5	-	142.4	-	174.0
Electricity	1,020.6	182.3	1,249.6	186.1	1,093.6	212.9	26.9	0.3
Other Manufacturing	-	4,186.3	-	4,768.9	-	3,711.6	-	3,255.1
Services	88.5	43,158.5	108.5	44,444.4	117.3	45,276.8	62.3	49,556.4
Drainage & Irrigation	-	4.2	-	1.3	-	0.9	-	0.6
Transportation	-	3,830.3	-	4,257.8	-	4,318.5	-	4,518.0
Telecommunications	-	252.2	-	236.3	-	197.5	-	280.6
Entertaining & Catering	-	3,440.3	-	3,526.4	-	3,767.4	-	3,890.2
Distribution	-	25,079.0	1.0	27,045.4	-	27,432.2	-	29,222.9
Education	-	1,016.5	-	1,071.8	-	1,107.0	-	1,136.4
Health	-	1,014.1	-	1,086.6	-	1,248.6	-	1,290.7
Professional Services	-	1,258.4	-	1,381.2	-	1,364.6	-	1,525.8
Other Services	88.5	7,263.4	107.5	5,837.7	117.3	5,840.1	62.3	7,691.2
HOUSEHOLDS	-	23,493.6	-	24,535.7	-	25,636.2	-	25,309.2
Home Improvement	-	5,066.0	-	5,429.4	-	5,757.4	-	6,037.8
Motor Cars	-	7,572.4	-	7,451.7	-	7,866.8	-	7,983.3
Other Durable Goods	-	701.4	-	631.7	-	595.9	-	743.6
Education	-	412.7	-	377.5	-	501.1	-	522.6
Travel	-	112.6	-	111.4	-	136.6	-	125.7
Other Purposes	-	9,628.6	-	10,533.9	-	10,778.3	-	9,896.2
TOTAL	4,843.5	106,404.2	5,009.9	110,196.4	5,067.3	112,286.4	2,595.5	121,137.4

Source: Commercial Banks

¹ 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(e)

	2014							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	6.7	-	5.5	-	5.0	-	20.7	-
FINANCIAL INSTITUTIONS	-	895.1	-	881.9	-	972.3	-	1,406.2
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	95.7	-	82.7	-	114.3	-	77.5
Insurance Companies	-	253.9	-	285.7	-	263.7	-	226.5
Building Societies	-	0.0	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	520.5	-	502.9	-	591.9	-	447.7
Trust & Investment Companies	-	24.9	-	10.6	-	2.3	-	654.5
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	3,547.2	95,443.5	3,724.4	98,262.1	2,983.1	99,781.0	2,398.8	105,654.4
Agriculture	1,305.2	13,263.2	1,436.1	13,618.8	854.0	11,780.3	770.6	12,008.2
Sugarcane	1,304.5	2,898.9	1,436.1	2,807.8	854.0	2,589.7	770.6	2,544.1
Paddy	-	6,028.3	-	6,375.0	-	5,118.1	-	5,151.1
Other Farming	-	371.9	-	386.8	-	389.2	-	593.6
Livestock	-	1,821.3	-	1,767.2	-	1,691.1	-	1,639.3
Forestry	0.7	1,151.6	-	1,138.7	-	904.1	-	990.2
Shrimp & Other Fishing	-	991.2	-	1,143.4	-	1,088.2	-	1,090.0
Mining & Quarrying	0.3	5,369.3	1.3	5,742.5	1.1	5,734.1	1.1	5,456.8
Bauxite	-	3.0	-	2.9	-	-	-	-
Other	0.3	5,366.3	1.3	5,739.5	1.1	5,734.1	1.1	5,456.8
Manufacturing	2,178.1	28,055.2	2,197.4	28,553.8	2,042.4	29,578.8	1,536.4	31,169.4
Timber and Sawmilling	-	1,964.2	-	2,234.1	-	2,246.6	-	2,419.1
Other Constr. and Engin.	-	11,504.3	-	11,920.4	-	12,842.9	-	13,422.6
Sugar Molasses	2,178.1	-	2,183.2	-	1,736.1	-	1,536.4	-
Rice Milling	-	3,960.4	-	4,123.9	-	3,982.6	-	4,213.7
Beverages, Food & Tobacco	-	6,542.7	-	6,648.7	-	6,669.4	-	6,728.9
Textiles & Clothing	-	148.2	-	174.7	-	168.6	-	187.5
Electricity	-	4.9	14.2	0.8	306.2	0.8	0.0	12.1
Other Manufacturing	-	3,930.5	-	3,451.1	-	3,668.0	-	4,185.6
Services	63.6	48,755.7	89.6	50,347.0	85.6	52,687.8	90.7	57,020.0
Drainage & Irrigation	-	0.2	-	0.2	-	0.2	-	0.3
Transportation	-	4,734.2	-	5,465.3	-	6,871.5	-	7,066.9
Telecommunications	-	319.9	-	315.1	-	400.2	-	435.8
Entertaining & Catering	-	3,809.0	-	3,852.7	-	3,664.7	-	4,016.1
Distribution	-	28,375.9	-	28,907.7	-	28,753.7	-	29,649.9
Education	-	1,140.4	-	1,142.5	-	1,150.5	-	1,125.7
Health	-	1,188.5	-	1,172.8	-	1,117.9	-	1,119.9
Professional Services	-	1,630.9	-	1,607.5	-	2,179.7	-	2,422.6
Other Services	63.6	7,556.7	89.6	7,883.2	85.6	8,549.4	90.7	11,182.7
HOUSEHOLDS	-	24,521.6	-	23,745.5	-	24,320.9	-	24,848.1
Home Improvement	-	6,424.4	-	6,536.4	-	6,420.1	-	6,565.3
Motor Cars	-	7,798.7	-	7,827.6	-	8,397.3	-	8,217.2
Other Durable Goods	-	702.8	-	640.7	-	630.6	-	751.9
Education	-	503.3	-	480.9	-	747.8	-	696.4
Travel	-	122.7	-	136.6	-	160.0	-	143.8
Other Purposes	-	8,969.7	-	8,123.4	-	7,965.1	-	8,473.5
TOTAL	3,553.9	120,860.1	3,729.8	122,889.4	2,988.1	125,074.3	2,419.5	131,908.7

Source: Commercial Banks

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

Table 2-13(f)

	2015											
	Jan.		Feb.		Mar		Apr		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	1.9	-	6.2	-	0.9	-	194.6	-	1.8	-	2.5	-
FINANCIAL INSTITUTIONS	-	1,394.8	-	1,353.6	-	1,370.5	-	1,395.0	-	1,420.9	-	1,443.1
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	83.6	-	47.6	-	47.0	-	46.7	-	57.2	-	16.9
Insurance Companies	-	231.6	-	224.6	-	224.9	-	233.7	-	217.6	-	216.7
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	425.1	-	427.0	-	424.1	-	422.2	-	453.8	-	517.1
Trust & Investment Companies	-	654.5	-	654.5	-	674.5	-	692.3	-	692.3	-	692.3
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2,507.3	103,118.4	2,447.8	102,182.4	2,119.0	102,920.5	2,493.1	103,091.5	2,494.4	103,338.6	1,827.6	103,467.6
<i>Agriculture</i>	852.0	12,387.1	779.9	11,508.6	511.9	11,105.4	830.4	12,454.7	863.4	12,749.5	499.0	12,719.8
Sugarcane	846.8	2,549.8	776.3	2,520.8	511.9	2,450.6	830.4	2,398.5	863.4	2,389.9	499.0	2,247.9
Paddy	5.1	5,469.2	3.6	4,595.1	-	4,394.2	-	5,478.6	-	6,134.8	-	6,536.5
Other Farming	-	712.2	-	674.8	-	801.8	-	821.2	-	728.1	-	789.5
Livestock	-	1,645.9	-	1,770.6	-	1,688.7	-	1,923.0	-	1,690.9	-	1,291.4
Forestry	-	967.5	-	967.6	-	954.3	-	965.6	-	975.3	-	982.3
Shrimp & Other Fishing	-	1,042.6	-	979.8	-	815.8	-	867.9	-	830.5	-	872.2
<i>Mining & Quarrying</i>	0.9	5,560.7	0.6	5,330.1	0.6	5,341.1	1.2	5,140.7	0.1	5,185.4	0.1	5,407.3
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	0.9	5,560.7	0.6	5,330.1	0.6	5,341.1	1.2	5,140.7	0.1	5,185.4	0.1	5,407.3
<i>Manufacturing</i>	1,564.5	31,187.9	1,577.7	31,140.3	1,534.7	30,964.6	1,580.3	30,788.7	1,540.6	30,044.6	1,238.9	30,045.7
Timber and Sawmilling	-	2,360.7	-	2,355.8	-	2,386.7	-	2,386.8	-	2,340.2	-	2,354.8
Other Constr. and Engin.	-	13,513.3	-	13,413.7	-	13,809.2	-	13,969.7	-	13,883.9	-	13,662.5
Sugar Molasses	1,564.5	-	1,577.7	-	1,534.7	-	1,580.3	-	1,540.6	-	1,238.9	-
Rice Milling	-	4,217.4	-	4,273.5	-	3,669.8	-	3,289.1	-	2,759.4	-	2,814.5
Beverages, Food & Tobacco	-	6,794.7	-	6,729.6	-	6,780.2	-	6,722.2	-	6,687.1	-	6,691.9
Textiles & Clothing	-	175.1	-	171.5	-	142.5	-	143.7	-	165.3	-	105.6
Electricity	0.0	8.8	-	8.6	0.0	9.4	0.0	9.2	0.0	8.0	-	7.8
Other Manufacturing	-	4,117.9	-	4,187.6	-	4,166.9	-	4,268.0	-	4,200.6	-	4,408.5
<i>Services</i>	90.0	53,982.7	89.6	54,203.4	71.9	55,509.4	81.2	54,707.3	90.3	55,359.1	89.7	55,294.9
Drainage & Irrigation	-	0.3	-	0.3	-	0.2	-	0.2	-	0.2	-	0.2
Transportation	-	6,934.1	-	7,015.2	-	7,075.0	-	6,918.4	-	6,879.8	-	6,677.9
Telecommunications	-	390.1	-	395.1	-	404.3	-	421.8	-	423.0	-	387.1
Entertaining & Catering	-	3,882.1	-	3,885.9	-	4,102.3	-	4,121.9	-	4,141.0	-	4,063.3
Distribution	-	27,656.7	-	28,228.9	-	28,769.6	-	28,546.2	-	29,243.4	-	29,587.5
Education	-	1,112.9	-	1,124.3	-	1,104.4	-	1,108.6	-	1,106.1	-	1,098.1
Health	-	1,064.7	-	1,054.3	-	1,124.1	-	1,177.3	-	1,213.7	-	1,240.8
Professional Services	-	2,342.4	-	2,343.1	-	2,407.9	-	2,382.7	-	2,441.5	-	2,365.3
Other Services	90.0	10,599.4	89.6	10,156.2	71.9	10,521.6	81.2	10,030.2	90.3	9,910.4	89.7	9,874.7
HOUSEHOLDS	-	24,216.0	-	23,961.5	-	23,575.2	-	23,629.4	-	23,611.0	-	23,509.6
Home Improvement	-	6,642.1	-	6,733.6	-	6,696.9	-	6,692.8	-	6,897.6	-	7,142.0
Motor Cars	-	8,178.5	-	8,176.6	-	7,987.3	-	8,014.0	-	7,975.9	-	7,507.1
Other Durable Goods	-	740.9	-	733.9	-	742.2	-	758.7	-	754.6	-	704.6
Education	-	678.2	-	663.2	-	636.2	-	615.6	-	608.7	-	414.6
Travel	-	142.5	-	148.8	-	147.3	-	159.1	-	165.7	-	179.0
Other Purposes	-	7,833.7	-	7,505.4	-	7,365.4	-	7,389.1	-	7,208.6	-	7,562.4
TOTAL	2,509.3	128,729.2	2,454.0	127,497.5	2,119.9	127,866.2	2,687.8	128,115.9	2,496.1	128,370.5	1,830.1	128,420.2

Source: Commercial Banks

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

Table 2-13(g)

	2015											
	Jul		Aug		Sep		Oct		Nov		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	6.3	-	1.3	-	4.6	-	26.9	-	5.1	-	44.3	-
FINANCIAL INSTITUTIONS	-	1,561.9	-	1,655.4	-	1,719.7	-	1,768.4	-	1,450.8	-	1,504.1
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	24.3	-	30.3	-	27.2	-	28.6	-	31.7	-	13.4
Insurance Companies	-	214.8	-	207.8	-	224.4	-	248.0	-	199.9	-	222.1
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	630.5	-	724.9	-	775.7	-	799.4	-	526.9	-	576.2
Trust & Investment Companies	-	692.3	-	692.3	-	692.3	-	692.3	-	692.3	-	692.3
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2,034.1	101,823.3	2,538.0	102,901.3	1,837.0	102,723.2	2,234.6	103,421.6	2,251.4	104,142.6	1,953.9	106,542.4
<i>Agriculture</i>	484.2	11,964.7	877.6	11,550.6	486.1	11,395.3	852.0	11,734.1	871.5	11,673.4	708.4	11,689.5
Sugarcane	482.1	2,258.1	877.0	2,258.8	486.1	2,231.6	852.0	2,191.5	867.2	2,159.5	708.4	2,029.4
Paddy	-	5,965.7	-	5,531.6	-	5,140.5	-	5,424.6	-	5,317.6	-	5,506.7
Other Farming	-	694.0	-	781.7	-	804.1	-	954.9	-	1,095.3	-	1,110.8
Livestock	-	1,188.7	-	1,165.2	-	1,228.8	-	1,218.9	-	1,187.7	-	1,197.3
Forestry	2.1	965.4	0.6	948.3	-	953.9	-	921.1	4.2	857.5	-	859.8
Shrimp & Other Fishing	-	892.7	-	865.0	-	1,036.4	-	1,023.2	-	1,055.8	-	985.4
<i>Mining & Quarrying</i>	0.2	4,931.5	0.6	5,006.0	0.4	5,009.4	1.9	5,080.0	0.2	5,160.8	0.8	4,893.8
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	0.2	4,931.5	0.6	5,006.0	0.4	5,009.4	1.9	5,080.0	0.2	5,160.8	0.8	4,893.8
<i>Manufacturing</i>	1,459.4	30,066.0	1,570.6	30,505.2	1,260.4	30,117.2	1,290.9	30,378.5	1,289.1	30,510.8	1,244.8	30,224.3
Timber and Sawmilling	-	2,393.8	-	2,354.4	-	2,413.6	-	2,439.9	-	2,420.3	-	2,420.6
Other Constr. and Engin.	-	13,913.7	-	14,086.7	-	14,085.0	-	14,113.1	-	14,218.7	-	13,988.8
Sugar Molasses	1,459.4	-	1,570.6	-	1,260.4	0.1	1,290.9	-	1,289.1	-	1,244.8	-
Rice Milling	-	2,562.0	-	3,149.5	-	2,895.1	-	3,196.8	-	3,201.7	-	3,301.2
Beverages, Food & Tobacco	-	6,727.1	-	6,181.9	-	6,079.2	-	5,981.2	-	6,076.7	-	5,927.0
Textiles & Clothing	-	120.5	-	130.1	-	136.6	-	138.3	-	135.2	-	128.4
Electricity	-	7.6	0.0	7.4	-	7.2	-	7.0	-	6.8	-	6.5
Other Manufacturing	-	4,341.2	-	4,595.2	-	4,500.5	-	4,502.2	-	4,451.3	-	4,451.9
<i>Services</i>	90.4	54,861.2	89.2	55,839.6	90.1	56,201.4	89.8	56,229.0	90.6	56,797.6	0.0	59,734.8
Drainage & Irrigation	-	0.2	-	0.1	-	0.1	-	0.1	-	1.6	-	0.1
Transportation	-	6,559.9	-	6,479.3	-	6,383.1	-	6,315.3	-	6,228.8	-	6,168.4
Telecommunications	-	384.5	-	375.6	-	356.5	-	352.2	-	351.4	-	345.5
Entertaining & Catering	-	4,054.0	-	4,129.6	-	3,946.2	-	3,987.1	-	3,942.9	-	3,801.8
Distribution	-	29,980.1	-	30,392.0	-	30,754.2	-	31,272.6	-	31,824.9	-	33,996.3
Education	-	1,088.4	-	1,487.6	-	1,489.4	-	1,495.3	-	1,446.1	-	1,445.1
Health	-	1,215.7	-	1,177.5	-	1,215.0	-	1,143.0	-	1,169.7	-	1,258.2
Professional Services	-	2,462.3	-	2,459.3	-	2,504.5	-	2,476.1	-	2,505.5	-	2,510.9
Other Services	90.4	9,116.1	89.2	9,338.6	90.1	9,552.4	89.8	9,187.4	90.6	9,326.7	0.0	10,208.5
HOUSEHOLDS	-	24,091.1	-	25,060.6	-	24,920.0	-	25,323.9	-	26,530.9	-	27,589.2
Home Improvement	-	7,295.7	-	7,373.1	-	7,462.1	-	7,611.6	-	7,804.9	-	8,042.5
Motor Cars	-	7,625.6	-	7,824.6	-	8,001.3	-	8,034.2	-	8,010.3	-	7,971.4
Other Durable Goods	-	719.3	-	722.3	-	705.9	-	746.5	-	874.1	-	1,083.2
Education	-	504.5	-	654.0	-	765.7	-	784.0	-	755.3	-	687.8
Travel	-	223.2	-	237.7	-	241.5	-	239.8	-	237.1	-	229.3
Other Purposes	-	7,722.8	-	8,248.9	-	7,743.5	-	7,907.8	-	8,849.2	-	9,574.9
TOTAL	2,040.4	127,476.3	2,539.3	129,617.3	1,841.6	129,362.9	2,261.5	130,513.9	2,256.6	132,124.4	1,998.2	135,635.6

