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1. OVERVIEW

The economic recovery path of the global economy, notwithstanding the presence of the COVID-19 virus, was thwarted by the Russian-Ukraine War. Global economic growth has been revised downwards to 3.6 percent for both 2022 and 2023 from 6.1 percent in 2021 due to the direct impact of the War in Russia and Ukraine as well as the spillover effects to the rest of the World through commodity markets, trade and financial sources.

The decline in growth has compounded the supply chain effects on the commodity markets with higher prices. Food and fuel prices have escalated and posed major challenges for developing countries such as Guyana. These include safeguarding growth from higher import prices, finding the fiscal space to alleviate the effects of high fuel and food prices on the vulnerable as well as appropriate monetary policies to maintain exchange rate stability and capital outflows from higher interest rates in advanced economies.

The Guyanese economy registered mostly positive output performance during the first quarter of 2022. The agricultural sector recorded significant growth in forestry, while both rice and sugar experienced declines in production. In the mining & quarrying sector, bauxite, sand and stone as well as gold declarations registered positive growth. There was a marginal decline in the production of oil, despite the start-up of

production by the Liza Unity FPSO¹ vessel, due to planned maintenance of the Liza Destiny in March. The manufacturing sector recorded increased production of tablets, detergents and aerated beverages, while oxygen, pharmaceutical liquids, and putty production declined. The construction sector activities increased in both public and private infrastructure. With the removal of all COVID-19 restrictions, the services sector, in particular, wholesale & retail trade & repairs, accommodation & food services and entertainment & recreation recorded positive growth in activities.

The inflation rate stood at 1.7 percent at end-March 2022, mainly driven by increased prices in the fuel and food categories.

The overall balance of payments recorded a higher deficit of US\$132.0 million compared to US\$55.1 million for the same period last year. This outturn reflected a higher current account deficit despite an expanded capital account surplus. The deterioration in the current account resulted primarily from higher payments for both factor and non-factor services. The improvement in the capital account was due to higher inflows to the private sector in the form of foreign direct investment (FDI) despite outflows attributed to oil cost recovery by the oil & gas sector.

Guyana's net international investment position (NIIP) was US\$15,071.5 million at the end of March 2022, a deterioration of

¹ FPSO – Floating, Production, Storage and Offloading



US\$3,014.1 million or 25.0 percent from the end-December 2021 position. This was due to a reduction in assets while liabilities increased.

The total value of transactions on the foreign exchange market increased by 0.2 percent or US\$4.5 million to US\$2,773.1 million. Hard currency transactions and bank and non-bank cambios exchanges were higher when compared with one year ago. However, soft currency transactions and foreign currency accounts recorded lower values due to less receipts and payments when compared with the corresponding period in 2021. Moreover, total foreign exchange sales were greater than purchases by US\$134.6 million. The Bank's weighted exchange mid-rate, which is the reference for official transactions, was unchanged at G\$208.50 during the first quarter of 2022.

The overall financial position of the public sector, (which includes the Central Government and the Non-Financial Public Enterprises (NFPEs)), recorded a reduced surplus of G\$2,440 million, at end-March 2022. Central Government recorded a lower surplus while the NFPEs recorded a deficit.

The total stock of public debt, which comprises both external and domestic debt, increased by 4.0 percent to US\$3,248.6 million compared to the end-December 2021 position. Domestic debt stock increased to G\$389,469 million² or US\$1,868 million

during the review period, on account of increased issuance³ of bills for Central Government's budgetary financing. Domestic debt service payments decreased by 17.4 percent, as a result of lower principal repayments on treasury bills, particularly, the 182-day bill. Total domestic principal and interest payments were G\$24,004 million and G\$325.2 million, respectively. Domestic debt service payments accounted for 44.8 percent of government revenue.

The stock of external debt decreased to US\$1,383 million on account of declines in both multilateral and bilateral debt stock during the review period. This was attributed to higher debt service payments to both categories of creditors. External debt service payments, which accounted for 2.0 percent of export earnings, increased by 3.3 percent, mainly due to increased principal payments to both multilateral and bilateral creditors, and higher interest payments to multilateral creditors.

Reserve money fell by 3.7 percent while broad money grew by 1.3 percent during the first quarter of 2022. The former reflected a decline in net foreign assets of the Bank of Guyana while the latter was on account of expansions in net domestic credit and other items (net)⁴. Private sector credit was marginally lower by 0.5 percent at end-March 2022 compared with a growth of 2.0 percent for the corresponding period last year. Commercial banks interest rates

² The stock of domestic debt rose significantly in December 2020 following the inclusion of the Central Government's gross overdraft with the Bank of Guyana. In June 2021, the overdraft was securitized with the issuance of debentures to BOG.

³ BOG commenced issuance of treasury bills for budgetary financing in May 2018.

⁴ Other items (net) includes commercial banks' undistributed profits and other assets of the Bank of Guyana.



trended downwards while spreads remained high.

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 10.4 percent to G\$420,287 million. The sector's share of total assets in the financial sector increased from 34.9 percent at end-December 2021 to 36.4 percent at end-March 2022.

At the end of the first quarter of 2022, the financial system remained relatively stable with the Licensed Depository Financial Institutions (LDFIs) being adequately capitalised, highly liquid and profitable. Capital Adequacy Ratio (CAR) continued to exceed the prudential 8 percent benchmark. Asset quality was satisfactory and reflected a decrease in the level of non-performing loans when compared with the first quarter of 2021 while liquidity levels remained adequate despite dipping below the 2021 corresponding period's level. To ameliorate the impact on consumers and the financial sector, the COVID-19 measures were extended to June 30, 2022.

At end-March 2022, the insurance sector was adequately capitalized as both the life and non-life insurance sectors' assets exceeded their respective solvency requirements in keeping with the Insurance Act 2016. However, there are potential systemic issues from concentration of assets.

Pension funds' vulnerability to market risk was moderate and stable for the quarter

ended March 2022, however Defined Contribution (DC) pension funds continued to be largely exposed to insurance companies having investments in deposit administration contracts.

The conduct of monetary policy maintained its focus on price stability while ensuring an adequate level of liquidity in the system to provide for private sector credit and economic growth. The Bank continued to use treasury bills in its primary Open Market Operations. The Bank extended the temporary reduction in the reserve requirement ratio to 10 percent, until June 30, 2022 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures. Additionally, the Bank continued to facilitate efficient intermediation through the issuance of notes and coins.

The Bank continued the modernization of the payment system as well as expand the payment services that currently exist within the national system. The newly implemented systems, Guyana Real Time Gross Settlement (G-RTGS) and Guyana Central Securities Depository (G-CSD) systems are now fully integrated with the previously existed Automated Clearing House (ACH) system. The ACH system comprises the Guyana Electronic Funds Transfer (G-EFT) and the Guyana Electronic Cheque Clearing (G-ECC) sub-systems which together with the G-RTGS & G-CSD systems have formulated a modern and unified payments system infrastructure for all Guyanese and in the



process, meeting the required international standards and demands. □



2. REVIEW OF THE FIRST QUARTER OF 2022

PRODUCTION

The Guyanese economy recorded mixed output performances in the major sectors during the first quarter of 2022. As oil and gas activities continued, the non-oil economy experienced moderate growth on account of economic activities regaining momentum from the full reopening of the economy coupled with fiscal measures to alleviate the rising costs of production and services.

In the agriculture sector, forestry activities grew significantly by 79.3 percent on account of increased output of total logs by 90.1 percent. This favourable increase is partly due to small-scale loggers returning to their operations along with removal of all COVID-19 restrictions. Conversely, there were decreases in the production of rice and sugar by 53.1 and 47.7 percent, respectively. The substantial decline in the production of rice can be attributed to the effects of the flooding in 2021, which prevented farmers from sowing all available lands for the first crop of 2022 along with higher input costs. Sugar production decreased as a result of the halt on grinding at the Uitvlugt sugar estate, caused by mechanical issues, which impacted production, as this estate was responsible for twenty five (25) percent of output.

The mining and quarrying sector experienced growth in most industries, except for a marginal decline in oil. Total bauxite production increased by 6.4 percent, while gold declarations was higher by 3.0

percent. The latter resulted from a 30.5 percent increase in declarations by the large scale miner, Guyana Gold Fields. Output of sand and crushed stoned increased due to enhanced construction activities across the country. Crude oil production registered a marginal decrease of 1.0 percent, despite the start-up of production from the Liza Unity in February, as the Liza Destiny paused production due to planned maintenance during March. Crude oil production totalled 10.9 million barrels at end-March 2022 compared to 11 million barrels for the corresponding period one year earlier.

The manufacturing sector registered increased production of tablets by 75.1 percent, detergent by 65.8 percent, total aerated drinks by 13.7 percent and rum by a marginal 1.0 percent. In contrast, there were declines in production of oxygen by 32.3 percent, total liquids by 17.1 percent, putty by 13.0 percent, paint by 7.5 percent and alcoholic beverages by 1.3 percent.

Performance in the services sector improved in the areas of wholesale & retail trade & repairs, financial and insurance activities, accommodation & food services as well as entertainment & recreation. Construction activities increased in both the public and private sectors with the building of infrastructure by Central Government as well as home building by citizens.



INFLATION

The Urban Consumer Price Index (CPI) recorded an inflation of 1.7 percent at the end of the first quarter. This outcome was on account of increases in prices within the categories of food by 2.4 percent, housing by 1.5 percent, transport & communication by 1.3 percent and education, recreational & cultural services by 1.0 percent. The increase in food prices was driven by the higher world food prices, as they reached their highest recorded level ever documented by the Food and Agriculture Organisation (FAO). Higher oil prices on the global economy, stemming from the Russian-Ukraine conflict, also contributed to the rise in food and transportation costs locally. Conversely, a price decline was recorded in the category of clothing by 0.1 percent.

BALANCE OF PAYMENTS

The overall balance of payments recorded a higher deficit of US\$132.0 million compared to US\$55.1 million for the same period last year. This outturn reflected a higher current account deficit which offset the increase in the capital account surplus. The current account deficit resulted from higher payments for both factor and non-factor services. The capital account surplus was due to higher inflows to the private sector in the form of foreign direct investment (FDI) despite outflows attributed to oil cost recovery by the oil & gas sector.

The current account recorded a deficit of US\$280.0 million compared to US\$64.4 million the previous year, due to higher payments for both factor and non-factor

services. The merchandise trade surplus increased by 47.6 percent or US\$204.4 million from US\$429.7 million to US\$634.2 million. This outturn reflected a US\$368.4 million growth in exports to US\$1,365.2 million. Higher export receipts came from crude oil with US\$1,064.9 million, 'other export' with US\$63.8 million, bauxite with US\$23.3 million and timber with US\$6.9 million. Lower export receipts were from gold, rice and sugar by US\$27.7 million, US\$5.3 million and US\$2.8 million, respectively. Merchandise imports increased by US\$164.0 million owing to higher consumption, intermediate (particularly fuel) and capital goods by US\$4.9 million, US\$131.9 million and US\$26.4 million, respectively.

The non-oil current account recorded a deficit of US\$233.7 million, 143.6 percent higher than the end-March 2021 deficit of US\$95.9 million. This resulted from a higher non-oil merchandise trade deficit of US\$345.6 million compared to US\$212.7 million a year ago.

The services account recorded a larger deficit of US\$1,163.0 million, an increase of 60.8 percent or US\$439.6 million from one year ago. This resulted from higher payments for non-factor services by US\$353.5 million and factor services by US\$86.1 million. Net payments for non-factor services was greater by 61.3 percent as a result of higher payments for construction, technical, trade related and other business services and operating lease, all for the oil & gas sector. Net payments for factor services increased by 58.8 percent to US\$232.6 million due mainly to the



repatriation of income on equity (oil profits) by the oil & gas sector. Net unrequited transfers rose by 8.6 percent or US\$19.6 million to US\$248.8 million, reflecting increased inflows to bank accounts.

The capital account registered a larger surplus of US\$144.1 million from a surplus of US\$22.0 million at end-March 2021, on account of higher inflow to the private sector in the form of FDI despite outflow of oil revenues to the Natural Resource Fund (NRF) and oil cost recovery (withdrawal of equity) by Esso Exploration and Production Guyana Limited (EEPGL) and its partners. Loans disbursed to the non-financial public sector decreased by US\$36.3 million to US\$9.5 million and short-term net private capital recorded a lower outflow of US\$11.2 million from US\$33.1 million one year ago. This outflow reflected commercial banks' accumulation of foreign assets. Net foreign direct investments increased by 162.1 percent or US\$173.2 million to US\$280.0 million after oil cost recovery (withdrawal of equity) by EEPGL and partners.

The overall deficit was financed by a drawdown on the Bank of Guyana's foreign reserves. BOG international reserves amounted to US\$678.8 million and was equivalent to 1.2 months of import cover at the end of the first quarter of 2022.

NET INTERNATIONAL INVESTMENT POSITION (NIIP)

Guyana's net international investment position (NIIP) was US\$15,071.5 million at the end of March 2022. This represented a deterioration of US\$3,014.1 million or 25.0

percent from the end-December 2021 position, resulting from a reduction of 17.5 percent in the stock of assets and an increase of 17.3 percent in the stock of liabilities. Assets declined by US\$466.9 million to US\$2,207.5 million resulting from a drawdown of US\$297.7 million on deposits held abroad and US\$136.2 million from reserve assets. Liabilities increased by US\$2,547.2 million to US\$17,279.0 million owing to an increase of US\$1,505.6 million in loans and net inward direct investment of US\$572.4 million.

FOREIGN EXCHANGE MARKET

The total value of foreign currency transactions increased slightly by 0.2 percent to US\$2,773.1 million compared to US\$2,768.6 million in the first quarter of last year. Total purchases and sales were US\$1,319.2 million and US\$1,453.9 million, respectively, resulting in net sales of US\$134.6 million.

Transactions processed at the bank and non-bank cambios amounted to US\$1,354.2 million, an increase of 8.1 percent or US\$101.5 million in the value of trades when compared with the corresponding period last year. At the Bank of Guyana, total hard currency transactions increased to US\$307.2 million from US\$258.4 million. Net payments were US\$133.3 million. The value of foreign currency account transactions declined by 11.5 percent to US\$1,109.5 million. Net credits amounted to US\$21.3 million. Transfers through money transfer agencies increased by 0.2 percent to US\$92.5 million. Soft currency transactions declined



by US\$1.4 million to US\$2.2 million at the cambios.

Commercial bank cambios continued to dominate the cambio trade. Total turnover was US\$1,354.2 million or 99.0 percent of the entire cambio market transactions, an increase of 8.1 percent compared with the corresponding period in 2021. Moreover, the value of foreign exchange activities at the non-bank cambios showed an increase of 17.5 percent. Trades amounted to US\$13.1 million compared with US\$11.1 million during the corresponding period in 2021. The non-bank cambios accounted for a miniscule 1.0 percent of the market.

Hard currency purchases and sales by the Bank of Guyana were US\$86.9 million and US\$220.3 million compared with US\$101.0 million and US\$157.4 million, respectively, for the same period in 2021. The decline in purchases stemmed primarily from lower receipts from multilateral organisations (IDB) as well as reduced gold royalties and receipts through GUYUSCO. Moreover, the increase in sales resulted from increased payments for fuel oil and other goods & services. Fuel imports represented the largest category of payments, amounting to 62.9 percent. The Bank purchased foreign currency amounting to US\$15.0 million from commercial banks during the first quarter of 2022.

The debits and credits of authorized foreign currency accounts at commercial banks were US\$544.1 million and US\$565.4 million, respectively. This resulted in net sales of US\$21.3 million on these accounts. The

corresponding period last year recorded debits and credits on these accounts at US\$625.2 million and US\$628.7 million, respectively.

The aggregated value of transfers by money transfer agencies during the period under review amounted to US\$92.5 million, 0.2 percent higher than the previous year. Inbound and outbound transactions were US\$85.3 million and US\$7.2 million, respectively.

Interbank trade amounted to US\$4.0 million at end-March 2022 when compared with US\$13.0 million for the same period last year.

The US dollar was the most traded currency on the market. US dollar transactions accounted for 97.0 percent of the overall market activity. The market share of the Pound Sterling was 1.2 percent, while the Euro and the Canadian dollar were both 0.9 percent.

CARICOM currency transactions declined by 39.4 percent to US\$2.2 million from US\$3.6 million at end-March 2021. The market share of the Trinidad & Tobago dollar was 71.3 percent followed by the Barbadian dollar with 17.1 percent and the EC dollar with 11.6 percent of the aggregate turnover.

The Bank's weighted mid-rate, which is the reference for official transactions, was unchanged at G\$208.50 during the first quarter of 2022. The un-weighted rate experienced an appreciation by 3.5 percent, from G\$215.53 at the end of March 2021 to



G\$207.94 at the end of the review period for 2022.

The average buying and selling rates of the US dollar at bank cambios as at March 2022 appreciated to G\$213.76 from G\$214.00 and G\$215.31 from G\$215.46, respectively, from the corresponding period last year. At the non-bank cambios, the buying and selling rates were even lower at G\$202.99 and G\$206.05 from G\$214.47 and G\$217.41, respectively, in the previous period.

The difference between the banks' and non-banks' buying rates increased to G\$10.77 from G\$0.47 at end-March 2021. The difference in the selling rates of the bank and non-bank cambios was G\$9.26 compared with G\$1.94 for the same period in 2021. The banks' spread was lower at G\$1.55 compared with the non-banks' spread at G\$3.06. The total market spread increased to G\$2.96 compared with G\$2.39 at the end of March 2021.

PUBLIC FINANCE⁵

The overall financial position of the public Sector (which includes the Central Government and the Non-Financial Public Enterprises (NFPEs)) recorded a surplus of G\$2,440 million at end-March 2022. This performance reflected the Central Government surplus of G\$4,786 million as well as the Non-Financial Public Enterprises deficit of G\$2,346 million.

⁵ Data for both Central Government and NFPEs are preliminary.

Central Government

The Central Government overall balance recorded a surplus of G\$4,786 million compared to the surplus of G\$10,252 million one year earlier. This resulted from a widening of the deficit on the capital account during the review period.

The current account recorded a surplus of G\$16,913 million from increased revenue collections. Total current revenue rose by 11.6 percent to G\$68,291 million and is attributed to growth in revenue receipts from domestic taxes by 8.0 percent to G\$ 64,013 million as well as non-tax revenues by 118.7 percent to G\$4,277 million. Tax revenues were driven by enhanced collection of income taxes by 29.7 percent to G\$33,595 million and trade taxes by 1.4 percent to G\$5,619 million. Receipts from VAT and excise taxes declined by 10.2 percent to G\$22,754 million and other taxable revenues by 16.2 percent to G\$2,045 million due to tax reforms. Non-tax revenue growth reflected a higher surplus from the Bank of Guyana of G\$3,197 million.

Total current expenditure (including interest charges) was G\$51,378 million, reflective of budgetary spending. Transfer payments amounted to G\$22,669 million while employment costs, spending on other goods & services and interest charges were G\$17,596 million, G\$8,911 million and G\$2,202 million, respectively.

The capital account deficit was G\$12,127 million, with capital revenue amounting to



G\$78 million while capital expenditure amounted to G\$12,205 million. Capital revenue comprised proceeds received for projects amounting to G\$76 million.

Capital expenditure expanded by 170.5 percent and represented 5.6 percent of the capital spending in the budget 2022. Major disbursements were in the housing and construction sectors, which represented 41.9 percent and 32.9 percent of total capital expenditure, respectively for the period under review. As a percentage of total capital expenditure, the remaining disbursements were as follows: agriculture (10.5 percent), education (4.0 percent), social welfare (2.0 percent), public safety (2.0 percent), administration (1.8 percent), transport & communication (1.5 percent), manufacturing (1.5 percent), health (1.1 percent), national security & defence (0.3 percent), environment & pure water (0.3 percent), power generation (0.2 percent), and culture/youth (0.04 percent). There were no capital spending on tourist development as well as no capital transfers.

Central Government financing position amounted to net external savings of G\$2,923 million and net domestic savings of G\$1,863 million.

Non-Financial Public Enterprises

Non-Financial Public Enterprises (NFPEs) recorded a deficit of G\$2,346 million compared to a surplus of G\$3,640 million, at end-March 2021. This resulted from a 24.7 percent or G\$7,612 million expansion in total

expenses which outweighed the 11.9 percent or G\$4,105 million increase in total receipts.

Current receipts grew by G\$1,626 million to G\$36,075 million, mainly on account of higher receipts from debtors, other income and VAT refunds received (primarily GPL) by G\$2,529 million, G\$1,487 million and \$713 million, respectively, to G\$8,317 million, \$8,098 million and G\$742 million, respectively. Conversely, local and export sales declined by \$2,673 million and G\$430 million, respectively, to G\$18,236 million and G\$682 million, respectively.

Total current expenditure increased by 29.3 percent to G\$37,789 million. Non-interest current expenditure rose by 29.2 percent to G\$37,746 million, due to higher payouts to creditors by 52.1 percent to G\$12,680 million. Other current expenditure increased by 12.6 percent to G\$10,222 million while material & supplies rose by 35.4 percent to G\$9,242 million. Employment costs grew by 20.4 percent to G\$4,660 million as well as local government rates & taxes by 22.6 percent to G\$29 million. Conversely, there were reductions in payments for repairs & maintenance by 44.1 percent to G\$331 million and VAT payments to GRA by 23.8 percent to G\$69 million. Interest payments grew by G\$43 million mainly from increased payments by GUYSUCO.

The NFPEs' capital account recorded a surplus of G\$1,848 million from a deficit of G\$1,590 million. This reflected capital receipts in the form of transfers from Central Government which amounted to G\$2,479 million while there was a contraction in



capital expenditure. Capital expenditure contracted by 60.3 percent to G\$631 million owing to lower capital spending by GPL and GUYOIL.

The National Insurance Scheme's overall balance recorded a lower deficit of G\$892 million relative to a deficit of G\$908 million at end-March 2021. This position was reflective of lower total expenses by 10.6 percent to G\$8,205 million.

NFPEs' overall position resulted in net domestic borrowing of G\$2,617 million and net external savings of G\$271 million.

PUBLIC DEBT

The total stock of public debt, which comprises both external and domestic debt, increased by 4.0 percent or US\$ 124.4 million to US\$3,248.6 million from the end-December 2021 position. The stock of total domestic bonded debt grew by 7.7 percent to G\$389,469 million (US\$1,868 million) compared with G\$361,513 million (US\$1,734 million) at end-December 2021, while the stock of external public debt decreased by 0.6 percent to US\$1,384 million.

The stock of domestic debt increased mainly on account of a growth in the stock of treasury bills at the end of the review period. The stock of treasury bills increased by 19.4 percent mainly as a result of higher issuances of treasury bills for budgetary support. The stock of 364-day treasury bills accounted solely for this increase and grew by G\$28,200 million to G\$173,710 million. On the other hand, the stock of 182-day treasury bills remained unchanged at G\$352 million

from the end-December 2021 level. There were no issuances of 91-day treasury bills during the review period.

There were seven (7) Treasury bill auctions, totalling G\$53,360 million, during the first quarter of 2022, all of which were issued for fiscal purposes. The stock of debentures decreased by G\$244 million to G\$205,316 million from G\$205,560 million at end-December 2021. This reduction in stock was a result of a payment made towards the NIS debenture during the review period.

The decrease in the stock of external debt resulted from a 1.9 percent or US\$9.0 million reduction in bilateral debt stock, along with a 0.1 percent or US\$ 0.6 million decrease in the multilateral debt stock. The reduction in the stock of bilateral debt was as a result of a 1.9 percent decrease in debt owed to Non-Paris Club creditors from end-December 2021, owing to higher debt service payments. In addition, the decline in the stock of debt to multilateral creditors was due to lower debt outstanding to the CDB and IADB, by 0.4 percent and 0.2 percent, respectively, to US\$143.8 million and US\$641.3 million, respectively.

Domestic debt service payments decreased by 17.4 percent or G\$5,109 million to G\$24,329 million from G\$29,439 million in March 2021. Principal payments decreased by 17.2 percent or G\$4,975 million while interest payments fell by 29.2 percent or G\$134 million. The former was primarily as a result of lower principal repayments for 182-day treasury bills by G\$4,975 million during the first quarter of 2022. Total



interest payments decreased primarily as a result of the final repayment of the previously unpaid interest owed to Bank of Guyana in 2021⁶. In addition, interest payments were lower for the 182-day treasury bills by G\$25 million along with lower debenture interest payments by 5.0 percent or G\$4 million. Interest payments for the 364-day treasury bills fell marginally by 0.1 percent when compared to March 2021. The average yield for the 364-day treasury bills redeemed during the review period was 1.00 percent. There were no 182-day treasury bills redeemed during the review period.

External debt service payments increased by 3.3 percent to US\$26.9 million primarily on account of principal repayments to both multilateral and bilateral creditors. Debt repayments to IADB, which accounts for 67.4 percent of debt repayments to multilateral creditors and 32.6 percent of total external debt service, increased by 7.3 percent to US\$8.8 million as a result of higher principal repayments during the review period. Likewise, debt repayments to the Caribbean Development Bank (CDB) rose by 4.6 percent to US\$3.0 million. Similarly, debt repayments to the EximBank of China, which accounts for 82.0 percent of debt repayments to bilateral creditors and 39.5 percent of total external debt service, increased by 1.4 percent to US\$10.6 million as a result of higher principal repayments during the review period. Indicators of liquidity risks remained below the respective thresholds.

The external debt service ratio was 2.0 percent while the external debt service to revenue ratio was 19.8 percent.

MONETARY DEVELOPMENTS

Reserve money fell by 3.7 percent or G\$11,000 million to G\$285,148 million from its December 2021 level, reflecting a 16.4 percent reduction in net foreign assets to G\$140,820 while net domestic assets rose by 12.9 percent to G\$144,328 million. The contraction in reserve money was reflected in the 5.2 percent and 2.7 percent decline in liabilities to the commercial banks and currency in circulation, respectively.

Broad money increased by 1.3 percent or G\$7,896 million to G\$596,165 million, due to expansions in net domestic credit and other items (net) which offset the decline in net foreign assets. Net domestic credit and other items (net) were higher by 11.9 percent or G\$26,779 million and 6.2 percent or G\$6,311 million, respectively, while net foreign assets contracted by 9.6 percent or G\$25,194 million. The growth in broad money was due to increases in both narrow money and quasi money. Narrow money, consisting of currency in circulation, private sector demand deposits and cashiers' cheques & acceptances, was higher by 0.9 percent or G\$3,232 million. This resulted mainly from a 4.8 percent growth in demand deposits while cashiers' cheques & acceptances and currency in circulation declined by 3.2 percent and 2.7 percent, respectively. Quasi money, which consists of

⁶The amount of G\$106 million was scheduled to be paid by the MOF to BOG for unpaid interest on treasury bills, once every year for 5 years (2017-2021).



time and savings deposits, grew by 1.9 percent or G\$5,663 million. This stemmed from a 2.2 percent increase in savings deposits while time deposits declined by 0.7 percent.

Total deposits by residents and non-residents were higher by 4.0 percent to G\$604,140 million. Private sector deposits, which accounted for 73.7 percent of total deposits by residents, grew by 3.1 percent.

Net domestic credit of the banking system expanded by 11.9 percent to G\$251,360 million from the end-December 2021 level of G\$224,581 million, on account of higher credit to the public sector.

The public sector recorded a net credit of G\$24,442 million from net deposits of G\$3,394 million at end-December 2021 mainly on account of increased domestic financing (in the form of treasury bills) by the central government. Net credit to the central government was higher by 45.2 percent or G\$33,041 million to G\$106,096 million at the end of March 2022. The public enterprises and other category of the public sector remained net depositors with balances amounting to G\$56,967 million and G\$24,688 million, respectively, at the end of the review period.

Private sector credit fell by 0.5 percent or G\$1,433 million to G\$285,442 at the end of the first quarter of 2022. This position reflected declines in credit to the distribution, agriculture, mining and manufacturing sectors. Loans to the distribution sector contracted by 5.8 percent

while that to the agriculture sector was lower by 3.6 percent. Lending to the mining and manufacturing sectors declined by 2.4 percent and 1.2 percent, respectively. Credit to the construction & engineering sector rose by 2.4 percent while that to the households and other services sectors increased by 1.4 percent and 1.0 percent, respectively. Investments in the private sector (the 'other' category of the private sector) grew by 0.7 percent while real estate mortgage loans rose marginally by 0.3 percent at the end of the review period.

The net foreign assets of the banking system contracted by 9.6 percent to US\$1,135.1 million. This was primarily due to a 16.4 percent decline in the net foreign assets of the Bank of Guyana while that of the commercial banks rose by 2.5 percent. At the end of March 2022, the Bank of Guyana's net foreign assets declined by US\$132.0 million to US\$675.4 million while the net foreign assets of the commercial banks increased by US\$11.2 million to US\$459.7 million.

The overall liquidity of the banking system was higher by 6.0 percent to G\$273,033 million mainly on account of an increase in treasury bill holdings and higher balances due from head offices abroad. However, the ratio of excess liquid assets to total liquid assets decreased from 67.4 percent at end-December 2021 to 63.3 percent at end-March 2022.

Total reserves deposited with the Bank of Guyana declined by 9.9 percent to reach G\$105,843 million. The required statutory reserves of the banks increased by 2.9



percent or G\$1,676 million reflecting higher deposit liabilities of the commercial banks. Reserves in excess of the minimum requirement stood at G\$46,959 million at the end of March 2022, 22.0 percent higher than the end-December 2021 position. This reflected the commercial banks' increased investments in government treasury bills thereby resulting in less holdings of free reserves.

Interest rates declined during the review period. The yield on the 91 and 182-day treasury bills remained unchanged at 1.54 percent and 1.00 percent, respectively, reflecting the non-issuance of the bills during the review period. The yield on the 364-day treasury bill rose to 1.09 percent from 1.00 percent at end-December 2021. The small savings rate declined by 2 basis points to 0.81 percent while the weighted average time deposit rate declined by 2 basis points to 0.88 percent. The weighted average lending⁷ rate also fell by 33 basis points to 8.69 percent while the prime lending was lower by 50 basis points at 8.38 percent.

NON-BANK FINANCIAL INSTITUTIONS

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 13.8 percent to G\$433,346 million. The sector's share of total assets in the financial sector increased from 34.9 percent at end

December 2021 to 37.1 percent at end- March 2022.

The expansion in the NBFIs' resources resulted mainly from increase in foreign liabilities and other liabilities (which comprises capital and reserves). Foreign liabilities grew by 16.9 percent or G\$7,103 million, while other liabilities grew by 16.4 percent or G\$29,006 million. Similarly, pension funds grew by 15.9 percent or G\$15,736 million while insurance premium increased by 0.8 percent or \$49 million at end-March 2022.

Investments by the NBFIs increased in the private and public sectors, along with the other assets sector during the review period. Claims on the private sector, which accounted for 64.6 percent of total assets, rose by 21.7 percent or G\$49,939 million while claims on the public sector (in the form of treasury bills) increased by 9.9 percent or G\$961 million. Similarly, acquisition of other assets expanded by 4.6 percent or G\$1,885 million. Claims on both the foreign sector and banking system were lower by 0.1 percent or G\$114 million and 0.1 percent or G\$33 million respectively.

FINANCIAL STABILITY ASSESSMENT

Capital

The Bank commenced using the Basel II/III Supervisory Framework to assess the adequacy of LDFIs capital as at January 1, 2022. The Basel II/III framework requires

⁷ The weighted average lending rate is calculated by dividing the product of the aggregate value of loans and the midrate for

each interest rate tier, then dividing by the sum of the aggregate value of loans.



LDFIs to hold capital against market risk and operational risk in addition to credit risk, compared to the Basel I framework which required capital for credit risk only.

The LDFIs aggregate CAR under the Basel II/III framework stood at 22.4 percent compared to 30.7 percent at end-March 2021 under Basel 1. Risk Weighted Assets was 51.5 percent (G\$159,252 million) greater owing to the market and operational risk requirements, while the LDFIs qualifying capital reflected a growth of 10.7 percent (G\$10,107 million). At end-March 2022, the LDFIs aggregate CAR exceeded the minimum requirement by 14.4 percent.

Asset Quality

The LDFIs non-performing loans (NPLs) as a share of total loans were 7.1 percent during the review period, an improvement of 2.9 percentage points when compared with the corresponding period in 2021. The foregoing change resulted from a 22.7 percent decrease in NPLs coupled with a 9.1 percent increase in total loans.

NPLs remained concentrated in the business enterprises sector at 57.1 percent of the LDFIs aggregate NPLs, with the services sub-sector representing 29.8 percent. All the sub-sectors declined when compared with end-March 2021 level as follows: agriculture by 35.9 percent, services by 31.9 percent, manufacture by 24.2 percent and, mining and quarrying by 21.6 percent. The ratio of provision for loan losses to NPLs rose to 52.1 percent at the end of March 2022 from 37.6 percent at the end of March 2021. The increase was mainly due to the 22.7 percent

reduction in NPLs. Further, provision for loan losses increased by 7.3 percent.

Exposure to the top twenty borrowers amounted to G\$83,826 million, less than one percent below end-March 2021 level. Three of the eight LDFIs were responsible for the decrease in exposure to the industry's top twenty borrowers. The ratio of top twenty borrowers' exposure to total exposure slid from 17.3 percent at the end of March 2021 to 13.8 percent at the end of March 2022. For the quarter under review, 98.8 percent of top twenty borrowers' facilities were performing, 0.5 percentage points above end-March 2021.

Earnings

As at March 31, 2022, aggregate operating income of the LDFIs amounted to G\$11.2 billion, 14.4 percent above the end-March, 2021 level. Respective increases were observed in foreign exchange gains, fees & commission and interest income of 43.7 percent, 18.7 percent and 11.7 percent, while other operating income contracted by 34.8 percent.

The rise in interest income to G\$8.5 million stemmed from increases by six institutions while three of the eight LDFIs contributed to the reduction in interest expense. The former is explained by higher interest earned on loans and advances as well as local treasury bills. The reduction in interest expense reflected lower interest expense on deposits.

LDFIs' aggregate operating expenses amounted to G\$6.4 billion, 10.4 percent above the March 2021 level. The increase in



operating expenses was primarily driven by increases in provision for loan losses of 100.6 percent, salaries and staff costs by 9.2 percent, and other operating expenses by 10.1 percent. At end-March 2022, LDFIs recovered G\$218 million in bad debts (net of write-offs) while interest expenses declined by 6.2 percent.

Net income before tax was 20.1 percent above the end-March 2021 level at G\$4.8 billion, while net income after tax reflected a 20.3 percent (G\$601 million) increase to G\$3.6 billion relative to the same comparative period. This quarter, five LDFIs reflected increased profits after tax over their March 2021 levels.

Liquidity

The average level of liquid assets held by the LDFIs amounted to G\$261.6 billion, 3.2 percent below the average level recorded for the corresponding period last year. This decline was due mainly to decreases in deposits with BOG and net balances due from banks abroad which are part of the COVID-19 relief measures. Notwithstanding, LDFIs remained adequately liquid and able to meet liabilities as they become due.



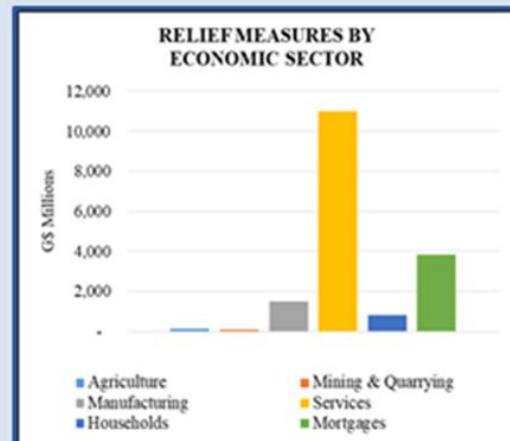
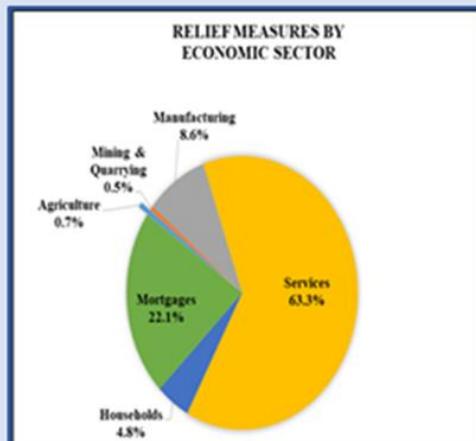
Box 1

COVID-19 AND THE BANKING SECTOR

The COVID-19 pandemic continues to be a serious financial stability threat to the banking sector. In this regard, the Bank of Guyana is committed to safeguarding and strengthening the resilience of the local financial sector. In collaboration with the Guyana Association of Bankers Inc., the Bank has designed and implemented a series of measures to alleviate hardship caused by the global outbreak, which has been extended to June 30, 2022.

As at end-March 2022, a total of 1,616 facilities amounting to \$17,349 million continue to benefit from COVID-19 relief measures granted by the banking sector. Total facilities benefiting from relief measures were down 10.8 percent (\$2.1 billion) below the end-December 2021 level.

The 'services' sub-sector continue to receive the largest portion of relief, with 63.3 percent (\$11 billion) of total relief granted at end-March 2022. The 'real estate mortgages' sector received 22.1 percent (\$3.8 billion) of total relief followed by the 'manufacturing' sub-sector with 8.6 percent (\$1.5 billion). Relief granted to the 'households' sector represented 4.8 percent (\$825 million) of total relief granted and 2.2 percent of total loans to the households sector.



Relief granted to the 'services' sub-sector accounted for 63.3 percent (\$11 billion – 282 facilities). Five banks granted relief to the 'services' sub-sector, with CBI and BNS collectively accounting for 92.7 percent – \$10.2 million (\$8.4 billion & \$1.8 billion respectively).

Relief granted to the 'real estate mortgages' sector of \$3.8 billion or 22.1 percent (442 facilities) of total relief granted was distributed among four banks; with BNS granting relief to 59.7 percent (\$2.3 billion or 219 facilities), followed by CBI with 32.6 percent (\$1.3 billion or 202 facilities). The other 7.7 percent (\$0.3 billion) were granted by the RBL and GBTI collectively.

Three banks granted relief to the manufacturing sub-sector totalling 8.6 percent (\$1.5 billion – 13 facilities) of total relief granted.

Relief to the 'households' sector represented 4.8 percent (\$825 million) of the value of total relief granted. However, the number of facilities in this sector represented 53.7 percent (868 facilities) of total number of facilities to receive relief.

The Bank of Guyana will continue to monitor the developments in light of COVID-19 relief and take all necessary steps to protect the safety, soundness and stability of the banking system.



INSURANCE REVIEW

The insurance sector, which accounted for 7.13 percent of total financial sector assets and 26.89 percent of non-bank assets as at end-March 2022, was adequately capitalized as both the life and non-life insurance sectors' assets exceeded their respective solvency requirements.

Although the insurance sector is sound with manageable risks, there are potential systemic issues from concentration of assets. Specifically, the long-term sector's total assets, accounted for 67.3 percent (G\$78.5 billion) of the industry's G\$116.5 billion total assets.

In the life insurance sector, capital growth has been on an upward trajectory, amounting to G\$42.9 million, reflecting the sector's ability to meet its financial obligations when compared with the financial risks acquired. The industry's investment assets portfolio was fairly stable and large.

In the non-life sector, capital has also been increasing steadily to G\$27.7 million. Asset quality was maintained and the industry's risk retention has been showing a decline, indicating lower risk in relation to potential future claims.

PENSIONS REVIEW

Pension funds accounted for 6.9 percent of the total financial sector assets and approximately 26.1 percent of non-bank financial institution assets, reflecting its influence as an institutional investor.

Total private occupational pension plan assets increased by 16.0 percent (G\$15.7 billion) to G\$113.3 billion as at March 2022. Pension funds' vulnerability to market risk was moderate and stable. However, DC pension funds continued to be largely exposed to insurance companies having investments in deposit administration contracts.

Nonetheless, the sector has been robust throughout the period with average asset growth outpacing the average growth of pension fund liabilities with an estimated solvency level of 159.8 percent. Real net returns on investments of pension fund assets increased from -0.23 percent in December 2021 to 11.96 percent in March 2022. This was primarily due to the high appreciation rate of some DB funds' investments. Overall, less than favourable investment returns continued to be a going concern, hence, market rates continued to be monitored. Diversification continues to be promoted and the new Private Pensions Act seeks to address the limited investment opportunities locally.

MONETARY POLICY

Bank of Guyana's monetary policy maintained its focus on the attainment of price stability while ensuring an adequate level of liquidity to provide for private sector credit and economic growth. The Bank seeks to allow the expansion of broad money along a path consistent with projections for output and inflation. Thus, weekly targets for broad money are translated into targets for base money using the money multiplier. To achieve these weekly base money targets, the



Bank focuses on the effective management of liquidity in the financial system through its Open Market Operations (OMOs). The Bank may also purchase and sell foreign currency to achieve its primary objective.

During the review period, reserve money expanded by G\$11,000 million compared with a growth of G\$6,639 million for the corresponding period in 2021. There were no issuance of treasury bills for monetary purposes while redemption of bills issued for monetary purposes amounted to G\$1,160 million. Treasury bills were issued when reserve money exceeded the targeted levels and was deemed likely to adversely affect the economy.

Additionally, purchases from the commercial banks by the Bank amounted to US\$15 million while there were no sales to the commercial banks by the Bank of Guyana during the review period.

The interbank market activities, which also provide an indication of the total liquidity condition of the financial system, had no trades during the review period. Similarly, there were no trades for the comparative period in 2021.

The Bank extended the temporary reduction in the reserve requirement ratio to 10 percent, until June 30, 2022, in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

⁸ The Bank of Guyana launched a \$2,000 note to commemorate and celebrate the country's 55th Independence

BANK ACTIVITIES

Currency Operations

The Bank has a statutory obligation to issue the country's notes and coins under Section 21(1) of the Bank of Guyana Act No. 19 of 1998. This obligation was discharged through the Currency Division of the Operations Department. The total supply of currency in the first quarter of 2022 registered a decrease of 5.6 percent from G\$78.4 million notes to G\$74.0 million notes over the corresponding period in 2021. The increase was due to a lower opening stock.

Notes

The total value of currency notes in circulation (including notes held in the vaults of commercial banks) at the end of the first quarter of 2022 amounted to G\$176 billion, an increase of 13 percent when compared with a circulation of G\$155.8 billion in the first quarter of 2021. The G\$5,000 note accounted for 88.9 percent in the share of total value while that of the \$2,000 note⁸ accounted for 0.7 percent. The share of the G\$1,000 note decreased to 7.6 percent from 9.1 percent while that of the G\$500 notes decreased to 1.0 percent from 1.1 percent. The share of the G\$100 decreased to 1.0 percent from 1.1 percent while that of the \$50 and the \$20 remained at 0.3 percent and 0.5 percent, respectively.

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

Anniversary. This note was issued to the public on 14th February 2022.



otherwise poor quality notes and replacing them with new notes. Mutilated, defaced and poor quality notes amounting to G\$225.9 million were submitted for replacement in the first quarter of 2022 compared with G\$203.6 million for the corresponding period in 2021.

Coins

Coins issued by the Bank amounted to G\$1,205 million at the end of the first quarter of 2022, an increase of 3.7 percent above the G\$1,162 million issued for the corresponding period in 2021. The share of the \$100 coin was marginal at 0.1 percent share. The share of the G\$1 coin accounted for 14.7 percent, the \$10 coin (44.9 percent) in the total value of coins in circulation was 7.3 percentage points more than that of the G\$5 coin (37.6 percent). The G\$100 coin accounted for 2.7 percent. In terms of the total quantity of coins issued, the shares of G\$1, G\$5 and G\$10 coins accounted for 55 percent, 28.1 percent and 16.8 percent respectively. The \$100 coin accounted for 0.1 percent share.

Payments System

During the first quarter of 2022, low-value transactions (LVT) settled through the National Clearing House (NCH) amounted to 207,869, a decrease of 0.03 percent when compared with the volume recorded for the corresponding period in 2021. The volume of high-value transactions (HVT) decreased by 8.5 percent to reach 26,909. The overall value of total transactions increased by 3.7 percent to G\$330 billion when compared to the corresponding period in 2021. High-value transactions decreased from G\$191

billion to G\$170 billion and low-value transactions increased from G\$128 billion to G\$160 billion in 2022. The share of HVT in total value of transactions decreased to 59 percent in 2022 from 60 percent in 2021. Conversely, the share of LVT increased to 41 percent in 2022 from 40 percent in the previous year. The average value of HVT fell by 2.3 percent in 2022 to G\$6.3 million, while the average value of LVT fell to G\$0.77 million in 2022.

THE GLOBAL ECONOMY

The economic recovery path of the global economy, notwithstanding the presence of the COVID-19 virus, was thwarted by the Russian-Ukraine War. Global economic growth has been revised downwards to 3.6 percent for both 2022 and 2023 from 6.1 percent in 2021 due to the direct impact of the War in Russia and Ukraine as well as the spillover effects in the rest of the World through commodity markets, trade and financial sources.

The decline in growth has compounded the supply chain effects on the commodity markets with higher prices. Food and fuel prices have escalated and posed major challenges for developing countries such as Guyana. These include safeguarding growth from higher import prices, finding the fiscal space to alleviate the effects of high fuel and food prices on the vulnerable as well as appropriate monetary policies to maintain exchange rate stability and capital outflows for higher interest rates in advanced economies.



Inflation remained a concern and continued to rise owing to several contributing factors including high food and energy costs and the enduring supply chain issues. This was compounded in late February with Russia's invasion of Ukraine and resulted in shocks to many markets and led to shortages of certain food and energy products. This further exacerbated existing inflationary pressures and set back global growth.

Advanced Economies

Advanced economies are expected to grow by 3.3 percent in 2022 according to the IMF's most recent World Economic Outlook. This is down from the previous projection of 3.9 percent with output for most advanced economies' estimated to remain below pre-pandemic levels due to the supply chain disruptions resulting from the Russian-Ukraine war. In the USA, GDP growth in the first quarter is estimated to be -1.4 percent reflecting decreases in exports, government spending and private inventory investments as well as increases in imports. Additionally, the spread of the Omicron virus resulted in continued disruptions and hampered economic activity at the start of the year. The Canadian economy was able to withstand various shocks, with growth forecasted to be 5.3 percent supported by a rise in global demand for commodities and the lifting of COVID-19 restrictions. Meanwhile, the UK's growth slowed in the first quarter to 0.8 percent reflecting reduced consumer spending and business investment, having been faced with high inflation and taxes coupled with the effects of Russia's invasion of Ukraine. In the first quarter, the Euro Area

grew by 0.2 percent while Japan's growth is forecasted at 0.64 percent.

During the first quarter of the year, inflation rates in advanced economies remained high and continued to climb, with the year end-inflation projected at 5.7 percent. Food prices rapidly increased and Russia's invasion of Ukraine compounded existing inflation woes and led to record high energy prices, increasing the cost of living. Global supply constraints also persisted. In the USA, the rate stood at 8.5 percent - the highest in over 4 decades with energy prices rising drastically after fuel imports from Russia were banned. In Canada, it stood at 5.7 percent - the highest since 1991 while in the UK inflation reached 7 percent in March – the highest since 1992. In the Euro Area, inflation rose to a record high of 7.5 percent - more than triple the ECB's 2 percent target while Japan experienced its sixth month of inflation reaching 0.9 percent in February. In order to combat this high inflation, the US Federal Reserve increased the target range for the federal funds rate from 0 percent - 0.25 percent to 0.25 percent - 0.50 percent and the Bank of England raised its interest rate twice over the quarter, taking it to 0.75 percent.

Unemployment figures for the first quarter were generally low as labour markets in advanced economies recovered from the effects of the pandemic. In the USA, the unemployment rate declined to 3.6 percent - the lowest since the start of the pandemic. Canada's stood at a record low of 5.3 percent while the UK's declined to 3.6 percent marking a return to pre-pandemic levels. In



the Euro Area and Japan, recent figures show that the unemployment rate declined to 6.8 percent and 2.7 percent respectively.

Emerging Market & Developing Economies

The GDP of emerging market and developing economies (EMDEs) is forecasted to increase by 3.8 percent in 2022 according to recent estimates. In the first quarter of the year, countries were affected by the pandemic, inflation, high global prices compounded with the effects of Russia's invasion of Ukraine. High oil prices increased energy costs for many nations but bode well for oil exporters.

The region with the lowest forecasted growth in 2022 is emerging and developing Europe with -2.9 percent, owing to declines in Ukraine and Russia. In the first quarter, Russia's growth was estimated at 3.7 percent - down from last quarter's level of 5 percent with a projected decline of 8.5 percent in 2022. Countries in the Middle East and North Africa which are especially susceptible to high food prices were negatively affected by this over the quarter, including that of wheat, whose price is expected to remain high for some time.

Emerging and developing Asia is expected to grow by 5.0 percent in 2022. During the first quarter, India's GDP is estimated to be 5.1 percent. Meanwhile, China's economy grew by 4.8 percent in the first quarter despite renewed COVID-19 lockdowns. However, these lockdowns have reduced activity in some manufacturing and trading hubs which

could lead to global supply chain bottlenecks. Growth for 2022 is forecasted at 4.4 percent.

In Latin America and the Caribbean, growth is forecasted at 2.5 percent in 2022. Mexico's GDP grew by 1.6 percent in the first quarter with the most growth seen in the manufacturing and agricultural sectors. Although some COVID-19 challenges persisted, domestic consumption and exports drove growth. Brazil's growth for 2022 is forecasted at 0.8 percent. High interest rates, which were meant to combat inflation, affected domestic demand.

Emerging markets also continued to be negatively affected by rising inflation. The end-2022 inflation is estimated at 8.7 percent driven by the ongoing Russian-Ukraine war, the pandemic and supply chain disruptions. In Brazil, the rate at the end of the first quarter was 11.3 percent - the highest since 2003 and in Mexico it was 7.45 percent - the highest since 2001. China's inflation rate rose to 1.5 percent while India's rose to 6.95 percent, staying above the central bank's target of 2 percent to 6 percent for the third month in a row. In Russia, inflation jumped to 16.7 percent in March (the highest in 7 years) after its invasion of Ukraine and subsequent sanctions resulted in the depreciation of its currency.

In Brazil, the unemployment rate stood at 11.2 percent - the lowest in 6 years while Mexico's decreased to 3.5 percent - the lowest since the pandemic began. India recorded a rate of 4.6 percent and Russia, a record low of 4.1 percent. In contrast, the unemployment rate of 5.5 percent recorded



in China was the highest since May 2020 owing to renewed COVID-19 outbreaks and resulting lockdowns.

Caribbean Economies

The GDP of the Caribbean region is expected to grow by 10.5 percent in 2022. Guyana is expected to experience the highest growth in the region with 47.2 percent owing mainly to growing output in its oil and gas industry. Trinidad and Tobago, Jamaica and Suriname are forecasted to experience GDP growth of 5.5 percent, 2.5 percent and 1.8 percent respectively in 2022. During the first quarter, Barbados' economy grew by 11.8 percent with improvements recorded in the tourism, manufacturing and agriculture sectors.

Inflation rates generally rose in the region. At the end of the quarter, Jamaica recorded an inflation rate of 11.3 percent while Guyana's was 6.77 percent. Barbados and Trinidad's recent figures show rates of 4.2 percent and 4.1 percent respectively. Suriname continued to experience high inflation recording a rate of 62.2 percent.

Throughout the first quarter, Barbados, Belize and the ECCU continued to maintain fixed exchange rates with the US dollar of Bds\$2, BZ\$2 and EC\$2.7 respectively. The Bank of Guyana exchange rate also remained at GY\$208.5 for US\$1. The Trinidad & Tobago dollar depreciated slightly against the US dollar and ended the quarter at TT\$6.76 while the Jamaican dollar appreciated to J\$153.48 for US\$1.

Commodity Prices

Over the quarter, commodity prices rose rapidly with high food and fuel prices driving inflation in many countries. Commodity importers and vulnerable populations globally were the most affected. Sugar prices declined during the quarter and then rose, ending the quarter where it began – at US\$0.42 per kg, while the price of rice rose by 11.2 percent to US\$422 per metric ton. Oil prices rose significantly during the quarter, increasing from its opening low of US\$77.78/bbl. and ending the quarter at US\$107.91/bbl. – an increase of 38.74 percent. Oil prices were rising at the beginning of the quarter owing to increased demand as economies reopened. Then, prices spiked as a result of the reaction to the supply disruptions caused by Russia's invasion of Ukraine and the bans on Russian oil and gas. Gold prices increased from US\$1,828.60 per ounce to US\$1,953.04 per ounce - an increase of 6.81 percent. Inflation concerns and geopolitical tensions resulted in an increased demand for gold, which is viewed as a safe haven asset. The Russia-Ukraine war resulted in increased prices for food, energy and metals, feeding inflationary pressures and sustaining high gold prices even in the face of rising interest rates. □



3. OUTLOOK FOR 2022

Global growth is projected to slow to 3.6 percent for 2022, representing a downward revision of 0.8 percentage from the previous forecast, as the ongoing Russian-Ukraine war continues to hamper the global recovery, resulting in slower GDP growth and rising inflation. It is expected that the effects of the war will continue to spread far and wide, mainly through commodity markets, trade and financial linkages (World Economic Outlook, April 2022). Inflation was already surging prior to the war (due to soaring commodity prices and pandemic-induced shortages) and it is likely that war-related shortages will intensify the pressure, mainly through the higher prices for energy, metals and food.

The Guyanese economy is projected to record real oil GDP growth of 49.6 percent while the non-oil economy is estimated to grow by 7.5 percent. This significant growth is expected to be mainly a result of expansions in all major sectors of the economy, as all COVID-19 restrictions have been lifted, and the economy has been fully reopened. Additionally, output of oil is expected to greatly increase with the introduction of the Liza Unity. Notwithstanding, the end of year inflation rate is expected to be 4.1 percent, mainly as a

result of higher world food and oil prices, due to supply shortfalls.

The overall balance of payments surplus is estimated to widen on account of a current account surplus despite a capital account deficit. The current account surplus is projected to expand due to oil exports coupled with higher export prices for gold and rice. The capital account is expected to register a deficit resulting from the outflow of oil cost recovery (withdrawal of equity) by EEPGL and partners.