Source: Commercial Banks

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

Table 2-13(h)

	Jan		Feb		Mar	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
	GENERAL GOVERNMENT	48.3	-	38.5	-	1.2
FINANCIAL INSTITUTIONS	-	1,576.5	-	1,020.3	-	812.5
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	12.8	-	12.3	-	11.7
Insurance Companies	-	226.4	-	229.5	-	192.6
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	644.9	-	86.2	-	138.7
Trust & Investment Companies	-	692.3	-	692.3	-	469.6
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,996.8	103,695.4	2,031.4	102,979.5	1,910.8	103,811.8
Agriculture	749.9	11,748.7	776.6	11,576.4	695.0	11,938.5
Sugarcane	748.7	2,031.7	772.8	2,038.3	694.8	2,031.6
Paddy	-	5,604.4	-	5,638.9	-	5,978.9
Other Farming	-	1,098.1	-	1,038.7	-	1,098.4
Livestock	-	1,194.9	-	1,162.1	-	1,214.2
Forestry	1.2	834.4	3.7	820.7	0.2	841.3
Shrimp & Other Fishing	-	985.2	-	877.6	-	774.1
Mining & Quarrying	0.1	4,981.5	0.4	4,984.6	0.1	4,948.3
Bauxite	-	-	-	-	-	-
Other	0.1	4,981.5	0.4	4,984.6	0.1	4,948.3
Manufacturing	1,246.6	30,140.1	1,254.4	30,265.3	1,215.4	30,447.6
Timber and Sawmilling	-	2,365.5	-	2,296.5	-	2,341.7
Other Constr. and Engin.	-	13,740.2	-	13,705.6	-	14,112.4
Sugar Molasses	1,246.6	-	1,254.4	-	1,215.4	-
Rice Milling	-	3,400.7	-	3,270.6	-	2,997.9
Beverages, Food & Tobacco	-	6,166.4	-	6,235.4	-	6,437.8
Textiles & Clothing	-	115.8	-	125.2	-	122.3
Electricity	0.0	6.6	0.0	6.4	0.0	6.2
Other Manufacturing	-	4,345.0	-	4,625.7	-	4,429.1
Services	0.1	56,825.1	0.0	56,153.2	0.3	56,477.4
Drainage & Irrigation	-	0.1	-	0.1	-	0.1
Transportation	-	6,142.4	-	6,068.7	-	5,936.2
Telecommunications	-	354.5	-	346.8	-	346.0
Entertaining & Catering	-	3,845.6	-	3,844.6	-	3,629.8
Distribution	-	31,437.7	-	31,077.7	-	31,348.2
Education	-	1,450.0	-	1,549.1	-	1,539.0
Health	-	1,156.3	-	1,173.0	-	1,160.9
Professional Services	-	2,515.7	-	2,509.2	-	2,505.1
Other Services	0.1	9,922.8	0.0	9,584.0	0.3	10,012.2
HOUSEHOLDS	-	27,157.6	-	27,351.8	-	27,048.6
Home Improvement	-	8,034.5	-	8,108.7	-	8,167.5
Motor Cars	-	8,001.5	-	7,936.3	-	7,824.2
Other Durable Goods	-	1,068.5	-	1,044.9	-	1,013.6
Education	-	664.0	-	630.5	-	603.6
Travel	-	225.0	-	224.2	-	221.5
Other Purposes	-	9,164.0	-	9,407.1	-	9,218.1
TOTAL	2,045.0	132,429.5	2,069.9	131,351.5	1,912.0	131,672.9

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 ¹⁾	Req. Liquid Assets ²⁾	Surplus (+) Deficit (-)
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	121,094.3	4,705.3	17,567.3	7,543.6	3,679.0	12,624.4	74,974.8	68,395.0	52,699.2
2013									
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
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
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
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
Apr	115,858.5	5,830.6	8,044.5	11,498.6	2,159.1	29,665.3	58,660.3	73,571.2	42,287.3
May	117,118.9	6,191.8	13,542.7	11,432.9	2,426.8	24,930.6	58,594.0	74,567.7	42,551.2
Jun	119,805.3	6,622.5	17,070.0	10,233.3	1,977.4	25,440.6	58,461.5	75,259.8	44,545.5
Jul	118,052.0	5,216.6	18,745.3	9,592.9	2,003.0	21,043.5	61,450.7	76,174.3	41,877.7
Aug	115,846.4	5,247.0	19,740.4	7,866.7	1,917.4	19,744.5	61,330.3	76,003.8	39,842.6
Sep	116,570.7	6,223.5	19,725.0	9,052.3	1,657.0	18,951.6	60,961.3	75,201.0	41,369.7
Oct	115,433.9	5,559.5	16,994.3	11,405.1	2,208.9	18,531.1	60,734.9	73,778.7	41,655.2
Nov	117,093.6	5,844.9	19,067.7	10,443.5	1,740.3	18,090.0	61,907.2	75,296.3	41,797.3
Dec	114,813.4	8,416.9	11,096.4	7,767.9	2,230.5	21,597.8	63,704.0	74,970.8	39,842.6
2016									
Jan	122,211.7	6,161.5	22,351.5	6,677.5	1,460.0	21,373.2	64,188.0	77,374.7	44,837.0
Feb	128,805.9	6,715.6	25,117.4	6,562.9	1,381.4	24,650.1	64,378.6	78,188.4	50,617.4
Mar	129,390.0	7,042.0	20,901.9	7,438.7	1,631.3	27,041.7	65,334.4	78,142.4	51,247.7

Source: Commercial Banks

¹⁾ Treasury Bills figures have been revised from December 2004 to November 2005.

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

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G\$ Million)

Table 2.15

End of	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 (-)
2014						2015				
Apr	04th	38,945.5	46,370.9	7,425.4		Apr	03rd	40,970.9	45,525.6	4,554.7
	11th	38,950.5	46,615.0	7,664.5			10th	40,838.9	46,199.6	5,360.7
	18th	39,212.1	45,040.7	5,828.6			17th	40,896.8	49,450.9	8,554.1
	25th	39,055.2	43,040.4	3,985.2			24th	41,164.1	49,208.6	8,044.5
May	02nd	39,067.0	41,217.4	2,150.4		May	01st	41,272.7	49,293.5	8,020.8
	09th	39,214.9	39,118.5	(96.4)			08th	41,637.6	51,665.2	10,027.5
	16th	38,945.9	47,933.4	8,987.6			15th	41,894.5	52,828.5	10,934.0
	23rd	39,330.7	48,221.2	8,890.5			22nd	41,806.3	54,976.6	13,170.3
	30th	39,250.2	50,177.5	10,927.3			29th	41,692.4	55,235.1	13,542.7
Jun	06th	39,163.1	51,232.3	12,069.2		Jun	05th	41,885.9	54,951.4	13,065.5
	13th	39,625.0	47,849.0	8,224.0			12th	42,004.8	50,534.1	8,529.2
	20th	39,332.4	44,806.9	5,474.5			19th	41,625.5	56,635.0	15,009.5
	27th	39,607.6	43,462.7	3,855.1			26th	42,037.6	59,107.7	17,070.0
Jul	04th	39,411.1	44,246.6	4,835.5		Jul	03rd	42,068.9	58,416.8	16,347.9
	11th	39,586.4	45,171.3	5,584.9			10th	42,057.4	58,145.1	16,087.7
	18th	39,344.8	45,567.7	6,222.9			17th	42,047.6	60,089.3	18,041.7
	25th	39,502.7	46,278.7	6,776.1			24th	41,797.9	63,727.0	21,929.1
Aug	01st	39,246.4	47,163.3	7,917.0		Aug	31st	42,533.1	61,278.4	18,745.3
	08th	39,402.2	46,445.1	7,042.9			07th	42,366.7	61,383.5	19,016.8
	15th	39,399.9	48,042.6	8,642.7			14th	42,183.7	62,492.4	20,308.7
	22nd	39,425.9	48,200.3	8,774.5			21st	42,347.9	62,928.7	20,580.8
	29th	39,303.8	50,692.7	11,388.9			28th	42,462.4	62,202.8	19,740.4
Sep	05th	39,632.0	50,442.2	10,810.2		Sep	04th	42,273.1	66,091.5	23,818.4
	12th	39,975.5	48,429.9	8,454.4			11th	42,542.3	63,609.0	21,066.7
	19th	39,866.6	46,026.8	6,160.2			18th	42,251.5	62,568.9	20,317.4
	26th	39,456.1	47,174.8	7,718.7			25th	42,028.8	61,753.8	19,725.0
Oct	03rd	39,462.5	48,171.6	8,709.1		Oct	02nd	41,751.1	57,290.7	15,539.6
	10th	39,737.3	51,870.9	12,133.5			09th	41,206.7	55,445.0	14,238.2
	17th	40,064.7	50,668.6	10,603.8			16th	41,103.2	57,977.2	16,874.0
	24th	40,173.3	49,320.5	9,147.2			23rd	41,301.8	57,468.7	16,166.9
	31st	39,933.1	50,682.4	10,749.4			30th	41,217.2	58,211.5	16,994.3
Nov	07th	40,120.3	49,581.6	9,461.3		Nov	06th	41,486.8	59,798.9	18,312.1
	14th	40,177.5	50,610.1	10,432.6			13th	42,033.7	60,646.8	18,613.1
	21st	40,136.9	50,235.7	10,098.8			20th	42,158.0	61,035.2	18,877.2
	28th	40,095.0	51,447.2	11,352.3			27th	42,056.6	61,124.3	19,067.7
Dec	05th	40,319.4	51,285.1	10,965.6		Dec	04th	41,943.7	58,300.3	16,356.6
	12th	40,643.6	49,244.2	8,600.6			11th	42,218.8	53,487.7	11,268.9
	19th	40,576.0	47,151.7	6,575.7			18th	42,231.5	50,934.1	8,702.5
	26th	40,054.9	46,284.6	6,229.7			25th	41,933.9	53,030.3	11,096.4
	28th	40,095.0	51,447.2	11,352.3						
2015						2016				
Jan	02nd	40,274.5	48,307.9	8,033.3		Jan	01st	42,277.5	57,226.9	14,949.4
	09th	40,477.5	51,445.5	10,968.0			08th	42,658.6	62,816.5	20,157.9
	16th	40,528.8	54,775.6	14,246.8			15th	43,270.3	65,115.1	21,844.8
	23rd	40,492.8	53,416.0	12,923.2			22nd	43,403.3	65,153.0	21,749.7
	30th	40,398.8	54,633.5	14,234.7			29th	43,179.6	65,531.1	22,351.5
Feb	06th	40,791.4	55,669.6	14,878.2		Feb	05th	43,211.2	65,892.5	22,681.3
	13th	41,121.0	56,373.5	15,252.4			12th	43,597.5	67,428.1	23,830.6
	20th	41,330.3	53,145.5	11,815.1			19th	43,746.4	66,923.0	23,176.6
	27th	40,930.7	53,785.6	12,854.9			26th	43,601.1	68,718.5	25,117.4
Mar	06th	41,047.1	52,614.1	11,567.0		Mar	04th	43,607.1	72,269.6	28,662.5
	13th	41,414.3	48,668.5	7,254.2			11th	43,811.6	69,106.6	25,295.0
	20th	41,058.9	49,238.5	8,179.5			18th	43,829.0	66,696.0	22,867.0
	27th	40,954.2	46,615.3	5,661.1			25th	43,623.3	64,525.3	20,901.9

Source: Commercial Banks

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
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	-	36.75	(36.75)
2013			
Mar	-	3.50	(3.50)
Jun	-	4.55	(4.55)
Sep	-	12.50	(12.50)
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	-	-	-
Apr	-	0.10	(0.10)
May	-	-	-
Jun	-	0.20	(0.20)
Jul	-	0.20	(0.20)
Aug	-	0.20	(0.20)
Sep	-	1.25	(1.25)
Oct	-	0.30	(0.30)
Nov	-	0.30	(0.30)
Dec	-	2.80	(2.80)
2016			
Jan	-	5.90	(5.90)
Feb	-	1.40	(1.40)
Mar	-	2.20	(2.20)

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	-
2013	
Mar	-
Jun	8.62
Sep	4.08
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
Apr	15.00
May	-
Jun	-
Jul	4.15
Aug	2.20
Sep	1.00
Oct	2.00
Nov	8.40
Dec	10.00
2016	
Jan	6.60
Feb	1.00
Mar	1.60

Source: Commercial Banks

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

Table 2.17

Period Ended	Total	91-Day Bills	182-Day Bills	364- Day Bills
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	69,256.6	3,241.7	4,253.5	61,761.5
2013				
Mar	78,802.8	4,000.0	6,253.5	68,549.4
Jun	78,671.9	2,150.0	7,252.8	69,269.1
Sep	73,827.8	2,500.0	5,252.8	66,075.0
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
Apr	59,633.6	10,000.0	253.6	49,380.0
May	59,551.8	6,918.2	253.6	52,380.0
Jun	59,633.6	7,000.0	253.6	52,380.0
Jul	62,328.5	6,694.9	253.6	55,380.0
Aug	62,240.1	6,714.7	253.6	55,271.9
Sep	61,927.3	6,401.8	253.6	55,271.9
Oct	61,697.3	6,401.8	253.6	55,041.9
Nov	62,914.2	6,251.8	253.6	56,408.8
Dec	64,740.4	6,578.0	253.6	57,908.8
2016				
Jan	65,240.4	6,578.0	2,253.6	56,408.8
Feb	65,480.1	7,017.7	2,253.6	56,208.8
Mar	66,390.1	7,627.7	2,253.6	56,508.8

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	
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	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																
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
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
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
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	154,911.1	(25,796.9)	28,326.1	(37,107.6)	(17,015.4)	(21,333.5)	202,041.5	329,639.8	131,186.1	72,454.2	58,731.9	198,453.7	20,449.7
2015																
Jan	192,419.0	132,548.4	59,870.6	158,606.5	(20,515.2)	34,154.0	(37,396.1)	(17,273.1)	(21,271.7)	200,393.4	325,457.6	121,994.9	67,596.3	54,398.6	203,462.7	25,567.9
Feb	192,715.9	129,149.7	63,566.2	155,639.3	(21,805.9)	36,271.8	(41,253.6)	(16,824.1)	(23,422.7)	200,867.9	322,561.9	121,171.6	67,409.1	53,762.5	201,390.3	25,793.2
Mar	195,565.1	124,988.7	70,576.4	156,901.0	(22,443.3)	34,463.8	(39,814.4)	(17,092.7)	(22,580.5)	201,924.7	325,676.1	123,315.4	67,504.2	55,811.1	202,360.7	26,789.9
Apr	197,345.4	124,518.6	72,826.8	157,432.8	(24,137.3)	32,957.5	(40,497.2)	(16,597.5)	(21,449.4)	203,019.5	330,766.6	123,051.1	68,959.0	54,092.2	207,715.5	24,011.6
May	196,178.0	126,090.6	70,087.4	159,489.6	(22,168.4)	37,801.1	(43,591.0)	(16,378.6)	(21,893.7)	203,551.7	331,095.7	122,906.9	69,364.6	53,542.3	208,188.8	24,571.8
Jun	194,592.9	127,114.3	67,478.6	158,037.6	(25,161.9)	39,405.5	(47,554.0)	(17,013.4)	(21,966.9)	205,166.4	328,388.9	123,037.8	67,460.2	55,577.6	205,351.0	24,241.6
Jul	189,624.6	126,300.0	63,324.6	162,688.4	(18,972.3)	43,783.3	(46,123.8)	(16,631.8)	(22,863.2)	204,523.9	327,748.2	122,066.4	67,655.2	54,411.3	205,681.8	24,564.8
Aug	187,665.2	126,327.6	61,337.7	165,146.9	(19,409.1)	41,879.3	(45,081.6)	(16,206.8)	(22,227.0)	206,783.0	327,359.0	123,083.8	66,774.0	56,309.8	204,275.1	25,453.1
Sep	182,606.2	124,677.4	57,928.8	169,150.3	(15,868.8)	46,870.9	(46,890.4)	(15,849.3)	(21,811.7)	206,830.8	324,058.9	120,603.0	65,720.9	54,882.1	203,455.9	27,697.6
Oct	182,658.7	123,305.5	59,353.3	176,688.7	(10,071.1)	46,536.9	(40,549.4)	(16,058.6)	(21,794.1)	208,553.9	329,978.6	124,193.5	68,255.0	55,938.5	205,785.1	29,368.9
Nov	178,093.9	120,050.5	58,043.4	182,827.1	(5,884.9)	53,843.7	(44,131.7)	(15,597.0)	(22,065.4)	210,777.4	330,125.8	123,871.4	69,200.9	54,670.5	206,254.4	30,795.1
Dec *	178,605.9	122,080.1	56,525.8	184,690.8	(6,274.4)	56,333.1	(45,266.1)	(17,341.5)	(23,521.9)	214,487.2	334,471.1	130,295.0	75,753.8	54,541.2	204,176.2	28,825.6
2016																
Jan	186,058.4	127,541.7	58,516.8	178,819.1	(8,586.7)	57,972.8	(48,973.1)	(17,586.4)	(24,339.1)	211,744.9	332,364.3	125,925.0	71,196.5	54,728.5	206,439.3	32,513.3
Feb	191,172.8	131,399.1	59,773.7	178,048.4	(8,160.1)	59,339.8	(50,016.5)	(17,483.4)	(24,972.9)	211,181.4	333,690.0	128,675.7	71,695.2	56,980.4	205,014.3	35,531.3
Mar	182,293.4	111,717.0	70,576.4	180,412.7	1,068.5	48,164.2	(39,814.4)	(7,281.4)	(22,580.5)	201,924.7	252,420.1	50,059.4	(5,751.8)	55,811.1	202,360.7	110,286.0

Source: Bank of Guyana and Commercial Banks.

* Figures for December 2015 are preliminary.

GUYANA: SELECTED INTEREST RATES ¹
(Percent Per Annum)

Table 4.1

	2006	2007	2008	2009	2010	2011	2012	2013	2014				2015												2016			
	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar								
BANK OF GUYANA																												
Bank Rate	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	5.00	
Treasury Bill Discount Rate																												
91 Days	4.16	3.90	4.19	4.18	3.78	2.35	1.45	1.45	1.52	1.59	1.58	1.67	1.67	1.70	1.73	1.73	1.83	1.89	1.89	1.92	1.90	1.92	1.92	1.92	1.92	1.92		
182 Days	4.18	3.92	4.48	4.35	3.70	2.43	1.72	1.55	1.56	1.85	1.85	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.73	1.73		
364 Days	4.24	4.35	4.81	4.47	3.59	2.51	1.54	2.14	2.27	2.27	2.38	2.37	2.32	2.38	2.39	2.35	2.38	2.38	2.40	2.39	2.28	2.35	2.35	2.38	2.33	2.28		
COMMERCIAL BANKS																												
Small Savings Rate (average)	3.19	3.15	3.04	2.78	2.67	1.99	1.69	1.33	1.25	1.25	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26		
Prime Lending Rate (weighted average) ²	14.47	13.89	13.91	14.22	15.06	14.33	12.50	12.30	11.19	11.20	11.07	11.01	10.94	10.91	10.92	10.90	10.86	10.82	10.80	10.60	10.61	10.60	10.63	10.65	10.84	10.83		
Prime Lending Rate ³	14.54	14.71	14.54	14.54	14.54	14.00	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	13.00	13.00	13.00		
Comm. Banks' Lending Rate (weighted average)	13.12	12.40	12.35	12.17	11.95	11.68	11.08	11.16	10.95	10.89	11.02	10.86	10.90	11.10	10.80	10.83	10.77	10.74	10.78	10.58	10.56	10.54	10.63	10.56	10.52	10.55		
HAND-IN-HAND TRUST CORP. INC.																												
Domestic Mortgages	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	10.00		
Commercial Mortgages	16.00	16.00	16.00	16.00	16.00	16.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00		
Average Deposit Rates	3.14	3.23	3.00	3.00	3.00	3.00	2.30	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	2.30	1.68	1.68	1.68		
NEW BUILDING SOCIETY																												
Deposits ⁴	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	1.40		
Mortgage Rates ⁵	7.50	7.50	7.50	8.45	7.35	6.85	6.85	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45		
Five dollar shares	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	2.00		
Save and prosper shares	4.50	4.50	4.50	4.50	4.00	2.60	2.25	2.25	2.25	2.25	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	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 ¹⁾	Small Savings Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits ²⁾	12 Months Time Deposits
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	13.83	1.69	1.39	1.58	...	1.76
2013						
Mar	13.83	1.47	1.21	1.36	...	1.53
Jun	13.83	1.33	1.09	1.25	...	1.39
Sep	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
Apr	12.83	1.26	1.10	1.26	...	1.40
May	12.83	1.26	1.10	1.26	...	1.40
Jun	12.83	1.26	1.13	1.29	...	1.43
Jul	12.83	1.26	1.13	1.29	...	1.43
Aug	12.83	1.26	1.13	1.29	...	1.43
Sep	12.83	1.26	1.13	1.29	...	1.43
Oct	12.83	1.26	1.13	1.29	...	1.43
Nov	12.83	1.26	1.13	1.29	...	1.43
Dec	12.83	1.26	1.13	1.29	...	1.43
2016						
Jan	13.00	1.26	1.17	1.33	...	1.47
Feb	13.00	1.26	1.17	1.33	...	1.47
Mar	13.00	1.26	1.17	1.33	...	1.47

Source: Commercial Banks

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

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill ¹	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate
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	1.45	5.25	0.39	4.75	3.61	7.00	7.18	0.07	0.75	0.25	1.50
2013											
Mar	1.19	5.00	0.18	4.75	3.57	7.00	6.22	0.09	0.75	0.34	1.50
Jun	1.20	5.00	0.15	4.75	3.36	7.00	7.12	0.05	0.75	0.31	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
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	7.80	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	0.10	4.75	2.17	7.00	6.99	0.03	0.75	0.38	0.30
Feb	1.70	5.00	0.16	4.75	3.26	7.00	6.88	0.02	0.75	0.34	0.30
Mar	1.73	5.00	0.11	4.75	3.34	7.00	7.00	0.03	0.75	0.43	0.30
Apr	1.73	5.00	0.04	4.75	2.89	7.00	6.79	0.02	0.75	0.43	0.30
May	1.83	5.00	0.06	4.75	3.07	7.00	6.57	0.02	0.75	0.45	0.30
Jun	1.89	5.00	0.58	4.75	2.78	7.00	6.48	0.02	0.75	0.47	0.30
Jul	1.89	5.00	0.37	4.75	2.40	7.00	6.60	0.03	0.75	0.49	0.30
Aug	1.92	5.00	0.40	4.75	3.11	7.00	6.49	0.07	0.75	0.46	0.30
Sep	1.90	5.00	0.52	4.75	2.03	7.00	6.35	0.02	0.75	0.46	0.30
Oct	1.92	5.00	0.86	4.75	3.08	7.00	6.23	0.02	0.75	0.48	0.30
Nov	1.92	5.00	0.86	4.75	3.26	7.00	6.15	0.13	0.75	0.48	0.30
Dec	1.92	5.00	0.97	4.75	1.76	7.00	5.96	0.23	0.87	0.46	0.30
2016											
Jan	1.92	5.00	1.01	4.75	3.44	7.00	5.94	0.26	1.00	0.48	0.30
Feb	1.92	5.00	1.15	4.75	3.58	7.00	6.00	0.31	1.00	0.47	0.30
Mar	1.91	5.00	...	...	...	...	...	...	...	...	0.25

Source: Statistical Reports from Central Banks

¹ 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 Sector	Banking System Cash & Deposits	Public Sector				Private Sector					Deposits			Other	Foreign Liabilities
			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							
2006	907	1,515	11,823	11,823	-	-	15,600	15,600	-	1,626	31,471	25,939	25,305	634	4,193	1,339
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	-	1,701	35,777	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	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																
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
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
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
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
Oct	809	10,258	4,459	4,459	-	-	36,840	36,840	-	4,293	56,659	41,001	40,198	803	10,701	4,957
Nov	809	10,265	4,459	4,459	-	-	37,062	37,062	-	4,069	56,663	41,144	40,342	802	10,548	4,972
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
Apr	803	10,662	5,528	5,528	-	-	37,141	37,141	-	4,045	58,179	42,098	41,266	832	11,044	5,037
May	803	11,062	5,528	5,528	-	-	37,122	37,122	-	4,081	58,596	42,376	41,528	847	11,169	5,051
Jun	794	10,369	5,528	5,528	-	-	37,129	37,129	-	4,022	57,842	41,414	40,564	850	11,352	5,075
Jul	800	10,636	5,528	5,528	-	-	37,240	37,240	-	3,788	57,991	41,473	40,620	853	11,416	5,102
Aug	800	10,744	5,626	5,626	-	-	37,314	37,314	-	3,820	58,303	41,648	40,804	845	11,541	5,114
Sep	787	10,735	5,825	5,825	-	-	37,394	37,394	-	3,876	58,617	41,847	40,998	849	11,641	5,130
Oct	787	10,704	6,069	6,069	-	-	37,471	37,471	-	3,956	58,988	42,132	41,276	856	11,780	5,075
Nov	787	10,688	6,218	6,218	-	-	37,478	37,478	-	4,035	59,207	42,219	41,376	843	11,925	5,063
Dec	774	10,923	6,023	6,023	-	-	37,446	37,446	-	3,989	59,156	42,045	41,236	809	11,970	5,140
2016																
Jan	774	11,466	6,023	6,023	-	-	37,419	37,419	-	3,914	59,597	42,465	41,644	821	12,030	5,102
Feb	774	11,066	6,562	6,562	-	-	37,459	37,459	-	3,780	59,640	42,557	41,699	858	11,955	5,128
Mar	57	11,710	6,660	6,660	-	-	37,530	37,530	-	3,848	59,806	42,592	41,736	856	12,083	5,131

Source: New Building Society

¹⁾ 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	
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 ¹⁾	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	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
Jun	9,347,289	1,899,818	909,045	11,242	897,803	-	-	-	6,114,156	2,107,329	3,672,076	334,751	424,270
Sep	9,655,500	1,906,597	940,722	11,687	929,035	-	-	-	6,606,469	2,392,979	3,891,316	322,174	201,712
Dec	10,148,196	1,581,309	1,064,133	11,152	1,052,981	-	-	-	7,302,629	2,553,013	4,423,781	325,835	200,125
2016													
Mar	10,396,464	1,518,522	1,030,822	11,517	1,019,305	-	-	-	7,661,225	2,606,688	4,732,580	321,957	185,895

Source: Trust Companies

¹⁾ 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.					
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 ¹⁾	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	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
Jun	9,347,289	136,074	6,470,819	3,947,498	-	3,947,498	-	2,523,321	2,650,392	1,769,555	880,837	90,004
Sep	9,655,500	138,946	6,736,637	4,196,050	-	4,196,050	-	2,540,587	2,673,291	1,792,454	880,837	106,626
Dec	10,148,196	188,905	7,122,795	4,540,880	-	4,540,880	-	2,581,915	2,710,111	1,783,809	926,302	126,385
2016												
Mar	10,396,464	130,577	7,374,112	4,792,197	-	4,792,197	-	2,581,915	2,794,212	1,872,910	921,302	97,563

Source: Trust Companies

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

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	
2006 ²⁾	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 ³⁾	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 ⁴⁾	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	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 ⁵⁾													
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
Jun	53,205,971	3,895,633	967,849	37,041	930,807	-	-	-	33,686,161	346,045	9,992,396	23,347,720	14,656,327
Sep	53,590,512	4,089,878	1,070,925	22,740	1,048,185	-	-	-	33,664,930	368,306	9,939,055	23,357,569	14,764,778
Dec	53,152,267	4,087,260	1,174,760	19,284	1,155,476	-	-	-	33,388,338	372,768	9,724,176	23,291,394	14,501,908
2016													
Mar	53,148,220	3,802,313	1,342,848	19,618	1,323,229	-	-	-	33,397,318	372,768	9,595,264	23,429,286	14,605,742

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

²⁾ Figures from January 2006 includes DFLSA.

³⁾ Figures from July 2007 includes IPED.

⁴⁾ Figures from March 2009 includes SBDT.

⁵⁾ 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.
2006 ²⁾	28,690,399	917,471	-	-	-	-	-	-	12,634,784	7,834,333	4,800,451	15,138,144
2007 ³⁾	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 ⁴⁾	35,429,862	1,015,398	-	-	-	-	-	-	20,115,605	17,130,091	2,985,514	14,298,859
2010	35,791,469	968,838	-	-	-	-	-	-	20,891,530	17,926,739	2,964,791	13,931,101
2011	37,400,051	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 ⁵⁾												
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
Jun	53,205,971	13,981	-	-	-	-	-	-	44,023,816	42,636,004	1,387,812	9,168,173
Sep	53,590,512	14,664	-	-	-	-	-	-	44,322,369	42,954,414	1,367,955	9,253,479
Dec	53,152,267	-	-	-	-	-	-	-	43,936,879	42,908,369	1,028,510	9,215,388
2016												
Mar	53,148,220	57,370	-	-	-	-	-	-	43,802,189	42,774,099	1,028,090	9,288,661

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

²⁾ Figures from January 2006 includes DFLSA.