Central government's overall balance is projected to narrow to G\$87,716 million mainly on account of the drawdowns from the NRF. Both revenue and expenditure are expected to increase during the review period. The NFPEs overall deficit is anticipated to widen to G\$12,558 million primarily as a result of increased expenditure, despite higher receipts. Total public debt is expected to expand to US\$3,573.2 million, due to increases in both domestic and external debt stock, while debt service payments are anticipated to rise. The growth in domestic debt stock will reflect higher issuance of treasury bills for fiscal support while the increase in external debt, will be a result of greater obligations mainly to multilateral creditors. □

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BANK OF GUYANA: ASSETS
(G\$ MILLION)

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End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
2012	259,487.1	174,968.2	-	22,541.5	374.4	152,052.3	994.4	-	994.4	-	-	43,305.4	40,219.0
2013	234,686.8	160,196.1	14,868.8	23,822.7	1,352.3	120,152.6	3,483.3	-	3,483.3	-	-	42,050.6	28,956.7
2014	207,977.1	137,486.9	25,012.2	15,085.5	505.4	96,883.9	1,598.3	-	1,598.3	-	-	42,081.5	26,810.4
2015	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	220,375.1	123,233.3	7,420.0	24,430.4	269.9	91,113.1	995.1	-	995.1	-	-	42,207.3	53,939.4
2017													
Mar.	225,426.6	123,051.0	5,641.0	25,872.7	254.3	91,282.9	993.5	-	993.5	-	-	42,207.3	59,174.8
Jun.	221,822.9	119,337.3	4,877.9	21,324.2	222.7	92,912.6	993.5	-	993.5	-	-	42,207.3	59,284.8
Sep.	222,237.0	119,202.4	3,188.8	23,906.2	187.3	91,920.0	993.5	-	993.5	-	-	42,207.3	59,833.9
Dec.	223,632.3	120,599.2	4,015.9	24,225.7	152.5	92,205.1	995.0	-	995.0	-	-	42,376.8	59,661.3
2018													
Mar.	205,827.1	101,938.7	1,913.7	13,478.6	106.8	86,439.6	993.5	-	993.5	-	-	42,376.8	60,518.2
Jun.	207,351.3	98,636.4	3,128.9	10,584.5	53.6	84,869.3	1,143.3	-	1,143.3	-	-	42,376.8	65,194.7
Sep.	207,022.3	94,346.8	2,961.1	16,110.5	60.9	75,214.2	993.5	-	993.5	-	-	42,376.8	69,305.3
Dec.	220,258.6	110,179.9	2,137.8	29,908.8	71.8	78,061.6	995.0	-	995.0	-	-	42,391.5	66,692.1
2019													
Mar.	213,871.9	107,533.3	1,884.4	23,370.1	150.2	82,128.6	993.5	-	993.5	-	-	42,391.5	62,953.6
Jun.	213,245.3	108,340.5	589.3	23,652.6	75.0	84,023.6	1,486.0	-	1,486.0	-	-	42,391.5	61,027.3
Sep.	217,041.5	110,178.8	620.3	20,836.3	181.0	88,541.2	993.5	-	993.5	-	-	42,391.5	63,477.6
Dec.	230,817.6	120,074.1	635.1	26,480.9	125.1	92,833.1	995.1	-	995.1	-	-	44,014.7	65,733.8
2020													
Jan.	228,786.0	118,867.1	659.2	24,498.5	125.1	93,584.3	995.1	-	995.1	-	-	44,014.7	64,909.2
Feb.	225,489.1	114,207.7	678.2	25,716.2	76.8	87,736.4	993.8	-	993.8	-	-	44,014.7	66,272.9
Mar.	214,884.4	104,079.6	669.1	15,184.1	105.2	88,121.1	993.5	-	993.5	-	-	44,014.7	65,796.7
Apr.	214,694.3	103,749.4	715.9	22,057.1	104.9	80,871.5	993.5	-	993.5	-	-	44,014.7	65,936.7
May	221,446.5	109,812.8	719.6	24,578.3	83.3	84,431.7	1,882.6	-	1,882.6	-	-	44,014.7	65,736.4
Jun.	230,350.8	119,467.7	738.4	33,110.5	83.3	85,535.5	1,882.6	-	1,882.6	-	-	44,014.7	64,985.9
Jul.	234,939.7	124,334.2	823.4	35,975.7	83.3	87,451.7	993.5	-	993.5	-	-	44,014.7	65,597.4
Aug.	243,362.2	132,583.9	815.6	49,595.7	78.9	82,093.7	993.5	-	993.5	-	-	44,014.7	65,770.2
Sep.	243,450.1	133,141.5	1,570.8	45,046.4	78.9	86,445.4	993.5	-	993.5	-	-	44,014.7	65,300.5
Oct.	242,695.0	132,206.5	1,564.4	36,455.8	78.9	94,107.4	993.5	-	993.5	-	-	44,014.7	65,480.4
Nov.	248,021.2	138,355.7	2,216.7	39,329.8	73.6	96,735.6	993.5	-	993.5	-	-	44,014.7	64,657.4
Dec.	257,288.5	141,903.9	-	47,643.6	73.6	94,186.8	995.2	-	995.2	-	-	46,078.2	68,311.2
2021													
Jan.	258,711.2	145,675.8	-	47,770.6	73.6	97,831.7	995.2	-	995.2	-	-	46,078.2	65,962.0
Feb.	255,314.4	139,726.1	2,576.2	33,920.2	67.9	103,161.8	993.9	-	993.9	-	-	46,078.2	68,516.2
Mar.	245,462.2	130,563.1	6,820.3	20,650.9	67.9	103,024.1	993.5	-	993.5	-	-	46,078.2	67,827.4
Apr.	247,565.6	129,715.3	5,531.9	22,283.6	67.4	101,832.4	993.5	-	993.5	-	-	46,078.2	70,778.6
May	252,644.8	133,862.2	-	31,585.5	63.7	102,213.0	993.5	-	993.5	-	-	46,078.2	71,711.0
Jun. ¹⁾	448,725.7	127,846.0	3,298.5	18,900.2	297.2	105,350.1	993.5	-	993.5	-	-	246,078.2	73,808.0
Jul.	449,881.8	125,483.8	4,574.3	21,377.1	297.2	99,235.2	993.5	-	993.5	-	-	246,078.2	77,326.4
Aug.	494,343.0	170,061.0	5,674.2	14,802.7	52,464.1	97,120.0	993.5	-	993.5	-	-	246,078.2	77,210.3
Sep.	493,932.9	171,282.6	6,857.2	56,251.8	368.0	107,805.7	993.5	-	993.5	-	-	246,078.2	75,578.6
Oct.	491,175.1	168,903.3	4,868.9	46,651.2	368.0	117,015.2	993.5	-	993.5	-	-	246,078.2	75,200.2
Nov.	492,463.0	166,637.0	6,371.6	39,650.9	361.3	120,253.2	993.5	-	993.5	-	-	246,078.2	78,754.4
Dec.	497,710.7	169,333.7	4,174.4	41,855.3	361.3	122,942.7	995.2	-	995.2	-	-	246,876.6	80,505.1
2022													
Jan.	490,340.0	162,709.0	2,986.7	33,600.8	361.3	125,760.2	995.2	-	995.2	-	-	246,876.6	79,759.1
Feb.	481,703.0	154,769.6	-	29,700.3	348.2	124,721.0	993.9	-	993.9	-	-	246,876.6	79,062.9
Mar.	467,771.2	141,304.4	-	18,605.5	348.2	122,350.6	993.5	-	993.5	-	-	246,876.6	78,596.7

Source: Bank of Guyana

Note:

¹⁾ A significant movement of figures reflect the securitisation of central Government overdraft at Bank of Guyana.

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

Table 1.2

End of Period	Total Liabilities, Capital & Reserves	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
2012	259,487.1	67,988.0	67,177.0	811.0	142,901.4	57,279.7	18,341.4	61.0	45,229.3	21,990.1	1,000.0	14,436.0	27,681.1	5,480.5
2013	234,686.8	67,464.8	66,604.5	860.3	126,878.5	52,146.3	15,906.7	61.0	47,465.9	11,298.5	1,000.0	9,000.1	26,939.4	3,403.9
2014	207,977.1	78,800.8	77,887.5	913.2	87,061.0	21,417.6	8,523.6	61.0	47,012.8	10,045.9	1,000.0	12,400.7	27,868.3	846.3
2015	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	220,375.1	91,314.4	90,311.9	1,002.5	88,852.9	(21,307.9)	32,361.3	60.8	67,295.3	10,443.4	1,000.0	10,321.3	25,488.0	3,398.5
2017														
Mar.	225,426.6	84,724.6	83,711.4	1,013.2	101,130.7	(23,049.6)	32,371.6	60.8	74,563.4	17,184.5	1,000.0	6,016.7	25,488.0	7,066.6
Jun.	221,822.9	86,794.7	85,770.3	1,024.4	98,505.3	(13,903.4)	32,350.7	60.8	61,176.7	18,820.5	1,000.0	6,857.5	24,655.2	4,010.3
Sep.	222,237.0	87,786.2	86,748.6	1,037.6	97,018.2	(20,289.1)	32,353.4	60.8	66,195.4	18,697.7	1,000.0	7,722.9	24,655.2	4,054.6
Dec.	223,632.3	100,978.5	99,928.8	1,049.7	83,462.2	(26,471.0)	32,362.4	60.8	61,988.1	15,521.8	1,000.0	7,332.0	24,655.2	6,204.4
2018														
Mar.	205,827.1	96,649.4	95,592.6	1,056.7	71,848.9	(46,364.4)	32,348.1	60.8	68,464.9	17,339.5	1,000.0	3,453.1	24,655.2	8,220.6
Jun.	207,351.3	95,906.5	94,846.7	1,059.8	77,859.7	(54,024.9)	35,371.6	60.8	76,855.8	19,596.4	1,000.0	1,367.9	26,111.3	5,105.9
Sep.	207,022.3	95,697.0	94,630.4	1,066.6	76,290.1	(55,388.3)	35,381.9	60.8	77,861.8	18,373.8	1,000.0	2,333.8	26,111.3	5,590.2
Dec.	220,258.6	112,493.6	111,415.6	1,078.1	69,385.0	(55,183.0)	35,381.8	60.8	73,935.6	15,189.8	1,000.0	1,783.1	26,111.3	9,485.6
2019														
Mar.	213,871.9	107,553.1	106,466.5	1,086.6	67,166.2	(54,345.7)	35,412.7	60.8	74,394.2	11,644.1	1,000.0	4,352.7	26,111.3	7,688.6
Jun.	213,245.3	108,131.4	107,035.9	1,095.4	67,556.9	(54,582.1)	35,404.9	60.8	74,940.3	11,733.0	1,000.0	5,474.3	25,161.6	5,921.1
Sep.	217,041.5	112,282.3	111,176.0	1,106.3	66,393.7	(68,638.0)	35,326.7	60.8	86,977.5	12,666.6	1,000.0	5,707.3	25,161.6	6,496.6
Dec.	230,817.6	128,738.1	127,622.5	1,115.6	59,995.9	(70,688.6)	35,372.1	60.8	80,407.2	14,844.4	1,000.0	6,396.2	25,161.6	9,525.9
2020														
Jan.	228,786.0	122,660.7	121,542.7	1,118.0	62,784.8	(77,386.5)	35,377.1	60.8	93,480.9	11,252.6	1,000.0	7,306.1	25,161.6	9,872.9
Feb.	225,489.1	124,073.2	122,953.2	1,120.0	58,204.7	(82,367.2)	35,374.0	60.8	92,697.1	12,440.0	1,000.0	7,572.1	25,161.6	9,477.5
Mar.	214,884.4	127,791.1	126,669.2	1,121.9	48,729.3	(82,514.9)	35,366.1	60.8	83,788.3	12,028.9	1,000.0	3,265.8	25,161.6	8,936.6
Apr.	214,694.3	135,354.9	134,231.2	1,123.7	41,199.3	(92,039.7)	35,366.1	60.8	85,496.6	12,315.5	1,000.0	3,141.1	25,161.6	8,837.4
May	221,446.5	139,157.8	138,032.5	1,125.2	41,470.5	(94,335.7)	35,358.4	60.8	87,332.1	13,054.8	1,000.0	4,130.0	24,810.1	10,878.2
Jun.	230,350.8	142,544.2	141,417.1	1,127.1	49,770.0	(93,871.5)	34,623.2	60.8	96,299.4	12,658.0	1,000.0	4,984.6	24,810.1	7,241.9
Jul.	234,939.7	145,423.4	144,294.8	1,128.6	49,922.2	(92,898.2)	34,706.6	60.8	95,152.1	12,900.9	1,000.0	6,349.4	24,810.1	7,434.5
Aug.	243,362.2	144,027.7	142,895.7	1,131.9	59,064.4	(92,816.0)	34,706.5	60.8	102,587.9	14,525.2	1,000.0	6,883.2	24,810.1	7,576.7
Sep.	243,450.1	145,256.5	144,120.0	1,136.4	58,601.9	(92,564.9)	34,706.5	60.8	104,897.8	11,501.7	1,000.0	6,993.2	24,810.1	6,788.4
Oct.	242,695.0	151,322.6	150,179.4	1,143.2	51,481.0	(105,813.7)	34,706.5	60.8	111,267.2	11,260.1	1,000.0	6,858.5	24,810.1	7,222.8
Nov.	248,021.2	152,284.8	151,136.9	1,147.9	54,932.5	(115,838.5)	34,699.1	60.8	125,666.8	10,344.3	1,000.0	7,684.8	24,810.1	7,308.9
Dec.	257,288.5	162,776.0	161,618.3	1,157.7	50,181.8	(128,382.3)	34,701.8	60.8	130,283.7	13,517.8	1,000.0	6,090.3	24,810.1	12,430.3
2021														
Jan.	258,711.2	157,250.2	156,090.9	1,159.3	59,364.5	(134,002.9)	34,701.8	60.8	145,650.1	12,954.7	1,000.0	5,667.3	24,810.1	10,619.0
Feb.	255,314.4	155,815.5	154,654.6	1,161.0	57,293.5	(139,708.0)	34,697.2	60.8	147,765.4	14,477.9	1,000.0	4,797.1	24,810.1	11,598.1
Mar.	245,462.2	156,976.2	155,813.7	1,162.6	47,875.9	(144,702.4)	34,697.2	60.8	142,722.8	15,097.4	1,000.0	3,752.9	24,810.1	11,047.1
Apr.	247,565.6	159,490.1	158,324.9	1,165.2	43,418.9	(147,584.5)	34,696.8	60.8	142,540.1	13,705.7	1,000.0	5,001.1	24,810.1	13,845.4
May	252,644.8	160,121.4	158,954.9	1,166.6	46,178.7	(147,512.9)	34,696.8	60.8	142,867.6	16,066.3	1,000.0	5,627.8	24,810.1	14,906.7
Jun. ¹⁾	448,725.7	159,370.1	158,201.0	1,169.0	245,017.8	68,467.8	36,359.1	60.8	122,439.7	17,690.3	1,000.0	5,952.5	26,073.6	11,311.8
Jul.	449,881.8	162,731.4	161,559.3	1,172.1	241,378.0	55,471.4	36,356.2	60.8	128,988.1	20,501.5	1,000.0	7,168.6	26,073.6	11,530.2
Aug.	494,343.0	160,564.8	159,391.2	1,173.7	235,927.5	44,076.3	36,356.2	60.8	137,509.2	17,925.1	1,000.0	7,319.2	78,243.7	11,287.8
Sep.	493,932.9	160,660.2	159,484.0	1,176.2	236,391.3	38,534.5	36,356.2	60.8	143,996.8	17,443.0	1,000.0	5,896.5	78,243.7	11,741.1
Oct.	491,175.1	166,175.4	164,995.1	1,180.2	229,041.5	66,487.0	36,301.4	60.8	110,983.4	15,208.9	1,000.0	5,580.3	78,243.7	11,134.2
Nov.	492,463.0	169,401.9	168,216.4	1,185.5	223,654.7	50,297.7	36,348.2	60.8	117,507.8	19,440.2	1,000.0	8,896.0	78,243.7	11,266.7
Dec.	497,710.7	184,009.6	182,815.0	1,194.6	211,123.9	45,739.4	36,347.2	60.8	112,077.9	16,898.6	1,000.0	7,145.7	78,243.7	16,187.8
2022														
Jan.	490,340.0	175,913.5	174,715.3	1,198.2	214,342.7	32,779.4	36,351.5	60.8	129,302.9	15,848.1	1,000.0	4,849.6	78,243.7	15,990.5
Feb.	481,703.0	177,583.0	176,380.0	1,203.0	205,642.1	37,962.6	36,393.1	60.8	115,343.5	15,882.0	1,000.0	3,341.2	78,243.7	15,893.0
Mar.	467,771.2	177,200.3	175,994.8	1,205.5	198,480.3	37,006.0	36,393.1	60.8	107,886.6	17,133.7	1,000.0	364.3	78,243.7	12,482.5

Source: Bank of Guyana

Note:

¹⁾ A significant movement of figures reflect the securitisation of central Government overdraft at Bank of Guyana.

BANK OF GUYANA

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

Table 1.3

Period	Total Issue G\$Mn.	Denominations													
		\$5000		\$2000		\$1000		\$500		\$100		\$50		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
2012	67,177.0	-	-	-	-	63,944.3	95.2	1,318.4	2.0	1,377.4	2.1	-	-	536.9	0.8
2013	66,604.5	5,037.6	7.6	-	-	58,258.1	87.5	1,339.3	2.0	1,404.0	2.1	-	-	565.6	0.8
2014	77,887.5	29,812.3	38.3	-	-	44,736.3	57.4	1,287.6	1.7	1,452.6	1.9	-	-	598.9	0.8
2015	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	90,311.9	66,721.6	73.9	-	-	19,838.8	22.0	1,373.8	1.5	1,648.7	1.8	65.8	0.1	663.4	0.7
2017															
Mar.	83,711.4	62,925.9	75.2	-	-	17,193.3	20.5	1,269.1	1.5	1,594.7	1.9	71.6	0.1	656.9	0.8
Jun.	85,770.3	65,360.6	76.2	-	-	16,723.1	19.5	1,338.1	1.6	1,602.8	1.9	79.2	0.1	666.6	0.8
Sep.	86,748.6	67,103.3	77.4	-	-	15,993.2	18.4	1,292.0	1.5	1,599.1	1.8	81.2	0.1	679.8	0.8
Dec.	99,928.8	77,987.5	78.0	-	-	17,937.7	18.0	1,479.1	1.5	1,728.1	1.7	84.5	0.1	711.8	0.7
2018															
Mar.	95,592.6	75,932.9	79.4	-	-	15,823.1	16.6	1,406.0	1.5	1,649.3	1.7	85.3	0.1	696.0	0.7
Jun.	94,846.7	75,858.7	80.0	-	-	15,135.6	16.0	1,396.9	1.5	1,663.0	1.8	89.7	0.1	702.7	0.7
Sep.	94,630.4	76,289.4	80.6	-	-	14,444.1	15.3	1,400.1	1.5	1,677.6	1.8	94.6	0.1	724.6	0.8
Dec.	111,415.6	91,729.9	82.3	-	-	15,427.3	13.8	1,643.0	1.5	1,770.5	1.6	99.4	0.1	745.5	0.7
2019															
Mar.	106,466.5	88,150.5	82.8	-	-	14,345.9	13.5	1,435.2	1.3	1,703.5	1.6	96.7	0.1	734.7	0.7
Jun.	107,035.9	88,384.1	82.6	-	-	14,563.0	13.6	1,478.1	1.4	1,755.7	1.6	99.4	0.1	755.8	0.7
Sep.	111,176.0	92,989.5	83.6	-	-	14,051.8	12.6	1,469.1	1.3	1,789.3	1.6	102.3	0.1	774.0	0.7
Dec.	127,622.5	108,342.5	84.9	-	-	14,903.5	11.7	1,569.2	1.2	1,900.9	1.5	105.2	0.1	801.2	0.6
2020															
Jan.	121,542.7	103,763.1	85.4	-	-	13,493.4	11.1	1,539.9	1.3	1,827.3	1.5	121.5	0.1	797.4	0.7
Feb.	122,953.2	105,410.7	85.7	-	-	13,292.7	10.8	1,534.1	1.2	1,779.1	1.4	142.4	0.1	794.2	0.6
Mar.	126,669.2	108,958.5	86.0	-	-	13,434.2	10.6	1,567.6	1.2	1,742.0	1.4	168.5	0.1	798.4	0.6
Apr.	134,231.2	115,843.6	86.3	-	-	14,085.0	10.5	1,588.1	1.2	1,723.2	1.3	188.3	0.1	802.9	0.6
May	138,032.5	119,276.4	86.4	-	-	14,408.8	10.4	1,629.2	1.2	1,697.9	1.2	218.3	0.2	801.9	0.6
Jun.	141,417.1	122,829.1	86.9	-	-	14,228.7	10.1	1,630.0	1.2	1,678.7	1.2	243.4	0.2	807.3	0.6
Jul.	144,294.8	125,684.4	87.1	-	-	14,224.9	9.9	1,649.8	1.1	1,658.5	1.1	267.2	0.2	809.9	0.6
Aug.	142,895.7	124,835.5	87.4	-	-	13,709.7	9.6	1,604.7	1.1	1,634.9	1.1	299.2	0.2	811.8	0.6
Sep.	144,120.0	125,855.8	87.3	-	-	13,877.9	9.6	1,615.2	1.1	1,618.2	1.1	336.6	0.2	816.4	0.6
Oct.	150,179.4	131,657.3	87.7	-	-	14,112.3	9.4	1,637.9	1.1	1,597.4	1.1	356.4	0.2	818.1	0.5
Nov.	151,136.9	132,463.9	87.6	-	-	14,214.6	9.4	1,652.1	1.1	1,578.0	1.0	405.9	0.3	822.5	0.5
Dec.	161,618.3	142,066.2	87.9	-	-	14,936.5	9.2	1,730.0	1.1	1,566.4	1.0	475.0	0.3	844.1	0.5
2021															
Jan.	156,090.9	137,197.7	87.9	-	-	14,288.5	9.2	1,717.4	1.1	1,600.9	1.0	444.7	0.3	841.7	0.5
Feb.	154,654.6	135,893.9	87.9	-	-	14,149.8	9.1	1,711.4	1.1	1,632.6	1.1	426.4	0.3	840.5	0.5
Mar.	155,813.7	137,018.5	87.9	-	-	14,149.8	9.1	1,710.2	1.1	1,672.9	1.1	420.0	0.3	842.4	0.5
Apr.	158,325.2	139,387.8	88.0	-	-	14,210.4	9.0	1,751.6	1.1	1,713.8	1.1	414.2	0.3	847.3	0.5
May	158,954.9	140,092.4	88.1	-	-	14,089.3	8.9	1,751.2	1.1	1,751.1	1.1	415.2	0.3	855.7	0.5
Jun.	158,201.0	139,585.9	88.2	-	-	13,853.3	8.8	1,706.5	1.1	1,786.8	1.1	410.4	0.3	858.2	0.5
Jul.	161,559.2	142,002.8	87.9	-	-	14,769.2	9.1	1,715.4	1.1	1,794.2	1.1	411.8	0.3	865.9	0.5
Aug.	159,391.2	140,376.6	88.1	-	-	14,225.1	8.9	1,680.7	1.1	1,798.1	1.1	439.0	0.3	871.7	0.5
Sep.	159,484.0	140,808.1	88.3	-	-	13,897.2	8.7	1,671.3	1.0	1,778.2	1.1	453.6	0.3	875.6	0.5
Oct.	164,994.9	145,774.0	88.4	-	-	14,337.9	8.7	1,766.7	1.1	1,781.9	1.1	450.0	0.3	884.4	0.5
Nov.	168,216.4	149,030.5	88.6	-	-	14,303.3	8.5	1,768.2	1.1	1,772.4	1.1	451.4	0.3	890.6	0.5
Dec.	182,815.0	162,744.7	89.0	-	-	15,055.2	8.2	1,861.7	1.0	1,787.2	1.0	455.7	0.2	910.5	0.5
2022															
Jan.	174,715.3	155,720.7	89.1	-	-	14,033.6	8.0	1,837.5	1.1	1,754.9	1.0	452.0	0.3	916.6	0.5
Feb.	175,726.2	157,076.7	89.4	653.7	0.4	13,703.4	7.8	1,794.8	1.0	1,789.7	1.0	446.6	0.3	914.9	0.5
Mar.	174,773.9	156,390.0	89.5	1,221.0	0.7	13,423.6	7.7	1,764.1	1.0	1,842.7	1.1	440.1	0.3	913.4	0.5

Source: Bank of Guyana

Notes:
The \$50 note was placed in circulation in May, 2016.
The \$100 coin was placed in circulation on August 26, 2020.
The \$2000 note was placed in circulation on February 14, 2022.

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

Table 1.4

Period	Total Issue	Denominations			
		\$100	\$10	\$5	\$1
2012	811,006.2	-	350,798.7	313,501.7	146,705.8
2013	860,268.1	-	376,390.4	331,968.8	151,908.9
2014	913,216.5	-	399,870.2	356,395.4	156,950.9
2015	962,825.2	-	426,168.1	375,203.4	161,453.8
2016	1,002,462.1	-	446,377.6	390,612.4	165,472.0
2017					
Mar.	1,013,206.8	-	451,807.4	394,935.1	166,464.3
Jun.	1,024,396.7	-	457,015.6	399,810.3	167,570.8
Sep.	1,037,580.6	-	462,922.3	404,862.3	169,796.1
Dec.	1,049,671.3	-	472,489.9	405,158.2	172,023.2
2018					
Mar.	1,056,725.1	-	477,866.2	404,920.6	173,938.3
Jun.	1,059,816.8	-	478,844.3	404,797.3	176,375.2
Sep.	1,066,627.3	-	480,205.0	408,726.7	177,695.6
Dec.	1,078,061.4	-	487,349.3	412,948.7	177,763.4
2019					
Mar.	1,086,603.9	-	492,535.6	416,295.9	177,772.5
Jun.	1,095,441.6	-	497,364.9	420,319.5	177,757.2
Sep.	1,106,290.9	-	504,116.3	424,427.3	177,747.2
Dec.	1,115,589.1	-	509,475.2	428,394.2	177,719.7
2020					
Jan.	1,118,027.0	-	510,814.8	429,494.8	177,717.5
Feb.	1,119,992.4	-	511,772.8	430,510.0	177,709.7
Mar.	1,121,947.2	-	512,969.7	431,268.4	177,709.2
Apr.	1,123,740.9	-	513,853.6	432,171.7	177,715.6
May	1,125,223.6	-	514,754.2	432,755.9	177,713.5
Jun.	1,127,086.1	-	515,820.1	433,557.8	177,708.3
Jul.	1,128,639.6	-	516,628.9	434,302.8	177,707.9
Aug.	1,131,934.2	621.2	518,026.5	435,584.3	177,702.3
Sep.	1,136,433.2	3,683.5	518,696.8	436,357.2	177,695.7
Oct.	1,143,211.4	7,978.7	520,309.5	437,239.1	177,684.1
Nov.	1,147,869.7	10,515.9	521,532.5	438,141.4	177,680.0
Dec.	1,157,681.8	17,205.7	523,629.0	439,187.4	177,659.7
2021					
Jan.	1,159,310.9	17,505.4	524,287.8	439,862.3	177,655.5
Feb.	1,160,982.3	17,590.0	525,138.0	440,591.9	177,662.4
Mar.	1,162,554.7	17,649.7	525,857.1	441,380.2	177,667.6
Apr.	1,165,173.8	17,717.8	527,290.2	442,500.5	177,665.3
May	1,166,514.1	17,737.7	528,061.9	443,044.2	177,670.3
Jun.	1,169,048.5	17,711.3	529,423.0	444,241.0	177,673.2
Jul.	1,172,186.6	18,355.2	530,867.7	445,290.0	177,673.7
Aug.	1,173,655.4	18,523.6	531,401.4	446,058.8	177,671.6
Sep.	1,176,206.2	18,782.8	532,801.5	446,955.0	177,666.9
Oct.	1,180,443.1	19,353.9	535,318.9	448,104.5	177,665.8
Nov.	1,185,547.9	22,073.3	536,454.4	449,360.8	177,659.4
Dec.	1,194,609.6	28,205.6	538,276.8	450,468.4	177,658.7
2022					
Jan.	1,198,162.1	30,423.4	538,788.7	451,290.0	177,660.0
Feb.	1,202,985.2	32,680.3	540,467.9	452,180.6	177,656.4
Mar.	1,205,524.3	32,929.6	541,586.6	453,351.7	177,656.5

Source: Bank of Guyana

COMMERCIAL BANKS: ASSETS
(G\$ MILLION)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector						Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana				Other
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises	Other			Total	Deposits	External Payment Deposits	Currency	
							Total	Securities	Loans									
2012	378,123.6	64,086.5	32,461.9	1,195.4	30,429.2	72,971.5	69,249.1	69,247.0	2.1	3,661.2	61.2	359.5	112,969.7	48,899.5	41,182.0	61.0	7,656.4	78,836.8
2013	413,604.7	61,845.1	23,628.5	1,967.9	36,248.7	82,027.1	79,432.9	79,431.6	1.4	2,587.5	6.7	835.9	128,286.9	53,681.6	47,056.5	61.0	6,564.0	86,928.1
2014	421,804.0	73,838.0	30,211.4	2,958.4	40,668.3	63,426.8	61,027.5	61,007.3	20.2	2,398.8	0.5	1,406.2	137,735.9	53,376.3	46,968.7	61.0	6,346.6	92,020.8
2015	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	467,298.4	73,398.8	19,552.3	2,685.2	51,161.2	68,107.7	66,172.8	66,172.0	0.7	1,773.7	161.3	1,252.7	144,280.9	75,238.0	66,824.4	60.8	8,352.8	105,020.3
2017																		
Mar.	462,017.9	68,770.6	14,954.9	1,991.2	51,824.6	65,197.9	63,355.0	63,354.0	1.0	1,795.4	47.5	800.8	139,840.4	81,036.5	74,427.3	60.8	6,548.4	106,371.7
Jun.	455,838.9	76,726.1	25,221.0	1,318.8	50,186.2	64,407.4	62,602.8	62,601.9	0.9	1,691.9	112.7	854.9	140,528.0	66,727.8	60,644.2	60.8	6,022.8	106,594.9
Sep.	460,256.7	75,961.7	22,931.3	2,006.9	51,023.5	63,929.2	62,514.5	62,513.5	1.0	1,302.4	112.2	737.6	141,032.2	71,892.6	65,724.1	60.8	6,107.6	106,703.5
Dec.	471,128.6	78,573.5	19,446.9	1,762.4	57,364.2	66,475.8	63,070.8	63,067.0	3.8	3,291.0	114.0	959.5	146,030.1	70,923.1	62,034.0	60.8	8,828.3	108,166.6
2018																		
Mar.	478,720.6	87,253.6	27,915.0	1,843.7	57,495.0	64,875.2	63,791.2	63,784.0	7.2	997.0	87.0	722.2	140,995.6	74,153.3	67,003.9	60.8	7,088.6	110,720.6
Jun.	494,566.8	81,542.0	21,827.7	2,777.7	56,936.6	71,342.3	69,897.1	69,832.1	65.1	1,342.7	102.5	784.3	145,629.0	83,427.1	77,313.8	60.8	6,052.5	111,842.2
Sep.	497,106.4	79,310.0	22,869.5	2,480.5	53,960.1	72,229.3	70,959.6	70,955.7	3.8	1,158.0	111.7	889.4	146,641.3	87,307.9	80,601.4	60.8	6,645.7	110,728.6
Dec.	503,427.3	80,338.8	21,455.5	2,722.0	56,161.3	72,314.0	71,059.2	71,052.3	6.9	1,124.4	130.5	847.9	151,516.7	83,093.9	73,320.1	60.8	9,713.0	115,316.0
2019																		
Mar.	505,537.3	82,994.0	26,698.8	2,672.1	53,623.1	76,999.3	76,029.4	76,027.0	2.5	969.8	-	1,000.2	149,437.9	81,099.3	73,788.0	60.8	7,250.5	114,006.6
Jun.	515,793.7	87,694.9	30,593.2	3,139.3	53,962.4	74,932.8	73,944.8	73,849.8	95.1	988.0	-	1,085.6	154,047.3	82,095.1	74,869.4	60.8	7,164.8	115,937.9
Sep.	532,815.2	89,260.4	34,086.2	4,735.5	50,438.8	75,182.3	74,071.3	73,995.6	75.7	1,110.9	0.1	1,218.5	155,913.2	95,207.0	87,778.5	60.8	7,367.7	116,033.9
Dec.	559,179.4	94,084.3	36,519.7	3,747.2	53,817.5	74,226.1	73,213.0	73,165.1	47.9	994.5	18.5	974.6	165,970.5	90,675.8	78,902.6	60.8	11,712.4	133,248.0
2020																		
Jan.	571,247.0	98,641.6	41,027.0	3,677.0	53,937.6	75,464.6	74,496.8	74,400.0	96.8	967.8	0.0	1,007.6	164,575.3	99,169.1	90,811.9	60.8	8,296.4	132,388.7
Feb.	580,776.0	107,474.9	49,511.0	3,624.1	54,339.8	75,648.3	74,002.4	73,939.3	63.1	1,645.8	-	1,036.5	166,680.8	98,306.7	89,746.8	60.8	8,499.2	131,628.7
Mar.	576,674.2	103,023.9	41,420.6	3,862.2	57,741.1	76,005.2	74,793.0	74,746.9	46.1	1,211.5	0.7	1,098.6	169,819.0	94,008.8	82,994.4	60.8	10,953.6	132,718.6
Apr.	585,481.9	106,942.7	44,916.8	3,822.6	58,203.2	75,835.5	74,851.7	74,851.7	-	971.9	11.9	1,169.4	171,859.4	96,274.8	86,410.5	60.8	9,803.6	133,400.1
May	594,324.2	114,051.4	54,309.1	3,593.9	56,148.4	74,388.9	73,412.8	73,412.8	-	975.2	0.9	1,100.4	167,866.1	99,923.8	90,674.0	60.8	9,189.0	136,993.6
Jun.	586,835.2	105,399.2	45,200.8	3,620.1	56,578.4	74,486.9	73,516.1	73,516.1	-	970.0	0.0	1,109.0	167,115.7	110,085.9	100,966.8	60.8	9,058.3	128,638.4
Jul.	589,711.9	104,397.1	43,919.8	3,611.4	56,865.9	75,901.0	74,921.6	74,921.6	-	979.1	0.4	1,090.9	166,040.7	115,913.9	106,648.4	60.8	9,204.7	126,368.4
Aug.	601,336.4	107,509.6	46,930.7	4,693.6	55,885.2	82,492.2	81,410.1	81,410.1	-	1,081.6	0.5	1,096.2	167,810.6	119,650.6	110,796.2	60.8	8,793.6	122,777.2
Sep.	606,242.8	110,716.8	51,381.6	4,728.1	54,607.1	82,398.8	81,443.2	81,443.2	-	942.9	12.7	516.6	167,729.2	120,586.1	111,510.7	60.8	9,014.6	124,295.4
Oct.	618,675.9	113,382.9	46,073.6	3,468.0	63,841.2	82,492.4	81,447.0	81,447.0	-	1,038.9	6.4	502.5	168,853.3	129,702.2	120,989.5	60.8	8,652.0	123,742.5
Nov.	625,321.3	110,432.5	46,325.1	3,883.1	60,224.3	80,583.2	79,653.3	79,653.3	-	922.6	7.2	475.7	167,005.2	141,643.1	132,591.9	60.8	8,990.3	125,181.6
Dec.	630,067.2	112,889.8	51,711.9	3,803.0	57,375.0	80,191.3	79,239.1	79,239.1	-	946.3	6.0	599.3	168,944.9	141,310.2	131,006.8	60.8	10,242.6	126,131.7
2021																		
Jan.	640,385.3	112,273.0	50,022.7	3,711.1	58,539.2	80,825.6	79,874.3	79,874.3	0.1	946.8	4.5	562.5	166,783.6	152,303.6	143,083.2	60.8	9,159.6	127,636.9
Feb.	651,623.4	118,398.0	54,596.8	3,829.0	59,972.3	80,826.0	79,876.6	79,876.4	0.2	946.7	2.7	568.8	169,380.2	156,169.3	147,123.4	60.8	8,985.1	126,281.1
Mar.	650,747.7	115,681.1	50,052.7	3,789.2	61,839.3	80,506.6	79,544.4	79,544.4	-	948.7	13.5	606.0	173,675.5	154,429.0	144,023.0	60.8	10,345.2	125,849.4
Apr.	651,633.0	117,219.5	52,854.1	3,855.3	60,510.2	80,713.2	79,640.7	79,640.4	0.4	1,069.8	2.6	656.9	176,439.2	150,305.8	140,464.2	60.8	9,780.8	126,298.4
May	663,012.7	127,462.2	62,880.8	3,707.1	60,874.3	79,107.1	78,259.1	78,259.1	-	845.5	2.5	658.8	176,133.2	153,749.7	143,780.0	60.8	9,908.9	125,901.8
Jun.	663,454.3	126,114.3	62,551.8	3,528.0	60,034.5	101,593.9	100,638.6	100,638.6	-	951.4	4.0	703.8	176,271.5	132,782.9	122,934.9	60.8	9,787.3	125,987.9
Jul.	673,326.8	126,119.5	63,639.4	3,688.3	58,791.8	102,471.2	101,145.8	101,145.8	-	1,323.1	2.4	728.8	179,882.3	138,512.0	128,524.3	60.8	9,926.9	125,613.0
Aug.	682,220.5	125,462.9	64,723.9	3,758.4	56,980.5	102,037.5	100,823.6	100,823.6	-	1,211.6	2.3	671.7	179,940.6	147,734.4	138,108.5	60.8	9,565.1	126,373.6
Sep.	691,755.7	123,092.3	58,800.1	4,223.0	60,069.3	101,434.8	100,500.9	100,498.7	2.2	933.9	-	659.5	185,836.8	152,830.2	144,023.6	60.8	8,745.8	127,902.0
Oct.	690,399.8	121,574.2	53,053.0	6,081.9	62,439.3	133,609.5	132,674.4	132,672.3	2.1	934.6	0.5	736.7	185,926.2	120,305.3	110,650.4	60.8	9,594.1	128,247.8
Nov.	699,470.2	125,497.5	55,560.1	6,217.7	63,719.7	131,023.5	130,119.7	130,117.6	2.1	903.8	-	735.1	186,329.6	127,445.2	116,901.8	60.8	10,482.6	128,439.2
Dec.	709,035.2	120,725.1	49,626.9	6,013.8	65,084.4	141,256.5	140,322.6	140,320.7	1.9	931.4	2.5	835.7	191,047.5	124,491.8	111,901.1	60.8	12,529.9	130,678.6
2022																		
Jan.	729,771.6	121,336.0	51,329.0	6,418.1	63,588.9	151,559.7	150,503.5	150,501.8	1.7	1,056.2	-	845.5	188,029.6	137,775.9	128,780.8	60.8	8,934.2	130,224.8
Feb.	730,606.9	123,579.0	53,156.3	6,372.2	64,050.6	163,807.8	162,929.4	162,927.7	1.7	874.5	3.9	704.0	186,361.4	124,935.1	114,533.2	60.8	10,341.0	131,219.5
Mar.	734,306.1	127,575.6	54,061.1	6,343.7	67,170.8	169,637.9	167,529.9	167,528.2	1.7	2,108.0	-	715.8	189,306.8	118,292.8	107,944.6	60.8	10,287.3	128,777.4

Source: Commercial Banks

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

Table 2.1 (b)

End of Period	Total Liabilities, Capital & Reserves	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
2012	378,123.6	11,430.1	2,431.3	8,998.7	-	55,118.6	13,833.1	34,326.5	6,959.0	18,109.1	233,490.0	61.0	-	14,843.8	45,070.9
2013	413,604.7	12,624.3	2,364.9	10,259.4	-	61,244.4	14,339.3	42,698.2	4,206.9	26,041.7	242,915.4	61.0	-	18,356.3	52,361.5
2014	421,804.0	12,625.5	3,117.7	9,507.9	-	59,667.1	13,127.3	39,506.4	7,033.3	22,739.7	247,393.5	61.0	-	19,362.1	59,955.0
2015	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	467,298.4	15,967.0	2,900.9	13,066.1	-	73,409.0	10,661.6	52,351.1	10,396.3	28,392.4	259,478.7	60.8	-	15,970.0	74,020.5
2017															
Mar.	462,017.9	15,918.4	2,446.7	13,471.8	-	60,582.2	10,206.7	40,328.5	10,047.0	31,341.8	263,619.8	60.8	-	13,790.2	76,704.6
Jun.	455,838.9	17,467.1	1,460.3	16,006.9	-	56,612.6	11,111.0	35,758.4	9,743.1	31,794.5	261,578.8	60.8	-	13,243.3	75,081.9
Sep.	460,256.7	19,022.4	1,657.0	17,365.4	-	53,316.3	12,713.8	30,120.9	10,481.6	32,262.3	263,484.4	60.8	-	13,989.7	78,120.8
Dec.	471,128.6	21,470.9	4,488.8	16,982.1	-	50,679.4	11,187.0	28,254.1	11,238.3	33,985.9	267,092.4	60.8	-	17,920.4	79,918.8
2018															
Mar.	478,720.6	21,307.7	2,576.5	18,731.3	-	48,329.3	10,222.5	27,385.1	10,721.7	36,005.3	275,823.3	60.8	-	14,908.1	82,286.0
Jun.	494,566.8	21,451.7	3,069.8	18,382.0	-	62,332.5	26,625.9	25,904.2	9,802.4	34,690.8	277,634.6	60.8	-	15,946.2	82,450.1
Sep.	497,106.4	21,526.8	1,877.3	19,649.5	-	60,514.3	25,973.8	26,201.4	8,339.0	36,325.5	280,264.8	60.8	-	14,640.3	83,773.9
Dec.	503,427.3	21,694.3	1,867.0	19,827.2	-	58,782.6	23,827.7	27,276.8	7,678.2	35,461.9	284,521.7	60.8	-	19,258.3	83,647.7
2019															
Mar.	505,537.3	21,248.2	1,858.3	19,389.9	-	56,516.3	19,087.2	29,640.7	7,788.4	35,395.6	293,710.0	60.8	-	13,538.3	85,068.2
Jun.	515,793.7	23,428.2	2,865.5	20,562.7	-	53,227.3	14,695.8	30,655.4	7,876.1	36,339.6	303,395.4	60.8	-	13,673.6	85,668.7
Sep.	532,815.2	21,619.7	2,494.0	19,125.7	-	55,593.8	17,122.4	30,740.6	7,730.8	34,157.0	316,435.3	60.8	-	15,985.9	88,962.8
Dec.	559,179.4	24,311.5	1,373.4	22,938.1	-	54,547.5	16,843.6	31,005.5	6,698.4	34,532.9	335,289.5	60.8	-	19,632.4	90,804.7
2020															
Jan.	571,247.0	23,752.7	1,418.3	22,334.4	-	55,243.3	17,023.7	31,204.2	7,015.4	35,580.2	343,130.9	60.8	-	22,209.7	91,269.3
Feb.	580,776.0	26,773.2	2,478.1	24,295.1	-	55,469.2	16,319.3	32,010.1	7,139.7	36,675.5	348,411.8	60.8	-	20,814.6	92,570.8
Mar.	576,674.2	26,061.4	2,129.2	23,932.3	-	54,438.7	16,397.0	31,026.8	7,014.9	37,082.1	337,034.2	60.8	-	24,069.5	97,927.5
Apr.	585,481.9	25,827.9	1,471.7	24,356.2	-	56,385.4	17,334.3	32,188.4	6,862.7	36,269.3	345,314.2	60.8	-	23,636.6	97,987.8
May	594,324.2	26,130.5	4,587.0	21,543.5	-	55,640.2	15,140.2	33,569.2	6,930.7	36,571.8	350,455.6	60.8	-	21,833.8	103,631.6
Jun.	586,835.2	23,608.6	1,363.0	22,245.7	-	60,497.5	20,398.4	32,410.0	7,689.1	44,164.2	340,554.0	60.8	-	22,889.0	95,060.9
Jul.	589,711.9	25,250.2	812.5	24,437.7	-	61,134.5	20,452.8	32,906.6	7,775.1	41,466.2	344,494.7	60.8	-	21,202.3	96,103.1
Aug.	601,336.4	26,545.6	1,845.0	24,700.6	-	62,316.2	20,645.4	34,064.1	7,606.7	43,258.3	352,492.2	60.8	-	21,505.3	95,158.0
Sep.	606,242.8	28,519.2	1,660.1	26,859.1	-	62,362.3	20,825.6	34,021.5	7,515.2	45,419.1	353,218.9	60.8	-	21,326.6	95,335.8
Oct.	618,675.9	32,347.1	3,782.9	28,564.3	-	65,723.6	21,157.0	37,222.5	7,344.2	48,612.8	357,065.6	60.8	-	18,568.7	96,297.2
Nov.	625,321.3	28,939.9	1,441.8	27,498.1	-	65,774.7	20,779.5	37,580.5	7,414.7	51,961.8	361,923.9	60.8	-	19,382.1	97,278.1
Dec.	630,067.2	30,254.0	793.0	29,461.0	-	69,115.1	20,661.0	41,846.0	6,608.0	50,254.1	364,324.3	60.8	-	18,890.8	97,168.2
2021															
Jan.	640,385.3	24,963.1	881.8	24,081.3	-	73,535.8	21,462.4	45,309.8	6,763.7	50,667.5	376,227.7	60.8	-	18,861.0	96,069.3
Feb.	651,623.4	27,857.3	2,368.6	25,488.7	-	73,456.0	21,215.9	45,092.5	7,147.6	51,833.6	382,318.2	60.8	-	19,229.2	96,868.3
Mar.	650,747.7	26,159.2	1,630.0	24,529.2	-	73,723.8	22,175.2	44,713.1	6,835.6	53,827.7	380,280.2	60.8	-	20,447.7	96,248.3
Apr.	651,633.0	23,840.4	1,095.9	22,744.5	-	73,398.0	22,858.7	43,880.5	6,658.9	54,674.5	383,742.8	60.8	-	18,803.1	97,113.4
May	663,012.7	29,695.5	1,777.8	27,917.7	-	73,750.4	21,691.2	45,080.4	6,978.8	56,120.9	386,784.8	60.8	-	18,708.9	97,891.4
Jun.	663,454.3	25,476.0	1,516.0	23,960.0	-	75,756.8	22,072.5	46,903.4	6,780.9	56,629.1	387,850.2	60.8	-	19,150.4	98,531.0
Jul.	673,326.8	26,611.7	1,746.1	24,865.6	-	74,923.6	20,991.2	47,260.0	6,672.4	56,446.8	392,951.6	60.8	-	22,876.4	99,455.9
Aug.	682,220.5	25,067.1	1,518.8	23,548.2	-	77,712.9	21,883.0	49,054.0	6,775.9	64,706.4	393,220.0	60.8	-	20,814.7	100,638.7
Sep.	691,755.7	26,345.9	1,325.9	25,019.9	-	80,743.3	22,721.2	51,378.5	6,643.6	58,557.3	400,688.6	60.8	-	22,125.7	103,234.1
Oct.	690,399.8	25,848.7	1,183.3	24,665.4	-	79,503.3	20,926.2	52,081.8	6,495.2	59,021.9	400,922.3	60.8	-	20,523.8	104,519.0
Nov.	699,470.2	26,744.7	1,332.3	25,412.4	-	79,797.8	21,392.9	51,849.9	6,555.1	60,657.1	406,308.5	60.8	-	20,184.6	105,716.6
Dec.	709,035.2	27,207.8	1,310.6	25,897.2	-	83,246.8	22,768.5	52,586.8	7,891.5	59,735.5	411,989.2	60.8	-	21,788.8	105,006.3
2022															
Jan.	729,771.6	29,767.2	2,125.4	27,641.8	-	89,900.1	24,465.2	57,376.6	8,058.4	59,923.5	421,237.0	60.8	-	22,838.3	106,044.6
Feb.	730,606.9	28,679.2	1,408.6	27,270.7	-	91,096.0	24,781.0	58,720.7	7,594.3	60,105.8	421,005.1	60.8	-	22,383.9	107,276.0
Mar.	734,306.1	31,727.1	3,720.2	28,006.9	-	92,288.8	25,666.5	59,074.5	7,547.8	59,239.4	424,604.9	60.8	-	22,331.6	104,053.6

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
2012	315,716.4	306,717.7	55,118.6	20,792.1	13,833.1	383.5	6,575.5	34,326.5	233,490.0	49,169.9	184,320.1	18,109.1	21.4	18,087.7	8,998.7
2013	340,461.0	330,201.6	61,244.4	18,546.2	14,339.3	394.0	3,812.9	42,698.2	242,915.4	46,990.3	195,925.2	26,041.7	65.6	25,976.1	10,259.4
2014	339,308.2	329,800.3	59,667.1	20,160.6	13,127.3	519.2	6,514.1	39,506.4	247,393.5	50,583.7	196,809.8	22,739.7	18.7	22,721.0	9,507.9
2015	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	374,346.2	361,280.1	73,409.0	21,057.9	10,661.6	595.4	9,800.9	52,351.1	259,478.7	57,728.4	201,750.4	28,392.4	37.3	28,355.1	13,066.1
2017															
Mar.	369,015.6	355,543.8	60,582.2	20,253.7	10,206.7	696.1	9,350.9	40,328.5	263,619.8	61,997.1	201,622.7	31,341.8	40.6	31,301.3	13,471.8
Jun.	365,992.6	349,985.8	56,612.6	20,854.1	11,111.0	841.0	8,902.1	35,758.4	261,578.8	58,449.0	203,129.7	31,794.5	52.3	31,742.2	16,006.9
Sep.	366,428.3	349,063.0	53,316.3	23,195.3	12,713.8	780.0	9,701.6	30,120.9	263,484.4	58,326.9	205,157.5	32,262.3	46.7	32,215.6	17,365.4
Dec.	368,739.7	351,757.6	50,679.4	22,425.3	11,187.0	894.9	10,343.4	28,254.1	267,092.4	60,792.2	206,300.1	33,985.9	60.5	33,925.4	16,982.1
2018															
Mar.	378,889.1	360,157.9	48,329.3	20,944.2	10,222.5	904.8	9,816.9	27,385.1	275,823.3	64,270.3	211,553.0	36,005.3	56.4	35,948.8	18,731.3
Jun.	393,039.8	374,657.9	62,332.5	36,428.3	26,625.9	759.6	9,042.8	25,904.2	277,634.6	61,937.0	215,697.6	34,690.8	53.7	34,637.0	18,382.0
Sep.	396,754.1	377,104.6	60,514.3	34,312.8	25,973.8	641.3	7,697.7	26,201.4	280,264.8	66,312.5	213,952.2	36,325.5	49.7	36,275.9	19,649.5
Dec.	398,593.5	378,766.3	58,782.6	31,505.9	23,827.7	541.9	7,136.3	27,276.8	284,521.7	66,270.7	218,251.0	35,461.9	76.6	35,385.3	19,827.2
2019															
Mar.	405,011.7	385,621.9	56,516.3	26,875.6	19,087.2	908.5	6,879.9	29,640.7	293,710.0	71,275.1	222,434.9	35,395.6	74.0	35,321.6	19,389.9
Jun.	413,525.0	392,962.3	53,227.3	22,571.9	14,695.8	870.7	7,005.4	30,655.4	303,395.4	71,991.5	231,403.9	36,339.6	89.2	36,250.4	20,562.7
Sep.	425,311.8	406,186.1	55,593.8	24,853.2	17,122.4	947.6	6,783.2	30,740.6	316,435.3	79,745.4	236,690.0	34,157.0	85.3	34,071.6	19,125.7
Dec.	447,308.1	424,370.0	54,547.5	23,542.0	16,843.6	762.9	5,935.5	31,005.5	335,289.5	90,971.6	244,317.9	34,532.9	82.3	34,450.6	22,938.1
2020															
Jan.	456,288.9	433,954.4	55,243.3	24,039.1	17,023.7	904.4	6,111.0	31,204.2	343,130.9	93,261.5	249,869.4	35,580.2	80.6	35,499.6	22,334.4
Feb.	464,851.6	440,556.5	55,469.2	23,459.0	16,319.3	1,060.6	6,079.1	32,010.1	348,411.8	95,994.3	252,417.6	36,675.5	81.2	36,594.3	24,295.1
Mar.	452,487.2	428,555.0	54,438.7	23,411.9	16,397.0	1,020.1	5,994.8	31,026.8	337,034.2	87,088.4	249,945.7	37,082.1	78.9	37,003.1	23,932.3
Apr.	462,325.0	437,968.8	56,385.4	24,197.0	17,334.3	924.7	5,937.9	32,188.4	345,314.2	88,624.9	256,689.3	36,269.3	78.3	36,191.0	24,356.2
May	464,211.0	442,667.5	55,640.2	22,071.0	15,140.2	886.8	6,044.0	33,569.2	350,455.6	90,640.4	259,815.2	36,571.8	77.2	36,494.6	21,543.5
Jun.	467,461.4	445,215.7	60,497.5	28,087.5	20,398.4	916.5	6,772.6	32,410.0	340,554.0	93,607.3	246,946.7	44,164.2	76.2	44,088.0	22,245.7
Jul.	471,533.1	447,095.4	61,134.5	28,228.0	20,452.8	841.2	6,933.9	32,906.6	344,494.7	94,682.9	249,811.8	41,466.2	75.6	41,390.5	24,437.7
Aug.	482,767.3	458,066.7	62,316.2	28,252.1	20,645.4	800.4	6,806.3	34,064.1	352,492.2	102,905.7	249,586.6	43,258.3	74.5	43,183.7	24,700.6
Sep.	487,859.4	461,000.3	62,362.3	28,340.8	20,825.6	781.5	6,733.7	34,021.5	353,218.9	107,317.7	245,901.3	45,419.1	76.6	45,342.6	26,859.1
Oct.	499,966.3	471,402.0	65,723.6	28,501.2	21,157.0	832.8	6,511.4	37,222.5	357,065.6	105,531.3	251,534.3	48,612.8	76.6	48,536.2	28,564.3
Nov.	507,158.6	479,660.5	65,774.7	28,194.2	20,779.5	907.5	6,507.2	37,580.5	361,923.9	107,753.1	254,170.8	51,961.8	80.7	51,881.1	27,498.1
Dec.	513,154.4	483,693.5	69,115.1	27,269.1	20,661.0	970.5	5,637.5	41,846.0	364,324.3	107,517.3	256,807.0	50,254.1	80.0	50,174.1	29,461.0
2021															
Jan.	524,512.4	500,431.1	73,535.8	28,226.0	21,462.4	1,140.2	5,623.4	45,309.8	376,227.7	117,293.8	258,934.0	50,667.5	78.5	50,589.0	24,081.3
Feb.	533,096.5	507,607.8	73,456.0	28,363.5	21,215.9	1,769.8	5,377.9	45,092.5	382,318.2	121,040.1	261,278.1	51,833.6	78.7	51,755.0	25,488.7
Mar.	532,360.9	507,831.7	73,723.8	29,010.7	22,175.2	1,878.5	4,957.1	44,713.1	380,280.2	116,422.9	263,857.3	53,827.7	77.8	53,749.9	24,529.2
Apr.	534,559.8	511,815.3	73,398.0	29,517.6	22,858.7	1,930.4	4,728.5	43,880.5	383,742.8	113,720.3	270,022.4	54,674.5	76.8	54,597.7	24,744.5
May	544,573.8	516,656.1	73,750.4	28,670.0	21,691.2	1,932.9	5,045.8	45,080.4	386,784.8	114,878.1	271,906.7	56,120.9	76.2	56,044.7	27,917.7
Jun.	544,196.1	520,236.1	75,756.8	28,853.4	22,072.5	2,017.5	4,763.4	46,903.4	387,850.2	117,626.4	270,223.8	56,629.1	75.1	56,554.0	23,960.0
Jul.	549,187.6	524,322.0	74,923.6	27,663.6	20,991.2	2,024.5	4,647.9	47,260.0	392,951.6	120,902.1	272,049.4	56,446.8	74.2	56,372.6	24,865.6
Aug.	559,187.5	535,639.2	77,712.9	28,658.9	21,883.0	2,095.5	4,680.4	49,054.0	393,220.0	125,385.4	267,834.5	64,706.4	73.2	64,633.2	23,548.2
Sep.	565,009.1	539,989.2	80,743.3	29,364.8	22,721.2	2,003.1	4,640.5	51,378.5	400,688.6	126,039.2	274,649.4	58,557.3	72.4	58,484.9	25,019.9
Oct.	564,112.9	539,447.5	79,503.3	27,421.4	20,926.2	1,935.5	4,559.7	52,081.8	400,922.3	122,104.1	278,818.2	59,021.9	71.5	58,950.4	24,665.4
Nov.	572,175.9	546,763.5	79,797.8	27,948.0	21,392.9	1,926.0	4,629.1	51,849.9	406,308.5	128,506.4	277,802.1	60,657.1	70.6	60,586.6	25,412.4
Dec.	580,868.7	554,971.5	83,246.8	30,660.0	22,768.5	1,804.5	6,087.0	52,586.8	411,989.2	129,089.7	282,899.5	59,735.5	69.3	59,666.2	25,897.2
2022															
Jan.	598,702.4	571,060.6	89,900.1	32,523.5	24,465.2	1,889.3	6,169.0	57,376.6	421,237.0	136,000.4	285,236.6	59,923.5	68.4	59,855.1	27,641.8
Feb.	599,477.5	572,206.9	91,096.0	32,375.2	24,781.0	1,958.2	5,636.1	58,720.7	421,005.1	134,966.3	286,038.8	60,105.8	67.5	60,038.2	27,270.7
Mar.	604,139.9	576,133.0	92,288.8	33,214.3	25,666.5	1,857.1	5,690.7	59,074.5	424,604.9	135,944.2	288,660.7	59,239.4	66.7	59,172.7	28,006.9