³⁾ Figures from July 2007 includes IPED.

⁴⁾ Figures from March 2009 includes SBDT.

⁵⁾ Figures from June 2013 excludes Laparkan Financial Services while figures from September excludes DFLSA.

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

Table 5.3 (a)

Period Ended	Assets																			Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified				Life Ins. Fund	Cap. and Res.	Foreign Liab. ¹⁾	Other	
	Total	Comm. Banks Dep.	Secur.	Loans and Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets						
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 ²⁾	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	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	
Jun	10,100.8	4,851.3	3,331.3	330.2	1,588.0	3,552.8	1,449.9	2,102.9	-	-	-	-	10,992.4	9,629.9	128.5	1,234.0	4,872.7	3,248.9	1,623.8	29,518.7	3,977.8	9,970.5	9,808.7	5,761.6	
Sep	10,868.2	4,925.9	3,383.6	358.5	2,200.2	4,157.0	1,269.9	2,887.1	-	-	-	-	11,104.1	9,740.6	134.1	1,229.4	4,289.5	3,182.7	1,106.8	30,418.8	4,090.3	10,343.5	10,046.3	5,938.7	
Dec	11,085.0	5,043.1	3,522.9	346.0	2,173.0	5,007.7	2,299.6	2,708.1	-	-	-	-	11,173.8	9,529.6	154.2	1,490.0	3,720.7	3,141.0	579.7	30,987.3	4,115.3	10,427.1	10,060.9	6,384.1	
2016																									
Mar	11,146.5	5,323.1	2,768.3	386.8	2,668.3	5,413.0	1,724.8	3,688.2	-	-	-	-	10,246.5	9,044.1	175.4	1,027.0	3,936.2	3,276.4	659.8	30,742.1	4,345.9	9,584.1	10,976.6	5,835.5	

Source: Life Insurance Companies.

¹⁾ Foreign liabilities include insurance fund from non-residents.

²⁾ 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 ¹⁾	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	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	-	-	-	5,665.8	5,446.3	186.6	32.9	6,126.0	3,153.2	2,972.8	18,096.8	-	12,411.2	1,176.0	4,509.7	
2015																									
Mar	3,872.2	1,102.2	1,397.4	-	1,372.7	3,597.5	12.8	3,584.7	19.6	19.6	-	-	5,674.8	5,481.5	166.6	26.7	5,211.5	3,174.5	2,037.0	18,375.6	-	12,866.3	1,307.9	4,201.3	
Jun	4,132.4	1,073.3	1,504.0	-	1,555.0	3,606.1	14.8	3,591.3	19.6	19.6	-	-	4,386.6	4,162.3	189.9	34.5	5,328.8	3,227.2	2,101.7	17,473.5	-	12,489.0	1,194.2	3,790.3	
Sep	4,230.4	1,513.6	1,090.2	-	1,626.6	3,577.7	10.8	3,566.9	19.6	19.6	-	-	4,419.6	4,176.7	210.4	32.6	5,382.4	3,239.8	2,142.6	17,629.8	-	12,331.7	1,183.3	4,114.8	
Dec	4,320.9	1,665.8	1,111.8	-	1,543.3	3,292.5	18.1	3,274.4	-	-	-	-	4,525.7	4,338.5	158.1	29.2	5,508.6	3,407.8	2,100.7	17,647.6	-	12,738.6	1,154.2	3,754.8	
2016																									
Mar	4,629.1	1,653.9	892.5	-	2,082.6	3,479.0	24.7	3,454.3	-	-	-	-	4,736.8	4,645.9	28.0	62.9	5,631.4	4,048.0	1,583.3	18,476.3	-	14,187.7	416.5	3,872.1	

Source: Non-Life Insurance Companies

¹⁾ 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. ¹⁾	Other	
	Total	Comm. Banks Deposits	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets						
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	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	10,279.8	
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	10,620.0	6,478.6	4,141.4	49,017.2	1,617.4	25,886.7	10,687.4	10,825.7	
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	
Jun	14,233.1	5,924.6	4,835.3	330.2	3,143.0	7,158.8	1,464.6	5,694.2	19.6	19.6	-	-	15,379.0	13,792.2	318.4	1,268.5	10,201.5	6,476.0	3,725.5	46,992.2	3,977.8	22,459.5	11,002.9	9,552.0	
Sep	15,098.6	6,439.5	4,473.8	358.5	3,826.8	7,734.8	1,280.7	6,454.0	19.6	19.6	-	-	15,523.7	13,917.3	344.5	1,262.0	9,671.9	6,422.5	3,249.4	48,048.7	4,090.3	22,675.2	11,229.6	10,053.5	
Dec	15,405.9	6,708.9	4,634.7	346.0	3,716.3	8,300.2	2,317.7	5,982.5	-	-	-	-	15,699.5	13,868.1	312.3	1,519.1	9,229.3	6,548.8	2,680.5	48,634.9	4,115.3	23,165.6	11,215.1	10,138.9	
2016																									
Mar	15,775.6	6,977.1	3,660.8	386.8	4,750.9	8,892.0	1,749.5	7,142.5	-	-	-	-	14,983.3	13,690.0	203.3	1,090.0	9,567.6	7,324.4	2,243.1	49,218.4	4,345.9	23,771.8	11,393.1	9,707.6	

Source: Insurance Companies.

¹⁾ 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
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	18,027.7	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	-	-	7,355.1	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	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
Jun	7,915.8	5,304.2	24.5	5,279.7	806.0	806.0	-	-	15,853.3	15,033.1	820.2	2,164.3	32,043.7	30,329.1	1,254.5	460.1
Sep	8,037.0	5,280.6	5.4	5,275.2	909.8	909.8	-	-	15,534.1	14,719.4	814.7	2,395.7	32,157.2	30,539.3	1,212.4	405.5
Dec	8,320.1	5,614.0	33.3	5,580.7	705.2	705.2	-	-	15,553.1	14,743.0	810.1	2,187.4	32,379.9	30,646.4	1,238.0	495.6
2016																
Mar	8,446.7	8,912.2	12.0	8,900.2	885.4	885.4	-	-	12,754.2	11,758.4	995.8	1,903.7	32,902.2	31,296.4	1,154.8	450.9

Source: Pension Schemes

CENTRAL GOVERNMENT FINANCES (SUMMARY)¹⁾
(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)												
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
2015	161,710.2	147,637.7	14,072.5	7,272.6	2,686.1	4,586.5	30,664.9	(23,392.3)	(9,319.8)	(5,264.8)	14,710.8	650.4	(15,346.0)	(5,280.0)	29,092.9	28,007.0	1,085.9	(14,508.3)
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	23,756.3	8,658.6	416.4	364.2	52.1	2,046.5	(1,630.1)	7,028.5	2,416.4	5,996.8	-	(1,489.3)	(2,091.1)	7,110.1	6,137.7	972.4	(16,555.0)
2nd Qtr	45,923.9	34,336.1	11,587.8	267.4	107.7	159.7	4,924.1	(4,656.7)	6,931.1	(4,051.7)	4,992.8	336.9	(6,350.0)	(3,031.4)	4,311.5	4,941.7	(630.2)	(7,190.9)
3rd Qtr	35,605.8	37,101.1	(1,495.3)	1,259.9	364.2	891.7	3,089.9	(1,834.0)	(3,329.3)	(4,966.7)	968.2	-	(5,777.4)	(157.5)	8,166.5	7,465.4	701.1	129.5
4th Qtr	47,765.6	52,444.2	(4,678.6)	5,333.0	1,850.0	3,483.0	20,604.4	(15,271.4)	(19,950.0)	1,337.2	2,753.0	313.5	(1,729.3)	-	9,504.8	9,462.2	42.6	9,108.0
2016																		
1st Qtr	34,819.1	32,354.3	2,464.8	652.4	373.5	278.9	2,570.0	(1,917.6)	547.2	(959.0)	474.2	-	(1,433.2)	-	7,269.7	6,621.0	648.7	(6,857.9)

Sources: Ministry of Finance and Bank of Guyana.

¹⁾ 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 ¹⁾	Excise Tax ¹⁾	Total	Import Duty	Export Duty	Travel Tax	
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	
2015	161,710.2	142,896.3	54,786.3	34,606.4	-	19,893.7	-	286.1	3,237.4	3,200.9	36.5	69,098.3	291.4	-	35,476.4	33,330.5	14,026.6	12,357.1	11.6	1,657.9	
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	
2nd Qtr	45,923.9	39,176.9	15,227.8	10,166.8	-	4,848.3	-	212.8	2,390.0	2,380.5	9.5	17,799.3	62.3	-	8,899.1	8,837.9	3,247.5	2,830.9	2.6	414.0	
3rd Qtr	35,605.8	34,164.4	12,795.7	7,890.8	-	4,882.8	-	22.1	421.0	411.3	9.6	16,742.4	46.4	-	8,433.8	8,262.1	3,831.0	3,267.8	3.6	559.7	
4th Qtr	47,765.6	37,874.8	14,315.1	9,365.2	-	4,933.2	-	16.6	272.8	263.4	9.4	18,875.3	92.6	-	8,887.2	9,895.4	4,066.3	3,716.3	3.2	346.8	
2016																					
1st Qtr	34,819.1	30,293.1	13,370.8	7,875.9	-	5,433.9	-	61.1	242.3	232.9	9.4	13,317.7	41.3	-	8,360.1	4,916.4	3,130.4	2,766.2	2.8	361.4	

Source: Ministry of Finance

¹⁾ 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 ¹⁾	Rents Royalties, etc.	Interest	Divs. From Enterprises	BOG Surplus	Other Dept. Receipts	Fees, Fines, etc.	Land Dev. Schemes	Miscellaneous
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
2015	1,747.7	-	-	-	653.4	598.2	496.1	18,813.9	10.6	-	1,002.5	3,512.7	7,876.6	1,175.9	-	5,235.7
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
2nd Qtr	512.3	-	-	-	164.0	135.3	213.1	6,747.0	3.7	-	-	3,512.7	-	279.5	-	2,951.0
3rd Qtr	374.3	-	-	-	163.9	120.2	90.2	1,441.4	2.0	-	-	-	550.0	284.7	-	604.7
4th Qtr	345.4	-	-	-	154.6	190.7	0.1	9,890.7	2.5	-	1,002.5	-	7,326.6	355.5	-	1,203.7
2016																
1st Qtr	231.9	-	-	-	147.9	84.0	0.0	4,526.0	1,281.4	-	-	-	-	300.0	-	2,944.6

Source: Ministry of Finance

¹⁾ 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
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
2015	147,637.7	44,661.7	6,485.5	96,490.5	8,916.2	2,350.3	3,418.8	3,394.9
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	23,756.3	9,804.8	1,621.2	12,330.3	1,302.3	456.0	349.5	246.3
2nd Qtr	34,336.1	11,087.6	1,316.5	21,932.0	2,139.1	620.9	575.4	599.3
3rd Qtr	37,101.1	10,700.1	1,572.8	24,828.2	2,404.4	581.7	960.6	732.7
4th Qtr	52,444.2	13,069.2	1,975.0	37,400.0	3,070.4	691.6	1,533.3	1,816.6
2016								
1st Qtr	32,354.3	10,119.8	1,643.4	20,591.1	453.7	417.8	327.6	310.5

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
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	-
2015	3,382.1	4,562.3	570.9	798.2	4,789.0	189.4	33,701.2	11.0	15,782.3	14,623.8	-
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	-
2nd Qtr	351.1	1,173.8	125.0	60.1	838.0	83.0	7,457.5	0.6	3,746.9	4,161.1	-
3rd Qtr	498.8	1,063.0	152.4	109.5	1,363.7	8.4	10,060.4	0.0	3,256.4	3,636.3	-
4th Qtr	2,217.2	1,694.6	188.0	565.9	1,845.4	95.8	13,035.2	2.2	6,329.8	4,314.0	-
2016											
1st Qtr	309.5	623.7	98.0	39.8	872.3	2.5	9,934.3	25.7	2,633.4	4,542.4	-

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 ¹⁾ (5)	Total (7)to(12) (6)	Materials & Supplies (7)	Employment (8)	Interest (9)	Local Taxes (10)	VAT Payments (11)	Other ²⁾ (12)		
2005	82,345	32,823	33,626	-	15,896	77,565	23,250	18,413	311	668	-	34,922	4,780	
2006 ³⁾	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	
2015	127,690	16,552	70,604	339	40,195	110,505	26,070	28,140	573	41	523	55,159	17,185	
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	26,448	1,838	15,583	98	8,929	23,489	5,915	6,024	50	20	9	11,471	2,959	
2nd Qtr	34,994	5,678	18,913	-	10,403	28,189	6,884	6,409	221	4	43	14,628	6,806	
3rd Qtr	29,200	3,144	16,986	71	9,000	27,602	6,482	5,687	83	10	450	14,890	1,598	
4th Qtr	37,048	5,892	19,122	171	11,863	31,225	6,790	10,019	219	7	21	14,170	5,822	
2016														
1st Qtr	28,962	3,518	17,094	302	8,048	21,839	5,563	5,756	119	14	26	10,361	7,123	

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

¹⁾ Includes Receipts from Debtors and Other receipts.

²⁾ Includes repairs and maintenance, payments to creditors, freight, and other current expenditure.

³⁾ 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 ¹⁾ (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)		(24)	(25)	(26)	(27)	(28)	(29)
2005	928	678	250	3,852	3,445	407	(1,076)	(87)	(988)	(4,736)	-	2,184	-	-	-	1,563
2006 ²⁾	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)
2015	2,673	1,670	1,003	14,512	6,433	8,079	(8,079)	(369)	(7,709)	(24,734)	-	(868)	-	-	-	17,893
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	-	-	-	-	-	386
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	229	229	-	2,730	436	2,294	(2,294)	80	(2,374)	(469)	-	-	-	-	-	(1,905)
2nd Qtr	655	655	-	6,151	4,483	1,668	(1,668)	(1,176)	(492)	(8,451)	-	(926)	-	-	-	8,886
3rd Qtr	491	488	3	1,107	841	266	(266)	727	(992)	(6,100)	-	-	-	-	-	5,108
4th Qtr	1,299	299	1,000	4,524	672	3,852	(3,852)	-	(3,852)	(9,714)	-	59	-	-	-	5,804
2016																
1st Qtr	1,272	272	1,000	5,851	293	5,558	(5,558)	103	(5,661)	(5,602)	-	4	-	-	-	(63)

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

¹⁾ Comprise of changes in working capital and changes in other financial flows.

²⁾ 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 ¹⁾
(G\$ Million)

Table 7.1

Period Ended	Total	Bonds	Debentures	CARICOM Loan ²⁾	Treasury Bills
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					
Mar	94,915.5	3.4	3,898.5	424.7	90,588.9
Jun	87,298.8	3.4	3,898.5	408.0	82,988.9
Sep	82,698.9	3.4	3,898.5	408.0	78,389.0
Dec	78,437.7	3.4	3,898.5	390.3	74,145.6
2015					
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
Apr	77,438.0	3.4	3,898.5	390.3	73,145.8
May	76,082.6	3.4	3,898.5	390.3	71,790.4
Jun	75,867.8	3.4	3,898.5	372.5	71,593.4
Jul	78,867.8	3.4	3,898.5	372.5	74,593.4
Aug	78,867.9	3.4	3,898.5	372.5	74,593.5
Sep	78,867.9	3.4	3,898.5	372.5	74,593.5
Oct	78,867.9	3.4	3,898.5	372.5	74,593.5
Nov	80,367.9	3.4	3,898.5	372.5	76,093.5
Dec	81,693.3	3.4	3,898.5	354.8	77,436.6
2016					
Jan	82,193.3	3.4	3,898.5	354.8	77,936.6
Feb	82,993.4	3.4	3,898.5	354.8	78,736.7
Mar	83,997.6	3.4	3,898.5	354.8	79,740.9

Source: Bank of Guyana.

¹⁾ Excludes non-interest bearing debentures.

²⁾ 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		
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											
Jan	87,853.9	72,591.4	996.9	71,594.5	8,886.3	6,376.2	-	6,376.2	-	-	-
Feb	91,354.0	76,691.5	997.0	75,694.5	8,286.3	6,376.2	-	6,376.2	-	-	-
Mar	92,853.8	79,799.6	996.8	78,802.8	6,678.0	6,376.2	-	6,376.2	-	-	-
Apr	93,853.4	81,443.9	996.4	80,447.6	6,033.3	6,376.2	-	6,376.2	-	-	-
May	94,569.5	81,518.3	996.4	80,521.9	6,633.3	6,418.0	-	6,418.0	-	-	-
Jun	92,575.2	79,668.3	996.4	78,671.9	6,488.9	6,418.0	-	6,418.0	-	-	-
Jul	88,575.2	77,168.3	996.4	76,171.9	4,988.9	6,418.0	-	6,418.0	-	-	-
Aug	88,075.4	76,974.4	996.6	75,977.8	4,683.0	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	-	-	-
Oct	87,425.6	76,324.5	996.8	75,327.8	4,683.0	6,418.0	-	6,418.0	-	0.1	-
Nov	89,426.0	78,825.0	996.8	77,828.2	4,183.0	6,418.0	-	6,418.0	-	0.1	-
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	-	-	-
Apr	73,145.8	61,240.3	1,606.7	59,633.6	6,195.0	5,710.5	-	5,710.5	-	-	-
May	71,790.4	60,749.7	1,197.9	59,551.8	6,276.8	4,764.0	-	4,764.0	-	-	-
Jun	71,593.4	60,631.6	998.0	59,633.6	6,197.8	4,764.0	-	4,764.0	-	-	-
Jul	74,593.4	63,326.5	998.0	62,328.5	6,503.0	4,764.0	-	4,764.0	-	-	-
Aug	74,593.5	63,238.2	998.1	62,240.1	6,591.3	4,764.0	-	4,764.0	-	-	-
Sep	74,593.5	62,925.4	998.1	61,927.3	6,904.2	4,764.0	-	4,764.0	-	-	-
Oct	74,593.5	62,695.4	998.1	61,697.3	7,134.2	4,764.0	-	4,764.0	-	-	-
Nov	76,093.5	63,912.3	998.1	62,914.2	7,417.3	4,764.0	-	4,764.0	-	-	-
Dec	77,436.6	65,738.5	998.1	64,740.4	6,881.1	4,807.1	-	4,807.1	-	10.0	-
2016											
Jan	77,936.6	66,238.5	998.1	65,240.4	6,881.1	4,807.1	-	4,807.1	-	10.0	-
Feb	78,736.7	66,478.2	998.2	65,480.1	7,441.4	4,807.1	-	4,807.1	-	10.0	-
Mar	79,740.9	67,388.2	998.2	66,390.1	7,541.4	4,811.4	-	4,811.4	-	-	-

Source: Bank of Guyana.

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

Table 7.3

Period Ended	Total Amount Outstanding	Bonds			CARICOM Loans ²⁾	Total Debentures	Debentures ³⁾							
		Total Bonds	Defence Bonds	GUYMINE Bonds ¹⁾			Banking System Bank of Guyana	Commercial Banks	Non-Banks Financial Institutions	Public Enterprise	National Insurance	Sinking Funds	Private Sector	
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														
Jan	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.0	-	-	-	-	-	-
Feb	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.0	-	-	-	-	-	-
Mar	4,358.1	3.4	3.4	-	456.2	3,898.5	3,898.5	-	-	-	-	-	-	-
Apr	4,358.1	3.4	3.4	-	456.2	3,898.5	3,898.5	-	-	-	-	-	-	-
May	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-	-
Jun	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-	-
Jul	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-	-
Aug	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	-	-	-	-	-	-	-
Oct	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-	-
Nov	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	-	-	-	-	-	-	-
Apr	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-	-	-
May	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-	-	-
Jun	4,274.4	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-	-	-
Jul	4,274.5	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-	-	-
Aug	4,274.5	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-	-	-
Sep	4,274.5	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-	-	-
Oct	4,274.5	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-	-	-
Nov	4,274.5	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-	-	-
Dec	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-	-	-	-	-
2016														
Jan	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-	-	-	-	-
Feb	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-	-	-	-	-
Mar	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-	-	-	-	-

Source: Bank of Guyana

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

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

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

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY
AND TERMS AS AT MARCH 31, 2016
(G\$)**

Table 7.4

Item	Amount Issued	Amount Outstanding	Nominal Rate of Interest (Percent)	Issue Date	Maturity Date
SPECIAL ISSUES					
NON-INTEREST BEARING SPECIAL ISSUE TO BOG					
ISSUE NO. 93	4,892,538,923	4,892,538,923	0.00	2000-12-31	UNFIXED
ISSUE NO. 94	14,851,974,507	14,851,974,507	0.00	2001-12-31	UNFIXED
ISSUE NO. 95	2,566,705,406	2,566,705,406	0.00	2002-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	0.00	2003-12-31	UNFIXED
ISSUE NO. 99	4,091,091,420	4,091,091,420	0.00	2005-12-31	UNFIXED
ISSUE NO. 100	7,151,883,823	7,151,883,823	0.00	2006-12-31	UNFIXED
ISSUE NO. 105	416,666,492	416,666,492	0.00	2011-12-31	UNFIXED
ISSUE NO. 106	1,602,714,751	1,602,714,751	0.00	2013-12-31	UNFIXED
ISSUE NO. 107	30,861,623	30,861,623	0.00	2014-12-31	UNFIXED
ISSUE NO. 108	104,436,657	104,436,657	0.00	2016-3-31	UNFIXED
SPECIAL ISSUE TO BOG					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND

Source: Bank of Guyana.

EXTERNAL PUBLIC DEBT
(US\$ Thousand)

Table 7.5

Period Ended	Total Outstanding Debt	Medium & Long Term					
		Bilateral	Multilateral	Financial ¹⁾	Supp. Cr. ²⁾	Nationalisation	Bonds
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	1,186,720	485,722	681,863	2,173	13,452	3,473	37
2nd Qtr	1,226,573	521,423	685,950	2,229	13,461	3,473	37
3rd Qtr	1,183,635	488,689	675,857	2,113	13,467	3,473	36
4th Qtr	1,216,378	505,517	691,848	2,032	13,473	3,473	35
2015							
1st Qtr**	1,233,340	516,008	698,412	1,935	13,478	3,473	33
2nd Qtr**	1,219,975	503,084	697,848	2,050	13,484	3,473	35
3rd Qtr**	1,144,761	436,612	689,178	1,974	13,490	3,473	34
4th Qtr**	1,143,008	432,791	692,190	1,921	12,600	3,473	33
2016							
1st Qtr	1,140,112	430,655	691,479	1,872	12,600	3,473	32

Sources: Ministry of Finance.

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

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

IMPORTS BY END-USE (c.i.f.)¹⁾
(G\$ Million)

Table 8.1(1)

Period	Consumer Goods									Intermediate Goods							Capital Goods								
	Total	Non-Durable			Semi-Durable		Durable		Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining	Building	Other	Misc.		
		Food for Households	Beverage & Tobacco	Other	Cloth. & Footwear	Other	Motor Car	Other																	
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	15,796.6	15,285.5	1,528.5	16,806.0	33,562.3	86,610.5	18,025.1	18,709.4	14,380.7	4,652.2	18,632.5	12,210.6	1,986.5	
2014	369,813.0	85,824.3	28,073.8	8,529.4	18,703.3	3,607.5	6,126.4	7,557.9	13,226.1	202,143.0	118,381.8	17,455.5	11,736.8	1,379.5	17,251.7	35,937.8	80,010.7	13,677.9	9,923.0	13,279.2	10,873.3	18,968.7	13,288.7	1,834.9	
2015	304,565.4	83,503.5	29,801.2	7,774.4	16,534.0	3,210.4	5,531.4	7,281.5	13,370.5	151,546.8	72,442.1	15,259.5	13,663.4	1,256.3	16,476.5	32,449.1	67,936.4	9,159.6	6,608.2	13,092.3	6,333.4	19,411.7	13,331.3	1,578.7	
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	77,445.1	19,020.3	6,224.1	1,539.3	4,519.4	722.0	1,158.7	1,889.5	2,967.5	37,234.4	16,987.0	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	403.1	
2nd Qtr	81,572.8	19,886.0	7,674.6	1,736.2	3,850.5	716.8	1,030.3	1,883.4	2,994.2	43,489.4	22,877.8	4,004.0	4,110.3	206.7	3,822.8	8,467.8	17,771.3	2,220.1	1,448.9	4,425.1	1,803.0	5,151.4	2,722.9	426.1	
3rd Qtr	73,145.5	21,723.3	7,411.6	1,913.8	4,289.6	822.7	1,561.9	1,553.6	4,170.1	34,986.1	16,310.5	3,163.0	2,714.9	299.5	4,933.1	7,565.1	16,061.2	1,815.3	2,035.0	3,038.3	1,230.3	4,327.7	3,614.4	374.9	
4th Qtr	72,402.0	22,873.9	8,491.0	2,585.2	3,874.5	949.0	1,780.5	1,955.0	3,238.7	35,836.8	16,266.8	3,917.8	3,758.3	310.7	3,658.7	7,924.5	13,316.7	1,669.1	1,138.3	2,051.6	1,106.3	4,622.6	2,728.8	374.6	
2016																									
1st Qtr	64,607.6	18,074.9	6,009.6	1,714.6	4,185.1	875.9	1,080.2	1,659.5	2,549.9	30,747.1	12,294.3	3,512.6	2,298.8	347.8	3,782.0	8,511.7	15,453.1	2,141.3	1,276.0	2,776.1	1,473.7	4,209.2	3,576.7	332.6	

Source: Bureau of Statistics.

IMPORTS BY END-USE (Summary) (c.i.f.) ¹⁾
(G\$ Million)

Table 8.1(2)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
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
2015	304,565.4	83,503.5	72,442.1	79,104.7	67,936.4	1,578.7
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	77,445.1	19,020.3	16,987.0	20,247.4	20,787.3	403.1
2nd Qtr	81,572.8	19,886.0	22,877.8	20,611.7	17,771.3	426.1
3rd Qtr	73,145.5	21,723.3	16,310.5	18,675.6	16,061.2	374.9
4th Qtr	72,402.0	22,873.9	16,266.8	19,570.0	13,316.7	374.6
2016						
1st Qtr	64,607.6	18,074.9	12,294.3	18,452.9	15,453.1	332.6

Source: Bureau of Statistics.

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

IMPORTS BY END-USE (Summary) (c.i.f.) ¹⁾
(US\$ Million)

Table 8.1(2a)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
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
2015	1,474.9	404.4	350.8	383.1	329.0	7.6
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	375.0	92.1	82.3	98.1	100.7	2.0
2nd Qtr	395.0	96.3	110.8	99.8	86.1	2.1
3rd Qtr	354.2	105.2	79.0	90.4	77.8	1.8
4th Qtr	350.6	110.8	78.8	94.8	64.5	1.8
2016						
1st Qtr	312.9	87.5	59.5	89.4	74.8	1.6

Source: Bureau of Statistics.

¹⁾ 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
2015	234,531.9	21,537.2	16,707.8	45,588.7	15,849.8	8,990.6	1,521.0	6,297.9	103,483.7	14,555.2
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
2nd Qtr	60,450.3	5,416.5	3,589.3	17,874.9	4,256.9	2,353.1	298.8	2,223.5	20,596.2	3,841.2
3rd Qtr	55,332.6	5,817.2	2,684.3	8,979.7	3,261.4	2,072.0	449.5	1,246.4	27,414.6	3,407.5
4th Qtr	71,974.5	4,713.4	7,753.7	10,656.5	3,293.4	2,074.4	504.8	1,822.8	37,189.6	3,965.8
2016										
1st Qtr	62,550.9	5,780.3	1,275.7	6,556.7	3,755.7	1,702.1	125.9	1,303.1	38,363.8	3,687.5

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
2015	1135.7	104.3	80.9	220.8	76.8	43.5	7.4	30.5	501.1	70.5
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
2nd Qtr	292.7	26.2	17.4	86.6	20.6	11.4	1.4	10.8	99.7	18.6
3rd Qtr	268.0	28.2	13.0	43.5	15.8	10.0	2.2	6.0	132.8	16.5
4th Qtr	348.5	22.8	37.5	51.6	15.9	10.0	2.4	8.8	180.1	19.2
2016										
1st Qtr	302.9	28.0	6.2	31.8	18.2	8.2	0.6	6.3	185.8	17.9

Source: Bureau of Statistics.

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

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	
2015	537,334	45,588,664	338,166	216,633	16,707,843	314,145	1,501,386	21,537,221	57,746	448,248	103,483,706	932,029	-	15,849,825	-	137,407	8,990,592	263,214	
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	
2nd Qtr	188,609	17,874,873	94,772	45,571	3,589,293	78,763	337,771	5,416,463	16,036	85,775	20,596,175	240,119	...	4,256,874	...	34,732	2,353,112	67,750	
3rd Qtr	112,285	8,979,704	79,973	35,489	2,684,298	75,637	422,511	5,817,212	13,768	121,205	27,414,582	226,183	...	3,261,399	...	28,963	2,072,029	71,541	
4th Qtr	148,155	10,656,518	71,928	104,146	7,753,714	74,450	385,076	4,713,428	12,240	165,339	37,189,650	224,929	...	3,293,448	...	33,339	2,074,425	62,222	
2016																			
1st Qtr	93,532	6,556,709	70,101	14,440	1,275,743	88,345	446,900	5,780,270	12,934	160,196	38,363,807	239,481	...	3,755,657	...	20,122	1,702,129	84,589	

Source: Bureau of Statistics.

¹⁾ 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
2015	(62,966.5)	304,565.4	241,598.8	234,531.9	7,066.9
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	(27,984.1)	77,445.1	49,461.0	46,774.5	2,686.5
2nd Qtr	(20,335.3)	81,572.8	61,237.4	60,450.3	787.2
3rd Qtr	(15,763.9)	73,145.5	57,381.6	55,332.6	2,049.0
4th Qtr	1,116.8	72,402.0	73,518.8	71,974.5	1,544.2
2016					
1st Qtr	(917.6)	64,607.6	63,690.1	62,550.9	1,139.1

Sources: Bureau of Statistics and Bank of Guyana.