Source: Commercial Banks

COMMERCIAL BANKS: DEMAND DEPOSITS

(G\$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2012	71,781.9	67,203.2	21,018.5	9,485.1	9,186.5	201.0	97.6	11,533.3	44,074.5	27,526.5	16,548.0	2,110.2	16.3	2,094.0	4,578.7
2013	73,135.9	67,601.6	19,337.2	5,250.2	4,905.9	217.1	127.2	14,087.1	44,689.7	26,686.1	18,003.6	3,574.6	60.5	3,514.1	5,534.3
2014	77,395.1	72,382.8	20,557.2	6,111.1	5,568.2	302.0	240.9	14,446.1	48,939.9	31,251.5	17,688.4	2,885.8	13.6	2,872.2	5,012.3
2015	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	98,938.6	91,143.0	34,897.1	3,982.7	3,455.6	297.4	229.7	30,914.4	53,271.1	34,508.2	18,763.0	2,974.7	32.2	2,942.5	7,795.6
2017															
Mar.	89,090.5	80,722.0	20,082.0	3,553.0	2,957.4	442.7	152.8	16,529.1	57,606.1	40,837.1	16,769.0	3,033.9	35.5	2,998.4	8,368.6
Jun.	87,386.2	77,527.6	19,231.6	4,527.5	3,811.4	479.9	236.2	14,704.1	55,127.2	37,761.3	17,365.9	3,168.8	47.2	3,121.6	9,858.6
Sep.	88,851.3	77,462.4	20,083.3	4,760.0	4,027.6	405.5	326.9	15,323.3	54,575.1	36,556.5	18,018.6	2,804.0	41.6	2,762.4	11,388.9
Dec.	90,199.1	79,512.2	18,672.3	5,102.2	4,362.6	427.2	312.4	13,570.1	57,199.9	38,933.1	18,266.9	3,639.9	55.3	3,584.6	10,686.8
2018															
Mar.	91,812.2	80,322.8	17,209.2	4,113.5	3,371.2	488.2	254.2	13,095.7	59,595.3	40,732.1	18,863.2	3,518.3	51.3	3,467.0	11,489.4
Jun.	92,537.9	80,845.9	17,224.0	4,066.7	3,311.3	492.2	263.2	13,157.3	60,335.3	41,157.8	19,177.5	3,286.6	48.6	3,237.9	11,692.1
Sep.	94,685.0	82,473.2	18,354.3	4,392.2	3,596.3	390.7	405.3	13,962.0	61,366.4	42,404.6	18,961.8	2,752.5	44.6	2,707.9	12,211.9
Dec.	99,760.4	87,463.6	18,948.9	4,243.2	3,672.4	297.9	273.0	14,705.7	64,588.4	44,732.8	19,855.6	3,926.3	71.5	3,854.8	12,296.7
2019															
Mar.	103,834.1	93,443.1	20,532.2	4,476.7	3,445.4	649.6	381.7	16,055.6	69,778.4	51,283.8	18,494.6	3,132.5	68.9	3,063.6	10,391.0
Jun.	105,811.6	95,181.8	20,529.8	4,823.3	3,737.7	600.7	485.0	15,706.4	71,022.3	50,779.6	20,242.7	3,629.7	84.1	3,545.6	10,629.8
Sep.	113,257.3	101,534.0	21,514.3	5,991.2	4,961.6	687.0	342.6	15,523.1	76,752.6	56,245.6	20,507.0	3,267.1	80.2	3,186.9	11,723.3
Dec.	179,516.4	163,826.8	34,990.3	11,445.9	10,730.2	536.4	179.3	23,544.4	125,294.9	70,701.2	54,593.6	3,541.7	80.2	3,461.5	15,689.6
2020															
Jan.	181,610.7	166,536.3	34,200.6	11,136.1	10,133.6	665.8	336.7	23,064.5	128,142.1	71,018.6	57,123.5	4,193.6	78.5	4,115.1	15,074.3
Feb.	186,425.0	169,276.2	34,752.7	11,206.4	10,031.6	873.5	301.3	23,546.2	128,956.6	69,551.6	59,405.0	5,567.0	80.2	5,486.8	17,148.8
Mar.	176,287.4	159,715.9	33,601.6	11,219.7	10,252.8	753.8	213.2	22,381.8	121,667.1	64,703.3	56,963.8	4,447.3	76.8	4,370.4	16,571.5
Apr.	180,352.6	164,243.2	34,916.2	11,914.0	11,089.4	671.8	152.7	23,002.2	124,884.6	66,893.3	57,991.3	4,442.4	76.2	4,366.2	16,109.4
May	179,247.4	165,661.8	32,908.3	9,003.9	8,127.6	621.6	254.8	23,904.3	128,332.6	68,735.0	59,597.6	4,420.9	75.1	4,345.8	13,585.6
Jun.	179,824.2	165,605.7	32,026.9	9,871.9	8,913.9	651.2	306.9	22,155.0	128,880.2	70,252.3	58,627.8	4,698.6	74.1	4,624.5	14,218.6
Jul.	182,076.3	166,582.9	33,244.5	10,809.4	9,777.1	569.0	463.2	22,435.1	128,617.7	70,830.0	57,787.7	4,720.7	73.5	4,647.2	15,493.4
Aug.	189,448.8	174,900.9	32,962.7	10,715.5	9,841.5	542.9	331.1	22,247.2	135,926.2	75,355.7	60,570.4	6,012.1	72.4	5,939.7	14,547.9
Sep.	192,138.3	175,883.0	32,806.6	10,846.3	10,071.5	521.3	253.5	21,960.3	137,092.7	79,053.7	58,039.0	5,983.7	74.4	5,909.2	16,255.3
Oct.	197,307.4	178,802.9	34,349.9	11,008.3	10,113.2	568.4	326.8	23,341.6	136,575.7	76,192.3	60,383.5	7,877.2	74.4	7,802.7	18,504.5
Nov.	203,661.8	186,178.5	34,166.3	10,621.6	9,692.2	627.0	302.3	23,544.8	143,077.2	81,461.2	61,616.0	8,935.0	78.6	8,856.4	17,483.2
Dec.	207,563.4	188,203.6	37,019.2	10,657.8	9,583.1	672.3	402.4	26,361.4	142,494.9	80,386.9	62,108.0	8,689.6	77.9	8,611.7	19,359.8
2021															
Jan.	214,109.1	199,787.3	40,506.0	11,742.1	10,522.2	847.2	372.7	28,764.0	151,670.3	89,594.4	62,075.9	7,610.9	76.4	7,534.5	14,321.9
Feb.	217,263.3	201,928.3	40,760.3	11,828.2	10,391.5	1,135.3	301.4	28,932.1	152,754.2	90,533.8	62,220.4	8,413.9	76.6	8,337.3	15,335.0
Mar.	216,763.0	203,025.6	41,418.9	12,780.0	11,265.5	1,235.9	278.7	28,638.9	152,468.0	89,212.7	63,255.3	9,138.8	75.7	9,063.1	13,737.4
Apr.	215,218.5	202,517.5	42,069.0	13,538.4	11,917.1	1,312.9	308.4	28,530.6	150,815.9	86,401.6	64,414.3	9,632.6	74.6	9,557.9	12,701.0
May	220,419.2	204,341.7	41,365.2	12,338.1	10,762.5	1,300.5	275.1	29,027.2	152,395.0	86,930.7	65,464.3	10,581.4	74.1	10,507.4	16,077.6
Jun.	221,348.6	208,954.1	43,490.1	12,565.5	10,788.7	1,436.7	340.1	30,924.6	155,998.1	91,392.0	64,606.1	9,465.8	73.0	9,392.8	12,394.5
Jul.	225,166.2	212,399.5	44,914.4	13,169.4	11,489.9	1,456.7	222.8	31,745.0	158,152.4	93,417.0	64,735.4	9,332.6	72.1	9,260.5	12,766.7
Aug.	233,941.0	220,612.2	46,572.4	14,142.7	12,376.9	1,512.1	253.7	32,429.6	162,117.7	96,581.4	65,536.3	11,922.2	71.1	11,851.1	13,328.8
Sep.	236,959.3	222,334.4	47,181.6	14,392.6	12,720.8	1,459.5	212.2	32,789.0	163,075.0	98,024.0	65,051.0	12,077.8	70.2	12,007.6	14,624.8
Oct.	234,513.2	219,729.6	47,150.6	13,202.4	11,632.9	1,439.7	129.8	33,948.2	160,290.1	95,035.7	65,254.4	12,288.8	69.4	12,219.4	14,783.7
Nov.	242,552.1	227,320.8	46,553.6	13,718.3	12,057.8	1,428.9	231.6	32,835.3	166,481.3	100,525.0	65,956.3	14,285.9	68.5	14,217.4	15,231.3
Dec.	244,955.1	229,227.0	48,906.1	15,038.1	13,465.0	1,329.8	243.3	33,888.0	166,186.2	99,838.3	66,347.9	14,134.7	67.1	14,067.6	15,728.1
2022															
Jan.	255,991.1	238,173.1	50,659.6	16,872.1	15,168.1	1,421.0	283.0	33,787.6	173,031.1	105,349.1	67,682.1	14,482.3	66.3	14,416.0	17,818.0
Feb.	255,632.1	238,679.6	51,212.0	17,220.7	15,452.1	1,524.9	243.8	33,991.2	172,939.3	105,213.8	67,725.5	14,528.4	65.4	14,463.0	16,952.4
Mar.	258,843.7	240,876.4	51,895.4	17,984.2	16,235.1	1,457.9	291.3	33,911.2	174,138.5	105,882.5	68,256.0	14,842.4	64.6	14,777.8	17,967.4

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								
2012	57,752.5	57,207.6	22,366.7	7,292.9	801.6	18.2	6,473.0	15,073.8	22,471.3	4,267.6	18,203.6	12,369.6	-	12,369.6	544.9
2013	66,048.8	65,530.7	21,878.3	4,417.0	717.7	19.0	3,680.4	17,461.3	24,505.8	5,000.0	19,505.8	19,146.7	-	19,146.7	518.1
2014	65,215.2	64,764.5	26,561.9	7,397.8	1,311.1	19.0	6,067.7	19,164.1	22,621.0	5,336.8	17,284.2	15,581.6	-	15,581.6	450.7
2015	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	68,792.1	68,354.4	24,253.3	10,909.4	1,724.6	22.1	9,162.7	13,343.9	23,572.0	7,715.7	15,856.3	20,529.1	-	20,529.1	437.7
2017															
Mar.	70,875.7	70,443.2	24,912.4	10,637.1	1,726.9	22.2	8,888.0	14,275.3	22,626.9	6,815.2	15,811.7	22,903.9	-	22,903.9	432.5
Jun.	68,882.1	68,465.1	22,204.8	10,101.7	1,674.1	22.2	8,405.4	12,103.2	22,771.8	7,303.8	15,468.1	23,488.4	-	23,488.4	417.1
Sep.	65,123.2	64,724.1	17,011.7	10,165.9	1,684.7	22.2	8,459.0	6,845.8	23,693.6	8,311.6	15,381.9	24,018.8	-	24,018.8	399.1
Dec.	65,484.4	65,086.4	17,019.9	9,904.5	1,207.1	22.2	8,675.2	7,115.4	23,342.8	7,571.4	15,771.4	24,723.7	-	24,723.7	398.0
2018															
Mar.	67,718.9	67,328.9	17,438.5	9,888.3	1,164.8	20.2	8,703.4	7,550.2	23,659.9	7,269.1	16,390.8	26,230.5	-	26,230.5	390.0
Jun.	65,319.1	64,926.9	15,782.0	9,114.0	1,126.0	20.2	7,967.8	6,668.1	24,193.2	7,528.1	16,665.1	24,951.7	-	24,951.7	392.3
Sep.	64,282.2	63,900.7	14,333.0	8,005.9	798.4	20.2	7,187.4	6,327.1	24,836.9	7,240.7	17,596.1	24,730.8	-	24,730.8	381.5
Dec.	60,601.1	60,221.4	13,293.3	7,548.7	670.6	20.2	6,857.9	5,744.5	21,792.4	5,819.1	15,973.3	25,135.7	-	25,135.7	379.7
2019															
Mar.	62,990.4	62,533.1	12,655.2	6,930.6	548.0	20.2	6,362.3	5,724.6	24,699.6	5,510.6	19,189.0	25,178.3	-	25,178.3	457.3
Jun.	67,463.1	67,011.7	13,383.6	6,953.9	550.8	20.2	6,382.9	6,429.6	28,269.0	5,779.5	22,489.5	25,359.1	-	25,359.1	451.4
Sep.	69,062.8	68,614.7	13,392.0	6,994.8	570.9	20.2	6,403.7	6,397.2	30,703.1	5,892.8	24,810.3	24,519.6	-	24,519.6	448.0
Dec.	67,496.4	67,012.3	10,699.4	6,351.2	575.3	20.3	5,755.7	4,348.2	30,945.3	5,549.0	25,396.3	25,367.6	-	25,367.6	484.1
2020															
Jan.	68,379.2	68,121.8	10,657.4	6,369.8	576.7	20.2	5,772.9	4,287.6	32,590.7	6,211.7	26,379.0	24,873.7	-	24,873.7	257.5
Feb.	68,256.3	68,004.0	10,710.7	6,371.9	575.3	20.3	5,776.4	4,338.8	32,704.3	6,093.5	26,610.8	24,589.0	-	24,589.0	252.3
Mar.	69,959.8	69,708.0	10,658.5	6,262.8	462.4	20.3	5,780.2	4,395.7	32,619.8	6,401.1	26,218.7	26,429.7	-	26,429.7	251.8
Apr.	69,709.8	69,459.4	10,769.3	6,266.1	462.2	20.3	5,783.7	4,503.2	33,126.3	6,111.4	27,014.9	25,563.7	-	25,563.7	250.5
May	70,324.8	70,074.3	11,381.1	6,669.2	853.4	28.3	5,787.6	4,711.9	32,994.3	6,258.5	26,735.8	25,698.9	-	25,698.9	250.5
Jun.	71,278.8	71,024.9	16,367.1	11,443.0	5,625.2	26.6	5,791.1	4,924.1	21,777.1	7,948.0	13,829.1	32,880.7	-	32,880.7	253.9
Jul.	69,545.5	69,294.7	15,562.5	10,633.2	4,809.9	28.3	5,795.0	4,929.3	23,782.2	8,027.8	15,754.4	29,950.0	-	29,950.0	250.9
Aug.	70,302.6	70,054.8	16,138.8	10,437.4	4,618.6	20.4	5,798.4	5,701.4	23,670.4	8,436.8	15,233.6	30,245.7	-	30,245.7	247.8
Sep.	71,551.6	71,260.2	16,831.9	10,432.4	4,610.4	19.6	5,802.4	6,399.5	21,541.3	9,034.8	12,506.6	32,887.0	-	32,887.0	291.4
Oct.	72,975.3	72,684.4	17,603.3	10,666.2	4,834.0	26.1	5,806.2	6,937.0	21,830.4	8,962.6	12,867.9	33,250.7	-	33,250.7	290.9
Nov.	74,377.6	74,103.0	17,803.9	10,705.9	4,831.8	27.6	5,846.5	7,097.9	22,481.0	9,145.2	13,335.8	33,818.2	-	33,818.2	274.6
Dec.	74,951.0	74,679.1	17,415.3	9,752.5	4,848.7	27.6	4,876.2	7,662.8	22,933.5	9,074.0	13,859.5	34,330.2	-	34,330.2	271.9
2021															
Jan.	78,021.4	77,747.8	19,041.0	9,552.2	4,635.7	25.3	4,891.2	9,488.8	22,861.2	8,826.7	14,034.4	35,845.6	-	35,845.6	273.7
Feb.	78,390.0	78,116.2	17,938.5	9,058.8	4,614.9	29.5	4,414.5	8,879.6	23,983.1	9,343.0	14,640.1	36,194.7	-	36,194.7	273.8
Mar.	78,607.5	78,335.4	18,553.4	9,086.0	4,650.2	19.7	4,416.1	9,467.4	23,375.7	8,773.4	14,602.3	36,406.4	-	36,406.4	272.1
Apr.	79,565.5	79,291.5	18,595.5	9,126.2	4,686.3	22.3	4,417.6	9,469.3	23,891.0	9,239.0	14,652.0	36,804.9	-	36,804.9	274.1
May	80,954.1	80,601.4	19,194.6	9,128.5	4,687.0	22.3	4,419.2	10,066.1	23,981.3	9,350.9	14,630.4	37,425.5	-	37,425.5	352.7
Jun.	81,031.1	80,678.1	19,664.0	9,126.4	4,683.2	22.3	4,420.8	10,537.6	23,594.0	8,975.5	14,618.4	37,420.1	-	37,420.1	353.0
Jul.	80,824.2	80,468.3	18,467.1	7,582.5	3,137.7	22.3	4,422.4	10,884.6	24,853.0	9,071.1	15,781.9	37,148.2	-	37,148.2	356.0
Aug.	82,125.5	81,763.3	18,940.4	7,584.2	3,137.9	22.3	4,424.0	11,356.1	24,373.7	9,178.1	15,195.6	38,449.2	-	38,449.2	362.2
Sep.	82,266.6	81,884.9	18,727.9	7,601.5	3,153.6	22.3	4,425.6	11,126.3	24,405.6	9,158.0	15,247.6	38,751.4	-	38,751.4	381.7
Oct.	82,946.9	82,565.8	18,658.5	7,603.5	3,154.0	22.3	4,427.2	11,055.0	24,931.2	9,400.5	15,530.7	38,976.1	-	38,976.1	381.1
Nov.	82,294.0	81,915.3	17,639.9	6,569.5	3,152.5	22.3	3,394.6	11,070.5	25,209.8	9,512.2	15,697.6	39,065.5	-	39,065.5	378.7
Dec.	82,499.4	82,131.0	18,148.3	7,133.6	3,153.2	22.3	3,958.1	11,014.7	25,192.5	9,578.3	15,614.2	38,790.2	-	38,790.2	368.4
2022															
Jan.	88,055.5	87,687.1	23,228.1	7,172.5	3,152.2	22.3	3,997.9	16,055.7	25,932.9	9,467.3	16,465.7	38,526.0	-	38,526.0	368.4
Feb.	87,874.4	87,505.8	23,693.6	7,179.7	3,154.8	22.3	4,002.6	16,513.9	25,364.0	9,130.6	16,233.4	38,448.1	-	38,448.1	368.7
Mar.	87,160.7	86,791.8	23,804.3	7,195.9	3,165.8	22.4	4,007.8	16,608.4	25,019.9	8,423.6	16,596.3	37,967.5	-	37,967.5	368.9

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								
2012	186,182.1	182,307.0	11,733.4	4,014.0	3,844.9	164.2	4.9	7,719.4	166,944.3	17,375.8	149,568.5	3,629.3	5.1	3,624.1	3,875.1
2013	201,276.3	197,069.3	20,028.9	8,879.1	8,715.8	158.0	5.3	11,149.9	173,720.0	15,304.2	158,415.8	3,320.4	5.1	3,315.3	4,207.0
2014	196,697.8	192,653.0	12,547.9	6,651.7	6,248.1	198.2	205.5	5,896.3	175,832.7	13,995.5	161,837.2	4,272.4	5.1	4,267.3	4,044.8
2015	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	206,615.5	201,782.8	14,258.7	6,165.9	5,481.4	275.9	408.5	8,092.8	182,635.6	15,504.5	167,131.1	4,888.6	5.1	4,883.4	4,832.8
2017															
Mar.	209,049.4	204,378.7	15,587.7	6,063.6	5,522.4	231.2	310.1	9,524.1	183,386.9	14,344.9	169,042.0	5,404.1	5.1	5,398.9	4,670.7
Jun.	209,724.3	203,993.1	15,176.1	6,224.9	5,625.5	339.0	260.5	8,951.2	183,679.7	13,384.0	170,295.8	5,137.3	5.1	5,132.2	5,731.2
Sep.	212,453.8	206,876.5	16,221.3	8,269.4	7,001.4	352.3	915.7	7,951.8	185,215.7	13,458.8	171,756.9	5,439.5	5.1	5,434.4	5,577.4
Dec.	213,056.3	207,159.0	14,987.1	7,418.6	5,617.3	445.5	1,355.8	7,568.5	186,549.6	14,287.7	172,261.9	5,622.2	5.1	5,617.1	5,897.3
2018															
Mar.	219,358.0	212,506.1	13,681.5	6,942.4	5,686.5	396.5	859.4	6,739.2	192,568.1	16,269.1	176,299.1	6,256.5	5.1	6,251.4	6,851.9
Jun.	235,182.8	228,885.1	29,326.5	23,247.6	22,188.6	247.2	811.8	6,078.9	193,106.1	13,251.1	179,855.1	6,452.5	5.1	6,447.4	6,297.6
Sep.	237,786.9	230,730.7	27,827.0	21,914.6	21,579.2	230.5	105.0	5,912.3	194,061.5	16,667.2	177,394.3	8,842.2	5.1	8,837.1	7,056.2
Dec.	238,232.0	231,081.3	26,540.4	19,713.9	19,484.6	223.8	5.5	6,826.5	198,141.0	15,718.8	182,422.1	6,399.9	5.1	6,394.8	7,150.8
2019															
Mar.	238,187.3	229,645.7	23,328.8	15,468.3	15,093.8	238.7	135.8	7,860.5	199,232.0	14,480.6	184,751.3	7,084.8	5.1	7,079.7	8,541.6
Jun.	240,250.3	230,768.9	19,314.0	10,794.7	10,407.4	249.8	137.5	8,519.3	204,104.1	15,432.5	188,671.6	7,350.8	5.1	7,345.7	9,481.5
Sep.	242,991.7	236,037.4	20,687.5	11,867.2	11,590.0	240.4	36.9	8,820.3	208,979.6	17,607.0	191,372.6	6,370.3	5.1	6,365.2	6,954.3
Dec.	200,295.3	193,530.9	8,857.8	5,744.9	5,538.1	206.2	0.6	3,112.9	179,049.4	14,721.4	164,328.0	5,623.7	2.1	5,621.5	6,764.4
2020															
Jan.	206,299.0	199,296.3	10,385.3	6,533.2	6,313.4	218.4	1.4	3,852.1	182,398.0	16,031.2	166,366.8	6,513.0	2.1	6,510.9	7,002.6
Feb.	210,170.3	203,276.3	10,005.8	5,880.7	5,712.5	166.8	1.4	4,125.1	186,751.0	20,349.2	166,401.8	6,519.6	1.0	6,518.6	6,894.0
Mar.	206,240.0	199,131.0	10,178.6	5,929.4	5,681.9	246.1	1.4	4,249.3	182,747.3	15,984.1	166,763.2	6,205.1	2.1	6,202.9	7,109.0
Apr.	212,262.6	204,266.2	10,699.9	6,016.8	5,782.7	232.7	1.5	4,683.0	187,303.2	15,620.2	171,683.0	6,263.1	2.1	6,261.0	7,996.3
May	214,638.8	206,931.5	11,350.8	6,397.8	6,159.3	236.9	1.6	4,952.9	189,128.7	15,646.9	173,481.8	6,452.0	2.1	6,449.9	7,707.4
Jun.	216,358.3	208,585.2	12,103.5	6,772.6	5,859.3	238.7	674.7	5,330.8	189,896.8	15,407.0	174,489.8	6,584.9	2.1	6,582.8	7,773.2
Jul.	219,911.2	211,217.8	12,327.6	6,785.4	5,865.8	243.9	675.7	5,542.1	192,094.8	15,825.1	176,269.6	6,795.5	2.1	6,793.4	8,693.4
Aug.	223,016.0	213,111.0	13,214.8	7,099.2	6,185.3	237.1	676.8	6,115.5	192,895.7	19,113.2	173,782.5	7,000.5	2.1	6,998.4	9,905.0
Sep.	224,169.6	213,857.2	12,723.8	7,062.1	6,143.7	240.6	677.8	5,661.7	194,584.9	19,229.2	175,355.7	6,548.5	2.1	6,546.4	10,312.4
Oct.	229,683.6	219,914.7	13,770.4	6,826.6	6,209.8	238.3	378.4	6,943.8	198,659.4	20,376.5	178,282.9	7,484.9	2.1	7,482.8	9,768.9
Nov.	229,119.3	219,378.9	13,804.5	6,866.7	6,255.4	252.9	358.4	6,937.8	196,365.7	17,146.7	179,219.0	9,208.6	2.1	9,206.5	9,740.3
Dec.	230,640.1	220,810.8	14,680.5	6,858.8	6,229.3	270.6	359.0	7,821.8	198,895.9	18,056.4	180,839.5	7,234.3	2.1	7,232.2	9,829.3
2021															
Jan.	232,381.8	222,896.0	13,988.8	6,931.8	6,304.5	267.8	359.5	7,057.0	201,696.2	18,872.6	182,823.7	7,211.0	2.1	7,208.9	9,485.8
Feb.	237,443.1	227,563.2	14,757.2	7,476.5	6,209.6	604.9	662.0	7,280.8	205,580.9	21,163.3	184,417.6	7,225.1	2.1	7,223.0	9,879.9
Mar.	236,990.4	226,470.7	13,751.6	7,144.7	6,259.5	622.8	262.4	6,806.9	204,436.5	18,436.8	185,999.8	8,282.6	2.1	8,280.5	10,519.7
Apr.	239,775.8	230,006.3	12,733.5	6,853.0	6,255.3	595.2	2.4	5,880.5	209,035.8	18,079.7	190,956.2	8,237.0	2.1	8,234.9	9,769.4
May	243,200.5	231,713.0	13,190.5	7,203.4	6,241.7	610.2	351.5	5,987.2	210,408.5	18,596.5	191,812.0	8,114.0	2.1	8,111.9	11,487.4
Jun.	241,816.5	230,604.0	12,602.7	7,161.6	6,600.6	558.5	2.5	5,441.1	208,258.2	17,258.9	190,999.2	9,743.1	2.1	9,741.0	11,212.5
Jul.	243,197.3	231,454.2	11,542.1	6,911.7	6,363.6	545.5	2.7	4,630.4	209,946.1	18,414.0	191,532.2	9,966.0	2.1	9,963.9	11,743.0
Aug.	243,120.9	233,263.7	12,200.1	6,931.9	6,368.1	561.1	2.7	5,268.2	206,728.6	19,625.9	187,102.7	14,335.0	2.1	14,332.8	9,857.2
Sep.	245,783.2	235,769.8	14,833.9	7,370.6	6,846.7	521.3	2.7	7,463.2	213,207.9	18,857.1	194,350.8	7,728.0	2.1	7,725.9	10,013.4
Oct.	246,652.7	237,152.1	13,694.2	6,615.5	6,139.3	473.5	2.8	7,078.6	215,700.9	17,667.8	198,033.1	7,757.0	2.1	7,754.9	9,500.6
Nov.	247,329.8	237,527.4	15,604.3	7,660.2	6,182.5	474.8	1,002.9	7,944.1	214,617.4	18,469.2	196,148.2	7,305.7	2.1	7,303.6	9,802.4
Dec.	253,414.2	243,613.4	16,192.4	8,488.3	6,150.3	452.4	1,885.6	7,704.0	220,610.5	19,673.1	200,937.4	6,810.6	2.1	6,808.5	9,800.7
2022															
Jan.	254,655.8	245,200.5	16,012.3	8,479.0	6,144.9	446.0	1,888.1	7,533.3	222,272.9	21,184.1	201,088.9	6,915.2	2.1	6,913.1	9,455.3
Feb.	255,971.0	246,021.5	16,190.4	7,974.8	6,174.1	411.0	1,389.7	8,215.6	222,701.8	20,621.9	202,079.9	7,129.3	2.1	7,127.2	9,949.6
Mar.	258,135.5	248,464.9	16,589.0	8,034.2	6,265.7	376.9	1,391.6	8,554.9	225,446.4	21,638.1	203,808.3	6,429.4	2.1	6,427.3	9,670.6

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
2012	24,271.5	7,755.0	401.2	24,108.5	1,216.3	57,752.5
2013	29,052.4	7,270.3	656.2	28,153.8	916.0	66,048.8
2014	23,617.4	7,811.5	487.2	31,390.4	1,908.7	65,215.2
2015	22,019.2	5,489.1	1,191.1	40,024.8	1,350.5	70,074.8
2016	18,277.4	5,919.5	851.1	42,525.3	1,218.8	68,792.1
2017						
Mar.	18,214.3	5,991.6	651.6	44,833.6	1,184.6	70,875.7
Jun.	16,608.6	5,557.1	921.3	44,534.2	1,260.9	68,882.1
Sep.	13,541.2	5,590.5	812.5	43,761.4	1,417.6	65,123.2
Dec.	13,529.1	5,752.0	724.8	44,245.7	1,232.7	65,484.4
2018						
Mar.	14,540.5	6,023.6	725.8	45,491.9	937.1	67,718.9
Jun.	14,253.5	5,104.9	965.7	44,020.4	974.7	65,319.1
Sep.	14,708.3	5,299.3	500.9	42,936.9	836.8	64,282.2
Dec.	15,220.5	4,772.1	690.9	39,138.9	778.9	60,601.1
2019						
Mar.	14,962.8	7,437.5	549.1	39,054.9	986.0	62,990.4
Jun.	16,088.1	6,550.4	1,345.5	42,577.8	901.3	67,463.1
Sep.	15,614.2	6,635.6	1,270.1	44,636.5	906.3	69,062.8
Dec.	13,928.8	7,441.8	592.2	44,570.0	963.6	67,496.4
2020						
Jan.	14,839.9	7,555.9	444.7	44,552.6	986.1	68,379.2
Feb.	14,214.7	7,580.3	526.5	44,986.1	948.6	68,256.3
Mar.	14,193.3	7,598.5	459.3	46,604.4	1,104.3	69,959.8
Apr.	14,760.1	7,429.1	657.6	45,804.7	1,058.3	69,709.8
May	15,049.9	7,234.5	825.0	46,178.4	1,036.9	70,324.8
Jun.	14,259.6	7,228.2	818.2	47,858.1	1,114.8	71,278.8
Jul.	15,627.9	7,287.2	2,241.1	43,406.6	982.7	69,545.5
Aug.	16,478.4	7,255.7	2,250.1	43,249.7	1,068.7	70,302.6
Sep.	15,193.1	7,312.9	2,221.9	45,752.6	1,071.0	71,551.6
Oct.	16,100.6	7,197.6	2,208.2	46,428.4	1,040.4	72,975.3
Nov.	16,662.7	7,384.9	2,022.8	47,284.3	1,022.9	74,377.6
Dec.	17,107.8	7,413.1	1,998.7	47,445.8	985.6	74,951.0
2021						
Jan.	18,693.0	8,857.8	412.2	49,036.4	1,022.0	78,021.4
Feb.	18,794.9	8,905.7	458.1	49,448.9	782.4	78,390.0
Mar.	18,962.5	8,885.2	447.1	49,438.5	874.3	78,607.5
Apr.	19,246.7	8,972.9	600.5	49,790.8	954.6	79,565.5
May	20,375.3	9,047.1	600.0	50,019.3	912.4	80,954.1
Jun.	20,269.5	9,048.2	544.3	50,263.6	905.5	81,031.1
Jul.	21,591.2	7,469.5	511.9	50,450.8	800.9	80,824.2
Aug.	21,545.2	7,524.8	481.1	51,779.6	794.8	82,125.5
Sep.	21,384.1	7,511.7	535.0	52,108.5	727.4	82,266.6
Oct.	21,863.2	7,320.4	707.1	52,367.0	689.3	82,946.9
Nov.	22,286.8	7,446.7	650.0	51,177.9	732.6	82,294.0
Dec.	21,353.1	7,478.7	719.7	52,240.2	707.8	82,499.4
2022						
Jan.	21,672.1	8,137.2	429.6	57,021.0	795.6	88,055.5
Feb.	21,517.4	8,078.8	479.6	56,938.4	860.2	87,874.4
Mar.	22,993.4	5,600.3	3,023.2	54,882.8	661.0	87,160.7

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				
2012	187,392.7	64,396.3	66,029.6	(1,633.3)	422.6	186,182.1
2013	206,894.2	72,664.7	78,432.7	(5,767.9)	150.0	201,276.3
2014	200,214.6	81,073.1	84,863.6	(3,790.5)	273.7	196,697.8
2015	204,480.0	69,457.8	70,961.0	(1,503.2)	260.7	203,237.5
2016	212,663.5	58,363.7	64,686.8	(6,323.1)	275.1	206,615.5
2017						
Mar.	208,444.9	61,087.1	60,745.6	341.5	263.0	209,049.4
Jun.	211,155.4	57,796.9	59,482.6	(1,685.7)	254.6	209,724.3
Sep.	209,580.4	58,862.4	56,216.4	2,646.0	227.4	212,453.8
Dec.	216,414.3	72,359.6	75,965.1	(3,605.5)	247.5	213,056.3
2018						
Mar.	216,425.1	74,941.5	72,204.9	2,736.6	196.4	219,358.0
Jun.	235,858.6	70,976.8	71,861.1	(884.3)	208.5	235,182.8
Sep.	235,709.9	66,277.7	64,410.3	1,867.4	209.6	237,786.9
Dec.	237,694.1	77,124.3	76,816.5	307.8	230.1	238,232.0
2019						
Mar.	240,074.0	70,408.0	72,500.2	(2,092.2)	205.4	238,187.3
Jun.	239,452.8	58,644.5	58,083.9	560.6	237.0	240,250.3
Sep.	238,224.1	62,078.6	57,507.0	4,571.6	196.0	242,991.7
Dec.	198,742.3	59,315.4	57,920.0	1,395.3	157.6	200,295.3
2020						
Jan.	200,295.3	72,553.0	66,590.9	5,962.0	41.6	206,299.0
Feb.	206,299.0	65,149.0	61,371.9	3,777.1	94.3	210,170.3
Mar.	210,170.3	60,447.3	64,421.3	(3,974.0)	43.7	206,240.0
Apr.	206,240.0	59,797.3	53,815.7	5,981.6	41.0	212,262.6
May	212,262.6	59,805.0	57,572.0	2,233.0	143.3	214,638.8
Jun.	214,638.8	74,032.6	72,487.0	1,545.6	173.9	216,358.3
Jul.	216,358.3	77,015.4	73,504.3	3,511.1	41.8	219,911.2
Aug.	219,911.2	76,022.4	73,021.5	3,000.9	103.9	223,016.0
Sep.	223,016.0	77,806.3	76,696.1	1,110.2	43.5	224,169.6
Oct.	224,169.6	83,020.4	77,590.5	5,429.9	84.2	229,683.6
Nov.	229,683.6	84,848.2	85,576.3	(728.0)	163.7	229,119.3
Dec.	229,119.3	95,249.8	93,885.3	1,364.5	156.3	230,640.1
2021						
Jan.	230,640.1	83,282.1	81,609.5	1,672.6	69.2	232,381.8
Feb.	232,381.8	81,852.8	76,906.4	4,946.4	114.9	237,443.1
Mar.	237,443.1	103,683.4	104,188.6	(505.3)	52.5	236,990.4
Apr.	236,990.4	99,945.8	97,261.1	2,684.6	100.7	239,775.8
May	239,775.8	109,426.4	106,148.9	3,277.5	147.2	243,200.5
Jun.	243,200.5	130,835.2	132,366.9	(1,531.8)	147.8	241,816.5
Jul.	241,816.5	128,777.9	127,403.8	1,374.1	6.7	243,197.3
Aug.	243,197.3	78,416.6	78,584.0	(167.4)	91.1	243,120.9
Sep.	243,120.9	77,510.0	74,873.7	2,636.3	26.0	245,783.2
Oct.	245,783.2	76,432.6	75,663.5	769.2	100.3	246,652.7
Nov.	246,652.7	79,285.1	78,774.7	510.4	166.7	247,329.8
Dec.	247,329.8	99,385.3	93,467.6	5,917.7	166.7	253,414.2
2022						
Jan.	253,414.2	77,207.7	75,988.7	1,219.0	22.7	254,655.8
Feb.	254,655.8	69,796.5	68,602.9	1,193.6	121.7	255,971.0
Mar.	255,971.0	82,559.7	80,419.5	2,140.1	24.3	258,135.5

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2012	381,533.4
2013	439,549.5
2014	679,084.3
2015	684,992.4
2016	440,285.6
2017	
Mar.	449,305.8
Jun.	473,312.9
Sep.	420,491.1
Dec.	438,528.3
2018	
Mar.	454,772.4
Jun.	461,219.9
Sep.	418,673.9
Dec.	446,817.4
2019	
Mar.	436,469.4
Jun.	445,087.7
Sep.	461,036.7
Dec.	448,145.1
2020	
Jan.	508,540.1
Feb.	446,841.9
Mar.	466,985.9
Apr.	409,890.6
May	386,359.7
Jun.	438,570.4
Jul.	413,971.7
Aug.	415,471.4
Sep.	437,409.3
Oct.	436,630.9
Nov.	421,328.1
Dec.	454,071.8
2021	
Jan.	419,622.6
Feb.	362,101.4
Mar.	433,024.2
Apr.	423,211.4
May	379,402.9
Jun.	487,875.9
Jul.	458,381.2
Aug.	387,987.4
Sep.	395,568.2
Oct.	405,958.1
Nov.	417,065.9
Dec.	437,829.9
2022	
Jan.	426,874.2
Feb.	362,082.2
Mar.	426,733.8

Source: Commercial Banks

Table 2.9

Period	Clearings ¹⁾
2012	303,599.2
2013	321,201.4
2014	321,274.6
2015	333,754.9
2016	86,544.7
2017	
Mar.	87,995.5
Jun.	70,089.8
Sep.	65,597.9
Dec.	78,900.4
2018	
Mar.	68,112.3
Jun.	72,984.4
Sep.	64,823.5
Dec.	85,761.8
2019	
Mar.	66,920.0
Jun.	74,223.0
Sep.	78,109.9
Dec.	94,559.7
2020	
Jan.	94,072.3
Feb.	74,691.3
Mar.	71,362.3
Apr.	59,020.8
May	71,264.2
Jun.	69,335.6
Jul.	69,923.3
Aug.	67,581.5
Sep.	67,554.8
Oct.	75,750.2
Nov.	78,784.7
Dec.	100,626.3
2021	
Jan.	90,150.1
Feb.	64,758.2
Mar.	77,200.9
Apr.	77,555.2
May	77,413.3
Jun.	76,836.4
Jul.	70,244.3
Aug.	79,087.2
Sep.	79,326.2
Oct.	79,325.9
Nov.	88,648.3
Dec.	100,510.3
2022	
Jan.	98,239.9
Feb.	69,523.6
Mar.	88,550.9

Source: Bank of Guyana

Note:

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								
2012	112,220.2	111,024.8	3,724.5	63.3	2.1	61.2	3,661.2	106,940.8	80,136.9	26,803.9	359.5	-	359.5	1,195.4
2013	127,519.5	125,551.5	2,595.5	8.0	1.4	6.7	2,587.5	122,120.1	91,207.8	30,912.4	835.9	-	835.9	1,967.9
2014	139,341.8	136,383.4	2,419.5	20.7	20.2	0.5	2,398.8	132,557.6	101,655.9	30,901.7	1,406.2	-	1,406.2	2,958.4
2015	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	144,593.3	141,908.1	1,935.7	162.0	0.7	161.3	1,773.7	138,719.7	101,987.7	36,732.0	1,252.7	-	1,252.7	2,685.2
2017														
Mar.	138,890.1	136,899.0	1,843.9	48.4	1.0	47.5	1,795.4	134,254.2	98,897.2	35,357.0	800.8	-	800.8	1,991.2
Jun.	138,917.8	137,599.0	1,805.5	113.6	0.9	112.7	1,691.9	134,938.7	100,093.2	34,845.4	854.9	-	854.9	1,318.8
Sep.	139,974.2	137,967.3	1,415.7	113.3	1.0	112.2	1,302.4	135,814.0	100,856.4	34,957.6	737.6	-	737.6	2,006.9
Dec.	146,738.9	144,976.5	3,408.8	117.8	3.8	114.0	3,291.0	140,608.2	103,479.3	37,129.0	959.5	-	959.5	1,762.4
2018														
Mar.	140,703.2	138,859.5	1,091.2	94.2	7.2	87.0	997.0	137,046.1	102,526.7	34,519.4	722.2	-	722.2	1,843.7
Jun.	146,443.4	143,665.6	1,510.2	167.5	65.1	102.5	1,342.7	141,371.1	106,601.1	34,770.1	784.3	-	784.3	2,777.7
Sep.	147,175.8	144,695.3	1,273.5	115.5	3.8	111.7	1,158.0	142,532.4	105,934.3	36,598.1	889.4	-	889.4	2,480.5
Dec.	152,238.8	149,516.8	1,261.8	137.4	6.9	130.5	1,124.4	147,407.1	108,364.8	39,042.2	847.9	-	847.9	2,722.0
2019														
Mar.	150,116.7	147,444.6	972.3	2.5	2.5	-	969.8	145,472.1	106,095.0	39,377.1	1,000.2	-	1,000.2	2,672.1
Jun.	155,453.4	152,314.1	1,083.0	95.1	95.1	-	988.0	150,145.5	110,899.2	39,246.3	1,085.6	-	1,085.6	3,139.3
Sep.	158,880.8	154,145.2	1,186.7	75.8	75.7	0.1	1,110.9	151,740.1	113,479.3	38,260.7	1,218.5	-	1,218.5	4,735.5
Dec.	167,431.3	163,684.1	1,060.9	66.4	47.9	18.5	994.5	161,648.6	119,773.3	41,875.2	974.6	-	974.6	3,747.2
2020														
Jan.	166,022.7	162,345.7	1,064.7	96.8	96.8	0.0	967.8	160,273.5	117,509.3	42,764.1	1,007.6	-	1,007.6	3,677.0
Feb.	168,842.7	165,218.7	1,709.0	63.1	63.1	-	1,645.8	162,473.2	122,727.1	39,746.1	1,036.5	-	1,036.5	3,624.1
Mar.	171,831.5	167,969.2	1,258.3	46.8	46.1	0.7	1,211.5	165,612.3	126,604.9	39,007.4	1,098.6	-	1,098.6	3,862.2
Apr.	173,627.8	169,805.2	983.8	11.9	-	11.9	971.9	167,652.0	129,058.3	38,593.7	1,169.4	-	1,169.4	3,822.6
May	169,411.4	165,817.5	976.1	0.9	-	0.9	975.2	163,741.0	124,792.9	38,948.1	1,100.4	-	1,100.4	3,593.9
Jun.	168,699.6	165,079.5	970.8	0.0	-	0.0	970.8	162,999.7	124,218.4	38,781.3	1,109.0	-	1,109.0	3,620.1
Jul.	167,608.6	163,997.2	979.5	0.4	-	0.4	979.1	161,926.9	123,350.5	38,576.4	1,090.9	-	1,090.9	3,611.4
Aug.	170,572.2	165,878.6	1,082.0	0.5	-	0.5	1,081.6	163,700.3	122,846.0	40,854.4	1,096.2	-	1,096.2	4,693.6
Sep.	169,280.8	164,552.7	955.5	12.7	-	12.7	942.9	163,080.6	123,791.1	39,289.5	516.6	-	516.6	4,728.1
Oct.	169,242.5	165,774.4	1,045.3	6.4	-	6.4	1,038.9	164,226.6	124,253.0	39,973.6	502.5	-	502.5	3,468.0
Nov.	167,642.8	163,759.7	929.9	7.2	-	7.2	922.6	162,354.1	121,084.5	41,269.6	475.7	-	475.7	3,883.1
Dec.	169,617.1	165,814.2	952.3	6.0	-	6.0	946.3	164,262.6	122,101.7	42,161.0	599.3	-	599.3	3,803.0
2021														
Jan.	167,340.9	163,629.9	951.3	4.5	0.1	4.5	946.8	162,116.0	122,029.9	40,086.1	562.5	-	562.5	3,711.1
Feb.	170,063.8	166,234.9	949.7	2.9	0.2	2.7	946.7	164,716.4	125,416.7	39,299.7	568.8	-	568.8	3,829.0
Mar.	174,369.3	170,580.1	962.2	13.5	-	13.5	948.7	169,011.9	129,245.6	39,766.3	606.0	-	606.0	3,789.2
Apr.	177,411.1	173,555.9	1,072.9	3.0	0.4	2.6	1,069.8	171,826.2	130,357.0	41,469.1	656.9	-	656.9	3,855.3
May	176,733.3	173,026.2	848.0	2.5	-	2.5	845.5	171,519.5	128,838.5	42,680.9	658.8	-	658.8	3,707.1
Jun.	176,833.2	173,305.2	955.4	4.0	-	4.0	951.4	171,646.0	130,651.9	40,994.2	703.8	-	703.8	3,528.0
Jul.	181,006.1	177,317.8	1,325.4	2.4	-	2.4	1,323.1	175,263.6	133,625.3	41,638.3	728.8	-	728.8	3,688.3
Aug.	181,014.6	177,256.1	1,213.9	2.3	-	2.3	1,211.6	175,370.6	132,696.3	42,674.3	671.7	-	671.7	3,758.4
Sep.	187,043.4	182,820.4	936.1	2.2	2.2	-	933.9	181,224.8	137,778.6	43,446.2	659.5	-	659.5	4,223.0
Oct.	191,173.9	185,092.0	937.3	2.6	2.1	0.5	934.6	183,418.0	140,337.7	43,080.3	736.7	-	736.7	6,081.9
Nov.	191,736.6	185,518.8	905.9	2.1	2.1	-	903.8	183,877.8	140,202.2	43,675.6	735.1	-	735.1	6,217.7
Dec.	196,387.0	190,373.2	935.8	4.5	1.9	2.5	931.4	188,601.7	144,750.0	43,851.7	835.7	-	835.7	6,013.8
2022														
Jan.	193,903.1	187,485.0	1,057.9	1.7	1.7	-	1,056.2	185,581.5	142,048.3	43,533.2	845.5	-	845.5	6,418.1
Feb.	191,868.9	185,496.7	880.1	5.6	1.7	3.9	874.5	183,912.6	139,309.9	44,602.7	704.0	-	704.0	6,372.2
Mar.	196,018.5	189,674.9	2,109.7	1.7	1.7	-	2,108.0	186,849.4	141,894.3	44,955.1	715.8	-	715.8	6,343.7

Source: Commercial Banks

Notes:

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

² Other Govt. consists of Local Government and NIS.

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

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES¹

(G\$ Million)

Table 2.10 (b)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³				Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total ⁴	Business Enterprises	Individual Customers	Real Estate Mortgage Loans ⁵	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²									
2012	160,691.3	159,495.9	3,724.5	63.3	2.1	61.2	3,661.2	155,411.9	80,136.9	26,803.9	48,471.1	359.5	-	359.5	1,195.4
2013	184,172.5	182,204.6	2,595.5	8.0	1.4	6.7	2,587.5	178,773.2	91,207.8	30,912.4	56,653.1	835.9	-	835.9	1,967.9
2014	203,457.3	200,498.9	2,419.5	20.7	20.2	0.5	2,398.8	196,673.2	101,655.9	30,901.7	64,115.6	1,406.2	-	1,406.2	2,958.4
2015	214,488.9	211,760.4	1,998.2	44.3	0.0	44.3	1,953.9	208,258.0	101,671.8	34,937.5	71,648.8	1,504.1	-	1,504.1	2,728.5
2016	219,135.7	216,450.5	1,935.7	162.0	0.7	161.3	1,773.7	213,262.0	101,987.7	36,732.0	74,542.4	1,252.7	-	1,252.7	2,685.2
2017															
Mar.	214,518.8	212,527.7	1,843.9	48.4	1.0	47.5	1,795.4	209,883.0	98,897.2	35,357.0	75,628.7	800.8	-	800.8	1,991.2
Jun.	215,029.0	213,710.2	1,805.5	113.6	0.9	112.7	1,691.9	211,049.9	100,093.2	34,845.4	76,111.2	854.9	-	854.9	1,318.8
Sep.	217,075.5	215,068.7	1,415.7	113.3	1.0	112.2	1,302.4	212,915.4	100,856.4	34,957.6	77,101.4	737.6	-	737.6	2,006.9
Dec.	224,633.0	222,870.5	3,408.8	117.8	3.8	114.0	3,291.0	218,502.3	103,479.3	37,129.0	77,894.1	959.5	-	959.5	1,762.4
2018															
Mar.	219,164.6	217,320.9	1,091.2	94.2	7.2	87.0	997.0	215,507.5	102,526.7	34,519.4	78,461.4	722.2	-	722.2	1,843.7
Jun.	226,388.3	223,610.6	1,510.2	167.5	65.1	102.5	1,342.7	221,316.1	106,601.1	34,770.1	79,944.9	784.3	-	784.3	2,777.7
Sep.	227,238.3	224,757.8	1,273.5	115.5	3.8	111.7	1,158.0	222,594.9	105,934.3	36,598.1	80,062.5	889.4	-	889.4	2,480.5
Dec.	234,009.6	231,287.6	1,261.8	137.4	6.9	130.5	1,124.4	229,177.9	108,364.8	39,042.2	81,770.8	847.9	-	847.9	2,722.0
2019															
Mar.	233,993.0	231,320.8	972.3	2.5	2.5	-	969.8	229,348.3	106,095.0	39,377.1	83,876.2	1,000.2	-	1,000.2	2,672.1
Jun.	239,992.4	236,853.1	1,083.0	95.1	95.1	-	988.0	234,684.4	110,899.2	39,246.3	84,539.0	1,085.6	-	1,085.6	3,139.3
Sep.	244,502.5	239,767.0	1,186.7	75.8	75.7	0.1	1,110.9	237,361.9	113,479.3	38,260.7	85,621.8	1,218.5	-	1,218.5	4,735.5
Dec.	254,822.6	251,075.4	1,060.9	66.4	47.9	18.5	994.5	249,039.9	119,773.3	41,875.2	87,391.3	974.6	-	974.6	3,747.2
2020															
Jan.	253,801.3	250,124.2	1,064.7	96.8	96.8	0.0	967.8	248,052.0	117,509.3	42,764.1	87,778.5	1,007.6	-	1,007.6	3,677.0
Feb.	257,408.5	253,784.4	1,709.0	63.1	63.1	-	1,645.8	251,039.0	122,727.1	39,746.1	88,565.8	1,036.5	-	1,036.5	3,624.1
Mar.	260,470.0	256,607.8	1,258.3	46.8	46.1	0.7	1,211.5	254,250.8	126,604.9	39,007.4	88,638.5	1,098.6	-	1,098.6	3,862.2
Apr.	262,664.7	258,842.0	983.8	11.9	-	11.9	971.9	256,688.8	129,058.3	38,593.7	89,036.8	1,169.4	-	1,169.4	3,822.6
May	258,349.4	254,755.4	976.1	0.9	-	0.9	975.2	252,679.0	124,792.9	38,948.1	88,938.0	1,100.4	-	1,100.4	3,593.9
Jun.	257,359.2	253,739.2	970.8	0.0	-	0.0	970.8	251,659.4	124,218.4	38,781.3	88,659.7	1,109.0	-	1,109.0	3,620.1
Jul.	256,728.9	253,117.5	979.5	0.4	-	0.4	979.1	251,047.2	123,350.5	38,576.4	89,120.3	1,090.9	-	1,090.9	3,611.4
Aug.	260,031.7	255,338.1	1,082.0	0.5	-	0.5	1,081.6	253,159.9	122,846.0	40,854.4	89,459.5	1,096.2	-	1,096.2	4,693.6
Sep.	259,212.3	254,484.2	955.5	12.7	-	12.7	942.9	253,012.1	123,791.1	39,289.5	89,931.5	516.6	-	516.6	4,728.1
Oct.	259,614.9	256,146.8	1,045.3	6.4	-	6.4	1,038.9	254,599.0	124,253.0	39,973.6	90,372.4	502.5	-	502.5	3,468.0
Nov.	257,998.8	254,115.7	929.9	7.2	-	7.2	922.6	252,710.1	121,084.5	41,269.6	90,356.0	475.7	-	475.7	3,883.1
Dec.	260,256.1	256,453.1	952.3	6.0	-	6.0	946.3	254,901.6	122,101.7	42,161.0	90,639.0	599.3	-	599.3	3,803.0
2021															
Jan.	258,988.5	255,277.4	951.3	4.5	0.1	4.5	946.8	253,763.6	122,029.9	40,086.1	91,647.6	562.5	-	562.5	3,711.1
Feb.	260,584.8	256,755.8	949.7	2.9	0.2	2.7	946.7	255,237.4	125,416.7	39,299.7	90,521.0	568.8	-	568.8	3,829.0
Mar.	265,373.6	261,584.5	962.2	13.5	-	13.5	948.7	260,016.2	129,245.6	39,766.3	91,004.3	606.0	-	606.0	3,789.2
Apr.	268,141.4	264,286.1	1,072.9	3.0	0.4	2.6	1,069.8	262,556.4	130,357.0	41,469.1	90,730.3	656.9	-	656.9	3,855.3
May	267,732.0	264,024.9	848.0	2.5	-	2.5	845.5	262,518.1	128,838.5	42,680.9	90,998.7	658.8	-	658.8	3,707.1
Jun.	268,771.3	265,243.3	955.4	4.0	-	4.0	951.4	263,584.1	130,651.9	40,994.2	91,938.1	703.8	-	703.8	3,528.0
Jul.	273,448.8	269,760.6	1,325.4	2.4	-	2.4	1,323.1	267,706.3	133,625.3	41,638.3	92,442.7	728.8	-	728.8	3,688.3
Aug.	274,017.4	270,259.0	1,213.9	2.3	-	2.3	1,211.6	268,373.4	132,696.3	42,674.3	93,002.9	671.7	-	671.7	3,758.4
Sep.	280,863.1	276,640.1	936.1	2.2	2.2	-	933.9	275,044.5	137,778.6	43,446.2	93,819.7	659.5	-	659.5	4,223.0
Oct.	285,518.8	279,436.9	937.3	2.6	2.1	0.5	934.6	277,763.0	140,337.7	43,080.3	94,344.9	736.7	-	736.7	6,081.9
Nov.	286,906.2	280,688.5	905.9	2.1	2.1	-	903.8	279,047.4	140,202.2	43,675.6	95,169.7	735.1	-	735.1	6,217.7
Dec.	292,006.7	285,992.9	935.8	4.5	1.9	2.5	931.4	284,221.5	144,750.0	43,851.7	95,619.8	835.7	-	835.7	6,013.8
2022															
Jan.	289,671.2	283,253.1	1,057.9	1.7	1.7	-	1,056.2	281,349.6	142,048.3	43,533.2	95,768.1	845.5	-	845.5	6,418.1
Feb.	287,676.8	281,304.6	880.1	5.6	1.7	3.9	874.5	279,720.5	139,309.9	44,602.7	95,807.9	704.0	-	704.0	6,372.2
Mar.	291,938.4	285,594.7	2,109.7	1.7	1.7	-	2,108.0	282,769.3	141,894.3	44,955.1	95,919.9	715.8	-	715.8	6,343.7

Source: Commercial Banks

Notes:

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

² Other Govt. consists of Local Government and NIS.