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
2015	(304.9)	1,474.9	1,170.0	1,135.7	34.2
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	(135.5)	375.0	239.5	226.5	13.0
2nd Qtr	(98.5)	395.0	296.5	292.7	3.8
3rd Qtr	(76.3)	354.2	277.9	268.0	9.9
4th Qtr	5.4	350.6	356.0	348.5	7.5
2016					
1st Qtr	(4.4)	312.9	308.4	302.9	5.5

Sources: 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
2015	594.7	598.5	3.8	591.2	598.5	7.3	273.7	357.1	83.4	864.9	955.7	90.7
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
Jun	650.4	670.5	20.0	647.0	670.5	23.5	264.9	323.7	58.8	911.9	994.2	82.3
Sep	616.6	630.3	13.7	613.1	630.3	17.2	275.6	330.6	55.0	888.8	960.9	72.2
Dec	652.2	665.6	13.4	648.7	665.6	16.9	296.4	357.6	61.1	945.2	1023.2	78.0
2015												
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
Apr	606.5	614.3	7.8	603.0	614.3	11.3	352.7	412.4	59.7	955.7	1026.7	71.0
May	614.1	621.8	7.7	610.6	621.8	11.2	339.4	394.3	54.8	950.0	1016.1	66.0
Jun	619.0	626.9	7.8	615.6	626.9	11.3	340.9	398.3	57.4	956.5	1025.2	68.7
Jul	615.1	622.8	7.7	611.6	622.8	11.2	306.7	367.8	61.2	918.3	990.7	72.4
Aug	615.2	621.7	6.5	611.8	621.7	10.0	297.0	355.9	58.9	908.8	977.7	68.9
Sep	607.2	611.1	3.9	603.8	611.1	7.4	280.5	338.2	57.7	884.3	949.4	65.1
Oct	600.6	604.5	3.9	597.1	604.5	7.4	287.4	351.1	63.6	884.5	955.5	71.0
Nov	584.8	588.6	3.8	581.4	588.6	7.3	281.1	349.8	68.8	862.4	938.5	76.0
Dec	594.7	598.5	3.8	591.2	598.5	7.3	273.7	357.1	83.4	864.9	955.7	90.7
2016												
Jan	621.1	624.9	3.8	617.6	624.9	7.3	283.4	354.1	70.7	901.0	979.0	78.0
Feb	639.8	642.3	2.6	636.3	642.3	6.0	289.5	361.3	71.8	925.8	1003.6	77.8
Mar	617.7	619.0	1.3	614.3	619.0	4.8	303.5	377.2	73.7	917.7	996.2	78.4

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
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
Apr	138,686,964.52	134,100,201.04	2,155,759.48	2,097,902.22	333,101.78	5,982,709.31	4,092,295.00	949,729.35	532,427.67	408,257.29	144,669,673.83	138,192,496.04	3,105,488.83	2,630,329.89	741,359.08
May	97,168,024.12	94,740,720.42	878,426.67	1,214,870.78	334,006.24	3,911,586.06	3,026,151.00	398,438.24	222,607.93	264,388.89	101,079,610.18	97,766,871.42	1,276,864.92	1,437,478.71	598,395.13
Jun	114,325,585.12	112,058,176.68	628,422.86	1,373,258.33	265,727.25	3,543,555.58	2,704,574.00	362,551.12	239,494.25	236,936.21	117,869,140.70	114,762,750.68	990,973.98	1,612,752.58	502,663.46
Jul	137,704,358.46	133,670,110.80	1,656,743.55	1,718,074.56	659,429.54	4,432,300.91	3,407,432.00	531,328.30	242,662.65	250,877.96	142,136,659.37	137,077,542.80	2,188,071.85	1,960,737.21	910,307.51
Aug	97,083,731.45	94,397,818.28	830,738.21	1,359,866.70	495,308.26	4,127,255.12	2,999,664.00	602,427.72	339,566.91	185,596.49	101,210,986.57	97,397,482.28	1,433,165.93	1,699,433.61	680,904.75
Sep	122,902,193.75	118,808,261.53	1,225,723.84	1,806,466.87	1,061,741.51	5,375,287.62	4,136,000.00	501,209.54	530,761.89	207,316.18	128,277,481.36	122,944,261.53	1,726,933.38	2,337,228.77	1,269,057.69
Oct	107,101,888.75	103,350,855.21	1,124,779.55	2,124,028.06	502,225.93	3,701,982.62	2,629,300.00	531,721.40	392,542.92	148,418.30	110,803,871.37	105,980,155.21	1,656,500.95	2,516,570.98	650,644.23
Nov	100,531,562.32	97,330,141.46	1,168,388.14	1,351,043.40	681,989.32	5,359,072.74	4,479,721.00	561,522.85	182,557.11	135,271.78	105,890,635.06	101,809,862.46	1,729,911.00	1,533,600.51	817,261.09
Dec	118,511,524.88	114,003,958.06	1,591,961.09	1,878,104.94	1,037,500.78	4,012,978.75	3,052,789.00	371,689.32	411,872.69	176,627.74	122,524,503.63	117,056,747.06	1,963,650.41	2,289,977.63	1,214,128.52
Total	1,352,491,831	1,312,990,114	14,022,284	18,051,848	7,427,585	50,141,882	37,390,352	6,065,961	3,770,404	2,915,166	1,402,633,713	1,350,380,465	20,088,245	21,822,252	10,342,751
2016															
Jan	104,424,936.41	101,504,131.25	1,367,928.17	1,367,928.17	184,948.82	3,348,024.67	2,598,946.00	291,423.90	291,423.90	166,230.87	107,772,961.08	104,103,077.25	1,659,352.07	1,659,352.07	351,179.69
Feb	115,201,763.60	111,056,157.56	1,506,779.73	1,660,975.90	977,850.42	4,161,332.06	3,453,791.00	196,490.52	160,823.08	350,227.47	119,363,095.66	114,509,948.56	1,703,270.25	1,821,798.97	1,328,077.88
Mar	123,742,980.34	120,035,738.20	1,540,860.51	1,834,550.83	331,830.79	5,274,599.92	3,885,318.00	636,436.12	582,649.34	170,196.46	129,017,580.26	123,921,056.20	2,177,296.64	2,417,200.17	502,027.25
Total	343,369,680	332,596,027	4,415,568	4,863,455	1,494,630	12,783,957	9,938,055	1,124,351	1,034,896	686,655	356,153,637	342,534,082	5,539,919	5,898,351	2,181,285

Sources: Commercial Banks and Non-Bank Dealers.

FOREIGN EXCHANGE MARKET (CAMBIO)
MONTHLY SALES BY CURRENCY AND BY DEALERS
(Value 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
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
Apr	117,495,821.13	113,245,231.38	1,619,329.48	2,032,718.85	598,541.42	5,641,723.72	3,587,548.00	1,004,707.48	552,502.91	496,965.33	123,137,544.86	116,832,779.38	2,624,036.96	2,585,221.76	1,095,506.76
May	114,267,327.75	111,886,818.83	705,223.43	1,263,438.76	411,846.73	3,663,193.95	2,999,826.00	339,727.54	138,233.43	185,406.98	117,930,521.70	114,886,644.83	1,044,950.97	1,401,672.20	597,253.71
Jun	115,224,760.12	111,613,201.11	1,781,422.88	1,516,681.49	313,454.64	3,883,695.76	2,740,907.00	485,320.14	315,920.07	341,548.56	119,108,455.88	114,354,108.11	2,266,743.02	1,832,601.56	655,003.19
Jul	153,450,521.77	149,541,372.67	1,791,705.56	1,348,892.23	768,551.31	4,310,296.16	3,492,487.00	433,075.39	199,347.74	185,386.03	157,760,817.93	153,033,859.67	2,224,780.95	1,548,239.97	953,937.34
Aug	107,575,683.68	104,860,568.96	898,768.70	825,315.75	991,030.27	4,019,278.99	2,769,609.00	637,334.93	386,018.73	226,316.33	111,594,962.66	107,630,177.96	1,536,103.63	1,211,334.48	1,217,346.60
Sep	126,097,264.08	121,118,633.52	1,215,031.44	2,647,369.16	1,116,229.97	4,979,076.87	3,710,275.00	573,662.74	508,823.12	186,316.00	131,076,340.95	124,828,908.52	1,788,694.18	3,156,192.29	1,302,545.97
Oct	98,603,946.98	94,860,669.86	1,131,908.27	2,016,057.03	595,311.81	3,593,114.23	2,711,116.00	356,632.15	369,384.59	155,981.49	102,197,061.21	97,571,785.86	1,488,540.43	2,385,441.62	751,293.30
Nov	112,603,619.07	109,027,195.81	1,470,436.22	1,424,128.42	681,858.61	3,439,349.68	2,683,793.00	444,774.21	192,261.95	118,520.52	116,042,968.75	111,710,988.81	1,915,210.43	1,616,390.37	800,379.13
Dec	104,645,614.06	100,643,010.92	1,195,977.36	1,874,420.07	932,205.72	5,464,211.31	4,281,848.00	496,873.86	458,931.22	226,558.24	110,109,825.37	104,924,858.92	1,692,851.21	2,333,351.29	1,158,763.95
Total	1,349,864,508	1,308,211,779	14,914,092	18,387,625	8,351,012	48,110,780	35,725,968	5,864,142	3,701,096	2,819,575	1,397,975,288	1,343,937,746	20,778,234	22,088,721	11,170,587
2016															
Jan	100,517,038.74	97,528,453.28	1,228,373.37	1,228,373.37	531,838.72	2,906,265.10	2,255,155.00	267,372.82	267,372.82	116,364.46	103,423,303.84	99,783,608.28	1,495,746.19	1,495,746.19	648,203.19
Feb	102,612,479.40	98,159,510.24	1,675,489.29	1,700,385.42	1,077,094.45	4,121,818.03	3,411,572.00	210,906.02	159,618.98	339,721.02	106,734,297.43	101,571,082.24	1,886,395.31	1,860,004.41	1,416,815.47
Mar	114,928,916.46	111,540,935.36	1,193,606.00	1,823,174.36	371,200.73	5,352,351.95	3,900,073.00	645,880.05	603,751.66	202,647.24	120,281,268.41	115,441,008.36	1,839,486.05	2,426,926.03	573,847.97
Total	318,058,435	307,228,899	4,097,469	4,751,933	1,980,134	12,380,435	9,566,800	1,124,159	1,030,743	658,733	330,438,870	316,795,699	5,221,628	5,782,677	2,638,867

Sources: Commercial Banks and Non-bank Dealers.

BALANCE OF PAYMENTS
(US\$ Million)

Table 8.7

Item	2015 Jan-Mar	2016 Jan-Mar
CURRENT ACCOUNT	(73.4)	51.5
Merchandise Trade	(135.5)	(4.4)
Exports f.o.b.	239.5	308.4
Imports c.i.f.	(375.0)	(312.9)
Net Services	(42.1)	(46.5)
Non Factor Services (net)	(29.7)	(31.2)
Factor Services (net)	(12.4)	(15.2)
Unrequited Transfers	104.2	102.4
CAPITAL ACCOUNT	(4.9)	(6.9)
Capital Transfer ¹⁾	0.3	1.4
Medium and Long Term Capital (net)	40.2	21.5
Non-Financial Public Sector (net)	(14.3)	(11.0)
Disbursements	11.4	4.4
Amortization	(15.9)	(15.4)
Private Sector (net)	54.5	32.5
Other ²⁾	(9.8)	-
Short Term Capital (net) ³⁾	(45.4)	(29.8)
ERRORS AND OMISSIONS	26.7	(30.0)
OVERALL BALANCE	(51.7)	14.7
FINANCING	51.7	(14.7)
Change in Net Foreign Assets of Bank of Guyana (-increase) ⁴⁾	43.4	(23.1)
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	8.3	8.4
Debt Relief	-	-
Debt stock Restructuring	-	-
Debt Forgiveness	8.3	8.4

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

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

²⁾ Includes MDRI debt relief.

³⁾ Includes changes in Foreign Assets of Commercial Banks.

⁴⁾ Includes valuation changes.

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

Table 9.1

Date						Rate	Date						Rate		
08	Jul	14	-	11	Jul	14	206.50	27	May	15	-	29	May	15	206.50
14	Jul	14	-	18	Jul	14	206.50	01	Jun	15	-	05	Jun	15	206.50
21	Jul	14	-	25	Jul	14	206.50	08	Jun	15	-	12	Jun	15	206.50
28	Jul	14	-	31	Jul		206.50	15	Jun	15	-	19	Jun	15	206.50
04	Aug	14	-	08	Aug	14	206.50	22	Jun	15	-	26	Jun	15	206.50
11	Aug	14	-	15	Aug	14	206.50	29	Jun	15	-	30	Jun	15	206.50
18	Aug	14	-	22	Aug	14	206.50	01	Jul	15	-	03	Jul	15	206.50
25	Aug	14	-	29	Aug	14	206.50	07	Jul	15	-	10	Jul	15	206.50
01	Sep	14					206.50	13	Jul	15	-	17	Jul	15	206.50
02	Sep	14					206.00	20	Jul	15	-	24	Jul	15	206.50
03	Sep	14	-	05	Sep	14	206.50	27	Jul	15	-	31	Jul	15	206.50
08	Sep	14	-	12	Sep	14	206.50	03	Aug	15	-	07	Aug	15	206.50
15	Sep	14	-	19	Sep	14	206.50	10	Aug	15	-	14	Aug	15	206.50
22	Sep	14	-	26	Sep	14	206.50	17	Aug	15	-	21	Aug	15	206.50
29	Sep	14	-	30	Sep	14	206.50	24	Aug	15	-	28	Aug	15	206.50
01	Oct	14	-	03	Oct	14	206.50	31	Aug	15					206.50
07	Oct	14	-	10	Oct	14	206.50	01	Sep	15	-	04	Sep	15	206.50
13	Oct	14	-	17	Oct	14	206.50	07	Sep	15	-	11	Sep	15	206.50
20	Oct	14	-	22	Oct	14	206.50	14	Sep	15	-	18	Sep	15	206.50
24	Oct	14					206.50	21	Sep	15	-	23	Sep	15	206.50
27	Oct	14	-	31	Oct	14	206.50	25	Sep	15					206.50
03	Nov	14	-	07	Nov	14	206.50	28	Sep	15	-	30	Sep	15	206.50
10	Nov	14	-	14	Nov	14	206.50	01	Oct	15	-	02	Oct	15	206.50
17	Nov	14	-	21	Nov	14	206.50	05	Oct	15	-	09	Oct	15	206.50
24	Nov	14	-	28	Nov	14	206.50	12	Oct	15	-	16	Oct	15	206.50
01	Dec	14	-	05	Dec	14	206.50	19	Oct	15	-	23	Oct	15	206.50
08	Dec	14	-	12	Dec	14	206.50	26	Oct	15	-	30	Oct	15	206.50
15	Dec	14	-	19	Dec	14	206.50	02	Nov	15	-	06	Nov	15	206.50
22	Dec	14	-	24	Dec	14	206.50	09	Nov	15					206.50
29	Dec	14	-	31	Dec	14	206.50	11	Nov	15	-	13	Nov	15	206.50
02	Jan	15	-				206.50	16	Nov	15	-	20	Nov	15	206.50
06	Jan	15	-	09	Jan	15	206.50	23	Nov	15	-	27	Nov	15	206.50
12	Jan	15	-	16	Jan	15	206.50	30	Nov						206.50
19	Jan	15	-	23	Jan	15	206.50	01	Dec	15	-	04	Dec	15	206.50
26	Jan	15	-	30	Jan	15	206.50	07	Dec	15	-	11	Dec	15	206.50
02	Feb	15	-	06	Feb	15	206.50	14	Dec	15	-	18	Dec	15	206.50
09	Feb	15	-	13	Feb	15	206.50	21	Dec	15	-	23	Dec	15	206.50
16	Feb	15	-	20	Feb	15	206.50	28	Dec	15	-	31	Dec	15	206.50
24	Feb	15	-	27	Feb	15	206.50	04	Jan	16	-	08	Jan	16	206.50
01	Mar	15	-	05	Mar	15	206.50	11	Jan	16	-	15	Jan	16	206.50
09	Mar	15	-	13	Mar	15	206.50	18	Jan	16	-	22	Jan	16	206.50
16	Mar	15	-	20	Mar	15	206.50	25	Jan	16	-	29	Jan	16	206.50
23	Mar	15	-	27	Mar	15	206.50	01	Feb	16	-	05	Feb	16	206.50
30	Mar	15	-	31	Mar	15	206.50	08	Feb	16	-	12	Feb	16	206.50
01	Apr	15	-	02	Apr	15	206.50	15	Feb	16	-	19	Feb	16	206.50
07	Apr	15	-	10	Apr	15	206.50	22	Feb	16					206.50
13	Apr	15	-	17	Apr	15	206.50	24	Feb	16	-	26	Feb	16	206.50
20	Apr	15	-	24	Apr	15	206.50	29	Feb	16			Mar		206.50
27	Apr	15	-	30	Apr	15	206.50	01	Mar	16	-	04	Mar	16	206.50
04	May	15					206.50	07	Mar	16	-	11	Mar	16	206.50
06	May	15	-	08	May	15	206.50	14	Mar	16	-	18	Mar	16	206.50
12	May	15	-	15	May	15	206.50	21	Mar	16	-	22	Mar	16	206.50
18	May	15	-	22	May	15	206.50	24	Mar						206.50
25	May	15					206.50	29	Mar	16	-	31	Mar	16	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
2015	1.0000	2.0000	2.0000	2.7000	119.9015	6.3772
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
Apr	1.0000	2.0000	2.0000	2.7000	114.8729	6.3221
May	1.0000	2.0000	2.0000	2.7000	115.7386	6.3225
Jun	1.0000	2.0000	2.0000	2.7000	116.1438	6.3150
Jul	1.0000	2.0000	2.0000	2.7000	116.9749	6.3200
Aug	1.0000	2.0000	2.0000	2.7000	117.1831	6.3145
Sep	1.0000	2.0000	2.0000	2.7000	118.2620	6.3185
Oct	1.0000	2.0000	2.0000	2.7000	119.1884	6.3177
Nov	1.0000	2.0000	2.0000	2.7000	119.5811	6.3739
Dec	1.0000	2.0000	2.0000	2.7000	119.9015	6.3772
2015						
Jan	1.0000	2.0000	2.0000	2.7000	120.4744	6.4015
Feb	1.0000	2.0000	2.0000	2.7000	121.3583	6.4513
Mar	1.0000	2.0000	2.0000	2.7000	121.6166	6.5297

Sources: International Monetary Fund & Bank of Guyana.