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

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

COMMERCIAL BANKS: DEMAND LOANS AND 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								
2012	59,431.1	58,501.3	3,282.4	60.4	2.1	58.2	3,222.0	55,174.9	44,578.3	10,596.6	44.1	-	44.1	929.7
2013	65,589.3	64,885.9	1,818.9	6.0	1.4	4.6	1,812.9	62,876.1	51,423.4	11,452.7	191.0	-	191.0	703.3
2014	71,883.3	70,896.9	2,192.5	20.3	20.2	0.1	2,172.3	68,580.9	57,599.6	10,981.3	123.4	-	123.4	986.5
2015	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	70,898.3	70,190.2	596.8	160.1	0.7	159.4	436.7	68,961.1	56,130.8	12,830.3	632.3	-	632.3	708.1
2017														
Mar.	67,000.0	66,668.0	519.6	46.7	1.0	45.7	472.9	65,952.6	53,497.7	12,454.8	195.8	-	195.8	332.0
Jun.	67,722.4	67,462.8	530.7	112.1	0.9	111.2	418.6	66,670.2	54,276.8	12,393.4	261.9	-	261.9	259.6
Sep.	68,529.2	68,075.7	190.1	111.8	1.0	110.8	78.3	67,728.4	55,309.2	12,419.3	157.2	-	157.2	453.5
Dec.	75,504.0	75,116.9	2,290.6	116.4	3.8	112.6	2,174.2	72,435.1	58,769.2	13,665.8	391.2	-	391.2	387.1
2018														
Mar.	70,192.3	69,853.2	170.1	94.2	7.2	87.0	75.9	69,513.1	57,713.9	11,799.3	170.0	-	170.0	339.1
Jun.	74,315.1	73,708.4	337.8	167.5	65.1	102.5	170.3	73,126.9	60,899.9	12,227.0	243.7	-	243.7	606.7
Sep.	75,681.6	75,390.1	195.9	115.5	3.8	111.7	80.3	74,830.4	61,424.1	13,406.3	363.9	-	363.9	291.4
Dec.	79,723.0	79,406.6	215.5	137.4	6.9	130.5	78.2	79,054.9	65,451.3	13,603.6	136.2	-	136.2	316.4
2019														
Mar.	76,339.3	76,039.3	211.6	2.5	2.5	-	209.1	75,517.9	61,190.3	14,327.5	309.9	-	309.9	299.9
Jun.	80,450.2	80,253.6	337.8	95.1	95.1	-	242.7	79,608.5	65,477.4	14,131.1	307.3	-	307.3	196.6
Sep.	79,826.5	79,273.6	278.1	75.8	75.7	0.1	202.3	78,646.0	65,705.7	12,940.3	349.5	-	349.5	552.9
Dec.	84,808.3	84,398.4	150.5	66.4	47.9	18.5	84.1	84,123.2	69,427.0	14,696.2	124.7	-	124.7	409.9
2020														
Jan.	83,669.3	83,269.4	172.6	96.8	96.8	0.0	75.8	82,932.7	67,368.3	15,564.4	164.1	-	164.1	399.9
Feb.	86,041.9	85,701.3	818.4	63.1	63.1	-	755.3	84,683.4	72,087.3	12,596.2	199.5	-	199.5	340.5
Mar.	85,129.0	84,588.3	366.1	46.8	46.1	0.7	319.4	83,959.0	71,717.2	12,241.8	263.2	-	263.2	540.7
Apr.	87,546.8	87,016.3	90.0	11.9	-	11.9	78.2	86,590.5	74,419.9	12,170.6	335.8	-	335.8	530.5
May	83,968.9	83,621.1	83.7	0.9	-	0.9	82.8	83,269.0	70,254.9	13,014.1	268.5	-	268.5	347.8
Jun.	83,485.0	83,062.3	76.9	0.0	-	0.0	76.9	82,706.8	69,575.2	13,131.6	278.7	-	278.7	422.7
Jul.	83,188.8	82,779.0	83.9	0.4	-	0.4	83.5	82,431.3	69,425.5	13,005.9	263.7	-	263.7	409.8
Aug.	84,336.6	83,851.1	205.6	0.5	-	0.5	205.1	83,374.9	68,820.7	14,554.2	270.6	-	270.6	485.5
Sep.	82,126.6	81,549.0	78.4	2.8	-	2.8	75.6	81,339.7	68,588.5	12,751.2	131.0	-	131.0	577.6
Oct.	82,394.7	81,976.3	176.4	6.4	-	6.4	170.0	81,681.2	68,951.9	12,729.3	118.7	-	118.7	418.4
Nov.	81,034.2	80,410.6	83.9	7.2	-	7.2	76.7	80,233.2	66,603.9	13,629.3	93.5	-	93.5	623.6
Dec.	81,064.0	80,471.3	83.1	6.0	-	6.0	77.2	80,169.2	66,965.9	13,203.3	218.9	-	218.9	592.7
2021														
Jan.	80,099.5	79,565.7	80.6	4.5	0.1	4.5	76.1	79,301.3	67,480.1	11,821.2	183.8	-	183.8	533.8
Feb.	80,585.6	80,061.5	80.4	2.9	0.2	2.7	77.5	79,794.4	68,103.4	11,691.0	186.7	-	186.7	524.1
Mar.	83,027.8	82,465.4	91.4	13.5	-	13.5	77.9	82,148.1	70,353.9	11,794.2	225.9	-	225.9	562.5
Apr.	84,681.8	84,172.5	200.5	3.0	0.4	2.6	197.4	83,694.0	70,209.6	13,484.4	278.1	-	278.1	509.3
May	83,716.5	83,305.0	101.5	2.5	-	2.5	99.0	82,921.3	68,158.4	14,762.9	282.2	-	282.2	411.5
Jun.	81,045.0	80,773.4	82.7	4.0	-	4.0	78.7	80,361.9	67,487.5	12,874.4	328.8	-	328.8	271.6
Jul.	83,465.9	82,977.2	451.2	2.4	-	2.4	448.9	82,419.9	68,892.7	13,527.2	106.1	-	106.1	488.6
Aug.	82,895.1	82,486.6	340.9	2.3	-	2.3	338.6	82,092.1	68,189.8	13,902.2	53.6	-	53.6	408.5
Sep.	85,499.5	84,877.9	80.6	2.2	2.2	-	78.3	84,751.2	70,679.8	14,071.4	46.1	-	46.1	621.6
Oct.	88,254.2	87,591.3	81.6	2.6	2.1	0.5	79.0	87,381.7	73,653.6	13,728.1	128.0	-	128.0	662.9
Nov.	87,649.3	87,009.7	80.4	2.1	2.1	-	78.3	86,798.5	72,913.9	13,884.6	130.8	-	130.8	639.6
Dec.	90,313.8	89,881.9	82.8	4.5	1.9	2.5	78.3	89,563.7	76,429.3	13,134.5	235.4	-	235.4	431.8
2022														
Jan.	87,711.1	87,231.4	204.8	1.7	1.7	-	203.1	86,776.4	73,473.4	13,303.0	250.1	-	250.1	479.7
Feb.	85,583.4	85,104.1	84.0	5.6	1.7	3.9	78.3	84,906.5	70,951.2	13,955.3	113.6	-	113.6	479.3
Mar.	89,307.3	88,901.8	1,256.0	1.7	1.7	-	1,254.3	87,515.5	73,273.5	14,242.0	130.3	-	130.3	405.5

Source: Commercial Banks

Notes:

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								
2012	52,789.1	52,523.5	442.1	2.9	-	2.9	439.2	51,765.9	35,558.6	16,207.3	315.5	-	315.5	265.6
2013	61,930.2	60,665.6	776.7	2.1	-	2.1	774.6	59,244.1	39,784.4	19,459.7	644.9	-	644.9	1,264.6
2014	67,458.4	65,486.5	2,270.0	0.4	-	0.4	2,265.5	63,976.7	44,056.3	19,920.4	1,282.8	-	1,282.8	1,971.9
2015	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	73,695.0	71,717.9	1,338.9	2.0	-	2.0	1,336.9	69,758.6	45,856.9	23,901.7	620.4	-	620.4	1,977.1
2017														
Mar.	71,890.2	70,231.0	1,324.3	1.8	-	1.8	1,322.5	68,301.7	45,399.5	22,902.2	605.1	-	605.1	1,659.1
Jun.	71,195.4	70,136.2	1,274.8	1.6	-	1.6	1,273.3	68,268.5	45,816.4	22,452.1	592.9	-	592.9	1,059.2
Sep.	71,445.0	69,891.6	1,225.6	1.5	-	1.5	1,224.1	68,085.6	45,547.3	22,538.3	580.5	-	580.5	1,553.3
Dec.	71,234.9	69,859.6	1,118.2	1.4	-	1.4	1,116.8	68,173.2	44,710.0	23,463.2	568.2	-	568.2	1,375.3
2018														
Mar.	70,510.9	69,006.3	921.1	-	-	-	921.1	67,533.0	44,812.9	22,720.1	552.3	-	552.3	1,504.6
Jun.	72,128.3	69,957.2	1,172.4	-	-	-	1,172.4	68,244.2	45,701.2	22,543.0	540.6	-	540.6	2,171.1
Sep.	71,494.2	69,305.2	1,077.6	-	-	-	1,077.6	67,702.1	44,510.3	23,191.8	525.5	-	525.5	2,189.0
Dec.	72,515.8	70,110.1	1,046.2	-	-	-	1,046.2	68,352.2	42,913.5	25,438.6	711.7	-	711.7	2,405.6
2019														
Mar.	73,777.5	71,405.3	760.7	-	-	-	760.7	69,954.3	44,904.7	25,049.5	690.3	-	690.3	2,372.2
Jun.	75,003.2	72,060.5	745.3	-	-	-	745.3	70,537.0	45,421.8	25,115.2	778.3	-	778.3	2,942.7
Sep.	79,054.3	74,871.6	908.6	-	-	-	908.6	73,094.0	47,773.6	25,320.4	869.0	-	869.0	4,182.6
Dec.	82,623.0	79,285.7	910.4	-	-	-	910.4	77,525.3	50,346.3	27,179.0	850.0	-	850.0	3,337.3
2020														
Jan.	82,353.4	79,076.3	892.0	-	-	-	892.0	77,340.8	50,141.1	27,199.7	843.5	-	843.5	3,277.1
Feb.	82,800.9	79,517.4	890.5	-	-	-	890.5	77,789.8	50,639.8	27,150.0	837.0	-	837.0	3,283.5
Mar.	86,702.4	83,380.9	892.2	-	-	-	892.2	81,653.3	54,887.7	26,765.6	835.5	-	835.5	3,321.5
Apr.	86,081.0	82,788.9	893.8	-	-	-	893.8	81,061.5	54,638.3	26,423.2	833.7	-	833.7	3,292.1
May	85,442.5	82,196.4	892.4	-	-	-	892.4	80,472.0	54,538.0	25,934.1	831.9	-	831.9	3,246.1
Jun.	85,214.6	82,017.2	893.9	-	-	-	893.9	80,292.9	54,643.2	25,649.7	830.4	-	830.4	3,197.4
Jul.	84,419.8	81,218.2	895.6	-	-	-	895.6	79,495.5	53,925.0	25,570.5	827.1	-	827.1	3,201.5
Aug.	86,235.6	82,027.5	876.4	-	-	-	876.4	80,325.5	54,025.2	26,300.2	825.6	-	825.6	4,208.1
Sep.	87,154.2	83,003.7	877.1	9.8	-	9.8	867.3	81,741.0	55,202.6	26,538.3	385.6	-	385.6	4,150.5
Oct.	86,847.7	83,798.1	868.9	-	-	-	868.9	82,545.4	55,301.0	27,244.3	383.8	-	383.8	3,049.6
Nov.	86,608.6	83,349.1	845.9	-	-	-	845.9	82,120.9	54,480.6	27,640.3	382.3	-	382.3	3,259.5
Dec.	88,553.2	85,342.9	869.1	-	-	-	869.1	84,093.4	55,135.7	28,957.7	380.4	-	380.4	3,210.3
2021														
Jan.	87,241.4	84,064.1	870.7	-	-	-	870.7	82,814.7	54,549.8	28,264.9	378.7	-	378.7	3,177.3
Feb.	89,478.2	86,173.3	869.3	-	-	-	869.3	84,922.0	57,313.3	27,608.6	382.1	-	382.1	3,304.9
Mar.	91,341.5	88,114.8	870.8	-	-	-	870.8	86,863.8	58,891.7	27,972.1	380.1	-	380.1	3,226.7
Apr.	92,729.3	89,383.3	872.4	-	-	-	872.4	88,132.2	60,147.4	27,984.8	378.7	-	378.7	3,346.0
May	93,016.8	89,721.2	746.5	-	-	-	746.5	88,598.1	60,680.1	27,918.0	376.6	-	376.6	3,295.6
Jun.	95,788.2	92,531.7	872.6	-	-	-	872.6	91,284.1	63,164.4	28,119.7	375.0	-	375.0	3,256.4
Jul.	97,540.2	94,340.6	874.2	-	-	-	874.2	92,843.7	64,732.5	28,111.1	622.8	-	622.8	3,199.6
Aug.	98,119.5	94,769.6	873.0	-	-	-	873.0	93,278.5	64,506.5	28,772.0	618.1	-	618.1	3,349.9
Sep.	101,543.8	97,942.5	855.6	-	-	-	855.6	96,473.6	67,098.8	29,374.7	613.4	-	613.4	3,601.3
Oct.	102,919.7	97,500.7	855.6	-	-	-	855.6	96,036.3	66,684.1	29,352.2	608.8	-	608.8	5,419.0
Nov.	104,087.3	98,509.1	825.4	-	-	-	825.4	97,079.3	67,288.3	29,791.0	604.3	-	604.3	5,578.2
Dec.	106,073.2	100,491.3	853.0	-	-	-	853.0	99,038.0	68,320.7	30,717.2	600.2	-	600.2	5,581.9
2022														
Jan.	106,192.0	100,253.5	853.1	-	-	-	853.1	98,805.1	68,574.9	30,230.2	595.4	-	595.4	5,938.5
Feb.	106,285.5	100,392.6	796.1	-	-	-	796.1	99,006.1	68,358.7	30,647.4	590.4	-	590.4	5,892.9
Mar.	106,711.2	100,773.0	853.7	-	-	-	853.7	99,333.9	68,620.8	30,713.1	585.4	-	585.4	5,938.1

Source: Commercial Banks

Notes:

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)

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

Source: Commercial Banks

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

Table 2-13(b)

	2015		2016		2017	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	44.3	-	162.0	-	117.8	-
FINANCIAL INSTITUTIONS	-	1,504.1	-	1,252.7	-	959.5
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	13.4	-	6.4	-	-
Insurance Companies	-	222.1	-	318.9	-	204.6
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	576.2	-	467.0	-	297.9
Trust & Investment Companies	-	692.3	-	460.4	-	457.0
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,953.9	106,542.4	1,773.7	106,135.6	3,291.0	107,101.5
Agriculture	708.4	11,689.5	851.1	11,172.0	2,374.2	11,358.6
Sugarcane	708.4	2,029.4	851.1	1,949.7	2,374.2	1,529.2
Paddy	-	5,506.7	-	5,249.0	-	5,804.4
Other Farming	-	1,110.8	-	1,055.1	-	1,092.2
Livestock	-	1,197.3	-	1,135.2	-	1,471.6
Forestry	-	859.8	-	814.8	-	403.6
Shrimp & Other Fishing	-	985.4	-	968.2	-	1,057.7
Mining & Quarrying	0.8	4,893.8	0.8	4,171.8	0.0	5,347.6
Bauxite	-	-	-	-	-	246.5
Other	0.8	4,893.8	0.8	4,171.8	0.0	5,101.2
Manufacturing	1,244.8	30,224.3	921.7	28,706.9	916.8	24,521.6
Timber and Sawmilling	-	2,420.6	-	1,826.5	-	1,719.7
Other Constr. and Engin.	-	13,988.8	-	11,865.8	-	10,327.1
Sugar Molasses	1,244.8	-	921.7	-	916.8	-
Rice Milling	-	3,301.2	-	2,895.6	-	2,440.0
Beverages, Food & Tobacco	-	5,927.0	-	7,013.8	-	5,132.5
Textiles & Clothing	-	128.4	-	108.5	-	89.2
Electricity	-	6.5	0.0	4.7	-	2.1
Other Manufacturing	-	4,451.9	-	4,991.9	-	4,811.1
Services	0.0	59,734.8	0.0	62,085.0	0.0	65,873.6
Drainage & Irrigation	-	0.1	-	0.0	-	0.0
Transportation	-	6,168.4	-	5,592.2	-	5,076.9
Telecommunications	-	345.5	-	349.9	-	415.0
Entertaining & Catering	-	3,801.8	-	3,886.9	-	5,012.0
Distribution	-	33,996.3	-	32,976.8	-	34,920.2
Education	-	1,445.1	-	1,638.0	-	1,213.1
Health	-	1,258.2	-	1,063.4	-	1,185.8
Professional Services	-	2,510.9	-	2,769.2	-	2,176.1
Other Services	0.0	10,208.5	0.0	13,808.6	0.0	15,874.5
HOUSEHOLDS	-	27,589.2	-	29,610.0	-	30,409.0
Housing	-	8,042.5	-	8,552.5	-	8,826.8
Motor Cars	-	7,971.4	-	7,680.5	-	7,447.2
Other Durable Goods	-	1,083.2	-	1,180.3	-	1,358.3
Education	-	687.8	-	1,021.9	-	1,091.9
Travel	-	229.3	-	279.5	-	287.2
Other Purposes	-	9,574.9	-	10,895.4	-	11,397.6
TOTAL	1,998.2	135,635.6	1,935.7	136,998.4	3,408.8	138,469.9

Source: Commercial Banks

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

Table 2-13(c)

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

Source: Commercial Banks

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

Table 2-13(d)

	2019							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	2.5	-	95.1	-	75.8	-	66.4	-
FINANCIAL INSTITUTIONS	-	1,000.2	-	1,085.6	-	1,218.5	-	1,011.1
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-
Insurance Companies	-	189.2	-	211.7	-	233.3	-	25.5
Building Societies	-	-	-	-	-	-	-	0.9
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	367.0	-	431.9	-	543.2	-	542.7
Trust & Investment Companies	-	444.0	-	442.0	-	442.0	-	442.0
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	969.8	110,379.3	988.0	114,970.7	1,110.9	118,329.5	994.5	125,011.3
Agriculture	209.1	12,908.7	242.6	13,140.0	277.8	13,413.0	277.3	13,408.0
Sugarcane	200.6	872.5	242.6	873.2	275.5	871.0	275.5	875.4
Paddy	-	7,331.5	-	7,659.9	-	7,427.6	-	7,595.3
Other Farming	-	1,043.1	-	1,062.3	-	1,042.1	-	1,038.8
Livestock	-	1,268.5	-	1,408.1	-	1,499.4	-	1,163.4
Forestry	8.5	429.5	-	391.3	2.3	426.8	1.8	446.5
Shrimp & Other Fishing	-	1,963.6	-	1,745.1	-	2,146.1	-	2,288.5
Mining & Quarrying	-	4,830.2	-	5,204.7	0.0	5,522.9	-	4,431.4
Bauxite	-	-	-	-	-	-	-	-
Other	-	4,830.2	-	5,204.7	0.0	5,522.9	-	4,431.4
Manufacturing	720.4	23,534.0	707.5	26,127.7	797.7	23,218.0	677.6	25,867.9
Timber and Sawmilling	-	1,575.1	-	1,631.1	-	1,469.7	-	1,150.4
Other Constr. and Engin.	-	10,407.6	-	10,587.9	-	10,821.7	-	10,954.3
Sugar Molasses	720.4	-	707.5	-	673.3	-	677.6	-
Rice Milling	-	2,177.4	-	3,391.5	-	1,943.1	-	3,944.6
Beverages, Food & Tobacco	-	4,308.8	-	5,438.9	-	4,056.9	-	5,003.6
Textiles & Clothing	-	53.5	-	105.6	-	94.7	-	107.3
Electricity	-	-	-	-	124.5	-	-	-
Other Manufacturing	-	5,011.6	-	4,972.7	-	4,831.9	-	4,707.8
Services	40.3	69,106.3	37.9	70,498.4	35.3	76,175.6	39.6	81,304.0
Drainage & Irrigation	-	0.0	-	4.8	-	5.1	-	4.3
Transportation	40.3	4,497.4	37.8	5,063.0	35.3	6,756.5	32.8	7,193.9
Telecommunications	-	552.3	-	609.0	-	2,162.2	-	2,641.6
Entertaining & Catering	-	5,418.0	-	5,771.1	-	5,807.8	-	5,888.4
Distribution	-	35,767.5	-	35,935.9	-	37,143.9	-	38,990.5
Education	-	2,531.9	-	2,484.8	-	2,434.6	-	2,490.0
Health	-	1,023.2	-	1,071.8	-	1,091.7	-	1,032.2
Professional Services	-	2,172.7	-	1,690.0	-	1,731.4	-	1,828.2
Other Services	-	17,143.3	0.1	17,868.1	0.0	19,042.4	6.8	21,234.9
HOUSEHOLDS	-	31,987.1	-	32,041.4	-	30,698.6	-	33,537.0
Home Improvement	-	10,564.8	-	10,518.6	-	9,491.1	-	9,018.7
Motor Cars	-	8,083.3	-	8,605.1	-	9,266.8	-	9,336.2
Other Durable Goods	-	1,084.9	-	1,070.7	-	890.2	-	4,161.9
Education	-	1,100.9	-	1,089.2	-	2,122.1	-	1,699.1
Travel	-	201.5	-	215.9	-	195.2	-	162.6
Other Purposes	-	10,951.7	-	10,541.8	-	8,733.4	-	9,158.6
TOTAL	972.3	143,366.5	1,083.0	148,097.8	1,186.7	150,246.6	996.9	159,277.2

Source: Commercial Banks

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

Table 2-13(e)

	2020							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	46.8	-	0.0	-	12.7	-	6.0	-
FINANCIAL INSTITUTIONS	-	1,098.6	-	1,109.0	-	516.6	-	599.3
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-
Insurance Companies	-	84.5	-	92.1	-	24.6	-	68.9
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	572.2	-	574.9	-	489.6	-	501.8
Trust & Investment Companies	-	442.0	-	442.0	-	2.3	-	28.5
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,211.5	131,632.1	970.8	129,305.3	942.9	129,131.7	946.3	127,419.3
Agriculture	276.5	13,967.4	276.5	12,490.5	275.6	13,439.9	277.2	13,832.5
Sugarcane	275.5	871.1	275.5	887.8	275.5	889.8	277.2	892.7
Paddy	-	7,456.5	-	7,111.4	-	7,761.0	-	8,712.3
Other Farming	-	1,022.1	-	1,032.1	-	1,044.6	-	243.5
Livestock	-	1,703.2	-	1,686.7	-	1,400.5	-	1,545.5
Forestry	1.0	414.5	1.0	399.1	0.0	408.0	-	377.4
Shrimp & Other Fishing	-	2,500.1	-	1,373.4	-	1,936.0	-	2,061.1
Mining & Quarrying	-	3,850.3	-	4,170.5	-	4,568.5	-	4,756.2
Bauxite	-	-	-	-	-	-	-	0.5
Other	-	3,850.3	-	4,170.5	-	4,568.5	-	4,755.8
Manufacturing	904.4	25,386.0	666.2	25,675.8	642.1	25,821.2	646.4	21,275.7
Timber and Sawmilling	-	1,053.3	-	1,052.9	-	1,049.7	-	1,103.9
Other Constr. and Engin.	-	10,638.1	-	10,583.9	-	10,532.1	-	9,254.5
Sugar Molasses	661.9	-	666.2	-	642.1	-	646.4	-
Rice Milling	-	3,508.6	-	3,636.0	-	2,963.4	-	3,033.6
Beverages, Food & Tobacco	-	4,661.3	-	5,293.3	-	4,936.3	-	4,245.5
Textiles & Clothing	-	100.8	-	92.6	-	91.1	-	157.2
Electricity	242.5	-	-	-	-	-	-	-
Other Manufacturing	-	5,423.8	-	5,017.1	-	6,248.8	-	3,481.0
Services	30.6	88,428.4	28.1	86,968.5	25.2	85,302.2	22.7	87,554.9
Drainage & Irrigation	-	7.7	-	0.0	-	0.5	-	0.3
Transportation	30.2	7,213.5	27.7	6,672.2	25.2	6,756.0	22.7	7,791.7
Telecommunications	-	3,135.2	-	3,173.6	-	3,721.8	-	4,413.1
Entertaining & Catering	-	5,906.5	-	6,099.6	-	5,703.3	-	5,734.0
Distribution	-	40,884.4	-	39,175.3	-	37,688.8	-	37,232.7
Education	-	2,468.3	-	2,515.6	-	2,532.4	-	1,951.6
Health	-	991.5	-	940.9	-	942.0	-	831.3
Professional Services	-	1,966.7	-	2,630.9	-	2,616.4	-	2,777.3
Other Services	0.3	25,854.7	0.3	25,760.4	-	25,340.8	-	26,822.9
HOUSEHOLDS	-	31,028.7	-	30,868.4	-	31,137.1	-	34,104.0
Home Improvement	-	9,459.3	-	8,988.2	-	9,489.9	-	9,235.9
Motor Cars	-	9,636.5	-	9,611.9	-	10,247.9	-	10,400.4
Other Durable Goods	-	1,068.0	-	930.5	-	821.4	-	1,375.7
Education	-	1,311.2	-	1,022.8	-	1,635.1	-	1,303.7
Travel	-	133.3	-	105.0	-	74.1	-	55.5
Other Purposes	-	9,420.3	-	10,210.1	-	8,868.8	-	11,732.7
TOTAL	1,258.3	163,759.4	970.8	161,282.7	949.3	160,771.4	952.3	162,122.6

Source: Commercial Banks

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

Table 2-13(f)

	2021											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	4.5	-	2.9	-	13.5	-	3.0	-	2.5	-	4.0	-
FINANCIAL INSTITUTIONS	-	562.5	-	568.8	-	606.0	-	656.9	-	658.8	-	703.8
Pub. Finan. Insts.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Insts.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	19.8	-	24.8	-	24.8	-	70.0	-	66.8	-	98.2
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	514.3	-	517.5	-	553.5	-	560.7	-	589.6	-	581.4
Trust & Investment Companies	-	28.3	-	26.5	-	27.7	-	26.2	-	2.3	-	24.1
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	946.8	126,858.6	946.7	129,639.4	948.7	133,533.0	1,069.8	134,651.1	845.5	133,077.8	951.4	134,987.5
Agriculture	276.1	14,071.2	277.4	12,853.7	277.9	15,280.0	277.7	14,670.1	153.7	14,457.9	278.7	14,538.3
Sugarcane	276.1	936.2	276.6	863.5	277.2	907.9	277.7	861.6	153.7	853.6	278.3	885.9
Paddy	-	8,939.0	-	7,595.4	-	9,574.2	-	8,792.1	-	9,031.6	-	8,904.7
Other Farming	-	229.5	-	225.1	-	218.0	-	234.9	-	223.5	-	206.0
Livestock	-	1,538.0	-	1,460.8	-	1,759.5	-	1,811.8	-	1,393.3	-	1,725.9
Forestry	-	353.4	0.8	972.4	0.7	956.0	-	957.4	-	920.0	0.4	905.8
Shrimp & Other Fishing	-	2,075.2	-	1,736.5	-	1,864.5	-	2,012.2	-	2,035.9	-	1,910.0
Mining & Quarrying	-	4,094.2	-	4,104.9	-	4,243.7	-	4,018.7	-	3,976.0	-	4,168.2
Bauxite	-	0.4	-	0.4	-	0.4	-	0.4	-	0.3	-	0.3
Other	-	4,093.7	-	4,104.5	-	4,243.3	-	4,018.3	-	3,975.7	-	4,167.9
Manufacturing	647.9	21,401.7	649.2	24,211.8	650.7	25,182.5	771.8	25,488.6	674.2	25,500.8	655.0	24,683.5
Timber and Sawmilling	-	1,071.4	-	1,044.2	-	1,043.6	-	984.4	-	1,033.5	-	1,068.8
Other Constr. and Engin.	-	9,972.8	-	11,760.3	-	12,818.7	-	11,619.4	-	12,128.5	-	11,310.2
Sugar Molasses	647.9	-	649.2	-	650.7	-	652.1	-	653.6	-	655.0	-
Rice Milling	-	2,749.5	-	2,916.2	-	2,262.8	-	2,152.0	-	2,148.5	-	2,131.3
Beverages, Food & Tobacco	-	4,008.6	-	4,250.5	-	4,225.4	-	4,788.7	-	4,839.9	-	4,488.9
Textiles & Clothing	-	154.6	-	167.6	-	168.3	-	167.0	-	164.3	-	158.3
Electricity	-	-	-	-	-	-	119.7	-	20.6	-	-	-
Other Manufacturing	-	3,444.8	-	4,072.9	-	4,663.7	-	5,777.2	-	5,186.1	-	5,526.0
Services	22.8	87,291.5	20.1	88,469.0	20.2	88,826.9	20.3	90,473.7	17.6	89,143.1	17.6	91,597.4
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Transportation	22.8	6,848.8	20.1	7,126.2	20.2	6,949.8	20.3	7,619.7	17.6	7,177.3	17.6	7,053.3
Telecommunications	-	4,355.8	-	4,461.1	-	4,586.6	-	4,560.5	-	4,640.4	-	4,941.3
Entertaining & Catering	-	6,081.8	-	6,110.1	-	6,099.6	-	6,102.3	-	5,384.4	-	5,768.1
Distribution	-	39,250.8	-	40,143.1	-	40,449.5	-	42,377.9	-	36,435.7	-	38,333.2
Education	-	1,470.0	-	1,469.1	-	1,475.2	-	1,328.3	-	1,315.6	-	1,305.1
Health	-	800.0	-	727.2	-	674.4	-	682.1	-	698.7	-	815.1
Professional Services	-	3,161.8	-	2,727.8	-	2,861.1	-	3,339.0	-	3,549.6	-	3,392.7
Other Services	-	25,322.6	0.0	25,704.5	-	25,730.6	-	24,463.8	-	29,941.5	-	29,988.6
HOUSEHOLDS	-	32,509.0	-	32,464.0	-	32,883.1	-	34,636.0	-	35,968.9	-	34,261.6
Home Improvement	-	8,447.1	-	8,245.2	-	8,444.6	-	8,505.0	-	8,609.8	-	8,211.7
Motor Cars	-	10,578.4	-	10,739.3	-	10,811.5	-	11,029.9	-	11,118.7	-	11,409.0
Other Durable Goods	-	1,374.1	-	1,394.5	-	1,498.1	-	1,534.5	-	1,521.0	-	1,417.0
Education	-	1,209.9	-	1,129.4	-	1,021.2	-	989.8	-	885.6	-	876.3
Travel	-	49.3	-	46.5	-	41.2	-	38.3	-	36.8	-	34.7
Other Purposes	-	10,850.1	-	10,909.1	-	11,066.4	-	12,538.5	-	13,797.1	-	12,313.0
TOTAL	951.3	159,930.1	949.7	162,672.2	962.2	167,022.2	1,072.9	169,944.0	848.0	169,705.5	955.4	169,952.8

Source: Commercial Banks

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

Table 2-13(g)

	2021											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	2.4	-	2.3	-	2.2	-	2.6	-	2.1	-	4.5	-
FINANCIAL INSTITUTIONS	-	728.8	-	671.7	-	659.5	-	736.7	-	735.1	-	835.7
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	89.1	-	38.4	-	31.2	-	113.8	-	110.9	-	116.1
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	637.4	-	631.0	-	606.3	-	620.5	-	621.9	-	717.2
Trust & Investment Companies	-	2.3	-	2.3	-	22.0	-	2.3	-	2.3	-	2.3
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,323.1	137,918.2	1,211.6	137,036.8	933.9	142,595.5	934.6	145,246.6	903.8	145,129.7	931.4	149,691.8
Agriculture	279.4	14,330.2	278.3	14,255.0	278.3	15,789.4	279.0	16,150.8	250.8	16,438.3	278.3	16,519.5
Sugarcane	278.3	843.8	278.3	849.0	278.3	765.6	278.3	756.9	250.8	761.1	278.3	760.9
Paddy	-	8,459.5	-	8,278.4	-	9,728.2	-	9,643.2	-	9,926.0	-	9,923.4
Other Farming	-	214.2	-	181.5	-	179.1	0.7	193.1	-	176.9	-	181.4
Livestock	-	1,623.5	-	1,581.6	-	1,493.6	-	1,692.5	-	1,551.2	-	1,580.9
Forestry	1.1	912.6	-	911.6	-	894.3	-	890.7	-	908.2	-	921.4
Shrimp & Other Fishing	-	2,276.7	-	2,453.0	-	2,728.5	-	2,974.4	-	3,114.9	-	3,151.5
Mining & Quarrying	-	4,545.2	-	4,123.7	-	4,541.0	-	4,355.1	-	4,282.5	-	4,231.4
Bauxite	-	0.3	-	0.2	-	0.2	-	0.2	-	0.2	-	-
Other	-	4,544.9	-	4,123.4	-	4,540.8	-	4,354.9	-	4,282.4	-	4,231.4
Manufacturing	1,025.9	25,364.7	918.2	25,608.9	640.4	25,820.5	640.4	26,230.7	640.4	24,953.7	640.4	27,025.1
Timber and Sawmilling	-	1,115.9	-	1,136.3	-	1,215.4	-	1,255.1	-	1,203.8	-	1,272.6
Other Constr. and Engin.	-	11,578.7	-	12,374.5	-	12,616.5	-	11,516.8	-	11,912.8	-	12,238.6
Sugar Molasses	656.4	-	657.9	-	640.4	-	640.4	-	640.4	-	640.4	-
Rice Milling	-	2,070.9	-	1,984.8	-	1,943.0	-	2,252.0	-	2,301.2	-	2,248.7
Beverages, Food & Tobacco	-	4,485.8	-	4,501.2	-	4,671.4	-	4,707.6	-	4,704.9	-	4,855.9
Textiles & Clothing	-	154.2	-	154.5	-	158.0	-	145.4	-	147.9	-	152.2
Electricity	369.4	-	260.3	-	-	-	-	-	-	-	-	-
Other Manufacturing	-	5,959.0	-	5,457.6	-	5,216.1	-	6,353.9	-	4,683.1	-	6,257.2
Services	17.8	93,678.2	15.0	93,049.2	15.1	96,444.6	15.2	98,510.1	12.5	99,455.2	12.6	101,915.7
Drainage & Irrigation	-	8.8	-	24.6	-	53.9	-	31.6	-	35.4	-	54.0
Transportation	17.8	6,665.0	15.0	6,846.5	15.1	6,413.0	15.2	7,001.0	12.5	6,338.4	12.6	6,483.5
Telecommunications	-	4,895.9	-	4,866.8	-	5,166.9	-	5,144.6	-	5,669.4	-	5,816.2
Entertaining & Catering	-	5,787.8	-	5,735.4	-	5,495.6	-	5,576.3	-	5,740.6	-	5,537.3
Distribution	-	38,355.0	-	36,981.1	-	39,457.5	-	40,162.1	-	40,388.7	-	40,073.9
Education	-	1,287.2	-	1,276.9	-	1,266.8	-	1,258.1	-	1,248.7	-	1,240.1
Health	-	737.0	-	675.4	-	893.7	-	950.4	-	907.4	-	876.7
Professional Services	-	3,356.7	-	3,584.5	-	3,465.1	-	3,453.5	-	3,615.9	-	3,682.4
Other Services	-	32,584.8	-	33,057.9	-	34,232.1	-	34,932.4	-	35,510.6	-	38,151.5
HOUSEHOLDS	-	34,935.8	-	35,853.6	-	36,258.6	-	35,838.8	-	36,385.6	-	36,618.5
Home Improvement	-	8,336.4	-	8,342.5	-	8,629.3	-	8,262.6	-	8,097.7	-	7,111.8
Motor Cars	-	11,666.7	-	11,849.9	-	12,042.8	-	12,164.0	-	12,324.2	-	12,494.2
Other Durable Goods	-	1,301.0	-	1,286.3	-	1,215.8	-	1,230.6	-	1,305.4	-	1,395.1
Education	-	1,062.1	-	1,278.7	-	1,383.6	-	1,304.1	-	1,214.5	-	1,113.3
Travel	-	30.9	-	30.4	-	30.8	-	29.5	-	28.0	-	26.4
Other Purposes	-	12,538.6	-	13,065.8	-	12,956.3	-	12,848.0	-	13,415.8	-	14,477.7
TOTAL	1,325.4	173,582.9	1,213.9	173,562.1	936.1	179,513.6	937.3	181,822.1	905.9	182,250.4	935.8	187,145.9

Source: Commercial Banks

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

Table 2-13(h)

	2022					
	Jan.		Feb.		Mar.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	1.7	-	5.6	-	1.7	-
FINANCIAL INSTITUTIONS	-	845.5	-	704.0	-	715.8
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-
Insurance Companies	-	157.5	-	46.1	-	95.1
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	685.7	-	640.1	-	603.1
Trust & Investment Companies	-	2.3	-	17.7	-	17.6
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,056.2	147,034.1	874.5	144,888.0	2,108.0	147,412.1
Agriculture	278.7	16,425.9	224.0	15,844.1	274.5	15,921.6
Sugarcane	278.3	755.3	224.0	752.1	274.4	752.0
Paddy	-	9,997.2	-	9,316.7	-	9,552.1
Other Farming	-	175.5	-	180.7	-	188.1
Livestock	-	1,484.8	-	1,586.8	-	1,496.5
Forestry	0.4	899.9	-	892.8	0.1	882.5
Shrimp & Other Fishing	-	3,113.2	-	3,115.0	-	3,050.5
Mining & Quarrying	-	4,008.9	-	3,976.2	-	4,131.1
Bauxite	-	0.1	-	0.1	-	0.0
Other	-	4,008.8	-	3,976.1	-	4,131.1
Manufacturing	764.6	27,353.1	640.4	25,984.5	643.6	27,144.5
Timber and Sawmilling	-	1,273.7	-	1,288.9	-	1,291.4
Other Constr. and Engin.	-	12,036.7	-	12,144.6	-	12,530.8
Sugar Molasses	640.4	-	640.4	-	643.6	-
Rice Milling	-	2,252.5	-	2,043.6	-	1,481.4
Beverages, Food & Tobacco	-	4,776.3	-	4,759.4	-	5,060.5
Textiles & Clothing	-	159.7	-	164.7	-	148.2
Electricity	124.2	-	-	-	-	-
Other Manufacturing	-	6,854.3	-	5,583.4	-	6,632.1
Services	12.9	99,246.2	10.0	99,083.1	1,189.8	100,214.9
Drainage & Irrigation	-	0.0	-	4.2	-	0.0
Transportation	12.7	6,448.9	10.0	6,429.3	10.1	6,348.4
Telecommunications	-	5,797.7	-	5,960.1	-	6,002.6
Entertaining & Catering	-	5,504.6	-	5,404.0	-	5,061.4
Distribution	-	39,203.9	-	38,552.9	-	37,761.7
Education	-	1,224.6	-	1,195.7	-	1,183.8
Health	-	826.8	-	810.0	-	861.3
Professional Services	-	3,784.7	-	3,803.9	1,179.8	5,004.6
Other Services	0.2	36,455.0	-	36,923.0	-	37,991.0
HOUSEHOLDS	-	36,245.5	-	36,709.6	-	37,161.6
Home Improvement	-	7,297.7	-	7,413.5	-	7,545.3
Motor Cars	-	12,507.0	-	12,502.9	-	12,546.7
Other Durable Goods	-	1,339.7	-	1,376.3	-	1,442.6
Education	-	1,037.9	-	958.8	-	891.0
Travel	-	24.2	-	23.3	-	22.8
Other Purposes	-	14,039.1	-	14,434.8	-	14,713.3
TOTAL	1,057.9	184,125.2	880.1	182,301.6	2,109.7	185,289.5

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	Trea-sury Bills ²⁾	Req. Liquid Assets ¹⁾	Surplus (+) Deficit (-)
2012	121,094.3	4,705.3	17,567.3	7,543.6	3,679.0	12,624.4	74,974.8	68,395.0	52,699.2
2013	124,030.1	7,306.9	6,028.0	7,188.9	7,635.2	16,439.5	79,431.6	68,064.6	55,965.5
2014	107,163.7	6,898.3	6,229.7	13,095.1	2,817.0	17,116.3	61,007.3	71,659.2	35,504.5
2015	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	121,602.7	8,959.1	24,299.0	4,920.3	2,620.2	14,632.0	66,172.0	80,014.2	41,588.5
2017									
Mar.	117,122.5	7,153.4	30,577.2	4,811.7	1,083.0	10,143.2	63,354.0	77,882.1	39,240.4
Jun.	112,637.2	6,555.6	17,228.4	5,568.7	1,030.4	19,652.3	62,601.9	77,173.5	35,463.8
Sep.	115,542.1	6,693.0	22,642.1	4,963.9	662.7	17,967.4	62,613.0	77,006.5	38,535.7
Dec.	111,929.8	9,361.4	18,548.0	7,921.8	1,305.9	11,525.1	63,267.6	78,520.9	33,408.9
2018									
Mar.	125,439.1	7,603.3	22,897.0	8,324.5	3,038.8	19,590.4	63,985.0	79,224.6	46,214.5
Jun.	114,958.8	6,639.8	28,531.0	7,962.4	1,474.6	13,865.2	56,485.8	82,366.6	32,592.2
Sep.	122,882.2	7,106.8	34,736.1	7,977.5	923.5	14,892.0	57,246.4	82,643.3	40,238.9
Dec.	120,265.2	10,060.7	28,082.4	7,509.9	3,599.9	13,945.6	57,066.8	83,913.1	36,352.2
2019									
Mar.	125,145.9	7,420.5	27,729.8	7,793.8	1,379.5	18,905.0	61,917.3	84,409.4	40,736.5
Jun.	127,772.6	7,381.9	27,132.4	9,637.7	2,487.6	20,955.5	60,177.4	86,210.6	41,562.0
Sep.	140,514.5	7,495.2	37,704.1	9,375.5	1,019.1	24,710.7	60,209.9	88,495.9	52,018.6
Dec.	150,582.3	11,912.2	28,149.8	14,777.1	13,176.3	21,742.6	60,824.3	97,472.9	53,109.4
2020									
Jan.	162,983.2	8,479.1	40,204.4	13,908.7	11,264.2	27,118.3	62,008.6	98,653.1	64,330.1
Feb.	160,893.1	8,708.2	37,568.3	19,956.6	3,607.2	29,554.4	61,498.4	100,156.7	60,736.4
Mar.	149,001.4	11,262.0	29,400.7	15,484.1	4,621.4	25,936.4	62,296.7	98,385.0	50,616.3
Apr.	152,627.7	10,022.7	30,252.7	15,857.6	5,082.9	29,059.3	62,352.5	99,839.8	52,787.9
May	168,156.4	9,372.3	33,963.3	16,670.5	8,106.9	37,638.6	62,404.9	100,859.7	67,296.7
Jun.	162,374.4	9,210.5	39,622.8	11,553.4	5,876.1	33,647.4	62,464.2	101,303.3	61,071.1
Jul.	166,798.1	9,357.9	45,478.1	12,046.4	4,180.3	31,873.5	63,861.9	101,967.8	64,830.3
Aug. ³⁾	185,915.5	8,939.7	56,357.5	14,141.7	3,343.2	32,789.0	70,344.3	80,431.8	105,483.7
Sep.	189,710.4	9,181.4	55,309.5	14,600.1	3,504.3	36,781.5	70,333.6	81,309.9	108,400.5
Oct.	196,000.8	8,803.2	66,989.4	13,530.1	3,842.5	32,543.5	70,292.2	83,347.5	112,653.3
Nov.	206,070.6	9,163.8	76,442.6	9,292.9	4,170.3	37,032.1	69,968.9	85,638.7	120,431.9
Dec.	211,539.3	10,410.2	75,116.0	12,952.5	4,752.0	38,759.4	69,549.3	86,558.2	124,981.1
2021									
Jan.	226,175.3	9,358.5	94,071.3	12,858.6	2,578.3	37,164.0	70,144.6	88,765.1	137,410.2
Feb.	231,568.4	9,185.5	95,707.0	16,341.3	1,929.9	38,255.5	70,149.2	89,939.1	141,629.3
Mar.	220,291.6	10,557.4	88,913.6	14,423.1	990.6	35,629.6	69,777.4	89,723.9	130,567.7
Apr.	220,288.1	10,245.7	84,474.1	13,061.7	2,879.4	39,792.4	69,834.7	90,006.0	130,282.0
May	234,973.2	10,536.6	90,197.5	17,141.3	1,464.2	45,739.4	69,894.2	91,712.1	143,261.1
Jun.	233,514.5	10,452.0	67,328.0	16,275.8	942.7	46,276.0	92,240.0	92,230.2	141,284.4
Jul.	242,678.8	10,752.2	74,991.4	16,720.4	547.3	46,919.1	92,748.4	93,076.9	149,601.9
Aug.	252,285.9	10,559.2	83,077.8	16,341.5	1,652.4	48,382.3	92,272.7	94,472.8	157,813.2
Sep.	243,365.2	9,375.8	84,420.9	16,559.5	1,176.4	39,760.9	92,071.7	94,825.6	148,539.6
Oct.	244,941.6	10,310.0	56,540.9	12,509.2	826.7	40,543.8	124,210.9	92,443.8	152,497.8
Nov.	252,403.1	11,276.4	61,294.7	14,828.1	1,195.5	40,732.0	123,076.4	96,757.4	155,645.7
Dec.	257,561.5	13,364.3	60,230.5	15,872.7	1,056.0	33,754.2	133,283.8	83,877.7	173,683.8
2022									
Jan.	271,656.6	9,773.6	66,388.9	15,795.3	729.2	35,533.7	143,435.9	101,467.6	170,189.0
Feb.	275,293.7	11,372.0	53,722.3	16,656.7	1,168.8	36,499.5	155,874.3	101,594.2	173,699.6
Mar.	273,033.1	11,248.1	46,959.3	18,840.1	318.8	35,221.0	160,445.7	100,311.8	172,721.2

Source: Commercial Banks

Notes:

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

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

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

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS
(G\$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)		
2020 Apr.	03rd	53,022.7	83,655.3	30,632.6	2021 Apr.	02nd	52,310.2	141,174.9	88,864.7		
	10th	53,586.3	82,571.9	28,985.6		9th	52,633.9	141,013.8	88,380.0		
	17th	53,996.4	85,326.0	31,329.6		16th	52,762.4	145,592.1	92,829.7		
	24th	54,121.9	84,374.6	30,252.7		23rd	52,972.2	142,276.4	89,304.2		
	May	01st	54,089.3	82,337.5		28,248.2	30th	52,586.4	137,060.5	84,474.1	
		08th	54,350.1	81,156.7		26,806.6	May	7th	52,403.1	138,564.8	86,161.7
		15th	54,442.7	82,537.2		28,094.6		14th	52,850.2	140,521.1	87,670.9
		22nd	54,971.6	84,528.0		29,556.4		21st	53,655.4	141,982.4	88,327.0
		29th	54,699.5	88,662.8		33,963.3		28th	53,550.9	143,748.3	90,197.5
	Jun.	05th	54,612.8	91,222.6		36,609.9	Jun.	04th	53,636.1	140,977.2	87,341.1
		12th	55,010.9	88,098.9		33,088.0		11th	53,898.7	118,613.5	64,714.8
		19th	54,999.8	90,552.7		35,552.9		18th	53,645.9	121,119.9	67,474.0
26th		55,027.7	94,650.5	39,622.8	25th	53,847.2		121,175.2	67,328.0		
Jul.	3rd	54,804.5	95,616.8	40,812.3	Jul.	02nd	53,298.4	122,136.7	68,838.3		
	10th	55,246.2	95,606.3	40,360.1		09th	53,815.2	123,790.0	69,974.8		
	17th	55,587.2	96,922.9	41,335.7		16th	54,109.5	126,702.7	72,593.2		
	24th	55,377.6	97,480.6	42,103.0		23rd	54,295.8	127,285.7	72,989.9		
	31st	55,350.5	100,828.7	45,478.1		30th	54,207.8	129,199.2	74,991.4		
Aug. 1)	7th	55,291.4	98,540.5	43,249.1	Aug.	06th	54,695.0	132,110.5	77,415.5		
	14th	56,001.9	102,521.6	46,519.7		13th	54,780.1	134,442.5	79,662.3		
	21st	52,215.6	100,924.3	48,708.7		20th	55,000.0	138,310.3	83,310.3		
	28th	47,121.5	103,479.0	56,357.5		27th	55,001.8	138,079.7	83,077.8		
Sep.	04th	47,293.5	104,087.5	56,793.9	Sep.	03rd	54,912.4	138,422.9	83,510.5		
	11th	47,597.4	99,901.4	52,304.0		10th	54,960.9	134,942.1	79,981.2		
	18th	47,445.3	100,872.2	53,426.9		17th	54,934.0	136,857.8	81,923.8		
	25th	47,628.4	102,937.8	55,309.5		24th	55,143.4	139,564.3	84,420.9		
Oct.	02nd	47,731.3	101,993.6	54,262.2	Oct.	01st	55,498.5	143,612.2	88,113.7		
	09th	47,603.2	101,616.8	54,013.6		08th	55,627.9	134,613.1	78,985.3		
	16th	48,331.7	106,005.2	57,673.6		15th	55,579.0	109,967.4	54,388.4		
	23rd	48,687.4	108,161.1	59,473.7		22nd	55,828.9	109,166.8	53,337.8		
	30th	48,785.7	115,775.0	66,989.4		29th	55,485.1	112,025.9	56,540.9		
	Nov.	06th	49,155.1	116,050.3		66,895.2	Nov.	05th	55,383.2	110,565.6	55,182.5
13th		49,466.1	116,640.2	67,174.1	12th	55,882.7		113,681.7	57,799.0		
20th		49,925.8	120,812.4	70,886.6	19th	55,948.0		119,869.6	63,921.6		
27th		50,025.7	126,468.3	76,442.6	26th	56,184.9		117,479.6	61,294.7		
Dec.		04th	49,655.3	127,101.4	77,446.1	Dec.		03rd	56,046.7	117,311.3	61,264.6
	11th	50,189.5	126,993.3	76,803.8	10th		56,456.4	118,061.8	61,605.4		
	18th	50,590.6	122,203.0	71,612.5	17th		57,112.4	112,889.3	55,776.8		
	25th	50,531.3	125,647.3	75,116.0	24th		56,729.0	113,161.9	56,432.9		
2021 Jan.	1st	50,387.5	132,667.2	82,279.8	2022 Jan.	31st	57,207.4	117,437.9	60,230.5		
	8th	50,771.5	142,406.4	91,634.9		07th	57,369.9	125,771.5	68,401.6		
	15th	51,527.2	149,750.1	98,223.0		14th	58,227.3	129,705.0	71,477.7		
	22nd	52,128.3	145,915.6	93,787.3		21st	58,513.0	126,340.7	67,827.6		
	29th	51,727.4	145,798.7	94,071.3		28th	58,846.4	125,235.4	66,388.9		
Feb.	5th	51,865.0	147,536.6	95,671.6	Feb.	04th	58,916.2	122,397.9	63,481.6		
	12th	52,320.5	149,580.8	97,260.3		11th	59,071.0	120,969.5	61,898.5		
	19th	52,651.2	147,317.5	94,666.3		18th	59,185.2	115,476.5	56,291.3		
	26th	52,453.0	148,159.9	95,707.0		25th	58,909.2	112,631.5	53,722.3		
Mar.	5th	52,174.3	147,906.1	95,731.8	Mar.	04th	58,824.9	109,536.3	50,711.5		
	12th	52,394.6	139,779.0	87,384.4		11th	59,300.9	106,154.8	46,853.9		
	19th	52,266.3	142,692.9	90,426.6		18th	58,959.8	106,960.5	48,000.7		
	26th	52,368.6	141,282.2	88,913.6		25th	58,883.7	105,843.1	46,959.3		

Source: Commercial Banks

Note:

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

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2012	0.25	141.48	(141.23)
2013	-	163.60	(163.60)
2014	-	16.30	(16.30)
2015	5.55	5.75	(0.20)
2016	0.70	27.30	(26.60)
2017			
Mar.	-	6.60	(6.60)
Jun.	-	1.08	(1.08)
Sep.	17.50	0.20	17.30
Dec.	28.00	-	28.00
2018			
Mar.	12.60	7.70	4.90
Jun.	71.50	-	71.50
Sep.	75.40	0.40	75.00
Dec.	26.80	-	26.80
2019			
Mar.	8.50	0.10	8.40
Jun.	13.00	-	13.00
Sep.	16.00	-	16.00
Dec.	22.50	-	22.50
2020			
Jan.	12.50	-	12.50
Feb.	28.50	-	28.50
Mar.	24.50	-	24.50
Apr.	26.00	-	26.00
May	34.00	-	34.00
Jun.	52.50	-	52.50
Jul.	30.00	-	30.00
Aug.	55.00	-	55.00
Sep.	42.00	-	42.00
Oct.	42.00	-	42.00
Nov.	18.00	-	18.00
Dec.	19.00	-	19.00
2021			
Jan.	-	-	-
Feb.	4.00	-	4.00
Mar.	14.00	-	14.00
Apr.	18.00	-	18.00
May	24.00	-	24.00
Jun.	20.00	-	20.00
Jul.	24.50	-	24.50
Aug.	6.00	-	6.00
Sep.	15.00	-	15.00
Oct.	13.00	-	13.00
Nov.	5.00	-	5.00
Dec.	30.00	-	30.00
2022			
Jan.	10.00	-	10.00
Feb.	-	-	-
Mar.	5.00	-	5.00

Source: Bank of Guyana

COMMERCIAL BANKS
INTERBANK TRADE
 US\$ Million

Table 2.16 (b)

Period Ended	Volume
2012	39.86
2013	24.47
2014	80.48
2015	75.90
Dec.	30.84
2017	
Mar.	3.81
Jun.	12.22
Sep.	21.02
Dec.	49.42
2018	
Mar.	23.90
Jun.	15.80
Sep.	11.00
Dec.	3.60
2019	
Mar.	4.00
Jun.	8.00
Sep.	4.00
Dec.	2.00
2020	
Jan.	2.00
Feb.	-
Mar.	-
Apr.	-
May	6.00
Jun.	-
Jul.	-
Aug.	-
Sep.	-
Oct.	-
Nov.	10.00
Dec.	2.00
2021	
Jan.	8.00
Feb.	3.00
Mar.	2.00
Apr.	6.00
May	-
Jun.	2.00
Jul.	-
Aug.	-
Sep.	-
Oct.	-
Nov.	-
Dec.	-
2022	
Jan.	4.00
Feb.	-
Mar.	-

Source: Commercial Banks

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

Table 2.17

Period Ended	Total¹⁾	91-Day Bills	182-Day Bills	364- Day Bills
2012	69,256.6	3,241.7	4,253.5	61,761.5
2013	80,328.2	7,000.0	6,753.3	66,575.0
2014	61,933.6	6,000.0	4,253.6	51,680.0
2015	64,740.4	6,578.0	253.6	57,908.8
2016	67,153.4	5,000.0	5,853.4	56,300.0
2017				
Mar.	64,271.6	5,000.0	6,071.6	53,200.0
Jun.	63,323.9	0.0	10,671.2	52,652.7
Sep.	63,219.7	0.0	10,758.6	52,461.1
Dec.	63,736.5	0.0	10,758.3	52,978.2
2018				
Mar.	64,432.2	0.0	10,852.7	53,579.5
Jun.	56,779.5	0.0	6,252.6	50,526.9
Sep.	57,535.4	0.0	6,252.6	51,282.8
Dec.	57,460.0	0.0	6,252.5	51,207.5
2019				
Mar.	62,397.5	0.0	4,252.5	58,145.0
Jun.	60,497.4	0.0	4,252.4	56,245.0
Sep.	60,583.1	0.0	252.4	60,330.7
Dec.	61,241.3	0.0	252.4	60,988.9
2020				
Jan.	62,469.1	0.0	252.4	62,216.7
Feb.	61,969.1	0.0	252.4	61,716.7
Mar.	62,769.1	0.0	252.4	62,516.7
Apr.	62,769.1	0.0	252.4	62,516.7
May	62,769.1	0.0	252.4	62,516.7
Jun.	62,769.1	0.0	252.4	62,516.7
Jul.	63,569.1	0.0	252.4	63,316.7
Aug.	70,729.1	0.0	252.4	70,476.7
Sep.	70,747.8	0.0	5,252.4	65,495.4
Oct.	70,689.7	0.0	5,252.4	65,437.3
Nov.	70,371.5	0.0	5,252.4	65,119.1
Dec.	69,950.3	0.0	5,252.4	64,697.9
2021				
Jan.	70,643.3	0.0	5,252.4	65,390.9
Feb.	70,630.1	0.0	5,252.4	65,377.7
Mar.	70,284.7	0.0	5,252.4	65,032.3
Apr.	70,284.7	0.0	5,252.4	65,032.3
May	70,284.7	0.0	5,252.4	65,032.3
Jun.	92,784.7	0.0	5,252.4	87,532.3
Jul.	92,803.8	0.0	5,252.4	87,551.4
Aug.	92,855.8	0.0	5,252.4	87,603.4
Sep.	92,693.3	0.0	252.4	92,440.9
Oct.	125,102.3	0.0	252.4	124,849.9
Nov.	123,920.5	0.0	252.4	123,668.1
Dec.	134,175.4	0.0	252.4	133,923.0
2022				
Jan.	144,415.7	0.0	252.4	144,163.3
Feb.	156,928.9	0.0	252.4	156,676.5
Mar.	161,474.4	0.0	252.4	161,222.0

Source: Bank of Guyana

Note:

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

MONETARY SURVEY
(G\$ MILLION)

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit						Money and Quasi-Money					Other (Net)	
	Total	Bank of Guyana	Commercial Banks	Total	Public Sector			Non-Bank Fin. Inst. (Net)	Private Sector	Total	Money			Quasi-Money Savings & Time Dep.		
					Total	Cent'l Gov't (Net)	Public Ent's. (Net)				Other Pub. Sect. (Net)	Total	Currency			Demand Deposits
2012																
2012	214,332.1	161,675.7	52,656.4	99,004.0	(44,890.4)	(623.9)	(30,665.3)	(13,601.2)	(17,749.6)	161,644.0	301,834.1	112,418.6	60,331.6	52,087.0	189,415.6	11,502.0
2013	197,026.1	147,805.2	49,220.8	123,780.4	(36,143.8)	16,675.8	(40,110.7)	(12,708.8)	(25,205.9)	185,130.0	313,421.3	115,195.5	60,900.7	54,294.8	198,225.7	7,385.2
2014	195,178.4	133,965.9	61,212.5	154,911.1	(25,796.9)	28,326.1	(37,107.6)	(17,015.4)	(21,333.5)	202,041.5	329,639.8	131,186.1	72,454.2	58,731.9	198,453.7	20,449.7
2015	178,605.9	122,080.1	56,525.8	184,598.8	(6,366.4)	56,331.2	(45,266.1)	(17,431.5)	(23,521.9)	214,487.2	334,471.1	130,295.0	75,753.8	54,541.2	204,176.2	28,733.6
2016	179,934.0	122,502.3	57,431.8	198,881.5	6,928.8	78,059.5	(50,577.4)	(20,553.3)	(27,139.7)	219,092.4	351,034.9	144,827.4	82,961.6	61,865.7	206,207.6	27,780.6
2017																
Mar.	175,266.5	122,414.3	52,852.2	197,040.4	11,844.6	77,436.7	(38,533.1)	(27,059.0)	(30,541.0)	215,736.8	346,229.5	140,215.8	78,176.2	62,039.5	206,013.8	26,077.4
Jun.	177,985.2	118,726.3	59,258.9	190,208.7	4,241.5	66,634.0	(34,066.6)	(28,325.9)	(30,939.6)	216,906.8	346,339.6	139,888.0	80,771.9	59,116.2	206,451.5	21,854.4
Sep.	175,879.8	118,940.5	56,939.3	200,444.6	13,568.1	71,328.6	(25,043.5)	(28,942.0)	(31,524.7)	218,401.2	349,814.5	140,905.2	81,678.6	59,226.6	208,909.3	26,509.9
Dec.	176,990.5	119,887.9	57,102.6	219,276.2	28,110.8	79,595.1	(24,963.1)	(26,521.2)	(33,026.4)	224,191.8	367,214.3	157,321.9	92,150.2	65,171.7	209,892.4	29,052.4
2018																
Mar.	168,175.2	102,229.3	65,945.9	231,249.7	46,803.1	101,171.9	(26,388.1)	(27,980.7)	(35,283.0)	219,729.7	369,927.8	153,699.8	89,560.8	64,139.1	216,228.0	29,497.1
Jun.	158,074.7	97,984.5	60,090.2	236,760.5	44,820.4	98,684.8	(24,561.5)	(29,302.8)	(33,906.5)	225,846.6	372,598.8	155,299.5	89,854.0	65,445.5	217,299.3	22,236.4
Sep.	151,441.3	93,658.1	57,783.2	241,502.0	49,961.7	101,612.8	(25,043.5)	(26,607.6)	(35,436.2)	226,976.4	373,079.2	154,180.8	89,051.3	65,129.5	218,898.3	19,864.1
Dec.	168,104.9	109,460.4	58,644.5	253,704.6	54,758.4	103,654.8	(26,152.4)	(22,743.9)	(34,614.0)	233,560.2	394,931.8	174,998.5	102,780.6	72,217.9	219,933.3	26,877.8
2019																
Mar.	168,567.4	106,821.6	61,745.8	263,608.2	64,416.8	112,526.7	(28,670.9)	(19,439.0)	(34,395.4)	233,586.8	397,619.1	173,687.5	100,302.6	73,384.9	223,931.6	34,556.5
Jun.	172,415.9	108,149.1	64,266.8	269,855.2	66,279.4	115,562.5	(29,667.4)	(19,615.6)	(35,254.0)	238,829.8	408,041.2	175,668.1	100,966.5	74,701.6	232,373.1	34,229.9
Sep.	177,078.7	109,437.9	67,640.7	285,636.3	76,792.1	126,825.6	(29,629.7)	(20,403.8)	(32,938.5)	241,782.7	427,131.9	187,449.1	104,914.6	82,534.5	239,682.7	35,583.1
Dec.	189,129.5	119,356.7	69,772.8	296,783.7	76,756.6	128,298.4	(30,011.0)	(21,530.8)	(33,558.3)	253,585.3	458,218.8	248,224.1	117,025.7	131,198.4	209,994.7	27,694.4
2020																
Jan.	197,753.4	122,864.5	74,888.9	305,593.8	87,589.1	136,100.0	(30,236.4)	(18,274.5)	(34,572.6)	252,577.3	462,263.2	247,274.4	114,364.2	132,910.2	214,988.8	41,084.1
Feb.	194,196.5	113,494.8	80,701.7	311,170.1	91,339.0	141,289.4	(30,364.3)	(19,586.2)	(35,639.0)	255,470.1	468,148.0	248,692.7	115,574.0	133,118.7	219,455.2	37,218.6
Mar.	180,329.1	103,366.6	76,962.5	315,982.3	93,284.7	142,149.6	(29,815.3)	(19,049.6)	(35,983.4)	258,681.0	461,123.5	245,756.4	116,837.6	128,918.9	215,367.1	35,187.9
Apr.	184,887.7	103,772.9	81,114.8	326,426.5	100,406.6	150,796.0	(31,216.5)	(19,172.8)	(35,099.8)	261,119.7	478,518.2	258,088.7	125,551.3	132,537.3	220,429.5	32,796.0
May	197,014.3	109,093.4	87,920.9	323,695.6	102,151.0	154,736.1	(32,594.0)	(19,991.1)	(35,471.4)	257,016.1	484,178.4	262,055.5	129,968.8	132,086.7	222,123.0	36,531.5
Jun.	200,569.2	118,778.6	81,790.6	310,256.4	97,324.2	149,117.1	(31,439.2)	(20,353.6)	(43,055.2)	255,987.3	477,671.3	265,997.5	133,485.9	132,511.6	211,673.9	33,154.3
Jul.	205,398.0	126,251.1	79,146.8	310,993.7	95,996.0	148,605.7	(31,927.5)	(20,682.2)	(40,375.3)	255,372.9	484,103.8	268,226.8	136,218.7	132,008.2	215,877.0	32,287.8
Aug.	215,556.3	134,592.4	80,964.0	315,019.1	99,699.1	154,819.5	(32,982.5)	(22,137.9)	(42,162.1)	257,482.1	491,691.2	275,125.1	135,234.0	139,891.1	216,566.1	38,884.3
Sep.	214,676.6	132,479.0	82,197.6	315,302.0	102,332.0	154,421.3	(33,078.6)	(19,010.7)	(44,902.6)	257,872.6	493,691.9	277,565.7	136,241.9	141,323.9	216,126.2	36,286.7
Oct.	215,087.0	134,051.3	81,035.7	323,882.0	112,554.6	167,342.5	(36,183.6)	(18,604.3)	(48,110.2)	259,437.7	502,617.6	282,127.8	142,670.6	139,457.1	220,489.8	36,351.4
Nov.	219,130.4	137,637.8	81,492.6	327,622.0	121,534.9	175,951.1	(36,657.9)	(17,758.3)	(51,486.1)	257,573.2	508,328.6	289,481.9	143,294.5	146,187.4	218,846.7	38,423.7
Dec.	223,828.9	141,191.1	82,635.8	337,315.7	127,174.8	188,200.7	(40,899.7)	(20,126.3)	(49,654.8)	259,795.8	521,015.4	299,186.0	152,533.4	146,652.6	221,829.4	40,127.2
2021																
Jan.	232,277.7	144,967.8	87,309.9	338,110.1	129,571.9	193,655.3	(44,363.0)	(19,720.4)	(50,105.0)	258,643.2	528,252.1	303,694.6	148,090.6	155,604.0	224,557.4	42,135.8
Feb.	230,391.8	139,851.1	90,540.7	342,681.0	133,832.7	199,607.8	(44,145.7)	(21,629.4)	(51,264.8)	260,113.1	532,457.4	302,893.4	146,830.5	156,063.0	229,564.0	40,615.4
Mar.	219,232.4	129,710.4	89,522.0	349,290.2	137,620.0	203,310.4	(43,764.4)	(21,926.0)	(53,221.7)	264,891.8	531,245.7	303,433.5	146,631.1	156,802.4	227,812.3	37,276.8
Apr.	223,218.2	129,839.1	93,379.1	355,785.6	142,426.2	205,605.3	(42,810.6)	(20,368.4)	(54,017.6)	267,377.1	537,696.5	304,769.6	149,709.3	155,060.3	232,926.9	41,307.4
May	230,913.7	133,147.0	97,766.7	349,912.8	138,035.5	205,319.5	(44,234.9)	(23,049.1)	(55,462.1)	267,339.4	540,525.4	306,135.6	150,212.6	155,923.0	234,389.8	40,301.2
Jun. ¹⁾	227,773.2	127,134.8	100,638.4	353,403.0	(59,088.8)	11,337.0	(45,952.0)	(24,473.7)	(55,925.3)	268,417.1	540,844.0	308,991.9	149,582.8	159,409.1	231,852.1	(159,667.7)
Jul.	224,069.6	124,561.8	99,507.7	353,621.6	(47,193.0)	25,921.9	(45,936.9)	(27,178.0)	(55,718.0)	272,532.6	551,282.1	316,483.0	152,804.6	163,678.4	234,799.1	(157,591.0)
Aug.	270,562.9	170,167.1	100,395.8	353,621.6	(36,444.5)	36,103.1	(47,842.4)	(24,705.2)	(64,034.8)	273,151.0	548,006.4	316,904.0	150,999.8	165,904.3	231,102.3	(104,771.7)
Sep.	266,889.5	170,143.0	96,746.4	353,621.6	(34,053.8)	40,484.0	(50,444.6)	(24,093.1)	(57,895.8)	279,864.0	557,736.1	320,122.6	151,914.3	168,208.3	237,613.5	(102,934.2)
Oct.	263,911.2	168,185.6	95,725.6	353,621.6	(26,357.3)	46,499.9	(51,147.2)	(21,710.1)	(58,287.2)	280,478.7	560,283.9	319,651.7	156,581.3	163,070.4	240,632.1	(100,536.6)
Nov.	265,833.8	167,080.9	98,752.9	353,621.6	(17,280.0)	59,667.9	(50,946.1)	(26,001.8)	(59,922.0)	281,706.9	567,996.9	328,169.7	158,919.3	169,250.4	239,827.2	(97,658.3)
Dec.	261,862.3	168,345.0	93,517.3	353,621.6	(3,394.2)	73,055.3	(51,655.4)	(24,794.1)	(58,899.9)	286,874.9	588,269.4	342,466.3	171,479.7	170,986.6	245,803.0	(101,826.3)
2022																
Jan.	253,573.2	162,004.4	91,568.8	339,193.5	14,266.1	94,499.5	(56,320.3)	(23,913.0)	(59,078.0)	284,005.4	591,316.9	343,111.0	166,979.3	176,131.7	248,205.9	(98,550.1)
Feb.	248,945.2	154,045.4	94,899.8	343,074.9	20,099.8	101,425.0	(57,846.3)	(23,478.9)	(59,401.8)	282,376.9	591,725.5	343,659.7	167,241.9	176,417.8	248,065.8	(99,705.3)
Mar.	236,668.1	140,819.6	95,848.5	351,359.6	24,441.7	106,096.2	(56,966.5)	(24,688.0)	(58,523.6)	285,441.6	596,165.1	345,698.7	166,913.0	178,785.6	250,466.4	(108,137.4)

Source: Bank of Guyana and Commercial Banks.

Note:

¹⁾ A significant movement of figures reflect the securitisation of central Government overdraft at Bank of Guyana.

GUYANA: SELECTED INTEREST RATES ¹
(Percent Per Annum)

Table 4.1

	2017	2018	2019	2020				2021												2022			
	Dec.	Dec.	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	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Treasury Bill Discount Rate																							
91 Days	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54
182 Days	1.11	0.96	0.89	0.89	0.89	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
364 Days	1.20	1.23	1.00	1.01	1.01	1.01	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00	1.00	1.09
COMMERCIAL BANKS																							
Small Savings Rate (average)	1.11	1.04	0.97	0.96	0.91	0.91	0.91	0.91	0.89	0.89	0.88	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.81	0.81
Prime Lending Rate (weighted average) ²	10.47	10.30	8.56	8.61	8.35	8.43	8.46	8.41	8.50	8.50	8.58	8.59	8.63	8.62	8.61	8.56	8.49	8.51	8.50	8.48	8.28	8.26	8.26
Prime Lending Rate ³	13.00	13.00	10.29	10.29	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.38	8.38	8.38
Comm. Banks' Lending Rate (weighted average)	10.19	10.02	9.18	9.01	8.83	8.91	8.95	8.94	8.91	8.93	9.27	9.31	9.24	9.22	9.20	9.09	9.08	9.06	8.88	8.83	8.83	8.69	8.69
HAND-IN-HAND TRUST CORP. INC.																							
Domestic Mortgages	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Commercial Mortgages	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
Average Deposit Rates	1.68	1.68	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51
NEW BUILDING SOCIETY																							
Deposits ⁴	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
Mortgage Rates ⁵	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	4.98	4.98	6.10	6.10
Five dollar shares	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
Save and prosper shares	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75

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

Notes:

- 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
	2012	13.83	1.69	1.39	1.58	...	1.76
2013	12.83	1.33	1.09	1.25	...	1.39
2014	12.83	1.26	1.10	1.26	...	1.40
2015	12.83	1.26	1.13	1.29	...	1.43
2016	13.00	1.26	1.17	1.33	...	1.47
2017						
Mar.	13.00	1.30	1.08	1.22	...	1.35
Jun.	13.00	1.18	1.03	1.18	...	1.30
Sep.	13.00	1.11	1.01	1.15	...	1.27
Dec.	13.00	1.11	1.01	1.15	...	1.27
2018						
Mar.	13.00	1.10	1.01	1.15	...	1.26
Jun.	13.00	1.10	1.01	1.15	...	1.26
Sep.	13.00	1.04	0.98	1.12	...	1.23
Dec.	13.00	1.04	0.98	1.12	...	1.23
2019						
Mar.	10.63	1.00	0.88	1.05	...	1.11
Jun.	10.46	1.00	0.87	1.04	...	1.10
Sep.	10.38	0.98	0.87	1.04	...	1.10
Dec.	10.29	0.97	0.86	1.03	...	1.10
2020						
Jan.	10.29	0.96	0.86	1.03	...	1.10
Feb.	10.29	0.96	0.86	1.03	...	1.10
Mar.	10.29	0.96	0.86	1.03	...	1.10
Apr.	10.29	0.96	0.86	1.03	...	1.10
May	10.29	0.91	0.84	1.01	...	1.08
Jun.	8.88	0.91	0.84	1.01	...	1.08
Jul.	8.88	0.91	0.84	1.01	...	1.08
Aug.	8.88	0.91	0.84	1.01	...	1.08
Sep.	8.88	0.91	0.84	1.01	...	1.08
Oct.	8.88	0.91	0.84	1.01	...	1.08
Nov.	8.88	0.91	0.84	1.01	...	1.08
Dec.	8.88	0.91	0.84	1.01	...	1.08
2021						
Jan.	8.88	0.91	0.86	1.03	...	1.10
Feb.	8.88	0.89	0.83	0.98	...	1.05
Mar.	8.88	0.89	0.81	0.98	...	1.05
Apr.	8.88	0.88	0.81	0.98	...	1.05
May	8.88	0.83	0.78	0.95	...	1.03
Jun.	8.88	0.83	0.78	0.95	...	1.03
Jul.	8.88	0.83	0.78	0.95	...	1.03
Aug.	8.88	0.83	0.78	0.95	...	1.03
Sep.	8.88	0.83	0.78	0.95	...	1.03
Oct.	8.88	0.83	0.78	0.95	...	1.03
Nov.	8.88	0.83	0.78	0.95	...	1.03
Dec.	8.88	0.83	0.78	0.94	...	1.02
2022						
Jan.	8.88	0.83	0.78	0.94	...	1.02
Feb.	8.38	0.81	0.78	0.94	...	1.02
Mar.	8.38	0.81	0.78	0.94	...	1.02

Source: Commercial Banks

Notes:

- 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
2012	1.45	5.25	0.39	4.75	3.61	7.00	7.18	0.07	0.75	0.25	1.50
2013	1.59	5.00	0.06	4.75	3.24	7.00	8.25	0.07	0.75	0.26	0.75
2014	1.89	5.00	0.10	4.75	2.55	7.00	7.14	0.03	0.75	0.41	0.30
2015	1.92	5.00	0.97	4.75	1.76	7.00	5.96	0.23	0.87	0.46	0.30
2016	1.68	5.00	0.65	4.75	3.10	7.00	5.68	...	...	0.14	0.25
2017											
Mar.	1.54	5.00	1.05	4.75	3.09	7.00	6.13	0.74	0.50	0.02	0.25
Jun.	1.54	5.00	1.20	4.75	3.09	7.00	5.65	0.98	0.50	0.08	0.25
Sep.	1.54	5.00	0.95	4.75	3.13	7.00	4.98	1.03	0.50	0.00	0.25
Dec.	1.54	5.00	1.16	4.75	3.15	7.00	4.17	1.32	0.50	0.00	0.25
2018											
Mar.	1.54	5.00	1.15	4.75	3.14	7.00	2.98	1.70	0.50	0.00	0.25
Jun.	1.54	5.00	1.18	4.75	2.31	7.00	2.54	1.90	0.50	0.00	0.25
Sep.	1.54	5.00	1.20	4.75	2.93	7.00	1.71	2.13	0.50	0.00	0.25
Dec.	1.54	5.00	1.24	4.75	0.50	7.00	2.05	2.37	0.50	0.00	0.25
2019											
Mar.	1.54	5.00	1.24	4.75	0.50	7.00	2.19	2.40	0.50	0.00	0.25
Jun.	1.54	5.00	1.20	4.75	0.50	7.00	1.95	2.17	0.50	0.00	0.25
Sep.	1.54	5.00	1.20	4.75	0.50	7.00	1.74	1.89	0.50	0.00	0.25
Dec.	1.54	5.00	1.22	4.75	0.50	7.00	1.32	1.54	0.50	0.00	0.25
2020											
Jan.	1.54	5.00	1.19	4.75	0.50	7.00	1.25	1.52	0.50	0.00	0.25
Feb.	1.54	5.00	1.07	4.75	0.50	7.00	1.34	1.52	0.50	0.00	0.25
Mar.	1.54	5.00	1.09	4.75	0.50	7.00	1.85	0.29	0.50	0.00	0.25
Apr.	1.54	5.00	1.03	4.75	0.50	2.00	1.08	0.14	0.50	0.00	0.25
May	1.54	5.00	1.03	4.75	0.50	2.00	1.78	0.13	0.50	0.00	0.25
Jun.	1.54	5.00	0.95	4.75	0.50	2.00	1.28	0.16	0.50	0.00	0.25
Jul.	1.54	5.00	...	...	0.50	2.00	1.10	0.13	0.50	0.00	0.25
Aug.	1.54	5.00	...	...	0.50	2.00	1.13	0.10	0.50	0.00	0.25
Sep.	1.54	5.00	...	...	0.50	2.00	1.14	0.11	0.50	0.00	0.25
Oct.	1.54	5.00	0.61	4.75	0.50	2.00	0.98	0.10	0.50	0.00	0.25
Nov.	1.54	5.00	...	...	0.50	2.00	0.78	0.09	0.50	0.00	0.25
Dec.	1.54	5.00	...	...	0.50	2.00	0.77	0.09	0.50	0.00	0.25
2021											
Jan.	1.54	5.00	...	...	0.50	2.00	0.74	0.08	0.50	0.00	0.25
Feb.	1.54	5.00	...	...	0.50	2.00	1.53	0.04	0.50	0.00	0.25
Mar.	1.54	5.00	...	...	0.50	2.00	1.23	0.03	0.50	0.00	0.25
Apr.	1.54	5.00	...	...	0.50	2.00	1.94	0.02	0.50	0.00	0.25
May	1.54	5.00	...	...	0.50	2.00	0.94	0.02	0.50	0.00	0.25
Jun.	1.54	5.00	...	...	0.50	2.00	1.05	0.04	0.50	0.00	0.25
Jul.	1.54	5.00	...	...	0.50	2.00	0.94	0.05	0.50	0.00	0.25
Aug.	1.54	5.00	...	...	0.50	2.00	0.88	0.05	0.50	0.00	0.25
Sep.	1.54	5.00	...	...	0.50	2.00	1.41	0.40	0.50	0.00	0.25
Oct.	1.54	5.00	...	...	0.50	2.00	2.17	0.05	0.50	0.00	0.25
Nov.	1.54	5.00	...	...	0.50	2.00	3.59	0.05	0.50	0.00	0.25
Dec.	1.54	5.00	...	...	0.50	2.00	4.09	0.06	0.50	0.00	0.25
2022											
Jan.	1.54	5.00	...	...	0.50	2.00	4.17	0.15	0.50	0.00	0.25
Feb.	1.54	5.00	...	...	0.50	2.00	3.59	0.33	0.50	0.00	0.25
Mar.	1.54	5.00	...	...	...	...	...	...	...	0.00	0.25

Source: Statistical Reports from Central Banks

Note:

¹ This is the 6 months treasury bill rate.

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

Table 5.1

Period Ended	Assets										Total Assets/ Liabilities, Capital & Reserves	Liabilities				Foreign Liabilities
	Foreign Sector	Banking System Cash & Deposits	Public Sector				Private Sector					Deposits			Other	
			Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec. ¹⁾	Loans			Other		Total Deposits	Shares Deposits	Other Deposits		
							Total	Mortgage Loans	Other Loans							
2012	804	6,408	9,811	9,811	-	-	27,791	27,791	-	4,027	48,841	36,758	35,933	826	7,817	4,266
2013	817	12,167	3,809	3,809	-	-	32,977	32,977	-	3,920	53,689	40,029	39,299	730	8,959	4,701
2014	821	10,082	4,654	4,654	-	-	37,053	37,053	-	3,940	56,550	40,913	40,128	786	10,667	4,970
2015	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	52	12,644	6,314	6,314	-	-	37,355	37,355	-	3,674	60,040	41,707	40,826	881	13,035	5,299
2017																
Mar	-	14,251	5,541	5,541	-	-	37,432	37,432	-	3,617	60,842	42,227	41,362	866	13,187	5,428
Jun	-	14,264	6,244	6,244	-	-	37,682	37,682	-	3,527	61,718	42,645	41,794	851	13,565	5,509
Sep	-	14,223	6,399	6,399	-	-	38,214	38,214	-	3,514	62,350	42,932	42,064	869	13,869	5,548
Dec	-	15,333	5,812	5,812	-	-	38,648	38,648	-	3,456	63,249	43,399	42,561	838	14,194	5,656
2018																
Mar	-	16,204	6,140	6,140	-	-	39,089	39,089	-	3,527	64,960	44,542	43,680	862	14,612	5,807
Jun	-	15,858	5,451	5,451	-	-	39,511	39,511	-	3,364	64,185	43,278	42,375	903	14,950	5,956
Sep	-	15,643	5,453	5,453	-	-	40,009	40,009	-	3,353	64,457	43,170	42,263	907	15,252	6,036
Dec	-	15,309	5,453	5,453	-	-	40,471	40,471	-	3,908	65,141	42,632	41,733	899	16,282	6,226
2019																
Mar	-	15,198	6,004	6,004	-	-	40,861	40,861	-	3,895	65,959	43,033	42,161	872	16,595	6,331
Jun	-	15,961	6,104	6,104	-	-	41,124	41,124	-	3,745	66,934	43,618	42,745	872	16,900	6,416
Sep	-	16,225	6,055	6,055	-	-	41,777	41,777	-	3,769	67,827	44,229	43,351	878	17,103	6,494
Dec	-	16,364	6,055	6,055	-	-	42,082	42,082	-	3,698	68,199	44,106	43,246	860	17,420	6,673
2020																
Jan	-	17,026	5,703	5,703	-	-	42,271	42,271	-	3,650	68,650	44,427	43,567	859	17,499	6,724
Feb	-	17,280	5,704	5,704	-	-	42,341	42,341	-	3,594	68,918	44,531	43,667	864	17,610	6,777
Mar	-	17,239	5,902	5,902	-	-	42,432	42,432	-	3,612	69,185	44,688	43,813	874	17,703	6,794
Apr	-	17,474	5,901	5,901	-	-	42,496	42,496	-	3,614	69,485	44,841	43,967	874	17,811	6,833
May	-	17,906	5,901	5,901	-	-	42,517	42,517	-	3,589	69,912	45,132	44,260	872	17,929	6,851
Jun	-	18,519	5,901	5,901	-	-	42,493	42,493	-	3,550	70,462	45,603	44,729	874	18,063	6,795
Jul	-	18,705	6,197	6,197	-	-	42,506	42,506	-	3,499	70,907	45,937	45,056	882	18,143	6,826
Aug	-	18,532	6,544	6,544	-	-	42,628	42,628	-	3,492	71,196	46,116	45,234	881	18,205	6,875
Sep	-	18,790	6,544	6,544	-	-	42,730	42,730	-	3,509	71,574	46,361	45,472	888	18,301	6,912
Oct	-	19,483	6,602	6,602	-	-	42,794	42,794	-	3,422	72,300	46,943	46,056	886	18,428	6,929
Nov	-	19,445	6,791	6,791	-	-	42,894	42,894	-	3,444	72,573	47,081	46,191	890	18,541	6,952
Dec	-	19,471	7,123	7,123	-	-	42,918	42,918	-	3,492	73,004	47,429	46,548	881	18,600	6,975
2021																
Jan	-	20,714	6,466	6,466	-	-	42,762	42,762	-	3,404	73,346	47,877	46,980	896	18,437	7,032
Feb	-	21,120	6,395	6,395	-	-	42,875	42,875	-	3,464	73,854	48,215	47,313	902	18,541	7,098
Mar	-	21,109	6,737	6,737	-	-	43,015	43,015	-	3,468	74,328	48,537	47,637	900	18,654	7,137
Apr	-	21,445	6,935	6,935	-	-	43,058	43,058	-	3,256	74,694	48,795	47,896	899	18,719	7,180
May	-	21,562	7,133	7,133	-	-	43,201	43,201	-	3,284	75,180	49,194	48,285	909	18,813	7,173
Jun	-	21,562	7,133	7,133	-	-	43,201	43,201	-	3,284	75,180	49,194	48,285	909	18,813	7,173
Jul	-	21,553	8,036	8,036	-	-	43,417	43,417	-	3,180	76,185	49,967	49,052	915	18,905	7,313
Aug	-	21,867	8,110	8,110	-	-	43,573	43,573	-	3,021	76,572	50,158	49,232	926	19,032	7,381
Sep	-	21,926	8,064	8,064	-	-	43,755	43,755	-	3,039	76,784	50,184	49,260	924	19,136	7,464
Oct	-	22,019	8,106	8,106	-	-	44,018	44,018	-	3,055	77,198	50,522	49,616	906	19,197	7,480
Nov	-	21,871	8,115	8,115	-	-	44,217	44,217	-	2,909	77,111	50,275	49,375	900	19,290	7,546
Dec	-	22,092	8,354	8,354	-	-	44,265	44,265	-	2,869	77,580	50,654	49,764	890	19,271	7,655
2022																
Jan	-	22,156	8,565	8,565	-	-	44,449	44,449	-	2,845	78,015	50,991	50,109	881	19,369	7,655
Feb	-	21,772	8,934	8,934	-	-	44,558	44,558	-	2,843	78,107	50,926	50,036	889	27,181	-
Mar	-	22,085	9,086	9,086	-	-	44,733	44,733	-	2,840	78,744	51,406	50,504	901	27,339	-

Source: New Building Society

TRUST COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector				Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2012	8,273,170	2,533,556	1,210,642	11,221	1,199,421	-	-	-	-	4,357,523	1,925,635	2,140,207	291,681	171,449
2013	8,224,065	2,253,778	937,658	11,061	926,597	-	-	-	-	4,860,254	2,012,746	2,565,057	282,451	172,375
2014	9,042,751	1,966,646	927,862	10,983	916,879	-	-	-	-	5,973,226	2,440,850	3,205,214	327,162	175,017
2015	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	11,228,174	1,443,686	1,724,469	11,491	1,712,978	-	-	-	-	7,869,462	2,466,944	5,083,951	318,567	190,557
2017														
Mar	11,547,699	1,679,996	2,110,878	11,697	2,099,181	-	-	-	-	7,506,996	2,433,588	4,768,026	305,382	249,829
Jun	11,595,884	1,748,209	2,161,321	12,306	2,149,015	-	-	-	-	7,420,992	2,471,695	4,643,914	305,383	265,362
Sep	11,580,802	1,826,706	2,066,423	12,389	2,054,034	-	-	-	-	7,416,217	2,462,457	4,648,377	305,383	271,456
Dec	11,552,247	2,424,324	1,535,161	11,833	1,523,328	-	-	-	-	7,301,829	2,852,055	4,150,160	299,614	290,933
2018														
Mar	11,676,601	2,976,560	1,190,601	12,049	1,178,552	-	-	-	-	7,211,722	2,843,148	4,068,960	299,614	297,718
Jun	10,854,455	2,188,357	1,334,804	12,275	1,322,529	-	-	-	-	6,969,935	2,961,731	3,714,617	293,587	361,359
Sep	11,553,000	2,227,730	1,844,116	11,985	1,832,131	-	-	-	-	7,144,448	2,982,903	3,867,958	293,587	336,706
Dec	11,303,168	2,468,980	1,218,288	11,987	1,206,301	-	-	-	-	7,274,419	3,065,668	3,915,164	293,587	341,481
2019														
Mar	11,917,446	2,513,871	1,658,752	11,966	1,646,786	-	-	-	-	7,311,793	3,220,836	3,816,302	274,655	433,030
Jun	11,944,023	2,595,000	1,451,633	11,766	1,439,867	-	-	-	-	7,474,381	3,409,620	3,796,405	268,356	423,009
Sep	12,127,508	2,363,129	1,357,256	11,852	1,345,404	-	-	-	-	7,992,352	3,546,038	3,877,958	568,356	414,771
Dec	12,266,727	2,499,280	1,307,172	11,845	1,295,327	-	-	-	-	8,039,660	3,670,681	3,810,732	558,247	420,615
2020														
Mar	12,349,419	2,117,984	1,524,164	12,195	1,511,969	-	-	-	-	8,333,275	3,609,819	3,743,483	979,973	373,996
Jun	12,358,993	2,123,361	1,409,958	17,071	1,392,887	-	-	-	-	8,388,078	3,700,490	3,709,787	977,801	437,596
Sep	12,437,656	2,120,597	1,416,132	16,702	1,399,430	-	-	-	-	8,435,824	3,652,497	3,805,531	977,796	465,103
Dec	12,450,149	1,985,353	1,294,091	20,887	1,273,204	-	-	-	-	8,765,872	4,040,642	3,899,589	825,641	404,833
2021														
Mar	12,788,567	2,083,372	1,239,362	16,771	1,222,591	-	-	-	-	9,049,077	4,242,458	3,980,978	825,641	416,756
Jun	12,989,809	2,167,579	1,128,823	20,622	1,108,201	-	-	-	-	9,188,035	4,385,538	3,988,639	813,858	505,372
Sep	13,031,883	2,131,639	1,077,911	20,657	1,057,254	-	-	-	-	9,315,125	4,415,170	4,063,413	836,542	507,208
Dec	13,501,630	2,395,995	1,580,118	20,712	1,559,406	-	-	-	-	9,036,669	4,640,392	3,853,070	543,207	488,848
2022														
Mar	13,769,496	2,399,559	1,725,726	23,785	1,701,941	-	-	-	-	9,131,657	4,727,101	3,860,890	543,666	512,554

Source: Trust Companies

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

Table 5.2(b)

Period Ended	Total Liabilities, Capital & Reserves	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector			Public Sector	Total	Capital & Reserves	Loans Rec.		
				Total	Business Firms	Indiv. Cust.						Other Cust.
2012	8,273,170	50,288	5,879,724	2,581,897	-	2,581,897	-	3,297,827	2,076,109	1,429,772	646,337	267,049
2013	8,224,065	61,223	5,728,549	2,851,013	-	2,851,013	-	2,877,536	2,358,806	1,595,469	763,337	75,487
2014	9,042,751	119,729	6,259,732	3,786,650	-	3,786,650	-	2,473,082	2,597,072	1,701,235	895,837	66,218
2015	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	11,228,174	131,117	8,147,422	5,454,020	-	5,454,020	-	2,693,402	2,849,704	2,037,744	811,960	99,931
2017												
Mar	11,547,699	146,772	8,344,869	5,651,467	-	5,651,467	-	2,693,402	2,943,605	2,073,645	869,960	112,453
Jun	11,595,884	156,840	8,311,738	5,618,336	-	5,618,336	-	2,693,402	3,007,910	2,137,950	869,960	119,396
Sep	11,580,802	154,908	8,313,503	5,620,101	-	5,620,101	-	2,693,402	2,970,764	2,156,804	813,960	141,627
Dec	11,552,247	148,274	8,324,270	5,630,867	-	5,630,867	-	2,693,402	2,972,894	2,248,834	724,060	106,809
2018												
Mar	11,676,601	148,720	8,410,718	5,717,316	-	5,717,316	-	2,693,402	2,956,485	2,250,425	706,060	160,678
Jun	10,854,455	151,870	7,613,077	6,132,772	-	6,132,772	-	1,480,305	2,937,052	2,230,992	706,060	152,456
Sep	11,553,000	161,065	8,240,395	6,143,430	-	6,143,430	-	2,096,965	2,964,499	2,281,939	682,560	187,041
Dec	11,303,168	178,229	8,027,137	5,505,572	-	5,505,572	-	2,521,565	2,955,752	2,353,192	602,560	142,050
2019												
Mar	11,917,446	187,373	8,371,526	5,849,961	-	5,849,961	-	2,521,565	3,190,940	2,433,180	757,760	167,607
Jun	11,944,023	179,468	8,344,511	5,822,946	-	5,822,946	-	2,521,565	3,246,896	2,451,136	795,760	173,148
Sep	12,127,508	196,668	8,414,158	5,851,784	-	5,851,784	-	2,562,374	3,341,048	2,563,488	777,560	175,634
Dec	12,266,727	206,838	8,301,983	5,804,486	-	5,804,486	-	2,497,497	3,567,917	2,847,357	720,560	189,989
2020												
Mar	12,349,419	401,549	8,147,205	5,758,853	-	5,758,853	-	2,388,352	3,591,310	2,894,950	696,360	209,355
Jun	12,358,993	209,731	8,398,356	5,867,657	-	5,867,657	-	2,530,699	3,576,073	2,909,713	666,360	174,833
Sep	12,437,656	219,581	8,365,745	5,836,475	-	5,836,475	-	2,529,270	3,694,257	2,902,897	791,360	158,073
Dec	12,450,149	227,492	8,237,636	5,780,808	-	5,780,808	-	2,456,828	3,828,260	3,036,900	791,360	156,761
2021												
Mar	12,788,567	249,320	8,298,703	5,826,017	-	5,826,017	-	2,472,686	4,076,009	3,145,649	930,360	164,559
Jun	12,989,809	247,047	8,386,618	5,900,168	-	5,900,168	-	2,486,450	4,183,483	3,253,123	930,360	172,661
Sep	13,031,883	254,791	8,224,307	6,136,371	-	6,136,371	-	2,087,936	4,352,574	3,392,214	960,360	200,211
Dec	13,501,630	248,372	8,475,486	6,178,066	-	6,178,066	-	2,297,420	4,476,331	3,515,971	960,360	301,441
2022												
Mar	13,769,496	260,083	8,580,816	6,266,276	0	5,508,891	757,385	2,314,540	4,615,009	3,584,649	1,030,360	313,588

Source: Trust Companies

FINANCE COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2 (c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector				Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't Sec.	Other Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2012	41,549,350	4,357,602	323,742	13,957	309,785	-	-	-	-	22,200,456	902,168	9,950,680	11,347,608	14,667,551
2013 ¹⁾	40,007,578	4,117,762	397,935	18,614	379,321	-	-	-	-	22,543,936	300,206	10,120,574	12,123,156	12,947,945
2014	52,635,574	4,210,863	529,360	38,569	490,791	-	-	-	-	34,144,459	326,510	10,319,936	23,498,013	13,750,892
2015	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	50,702,947	4,045,242	675,004	15,599	659,405	-	-	-	-	30,530,824	398,864	9,938,501	20,193,459	15,451,877
2017														
Mar	51,291,089	4,009,075	522,350	15,707	506,643	-	-	-	-	30,925,379	398,864	9,962,493	20,564,022	15,834,286
Jun	51,164,893	3,449,446	480,541	15,725	464,816	-	-	-	-	30,949,552	398,864	9,957,105	20,593,583	16,285,354
Sep	51,059,663	2,428,009	511,455	30,788	480,667	-	-	-	-	31,713,880	391,693	10,064,517	21,257,670	16,406,319
Dec	51,383,180	2,395,017	354,387	35,552	318,835	-	-	-	-	31,968,371	383,704	10,282,682	21,301,986	16,665,404
2018														
Mar	53,302,580	19,856,219	436,009	63,256	372,752	-	-	-	-	16,125,597	363,743	10,130,818	5,631,036	16,884,756
Jun	53,531,303	19,878,444	495,801	66,008	429,792	-	-	-	-	16,116,831	359,906	10,133,375	5,623,550	17,040,227
Sep	53,711,337	19,864,046	452,490	65,697	386,792	-	-	-	-	16,148,115	356,085	10,155,692	5,636,338	17,246,686
Dec	54,109,080	19,835,703	432,261	50,140	382,121	-	-	-	-	16,373,381	3,088,987	7,648,057	5,636,337	17,467,735
2019														
Mar	61,575,353	27,452,483	435,499	62,165	373,334	-	-	-	-	16,446,672	3,088,986	7,715,209	5,642,477	17,240,698
Jun	67,796,527	32,399,408	533,309	34,157	499,151	-	-	-	-	16,511,859	3,087,097	7,781,973	5,642,789	18,351,951
Sep	68,493,003	32,753,318	517,448	34,251	483,197	-	-	-	-	16,546,290	3,087,097	7,820,534	5,638,659	18,675,946
Dec	68,854,625	32,823,304	376,525	34,260	342,265	-	-	-	-	16,533,463	3,087,097	7,820,489	5,625,877	19,121,334
2020														
Mar	70,049,004	33,743,066	383,037	34,424	348,613	-	-	-	-	14,924,126	3,087,097	6,190,718	5,646,311	20,998,775
Jun	71,558,299	4,550,117	410,013	34,506	375,507	-	-	-	-	45,744,114	3,087,097	6,190,718	36,466,299	20,854,056
Sep	71,125,032	37,366,304	435,097	3,708	431,388	-	-	-	-	12,717,659	3,038,133	6,190,718	3,488,808	20,605,972
Dec	72,165,015	4,403,477	449,996	33,808	416,188	-	-	-	-	47,607,217	3,087,097	8,046,842	36,473,278	19,704,326
2021														
Mar	77,532,404	2,274,908	452,165	33,884	418,280	-	-	-	-	54,739,738	3,087,097	7,764,150	43,888,491	20,065,593
Jun	78,927,418	2,263,101	549,468	34,147	515,322	-	-	-	-	55,809,194	3,087,097	7,764,150	44,957,947	20,305,654
Sep	79,139,916	2,267,193	589,309	32,194	557,115	-	-	-	-	56,254,701	3,095,496	8,168,270	44,990,935	20,028,714
Dec	79,656,871	2,265,042	532,684	32,498	500,186	-	-	-	-	56,266,767	3,095,496	8,167,070	45,004,201	20,592,377
2022														
Mar	85,662,570	1,912,398	526,937	20,555	506,381	-	-	-	-	61,072,259	3,104,409	6,912,424	51,055,426	22,150,977

¹⁾ Figures from March 2009 includes SBDT.

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

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

Table 5.2(d)

Period Ended	Total Liabilities	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector			Public Sector	Total	Capital & Reserves	Loans Rec.		
				Total	Business Firms	Indiv. Cust.						Other Cust.
2011	37,405,191	1,034,628	-	-	-	-	-	-	28,075,671	25,254,014	2,821,657	8,294,892
2012	41,549,350	981,394	-	-	-	-	-	-	31,970,604	29,008,127	2,962,477	8,597,352
2013 ¹⁾	40,007,578	54,882	-	-	-	-	-	-	31,319,300	29,859,798	1,459,502	8,633,396
2014	52,635,574	32,761	-	-	-	-	-	-	43,703,417	42,191,931	1,511,486	8,899,396
2015	53,152,267	-	-	-	-	-	-	-	43,936,879	42,908,369	1,028,510	9,215,388
2016	50,702,947	57,370	-	-	-	-	-	-	41,074,166	40,038,391	1,035,775	9,571,411
2017												
Mar	51,291,089	57,370	-	-	-	-	-	-	41,551,254	40,400,759	1,150,495	9,682,465
Jun	51,164,893	46,141	-	-	-	-	-	-	41,175,832	39,940,627	1,235,205	9,942,920
Sep	51,059,663	48,474	-	-	-	-	-	-	41,139,438	40,126,433	1,013,005	9,871,751
Dec	51,383,180	48,951	-	-	-	-	-	-	41,388,896	40,317,698	1,071,198	9,945,332
2018												
Mar	53,302,580	48,951	-	-	-	-	-	-	43,141,341	42,157,224	984,117	10,112,288
Jun	53,531,303	41,960	-	-	-	-	-	-	43,325,186	42,378,246	946,940	10,164,157
Sep	53,711,337	87,606	-	-	-	-	-	-	43,362,014	42,433,083	928,931	10,261,716
Dec	54,109,080	83,351	-	-	-	-	-	-	43,677,012	42,561,912	1,115,100	10,348,717
2019												
Mar	61,575,353	40,795	-	-	-	-	-	-	51,019,363	49,835,128	1,184,234	10,515,196
Jun	67,796,527	43,172	-	-	-	-	-	-	57,141,554	55,939,991	1,201,563	10,611,801
Sep	68,493,003	43,172	-	-	-	-	-	-	57,728,941	56,426,940	1,302,001	10,720,890
Dec	68,854,625	43,172	-	-	-	-	-	-	57,996,782	56,609,687	1,387,095	10,814,672
2020												
Mar	70,049,004	43,172	-	-	-	-	-	-	59,070,202	57,751,494	1,318,708	10,935,630
Jun	71,558,299	43,172	-	-	-	-	-	-	60,488,972	59,155,059	1,333,913	11,026,155
Sep	71,125,032	43,172	-	-	-	-	-	-	59,966,692	58,695,676	1,271,016	11,115,169
Dec	72,165,015	41,515	-	-	-	-	-	-	60,828,418	59,469,705	1,358,713	11,295,082
2021												
Mar	77,532,404	41,515	-	-	-	-	-	-	66,181,640	64,804,456	1,377,184	11,309,249
Jun	78,927,418	41,515	-	-	-	-	-	-	67,523,051	66,108,523	1,414,528	11,362,852
Sep	79,139,916	41,515	-	-	-	-	-	-	67,617,233	66,192,633	1,424,600	11,481,168
Dec	79,656,871	41,515	-	-	-	-	-	-	68,053,618	66,525,933	1,527,685	11,561,738
2022												
Mar	85,662,570	41,515	-	-	-	-	-	-	66,506,638	65,173,193	1,333,444	19,114,418

¹⁾ Figures from March 2009 includes SBDT.

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

Table 5.3 (a)

Period Ended	Assets																			Total Assets/ Liabilities, Capital & Reserves	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector			Unclassified			Life Ins. Fund	Cap. and Res.		Foreign Liab. ²⁾	Other			
	Total	Comm. Banks Dep.	Secur.	Loans and Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Local Gov't Sec.	Other Gov't Sec. ¹⁾	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total						Fixed Assets	Other Assets	
2012	7,122.7	3,882.4	2,149.5	38.8	1,052.0	3,339.3	797.3	2,542.0	-	-	-	-	8,943.3	6,906.3	54.6	1,982.4	3,952.9	3,359.0	593.9	23,358.2	4,750.8	11,429.7	4,784.4	2,393.2	
2013	8,124.7	4,317.4	2,097.2	8.4	1,701.8	2,701.6	998.1	1,703.5	-	-	-	-	11,418.4	9,346.6	53.9	2,017.9	3,674.0	3,062.7	611.3	25,918.8	2,205.1	11,821.2	8,334.3	3,558.2	
2014	10,852.2	5,336.5	3,302.2	620.5	1,592.9	3,168.4	1,381.4	1,787.1	-	-	-	-	11,770.7	10,602.3	117.0	1,051.3	5,061.0	3,281.7	1,779.3	30,852.4	3,466.4	11,585.2	16,127.2	(326.5)	
2015	11,085.0	5,043.1	3,522.9	346.0	2,173.0	5,007.7	2,299.6	2,708.1	-	-	-	-	11,173.8	9,529.6	154.2	1,490.0	3,720.7	3,141.0	579.7	30,987.3	4,115.3	9,261.5	11,226.5	6,384.1	
2016	11,419.8	5,344.2	2,982.8	586.5	2,506.3	6,417.5	1,769.5	4,648.0	-	-	-	-	9,955.4	8,659.8	837.4	458.2	4,154.6	3,369.5	785.1	31,947.3	4,450.8	10,242.6	10,672.3	6,581.5	
2017																									
Mar	11,648.4	5,469.5	3,001.7	546.5	2,630.6	6,664.0	1,920.0	4,743.9	-	-	-	-	11,260.8	9,911.4	822.8	526.6	4,028.7	3,393.0	635.7	33,601.8	4,904.5	11,376.4	11,238.5	6,082.4	
Jun	11,271.7	5,464.0	3,068.4	743.9	1,995.3	6,549.7	2,005.5	4,544.2	-	-	-	-	11,020.3	9,346.0	1,112.9	561.4	4,379.8	3,388.7	991.1	33,221.5	4,720.6	10,746.4	11,601.2	6,153.3	
Sep	11,568.8	5,604.2	3,164.1	736.3	2,064.2	6,701.0	2,166.4	4,534.6	-	-	-	-	11,492.1	9,740.1	1,106.3	645.7	4,406.8	3,381.5	1,025.3	34,168.7	4,720.6	11,265.0	11,709.8	6,473.3	
Dec	12,111.5	5,705.9	3,263.2	830.4	2,311.9	7,272.4	2,274.0	4,998.3	-	-	-	-	13,363.1	11,492.3	1,085.7	785.1	4,115.0	3,366.3	748.7	36,862.0	4,720.6	13,621.6	11,775.9	6,743.9	
2018																									
Mar	11,259.5	5,828.0	3,648.4	717.4	1,065.7	7,585.7	2,320.4	5,265.3	-	-	-	-	15,312.6	12,898.0	1,184.4	1,230.3	5,477.8	4,493.9	984.0	39,635.7	5,350.4	15,131.8	12,001.4	7,152.2	
Jun	13,078.0	6,116.9	3,906.3	686.9	2,367.9	7,508.3	2,500.8	5,007.5	150.0	-	150.0	-	16,424.2	14,017.6	1,157.9	1,248.6	4,851.3	3,367.4	1,483.8	42,011.8	5,434.3	17,618.7	10,471.4	8,487.3	
Sep	12,869.1	5,712.3	3,920.5	724.4	2,511.8	8,216.0	2,556.1	5,659.9	150.0	-	150.0	-	21,611.6	19,339.2	1,111.1	1,161.3	5,310.7	3,880.5	1,430.2	48,157.4	6,304.0	22,999.0	10,484.7	8,369.7	
Dec	12,541.0	5,132.4	4,171.1	674.7	2,562.9	8,565.1	2,603.4	5,961.7	150.0	-	150.0	-	21,999.1	20,524.8	283.0	1,191.3	6,076.2	4,661.3	1,414.9	49,331.4	5,796.3	13,663.7	21,453.7	8,417.7	
2019																									
Mar	12,786.3	5,442.8	4,119.0	650.0	2,574.5	9,029.8	2,710.5	6,319.2	150.0	-	150.0	-	22,414.9	21,094.6	175.4	1,145.0	7,717.2	4,642.3	3,074.9	52,098.2	6,386.2	15,021.4	21,886.0	8,804.6	
Jun	12,956.7	5,334.7	4,359.4	630.4	2,632.1	9,448.3	2,773.2	6,675.1	150.0	-	150.0	-	21,857.1	20,733.1	177.1	946.9	7,681.2	4,632.4	3,048.8	52,093.3	6,232.6	15,130.8	21,950.3	8,779.7	
Sep	12,856.1	5,346.1	4,375.9	623.1	2,511.0	10,287.3	3,259.3	7,027.9	150.0	-	150.0	-	24,680.2	23,543.0	189.6	947.6	7,807.6	4,607.4	3,200.2	55,781.1	6,240.0	16,996.6	24,308.3	8,236.2	
Dec	13,065.2	5,469.2	4,448.5	602.8	2,544.7	10,721.5	3,546.3	7,175.2	150.0	-	150.0	-	26,220.8	24,852.7	197.2	1,170.9	8,025.4	4,727.3	3,298.1	58,182.9	6,237.0	18,264.8	23,934.8	9,746.2	
2020																									
Mar	13,216.7	5,643.8	4,464.2	737.5	2,371.2	10,833.2	3,364.8	7,468.4	135.0	-	135.0	-	26,000.0	24,546.4	204.2	1,249.4	8,433.1	4,730.2	3,702.8	58,618.0	5,935.1	19,144.6	23,558.6	9,979.7	
Jun	12,689.2	5,283.9	4,390.4	718.6	2,296.3	11,016.8	3,545.2	7,471.6	120.0	-	120.0	-	25,988.8	24,511.7	227.8	1,249.3	8,544.1	4,757.1	3,787.0	58,358.9	6,023.5	18,923.4	23,506.0	9,905.9	
Sep	12,968.9	5,398.9	4,356.8	693.1	2,520.1	11,382.9	3,646.2	7,736.7	120.0	-	120.0	-	25,927.2	24,596.1	248.7	1,082.4	8,347.7	4,684.8	3,662.9	58,746.7	6,023.5	19,255.8	23,950.8	9,516.6	
Dec	12,849.4	5,248.8	4,485.8	655.5	2,459.3	11,921.3	3,961.1	7,960.2	105.0	-	105.0	-	27,181.4	25,664.1	291.5	1,225.8	8,672.2	4,939.5	3,732.7	60,729.2	6,023.5	20,461.7	24,925.0	9,319.0	
2021																									
Mar	14,008.9	5,503.2	5,137.0	797.8	2,570.9	12,057.3	3,993.9	8,063.4	105.0	-	105.0	-	27,111.0	25,658.8	368.7	1,083.4	8,873.6	4,917.5	3,956.1	62,155.9	6,001.3	21,119.3	25,478.2	9,557.0	
Jun	13,872.3	5,623.7	4,687.7	783.1	2,777.7	12,624.5	4,194.3	8,430.2	90.0	-	90.0	-	30,586.1	29,092.0	395.9	1,098.1	8,641.2	4,927.9	3,713.3	65,814.0	6,303.6	23,398.1	26,448.7	9,663.6	
Sep	13,780.1	5,700.0	4,728.9	754.7	2,596.5	13,162.7	4,642.1	8,520.6	90.0	-	90.0	-	37,670.7	36,143.8	400.3	1,126.6	8,938.3	4,908.6	4,029.8	73,641.8	6,369.7	33,198.5	24,227.7	9,845.9	
Dec	14,272.2	6,144.4	4,643.1	801.5	2,683.2	11,997.2	3,769.5	8,227.7	75.0	-	75.0	-	40,899.6	39,394.9	425.0	1,079.8	8,982.2	4,906.3	4,075.9	76,226.2	6,362.3	27,851.6	33,013.5	8,998.7	
2022																									
Mar	13,643.0	5,642.4	5,270.2	840.0	1,890.3	11,187.9	3,672.2	7,515.7	75.0	-	75.0	-	63,452.0	61,732.5	403.9	1,315.6	10,454.4	4,843.3	5,611.1	98,812.4	6,411.8	35,375.2	47,957.0	9,068.3	

Source: Life Insurance Companies.

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

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

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

Table 5.3(b)

Period Ended	Assets																			Total Assets/ Liabilities, Capital & Reserves	Liabilities				
	Foreign Sector					Banking System			Public Sector				Private Sector			Unclassified			Non - Life Ins. Fund		Cap. & Res.	Foreign Liab.	Other		
	Total	Comm. Banks Dep.	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Local Gov't Sec.	Other Gov't Sec. ¹⁾	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets						Other Assets	
2012	2,979.3	1,470.6	580.8	-	927.9	2,865.4	17.4	2,848.0	-	-	-	-	3,180.9	3,009.2	139.4	32.3	4,068.7	2,931.8	1,136.9	13,094.2	-	9,666.0	783.3	2,645.0	
2013	3,394.8	1,150.4	886.3	-	1,358.0	3,501.5	9.6	3,491.8	-	-	-	-	4,250.1	4,070.9	146.3	32.8	4,017.2	2,971.1	1,046.1	15,163.5	-	11,377.7	898.4	2,887.4	
2014	2,768.2	1,008.0	982.3	-	777.9	3,517.2	24.5	3,492.7	19.6	19.6	-	-	5,665.8	5,446.3	186.6	32.9	6,126.0	3,153.2	2,972.8	18,096.8	-	12,411.2	1,176.0	4,509.7	
2015	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	4,207.5	1,586.7	866.9	-	1,753.8	3,224.8	32.6	3,192.3	-	-	-	-	4,929.6	4,633.4	78.9	217.2	5,707.9	4,122.6	1,585.4	18,069.8	-	13,713.3	341.9	4,014.6	
2017																									
Mar	3,179.8	1,647.5	840.0	-	692.4	3,386.0	21.9	3,364.1	-	-	-	-	4,898.2	4,474.4	56.3	367.5	5,621.2	4,106.9	1,514.3	17,085.2	-	12,815.5	394.1	3,875.6	
Jun	3,287.9	1,843.7	849.3	-	594.9	3,539.1	22.1	3,517.1	-	-	-	-	4,951.4	4,541.6	49.5	360.3	5,449.0	4,110.3	1,338.8	17,227.5	-	12,974.9	548.3	3,704.2	
Sep	3,494.5	1,987.9	907.1	-	599.5	3,758.3	16.0	3,742.3	-	-	-	-	4,879.9	4,491.3	49.4	339.1	5,400.1	4,129.5	1,270.7	17,532.9	-	13,187.9	616.3	3,728.7	
Dec	3,689.6	1,958.8	1,096.5	-	634.3	3,768.9	73.4	3,695.4	-	-	-	-	4,936.9	4,570.9	48.1	317.9	5,465.6	4,169.7	1,295.9	17,861.0	-	13,483.5	346.7	4,030.8	
2018																									
Mar	3,692.6	1,872.2	1,190.5	-	629.9	3,847.4	52.0	3,795.4	-	-	-	-	5,837.0	5,475.7	59.8	301.5	5,353.0	4,070.6	1,282.3	18,730.0	-	14,606.8	210.4	3,912.9	
Jun	3,873.8	1,888.0	1,226.5	-	759.3	3,717.2	63.2	3,654.0	-	-	-	-	5,972.2	5,714.9	47.3	210.0	5,661.4	4,110.5	1,550.9	19,224.7	-	14,566.2	421.5	4,236.9	
Sep	4,023.5	1,905.9	1,380.0	-	737.7	3,742.8	51.3	3,691.5	-	-	-	-	7,829.5	7,609.0	58.0	162.6	5,554.0	4,044.0	1,510.0	21,149.9	-	16,448.4	599.1	4,102.4	
Dec	3,946.0	1,740.6	1,376.7	6.0	822.7	4,038.8	67.4	3,971.4	-	-	-	-	10,093.5	8,199.5	212.2	1,681.8	4,888.5	3,464.8	1,423.8	22,966.8	-	17,202.1	716.6	5,048.1	
2019																									
Mar	3,670.1	1,898.0	1,082.0	0.4	689.8	4,149.7	52.7	4,097.0	-	-	-	-	8,789.1	8,710.7	24.3	54.1	5,336.4	3,454.9	1,881.5	21,945.3	-	17,759.3	728.4	3,457.6	
Jun	3,696.4	1,991.2	1,009.0	-	696.2	4,047.9	53.1	3,994.9	-	-	-	-	8,989.5	8,929.8	24.0	35.6	5,167.6	3,432.3	1,735.3	21,901.4	-	17,561.3	667.1	3,673.0	
Sep	3,650.9	1,821.5	1,005.5	-	824.0	4,205.4	57.2	4,148.2	-	-	-	-	9,950.9	9,891.8	23.7	35.4	5,317.3	3,505.5	1,811.8	23,124.6	-	18,523.3	673.9	3,927.4	
Dec	3,643.0	1,832.3	1,015.4	-	795.3	4,467.4	60.3	4,407.1	-	-	-	-	10,146.6	10,084.5	23.3	38.7	5,414.4	3,573.5	1,840.9	23,671.3	-	19,522.5	650.6	3,498.2	
2020																									
Mar	4,031.4	2,075.4	974.3	-	981.7	4,534.3	65.4	4,468.9	-	-	-	-	10,415.0	10,352.5	23.1	39.4	5,265.9	3,637.0	1,628.9	24,246.6	-	20,121.8	759.3	3,365.5	
Jun	3,678.4	1,876.7	878.7	-	923.0	4,636.2	35.7	4,600.5	-	-	-	-	10,523.7	10,462.5	23.0	38.2	5,516.9	3,624.2	1,892.8	24,355.1	-	20,040.3	746.0	3,568.8	
Sep	3,716.6	2,073.7	997.1	-	645.8	4,543.5	40.4	4,503.1	-	-	-	-	10,859.3	10,799.4	22.9	36.9	5,677.3	3,624.6	2,052.8	24,796.7	-	20,920.1	705.7	3,170.8	
Dec	3,840.8	2,022.6	1,121.2	-	697.0	4,701.0	35.5	4,665.5	-	-	-	-	11,382.6	11,322.6	22.7	37.3	5,826.3	3,655.8	2,170.5	25,750.6	-	21,524.7	735.4	3,490.5	
2021																									
Mar	7,490.3	2,516.3	1,140.3	-	3,833.6	5,160.2	43.5	5,116.6	-	-	-	-	11,767.8	11,707.6	22.5	37.6	5,310.5	3,625.3	1,685.2	29,728.7	-	23,024.5	822.3	5,881.9	
Jun	7,906.8	2,754.5	1,300.4	-	3,852.0	5,303.0	27.8	5,275.2	-	-	-	-	12,544.5	12,484.6	22.3	37.6	5,980.3	4,038.2	1,942.1	31,734.6	-	24,521.6	872.1	6,341.0	
Sep	8,420.0	3,140.8	1,332.0	-	3,947.2	5,445.4	57.2	5,388.2	-	-	-	-	14,904.1	14,844.4	22.0	37.6	6,258.3	3,993.9	2,264.4	35,027.9	-	27,534.8	794.8	6,698.3	
Dec	8,192.9	3,374.6	1,384.9	-	3,433.4	5,200.3	77.8	5,122.5	-	-	-	-	15,614.8	15,555.4	21.8	37.6	6,486.5	4,050.7	2,435.8	35,494.5	-	28,215.5	1,051.5	6,227.6	
2022																									
Mar	8352.7	3040.1	1317.4	0.0	3995.2	5790.3	61.1	5729.2	50.0	-	-	50.0	22634.1	22573.9	15.7	44.5	6205.9	4039.0	2166.9	43033.0	0.0	35622.1	854.8	6556.1	

¹⁾ The figures for March 2002 includes a new Insurance Company.