EXCHANGE RATE
(G\$/US\$)

Table 9.2(b)

Year	Guyana	
	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
2015	206.50	206.50
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
Apr	206.50	206.50
May	206.50	206.50
Jun	206.50	206.50
Jul	206.50	206.50
Aug	206.50	206.50
Sep	206.50	206.50
Oct	206.50	206.50
Nov	206.50	206.50
Dec	206.50	206.50
2015		
Jan	206.50	206.50
Feb	206.50	206.50
Mar	206.50	206.50

EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

EXCHANGE CROSS RATES (March 31, 2014)

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

EXCHANGE CROSS RATES (March 31, 2015)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	206.500	115.105	6.327
Barbados \$	0.500	1.000	1.000	1.350	103.250	57.553	3.163
Belize \$	0.500	1.000	1.000	1.350	103.250	57.553	3.163
E.C. \$	0.370	0.741	0.741	1.000	76.481	42.631	2.343
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.557	0.031
Jamaica \$	0.009	0.017	0.017	0.023	1.794	1.000	0.055
Trinidad \$	0.158	0.316	0.316	0.427	32.640	18.194	1.000

EXCHANGE CROSS RATES (March 31, 2016)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	206.500	121.617	6.530
Barbados \$	0.500	1.000	1.000	1.350	103.250	60.808	3.265
Belize \$	0.500	1.000	1.000	1.350	103.250	60.808	3.265
E.C. \$	0.370	0.741	0.741	1.000	76.481	45.043	2.418
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.589	0.032
Jamaica \$	0.008	0.016	0.016	0.022	1.698	1.000	0.054
Trinidad \$	0.153	0.306	0.306	0.413	31.625	18.625	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												2016		
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
CANADA (Canadian dollar)	1.1645	1.1653	0.9881	1.2246	1.0466	1.0009	1.0213	0.9933	1.0632	1.1591	1.2732	1.2511	1.2678	1.2118	1.2452	1.2475	1.3046	1.3223	1.3391	1.3083	1.3328	1.3847	1.3977	1.3529	1.2967
EURO	0.8477	0.7593	0.6793	0.7186	0.6942	0.7484	0.7729	0.7585	0.7259	0.8257	0.8861	0.8932	0.9308	0.8952	0.9097	0.8966	0.9065	0.8930	0.8958	0.9086	0.9465	0.9203	0.9233	0.9203	0.8780
JAPAN (Japanese yen)	117.9700	118.9500	114.0000	90.7500	92.0600	81.4500	77.4403	86.5821	105.2757	119.7645	117.4850	119.6150	119.9654	119.8685	124.1595	122.1597	123.9322	121.2333	119.7744	120.6230	123.2160	120.3051	121.1730	112.9411	112.4236
SWEDEN (Swedish krona)	7.9584	6.8644	6.4136	7.8106	7.1165	10.3331	6.8877	6.5108	6.4290	7.8048	8.2847	8.3391	8.6271	8.3779	8.5401	8.2953	8.5933	8.4734	8.3914	8.5160	8.7207	8.4449	8.5790	8.5739	8.0969
UNITED KINGDOM (Pound sterling)	0.5808	0.5094	0.4992	0.6723	0.6175	0.9837	0.6456	0.6150	0.6034	0.6416	0.6639	0.6478	0.6736	0.6522	0.6540	0.6359	0.6395	0.6509	0.6616	0.6480	0.6646	0.6774	0.7022	0.7183	0.6954

Source: International Monetary Fund

COMMODITY PRICES

Table 9.5(a)

Commodity (Units)	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015												2016		
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
GOLD (US\$/fine ounce)																									
United Kingdom (London)	510.10	629.80	803.20	816.10	1,134.72	1,390.55	1,641.84	1,684.76	1,224.45	1,200.62	1,250.75	1,227.08	1,178.63	1,198.93	1,198.63	1,181.50	1,128.31	1,117.93	1,124.77	1,159.25	1,086.44	1,068.25	1,097.91	1,199.50	1,245.14
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	1,739.81	1,909.46	1,814.72	1,817.82	1,773.86	1,819.19	1,804.04	1,687.73	1,639.50	1,548.13	1,589.60	1,516.49	1,467.89	1,497.20	1,481.10	1,531.26	1,531.01
Sugar (US cents/pound)																									
EEC Import Price	29.32	32.57	33.60	24.70	26.85	25.97	25.95	26.84	27.23	26.02	25.17	25.49	24.91	24.85	25.73	25.87	25.87	25.95	25.54	25.50	25.30	24.96	23.95	23.77	23.64
US import price	21.74	19.59	20.20	20.00	31.53	38.42	36.56	22.56	20.55	24.81	25.24	24.62	24.40	24.39	24.72	24.76	24.67	24.50	24.43	25.04	25.61	25.83	25.83	25.50	26.32
International sugar agreement price	13.93	11.70	10.90	11.30	24.90	31.08	23.42	19.20	16.41	14.99	15.06	14.51	12.84	12.91	12.70	12.11	11.88	10.67	12.14	14.14	14.89	15.00	14.29	13.29	15.43
OIL (US\$/bbl.)																									
U.K. Brent	56.75	62.31	91.50	41.60	74.67	91.80	107.97	109.64	110.63	62.16	48.42	57.93	55.79	59.39	64.56	62.35	55.87	46.99	47.23	48.12	44.42	37.72	30.80	33.20	39.07
Rice (US\$/metric ton)																									
Thailand (Bangkok)	277.27	309.29	378.00	580.80	606.00	536.78	580.91	565.52	447.55	411.00	409.68	409.50	400.73	392.41	382.43	370.55	387.74	375.57	358.77	360.45	358.38	356.00	359.48	373.19	370.48
Timber (US\$/cubic metre)																									
Hardwood logs (Malaysia, Sarawak)	210.52	268.46	275.30	326.60	264.80	306.54	387.90	354.80	287.35	249.39	249.39	249.39	249.39	249.39	249.39	249.39	241.27	241.70	247.78	248.08	242.90	244.60	251.76	259.34	263.62
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	1,269.00	1,215.00	1,159.00	1,188.00	1,096.00	1,079.00	1,133.00	1,110.00	1,101.00	1,039.00	1,063.00	1,109.00	1,105.00	1,150.00	1,155.00	1,215.00	1,448.00

Source: International Monetary Fund

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.6

Month	Buying Rate											
	2014				2015				2016			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	187.40	204.22	324.37	271.15	168.18	205.55	305.23	239.00	148.57	205.78	290.30	213.53
Feb	182.64	204.99	328.86	270.00	161.07	205.80	307.44	235.95	146.85	205.92	284.42	215.43
Mar	181.87	205.56	328.68	273.73	158.03	205.39	300.14	217.70	149.44	206.08	282.30	214.43
Apr	181.68	205.70	329.57	271.44	156.85	203.70	293.64	209.25				
May	181.76	205.63	329.66	272.60	158.67	202.97	296.29	210.99				
Jun	187.00	205.75	314.43	277.87	157.52	203.03	295.66	209.95				
Jul	183.81	205.58	332.80	270.95	156.74	204.05	296.32	210.60				
Aug	183.01	205.20	331.60	267.15	153.49	204.83	302.16	211.77				
Sep	181.69	205.14	326.34	261.08	147.25	205.19	300.63	216.45				
Oct	179.92	205.42	320.91	254.67	151.86	205.31	302.85	217.29				
Nov	184.02	205.62	319.46	253.46	152.88	205.47	301.22	211.12				
Dec	174.82	205.66	315.42	247.78	150.80	205.75	298.50	212.66				

Month	Selling Rate											
	2014				2015				2016			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	197.56	208.37	337.81	280.80	187.07	209.46	335.54	268.14	156.37	209.96	324.35	219.38
Feb	194.61	208.75	342.55	281.74	181.59	209.34	334.55	259.81	154.43	210.18	313.87	226.41
Mar	192.91	208.18	342.38	280.68	177.42	208.98	327.53	247.70	161.38	210.06	307.66	231.91
Apr	194.53	209.14	341.47	282.57	171.04	208.10	320.27	228.68				
May	195.61	209.03	347.10	283.92	178.99	207.42	320.88	230.40				
Jun	195.57	209.22	318.61	280.52	172.72	207.92	322.30	231.90				
Jul	197.45	208.08	352.45	284.74	172.26	208.50	325.87	231.73				
Aug	195.72	208.88	351.40	282.21	169.01	208.87	324.32	229.92				
Sep	193.71	208.65	344.56	275.13	150.62	209.05	324.16	232.88				
Oct	192.65	208.81	346.26	275.34	166.70	209.65	323.74	234.46				
Nov	190.94	208.55	342.58	270.73	168.26	209.73	278.31	229.75				
Dec	188.68	209.54	339.30	271.68	167.70	209.81	326.35	230.90				

Month	Mid Rate											
	2014				2015				2016			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	192.48	206.29	331.09	275.97	177.63	207.50	320.38	253.57	152.47	207.87	307.32	216.46
Feb	188.62	206.87	335.70	275.87	171.33	207.57	320.99	247.88	150.64	208.05	299.14	220.92
Mar	187.39	206.87	335.53	277.20	167.73	207.18	313.83	232.70	155.41	208.07	294.98	223.17
Apr	188.10	207.42	335.52	277.00	163.94	205.90	306.96	218.97				
May	188.68	207.33	338.38	278.26	168.83	205.20	308.59	220.69				
Jun	191.28	207.49	316.52	279.19	165.12	205.48	308.98	220.92				
Jul	190.63	206.83	342.62	277.85	164.50	206.27	311.09	221.16				
Aug	189.36	207.04	341.50	274.68	161.25	206.85	313.24	220.85				
Sep	187.70	206.90	335.45	268.10	148.93	207.12	312.40	224.67				
Oct	186.28	207.12	333.58	265.00	159.28	207.48	313.30	225.87				
Nov	187.48	207.08	331.02	262.10	160.57	207.60	289.77	220.44				
Dec	181.75	207.60	327.36	259.73	159.25	207.78	312.42	221.78				

Source: Commercial Banks and Non-Bank Cambios.

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	2015
PRODUCT										
Sugar	19,389	21,385	16,127	19,788	11,657	19,668	24,578	22,060	15,521	18,955
Rice	11,066	12,411	32,030	21,803	24,447	30,135	31,913	38,226	36,869	28,546
Other Crops	13,162	13,505	14,231	14,553	15,727	12,840	12,963	13,618	14,299	14,657
Livestock	7,181	7,800	9,717	10,059	10,614	11,963	14,634	17,044	18,684	19,860
Fishing	9,349	7,749	8,073	7,344	7,573	9,884	11,794	11,528	8,627	8,719
Forestry	10,958	11,784	11,905	12,653	14,308	13,725	13,829	15,327	22,937	20,840
Mining and Quarrying	28,066	39,631	49,543	50,993	64,046	87,920	109,027	96,922	84,535	86,000
Manufacturing	11,842	13,748	15,139	15,459	16,238	17,302	18,271	19,915	20,911	38,017
Electricity & Water	4,724	6,643	7,354	8,287	10,620	6,021	6,437	11,316	12,816	19,120
Construction	25,976	31,597	35,043	36,344	41,605	43,996	39,764	48,037	56,868	52,491
Wholesale and Retail Trade	32,003	39,298	42,591	50,517	59,487	72,894	80,477	77,090	80,925	71,881
Transportation and Storage	19,715	20,819	19,062	21,268	25,228	27,451	32,199	37,456	37,214	40,322
Information and Communication	14,054	17,461	18,661	19,049	21,548	21,747	22,400	23,968	26,365	27,129
Financial and Insurance Activities	9,475	11,726	14,887	14,763	16,609	18,827	21,551	25,986	27,678	26,768
Public Administration	25,334	27,829	32,181	32,929	34,843	39,274	43,201	47,592	53,255	55,918
Education	11,851	12,852	13,909	15,017	16,819	16,036	17,054	18,847	20,132	21,541
Health and Social Services	3,802	4,374	4,693	5,537	6,446	7,360	7,790	8,829	9,495	10,562
Real Estate Activities	3,340	3,697	3,967	4,260	4,486	4,592	5,123	5,632	5,914	6,180
Other Service Activities	8,933	10,767	11,618	12,026	14,191	16,567	18,273	19,866	22,052	23,485
Less Adjustment for FISIM	(7,340)	(9,286)	(11,257)	(13,101)	(15,568)	(18,094)	(19,942)	(21,833)	(21,065)	(21,201)
Gross Domestic Product at Current Basic Prices	262,880	305,789	349,475	359,549	400,922	460,108	511,337	537,428	554,033	569,792
Taxes on Products net of subsidies	29,084	46,362	42,031	53,565	59,150	65,563	71,319	76,702	81,229	83,993
Gross Domestic Product at Purchaser Prices	291,964	352,151	391,505	413,114	460,072	525,672	582,657	614,130	635,262	653,785
Net Factor Income Paid Abroad	8,792	7,228	2,985	3,417	(2,601)	1,895	247	5,874	(5,518)	(5,094)
Gross National Product at Purchaser Prices	283,172	344,923	388,520	409,696	462,673	523,776	582,410	608,256	640,780	658,878
EXPENDITURE										
Total Domestic Final Expenditure	364,262	451,547	519,724	517,000	588,254	683,770	748,709	786,546	815,239	776,320
Public Investment ¹⁾	41,806	42,349	41,826	52,996	60,578	61,341	67,529	58,602	56,558	25,053
Private Fixed Investment ²⁾	41,012	44,513	51,920	57,060	56,261	64,194	77,675	57,479	125,733	129,241
Public Consumption	44,284	53,381	60,438	66,811	69,533	81,206	76,872	97,796	107,512	111,278
Private Consumption	237,160	311,304	365,540	340,133	401,883	477,028	526,634	572,668	525,437	510,748

Source: Bureau of Statistics.

Note: FISIM - Financial Intermediation Services indirectly measured.