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

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

Table 5.3 (c)

Period Ended	Assets																			Total Assets/ Liabilities, Capital & Reserves	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector			Unclassified			Life Ins. Fund	Cap. & Res.		Foreign Liab. ²⁾	Other			
	Total	Comm. Banks Deposits	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Local Gov't Sec.	Other Gov't Sec. ¹⁾	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total						Fixed Assets	Other Assets	
2012	10,102.0	5,353.0	2,730.3	38.8	1,979.9	6,204.7	814.7	5,390.0	-	-	-	-	12,124.2	9,915.5	194.0	2,014.7	8,021.6	6,290.8	1,730.8	36,452.4	4,750.8	21,095.7	5,567.7	5,038.2	
2013	11,519.6	5,467.8	2,983.5	8.4	3,059.9	6,203.1	1,007.8	5,195.3	-	-	-	-	15,668.5	13,417.5	200.3	2,050.7	7,691.2	6,033.8	1,657.4	41,082.3	2,205.1	23,198.9	9,232.7	6,445.6	
2014	13,620.4	6,344.5	4,284.5	620.5	2,370.9	6,685.6	1,405.9	5,279.7	19.6	19.6	-	-	17,436.5	16,048.7	303.6	1,084.2	11,187.0	6,434.8	4,752.2	48,949.2	3,466.4	23,996.4	17,303.2	4,183.2	
2015	15,405.9	6,708.9	4,634.7	346.0	3,716.3	8,300.2	2,317.7	5,982.5	-	-	-	-	15,699.5	13,868.1	312.3	1,519.1	9,229.3	6,548.8	2,680.5	48,634.9	4,115.3	22,000.0	12,380.7	10,138.9	
2016	15,627.3	6,931.0	3,849.7	586.5	4,260.1	9,642.3	1,802.0	7,840.3	-	-	-	-	14,884.9	13,293.2	916.4	675.4	9,862.5	7,492.1	2,370.5	50,017.1	4,450.8	23,955.9	11,014.2	10,596.1	
2017																									
Mar	14,828.2	7,117.0	3,841.6	546.5	3,323.0	10,050.0	1,941.9	8,108.1	-	-	-	-	16,159.0	14,385.8	879.1	894.1	9,649.9	7,499.9	2,150.0	50,687.0	4,904.5	24,191.9	11,632.6	9,958.0	
Jun	14,559.6	7,307.7	3,917.7	743.9	2,590.3	10,088.8	2,027.5	8,061.3	-	-	-	-	15,971.7	13,887.7	1,162.3	921.7	9,828.8	7,498.9	2,329.9	50,449.0	4,720.6	23,721.3	12,149.5	9,857.6	
Sep	15,063.3	7,592.1	4,071.2	736.3	2,663.7	10,459.3	2,182.5	8,276.8	-	-	-	-	16,372.0	14,231.4	1,155.8	984.8	9,807.0	7,511.0	2,295.9	51,701.6	4,720.6	24,452.9	12,326.1	10,202.1	
Dec	15,801.1	7,664.7	4,359.8	830.4	2,946.2	11,041.2	2,347.5	8,693.8	-	-	-	-	18,300.0	16,063.2	1,133.7	1,103.0	9,580.6	7,536.0	2,044.6	54,722.9	4,720.6	27,105.1	12,122.6	10,774.7	
2018																									
Mar	14,952.1	7,700.2	4,838.9	717.4	1,695.6	11,433.1	2,372.4	9,060.7	-	-	-	-	21,149.7	18,373.7	1,244.2	1,531.8	10,830.8	8,564.5	2,266.3	58,365.7	5,350.4	29,738.6	12,211.8	11,065.1	
Jun	16,951.8	8,005.0	5,132.8	686.9	3,127.2	11,225.6	2,564.1	8,661.5	150.0	-	150.0	-	22,396.3	19,732.5	1,205.2	1,458.6	10,512.7	7,478.0	3,034.8	61,236.5	5,434.3	32,184.9	10,892.9	12,724.3	
Sep	16,892.6	7,618.2	5,300.5	724.4	3,249.5	11,958.8	2,607.4	9,351.4	150.0	-	150.0	-	29,441.2	26,948.2	1,169.0	1,324.0	10,864.8	7,924.5	2,940.3	69,307.3	6,304.0	39,447.4	11,083.8	12,472.1	
Dec	16,487.0	6,873.0	5,547.8	680.6	3,385.6	12,603.9	2,670.8	9,933.1	150.0	-	150.0	-	32,092.6	28,724.3	495.2	2,873.2	10,964.7	8,126.1	2,838.7	72,298.2	5,796.3	30,865.8	22,170.3	13,465.8	
2019																									
Mar	16,456.4	7,340.8	5,201.0	650.4	3,264.2	13,179.4	2,763.2	10,416.3	150.0	-	150.0	-	31,204.0	29,805.3	199.7	1,199.1	13,053.6	8,097.2	4,956.4	74,043.5	6,386.2	32,780.6	22,614.4	12,262.2	
Jun	16,653.2	7,325.9	5,368.5	630.4	3,328.3	13,496.2	2,826.3	10,669.9	150.0	-	150.0	-	30,846.6	29,662.8	201.2	982.5	12,848.8	8,064.7	4,784.1	73,994.7	6,232.6	32,692.1	22,617.3	12,452.7	
Sep	16,507.1	7,167.6	5,381.4	623.1	3,335.0	14,492.7	3,316.5	11,176.1	150.0	-	150.0	-	34,631.1	33,434.7	213.4	983.0	13,124.9	8,112.9	5,012.0	78,905.7	6,240.0	35,520.0	24,982.1	12,163.6	
Dec	16,708.2	7,301.4	5,464.0	602.8	3,340.0	15,188.9	3,606.6	11,582.3	150.0	-	150.0	-	36,367.3	34,937.2	220.5	1,209.7	13,439.8	8,300.8	5,139.0	81,854.2	6,237.0	37,787.3	24,585.5	13,244.4	
2020																									
Mar	17,248.1	7,719.3	5,438.5	737.5	3,352.9	15,367.5	3,430.2	11,937.2	135.0	-	135.0	-	36,415.0	34,898.9	227.4	1,288.8	13,699.0	8,367.2	5,331.8	82,864.6	5,935.1	39,266.4	24,317.9	13,345.3	
Jun	16,367.6	7,160.6	5,269.1	718.6	3,219.3	15,652.9	3,580.9	12,072.1	120.0	-	120.0	-	36,512.5	34,974.2	250.7	1,287.5	14,061.0	8,381.3	5,679.8	82,714.0	6,023.5	38,963.7	24,252.0	13,474.7	
Sep	16,685.5	7,472.6	5,353.9	693.1	3,165.9	15,926.3	3,686.6	12,239.8	120.0	-	120.0	-	36,786.5	35,395.6	271.6	1,119.3	14,025.1	8,309.4	5,715.7	83,543.4	6,023.5	40,175.9	24,656.5	12,687.4	
Dec	16,690.2	7,271.4	5,607.0	655.5	3,156.3	16,622.2	3,996.6	12,625.6	105.0	-	105.0	-	38,564.0	36,986.8	314.2	1,263.1	14,498.4	8,595.3	5,903.1	86,479.8	6,023.5	41,986.3	25,660.4	12,809.5	
2021																									
Mar	21,499.2	8,019.5	6,277.3	797.8	6,404.6	17,217.5	4,037.4	13,180.1	105.0	-	105.0	-	38,878.8	37,366.5	391.2	1,121.1	14,184.1	8,542.8	5,641.3	91,884.5	6,001.3	44,143.8	26,300.5	15,438.8	
Jun	21,779.1	8,378.2	5,988.1	783.1	6,629.7	17,927.5	4,222.1	13,705.4	90.0	-	90.0	-	43,130.6	41,576.7	418.2	1,135.7	14,621.5	8,966.1	5,655.4	97,548.7	6,303.6	47,919.7	27,320.8	16,004.6	
Sep	22,200.1	8,840.8	6,060.9	754.7	6,543.6	18,608.1	4,699.3	13,908.8	90.0	-	90.0	-	52,574.8	50,988.3	422.4	1,164.2	15,196.6	8,902.4	6,294.2	108,669.6	6,369.7	60,733.3	25,022.5	16,544.2	
Dec	22,465.1	9,519.0	6,028.1	801.5	6,116.6	17,197.5	3,847.4	13,350.1	75.0	-	75.0	-	56,514.4	54,950.2	446.8	1,117.4	15,468.7	8,957.0	6,511.7	111,720.7	6,362.3	56,067.1	34,064.9	15,226.4	
2022																									
Mar	21,995.7	8,682.5	6,587.6	840.0	5,885.5	16,978.2	3,733.3	13,244.9	125.0	-	75.0	-	86,086.1	84,306.4	419.6	1,360.1	16,660.4	8,882.3	7,778.1	141,845.4	6,411.8	70,997.4	48,811.8	15,624.4	

Source: Insurance Companies.

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

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

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

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

Table 5.4

Period Ended	Foreign Sector	Assets											Total Assets/ Liabilities, Capital & Reserves	Liabilities		
		Banking System			Public Sector				Private Sector			Other		Pension Fund	Reserves	Other
		Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec. ¹⁾	Total	Shares & Other Sec.	Mortgage Loans					
2012	7,429.0	5,609.6	27.2	5,582.4	1,187.9	1,037.9	150.0	-	11,096.4	10,344.3	752.0	1,409.9	26,732.8	25,453.5	1,002.2	277.1
2013	8,087.3	6,053.3	48.7	6,004.6	319.1	319.1	-	-	14,022.4	13,272.2	750.2	1,838.2	30,320.4	28,460.6	1,430.4	429.4
2014	7,582.9	5,740.9	32.8	5,708.1	112.4	112.4	-	-	16,319.1	15,268.0	1,051.1	1,963.9	31,719.2	29,814.3	1,479.7	425.3
2015 ²⁾	14,474.5	5,832.8	339.3	5,493.5	705.3	705.3	-	-	23,100.1	22,724.8	375.2	2,411.2	46,523.8	45,768.0	240.7	515.2
2016	10,346.2	6,717.4	76.0	6,641.4	514.5	514.5	-	-	27,699.8	27,387.6	312.1	2,469.0	47,746.9	47,298.1	-	448.8
2017																
Mar	10,854.9	7,341.0	31.7	7,309.3	298.3	298.3	0.0	0.0	29,292.2	28,986.8	305.4	2,541.3	50,327.7	49,871.4	-	456.3
Jun	11,259.4	7,201.0	63.8	7,137.1	542.6	542.5	0.0	0.0	29,509.6	29,209.1	300.6	2,386.2	50,898.7	50,461.7	-	437.0
Sep	10,838.6	5,919.3	20.6	5,898.8	497.0	496.9	0.0	0.0	21,479.7	21,186.0	293.7	13,266.2	52,000.9	51,514.0	-	486.9
Dec	12,056.0	7,897.2	38.2	7,858.9	658.5	658.4	0.0	0.0	31,135.2	30,842.7	292.5	2,129.8	53,876.6	53,367.7	-	508.9
2018																
Mar	12,042.6	7,852.9	(0.0)	7,852.9	662.1	662.1	0.0	0.0	33,783.8	33,535.2	248.6	2,275.5	56,616.9	56,128.8	-	488.2
Jun	13,324.8	8,652.5	3.9	8,648.6	538.3	538.2	0.0	0.0	34,550.1	34,095.1	455.0	1,957.2	59,023.0	58,737.8	-	285.2
Sep	13,477.1	8,766.5	63.1	8,703.4	928.1	928.1	0.0	0.0	37,638.0	37,197.6	440.5	1,929.9	62,739.7	62,472.5	-	267.3
Dec	14,079.6	9,320.9	132.3	9,188.6	1,002.5	1,002.5	0.0	0.0	39,233.4	38,957.2	276.2	1,989.0	65,625.5	65,018.2	-	607.3
2019																
Mar	14,740.2	9,367.9	124.6	9,243.3	905.5	905.5	0.0	-	39,987.0	39,730.4	256.6	2,202.6	67,203.3	66,512.3	-	690.9
Jun	17,157.9	7,469.3	200.9	7,268.4	786.7	786.7	0.0	-	40,375.3	40,106.6	268.8	2,031.4	67,820.6	67,037.9	-	782.7
Sep	21,201.1	7,300.1	146.4	7,153.6	554.0	554.0	0.0	-	41,077.9	40,998.4	79.5	1,972.3	72,105.3	71,412.5	-	692.9
Dec	21,680.4	7,831.5	101.9	7,729.6	397.6	397.6	0.0	-	44,037.8	43,960.5	77.3	725.4	74,672.7	73,840.1	-	832.6
2020																
Mar	21,412.7	7,624.6	57.2	7,567.5	528.8	528.7	0.0	-	43,561.6	43,485.9	75.7	1,682.3	74,810.0	73,985.7	-	824.3
Jun	20,991.4	7,841.9	80.2	7,761.8	528.8	528.7	0.0	-	44,554.7	44,479.8	74.9	1,870.0	75,786.9	74,895.2	-	891.6
Sep	21,391.1	7,089.1	52.0	7,037.0	1,001.7	896.1	105.6	-	48,286.1	48,189.7	96.4	1,803.9	79,571.9	78,703.0	-	868.8
Dec	22,010.2	8,122.5	24.3	8,098.2	1,107.0	1,107.0	0.0	-	48,532.1	48,439.5	92.6	1,802.9	81,574.7	80,740.8	-	833.9
2021																
Mar	22,630.6	8,327.4	34.8	8,292.6	1,161.8	1,161.8	0.0	-	49,275.3	49,205.1	70.2	2,100.0	83,495.1	82,529.0	-	966.1
Jun	22,266.8	10,675.4	30.8	10,644.5	1,224.8	1,134.9	91.1	(1.1)	50,765.5	50,698.0	67.5	2,249.9	87,182.5	86,238.4	-	944.0
Sep	22,715.9	9,118.8	22.8	9,096.0	1,242.6	1,242.5	0.0	-	59,603.0	59,537.3	65.7	2,224.4	94,904.7	93,995.7	-	909.0
Dec	21,389.8	11,335.4	134.7	11,200.7	1,249.3	1,268.2	(18.9)	-	61,554.7	61,490.8	63.9	2,130.2	97,659.4	96,728.0	-	931.5
2022																
Mar	21,915.8	11,381.7	22.4	11,359.3	1,428.0	1,427.9	0.0	0.0	76,343.7	76,281.6	62.1	2,246.0	113,315.2	112,094.5	0.0	1,220.6

Source: Pension Schemes

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

²⁾ Adjustments in the valuation method contributed to the significant increase in the balance sheet of the pension companies from December 2015.

* September 2020 data is preliminary.

SUMMARY NON BANK FINANCIAL INSTITUTION: ASSETS
(G\$Million)

Table 5.5 (a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector				Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2012	161,849	25,226	19,757	867	18,890	10,849	10,849	-	-	77,569	31,565	14,106	31,899	28,447
2013	173,324	26,796	25,759	1,086	24,673	4,128	4,128	-	-	90,072	36,240	14,736	39,095	26,570
2014	198,897	28,202	23,965	1,488	22,477	4,786	4,786	-	-	110,926	41,175	14,609	55,142	31,017
2015 ¹⁾	217,615	36,323	27,295	2,687	24,608	6,728	6,728	0	-	116,937	41,060	15,667	60,210	30,332
2016	219,735	31,515	31,404	1,905	29,499	6,828	6,828	0	0	118,340	41,449	15,698	61,193	31,648
2017														
Mar	224,695	31,372	34,276	1,988	32,287	5,839	5,839	0	0	121,316	41,449	15,625	64,242	31,893
Jun	225,826	31,017	34,196	2,103	32,092	6,787	6,787	0	0	121,534	42,016	15,523	63,996	32,293
Sep	228,693	31,054	34,476	2,242	32,234	6,896	6,896	0	0	123,878	42,520	15,698	65,661	32,390
Dec	234,784	32,676	36,161	2,420	33,741	6,470	6,470	0	0	127,353	43,310	15,536	68,508	32,123
2018														
Mar	244,922	49,827	37,117	2,448	34,669	6,802	6,802	0	0	117,360	43,789	15,732	57,840	33,816
Jun	248,830	52,343	37,567	2,646	34,920	6,139	5,989	150	0	119,545	44,493	15,307	59,745	33,236
Sep	261,768	52,462	38,664	2,748	35,916	6,531	6,381	150	0	130,381	44,958	15,348	70,076	33,731
Dec	268,477	52,871	38,884	2,865	36,019	6,605	6,455	150	0	135,445	47,397	14,436	73,611	34,671
2019														
Mar	280,698	61,163	39,811	2,934	36,877	7,060	6,910	150	0	135,834	47,628	12,753	75,453	36,831
Jun	288,490	68,805	38,911	3,073	35,838	7,041	6,891	150	0	136,332	48,091	12,561	75,681	37,400
Sep	299,459	72,825	39,893	3,509	36,384	6,759	6,609	150	-	142,025	48,703	12,681	80,640	37,957
Dec	305,848	73,711	41,068	3,755	37,314	6,603	6,453	150	-	147,061	49,138	12,841	85,082	37,405
2020														
Mar	309,258	74,522	42,139	3,534	38,605	6,565	6,430	135	-	145,666	49,432	11,223	85,011	40,366
Jun	312,880	44,032	43,834	3,713	40,121	6,549	6,429	120	-	177,692	49,606	11,188	116,898	40,772
Sep	318,252	77,564	43,657	3,759	39,898	7,666	7,440	226	-	148,956	49,789	11,116	88,052	40,409
Dec	325,673	45,089	45,960	4,076	41,884	8,335	8,230	105	-	186,387	50,453	13,209	122,725	39,902
2021														
Mar	340,029	48,544	48,345	4,123	44,222	8,004	7,898	105	-	194,958	50,806	12,866	131,286	40,179
Jun	352,498	48,469	51,487	4,308	47,179	9,438	9,258	181	(1)	202,162	51,208	12,889	138,065	40,942
Sep	347,404	43,800	48,638	3,762	44,876	9,427	9,307	120	-	205,714	51,603	13,351	140,760	39,824
Dec	354,878	42,741	52,162	4,185	47,978	9,709	9,623	86	-	209,687	52,379	13,283	144,025	40,579
2022														
Mar	433,337	48,223	52,698	3,800	48,898	10,639	10,514	75	50	277,367	53,046	12,133	212,187	44,410

Source: Non-Bank Financial Institutions

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

SUMMARY NON BANK FINANCIAL INSTITUTION: LIABILITIES
(G\$ Million)

Table 5.5 (b)

Period Ended	Total Liabilities	Foreign Sector	Deposits				Private Sector					Other
			Total Deposits	Private Sector	Public Sector	Shares	Total	Capital & Reserves	Loans Rec.	Insurance Premium	Pension Funds	
2012	161,849	10,865	42,638	3,408	3,298	35,933	94,166	60,353	3,609	4,751	25,454	14,180
2013	173,324	14,050	45,758	3,581	2,878	39,299	97,933	65,044	2,223	2,205	28,461	15,583
2014	198,897	22,425	47,173	4,572	2,473	40,128	115,724	80,036	2,407	3,466	29,814	13,574
2015 ¹⁾	217,615	17,710	49,168	5,350	2,582	41,236	130,741	78,903	1,955	4,115	45,768	19,996
2016	219,735	16,502	49,854	6,335	2,693	40,826	132,663	79,067	1,848	4,451	47,298	20,716
2017												
Mar	224,695	17,265	50,572	6,517	2,693	41,362	136,649	79,853	2,020	4,904	49,871	20,209
Jun	225,826	17,861	50,956	6,469	2,693	41,794	136,652	79,365	2,105	4,721	50,462	20,357
Sep	228,693	18,078	51,246	6,489	2,693	42,064	138,667	80,605	1,827	4,721	51,514	20,702
Dec	234,784	17,976	51,723	6,469	2,693	42,561	143,749	83,865	1,795	4,721	53,368	21,336
2018												
Mar	244,922	18,216	52,953	6,580	2,693	43,680	151,927	88,758	1,690	5,350	56,129	21,826
Jun	248,830	17,043	50,891	7,036	1,480	42,375	157,570	91,745	1,653	5,434	58,738	23,326
Sep	261,768	17,368	51,410	7,050	2,097	42,263	169,802	99,414	1,611	6,304	62,472	23,188
Dec	268,477	28,658	50,659	6,405	2,522	41,733	164,595	92,063	1,718	5,796	65,018	24,564
2019												
Mar	280,698	28,717	51,404	6,722	2,522	42,161	176,936	102,096	1,942	6,386	66,512	23,641
Jun	288,490	29,256	51,962	6,695	2,522	42,745	183,251	107,983	1,997	6,233	67,038	24,020
Sep	299,459	31,716	52,644	6,730	2,562	43,351	191,346	111,614	2,080	6,240	71,412	23,753
Dec	305,848	31,509	52,411	6,776	2,388	43,246	196,849	114,664	2,108	6,237	73,840	25,079
2020												
Mar	309,258	31,557	52,835	6,633	2,388	43,813	199,552	117,616	2,015	5,935	73,986	25,315
Jun	312,880	31,300	54,002	6,742	2,531	44,729	202,011	119,092	2,000	6,024	74,895	25,567
Sep	318,252	31,832	54,726	6,725	2,529	45,472	206,864	120,075	2,062	6,024	78,703	24,830
Dec	325,673	32,904	55,667	6,662	2,457	46,548	212,007	123,093	2,150	6,024	80,741	25,095
2021												
Mar	340,029	33,729	56,836	6,726	2,473	47,637	221,585	130,748	2,308	6,001	82,529	27,879
Jun	352,498	34,816	58,086	6,815	2,486	48,785	231,111	136,224	2,345	6,304	86,238	28,485
Sep	347,404	32,417	58,408	7,060	2,088	49,260	231,301	128,897	2,385	6,024	93,996	25,278
Dec	354,878	33,606	59,129	7,069	2,297	49,764	236,539	131,299	2,488	6,024	96,728	25,604
2022												
Mar	433,337	49,113	59,987	7,168	2,315	50,504	287,964	167,094	2,364	6,412	112,095	36,273

Source: Non-Bank Financial Institutions

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

CENTRAL GOVERNMENT FINANCES (SUMMARY)

(G\$ Million)

Table 6.1

Period	Current Account			Capital Account					Overall Deficit/Surplus (3)+(8)	External Financing					Domestic Financing			
	Revenue	Expenditure	Balance (1) - (2)	Receipts		Expenditure	Balance (4) - (7)	Total (11)+(12)+(13)+(14)		Project Loans	External Debt Payments	Overseas Deposits	Other	Total (16)+(17)+(18)	Banking System (net)	Non-Bank Borrowing	Other Financing	
				Total (5)+(6)	Revenue													External Grants
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
2012	130,228.4	114,914.6	15,313.8	13,509.5	832.7	12,676.8	56,441.8	(42,932.3)	(27,618.5)	22,044.2	30,043.2	(3,764.8)	(4,917.1)	682.9	5,574.3	(7,815.7)	(6,926.2)	20,316.2
2013	136,494.8	122,053.8	14,441.0	8,671.7	872.8	7,798.9	50,144.5	(41,472.8)	(27,031.8)	18,545.2	8,749.1	(3,592.6)	12,805.7	583.0	8,486.6	17,294.5	(7,032.9)	(1,775.0)
2014	145,727.9	133,833.6	11,894.3	4,191.0	3,100.8	1,090.2	51,013.7	(46,822.7)	(34,928.4)	(13,753.4)	19,936.7	(28,284.8)	(5,925.6)	520.3	48,681.8	11,650.3	(141.0)	37,172.5
2015	161,710.2	147,637.7	14,072.6	7,272.9	2,686.1	4,586.8	30,664.9	(23,392.0)	(9,319.4)	(5,264.8)	14,710.8	(15,346.0)	(5,280.0)	650.4	14,584.2	28,007.0	1,085.9	(14,508.7)
2016	177,322.1	170,151.8	7,170.2	7,877.1	2,469.3	5,407.8	46,618.1	(38,740.9)	(31,570.7)	7,836.8	12,824.7	(5,516.1)	-	528.3	23,733.8	8,482.5	1,588.0	13,663.3
2017	195,060.3	181,400.0	13,660.3	12,198.9	17.0	12,181.8	58,618.3	(46,419.4)	(32,759.1)	8,740.1	17,286.1	(8,930.8)	-	384.8	24,019.0	(1,535.6)	1,985.4	23,569.3
2018	217,016.4	199,612.3	17,404.1	10,773.4	3.8	10,769.6	55,019.4	(44,246.0)	(26,842.0)	5,501.6	17,249.4	(11,977.0)	-	229.2	21,340.4	(24,059.7)	(1,619.5)	47,019.5
2019	240,585.3	216,193.8	24,391.5	11,944.8	9.6	11,935.2	66,262.4	(54,317.7)	(29,926.1)	10,964.5	22,606.6	(11,690.2)	-	48.1	18,961.6	24,643.6	2,608.9	(8,290.8)
2020	227,401.8	249,356.7	(21,954.8)	7,581.8	2.0	7,579.8	76,114.7	(68,533.0)	(90,487.8)	2,322.8	13,976.5	(11,653.6)	-	-	88,165.0	59,902.4	612.1	27,650.5
2021	265,817.6	282,887.4	(17,069.8)	5,392.1	7.7	5,384.3	104,386.2	(98,994.1)	(115,658.2)	11,683.7	23,518.1	(11,834.3)	-	-	103,974.4	(115,145.4)	31,629.7	187,490.2
2017 ¹⁾																		
1st Qtr	37,957.4	38,471.8	(514.4)	6,825.3	-	6,825.3	7,228.5	(403.2)	(917.6)	986.6	3,151.0	(2,164.4)	-	-	(68.9)	622.8	2,949.4	(3,641.2)
2nd Qtr	59,194.6	42,972.3	16,222.4	1,541.3	13.8	1,527.5	8,586.5	(7,045.3)	9,177.1	3.4	1,782.9	(1,989.3)	-	209.8	(9,180.5)	10,802.7	806.6	(20,789.7)
3rd Qtr	44,546.2	41,827.7	2,718.5	971.2	2.8	968.4	13,007.9	(12,036.7)	(9,318.1)	1,625.9	4,277.7	(2,651.9)	-	-	7,692.3	(4,694.6)	(752.9)	13,139.8
4th Qtr	53,362.0	58,128.2	(4,766.2)	2,861.1	0.4	2,860.6	29,795.3	(26,934.3)	(31,700.4)	6,124.3	8,074.5	(2,125.2)	-	175.0	25,576.2	(8,266.5)	(1,017.8)	34,860.4
2018																		
1st Qtr	45,945.5	46,537.0	(591.5)	4,032.8	0.0	4,032.7	5,220.4	(1,187.7)	(1,779.2)	(2,484.0)	1,098.2	(3,582.2)	-	-	4,263.2	(21,576.8)	358.2	25,481.7
2nd Qtr	63,239.4	46,302.0	16,937.4	1,692.7	0.0	1,692.7	13,754.1	(12,061.5)	4,875.9	1,898.5	3,948.8	(2,185.1)	-	134.8	(6,774.4)	2,487.1	(2,199.1)	(7,062.4)
3rd Qtr	49,428.9	45,295.2	4,133.8	1,146.7	0.7	1,146.0	8,780.7	(7,634.1)	(3,500.3)	(1,713.7)	2,252.3	(3,965.9)	-	-	5,214.0	(2,928.0)	246.7	7,895.2
4th Qtr	58,402.6	61,478.2	(3,075.6)	3,901.3	3.1	3,898.2	27,264.1	(23,362.8)	(26,438.4)	7,800.7	9,950.1	(2,243.8)	-	94.4	18,637.6	(2,042.0)	(25.4)	20,705.0
2019																		
1st Qtr	52,503.9	45,792.7	6,711.2	6,287.2	-	6,287.2	7,103.4	(816.2)	5,895.1	(2,043.3)	1,910.8	(3,954.1)	-	-	(3,851.8)	8,871.9	2,829.3	(15,553.0)
2nd Qtr	63,365.0	51,533.9	11,831.1	2,137.4	5.0	2,132.4	17,434.9	(15,297.5)	(3,466.5)	12,036.4	14,441.2	(2,452.8)	-	48.1	(8,569.9)	3,035.8	(115.9)	(11,489.8)
3rd Qtr	54,825.1	52,061.7	2,763.4	1,920.8	2.8	1,918.0	13,566.0	(11,645.1)	(8,881.8)	(1,747.8)	2,411.1	(4,158.8)	-	-	10,629.5	11,263.2	(537.4)	(96.3)
4th Qtr	69,891.3	66,805.4	3,085.9	1,599.3	1.8	1,597.6	28,158.1	(26,558.8)	(23,472.9)	2,719.1	3,843.6	(1,124.5)	-	-	20,753.8	1,472.8	432.9	18,848.2
2020																		
1st Qtr	56,092.0	47,044.0	9,048.0	369.0	1.3	367.8	2,845.3	(2,476.3)	6,571.7	(3,799.0)	-	(3,799.0)	-	-	(2,772.7)	13,851.2	(24.7)	(16,599.2)
2nd Qtr	55,410.2	51,829.4	3,580.8	109.3	0.5	108.7	14,431.6	(14,322.3)	(10,741.5)	(1,485.8)	-	(1,485.8)	-	-	12,227.3	6,967.4	(1,163.5)	6,423.3
3rd Qtr	55,253.1	51,941.9	3,311.3	3,618.7	-	3,618.7	19,331.0	(15,712.3)	(12,401.0)	7,623.4	11,588.9	(3,965.5)	-	-	4,777.6	5,304.2	1,010.7	(1,537.4)
4th Qtr	60,646.5	98,541.4	(37,894.9)	3,484.8	0.2	3,484.6	39,506.9	(36,022.1)	(73,917.0)	(15.8)	2,387.5	(2,403.4)	-	-	73,932.8	33,779.4	789.5	39,363.8
2021																		
1st Qtr	61,202.1	46,755.6	14,446.5	318.0	-	318.0	4,512.5	(4,194.6)	10,251.9	4,104.6	8,034.8	(3,930.2)	-	-	(14,356.5)	15,109.6	(331.1)	(29,135.0)
2nd Qtr	73,913.2	67,478.2	6,435.0	725.3	-	725.3	26,966.0	(26,240.7)	(19,739.1)	327.9	2,381.3	(2,053.5)	-	-	19,411.2	(191,973.4)	2,059.2	209,325.4
3rd Qtr	63,458.9	70,610.7	(7,151.8)	660.3	-	660.3	14,911.3	(14,251.1)	(21,353.2)	(2,059.6)	2,006.1	(4,065.7)	-	-	23,412.8	29,147.1	18,768.1	(24,502.3)
4th Qtr	67,243.5	98,042.9	(30,799.4)	3,688.5	7.7	3,680.8	57,996.3	(54,307.7)	(84,817.7)	9,310.9	11,095.9	(1,785.0)	-	-	75,506.9	32,571.3	11,133.5	31,802.1
2022																		
1st Qtr	68,290.9	51,378.0	16,912.8	77.9	1.9	76.0	12,204.9	(12,127.0)	4,785.8	(2,923.0)	1,232.2	(4,155.2)	-	-	(1,862.8)	33,040.9	2,040.1	(36,943.8)

Sources: Ministry of Finance and Bank of Guyana.

¹⁾ From year 2017 the capital revenue will follow the MOF format; therefore, the figure will show a reduced amount due to the exclusions of all grants and debt reliefs.

* Figures for 1st Qtr 2022 are preliminary.

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2

Period	Total Current Revenue	Tax Revenue												
		Total Tax Revenue	Income Tax				VAT & Excise Taxes			Taxes on International Trade				
			Total	Companies ¹⁾	Personal	Other ²⁾	Total	Value Added Tax ³⁾	Excise Tax ³⁾	Total	Import Duty	Export Duty	Travel Tax	Other
2012	130,228.4	118,333.9	43,949.0	27,794.3	16,154.8	0.0	56,849.4	34,105.6	22,743.9	12,900.6	11,560.8	9.1	1,330.8	1,330.8
2013	136,494.8	126,509.8	46,128.0	30,929.0	15,199.1	0.0	61,659.4	34,388.0	27,271.3	13,411.8	11,865.7	14.1	1,532.0	0.0
2014	145,727.9	135,889.6	51,183.0	33,283.3	17,899.7	0.0	65,709.5	37,475.4	28,234.0	13,856.4	12,166.5	13.8	1,676.0	0.0
2015	161,710.2	142,896.3	54,500.2	34,606.4	19,893.7	0.0	68,806.8	35,476.4	33,330.5	14,026.6	12,357.1	11.6	1,657.9	0.0
2016	177,322.1	151,745.5	60,624.2	37,896.9	22,727.3	0.0	68,707.0	36,424.0	31,083.0	16,947.9	14,887.1	12.8	2,048.0	0.0
2017	195,060.3	171,149.9	67,747.6	46,078.3	21,669.3	0.0	76,319.2	42,555.9	33,458.6	18,496.8	16,272.9	22.6	2,201.2	0.0
2018	217,016.4	198,512.4	78,234.7	52,427.1	25,807.6	0.0	87,861.9	48,181.4	39,680.4	21,956.1	19,320.6	32.8	2,602.6	0.0
2019	240,585.3	225,992.9	93,595.3	64,384.6	29,210.8	0.0	96,551.4	52,748.6	43,802.8	24,991.5	22,135.5	29.1	2,826.9	0.0
2020	227,401.8	218,330.1	104,703.0	70,015.2	34,687.8	0.0	83,829.9	49,907.9	33,922.0	19,641.0	18,623.8	27.5	989.8	0.0
2021	265,817.6	255,085.5	122,858.7	79,951.4	42,907.3	0.0	94,778.3	48,377.5	46,400.8	25,611.4	23,737.1	29.3	1,845.0	0.0
2017														
1st Qtr	37,957.4	36,080.0	14,065.7	8,224.0	5,841.7	0.0	16,986.1	9,373.2	7,312.9	3,769.9	3,320.3	4.3	445.2	0.0
2nd Qtr	59,194.6	49,733.4	21,999.8	16,945.5	5,054.3	0.0	19,427.2	9,915.8	9,511.4	4,149.3	3,585.8	6.1	557.4	0.0
3rd Qtr	44,546.2	39,754.5	15,007.6	10,080.9	4,926.8	0.0	18,434.4	10,787.1	7,647.3	4,817.8	4,137.2	6.6	674.0	0.0
4th Qtr	53,362.0	45,582.1	16,674.5	10,828.0	5,846.6	0.0	21,471.5	12,479.8	8,986.9	5,759.8	5,229.6	5.7	524.5	0.0
2018														
1st Qtr	45,945.5	44,058.7	17,656.5	11,463.4	6,193.1	0.0	20,287.3	11,282.1	9,005.2	4,401.9	3,859.5	5.5	536.9	0.0
2nd Qtr	63,239.4	56,559.5	23,706.3	17,190.4	6,515.9	0.0	22,209.1	11,394.4	10,814.7	5,432.4	4,657.5	8.8	766.1	0.0
3rd Qtr	49,428.9	45,984.4	17,768.9	11,488.9	6,280.1	0.0	20,882.4	12,113.1	8,769.3	5,676.7	4,945.0	9.0	722.7	0.0
4th Qtr	58,402.6	51,909.7	19,103.0	12,284.5	6,818.6	0.0	24,483.0	13,391.8	11,091.3	6,445.1	5,858.7	9.5	576.9	0.0
2019														
1st Qtr	52,503.9	50,147.8	21,610.5	13,909.9	7,700.5	0.0	21,710.8	12,298.0	9,412.8	4,983.5	4,348.8	7.3	627.5	0.0
2nd Qtr	63,365.0	58,817.0	25,964.0	19,071.8	6,892.3	0.0	22,346.8	12,517.2	9,829.6	5,707.8	4,885.2	7.8	814.8	0.0
3rd Qtr	54,825.1	51,610.1	19,864.4	13,052.8	6,811.6	0.0	22,421.5	12,285.4	10,136.0	7,095.4	6,364.6	7.0	723.7	0.0
4th Qtr	69,891.3	65,418.0	26,156.4	18,350.1	7,806.4	0.0	30,072.3	15,647.9	14,424.4	7,204.9	6,536.9	7.0	660.9	0.0
2020														
1st Qtr	56,092.0	54,306.4	23,592.9	14,953.9	8,639.0	0.0	23,629.7	14,980.1	8,649.6	5,238.3	4,674.6	6.0	557.7	0.0
2nd Qtr	55,410.2	52,480.7	27,039.8	17,959.6	9,080.2	0.0	17,629.3	11,148.8	6,480.5	3,792.6	3,683.7	6.2	102.6	0.0
3rd Qtr	55,253.1	53,604.6	26,139.2	18,421.5	7,717.7	0.0	20,528.2	12,763.4	7,764.7	4,962.9	4,787.0	5.6	170.2	0.0
4th Qtr	60,646.5	57,938.4	27,931.1	18,680.2	9,250.9	0.0	22,042.7	11,015.5	11,027.2	5,647.3	5,478.4	9.7	159.2	0.0
2021														
1st Qtr	61,202.1	59,245.8	25,911.2	16,005.3	9,905.9	0.0	25,350.9	14,340.5	11,010.4	5,542.3	5,262.7	1.8	277.8	0.0
2nd Qtr	73,913.2	69,761.7	33,471.9	22,741.3	10,730.7	0.0	24,762.1	13,029.7	11,732.5	5,912.4	5,489.9	5.9	416.5	0.0
3rd Qtr	63,458.9	61,426.5	28,367.4	18,457.8	9,909.6	0.0	24,679.8	12,162.9	12,516.9	6,604.5	6,007.1	10.1	587.3	0.0
4th Qtr	67,243.5	64,651.5	35,108.2	22,747.1	12,361.1	0.0	19,985.5	8,844.4	11,141.1	7,552.2	6,977.3	11.5	563.4	0.0
2022														
1st Qtr	68,290.9	64,013.4	33,594.7	19,715.6	13,879.1	-	22,754.2	13,840.1	8,914.1	5,619.4	5,137.5	9.6	472.3	0.0

Source: Ministry of Finance

¹⁾ As of 2003, Companies Income Tax includes self-employed, corporation and withholding income taxes.

²⁾ As at March-2017, 'other income tax' will not include capital gains (it was relocated under 'other tax revenue').

³⁾ Value Added Tax (VAT) and Excise Tax were implemented on January 01, 2007.

* Figures for 1st Qtr 2022 are preliminary.

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2 (Cont'd)

Period	Other Tax Revenue										Non-Tax Revenue								GRIF Inflows ³⁾
	Total	Licences Vehicles	Environmental Tax	Environmental Levy ¹⁾	Capital Gains ²⁾	Excise Duty	Fees, Premium & ND Surtax	Property Taxes			Total ³⁾	Rents & Royalties etc.	Fees, Fines etc.	Divs. from Fin. Enterprises	Interest	BOG Surplus	Other Dept. Receipts	Misc.	
								Total	Property Taxes	Estate Taxes									
2012	4,634.8	513.0	1,070.9	0.0	408.2	222.2	517.0	1,903.5	1,866.2	37.3	11,055.6	10.2	1,399.5	1,000.0	0.0	4,356.6	0.0	4,289.4	838.9
2013	5,310.6	587.0	1,071.6	0.0	265.8	224.4	553.3	2,608.4	2,571.8	36.6	9,151.8	18.6	1,404.8	1,720.0	0.0	4,040.5	0.0	1,967.9	833.3
2014	5,140.8	637.4	1,033.3	0.0	209.6	241.0	596.7	2,422.6	2,380.5	42.1	8,823.8	13.8	1,123.8	200.0	0.0	5,091.5	0.0	2,394.7	1,014.4
2015	5,562.6	653.4	496.1	0.0	286.1	291.4	598.2	3,237.4	3,200.9	36.5	18,813.9	10.6	1,175.9	1,002.5	0.0	3,512.7	7,876.6	5,235.7	0.0
2016	5,466.4	867.5	0.0	0.0	285.0	282.0	822.9	3,208.9	3,172.4	36.5	25,576.5	4,303.0	1,362.0	2,200.0	1,000.0	3,376.1	8,700.0	4,635.4	0.0
2017	8,586.4	1,038.6	0.0	1,703.4	132.3	586.3	1,508.0	3,617.8	3,578.8	39.0	23,910.4	3,881.3	1,289.0	1,200.0	1,000.0	3,751.2	9,300.0	3,488.9	0.0
2018	10,459.7	1,094.6	0.0	1,978.6	478.1	859.2	1,628.3	4,421.0	4,377.1	43.9	18,504.0	4,316.9	1,404.8	1,200.0	750.0	3,332.3	4,000.0	3,500.0	0.0
2019	10,854.7	1,150.4	0.0	2,179.0	608.9	766.9	1,796.6	4,352.8	4,311.7	41.2	14,592.4	3,968.9	1,600.1	919.4	812.5	1,881.0	2,900.0	2,510.5	0.0
2020	10,156.2	1,134.6	0.0	2,019.3	732.8	669.1	1,709.3	3,891.1	3,847.2	43.8	9,071.8	2,780.5	1,061.2	5.0	0.0	1,475.2	700.0	3,049.9	0.0
2021	11,837.1	1,112.5	0.0	2,392.0	551.9	895.5	1,911.2	4,974.0	4,906.7	67.2	10,732.1	1,199.4	1,526.6	0.0	0.0	2,450.0	1,000.0	4,556.1	0.0
2017																			
1st Qtr	1,258.4	278.0	0.0	174.7	35.5	111.3	349.8	308.9	300.2	8.7	1,877.4	1,016.8	255.1	0.0	0.0	0.0	0.0	605.6	0.0
2nd Qtr	4,157.2	265.3	0.0	471.0	37.0	145.2	395.1	2,843.6	2,833.2	10.4	9,461.2	569.0	428.9	0.0	500.0	3,751.2	3,300.0	912.1	0.0
3rd Qtr	1,494.6	253.3	0.0	478.9	25.8	141.4	338.2	256.9	247.8	9.1	4,791.8	981.9	319.8	0.0	0.0	0.0	3,000.0	490.1	0.0
4th Qtr	1,676.2	241.9	0.0	578.8	34.0	188.3	424.9	208.3	197.6	10.7	7,780.0	1,313.6	285.2	1,200.0	500.0	0.0	3,000.0	1,481.1	0.0
2018																			
1st Qtr	1,713.1	294.5	0.0	454.3	26.9	185.4	345.0	407.0	397.7	9.4	1,886.7	187.8	257.7	0.0	0.0	0.0	400.0	1,041.2	0.0
2nd Qtr	5,211.7	290.8	0.0	442.5	146.6	222.9	472.6	3,636.4	3,619.4	17.0	6,679.8	2,115.6	394.4	0.0	0.0	3,332.3	0.0	837.6	0.0
3rd Qtr	1,656.3	258.5	0.0	458.4	67.8	269.2	414.3	188.2	179.9	8.3	3,444.5	1,094.2	337.4	1,200.0	500.0	0.0	0.0	313.0	0.0
4th Qtr	1,878.6	250.8	0.0	623.4	236.9	181.8	396.4	189.3	180.1	9.3	6,492.8	919.3	415.4	0.0	250.0	0.0	3,600.0	1,308.2	0.0
2019																			
1st Qtr	1,843.0	304.8	0.0	456.5	72.3	174.3	493.3	342.0	333.6	8.4	2,356.2	1,196.8	304.3	0.0	250.0	0.0	0.0	605.1	0.0
2nd Qtr	4,798.3	294.2	0.0	518.9	142.4	172.2	367.7	3,302.8	3,292.1	10.8	4,548.0	1,233.9	494.7	19.4	0.0	1,881.0	400.0	519.0	0.0
3rd Qtr	2,228.9	278.6	0.0	526.1	291.8	172.4	464.0	495.9	486.6	9.3	3,215.0	962.4	403.2	0.0	375.0	0.0	1,000.0	474.3	0.0
4th Qtr	1,984.4	272.7	0.0	677.5	102.5	248.0	471.6	212.1	199.4	12.7	4,473.3	575.8	398.0	900.0	187.5	0.0	1,500.0	912.0	0.0
2020																			
1st Qtr	1,845.5	306.5	0.0	512.1	80.9	177.8	466.7	301.4	292.8	8.6	1,785.6	695.3	331.6	5.0	0.0	0.0	0.0	753.7	0.0
2nd Qtr	4,019.1	236.1	0.0	402.2	376.5	133.9	278.9	2,591.5	2,586.8	4.8	2,929.5	1,015.8	159.0	0.0	0.0	1,475.2	0.0	279.6	0.0
3rd Qtr	1,974.4	328.2	0.0	497.2	75.8	153.6	430.6	489.0	478.9	10.1	1,648.5	752.7	237.4	0.0	0.0	0.0	0.0	658.4	0.0
4th Qtr	2,317.2	263.7	0.0	607.8	199.5	203.8	533.2	509.2	488.8	20.4	2,708.1	316.7	333.2	0.0	0.0	0.0	700.0	1,358.2	0.0
2021																			
1st Qtr	2,441.3	317.2	0.0	519.5	110.6	276.3	760.1	457.6	446.5	11.1	1,956.3	377.5	294.3	0.0	0.0	0.0	0.0	1,284.4	0.0
2nd Qtr	5,615.3	270.0	0.0	556.4	170.9	179.2	366.7	4,072.2	4,058.0	14.2	4,151.4	167.3	442.8	0.0	0.0	2,450.0	300.0	791.3	66.7
3rd Qtr	1,774.9	262.1	0.0	586.0	132.9	195.9	388.3	209.8	189.7	20.1	2,032.4	185.3	368.6	0.0	0.0	0.0	0.0	1,478.5	49.6
4th Qtr	2,005.5	263.2	0.0	730.1	137.5	244.2	396.2	234.4	212.6	21.8	2,592.0	469.4	420.8	0.0	0.0	0.0	700.0	1,001.8	289.4
2022																			
1st Qtr	2,045.0	318.0	0.0	573.5	115.6	225.2	349.9	462.9	438.1	24.8	4,277.5	12.1	367.2	0.0	0.0	3,197.4	0.0	700.7	0.0

Source: Ministry of Finance

¹⁾ Environmental Levy was implemented on February 01, 2017.

²⁾ As at Mar-2017, 'capital gains' was relocated to 'other tax revenue' from 'other' income taxes.

³⁾ GRIF Inflows were excluded from Total Non-Tax Revenue with effect Dec-2012.

* Figures for 1st Qtr 2022 are preliminary.

CENTRAL GOVERNMENT: CURRENT EXPENDITURE
(G\$ Million)

Table 6.3

Period	Total Current Expenditure	Non-interest Current Expenditure																	Debt Charges		
		Total	Personal Emoluments	Other Goods & Services										Transfer Payments							
				Total	Material And Supplies	Fuels & Lubricants	Rental & Maintenance of Buildings	Maintenance of Infrastructure	Electricity Charges	Transport Travel and Postage	Telephone Charges	Other Services Purchased	Miscellaneous	Total	Education Subvents, Grants & Sci.ships	Rates, Taxes & Subvents to L.A.	Subsidies & Contribution to Local & Int'l Orgns.	Refunds of Revenue		Pensions	
2012	114,914.6	108,379.1	34,793.9	34,175.6	7,109.4	2,161.4	3,053.2	2,312.6	5,847.6	3,021.4	451.8	776.7	9,441.5	39,409.6	3,094.1	188.3	25,331.7	8.3	10,787.2	6,535.5	
2013	122,053.8	115,947.5	38,489.0	37,527.9	7,333.1	2,222.4	3,246.1	2,931.4	5,876.5	3,473.5	475.5	814.4	11,155.1	39,930.6	3,351.7	213.9	22,565.1	6.2	13,793.6	6,106.3	
2014	133,833.6	127,494.1	42,305.6	40,106.2	8,192.8	2,339.4	3,298.8	2,790.7	5,703.2	3,575.6	549.3	798.7	12,857.7	45,082.2	5,855.5	195.6	24,410.9	24.2	14,596.0	6,339.5	
2015	147,637.7	141,152.2	44,661.7	43,175.9	8,916.2	2,350.3	3,418.8	3,394.9	5,382.1	4,562.3	3,382.1	798.2	15,782.2	53,314.5	4,789.1	189.4	33,701.2	11.0	14,623.8	6,485.5	
2016	170,151.8	163,425.0	49,360.5	46,800.6	7,398.7	2,234.9	4,370.1	4,486.3	5,262.7	4,679.4	671.0	799.2	16,898.3	67,263.9	5,557.7	183.6	42,942.9	34.6	18,545.1	6,726.8	
2017	181,400.0	173,373.3	54,444.2	49,236.0	7,823.0	2,215.5	5,432.3	5,633.2	3,206.5	5,383.0	626.8	711.6	18,204.1	69,693.2	6,924.5	572.3	42,056.9	4.1	20,135.3	8,026.7	
2018	199,612.3	191,101.5	59,452.0	51,249.9	8,309.8	2,458.6	5,299.4	6,135.4	2,728.8	5,487.5	675.2	630.4	19,526.8	80,399.6	7,576.1	344.7	50,463.6	16.9	21,998.4	8,510.7	
2019	216,193.8	207,683.1	68,550.9	57,908.0	9,525.0	2,800.2	6,025.9	6,809.2	2,385.6	5,726.9	667.2	834.0	23,133.9	81,224.2	8,555.8	920.3	46,974.3	14.7	24,759.1	8,510.7	
2020	249,356.7	241,595.1	71,852.2	72,477.3	16,540.8	2,483.0	6,181.8	6,977.2	8,406.9	5,734.5	835.2	2,092.7	23,225.2	97,265.6	7,951.0	1,239.9	54,507.0	5.0	33,562.6	7,761.6	
2021	282,887.4	274,971.7	77,811.9	90,272.5	23,142.5	2,620.2	6,684.9	7,813.9	9,050.7	6,210.5	896.3	1,044.8	32,808.7	106,887.3	12,955.2	709.5	58,245.1	2.9	34,974.6	7,915.7	
2017																					
1st Qtr	38,471.8	36,292.3	11,769.2	6,939.4	820.2	412.8	560.7	728.9	340.1	853.0	111.4	56.4	3,055.7	17,583.8	1,172.6	103.7	11,338.0	2.6	4,966.8	2,179.5	
2nd Qtr	42,972.3	41,196.1	13,470.2	9,963.6	974.8	515.7	1,037.9	1,237.8	798.6	1,250.0	135.9	198.8	3,814.2	17,762.3	1,304.8	15.7	11,392.6	1.4	5,047.8	1,776.2	
3rd Qtr	41,827.7	39,682.9	12,134.7	10,460.4	1,190.9	436.1	1,360.3	1,219.2	523.5	1,379.5	138.2	147.6	4,065.2	17,087.9	1,925.0	13.6	9,994.2	0.1	5,155.0	2,144.8	
4th Qtr	58,128.2	56,202.0	17,070.1	21,872.7	4,837.1	851.0	2,473.4	2,447.3	1,544.3	1,900.5	241.3	308.8	7,269.0	17,259.2	2,522.1	439.3	9,332.2	0.0	4,965.6	1,926.2	
2018																					
1st Qtr	46,537.0	43,823.9	12,851.5	7,422.8	1,653.8	427.0	572.2	603.7	452.8	608.2	114.9	75.4	2,914.8	23,549.5	1,189.9	42.4	17,050.8	0.1	5,266.4	2,713.1	
2nd Qtr	46,302.0	44,650.1	14,773.7	12,334.2	1,739.8	668.8	1,072.2	1,657.6	793.6	1,386.8	172.7	196.4	4,646.3	17,542.3	1,832.6	86.9	9,932.4	4.7	5,685.6	1,651.8	
3rd Qtr	45,295.2	42,817.1	13,385.6	12,206.4	1,786.6	541.3	1,403.2	1,374.9	692.0	1,386.0	167.4	117.0	4,738.0	17,225.1	2,110.8	33.3	9,662.7	10.5	5,407.8	2,478.1	
4th Qtr	61,478.2	59,810.5	18,441.2	19,286.5	3,129.6	821.5	2,251.8	2,499.3	788.4	2,106.4	220.2	241.7	7,227.7	22,082.7	2,442.8	182.0	13,817.8	1.6	5,638.5	1,667.7	
2019																					
1st Qtr	45,792.7	42,995.5	14,756.4	9,895.7	2,723.6	507.5	731.9	586.4	526.1	756.5	131.4	215.0	3,717.2	18,343.4	1,672.4	299.9	10,682.1	0.4	5,688.7	2,797.2	
2nd Qtr	51,533.9	50,076.2	16,791.6	13,523.7	1,758.4	714.4	1,423.3	2,025.7	575.9	1,387.2	149.9	153.8	5,335.2	19,761.0	1,755.0	214.8	11,608.3	0.2	6,182.7	1,457.7	
3rd Qtr	52,061.7	49,443.9	15,412.0	13,546.0	2,075.1	597.3	1,425.6	1,477.6	502.6	1,401.9	134.7	109.3	5,821.8	20,485.9	2,350.4	227.9	11,754.2	11.6	6,141.9	2,617.9	
4th Qtr	66,805.4	65,167.5	21,591.0	20,942.7	2,967.9	981.0	2,445.1	2,719.5	781.0	2,181.4	251.2	355.8	8,259.7	22,633.9	2,778.0	177.7	12,929.9	2.5	6,745.9	1,637.9	
2020																					
1st Qtr	47,044.0	44,379.9	16,365.6	7,307.2	517.3	530.9	659.0	889.6	232.1	835.8	119.1	129.3	3,394.0	20,707.1	1,305.3	151.4	13,019.2	0.6	6,230.6	2,664.1	
2nd Qtr	51,829.4	50,857.1	18,735.4	11,355.1	2,552.6	526.1	1,001.9	1,133.5	319.5	1,172.2	126.4	219.5	4,303.4	20,766.5	1,330.8	164.1	12,820.4	0.6	6,450.6	972.3	
3rd Qtr	51,941.9	49,473.7	16,960.6	12,445.3	1,976.6	643.1	1,217.5	1,671.9	561.3	1,391.6	153.4	176.6	4,653.3	20,067.8	1,464.9	314.3	11,945.9	2.3	6,340.3	2,468.2	
4th Qtr	98,541.4	96,884.5	19,790.6	41,369.7	11,494.3	782.9	3,303.4	3,282.3	7,294.0	2,334.8	436.3	1,567.2	10,874.5	35,724.2	3,850.0	610.0	16,721.5	1.6	14,541.1	1,656.9	
2021																					
1st Qtr	46,755.6	44,705.7	16,469.2	7,195.2	1,837.5	358.4	524.1	412.7	232.0	670.4	80.2	60.0	3,019.8	21,041.3	1,400.1	91.2	11,734.0	2.1	7,813.8	2,049.9	
2nd Qtr	67,478.2	66,208.9	19,529.4	20,556.9	8,405.4	717.8	1,529.1	2,041.0	675.9	1,402.3	218.1	314.7	5,252.6	26,122.6	1,594.2	61.4	15,514.0	0.7	8,952.3	1,269.3	
3rd Qtr	70,610.7	68,648.9	17,028.1	24,410.8	4,177.5	631.5	2,315.4	2,433.2	2,377.3	1,456.6	191.3	142.5	10,685.6	27,210.0	5,537.4	46.0	13,589.8	0.1	8,036.7	1,961.8	
4th Qtr	98,042.9	95,408.1	24,785.2	38,109.5	8,722.1	912.5	2,316.4	2,927.0	5,765.5	2,681.2	406.7	527.6	13,850.5	32,513.4	4,423.6	510.8	17,407.3	0.0	10,171.7	2,634.7	
2022																					
1st Qtr	51,378.0	49,175.7	17,595.8	8,911.4	910.7	630.3	723.8	630.7	372.9	952.4	157.1	96.8	4,436.8	22,668.5	1,330.3	25.0	13,474.6	0.1	7,838.5	2,202.3	

Source: Ministry of Finance.

* Figures for 1st Qtr 2022 are preliminary.

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

Table 6.4

Period	Current Receipts						Current Operating Expenses							Transfers to Central Gov't.			Primary Balance ⁴⁾
	Total	Export Sales	Local Sales	Receipt from Debtors ¹⁾	VAT Refunds	Other Current Receipts	Total	Materials & Supplies	Employment Cost	Payments to Creditors ²⁾	Local Govt. Rates & Taxes	VAT Payments	Other ³⁾	Total	Taxes (Property and Corporation)	Dividend	
2012	135,256.2	28,299.8	68,413.4		488.0	38,055.0	127,579.9	39,975.6	25,741.9		128.8	111.4	59,477.7	2,144.5	1,144.5	1,000.0	7,676.2
2013	127,565.0	24,833.7	69,017.6		349.0	33,364.7	125,960.7	34,552.7	25,565.2		114.0	103.8	63,238.4	2,386.6	1,386.6	1,000.0	1,604.3
2014	122,928.3	18,941.0	72,149.4		212.2	31,625.8	122,500.6	34,841.6	24,649.2		57.2	114.7	61,634.7	1,203.2	1,203.2	0.0	427.7
2015	196,539.5	16,551.9	70,604.2		339.1	40,194.6	112,604.5	26,069.8	28,139.5		40.9	522.8	55,158.6	2,672.9	1,670.4	1,002.5	15,085.2
2016	117,899.2	18,458.4	66,351.8		722.5	32,366.5	103,309.3	22,947.3	25,410.7		163.9	171.8	50,668.5	3,947.0	1,747.0	2,200.0	14,589.9
2017	110,423.1	11,886.3	50,087.7	22,229.8	159.9	26,059.4	114,641.2	25,300.0	25,099.5	29,577.1	198.2	1,347.5	29,805.4	3,313.5	2,113.5	1,200.0	-4,218.1
2018	115,118.2	6,351.6	49,658.9	27,779.3	2,407.5	28,921.0	124,923.7	29,780.8	23,502.1	35,538.6	178.3	1,261.0	32,157.9	2,929.1	1,729.1	1,200.0	-9,805.5
2019	117,916.1	6,707.9	52,694.2	27,322.4	2,569.0	28,622.5	119,360.2	28,214.0	18,983.5	31,602.5	67.9	1,760.4	35,967.3	2,764.7	1,864.7	900.0	-1,444.1
2020	106,020.0	5,567.0	51,730.3	18,641.4	1,270.5	28,810.9	103,654.4	26,576.3	16,687.0	20,262.9	75.2	746.9	37,324.9	1,981.2	1,481.2	500.0	2,365.7
2021	140,346.3	3,670.6	70,758.9	29,146.6	451.6	36,318.6	137,093.7	33,352.2	16,157.4	43,988.9	41.9	212.2	42,567.0	774.2	774.2	0.0	3,252.6
2017																	
1st Qtr	26,722.7	2,013.8	14,186.6	5,010.7	159.9	5,351.7	26,234.4	6,565.4	6,061.2	6,533.0	103.3	22.3	6,564.7	384.5	384.5	0.0	488.3
2nd Qtr	27,522.4	3,429.8	12,612.5	5,375.3	0.0	6,104.8	28,805.6	5,897.5	5,794.2	8,063.6	45.2	80.0	7,652.4	1,272.7	1,272.7	0.0	-1,283.2
3rd Qtr	26,500.6	2,295.6	11,029.5	5,452.6	0.0	7,722.9	28,606.1	6,408.3	5,527.4	6,552.3	29.2	673.1	7,869.1	1,546.7	346.7	1,200.0	-2,105.5
4th Qtr	29,677.4	4,147.1	12,259.1	6,391.1	0.0	6,880.1	30,995.0	6,428.7	7,716.7	8,428.3	20.5	572.0	7,719.2	109.6	109.6	0.0	-1,317.7
2018																	
1st Qtr	25,424.3	1,044.4	12,222.1	5,811.3	575.2	5,771.2	29,976.5	6,688.8	6,002.5	8,585.6	48.6	471.3	7,863.2	316.5	316.5	0.0	-4,552.2
2nd Qtr	28,236.3	1,683.8	12,577.0	7,056.0	604.8	6,314.6	31,141.3	7,280.4	5,179.0	10,134.0	25.0	353.2	7,684.6	485.2	485.2	0.0	-2,905.0
3rd Qtr	28,951.5	1,330.6	12,043.7	7,338.0	597.9	7,641.4	30,173.2	7,823.7	4,288.1	7,903.8	19.7	207.7	8,400.2	1,530.0	330.0	1,200.0	-1,221.7
4th Qtr	32,506.1	2,292.8	12,816.1	7,574.0	629.5	9,193.7	33,632.7	7,987.9	8,032.5	8,915.2	84.9	228.9	8,209.9	173.4	173.4	0.0	-1,126.6
2019																	
1st Qtr	28,047.7	1,124.8	12,658.8	6,383.8	575.7	7,304.5	27,104.4	6,627.3	4,139.9	6,918.2	25.3	412.3	8,333.6	647.7	647.7	0.0	943.3
2nd Qtr	30,510.3	1,889.3	13,522.0	6,834.5	654.5	7,610.0	30,641.5	7,631.1	4,476.5	8,465.4	13.1	431.5	9,129.0	494.8	494.8	0.0	-131.1
3rd Qtr	27,566.9	859.3	12,921.6	6,831.4	654.4	6,300.2	28,970.5	6,537.4	4,459.1	7,444.0	8.9	451.4	8,809.7	1,260.0	360.0	900.0	-1,403.6
4th Qtr	31,791.1	2,834.5	13,591.7	7,272.7	684.5	7,407.7	32,643.8	7,418.1	5,908.0	8,774.8	20.6	465.2	9,694.9	362.1	362.1	0.0	-852.7
2020																	
1st Qtr	26,543.1	1,075.1	12,785.0	5,442.7	627.0	6,613.4	27,928.7	7,923.1	4,009.9	5,839.6	21.1	396.7	9,406.3	332.0	332.0	0.0	-1,385.6
2nd Qtr	22,875.6	1,322.3	11,519.7	4,321.0	300.2	5,412.4	21,298.5	4,675.0	3,844.2	3,794.5	27.9	286.8	7,979.8	690.4	690.4	0.0	1,577.1
3rd Qtr	23,124.7	819.4	11,465.1	4,380.2	38.3	6,421.8	23,767.9	5,958.3	3,686.9	4,627.7	21.8	30.1	9,227.7	215.4	215.4	0.0	-643.2
4th Qtr	33,476.7	2,350.2	15,960.6	4,497.5	305.0	10,363.4	30,659.3	8,019.9	5,146.1	6,001.0	4.4	33.2	10,711.3	743.5	243.5	500.0	2,817.4
2021																	
1st Qtr	34,448.7	1,111.7	20,909.5	5,787.6	29.3	6,610.7	29,218.3	6,823.6	3,871.5	8,334.3	23.6	69.3	9,853.9	242.1	242.1	0.0	5,230.4
2nd Qtr	34,126.0	1,467.2	15,780.9	7,588.4	21.0	9,268.5	36,573.9	8,364.9	5,142.1	11,917.9	6.4	47.9	10,770.2	324.6	324.6	0.0	-2,447.9
3rd Qtr	36,246.7	620.1	18,963.4	6,513.6	21.6	10,128.0	35,936.3	9,194.0	4,189.7	11,815.1	3.3	39.3	10,692.2	2.7	2.7	0.0	310.4
4th Qtr	35,524.9	471.6	15,105.1	9,257.1	379.9	10,311.4	35,365.3	8,969.6	2,954.1	11,921.6	8.7	55.8	11,250.7	204.8	204.8	0.0	159.6
2022																	
1st Qtr	36,074.7	682.0	18,236.2	8,316.8	741.8	8,097.9	37,746.2	9,242.5	4,660.5	12,680.2	28.9	52.8	10,868.1	213.2	213.2	0.0	-1,671.5

Sources: Ministry of Finance, Public Enterprises, National Insurance Scheme and Bank of Guyana.