¹⁾ Includes Investment of Public Enterprises.

²⁾ Includes Stock Changes.

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

Table 10.2

Item	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
GDP AT BASIC PRICES	262,880	281,335	286,896	296,417	309,373	326,194	341,905	359,758	373,576	384,805
AGRICULTURE, FORESTRY AND FISHING	62,779	63,131	61,280	62,060	63,514	65,199	67,579	69,151	73,051	73,861
Sugar	15,317	15,730	13,358	13,794	13,037	13,960	12,872	11,024	12,761	13,644
Rice	6,811	6,613	7,311	7,974	8,009	8,891	9,337	11,845	14,053	15,220
Other Crops	13,162	13,545	14,313	14,508	14,871	15,716	16,549	17,245	18,107	18,469
Livestock	7,181	7,263	7,887	8,134	8,160	8,632	9,878	10,305	10,605	11,222
Fishing	9,349	9,649	9,483	8,488	9,199	8,711	10,058	9,401	6,892	6,396
Forestry	10,958	10,331	8,927	9,161	10,238	9,289	8,886	9,330	10,633	8,911
MINING AND QUARRYING	28,066	32,196	32,166	31,233	29,532	35,202	40,411	43,656	38,631	42,107
Bauxite	5,172	7,724	7,422	5,009	4,529	6,252	7,036	6,261	5,763	4,992
Gold	13,859	16,037	17,593	20,177	20,757	24,435	29,520	32,376	26,078	30,343
Other	9,035	8,435	7,151	6,047	4,246	4,516	3,855	5,018	6,789	6,772
MANUFACTURING	20,169	20,784	19,863	20,714	20,770	22,185	22,717	24,524	27,148	28,576
Sugar	4,072	4,182	3,551	3,667	3,465	3,711	3,422	2,931	3,392	3,627
Rice	4,255	4,132	4,567	4,986	5,003	5,570	5,849	7,420	8,804	9,473
Other Manufacturing	11,842	12,471	11,745	12,061	12,302	12,905	13,447	14,173	14,952	15,477
SERVICES	159,207	172,702	181,608	189,864	203,725	213,142	222,584	234,722	247,633	253,445
Electricity and Water	4,724	4,751	5,203	5,390	5,446	5,560	5,878	6,208	6,371	6,701
Construction	25,976	27,882	28,508	28,649	31,703	32,579	28,983	35,520	41,930	37,750
Wholesale and Retail Trade	32,003	34,780	36,334	39,886	44,233	46,241	49,352	48,930	47,485	47,181
Transportation and Storage	19,715	21,032	22,353	22,148	23,673	27,042	32,143	33,422	38,001	43,160
Information and Communication	14,054	18,242	19,932	20,668	22,115	22,447	23,389	24,769	25,711	27,125
Financial and Insurance Activities	9,475	9,352	10,243	11,340	12,799	14,041	15,981	17,764	17,910	19,358
Public Administration	25,334	25,792	25,619	25,619	25,619	25,772	26,133	26,787	27,188	27,868
Education	11,851	12,579	12,937	13,564	14,187	15,141	15,474	16,016	16,650	17,279
Health and Social Services	3,802	4,266	4,849	5,782	6,268	6,508	6,709	6,977	7,243	7,509
Real Estate Activities	3,340	3,474	3,578	3,650	3,723	3,782	3,953	4,176	4,426	4,537
Other Service Activities	8,933	10,553	12,052	13,169	13,959	14,029	14,590	14,153	14,719	14,976
Less Adjustment for FISIM	(7,340)	(7,479)	(8,022)	(7,454)	(8,168)	(9,535)	(11,386)	(12,294)	(12,887)	(13,184)

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)				Total	Raw Gold (Troy Ounces)			Diamonds (M/Carats)	Quarrying(Tonnes)	
			R.A.S.C. ¹)	C.G.B. ²⁾	M.A.Z. ³⁾	Other ⁴⁾		Local & Lic. Dealers	Omai	Total		Stone	Sand
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	-	299,823	143,982	359,857	334,155
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	
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	118,138	-	118,138	24,409	153,422	29,683
2014													
1st Qtr	40,174	94,471	55,879	45,454	354,714	8,533	464,580	101,493	-	101,493	9,933	194,689	234,087
2nd Qtr	39,821	217,812	50,387	48,615	304,063	9,481	412,546	96,553	-	96,553	16,714	220,115	239,233
3rd Qtr	58,939	88,777	44,799	53,115	230,678	21,272	349,864	95,714	-	95,714	28,231	230,469	242,099
4th Qtr	77,252	234,178	47,081	49,506	211,017	28,969	336,573	93,746	-	93,746	45,072	194,801	93,832
2015													
Jan	-	-	11,991	5,693	110,647	15,151	143,482	15,831	-	15,831	7,963	41,958	87,531
Feb	10,068	533	14,401	33,420	44,439	15,470	107,730	24,599	-	24,599	8,941	34,143	149,431
Mar	30,661	89,766	13,306	17,134	94,170	9,392	134,002	31,604	-	31,604	7,149	47,009	89,326
Apr	26,826	213,015	14,859	17,686	102,753	16,540	151,838	36,629	-	36,629	12,327	43,216	56,547
May	13,592	56,028	14,215	7,081	98,243	3,647	123,186	27,214	-	27,214	3,125	20,580	15,857
Jun	-	618	12,631	37,476	23,434	8,207	81,748	30,098	-	30,098	13,220	31,125	124,923
Jul	-	365	245	15,909	93,057	13,510	122,721	26,654	-	26,654	8,020	17,141	66,005
Aug	17,102	402	3,773	37,591	72,838	7,267	121,469	32,966	-	32,966	5,127	31,755	139,700
Sep	47,195	78,285	11,770	19,138	110,678	9,187	150,773	51,905	-	51,905	16,974	30,451	26,356
Oct	38,800	203,751	10,776	41,929	74,494	10,755	137,954	56,617	-	56,617	5,775	37,323	199,848
Nov	31,916	38,754	14,252	30,257	72,469	7,304	124,282	46,106	-	46,106	15,975	31,307	80,250
Dec	14,916	6,267	1,503	13,577	88,840	23,362	127,282	70,834	-	70,834	13,854	7,154	41,782
2016													
Jan	-	134	13,245	47,841	72,728	10,710	144,524	35,947	-	35,947	3,120	26,210	16,575
Feb	5,151	343	19,373	19,759	91,813	5,431	136,377	58,485	-	58,485	12,519	270	24,500
Mar	33,663	56,116	15,628	53,509	77,131	11,598	157,866	67,509	-	67,509	17,437	...	63,233

Source: Bureau of Statistics.

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

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

²⁾ C.G.B: Chemical Grade Bauxite;

³⁾ M.A.Z: Metal Grade Bauxite;

⁴⁾ Includes Road Grade Bauxite, Tailings and Capping.

PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Livestock		Forestry Products				Fishing		
	Poultry (Tonnes)	Eggs ('000)	Logs ¹⁾ (Cu. Mt)	Sawnwood (Cu. Mt)	Roundwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
2005	22,700	24,124	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	9,839	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									
1st Qtr	6,991	4,738	124,787	12,426	7,572	5,720	3,398	172	6,613
2nd Qtr	5,593	4,808	71,647	16,410	5,568	5,235	5,030	182	3,909
3rd Qtr	7,218	5,438	96,144	18,462	5,345	3,612	4,740	435	16,423
4th Qtr	8,620	7,985	113,853	19,850	6,181	4,231	6,000	21	2,711
2015									
Jan	3,061	2,811	26,321	4,466	850	1,491	1,339	10	1,913
Feb	2,821	2,762	19,239	4,759	1,451	1,300	1,450	53	1,832
Mar	2,097	2,765	32,608	6,930	1,569	1,883	1,480	83	2,255
Apr	2,061	2,639	27,145	8,685	1,718	2,509	1,253	113	2,453
May	2,903	2,639	20,103	5,461	1,374	1,607	1,172	83	1,435
Jun	2,035	2,446	17,733	3,994	760	1,143	1,628	29	1,739
Jul	2,190	1,961	18,315	7,743	811	1,217	1,490	39	1,752
Aug	3,355	2,146	19,677	5,282	1,051	888	1,404	32	614
Sep	2,692	1,915	21,181	5,137	1,280	562	1,104	11	28
Oct	2,270	1,539	30,570	5,557	1,813	460	1,649	5	788
Nov	2,836	1,291	20,887	5,201	1,654	777	1,528	11	1,612
Dec	2,357	1,222	82,540	7,731	5,755	780	1,341	31	2,076
2016									
Jan	2,981	1,220	22,663	1,462	1,608	1,085	...	...	...
Feb	2,347	1,220	20,998	2,376	1,945	1,624	...	...	...
Mar	2,122	1,448	23,253	3,650	1,431	1,604	...	...	...

Source: Bureau of Statistics

¹⁾ 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)					
2005	11,747	11,930	403	43,090	903	14,285	1,792	1,348	1,174	36,818
2006	11,868	12,196	432	39,594	1,063	12,830	2,265	1,340	1,071	37,401
2007	12,551	12,070	413	38,311	817	12,756	2,311	1,259	784	34,191
2008	14,186	11,509	410	39,324	824	15,721	1,528	1,117	696	29,426
2009	2,728	11,809	435	41,666	723	17,983	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	9,758
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										
1st Qtr	922	3,899	130	9,639	139	5,257	506	373	330	8,323
2nd Qtr	1,128	4,740	150	10,948	159	5,536	559	453	296	8,758
3rd Qtr	1,063	4,669	50	12,215	74	6,359	509	414	276	8,942
4th Qtr	1,236	5,748	239	14,491	220	6,410	666	456	296	9,459
2015										
Jan	224	1,191	46	3,644	67	1,877	97	131	131	2,568
Feb	1,116	1,439	-	3,124	-	1,852	90	113	86	2,707
Mar	356	1,591	30	3,723	80	1,878	242	135	118	3,172
Apr	344	2,227	47	3,785	-	1,839	128	128	111	3,042
May	327	936	72	3,619	83	1,657	90	132	100	2,933
Jun	424	1,481	21	3,252	-	1,763	195	146	103	2,764
Jul	394	1,569	75	4,121	69	1,941	150	135	58	3,000
Aug	348	1,615	70	3,944	-	1,964	133	134	107	2,790
Sep	340	1,816	-	4,461	70	1,896	129	150	85	2,762
Oct	391	1,523	-	4,548	44	2,465	208	120	102	3,122
Nov	425	1,845	125	4,909	42	2,233	276	143	58	2,828
Dec	434	2,480	76	5,204	63	1,936	184	195	57	2,397
2016										
Jan	400	1,213	85	2,898	67	2,714	...	92	122	2,397
Feb	303	1,412	...	3,145	...	3,145	...	-	106	2,560
Mar	191	...	...	916	...	916	...	-	-	2,990

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)							
2005	452,585	19,155	23,648	341,672	474,033	38,305	2,169,052	-	-	528,398
2006	609,863	14,239	5,205	361,249	713,761	40,320	2,403,534	37,951	10,855	534,564
2007	74,223	24,014	3,073	117,489	906,801	46,849	2,480,972	67,827	13,820	559,213
2008	374,273	20,400	8,227	28,524	672,752	44,712	2,488,666	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										
1st Qtr	117,107	6,326	2,331	-	343,808	12,273	579,391	20,074	1,909	170,845
2nd Qtr	108,700	6,613	4,322	22,350	132,184	11,878	591,860	19,805	8,283	176,757
3rd Qtr	89,561	5,535	2,501	2,111	327,257	12,444	637,082	22,789	1,940	183,340
4th Qtr	42,102	9,984	2,546	16,074	237,831	15,103	868,848	17,350	1,438	185,740
2015										
Jan	30,484	1,989	871	-	94,797	4,217	178,960	6,837	617	61,090
Feb	59,882	2,705	787	-	84,781	4,294	205,710	6,443	544	54,480
Mar	56,300	4,096	596	-	109,002	4,348	231,559	6,313	662	61,502
Apr	38,105	4,878	1,166	-	94,563	3,912	105,707	5,207	580	61,790
May	49,775	874	397	9,037	62,266	3,063	167,092	63	3	62,428
Jun	48,388	1	664	3,477	90,162	-	181,382	73	3	60,085
Jul	46,332	2,742	372	-	96,313	3,249	176,705	75	4	62,673
Aug	-	-	-	-	86,241	3,511	210,596	4,675	479	64,232
Sep	39,156	1,881	322	6,056	73,608	3,295	200,603	4,377	473	64,761
Oct	61,214	2,254	738	3,056	104,707	3,709	218,742	5,096	506	68,600
Nov	60,642	3,891	745	-	103,940	3,876	285,204	-	-	63,901
Dec	44,869	528	191	6,805	87,945	4,280	287,815	-	-	33,976
2016										
Jan	46,757	1,711	581	...	...	3,610	228,965	...	...	63,198
Feb	53,109	309	509	...	...	3,634	135,382	...	...	59,638
Mar	...	...	...	...	...	...	...	...	...	...

Source: Bureau of Statistics.

GEORGETOWN: URBAN CONSUMER PRICE INDEX

Table 11.1

End of Period	All Items Index	Sub-Group Indices			
		Food ¹⁾	Housing ²⁾	Transportation & Communication	Miscellaneous
Jan 94 = 100					
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
Dec 2009 = 100					
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					
Mar	112.1	123.7	100.9	119.6	113.3
Jun	112.1	123.3	100.8	119.9	115.1
Sep	113.2	124.9	100.8	118.7	125.2
Dec	113.9	126.7	100.6	121.2	120.9
2015					
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
Apr	111.2	122.8	99.2	117.4	120.4
May	111.8	124.3	99.3	117.9	120.4
Jun	111.9	124.4	99.2	118.3	120.6
Jul	112.1	125.1	99.0	118.7	120.8
Aug	112.2	125.8	98.9	118.1	121.1
Sep	112.1	125.4	98.8	117.7	121.1
Oct	111.8	124.8	98.8	117.4	121.2
Nov	111.7	124.8	98.8	117.2	121.3
Dec	111.9	125.4	98.8	117.2	120.9
2016					
Jan	111.7	124.9	98.8	117.2	120.9
Feb	111.2	124.5	98.3	116.1	121.2
Mar	111.3	124.7	98.2	116.2	121.0

Source: Bureau of Statistics.

¹⁾ Includes Beverages & Tobacco.

²⁾ Includes Rent, Fuel & Power.

CARICOM COUNTRIES: CONSUMER PRICE INDICES

Table 11.2

Period Average	Guyana (Urban)	Jamaica	Trinidad	Barbados
2005=100				
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
2010=100				
2014				
Mar	109.8	133.3	125.3	116.8
June	109.8	134.4	126.2	118.4
Sept	110.8	140.6	128.2	119.7
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
Apr	109.0	138.9	57.6	116.5
May	109.6	139.5	57.6	117.2
Jun	109.6	140.2	57.8	118.4
Jul	109.8	141.4	58.2	118.6
Aug	109.9	142.5	58.2	118.4
Sep	109.8	143.1	58.3	118.4
Oct	109.5	143.6	58.7	117.5
Nov	109.4	144.3	58.6	117.1
Dec	109.6	144.6	58.6	116.8
2016				
Jan	109.4	144.0	58.6	...
Feb	109.0	142.9	59.1	...
Mar	109.0	142.8	59.1	...

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

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

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

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

TABLE 2.16(a): Foreign Exchange Intervention

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

TABLE 2.16(b): Interbank Trade

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

TABLE 2.17: Commercial Banks holdings of treasury bills

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

TABLE 3.1: Monetary Survey

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

Foreign Assets (net)

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

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

Domestic Credit

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

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

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

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

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

Money and Quasi-Money

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

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

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

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

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

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

TABLE 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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