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

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

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

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

* Figures for 1st Qtr 2022 are preliminary.

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

Table 6.4 (Cont'd)

Period	Current Expenses Cont'd Interest	Current Balance	Capital Expenditure	NFPE Overall Balance (Surplus + / Deficit -)	Total Financing											
					Total	External Financing (Net)	Domestic Financing (Net)									Other ¹⁾
							Total	Banking System (net)	Non-Bank Fin. Inst. Borrowing	Holdings of Cent. Gov't. Sec.	Transfer from Cen. Gov't.	Special Transfers	Inter-Agency Borrowing	Privatisation Proceeds-Guysuco Land Sales		
2012	250.4	7,425.8	5,822.7	1,603.1	-1,603.1	-1,351.5	-251.5	9,197.5	0.0	-47.3	6,849.5	0.0	0.0	0.0	-16,251.2	
2013	331.7	1,272.6	2,897.3	-1,624.6	1,624.6	742.2	882.5	8,936.0	0.0	-311.7	5,760.1	0.0	0.0	0.0	-13,501.9	
2014	568.6	-140.9	1,357.3	-1,498.1	1,498.1	2,419.6	-921.5	5,497.5	0.0	-797.8	3,699.2	0.0	0.0	0.0	-9,320.5	
2015	573.2	14,512.0	6,433.4	8,078.7	-8,078.7	-372.7	-7,706.0	-24,734.1	0.0	-867.9	0.0	0.0	0.0	0.0	17,896.0	
2016	1,521.5	13,068.4	1,977.0	11,091.4	-11,091.4	-1,901.2	-9,190.2	-27,196.8	0.0	1,498.0	469.9	0.0	0.0	0.0	16,038.7	
2017	1,188.8	-5,406.9	7,549.6	-12,956.6	12,956.6	-819.1	13,775.7	25,614.3	0.0	2,215.5	11,505.5	0.0	20.0	0.0	-25,579.6	
2018	813.6	-10,619.1	6,694.3	-17,313.4	17,313.4	2,346.5	14,966.9	1,189.3	1,698.0	-1,504.8	10,682.0	0.0	0.0	0.0	2,902.5	
2019	854.9	-2,299.0	7,098.5	-9,397.5	9,397.5	1,224.4	8,173.1	-587.8	0.0	-4,117.1	10.0	0.0	0.0	0.0	12,868.0	
2020	47.5	2,318.2	14,352.3	-12,034.1	12,034.1	-262.6	12,296.7	-1,329.2	0.0	-1,262.5	0.0	0.0	0.0	0.0	14,888.5	
2021	2.6	3,250.0	9,404.9	-6,154.9	6,154.9	-441.6	6,596.5	-1,489.1	0.0	0.0	0.0	0.0	0.0	0.0	8,085.6	
2016																
1st Qtr	120.2	6,190.3	292.9	5,897.4	-5,897.4	102.8	-6,000.2	-5,601.5	0.0	4.3	0.0	0.0	0.0	0.0	-402.9	
2nd Qtr	122.3	3,384.9	313.5	3,071.4	-3,071.4	-857.9	-2,213.4	-6,849.0	0.0	57.7	70.0	0.0	0.0	0.0	4,507.8	
3rd Qtr	640.2	-2,148.0	527.3	-2,675.3	2,675.3	1,508.3	1,167.0	-7,260.0	0.0	1,600.1	16.7	0.0	0.0	0.0	6,810.2	
4th Qtr	638.8	5,641.3	843.4	4,797.9	-4,797.9	-2,654.4	-2,143.5	-7,486.3	0.0	-164.0	383.1	0.0	0.0	0.0	5,123.6	
2017																
1st Qtr	314.2	174.1	1,184.2	-1,010.1	1,010.1	20.0	990.1	12,044.3	0.0	3,810.9	3,999.0	0.0	0.0	0.0	-18,864.2	
2nd Qtr	325.1	-1,608.3	2,425.6	-4,034.0	4,034.0	-784.9	4,818.9	4,466.5	0.0	-141.1	4,200.0	0.0	20.0	0.0	-3,726.5	
3rd Qtr	22.3	-2,127.8	2,569.3	-4,697.2	4,697.2	67.4	4,629.8	5,248.1	0.0	-861.7	2,669.8	0.0	0.0	0.0	-2,426.4	
4th Qtr	527.2	-1,844.9	1,370.5	-3,215.3	3,215.3	-121.5	3,336.9	3,855.4	0.0	-592.6	636.7	0.0	0.0	0.0	-562.6	
2018																
1st Qtr	19.4	-4,571.6	1,522.0	-6,093.6	6,093.6	-247.3	6,340.9	1,424.9	804.0	26.8	8,132.0	0.0	0.0	0.0	-4,046.8	
2nd Qtr	521.3	-3,426.3	1,767.8	-5,194.1	5,194.1	824.0	4,370.1	-1,826.6	894.0	-1,534.6	99.0	0.0	0.0	0.0	6,738.3	
3rd Qtr	11.5	-1,233.3	1,299.5	-2,532.8	2,532.8	-251.7	2,784.5	482.0	0.0	3.4	0.0	0.0	0.0	0.0	2,299.1	
4th Qtr	261.4	-1,388.0	2,104.9	-3,492.9	3,492.9	2,021.5	1,471.5	1,108.9	0.0	-0.3	2,451.0	0.0	0.0	0.0	-2,088.1	
2019																
1st Qtr	279.1	664.2	1,050.3	-386.1	386.1	433.5	-47.3	-1,614.1	0.0	-3,958.0	10.0	0.0	0.0	0.0	5,514.8	
2nd Qtr	6.8	-137.9	2,789.8	-2,927.7	2,927.7	1,199.0	1,728.7	1,186.3	0.0	-492.5	0.0	0.0	0.0	0.0	1,035.0	
3rd Qtr	565.8	-1,969.5	2,103.9	-4,073.4	4,073.4	915.3	3,158.1	400.9	0.0	-255.8	0.0	0.0	0.0	0.0	3,013.0	
4th Qtr	3.1	-855.8	1,154.4	-2,010.2	2,010.2	-1,323.3	3,333.6	-560.9	0.0	589.2	0.0	0.0	0.0	0.0	3,305.2	
2020																
1st Qtr	5.5	-1,391.1	1,479.8	-2,870.9	2,870.9	-254.2	3,125.1	2,469.4	0.0	0.0	0.0	0.0	0.0	0.0	655.7	
2nd Qtr	3.6	1,573.5	5,317.1	-3,743.6	3,743.6	230.4	3,513.2	2,799.9	0.0	-1,262.5	0.0	0.0	0.0	0.0	1,975.8	
3rd Qtr	33.5	-676.8	983.7	-1,660.5	1,660.5	-428.9	2,089.3	-4,877.7	0.0	3,906.0	0.0	0.0	0.0	0.0	3,061.1	
4th Qtr	4.9	2,812.5	6,571.6	-3,759.1	3,759.1	190.0	3,569.1	-1,720.8	0.0	-3,905.9	0.0	0.0	0.0	0.0	9,195.9	
2021																
1st Qtr	0.1	5,230.3	1,590.3	3,640.0	-3,640.0	-648.0	-2,992.1	-282.9	0.0	0.0	0.0	0.0	0.0	0.0	-2,709.2	
2nd Qtr	1.8	-2,449.7	4,742.0	-7,191.7	7,191.7	98.1	7,093.6	681.1	0.0	0.0	0.0	0.0	0.0	0.0	6,412.5	
3rd Qtr	0.5	309.9	1,782.6	-1,472.7	1,472.7	-13.5	1,486.3	-823.1	0.0	0.0	0.0	0.0	0.0	0.0	2,309.3	
4th Qtr	0.2	159.4	1,290.0	-1,130.5	1,130.5	121.8	1,008.7	-1,064.3	0.0	0.0	0.0	0.0	0.0	0.0	2,073.0	
2022																
1st Qtr	42.8	-1,714.3	631.4	-2,345.7	2,345.7	-270.8	2,616.5	-1,121.1	0.0	0.0	0.0	0.0	0.0	0.0	3,737.7	

Sources: Ministry of Finance, Public Enterprises, National Insurance Scheme and Bank of Guyana.

¹⁾ Comprises changes in working capital and changes in other financial flows.

* Figures for 1st Qtr 2022 are preliminary.

DOMESTIC PUBLIC AND PUBLICLY GUARANTEED DEBT ¹⁾
(G\$ Million)

Table 7.1

Period Ended	Total Public and Publicly Guaranteed Debt	Total Public Debt Outstanding	Treasury Bills		Debentures ³⁾	Bonds ⁴⁾	CARICOM Loan ⁵⁾	Other ⁶⁾	Publicly Guaranteed Debt ⁷⁾
			Monetary	Fiscal ²⁾					
2012	93,461.9	93,461.9	88,128.8	-	4,873.5	3.4	456.2	-	-
2013	98,815.3	98,815.3	94,488.7	-	3,898.5	3.4	424.7	-	-
2014	78,437.7	78,437.7	74,145.6	-	3,898.5	3.4	390.3	-	-
2015	81,693.3	81,693.3	77,436.6	-	3,898.5	3.4	354.8	-	-
2016	90,571.6	90,571.6	81,468.0	-	8,781.0	3.4	319.3	-	-
2017									
Mar	90,433.7	90,433.7	81,574.2	-	8,536.9	3.4	319.3	-	-
Jun	90,247.5	90,247.5	81,405.7	-	8,536.9	3.4	301.6	-	-
Sep	89,364.2	89,364.2	80,522.4	-	8,536.9	3.4	301.6	-	-
Dec	88,816.2	88,816.2	79,992.1	-	8,536.9	3.4	283.8	-	-
2018									
Mar	89,572.1	89,572.1	80,992.1	-	8,292.7	3.4	283.8	-	-
Jun	96,169.6	79,669.6	69,334.9	1,770.0	8,292.7	3.4	268.7	-	16,500.0
Sep	98,269.6	80,669.6	42,177.0	29,927.9	8,292.7	3.4	268.7	-	17,600.0
Dec	98,151.6	80,551.6	22,757.3	49,247.5	8,292.7	3.4	250.8	-	17,600.0
2019									
Mar	99,407.5	81,807.5	8,109.8	65,395.0	8,048.6	3.4	250.8	-	17,600.0
Jun	98,112.0	80,012.0	7,252.2	64,475.0	8,048.6	3.4	232.8	-	18,100.0
Sep	97,154.1	79,054.1	3,252.2	67,517.1	8,048.6	3.4	232.8	-	18,100.0
Dec **	96,321.5	79,981.5	3,109.7	68,606.9	8,048.6	3.4	212.9	-	16,340.0
2020									
Jan	97,077.4	80,737.4	3,109.7	69,606.9	7,804.5	3.4	212.9	-	16,340.0
Feb	96,577.4	80,237.4	3,109.7	69,106.9	7,804.5	3.4	212.9	-	16,340.0
Mar	97,577.4	81,237.4	3,109.7	70,106.9	7,804.5	3.4	212.9	-	16,340.0
Apr	97,577.4	81,237.4	3,109.7	70,106.9	7,804.5	3.4	212.9	-	16,340.0
May	95,909.7	81,219.7	2,757.3	70,459.3	7,804.5	3.4	195.2	-	14,690.0
Jun	95,537.1	80,847.1	2,757.3	70,086.7	7,804.5	3.4	195.2	-	14,690.0
Jul	95,427.1	80,847.1	2,757.3	70,086.7	7,804.5	3.4	195.2	-	14,580.0
Aug	103,427.1	88,847.1	2,757.3	78,086.7	7,804.5	3.4	195.2	-	14,580.0
Sep	103,527.1	88,947.1	2,757.3	78,186.7	7,804.5	3.4	195.2	-	14,580.0
Oct	103,527.1	88,947.1	2,757.3	78,186.7	7,804.5	3.4	195.2	-	14,580.0
Nov	101,877.1	88,943.7	2,757.3	78,186.7	7,804.5	0.0	195.2	-	12,933.4
Dec	265,089.6	264,589.6	2,757.3	78,186.7	7,804.5	12,323.4	177.4	163,340.3	500.0
2021									
Jan	276,465.4	275,965.4	2,757.3	78,186.7	7,560.4	12,323.4	177.4	174,960.2	500.0
Feb	277,613.9	277,113.9	2,757.3	78,186.7	7,560.4	12,323.4	177.4	176,108.7	500.0
Mar	281,149.9	280,649.9	2,757.3	78,186.7	7,560.4	12,323.4	177.4	179,644.7	500.0
Apr	287,480.9	286,980.9	2,157.3	78,986.7	7,560.4	12,323.4	177.4	185,775.7	500.0
May	290,319.2	289,819.2	2,157.3	79,186.7	7,560.4	10,673.4	177.4	190,063.9	500.0
Jun	323,707.5	323,207.5	2,157.3	102,766.7	207,560.4	10,563.4	159.7	-	500.0
Jul	323,707.5	323,207.5	2,157.3	102,766.7	207,560.4	10,563.4	159.7	-	500.0
Aug	323,707.5	323,207.5	2,157.3	102,766.7	207,560.4	10,563.4	159.7	-	500.0
Sep	323,707.5	323,207.5	2,157.3	102,766.7	207,560.4	10,563.4	159.7	-	500.0
Oct	356,158.3	355,658.3	2,157.3	135,217.6	207,560.4	10,563.4	159.7	-	500.0
Nov	351,208.3	350,708.3	2,157.3	133,917.6	205,560.4	8,913.4	159.7	-	500.0
Dec	361,513.4	361,013.4	2,157.3	144,350.4	205,560.4	8,803.4	142.0	-	500.0
2022									
Jan	371,969.2	371,469.2	997.3	156,210.4	205,316.2	8,803.4	142.0	-	500.0
Feb	384,769.2	384,269.2	997.3	169,010.4	205,316.2	8,803.4	142.0	-	500.0
Mar	389,469.2	388,969.2	997.3	173,710.4	205,316.2	8,803.4	142.0	-	500.0

Source: Bank of Guyana.

¹⁾ The Government of Guyana made the decision to include publicly guaranteed debt so as to provide a complete picture of the country's debt position. This amount excludes non-interest bearing debentures.

²⁾ In May 2018, the Bank of Guyana commenced issuance of Treasury Bills, on behalf of the Government, for budgetary support.

³⁾ In September 2016, there was an issuance of 20 Non-Negotiable Debenture to NIS with a total value of G\$4,882.4 million, to assist in recovering from losses due to their investment in CLICO.

⁴⁾ Includes the outstanding balance on the NICIL Bond, which was transferred to the books of the Government in December 2020.

⁵⁾ The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

⁶⁾ Comprises the Central Government's gross overdraft with the Bank of Guyana was included in domestic debt with effect from December 2020 in order to regularize and accurately reflect government's liabilities.

⁷⁾ Includes the 5-year syndicated NICIL Bond which was guaranteed by the Government of Guyana in May 2018. In December 2020, a decision was taken to have this Bond transferred to the books of the Central Government. The guarantee of the Deposit Insurance Corporation amount of G\$500 million from June 2019 is also included in this category.

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		
2012	88,128.8	70,253.5	996.9	69,256.6	11,063.9	6,811.4	-	6,811.4	-	-
2013	94,488.8	83,825.3	3,497.1	80,328.2	4,183.0	6,480.5	-	6,480.5	0.1	-
2014	74,145.6	63,540.1	1,606.5	61,933.6	4,895.0	5,710.5	-	5,710.5	-	-
2015	77,436.6	65,738.5	998.1	64,740.4	6,881.1	4,807.1	-	4,807.1	10.0	-
2016	81,468.0	68,151.1	997.7	67,153.4	6,980.6	6,336.4	-	6,336.4	-	-
2017										
Mar	81,574.2	65,268.9	997.3	64,271.6	5,962.4	10,342.9	4,000	6,342.9	-	-
Jun	81,405.7	64,321.2	997.3	63,323.9	6,909.2	10,175.4	4,000	6,175.4	-	-
Sep	80,522.4	64,217.0	997.3	63,219.7	7,013.4	9,292.1	4,000	5,292.1	-	-
Dec	79,992.1	64,733.8	997.3	63,736.5	6,576.3	8,682.1	4,000	4,682.1	0.1	-
2018										
Mar	80,992.1	65,429.5	997.3	64,432.2	6,880.5	8,682.1	4,000	4,682.1	0.1	-
Jun	71,104.9	57,926.8	1,147.3	56,779.5	6,053.2	7,125.0	4,000	3,125.0	-	-
Sep	72,104.9	58,532.7	997.3	57,535.4	6,447.3	7,125.0	4,000	3,125.0	-	-
Dec	72,004.8	58,457.3	997.3	57,460.0	6,422.6	7,125.0	4,000	3,125.0	-	-
2019										
Mar	73,504.8	63,394.8	997.3	62,397.5	6,985.1	3,125.0	-	3,125.0	-	-
Jun	71,727.2	61,994.7	1,497.3	60,497.4	6,965.1	2,767.5	-	2,767.5	-	-
Sep	70,769.3	61,580.4	997.3	60,583.1	6,679.4	2,509.6	-	2,509.6	-	-
Dec	71,716.6	62,238.6	997.3	61,241.3	6,521.2	2,956.9	-	2,956.9	-	-
2020										
Jan	72,716.6	63,466.4	997.3	62,469.1	6,293.4	2,956.9	-	2,956.9	-	-
Feb	72,216.6	62,966.4	997.3	61,969.1	6,293.4	2,956.9	-	2,956.9	-	-
Mar	73,216.6	63,766.4	997.3	62,769.1	6,493.4	2,956.9	-	2,956.9	-	-
Apr	73,216.6	63,766.4	997.3	62,769.1	6,493.4	2,956.9	-	2,956.9	-	-
May	73,216.6	63,766.4	997.3	62,769.1	6,493.4	2,956.9	-	2,956.9	-	-
Jun	72,844.0	64,666.4	1,897.3	62,769.1	6,493.4	1,684.3	-	1,684.3	-	-
Jul	72,844.0	64,566.4	997.3	63,569.1	6,593.4	1,684.3	-	1,684.3	-	-
Aug	80,844.0	71,726.4	997.3	70,729.1	7,433.4	1,684.3	-	1,684.3	-	-
Sep	80,944.0	71,745.1	997.3	70,747.8	7,514.6	1,684.3	-	1,684.3	-	-
Oct	80,944.0	71,687.0	997.3	70,689.7	7,572.8	1,684.3	-	1,684.3	-	-
Nov	80,944.0	71,368.8	997.3	70,371.5	7,891.0	1,684.3	-	1,684.3	-	-
Dec	80,944.0	70,947.6	997.3	69,950.3	8,312.2	1,684.3	-	1,684.3	-	-
2021										
Jan	80,944.0	71,640.6	997.3	70,643.3	7,619.1	1,684.3	-	1,684.3	-	-
Feb	80,944.0	71,627.4	997.3	70,630.1	7,632.3	1,684.3	-	1,684.3	-	-
Mar	80,944.0	71,282.0	997.3	70,284.7	7,977.8	1,684.3	-	1,684.3	-	-
Apr	81,144.0	71,282.0	997.3	70,284.7	8,177.8	1,684.3	-	1,684.3	-	-
May	81,344.0	71,282.0	997.3	70,284.7	8,377.8	1,684.3	-	1,684.3	-	-
Jun	104,924.0	93,782.0	997.3	92,784.7	9,457.8	1,684.3	-	1,684.3	-	-
Jul	104,924.0	93,801.1	997.3	92,803.8	9,438.7	1,684.3	-	1,684.3	-	-
Aug	104,924.0	93,853.1	997.3	92,855.8	9,386.7	1,684.3	-	1,684.3	-	-
Sep	104,924.0	93,690.6	997.3	92,693.3	9,549.1	1,684.3	-	1,684.3	-	-
Oct	137,374.9	126,099.6	997.3	125,102.3	9,591.0	1,684.3	-	1,684.3	-	-
Nov	136,074.9	124,917.8	997.3	123,920.5	9,472.8	1,684.3	-	1,684.3	-	-
Dec	146,507.7	135,172.7	997.3	134,175.4	9,867.9	1,467.1	-	1,467.1	-	-
2022										
Jan	157,207.7	145,413.0	997.3	144,415.7	10,327.6	1,467.1	-	1,467.1	-	-
Feb	170,007.7	157,926.2	997.3	156,928.9	10,614.4	1,467.1	-	1,467.1	-	-
Mar	174,707.7	162,471.7	997.3	161,474.4	10,768.9	1,467.1	-	1,467.1	-	-

Source: Bank of Guyana.

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

Table 7.3

Period Ended	Total Amount Outstanding	Bonds			CARICOM Loans ²⁾	Debentures ³⁾				
		Total Bonds	Defence Bonds	NICIL Bond ¹⁾		Total Debentures	Banking System			Private Sector
							Bank of Guyana	Commercial Banks	National Insurance	
2011	6,343.8	3.4	3.4	-	491.9	5,848.5	3,898.5	1,950.0	-	-
2012	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.0	-	-
2013	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-
2014	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-
2015	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-
2016										
Mar	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-
Jun	4,239.0	3.4	3.4	-	337.0	3,898.5	3,898.5	-	-	-
Sep ⁴⁾	9,121.4	3.4	3.4	-	337.0	8,781.0	3,898.5	-	4,882.4	-
Dec	9,103.7	3.4	3.4	-	319.3	8,781.0	3,898.5	-	4,882.4	-
2017										
Mar	8,859.6	3.4	3.4	-	319.3	8,536.9	3,898.5	-	4,638.3	-
Jun	8,841.8	3.4	3.4	-	301.6	8,536.9	3,898.5	-	4,638.3	-
Sep	8,841.8	3.4	3.4	-	301.6	8,536.9	3,898.5	-	4,638.3	-
Dec	8,824.1	3.4	3.4	-	283.8	8,536.9	3,898.5	-	4,638.3	-
2018										
Mar	8,580.0	3.4	3.4	-	283.8	8,292.7	3,898.5	-	4,394.2	-
Jun	8,564.8	3.4	3.4	-	268.7	8,292.7	3,898.5	-	4,394.2	-
Sep	8,564.8	3.4	3.4	-	268.7	8,292.7	3,898.5	-	4,394.2	-
Dec	8,546.9	3.4	3.4	-	250.8	8,292.7	3,898.5	-	4,394.2	-
2019										
Mar	8,302.8	3.4	3.4	-	250.8	8,048.6	3,898.5	-	4,150.1	-
Jun	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	4,150.1	-
Sep	8,284.8	3.4	3.4	-	232.8	8,048.6	3,898.5	-	4,150.1	-
Dec	8,264.9	3.4	3.4	-	212.9	8,048.6	3,898.5	-	4,150.1	-
2020										
Jan	8,020.8	3.4	3.4	-	212.9	7,804.5	3,898.5	-	3,906.0	-
Feb	8,020.8	3.4	3.4	-	212.9	7,804.5	3,898.5	-	3,906.0	-
Mar	8,020.8	3.4	3.4	-	212.9	7,804.5	3,898.5	-	3,906.0	-
Apr	8,020.8	3.4	3.4	-	212.9	7,804.5	3,898.5	-	3,906.0	-
May	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Jun	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Jul	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Aug	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Sep	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Oct	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Nov	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	3,906.0	-
Dec	20,305.3	12,323.4	3.4	12,320.0	177.4	7,804.5	3,898.5	-	3,906.0	-
2021										
Jan	20,061.2	12,323.4	3.4	12,320.0	177.4	7,560.4	3,898.5	-	3,661.8	-
Feb	20,061.2	12,323.4	3.4	12,320.0	177.4	7,560.4	3,898.5	-	3,661.8	-
Mar	20,061.2	12,323.4	3.4	12,320.0	177.4	7,560.4	3,898.5	-	3,661.8	-
Apr	20,061.2	12,323.4	3.4	12,320.0	177.4	7,560.4	3,898.5	-	3,661.8	-
May	18,411.2	10,673.4	3.4	10,670.0	177.4	7,560.4	3,898.5	-	3,661.8	-
Jun	218,283.5	10,563.4	3.4	10,560.0	159.7	207,560.4	203,898.5	-	3,661.8	-
Jul	218,283.5	10,563.4	3.4	10,560.0	159.7	207,560.4	203,898.5	-	3,661.8	-
Aug	218,283.5	10,563.4	3.4	10,560.0	159.7	207,560.4	203,898.5	-	3,661.8	-
Sep	218,283.5	10,563.4	3.4	10,560.0	159.7	207,560.4	203,898.5	-	3,661.8	-
Oct	218,283.5	10,563.4	3.4	10,560.0	159.7	207,560.4	203,898.5	-	3,661.8	-
Nov	214,633.5	8,913.4	3.4	8,910.0	159.7	205,560.4	203,898.5	-	1,661.8	-
Dec	214,505.7	8,803.4	3.4	8,800.0	142.0	205,560.4	203,898.5	-	1,661.8	-
2022										
Jan	214,261.6	8,803.4	3.4	8,800.0	142.0	205,316.2	203,898.5	-	1,417.7	-
Feb	214,261.6	8,803.4	3.4	8,800.0	142.0	205,316.2	203,898.5	-	1,417.7	-
Mar	214,261.6	8,803.4	3.4	8,800.0	142.0	205,316.2	203,898.5	-	1,417.7	-

Source: Bank of Guyana

¹⁾ The NICIL Bond was transferred to the books of the Central Government in December 2020.

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

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

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

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY
AND TERMS AS AT MARCH 31, 2022
(G\$)**

Table 7.4

Item	Amount Issued	Amount Outstanding	Nominal Rate of Interest (Percent)	Issue Date	Maturity Date
SPECIAL ISSUES					
NON-INTEREST BEARING SPECIAL ISSUE TO BOG					
ISSUE NO. 93	4,892,538,923	4,892,538,923	0.00	2000-12-31	UNFIXED
ISSUE NO. 94	14,851,974,507	14,851,974,507	0.00	2001-12-31	UNFIXED
ISSUE NO. 95	2,566,705,406	2,566,705,406	0.00	2002-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	0.00	2003-12-31	UNFIXED
ISSUE NO. 99	4,091,091,420	4,091,091,420	0.00	2005-12-31	UNFIXED
ISSUE NO. 100	7,151,883,823	7,151,883,823	0.00	2006-12-31	UNFIXED
ISSUE NO. 105	416,666,492	416,666,492	0.00	2011-12-31	UNFIXED
ISSUE NO. 106	1,602,714,751	1,602,714,751	0.00	2013-12-31	UNFIXED
ISSUE NO. 107	30,861,623	30,861,623	0.00	2014-12-31	UNFIXED
ISSUE NO. 108	104,436,657	104,436,657	0.00	2016-04-29	UNFIXED
ISSUE NO. 109	21,402,359	21,402,359	0.00	2016-12-31	UNFIXED
ISSUE NO. 110	169,518,784	169,518,784	0.00	2017-12-31	UNFIXED
ISSUE NO. 111	14,671,067	14,671,067	0.00	2018-12-31	UNFIXED
ISSUE NO. 112	1,623,141,807	1,623,141,807	0.00	2019-12-31	UNFIXED
ISSUE NO. 113	2,063,531,891	2,063,531,891	0.00	2020-12-31	UNFIXED
ISSUE NO. 114	798,428,484	798,428,484	0.00	2021-12-31	UNFIXED
SPECIAL ISSUE TO BOG					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND
NON- NEGOTIABLE ISSUE TO NIS					
CERTIFICATE 6 of 20	4,882,446,199	1,417,712,339	1.50	2016-09-16	FIXED
GOG DEBENTURE CERTIFICATES					
CERTIFICATE 1 to 85	200,000,000,000.00	200,000,000,000.00	1.00	2021-05-28	FIXED

Source: Bank of Guyana.

EXTERNAL PUBLIC DEBT
(US\$ Thousands)

Table 7.5

Period Ended	Total Outstanding Debt	Medium & Long Term					
		Bilateral	Multilateral	Financial	Supp. Cr. ¹⁾	Nationalisation	Bonds
2012	1,358,563	665,381	673,549	2,663	13,427	3,507	36
2013	1,246,478	510,627	716,647	2,240	13,450	3,477	37
2014	1,216,378	505,517	691,848	2,032	13,473	3,473	35
2015	1,143,086	432,869	692,190	1,921	12,600	3,473	33
2016	1,162,488	450,968	693,781	1,700	12,539	3,473	28
2017							
1st Qtr	1,174,197	458,566	697,871	1,720	12,539	3,473	28
2nd Qtr	1,200,221	459,157	705,933	19,091	12,539	3,473	29
3rd Qtr**	1,208,686	466,292	707,278	19,077	12,539	3,473	29
4th Qtr	1,240,593	479,872	725,515	19,165	12,539	3,473	30
2018							
1st Qtr	1,261,190	496,404	729,865	18,878	12,539	3,473	31
2nd Qtr	1,251,870	485,508	731,590	18,765	12,539	3,440	29
3rd Qtr	1,270,485	470,396	765,706	18,376	12,539	3,440	29
4th Qtr	1,322,060	499,836	787,884	18,334	12,539	3,440	28
2019							
1st Qtr	1,267,810	448,027	785,780	17,996	12,539	3,440	29
2nd Qtr	1,274,045	450,849	789,235	17,954	12,539	3,440	28
3rd Qtr	1,265,360	440,424	791,422	17,508	12,539	3,440	28
4th Qtr	1,305,472	456,518	815,311	17,635	12,539	3,440	30
2020							
1st Qtr	1,298,764	450,794	814,848	17,117	12,539	3,440	28
2nd Qtr	1,291,945	446,809	812,020	17,111	12,539	3,440	28
3rd Qtr	1,293,135	449,300	811,053	16,774	12,539	3,440	29
4th Qtr	1,320,782	462,599	825,298	16,876	12,539	3,440	31
2021							
1st Qtr	1,345,853	452,962	860,417	16,465	12,539	3,440	31
2nd Qtr	1,355,274	452,988	869,809	16,468	12,539	3,440	31
3rd Qtr	1,362,769	443,675	886,313	16,774	12,539	3,440	29
4th Qtr	1,392,806	450,581	910,197	16,019	12,539	3,440	30
2022							
1st Qtr	1,383,047	441,936	909,622	15,482	12,539	3,440	29

Source: Ministry of Finance.

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

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

Table 8.1(a)

Period	Total	Consumer Goods								Intermediate Goods							Capital Goods						Misc.		
		Total	Non-Durable			Semi-Durable		Durable			Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining		Building	Other
			Food for Households	Beverage & Tobacco	Other	Clothing & Footwear	Other	Motor Car	Other																
2012	408,064.5	95,224.5	29,262.7	8,972.5	20,743.3	5,048.0	5,423.5	8,954.9	16,819.7	217,094.2	130,390.6	17,495.1	11,399.0	1,875.8	21,211.0	34,722.6	93,969.8	22,478.1	11,845.3	13,800.2	7,784.1	17,793.3	20,268.8	1,776.0	
2013	385,101.8	89,916.9	29,864.1	9,228.8	20,247.7	3,807.0	5,970.8	8,085.2	12,713.3	206,587.9	122,360.5	16,534.5	15,796.0	1,528.5	16,806.0	33,562.3	86,610.5	18,025.1	18,709.4	14,380.7	4,652.2	18,632.5	12,210.6	1,986.5	
2014	369,813.0	85,824.3	28,073.8	8,529.4	18,703.3	3,607.5	6,126.4	7,557.9	13,226.1	202,143.0	118,381.8	17,455.5	11,736.8	1,379.5	17,251.7	35,937.8	80,010.7	13,677.9	9,923.0	13,279.2	10,873.3	18,968.7	13,288.7	1,834.9	
2015	308,015.5	83,503.5	29,801.2	7,774.4	16,534.0	3,210.4	5,531.4	7,281.5	13,370.5	154,976.2	75,871.5	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	1,599.3	
2016	302,556.3	87,100.9	29,715.5	8,714.4	17,646.7	3,926.2	6,445.4	7,144.5	13,508.1	153,175.7	71,183.7	16,157.0	17,148.5	1,215.9	15,568.1	31,902.6	60,719.5	8,482.7	4,956.6	10,774.0	7,166.5	17,003.8	12,335.9	1,560.3	
2017																									
1st Qtr	78,179.6	21,357.4	7,308.9	1,696.2	5,468.0	1,068.1	1,363.6	1,756.2	2,696.3	41,329.6	18,963.8	3,922.8	5,245.8	204.6	4,207.6	8,785.1	15,139.6	2,654.7	1,356.6	2,448.2	2,375.8	3,670.5	2,633.7	353.1	
2nd Qtr	84,689.7	26,334.5	7,646.9	1,940.2	9,406.4	1,444.0	1,387.5	1,471.4	3,038.1	42,940.2	20,337.6	3,008.2	5,357.9	333.4	4,764.7	9,138.3	15,061.8	1,924.5	1,261.4	2,330.7	3,918.6	3,490.5	2,136.1	353.2	
3rd Qtr	83,548.3	22,858.1	8,369.7	1,839.9	3,782.9	1,420.6	1,960.6	1,728.3	3,756.1	44,617.4	21,706.8	3,533.5	4,898.2	307.6	5,111.4	9,059.9	15,727.9	1,739.3	1,299.6	2,263.0	3,489.7	4,606.6	2,329.7	344.9	
4th Qtr	93,062.4	26,729.6	9,293.8	2,406.0	5,178.0	1,356.9	2,162.3	2,203.4	4,129.2	48,475.0	23,947.2	3,507.9	3,828.4	242.9	5,607.7	11,340.9	17,455.2	1,367.0	934.8	2,627.0	3,859.7	5,110.6	3,556.0	402.5	
2018																									
1st Qtr	101,364.4	22,664.4	8,203.3	1,967.5	4,674.1	1,371.7	1,415.4	2,004.6	3,027.8	52,006.0	23,506.5	3,323.3	7,055.9	172.9	6,060.1	11,887.4	26,258.3	1,404.6	2,008.6	2,755.7	13,028.9	4,223.1	2,837.4	435.7	
2nd Qtr	117,134.6	26,027.3	8,741.4	2,169.8	5,536.8	1,382.3	1,740.4	2,010.6	4,446.0	61,335.6	28,263.8	5,753.9	5,118.5	332.9	9,221.5	12,645.0	29,267.2	1,740.6	2,670.2	2,819.7	13,113.1	4,761.0	4,162.5	504.6	
3rd Qtr	134,257.9	26,617.6	8,060.4	1,861.5	5,665.8	1,489.9	2,731.0	1,980.1	4,829.0	69,410.6	27,086.7	3,483.9	11,133.6	246.7	10,932.9	16,526.7	37,658.5	1,503.0	1,502.6	2,171.0	25,016.5	4,004.9	3,460.5	571.3	
4th Qtr	148,786.7	27,252.4	9,358.6	2,689.7	4,897.1	1,545.2	2,214.8	2,045.1	4,501.8	89,035.9	28,474.1	4,358.6	32,701.1	248.2	7,229.2	16,024.7	31,760.3	1,814.2	1,824.6	2,968.6	16,059.3	5,256.7	3,836.9	738.1	
2019																									
1st Qtr	132,166.9	21,027.8	6,440.9	1,916.3	4,213.8	1,216.0	1,881.7	2,029.7	3,329.6	71,861.4	24,569.3	2,813.1	18,924.3	162.8	6,179.9	19,211.9	38,691.6	1,362.6	1,237.4	3,204.3	25,642.5	4,690.7	2,554.1	586.2	
2nd Qtr	153,843.2	28,343.4	7,572.5	2,200.2	7,951.7	1,484.2	2,222.0	1,878.6	5,034.2	75,341.0	25,802.8	3,292.7	7,818.9	219.1	13,661.7	24,545.9	49,507.2	1,435.8	1,346.3	2,661.5	36,320.1	4,655.0	3,088.4	651.5	
3rd Qtr	140,331.5	26,887.7	7,460.6	1,899.0	4,812.3	1,875.0	3,080.8	2,720.3	5,039.7	67,314.7	24,507.5	2,542.0	8,017.4	251.2	12,426.1	19,570.6	45,500.7	2,017.5	1,808.3	3,162.4	30,052.8	5,179.7	3,279.9	628.4	
4th Qtr	415,997.4	30,133.5	8,817.5	1,526.8	4,841.7	2,735.2	3,673.8	2,825.3	5,713.3	97,261.1	30,776.2	2,236.8	26,063.1	394.2	12,725.7	25,065.1	287,605.9	1,600.3	2,479.0	2,540.3	271,377.9	6,218.3	3,390.1	996.9	
2020																									
1st Qtr	134,128.8	21,749.2	8,104.2	887.3	3,410.4	1,058.6	1,266.8	2,644.8	4,377.1	66,595.7	29,556.3	4,839.3	5,902.4	297.2	7,432.3	18,568.2	45,211.1	2,359.1	2,379.0	2,552.4	29,060.1	5,578.7	3,281.9	572.8	
2nd Qtr	115,155.6	19,109.2	7,758.5	1,236.5	3,673.2	544.4	1,281.6	2,163.4	2,451.6	46,146.1	21,900.0	4,991.4	4,016.8	137.1	4,765.8	10,335.0	49,419.4	1,846.8	1,397.1	2,507.9	36,134.3	4,744.5	2,788.7	480.8	
3rd Qtr	98,975.6	29,410.9	11,002.2	3,033.8	5,418.1	1,064.5	2,629.5	2,206.0	4,056.7	46,546.6	23,828.4	2,995.6	3,336.9	188.3	4,977.3	11,220.0	22,605.6	2,183.0	2,834.2	4,721.7	4,187.1	5,354.9	3,324.7	412.5	
4th Qtr	120,453.3	32,839.9	11,733.6	3,998.1	5,182.6	1,154.1	3,221.3	3,075.0	4,475.4	60,296.5	27,578.1	3,724.0	5,361.1	210.3	12,092.4	11,330.5	26,778.1	4,593.5	3,392.3	4,387.6	5,233.0	5,665.1	3,506.7	538.8	
2021																									
1st Qtr	118,230.8	29,197.4	8,845.4	2,697.6	5,818.7	1,320.8	2,267.0	3,414.6	4,833.3	61,083.4	32,782.5	5,186.4	4,575.4	293.0	6,182.7	12,063.4	27,387.0	4,399.2	3,236.2	3,643.8	5,273.2	6,417.4	4,417.1	563.0	
2nd Qtr	138,103.5	33,122.9	10,500.1	2,891.9	6,879.5	1,286.8	2,441.7	4,270.6	4,852.3	73,663.8	43,124.1	3,880.3	5,207.0	268.5	6,658.0	14,526.0	30,666.0	5,248.7	1,939.2	4,810.5	7,184.9	7,185.7	4,297.0	650.8	
3rd Qtr	157,445.2	34,976.7	10,993.7	2,858.9	6,099.6	1,860.9	3,019.3	4,449.7	5,694.5	87,904.1	46,678.3	7,340.5	7,069.6	354.4	9,814.0	16,647.4	33,922.6	4,839.1	2,365.1	5,250.1	8,680.8	7,301.1	5,486.4	641.9	
4th Qtr	498,566.6	39,214.7	12,792.2	3,772.4	7,271.3	1,591.2	3,470.4	4,141.8	6,175.5	84,450.7	48,993.0	6,093.1	6,187.2	278.6	6,769.9	16,128.8	374,204.6	3,722.2	1,867.8	5,306.8	352,266.7	6,744.4	4,296.8	696.6	
2022																									
1st Qtr	152,418.8	30,226.9	9,854.1	2,956.6	6,163.9	1,076.0	2,299.5	3,495.6	4,381.1	88,590.2	55,207.9	3,975.1	5,066.4	242.2	5,934.0	18,164.6	32,891.2	4,308.6	1,736.5	4,494.3	11,220.1	6,413.2	4,718.6	710.4	

Source: Bureau of Statistics.

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

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

Table 8.1(b)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
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	308,015.5	83,503.5	75,871.5	79,104.7	67,936.4	1,599.3
2016	302,556.35	87,100.85	71,183.65	81,992.02	60,719.53	1,560.30
2017						
1st Qtr	78,179.6	21,357.4	18,963.8	22,365.9	15,139.6	353.1
2nd Qtr	84,689.7	26,334.5	20,337.6	22,602.6	15,061.8	353.2
3rd Qtr	83,548.3	22,858.1	21,706.8	22,910.6	15,727.9	344.9
4th Qtr	93,062.4	26,729.6	23,947.2	24,527.9	17,455.2	402.5
2018						
1st Qtr	101,364.4	22,664.4	23,506.5	28,499.5	26,258.3	435.7
2nd Qtr	117,134.6	26,027.3	28,263.8	33,071.8	29,267.2	504.6
3rd Qtr	134,257.9	26,617.6	27,086.7	42,323.8	37,658.5	571.3
4th Qtr	148,786.7	27,252.4	28,474.1	60,561.7	31,760.3	738.1
2019						
1st Qtr	132,166.9	21,027.8	24,569.3	47,292.0	38,691.6	586.2
2nd Qtr	153,843.2	28,343.4	25,802.8	49,538.2	49,507.2	651.5
3rd Qtr	140,331.5	26,887.7	24,507.5	42,807.2	45,500.7	628.4
4th Qtr	415,997.4	30,133.5	30,776.2	66,484.8	287,605.9	996.9
2020						
1st Qtr	134,128.8	21,749.2	29,556.3	37,039.4	45,211.1	572.8
2nd Qtr	115,155.6	19,109.2	21,900.0	24,246.2	49,419.4	480.8
3rd Qtr	98,975.6	29,410.9	23,828.4	22,718.2	22,605.6	412.5
4th Qtr	120,453.3	32,839.9	27,578.1	32,718.4	26,778.1	538.8
2021						
1st Qtr	118,230.8	29,197.4	32,782.5	28,300.9	27,387.0	563.0
2nd Qtr	138,103.5	33,122.9	43,124.1	30,539.8	30,666.0	650.8
3rd Qtr	157,445.2	34,976.7	46,678.3	41,225.8	33,922.6	641.9
4th Qtr	498,566.6	39,214.7	48,993.0	35,457.7	374,204.6	696.6
2022						
1st Qtr	152,418.8	30,226.9	55,207.9	33,382.3	32,891.2	710.4

Source: Bureau of Statistics.

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

Table 8.1(c)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
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	1,491.6	404.4	367.4	383.1	329.0	7.7
2016	1,465.2	421.8	344.7	397.1	294.0	7.6
2017						
1st Qtr	378.6	103.4	91.8	108.3	73.3	1.7
2nd Qtr	410.1	127.5	98.5	109.5	72.9	1.7
3rd Qtr	404.6	110.7	105.1	110.9	76.2	1.7
4th Qtr	450.7	129.4	116.0	118.8	84.5	1.9
2018						
1st Qtr	490.9	109.8	113.8	138.0	127.2	2.1
2nd Qtr	561.8	124.8	135.6	158.6	140.4	2.4
3rd Qtr	643.9	127.7	129.9	203.0	180.6	2.7
4th Qtr	713.6	130.7	136.6	290.5	152.3	3.5
2019						
1st Qtr	633.9	100.9	117.8	226.8	185.6	2.8
2nd Qtr	737.9	135.9	123.8	237.6	237.4	3.1
3rd Qtr	673.1	129.0	117.5	205.3	218.2	3.0
4th Qtr	1,995.2	144.5	147.6	318.9	1,379.4	4.8
2020						
1st Qtr	645.5	106.5	141.8	177.6	216.8	2.7
2nd Qtr	552.3	91.7	105.0	116.3	237.0	2.3
3rd Qtr	474.7	141.1	114.3	109.0	108.4	2.0
4th Qtr	577.7	157.5	132.3	156.9	128.4	2.6
2021						
1st Qtr	567.1	140.0	157.2	135.7	131.4	2.7
2nd Qtr	662.4	158.9	206.8	146.5	147.1	3.1
3rd Qtr	755.1	167.8	223.9	197.7	162.7	3.1
4th Qtr	2,391.2	188.1	235.0	170.1	1,794.7	3.3
2022						
1st Qtr	731.0	145.0	264.8	160.1	157.8	3.4

Source: Bureau of Statistics.

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

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Crude Oil	Shrimp	Timber	Molasses	Rum	Gold	Other
2012	284,900.6	30,813.7	27,011.6	40,105.5	0.0	13,059.0	7,976.3	1,258.5	5,456.2	146,521.6	12,698.0
2013	279,676.2	27,652.6	23,477.8	49,283.5	0.0	15,599.5	7,908.4	582.7	6,656.0	133,203.9	15,311.8
2014	238,381.0	25,741.9	18,173.9	51,514.7	0.0	12,832.7	11,030.5	1,006.9	6,196.2	96,993.8	14,890.4
2015	234,251.8	21,537.2	16,198.3	45,588.7	0.0	15,849.8	9,020.2	1,730.9	6,265.9	103,483.7	14,577.1
2016	293,560.4	19,020.9	15,159.2	36,922.3	0.0	17,101.6	8,339.3	1,697.7	7,650.2	171,538.3	16,130.8
2017											
1st Qtr	64,620.6	4,738.1	1,654.2	5,462.5	0.0	5,557.3	1,569.9	436.0	2,024.3	39,520.6	3,657.8
2nd Qtr	74,032.4	5,739.8	2,437.0	10,473.0	0.0	6,406.9	2,018.6	163.7	2,480.0	40,759.7	3,553.8
3rd Qtr	74,687.7	3,661.8	2,271.3	11,955.2	0.0	4,800.6	1,693.4	288.9	1,942.7	44,441.8	3,632.2
4th Qtr	81,524.8	7,445.8	3,653.5	13,623.0	0.0	3,818.1	2,101.5	351.3	2,446.5	44,095.1	3,990.0
2018											
1st Qtr	66,968.9	6,434.4	649.3	4,003.5	0.0	7,693.2	1,688.8	41.4	2,636.9	39,716.3	4,105.1
2nd Qtr	79,416.2	7,146.5	1,483.3	19,120.5	0.0	5,740.0	1,974.8	42.0	2,644.1	36,985.8	4,279.3
3rd Qtr	52,693.4	6,055.6	1,238.9	5,126.5	0.0	2,749.7	1,608.5	0.2	1,837.2	38,019.5	-3,942.5
4th Qtr	76,640.2	7,023.0	2,273.1	10,503.6	0.0	4,014.4	1,654.4	0.2	2,575.0	44,773.2	3,823.4
2019											
1st Qtr	70,669.3	6,079.7	1,257.0	8,704.9	0.0	4,230.6	1,739.9	0.2	2,072.8	42,325.3	4,259.0
2nd Qtr	76,771.5	7,463.5	1,254.9	12,397.3	0.0	4,332.0	1,829.1	387.4	2,342.0	43,412.9	3,352.3
3rd Qtr	74,210.3	6,516.1	880.9	9,811.9	0.0	3,839.7	1,763.3	203.8	1,689.9	46,930.0	2,574.7
4th Qtr	90,848.4	6,426.6	2,398.9	15,524.2	0.0	3,497.7	1,686.9	370.7	1,179.6	50,112.3	9,651.6
2020											
1st Qtr	126,350.0	4,207.3	965.6	7,627.9	51,563.1	4,026.7	1,354.7	0.0	1,913.3	50,407.9	4,283.6
2nd Qtr	130,046.4	4,582.9	669.5	17,828.6	39,848.5	2,389.3	1,346.8	0.0	1,622.5	58,949.2	2,809.1
3rd Qtr	108,490.8	2,685.5	791.0	7,772.1	44,870.4	2,174.4	1,421.8	0.0	2,061.1	44,297.5	2,417.0
4th Qtr	168,592.3	3,811.1	2,591.0	17,486.8	85,578.8	2,106.3	1,642.5	0.0	2,295.3	50,514.8	2,565.7
2021											
1st Qtr	206,385.7	4,350.8	931.0	6,710.7	142,111.7	2,052.8	1,236.7	0.2	2,508.2	42,869.5	3,614.2
2nd Qtr	212,117.1	4,197.7	1,258.5	19,062.4	128,237.1	2,482.4	1,245.1	0.2	2,644.7	48,480.8	4,508.2
3rd Qtr	240,232.2	3,546.0	411.0	5,492.7	184,393.5	1,559.7	1,122.2	0.4	3,038.1	37,130.3	3,538.3
4th Qtr	241,512.9	4,593.9	455.4	10,729.5	165,642.7	1,816.3	1,915.9	-0.8	2,316.7	50,493.1	3,550.3
2022											
1st Qtr	279,938.6	4,847.7	346.5	5,597.7	222,025.4	2,406.1	1,440.3	0.4	2,568.7	37,084.0	3,621.9

Source: Bureau of Statistics.

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

Table 8.2(b)

Period	Total	Bauxite	Sugar	Rice	Crude Oil	Shrimp	Timber	Molasses	Rum	Gold	Other
2012	1394.0	150.8	132.1	196.2	0.0	63.9	39.0	6.2	26.7	716.9	62.1
2013	1361.4	134.6	114.2	239.8	0.0	76.0	38.5	2.8	32.4	648.5	74.5
2014	1154.6	124.7	88.0	249.5	0.0	62.2	53.4	4.9	30.0	469.8	72.1
2015	1134.4	104.3	78.4	220.8	0.0	76.8	43.7	8.4	30.3	501.1	70.6
2016	1421.6	92.1	73.4	178.8	0.0	82.8	40.4	8.2	37.0	830.7	78.1
2017											
1st Qtr	312.9	22.9	8.0	26.5	0.0	26.9	7.6	2.1	9.8	191.4	17.7
2nd Qtr	358.5	27.8	11.8	50.7	0.0	31.0	9.8	0.8	12.0	197.4	17.2
3rd Qtr	361.7	17.7	11.0	57.9	0.0	23.2	8.2	1.4	9.4	215.2	17.6
4th Qtr	394.8	36.1	17.7	66.0	0.0	18.5	10.2	1.7	11.8	213.5	19.3
2018											
1st Qtr	324.3	31.2	3.1	19.4	0.0	37.3	8.2	0.2	12.8	192.3	19.9
2nd Qtr	380.9	34.3	7.1	91.7	0.0	27.5	9.5	0.2	12.7	177.4	20.5
3rd Qtr	252.7	29.0	5.9	24.6	0.0	13.2	7.7	0.0	8.8	182.3	-18.9
4th Qtr	367.6	33.7	10.9	50.4	0.0	19.3	7.9	0.0	12.4	214.7	18.3
2019											
1st Qtr	338.9	29.2	6.0	41.8	0.0	20.3	8.3	0.0	9.9	203.0	20.4
2nd Qtr	368.2	35.8	6.0	59.5	0.0	20.8	8.8	1.9	11.2	208.2	16.1
3rd Qtr	355.9	31.3	4.2	47.1	0.0	18.4	8.5	1.0	8.1	225.1	12.3
4th Qtr	435.7	30.8	11.5	74.5	0.0	16.8	8.1	1.8	5.7	240.3	46.3
2020											
1st Qtr	606.0	20.2	4.6	36.6	247.3	19.3	6.5	0.0	9.2	241.8	20.5
2nd Qtr	623.7	22.0	3.2	85.5	191.1	11.5	6.5	0.0	7.8	282.7	13.5
3rd Qtr	520.3	12.9	3.8	37.3	215.2	10.4	6.8	0.0	9.9	212.5	11.6
4th Qtr	808.6	18.3	12.4	83.9	410.4	10.1	7.9	0.0	11.0	242.3	12.3
2021											
1st Qtr	989.9	20.9	4.5	32.2	681.6	9.8	5.9	0.0	12.0	205.6	17.3
2nd Qtr	1,017.3	20.1	6.0	91.4	615.0	11.9	6.0	0.0	12.7	232.5	21.6
3rd Qtr	1,152.2	17.0	2.0	26.3	884.4	7.5	5.4	0.0	14.6	178.1	17.0
4th Qtr	1,158.3	22.0	2.2	51.5	794.4	8.7	9.2	0.0	11.1	242.2	17.0
2022											
1st Qtr	1,342.6	23.3	1.7	26.8	1064.9	11.5	6.9	0.0	12.3	177.9	17.4

Source: Bureau of Statistics.

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

Table 8.3

Period	Rice			Sugar			Bauxite			Gold			Crude Oil			Shrimp			Timber		
	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Ounces)	Value (G\$) (000)	Unit Value (G\$)	Volume ('000 barrels)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)
2012	334,141	40,105,532	482,785	197,105	27,011,614	550,279	2,229,848	30,813,670	55,847	455,072	146,521,625	1,288,189	-	-	-	13,059,016	...	119,645	7,976,302	268,975	
2013	394,989	49,283,524	493,698	160,284	23,477,766	585,166	1,678,971	27,652,553	67,077	482,527	133,203,890	1,121,942	-	-	-	15,599,486	...	112,970	7,908,431	287,687	
2014	501,209	51,514,672	406,145	189,565	18,173,858	396,505	1,583,343	25,741,923	65,208	385,683	96,993,754	1,009,542	-	-	-	12,832,703	...	176,913	11,030,526	248,807	
2015	537,334	45,588,664	338,166	212,691	16,198,337	311,629	1,501,387	21,537,221	57,746	448,248	103,483,706	932,029	-	-	-	15,849,825	...	137,625	9,020,156	263,690	
2016	499,192	36,922,306	295,228	158,451	15,159,231	385,733	1,493,678	19,020,902	50,941	677,788	171,538,329	1,014,689	-	-	-	17,101,600	...	118,565	8,339,302	285,470	
2017																					
1st Qtr	63,928	5,462,465	85,447	15,801	1,654,236	104,692	328,892	4,738,105	14,406	165,074	2,024,286	12,263	...	...	...	5,539,950	...	22,400	1,569,873	70,085	
2nd Qtr	139,356	10,473,012	75,153	21,927	2,437,000	111,143	416,066	5,739,847	13,796	158,967	2,479,997	15,601	...	...	...	6,424,198	...	29,855	2,018,563	67,612	
3rd Qtr	160,060	11,955,167	74,692	28,113	2,271,251	80,790	233,348	3,661,801	15,692	171,635	1,942,703	11,319	...	...	...	4,800,600	...	27,978	1,693,384	60,526	
4th Qtr	176,042	13,623,045	77,385	42,146	3,653,513	86,688	422,307	7,445,835	17,631	169,172	2,446,501	14,462	...	...	...	3,818,064	...	34,940	2,101,546	60,148	
2018																					
1st Qtr	49,628	4,003,531	80,670	7,814	649,254	83,088	443,667	6,434,430	14,503	145,956	2,636,908	18,066	...	...	...	7,693,187	...	28,341	1,688,790	59,588	
2nd Qtr	240,252	19,120,511	79,585	23,363	1,483,279	63,488	491,863	7,146,453	14,529	136,659	2,644,082	19,348	...	...	...	5,740,029	...	30,330	1,974,813	65,111	
3rd Qtr	57,069	5,126,474	89,830	16,521	1,238,917	74,990	503,905	6,055,587	12,017	151,486	1,837,207	12,128	...	...	...	2,749,659	...	24,109	1,608,470	66,716	
4th Qtr	123,363	10,503,588	85,144	30,097	2,273,107	75,525	503,932	7,023,016	13,936	177,133	2,575,008	14,537	...	...	...	4,014,351	...	22,647	1,654,395	73,051	
2019																					
1st Qtr	103,024	8,704,911	84,494	18,310	1,256,978	68,651	333,536	6,079,666	18,228	157,168	42,325,320	269,300	...	...	...	4,230,554	...	22,156	1,739,877	78,529	
2nd Qtr	146,346	12,397,287	84,712	19,527	1,254,915	64,265	552,389	7,463,538	13,511	159,638	43,412,933	271,946	...	...	...	4,331,995	...	26,469	1,829,135	69,105	
3rd Qtr	108,309	9,811,892	90,592	8,963	880,910	98,283	469,984	6,516,061	13,864	154,378	46,930,027	303,994	...	...	...	3,839,712	...	22,770	1,763,260	77,438	
4th Qtr	168,937	15,524,211	91,893	31,271	2,398,862	76,712	550,977	6,426,558	11,664	165,226	50,112,316	303,296	...	...	...	3,497,685	...	22,466	1,686,855	75,085	
2020																					
1st Qtr	87,060	7,627,921	87,617	12,825	965,564	75,286	218,670	4,207,287	19,240	157,378	50,407,855	320,297	5,051	51,563,127	10,208,715	...	4,026,692	...	16,739	1,354,714	80,931
2nd Qtr	206,879	17,828,550	86,178	8,876	669,514	75,430	143,054	4,582,929	32,036	170,390	58,949,183	345,967	7,463	39,848,505	5,339,752	...	2,389,330	...	18,914	1,346,832	71,207
3rd Qtr	82,841	7,772,129	93,820	7,524	791,049	105,137	117,112	2,685,478	22,931	135,376	44,297,514	327,217	5,046	44,870,396	8,892,253	...	2,174,357	...	19,395	1,421,821	73,309
4th Qtr	212,003	17,486,808	82,484	28,292	2,591,030	91,582	135,860	3,811,121	28,052	136,741	50,514,775	369,419	9,045	85,578,773	9,461,287	...	2,106,289	...	22,286	1,642,527	73,702
2021																					
1st Qtr	74,787	6,710,742	89,732	11,884	931,042	78,347	160,486	4,350,754	27,110	120,048	42,869,546	357,104	11,028	142,111,661	12,886,647	...	2,052,806	...	15,309	1,236,666	80,782
2nd Qtr	207,266	19,062,382	91,971	14,405	1,258,506	87,366	158,928	4,197,729	26,413	135,702	48,480,766	357,259	8,988	128,237,124	14,266,934	...	2,482,389	...	14,282	1,245,133	87,180
3rd Qtr	52,862	5,492,698	103,906	3,454	410,954	118,973	122,096	3,545,957	29,042	104,156	37,130,309	356,487	12,044	184,393,544	15,310,113	...	1,559,711	...	14,511	1,122,203	77,337
4th Qtr	100,507	10,729,532	106,754	3,620	455,364	125,791	153,839	4,593,883	29,862	142,896	50,493,131	353,355	10,153	165,642,729	16,314,139	...	1,816,257	...	30,385	1,915,858	63,053
2022																					
1st Qtr	49,304	5,597,651	113,532	3,388	346,527	102,281	166,867	4,847,695	29,051	98,985	37,084,029	374,644	10,722,481	222,025,376	20,707	...	2,406,073	...	19,857	1,440,310	72,535

Source: Bureau of Statistics.

¹⁾ The values are f.o.b.

VISIBLE TRADE
(G\$ Million)

Table 8.4(a)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
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	(70,280.8)	308,015.5	237,734.6	234,251.8	3,482.8
2016	(6,351.6)	302,556.3	296,204.7	293,560.4	2,644.3
2017					
1st Qtr	(12,913.2)	78,179.6	65,266.4	64,620.6	645.8
2nd Qtr	(10,410.4)	84,689.7	74,279.3	74,032.4	246.9
3rd Qtr	(8,293.2)	83,548.3	75,255.1	74,687.7	567.3
4th Qtr	(11,054.6)	93,062.4	82,007.8	81,524.8	483.0
2018					
1st Qtr	(33,712.6)	101,364.4	67,651.8	66,968.9	682.9
2nd Qtr	(36,893.2)	117,134.6	80,241.4	79,416.2	825.2
3rd Qtr	(80,663.7)	134,257.9	53,594.2	52,693.4	900.8
4th Qtr	(71,681.4)	148,786.7	77,105.3	76,640.2	465.1
2019					
1st Qtr	(61,090.4)	132,166.9	71,076.5	70,669.3	407.1
2nd Qtr	(69,783.1)	153,843.2	84,060.1	76,771.5	7,288.5
3rd Qtr	(62,397.3)	140,331.5	77,934.2	74,210.3	3,723.9
4th Qtr	(322,348.3)	415,997.4	93,649.1	90,848.4	2,800.8
2020					
1st Qtr	(6,689.1)	134,576.7	127,887.6	126,350.0	1,537.5
2nd Qtr	15,494.4	115,155.6	130,650.0	130,046.4	603.6
3rd Qtr	11,080.8	98,975.6	110,056.4	108,490.8	1,565.6
4th Qtr	50,961.7	120,453.3	171,415.0	168,592.3	2,822.7
2021					
1st Qtr	89,597.7	118,230.8	207,828.4	206,385.7	1,442.7
2nd Qtr	75,688.6	138,103.5	213,792.2	212,117.1	1,675.1
3rd Qtr	85,655.5	157,445.2	243,100.7	240,232.2	2,868.6
4th Qtr	(255,081.6)	498,566.6	243,485.0	241,512.9	1,972.0
2022					
1st Qtr	132,225.5	152,418.8	284,644.3	279,938.6	4,705.7

Sources: Bureau of Statistics and Bank of Guyana.

** 2019 data was revised to reflect Oil & Gas activities.

VISIBLE TRADE
(US\$ Million)

Table 8.4(b)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
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	(340.3)	1,491.6	1,151.3	1,134.4	16.9
2016	(30.8)	1,465.2	1,434.4	1,421.6	12.8
2017					
1st Qtr	(60.9)	378.6	317.7	314.6	3.1
2nd Qtr	(52.1)	410.1	358.0	356.8	1.2
3rd Qtr	(40.2)	404.6	364.4	361.7	2.7
4th Qtr	(53.5)	450.7	397.1	394.8	2.3
2018					
1st Qtr	(163.3)	490.9	327.6	324.3	3.3
2nd Qtr	(176.9)	561.8	384.9	380.9	4.0
3rd Qtr	(386.9)	643.9	257.0	252.7	4.3
4th Qtr	(343.8)	713.6	369.8	367.6	2.2
2019					
1st Qtr	(293.0)	633.9	340.9	338.9	2.0
2nd Qtr	(334.7)	737.9	403.2	368.2	35.0
3rd Qtr	(299.3)	673.1	373.8	355.9	17.9
4th Qtr	(1,546.0)	1,995.2	449.2	435.7	13.4
2020					
1st Qtr	(32.1)	645.5	613.4	606.0	7.4
2nd Qtr	74.3	552.3	626.6	623.7	2.9
3rd Qtr	53.1	474.7	527.8	520.3	7.5
4th Qtr	244.4	577.7	822.1	808.6	13.5
2021					
1st Qtr	429.7	567.1	996.8	989.9	6.9
2nd Qtr	363.0	662.4	1,025.4	1,017.3	8.0
3rd Qtr	410.8	755.1	1,166.0	1,152.2	13.8
4th Qtr	(1,223.4)	2,391.2	1,167.8	1,158.3	9.5
2022					
1st Qtr	634.2	731.0	1,365.2	1,342.6	22.6

Source: Bureau of Statistics.

** 2019 data was revised to reflect Oil & Gas activities.

INTERNATIONAL RESERVES AND FOREIGN ASSETS
(US\$ Million)

Table 8.5

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
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
2016	596.7	596.7	0.0	593.2	596.7	3.5	278.1	355.4	77.3	871.4	952.1	80.8
2017												
Mar	596.3	596.3	0.0	592.8	596.3	3.5	256.0	333.1	77.1	848.8	929.3	80.6
Jun	578.4	578.4	0.0	574.9	578.4	3.5	287.0	371.6	84.6	861.9	950.0	88.1
Sep	579.5	579.5	0.0	576.0	579.5	3.5	275.7	367.9	92.1	851.7	947.3	95.6
Dec	584.0	584.0	0.0	580.6	584.0	3.5	276.5	380.5	104.0	857.1	964.5	107.4
2018												
Mar	498.5	498.5	0.0	495.1	498.5	3.5	319.4	422.5	103.2	814.4	921.1	106.7
Jun	473.4	473.4	0.0	469.9	473.4	3.4	288.2	391.1	102.9	758.2	864.5	106.3
Sep	452.6	452.6	0.0	449.2	452.6	3.4	277.1	380.4	103.2	726.3	833.0	106.7
Dec	528.4	528.4	0.0	525.0	528.4	3.4	281.3	385.3	104.0	806.3	913.7	107.5
2019												
Mar	515.8	515.8	0.0	512.3	515.8	3.4	296.1	398.1	101.9	808.5	913.8	105.3
Jun	522.1	522.1	0.0	518.7	522.1	3.4	308.2	420.6	112.4	826.9	942.7	115.8
Sep	528.3	528.3	0.0	524.9	528.3	3.4	324.4	428.1	103.7	849.3	956.4	107.1
Dec	575.9	575.9	0.0	572.5	575.9	3.4	334.6	451.2	116.6	907.1	1027.1	120.0
2020												
Jan	592.7	592.7	0.0	589.3	592.7	3.4	359.2	473.1	113.9	948.5	1065.8	117.4
Feb	547.8	547.8	0.0	544.3	547.8	3.4	387.1	515.5	128.4	931.4	1063.2	131.8
Mar	499.2	499.2	0.0	495.8	499.2	3.4	369.1	494.1	125.0	864.9	993.3	128.4
Apr	501.2	501.2	0.0	497.7	501.2	3.4	389.0	512.9	123.9	886.8	1014.1	127.3
May	526.7	526.7	0.0	523.2	526.7	3.4	421.7	547.0	125.3	944.9	1073.7	128.8
Jun	573.1	573.1	0.0	569.7	573.1	3.4	392.3	505.5	113.2	962.0	1078.6	116.7
Jul	609.0	609.0	0.0	605.5	609.0	3.4	379.6	500.7	121.1	985.1	1109.7	124.5
Aug	649.0	649.0	0.0	645.5	649.0	3.4	388.3	515.6	127.3	1033.8	1164.6	130.8
Sep	638.8	638.8	0.0	635.4	638.8	3.4	394.2	531.0	136.8	1029.6	1169.8	140.2
Oct	646.4	646.4	0.0	642.9	646.4	3.4	388.7	543.8	155.1	1031.6	1190.2	158.6
Nov	663.6	663.6	0.0	660.1	663.6	3.4	390.9	529.7	138.8	1051.0	1193.2	142.2
Dec	680.6	680.6	0.0	677.2	680.6	3.4	396.3	541.4	145.1	1073.5	1222.1	148.5
2021												
Jan	698.7	698.7	0.0	695.3	698.7	3.4	418.8	538.5	119.7	1114.0	1237.2	123.2
Feb	674.2	674.2	0.0	670.7	674.2	3.4	434.2	567.9	133.6	1105.0	1242.0	137.0
Mar	625.6	625.6	0.0	622.1	625.6	3.4	429.4	554.8	125.5	1051.5	1180.4	128.9
Apr	626.2	626.2	0.0	622.7	626.2	3.4	447.9	562.2	114.3	1070.6	1188.4	117.8
May	642.0	642.0	0.0	638.6	642.0	3.4	468.9	611.3	142.4	1107.5	1253.4	145.9
Jun	613.2	613.2	0.0	609.8	613.2	3.4	482.3	604.9	122.6	1092.1	1218.1	126.0
Jul	600.9	600.9	0.0	597.4	600.9	3.4	477.3	604.9	127.6	1074.7	1205.7	131.1
Aug	819.6	819.6	0.0	816.1	819.6	3.4	481.5	601.7	120.2	1297.7	1421.3	123.7
Sep	819.5	819.5	0.0	816.0	819.5	3.4	464.0	590.4	126.4	1280.1	1409.9	129.8
Oct	810.1	810.1	0.0	806.6	810.1	3.4	459.1	583.1	124.0	1265.8	1393.2	127.4
Nov	804.8	804.8	0.0	801.3	804.8	3.4	473.6	601.9	128.3	1275.0	1406.7	131.7
Dec	810.8	810.8	0.0	807.4	810.8	3.4	448.5	579.0	130.5	1255.9	1389.9	133.9
2022												
Jan	780.4	780.4	0.0	777.0	780.4	3.4	439.2	581.9	142.8	1216.2	1362.4	146.2
Feb	742.3	742.3	0.0	738.8	742.3	3.4	455.2	592.7	137.6	1194.0	1335.0	141.0
Mar	678.8	678.8	0.0	675.4	678.8	3.4	459.7	611.9	152.2	1135.1	1290.7	155.6

Sources: Bank of Guyana and Commercial Banks

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

Table 8.6(a)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2020															
Jan	208,007,805	202,515,108	1,075,753	3,321,526	1,095,418	2,986,697	2,066,275	170,054	197,406	552,962	210,994,501	204,581,383	1,245,806	3,518,932	1,648,380
Feb	179,318,362	172,233,662	1,717,361	2,278,514	3,088,825	2,840,698	1,919,995	142,606	174,222	603,876	182,159,060	174,153,657	1,859,967	2,452,735	3,692,701
Mar	176,466,981	171,292,616	1,451,014	1,948,686	1,774,666	1,525,773	1,107,359	84,466	62,699	271,249	177,992,754	172,399,975	1,535,480	2,011,384	2,045,915
Apr	178,167,567	173,657,136	2,226,664	1,559,116	724,651	809,217	645,582	14,161	9,288	140,186	178,976,784	174,302,718	2,240,825	1,568,404	864,837
May	208,377,511	204,257,119	1,111,704	2,424,121	584,567	395,399	341,435	34,523	5,097	14,344	208,772,911	204,598,554	1,146,227	2,429,218	598,911
Jun	206,684,070	200,971,238	2,908,766	1,338,339	1,465,728	518,993	434,125	63,833	6,915	14,120	207,203,064	201,405,363	2,972,599	1,345,254	1,479,847
Jul	219,009,314	213,104,215	1,631,271	2,684,952	1,588,876	703,964	489,082	42,790	6,803	165,289	219,713,278	213,593,297	1,674,061	2,691,754	1,754,166
Aug	186,337,270	182,240,187	1,087,000	1,752,485	1,257,598	905,947	562,057	79,757	9,251	254,883	187,243,217	182,802,244	1,166,756	1,761,736	1,512,481
Sep	189,426,617	185,611,247	1,223,418	1,404,697	1,187,254	958,363	615,328	94,426	5,354	243,255	190,384,979	186,226,575	1,317,844	1,410,051	1,430,509
Oct	292,759,626	284,211,772	3,341,965	3,113,907	2,091,982	1,419,802	1,037,499	70,177	29,677	282,449	294,179,428	285,249,271	3,412,142	3,143,584	2,374,431
Nov	217,372,986	211,036,095	2,725,165	1,594,956	2,016,770	1,419,189	1,296,014	66,078	103,774	253,323	219,092,175	212,332,109	2,791,242	1,698,730	2,270,093
Dec	224,938,812	219,700,570	1,970,455	2,149,302	1,118,485	1,592,887	1,326,871	20,023	102,000	143,992	226,531,699	221,027,441	1,990,479	2,251,302	1,262,478
Total	2,486,866,921	2,420,830,967	22,470,534	25,570,600	17,994,821	16,376,929	11,841,622	882,894	712,485	2,939,928	2,503,243,850	2,432,672,589	23,353,428	26,283,085	20,934,749
2021															
Jan	227,909,230	220,496,772	3,865,765	2,605,547	941,147	2,325,746	1,568,701	173,968	306,068	277,008	230,234,976	222,065,473	4,039,733	2,911,615	1,218,155
Feb	194,722,613	190,423,131	2,066,177	1,127,044	1,106,260	1,917,294	1,266,336	137,815	265,584	247,559	196,639,907	191,689,467	2,203,992	1,392,628	1,353,819
Mar	188,782,219	183,833,266	2,493,661	991,169	1,464,123	1,423,894	1,130,642	64,600	101,592	127,060	190,206,113	184,963,908	2,558,261	1,092,761	1,591,183
Apr	282,218,064	275,886,283	1,997,791	2,331,818	2,002,172	1,536,958	1,267,895	62,720	77,132	129,211	283,755,023	277,154,178	2,060,511	2,408,950	2,131,383
May	217,394,768	212,427,858	1,881,040	1,166,496	1,919,375	1,389,530	1,248,239	39,594	57,586	44,111	218,784,298	213,676,097	1,920,634	1,224,081	1,963,486
Jun	225,119,016	219,741,996	1,576,086	1,620,063	2,180,870	1,932,442	1,537,369	100,606	134,729	159,738	227,051,458	221,279,365	1,676,693	1,754,792	2,340,609
Jul	272,075,542	260,004,812	2,101,621	3,125,837	6,843,272	2,869,401	2,173,954	96,066	285,728	313,653	274,944,943	262,178,766	2,197,687	3,411,565	7,156,925
Aug	205,628,403	198,062,118	3,493,167	2,205,715	1,867,402	2,352,132	1,650,857	103,688	240,062	357,526	207,980,535	199,712,975	3,596,855	2,445,777	2,224,928
Sep	731,230,401	723,320,018	2,883,258	2,458,380	2,568,745	2,580,782	1,828,097	108,963	322,504	321,218	733,811,183	725,148,115	2,992,221	2,780,884	2,889,963
Oct	310,896,610	299,482,387	3,412,257	3,373,606	4,628,359	2,896,593	2,101,244	138,381	407,950	249,019	313,793,203	301,583,631	3,550,638	3,781,556	4,877,378
Nov	227,701,716	220,980,742	2,778,644	1,900,193	2,042,137	2,210,174	1,550,175	115,451	350,152	194,395	229,911,890	222,530,917	2,894,095	2,250,346	2,236,532
Dec	287,345,430	275,278,707	4,675,673	2,295,584	5,095,466	3,024,886	2,310,503	218,108	278,518	217,757	290,370,317	277,589,210	4,893,781	2,574,102	5,313,223
Total	3,371,024,013	3,279,938,091	33,225,141	25,201,452	32,659,329	26,459,833	19,634,012	1,359,960	2,827,604	2,638,256	3,397,483,846	3,299,572,103	34,585,102	28,029,056	35,297,585
2022															
Jan	217,981,564	212,673,970	2,177,774	1,579,497	1,550,324	2,350,536	1,511,901	232,594	343,552	262,489	220,332,100	214,185,871	2,410,368	1,923,049	1,812,813
Feb	222,898,606	216,141,523	2,392,681	2,219,384	2,145,018	2,331,284	1,546,081	181,334	363,603	240,266	225,229,890	217,687,604	2,574,015	2,582,987	2,385,284
Mar	239,155,753	232,677,351	3,232,882	1,580,504	1,665,015	2,325,367	1,715,443	114,665	336,132	159,127	241,481,119	234,392,794	3,347,547	1,916,636	1,824,142
Total	680,035,923	661,492,844	7,803,337	5,379,385	5,360,356	7,007,186	4,773,425	528,592	1,043,287	661,882	687,043,109	666,266,269	8,331,930	6,422,672	6,022,239

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
2020															
Jan	208,576,325	202,862,942	1,259,301	3,435,036	1,019,045	3,033,486	2,293,967	61,751	183,505	494,264	211,609,810	205,156,909	1,321,052	3,618,540	1,513,309
Feb	167,413,186	162,566,704	1,093,682	1,537,887	2,214,913	2,657,184	1,648,134	189,998	152,575	666,477	170,070,369	164,214,838	1,283,680	1,690,462	2,881,389
Mar	162,102,411	154,338,146	3,006,457	2,522,457	2,235,351	985,256	900,015	4,210	62,887	18,144	163,087,667	155,238,161	3,010,667	2,585,344	2,253,495
Apr	160,946,361	156,814,136	1,547,612	1,789,628	794,986	868,706	851,947	2,268	5,929	8,561	161,815,067	157,666,083	1,549,880	1,795,557	803,547
May	183,025,141	179,842,029	929,759	1,522,855	730,499	321,823	272,160	26,904	19,373	3,386	183,346,964	180,114,189	956,663	1,542,228	733,885
Jun	209,661,053	203,348,311	2,665,810	2,169,592	1,477,340	371,897	361,812	523	8,904	658	210,032,950	203,710,123	2,666,333	2,178,496	1,477,998
Jul	238,355,876	232,276,076	1,591,599	2,737,114	1,751,086	1,060,609	425,240	164,071	14,417	456,881	239,416,485	232,701,316	1,755,671	2,751,531	2,207,967
Aug	196,153,930	192,397,953	1,395,120	1,386,301	974,557	917,174	527,894	72,003	18,334	298,944	197,071,104	192,925,847	1,467,123	1,404,634	1,273,501
Sep	171,117,289	167,355,791	1,144,316	1,821,273	795,909	697,433	665,984	14,341	5,310	11,798	171,814,722	168,021,775	1,158,656	1,826,583	807,707
Oct	329,732,163	321,180,230	3,677,313	2,510,192	2,364,427	1,881,177	1,232,680	123,867	22,256	502,374	331,613,340	322,412,910	3,801,180	2,532,448	2,866,802
Nov	209,254,402	203,137,961	2,569,499	1,445,661	2,101,282	1,182,283	1,087,256	31,978	53,755	9,294	210,436,685	204,225,217	2,601,476	1,499,416	2,110,576
Dec	192,871,733	187,886,775	1,771,929	2,005,470	1,207,559	2,057,810	1,434,094	61,649	122,452	439,615	194,929,542	189,320,869	1,833,578	2,127,922	1,647,174
Total	2,429,209,869	2,364,007,054	22,652,395	24,883,465	17,666,954	16,034,837	11,701,183	753,562	669,696	2,910,395	2,445,244,706	2,375,708,237	23,405,958	25,553,162	20,577,350
2021															
Jan	267,106,513	261,957,216	1,632,052	2,638,361	878,884	1,930,033	1,517,676	76,219	179,116	157,022	269,036,546	263,474,892	1,708,271	2,817,477	1,035,906
Feb	178,558,607	174,579,647	2,378,119	810,537	790,305	2,098,005	1,340,300	185,818	276,506	295,381	180,656,613	175,919,947	2,563,937	1,087,042	1,085,686
Mar	184,503,702	179,338,391	2,177,138	1,399,416	1,588,757	1,447,819	1,305,435	10,877	51,783	79,723	185,951,521	180,643,826	2,188,015	1,451,199	1,668,481
Apr	258,649,141	252,233,747	1,972,449	2,251,799	2,191,146	1,421,954	1,253,414	42,174	70,301	56,065	260,071,095	253,487,161	2,014,623	2,322,100	2,247,211
May	201,274,385	195,865,671	2,114,286	1,259,212	2,035,216	1,482,164	1,330,314	33,629	74,726	43,495	202,756,549	197,195,985	2,147,916	1,333,937	2,078,711
Jun	218,294,033	212,871,891	1,564,404	1,833,889	2,023,849	1,912,564	1,479,717	107,161	152,180	173,506	220,206,597	214,351,608	1,671,566	1,986,069	2,197,355
Jul	285,848,293	273,961,199	1,661,123	3,250,693	6,975,278	2,658,617	2,103,953	80,326	271,044	203,294	288,506,910	276,065,152	1,741,449	3,521,738	7,178,572
Aug	219,141,502	212,261,175	3,561,654	1,353,832	1,964,841	2,770,976	1,583,369	206,062	359,729	621,816	221,912,477	213,844,544	3,767,716	1,713,561	2,586,657
Sep	713,715,744	706,836,135	2,868,823	2,136,138	1,874,647	2,618,467	2,016,147	83,796	250,829	267,695	716,334,211	708,852,282	2,952,619	2,386,967	2,142,342
Oct	344,014,747	332,468,836	3,683,373	3,239,665	4,622,872	2,727,444	1,937,959	141,178	401,365	246,942	346,742,191	334,406,795	3,824,551	3,641,031	4,869,814
Nov	217,471,747	210,737,092	2,780,092	1,813,169	2,141,394	1,493,544	1,383,911	20,283	52,593	36,757	218,965,291	212,121,003	2,800,374	1,865,762	2,178,151
Dec	303,621,489	291,305,043	4,686,325	2,620,003	5,010,118	4,111,596	2,702,678	358,579	605,228	445,111	307,733,086	294,007,721	5,044,905	3,225,231	5,455,229
Total	3,392,199,903	3,304,416,045	31,079,838	24,606,713	32,097,307	26,673,183	19,954,873	1,346,103	2,745,401	2,626,807	3,418,873,086	3,324,370,918	32,425,941	27,352,114	34,724,113
2022															
Jan	246,180,872	241,061,144	2,082,733	1,484,078	1,552,916	1,374,073	1,280,765	12,019	67,860	13,429	247,554,945	242,341,909	2,094,752	1,551,938	1,566,345
Feb	200,551,713	194,215,197	2,618,384	1,555,693	2,162,439	2,189,264	1,379,776	180,519	380,141	248,828	202,740,977	195,594,973	2,798,903	1,935,833	2,411,267
Mar	214,366,541	207,601,243	3,016,799	1,568,759	2,179,741	2,524,316	1,686,850	174,477	400,616	262,373	216,890,857	209,288,093	3,191,275	1,969,375	2,442,114
Total	661,099,126	642,877,583	7,717,916	4,608,530	5,895,096	6,087,653	4,347,391	367,014	848,616	524,631	667,186,778	647,224,974	8,084,931	5,457,146	6,419,727

Sources: Commercial Banks and Non-bank Dealers.

BALANCE OF PAYMENTS
(US\$ Million)

Table 8.7

Item	2021 Jan-Mar	2022 Jan-Mar
CURRENT ACCOUNT	(64.44)	(280.01)
Merchandise Trade	429.74	634.18
Exports f.o.b.	996.79	1,365.20
Imports c.i.f.	(567.04)	(731.03)
Net Services	(723.37)	(1,163.00)
Non Factor Services (net)	(576.88)	(930.36)
Factor Services (net)	(146.50)	(232.65)
Unrequited Transfers	229.18	248.82
CAPITAL ACCOUNT	21.96	144.50
Capital Transfer	1.19	6.29
Medium and Long Term Capital (net)	53.87	149.41
Non-Financial Public Sector (net)	(42.34)	(122.04)
Disbursements	45.72	9.46
Amortization	(18.70)	(19.33)
Other	(69.35)	(112.17)
Natural Resource Fund ¹⁾	(69.35)	(112.17)
Private Sector (net)	96.21	271.45
Foreign Direct Investment	106.84	280.43
Portfolio Investment (Private Citizens)	(10.63)	(8.99)
Short Term Capital (net) ²⁾	(33.10)	(11.20)
ERRORS AND OMISSIONS	(12.62)	3.51
OVERALL BALANCE	(55.10)	(132.00)
FINANCING	55.10	132.00
Change in Net Foreign Assets of Bank of Guyana (-increase) ²⁾	55.10	132.00
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	-	-
Debt Relief	-	-
Debt stock Restructuring	-	-
Debt Forgiveness	-	-

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

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

²⁾ Includes changes in Foreign Assets of Commercial Banks.

INTERNATIONAL INVESTMENT POSITION
(US\$ Million)

Table 8.8

Item	2018				2019				2020				2021				2022
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
NET INTERNATIONAL INVESTMENT POSITION	(2,195.9)	(2,219.9)	(2,269.9)	(2,660.2)	(2,817.0)	(3,135.1)	(4,335.4)	(5,644.8)	(7,550.9)	(7,901.6)	(8,374.3)	(9,259.0)	(9,942.4)	(10,310.4)	(10,097.3)	(12,057.4)	(15,071.5)
Net Direct Investment	(1,870.1)	(1,870.1)	(1,870.1)	(1,870.1)	(2,098.7)	(2,473.3)	(2,883.2)	(3,927.2)	(5,770.2)	(6,371.6)	(6,974.8)	(7,929.4)	(8,036.2)	(8,508.0)	(8,312.4)	(10,370.6)	(10,938.4)
Net Portfolio Investment	461.7	459.2	443.9	463.3	487.6	515.1	503.1	521.2	408.3	390.7	400.2	395.1	401.3	395.4	402.6	413.9	429.4
Equity and investment fund shares	0.1	0.1	0.1	0.1	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-	-
Debt Securities	461.6	459.1	443.8	463.2	487.5	515.0	503.0	521.2	408.3	390.7	400.2	395.1	401.3	395.4	402.6	413.9	429.4
Net Other Investment	(1,281.2)	(1,282.0)	(1,296.3)	(1,775.5)	(1,721.7)	(1,696.5)	(2,483.7)	(2,817.2)	(2,690.6)	(2,496.0)	(2,440.7)	(2,407.7)	(2,936.0)	(2,813.4)	(3,011.3)	(2,917.1)	(5,242.5)
Currency and Deposits	64.2	41.4	36.9	25.7	48.9	78.6	124.2	151.5	228.0	310.6	347.5	395.6	492.5	629.0	672.6	815.3	506.3
Loans	(1,283.8)	(1,278.1)	(1,291.2)	(1,342.7)	(1,288.2)	(1,299.3)	(2,266.8)	(2,260.3)	(2,240.4)	(2,106.9)	(2,093.9)	(2,099.4)	(2,115.9)	(2,107.7)	(2,094.7)	(2,125.5)	(3,631.1)
Insurance	1.1	1.3	1.3	1.2	1.0	1.3	1.2	1.3	1.4	1.5	1.4	1.4	0.8	9.5	9.0	8.7	9.2
Trade Credits	(119.0)	(116.8)	(115.4)	(105.4)	(92.5)	(88.0)	(85.6)	(145.0)	(141.8)	(141.6)	(132.0)	(145.7)	(103.5)	(105.7)	(54.8)	(69.3)	(87.2)
Other Accounts	175.6	195.3	197.4	(229.1)	(265.7)	(268.4)	(136.0)	(444.0)	(417.2)	(440.6)	(444.6)	(440.7)	(1,091.0)	(1,113.4)	(1,168.1)	(1,171.0)	(1,664.5)
SDR Liabilities	(119.4)	(125.2)	(125.2)	(125.2)	(125.2)	(120.7)	(120.7)	(120.7)	(120.7)	(119.0)	(119.0)	(119.0)	(119.0)	(125.1)	(375.3)	(375.3)	(375.3)
Reserve Assets	493.6	473.1	452.5	522.1	515.7	519.6	528.4	578.3	501.6	575.4	641.0	683.0	628.6	615.6	823.9	816.3	680.1
ASSETS	1,325.6	1,297.2	1,265.4	1,389.3	1,452.2	1,509.3	1,641.3	1,661.7	1,571.3	1,695.7	1,821.8	1,948.9	2,013.5	2,188.7	2,478.8	2,674.4	2,207.5
Direct Investment ¹⁾	-	-	-	-	-	-	-	-	6.3	7.2	7.0	13.6	14.7	15.8	21.9	28.5	33.1
Portfolio Investment ²⁾	461.7	459.2	443.9	463.3	487.6	515.1	503.1	521.2	408.3	390.7	400.2	395.1	401.3	395.4	402.6	413.9	429.4
Equity and investment fund shares	0.1	0.1	0.1	0.1	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-	-
Debt Securities	461.6	459.1	443.8	463.2	487.5	515.0	503.0	521.2	408.3	390.7	400.2	395.1	401.3	395.4	402.6	413.9	429.4
Other Investment ³⁾	370.2	364.9	369.0	403.9	448.8	474.5	609.7	562.2	655.2	722.5	773.7	857.3	968.9	1,161.9	1,230.4	1,415.6	1,064.9
Currency and Deposits	193.1	168.1	170.2	160.8	188.7	219.9	258.8	296.5	384.1	457.6	517.5	578.4	652.5	787.3	837.3	985.0	687.3
Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance	1.4	1.4	1.4	1.4	1.6	1.6	1.6	1.6	1.6	1.7	1.7	1.7	0.8	9.6	9.2	9.2	9.2
Trade Credits	-	-	-	9.3	21.2	23.9	25.0	23.5	21.9	10.7	15.3	16.7	26.1	19.4	41.3	34.6	28.3
Other Accounts	175.6	195.3	197.4	232.4	237.3	229.1	324.4	240.6	247.6	252.5	239.2	260.5	289.6	345.6	342.6	386.8	340.1
Reserve Assets ⁴⁾	493.6	473.1	452.5	522.1	515.7	519.6	528.4	578.3	501.6	575.4	641.0	683.0	628.6	615.6	823.9	816.3	680.1
LIABILITIES	3,521.5	3,517.0	3,535.4	4,049.5	4,269.2	4,644.3	5,976.6	7,306.6	9,122.3	9,597.3	10,196.1	11,208.0	11,955.9	12,499.1	12,576.0	14,731.8	17,279.0
Direct Investment	1,870.1	1,870.1	1,870.1	1,870.1	2,098.7	2,473.3	2,883.2	3,927.2	5,776.5	6,378.8	6,981.8	7,943.0	8,050.9	8,523.8	8,334.3	10,399.1	10,971.5
Portfolio Investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity and investment fund shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Investment	1,651.4	1,646.9	1,665.3	2,179.4	2,170.5	2,171.1	3,093.4	3,379.4	3,345.8	3,218.5	3,214.3	3,265.0	3,905.0	3,975.3	4,241.7	4,332.7	6,307.4
Currency and Deposits	128.9	126.7	133.3	135.1	139.8	141.4	134.6	145.0	156.0	146.9	170.0	182.8	159.9	158.3	164.7	169.7	181.0
Loans	1,283.8	1,278.1	1,291.2	1,342.7	1,288.2	1,299.3	2,266.8	2,260.3	2,240.4	2,106.9	2,093.9	2,099.4	2,115.9	2,107.7	2,094.7	2,125.5	3,631.1
Insurance	0.4	0.2	0.2	0.2	0.6	0.3	0.4	0.3	0.2	0.2	0.3	0.2	0.1	0.1	0.2	0.5	0.0
Trade Credits	119.0	116.8	115.4	114.7	113.7	111.9	110.6	168.5	163.7	152.4	147.3	162.4	129.6	125.1	96.1	103.9	115.4
Other Accounts	-	-	-	461.5	503.0	497.6	460.4	684.6	664.8	693.1	683.8	701.2	1,380.6	1,459.0	1,510.7	1,557.8	2,004.6
SDR ⁵⁾	119.4	125.2	125.2	125.2	125.2	120.7	120.7	120.7	120.7	119.0	119.0	119.0	119.0	125.1	375.3	375.3	375.3

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

¹⁾ Direct Investment includes equity investment and debt investment.

²⁾ Portfolio Investment includes equity and debt securities.

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

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

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

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

Table 9.1

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

Source: Bank of Guyana

Note:

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

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

Table 9.2(a)

Period Ended	Bahamas	Barbados	Belize	E.C.	Jamaica	Trinidad
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
2016	1.0000	2.0000	2.0000	2.7000	128.2997	6.7287
2017						
Mar	1.0000	2.0000	2.0000	2.7000	128.0107	6.7172
Jun	1.0000	2.0000	2.0000	2.7000	129.0398	6.7229
Sep	1.0000	2.0000	2.0000	2.7000	129.8152	6.7325
Dec	1.0000	2.0000	2.0000	2.7000	125.0711	6.7431
2018						
Mar	1.0000	2.0000	2.0000	2.7000	127.3002	6.7382
Jun	1.0000	2.0000	2.0000	2.7000	129.8054	6.7415
Sep	1.0000	2.0000	2.0000	2.7000	135.9922	6.7227
Dec	1.0000	2.0000	2.0000	2.7000	127.78454	6.7484
2019						
Mar	1.0000	2.0000	2.0000	2.7000	123.7201	6.7788
Jun	1.0000	2.0000	2.0000	2.7000	130.1521	6.7681
Sep	1.0000	2.0000	2.0000	2.7000	134.9257	6.7759
Dec	1.0000	2.0000	2.0000	2.7000	131.1321	6.7482
2020						
Mar	1.0000	2.0000	2.0000	2.7000	135.3908	6.7301
Jun	1.0000	2.0000	2.0000	2.7000	140.0111	6.7400
Sep	1.0000	2.0000	2.0000	2.7000	142.1048	6.7626
Dec	1.0000	2.0000	2.0000	2.7000	142.6493	6.7612
2021						
Jan	1.0000	2.0000	2.0000	2.7000	145.3900	6.7618
Feb	1.0000	2.0000	2.0000	2.7000	150.6600	6.7494
Mar	1.0000	2.0000	2.0000	2.7000	147.8600	6.7608
Apr	1.0000	2.0000	2.0000	2.7000	151.8200	6.7575
May	1.0000	2.0000	2.0000	2.7000	151.0900	6.7581
Jun	1.0000	2.0000	2.0000	2.7000	150.1500	6.7517
Jul	1.0000	2.0000	2.0000	2.7000	154.2700	6.7529
Aug	1.0000	2.0000	2.0000	2.7000	154.3300	6.7585
Sep	1.0000	2.0000	2.0000	2.7000	149.3400	6.7599
Oct	1.0000	2.0000	2.0000	2.7000	151.4900	6.7583
Nov	1.0000	2.0000	2.0000	2.7000	156.3100	6.7525
Dec	1.0000	2.0000	2.0000	2.7000	155.1500	6.7648
2022						
Jan	1.0000	2.0000	2.0000	2.7000	155.0248	6.7460
Feb	1.0000	2.0000	2.0000	2.7000	156.3946	6.7272
Mar	1.0000	2.0000	2.0000	2.7000	153.4500	6.7397

Sources: International Monetary Fund & Bank of Guyana.

EXCHANGE RATE
(G\$/US\$)

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
2012	204.50	204.36
2013	206.25	206.08
2014	206.50	206.50
2015	206.50	206.50
2016	206.50	206.50
2017		
Mar	206.50	206.50
Jun	206.50	206.50
Sep	206.50	206.50
Dec	206.50	206.50
2018		
Mar	206.50	206.50
Jun	208.50	208.50
Sep	208.50	208.50
Dec	208.50	208.50
2019		
Mar	208.50	208.50
Jun	208.50	208.50
Sep	208.50	208.50
Dec	208.50	208.50
2020		
Mar	208.50	208.50
Jun	208.50	208.50
Sep	208.50	208.50
Dec	208.50	208.50
2021		
Jan	208.50	208.50
Feb	208.50	208.50
Mar	208.50	208.50
Apr	208.50	208.50
May	208.50	208.50
Jun	208.50	208.50
Jul	208.50	208.50
Aug	208.50	208.50
Sep	208.50	208.50
Oct	208.50	208.50
Nov	208.50	208.50
Dec	208.50	208.50
2022		
Jan	208.50	208.50
Feb	208.50	208.50
Mar	208.50	208.50

Source: Bank of Guyana

EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

EXCHANGE CROSS RATES (March 31, 2019)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	123.373	8.857
Barbados \$	0.500	1.000	1.000	1.350	104.250	61.686	4.429
Belize \$	0.500	1.000	1.000	1.350	104.250	61.686	4.429
E.C. \$	0.370	0.741	0.741	1.000	77.222	45.694	3.280
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.592	0.042
Jamaica \$	0.008	0.016	0.016	0.022	1.690	1.000	0.072
Trinidad \$	0.113	0.226	0.226	0.305	23.540	13.929	1.000

EXCHANGE CROSS RATES (March 31, 2020)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	136.030	6.753
Barbados \$	0.500	1.000	1.000	1.350	104.250	68.015	3.376
Belize \$	0.500	1.000	1.000	1.350	104.250	68.015	3.376
E.C. \$	0.370	0.741	0.741	1.000	77.222	50.381	2.501
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.652	0.032
Jamaica \$	0.007	0.015	0.015	0.020	1.533	1.000	0.050
Trinidad \$	0.148	0.296	0.296	0.400	30.876	20.144	1.000

EXCHANGE CROSS RATES (March 31, 2021)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	147.860	6.761
Barbados \$	0.500	1.000	1.000	1.350	104.250	73.930	3.380
Belize \$	0.500	1.000	1.000	1.350	104.250	73.930	3.380
E.C. \$	0.370	0.741	0.741	1.000	77.222	54.763	2.504
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.709	0.032
Jamaica \$	0.007	0.014	0.014	0.018	1.410	1.000	0.046
Trinidad \$	0.148	0.296	0.296	0.399	30.840	21.870	1.000

EXCHANGE CROSS RATES (March 31, 2022)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	153.450	6.740
Barbados \$	0.500	1.000	1.000	1.350	104.250	76.725	3.370
Belize \$	0.500	1.000	1.000	1.350	104.250	76.725	3.370
E.C. \$	0.370	0.741	0.741	1.000	77.222	56.833	2.496
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.736	0.032
Jamaica \$	0.007	0.013	0.013	0.018	1.359	1.000	0.044
Trinidad \$	0.148	0.297	0.297	0.401	30.936	22.768	1.000

Note: Table derived from Table 9.2

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

Table 9.4 (a)

Countries	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021												2022		
	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)	0.9933	1.0632	1.1591	1.3847	1.3348	1.2767	1.3444	1.3178	1.2815	1.2727	1.2700	1.2574	1.2512	1.2134	1.2223	1.2508	1.2598	1.2667	1.2454	1.2566	1.2805	1.2627	1.2730	1.2655
EURO	0.7585	0.7259	0.8257	0.9203	0.9490	0.8447	0.8794	0.9005	0.8222	0.8217	0.8267	0.8396	0.8367	0.8238	0.8301	0.8455	0.8495	0.8490	0.8622	0.8764	0.8846	0.8830	0.8818	0.9083
JAPAN (Japanese yen)	86.5821	105.2757	119.7645	120.3051	116.0698	112.9296	112.2767	109.1913	103.7859	103.7430	105.3858	108.6760	109.1396	109.1080	110.0957	110.3065	109.8423	110.1140	113.0601	114.0245	113.7857	114.8422	115.2679	118.4608
SWEDEN (Swedish krona)	6.5108	6.4290	7.8048	8.4449	9.2107	8.3868	9.0456	9.4335	8.2935	8.3385	8.5307	8.5140	8.3522	8.3981	8.6227	8.6793	8.6358	8.6700	8.8200	9.0935	9.1447	9.3031	9.5826	
UNITED KINGDOM (Pound sterling)	0.6150	0.6034	0.6416	0.6774	0.8014	0.7460	0.7893	0.7634	0.7448	0.7333	0.7213	0.7213	0.7228	0.7111	0.7130	0.7239	0.7247	0.7273	0.7311	0.7432	0.7518	0.7377	0.7389	0.7591

Source: International Monetary Fund

COMMODITY PRICES

Table 9.4 (b)

Commodity (Units)	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021												2022		
	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)	1,684.76	1,224.45	1,200.62	1,068.25	1,157.36	1,264.45	1,250.40	1,479.13	1,858.42	1,866.98	1,808.17	1,718.23	1,760.04	1,850.26	1,834.57	1,807.84	1,785.28	1,775.14	1,776.85	1,821.76	1,790.43	1,816.02	1,856.30	1,947.83
ALUMINIUM (US \$/MT)																								
All origins (London)	2,086.76	1,739.81	1,909.46	1,497.20	1,727.74	2,080.47	1,920.38	1,771.38	2,014.67	2,003.98	2,078.59	2,190.48	2,319.39	2,433.53	2,446.65	2,497.64	2,602.99	2,834.56	2,934.39	2,636.45	2,695.53	3,005.98	3,245.79	3,498.37
Sugar																								
EEC Import Price (US cents/pound)	26.84	27.23	26.02	24.96	20.79																			
EEC Import Price (US\$/kg)	0.43	0.45	0.40	0.36	0.34	0.39	0.37	0.36	0.40	0.40	0.40	0.39	0.39	0.40	0.39	0.39	0.38	0.38	0.38	0.37	0.37	0.37	0.37	0.36
US import price (US cents/pound)	22.56	20.55	24.81	25.83	29.29																			
US import price (US\$/kg)	0.49	0.44	0.55	0.57	0.64	0.59	0.56	0.57	0.63	0.63	0.66	0.67	0.69	0.71	0.73	0.80	0.76	0.79	0.82	0.82	0.81	0.78	0.78	0.80
International sugar agreement price (US cents/pound)	19.20	16.41	14.99	15.00	18.83																			
International sugar agreement price (US\$/kg)	0.43	0.36	0.34	0.32	0.41	0.32	0.28	0.30	0.31	0.34	0.36	0.34	0.36	0.38	0.38	0.39	0.43	0.43	0.42	0.43	0.42	0.40	0.39	0.42
OIL (US\$/bbl.)																								
U.K. Brent	109.64	110.63	62.16	37.72	54.07	64.21	56.46	65.85	49.87	54.55	61.96	65.19	64.77	68.04	73.07	74.39	70.02	74.60	83.65	80.77	74.31	85.53	95.76	115.59
Rice (US\$/metric ton)																								
Thailand (Bangkok)	565.52	447.55	411.00	356.00	367.55	406.00	379.33	432.00	520.00	545.00	557.00	525.00	495.00	493.00	466.00	414.00	403.00	400.00	401.00	400.00	400.00	427.00	427.00	422.00
Timber (US\$/cubic metre)																								
Hardwood logs (Malaysia, Sarawak)	354.80	287.35	249.39	244.60	256.42	263.62	265.43	272.80	286.86	287.00	282.53	273.85	272.90	272.75	270.39	269.95	271.03	270.24	263.17	261.16	261.23	259.05	258.47	250.95
Coconut oil (US \$/MT)																								
Philippines (New York)	785.00	1,269.00	1,215.00	1,150.00	1,683.75	1,443.33	796.27	1015.66	1,464.96	1,463.07	1,444.50	1,540.65	1,659.64	1,715.24	1,670.68	1,584.09	1,493.64	1,485.00	1,922.86	1,960.68	1,695.71	2,016.14	2,147.89	2,230.22

Source: World Bank

NOTE: As at July 2017 Sugar prices are no longer reported US cents per pound.

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.5

Month	Buying Rate											
	2020				2021				2022			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	156.87	213.78	254.52	223.53	155.64	214.40	257.94	229.93	154.63	206.44	261.63	226.68
Feb	156.66	213.73	256.91	222.36	155.78	214.53	259.73	232.01	154.68	206.29	263.23	228.02
Mar	153.99	213.51	251.05	219.96	155.10	214.08	263.67	230.02	156.05	206.63	263.71	225.18
Apr	153.25	213.38	255.54	222.50	155.53	209.44	265.81	226.85				
May	154.01	213.78	250.15	221.45	154.09	207.66	266.33	229.40				
Jun	155.63	214.04	252.18	226.13	156.55	207.06	264.31	228.85				
Jul	156.00	214.36	251.53	225.87	156.34	206.96	261.42	229.83				
Aug	154.49	214.66	252.90	226.46	156.16	207.00	263.95	229.81				
Sep	156.15	214.66	250.68	225.65	155.26	206.87	264.84	231.79				
Oct	156.46	214.60	255.29	226.30	153.90	206.94	267.86	229.89				
Nov	154.85	214.74	256.57	228.14	156.78	207.04	266.57	230.96				
Dec	156.07	214.54	258.37	227.27	154.20	207.24	259.50	228.50				
Month	Buying Rate											
	2020				2021				2022			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	162.35	216.14	267.55	234.04	167.20	216.95	276.60	250.02	164.14	209.61	284.34	240.28
Feb	163.00	216.29	265.71	227.10	163.82	216.73	286.10	251.73	163.18	209.22	286.21	242.62
Mar	161.94	215.84	275.55	223.94	165.42	216.51	291.42	250.77	163.65	209.42	282.01	240.12
Apr	161.74	215.41	268.84	241.73	166.91	213.25	289.47	249.61				
May	160.43	215.76	272.98	241.80	168.88	211.29	292.69	246.67				
Jun	160.66	216.21	277.05	248.79	167.01	210.17	291.84	252.48				
Jul	161.40	216.09	276.94	248.59	164.58	210.09	295.60	249.32				
Aug	161.84	216.79	273.07	246.16	164.65	210.09	285.16	243.93				
Sep	163.51	217.06	279.82	248.17	164.20	209.53	286.46	243.16				
Oct	163.63	216.89	277.39	246.74	163.12	209.76	288.38	243.04				
Nov	162.56	217.13	275.67	249.44	164.66	209.90	282.92	239.51				
Dec	166.88	216.96	280.43	249.24	162.26	210.30	276.47	237.75				
Month	Buying Rate											
	2020				2021				2022			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	159.61	214.96	261.04	228.78	161.42	215.67	267.27	239.97	159.38	208.02	272.98	233.48
Feb	159.83	215.01	261.31	224.73	159.80	215.63	272.91	241.87	158.93	207.76	274.72	235.32
Mar	157.97	214.68	263.30	221.95	160.26	215.30	277.55	240.40	159.85	208.02	272.86	232.65
Apr	157.49	214.40	262.19	232.12	161.22	211.34	277.64	238.23				
May	157.22	214.77	261.56	231.63	161.48	209.47	279.51	238.03				
Jun	158.15	215.12	264.62	237.46	161.78	208.62	278.08	240.67				
Jul	158.70	215.23	264.24	237.23	160.46	208.53	278.51	239.57				
Aug	158.16	215.73	262.98	236.31	160.41	208.55	274.55	236.87				
Sep	159.83	215.86	265.25	236.91	159.73	208.20	275.65	237.47				
Oct	160.05	215.74	266.34	236.52	158.51	208.35	278.12	236.47				
Nov	158.70	215.94	266.12	238.79	160.72	208.47	274.75	235.23				
Dec	161.48	215.75	269.40	238.25	158.23	208.77	267.99	233.12				

Source: Commercial Banks and Non-Bank Cambios.

GROSS DOMESTIC PRODUCT (AT CURRENT BASIC PRICES)
(G\$ Million)

Table 10.1

Item	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
AGRICULTURE, FORESTRY AND FISHING	211,234	219,554	209,579	224,863	188,720	223,142	194,277	189,806	192,229	226,168
Growing of Sugar Cane	13,420	12,227	8,990	13,349	11,760	9,264	5,278	4,819	5,182	3,906
Growing of Rice	41,562	44,294	44,955	47,642	28,947	34,203	37,732	39,951	43,820	40,381
Growing of Other crops	105,691	105,610	99,857	106,850	99,509	128,920	98,085	92,868	96,362	131,876
Raising of Livestock	20,564	22,045	20,400	22,479	19,432	19,494	22,604	26,487	26,108	26,647
Forestry	12,444	12,023	9,618	10,112	11,643	12,102	11,291	11,216	9,308	13,245
Fishing	17,554	23,355	25,759	24,430	17,429	19,158	19,288	14,465	11,451	10,113
MINING AND QUARRYING	100,988	88,008	78,146	82,572	137,882	121,687	127,650	161,409	309,195	681,580
Bauxite	12,965	10,740	10,729	10,956	10,433	7,915	9,903	10,646	4,914	4,837
Gold	82,392	70,190	56,950	58,651	107,951	94,255	84,240	106,254	109,057	99,511
Other mining and quarrying	5,235	6,696	9,916	10,897	16,559	14,537	23,631	25,806	14,839	27,103
Petroleum and gas; and support services	397	382	551	2,068	2,939	4,981	9,876	18,702	180,385	550,130
MANUFACTURING	49,950	54,324	51,523	52,489	45,976	46,959	46,426	54,467	48,414	53,994
Sugar	11,907	10,687	7,519	11,791	10,655	8,327	4,743	4,235	4,575	3,334
Rice	9,898	11,631	13,230	10,398	6,983	9,438	10,153	14,179	11,030	11,903
Other Manufacturing	28,145	32,006	30,774	30,300	28,338	29,194	31,530	36,053	32,809	38,757
ELECTRICITY SUPPLY	3,905	5,825	6,183	14,127	15,451	10,799	5,467	5,948	5,950	4,237
WATER SUPPLY AND SEWERAGE	2,555	2,587	3,262	2,630	2,452	2,562	2,659	3,031	3,134	2,794
CONSTRUCTION	63,366	68,643	68,744	66,643	70,230	74,953	78,944	84,625	75,876	104,679
SERVICES	357,054	367,746	381,623	389,794	410,093	434,588	457,002	482,335	443,982	522,797
Wholesale and retail trade and repairs	81,866	78,064	76,662	64,626	65,484	71,423	74,404	80,356	55,493	81,312
Transport and storage	29,738	29,442	30,306	30,752	31,348	33,518	36,834	34,127	31,518	41,935
Accommodation and food services	2,915	3,169	3,465	3,898	4,236	4,425	4,867	5,228	3,184	4,565
Information and communication	18,678	19,537	21,084	20,934	23,121	23,194	24,579	24,139	24,294	26,485
Financial and insurance activities	34,649	37,799	37,555	41,119	41,688	42,237	42,678	45,404	42,815	52,327
Real estate activities	71,724	73,684	76,300	79,648	81,314	84,117	85,489	87,305	88,104	90,869
Professional, scientific and technical services	3,948	4,137	4,138	4,272	4,481	4,902	5,171	5,404	4,220	4,873
Administrative and support services	49,734	52,416	56,001	58,853	62,047	65,234	66,727	71,049	69,405	79,566
Public administration	30,758	33,675	36,733	41,013	47,303	52,434	58,993	67,663	69,462	74,773
Education	19,292	20,432	22,191	26,146	28,249	29,752	32,478	36,002	32,400	37,871
Human health and social work	7,985	9,349	10,886	12,101	14,227	16,489	17,605	18,237	18,433	21,949
Arts, entertainment and recreation	3,032	3,166	3,205	3,188	3,267	3,402	3,561	3,726	2,202	3,179
Other service activities	2,735	2,877	3,097	3,244	3,328	3,459	3,616	3,695	2,453	3,094
<i>Less Adjustment for FISIM ¹⁾</i>	15,451	16,863	16,870	18,305	18,984	18,235	17,550	18,847	18,738	22,147
GDP AT BASIC PRICES	773,602	789,824	782,190	814,813	851,820	896,455	894,874	962,773	1,060,043	1,574,102
<i>Taxes less subsidies on Products</i>	56,725	66,219	69,963	68,975	73,857	84,043	99,597	115,956	80,714	115,855
TOTAL GDP AT PURCHASER PRICES	830,326	856,042	852,153	883,787	925,677	980,498	994,472	1,078,729	1,140,757	1,689,957
NON-OIL GDP AT PURCHASER PRICES	829,930	855,660	851,602	881,719	922,738	975,517	984,596	1,060,026	960,372	1,139,827

Source: Bureau of Statistics.

¹⁾ FISIM - Financial Intermediation Services indirectly measured.

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

Table 10.2

INDUSTRY	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
AGRICULTURE, FORESTRY AND FISHING	211,234	219,803	236,671	244,364	217,221	244,734	260,963	259,670	270,445	245,915
Growing of Sugar Cane	13,420	11,494	13,304	14,220	11,292	8,450	6,440	5,677	5,469	3,571
Growing of Rice	41,562	46,142	54,935	60,677	48,432	55,525	54,352	54,901	57,532	45,710
Growing of Other crops	105,691	110,618	116,262	118,709	111,795	133,986	149,136	149,522	159,461	143,823
Raising of Livestock	20,564	21,236	21,832	23,028	21,697	21,196	26,127	25,201	26,455	28,880
Forestry	17,554	18,517	21,473	19,060	14,040	15,224	15,430	14,821	13,614	15,149
Fishing	12,444	11,796	8,865	8,670	9,965	10,353	9,478	9,548	7,914	8,782
MINING AND QUARRYING	100,988	109,494	93,781	104,567	157,978	146,388	151,122	167,155	674,849	920,948
Bauxite	12,965	12,159	11,303	8,841	9,391	9,677	11,582	11,784	6,925	6,665
Gold	82,392	90,363	72,786	84,723	133,869	122,796	115,746	119,255	109,963	93,738
Other mining and quarrying	5,235	6,597	9,155	9,009	11,925	9,322	14,737	15,811	9,062	16,459
Petroleum and gas; and support services	397	375	537	1,994	2,793	4,593	9,057	20,305	548,899	804,086
MANUFACTURING	49,950	54,046	57,187	57,752	48,373	49,105	50,208	57,568	52,634	54,456
Sugar	11,907	10,198	11,804	12,617	10,019	7,497	5,713	5,037	4,852	3,168
Rice	9,898	12,082	15,376	15,734	10,972	13,911	14,564	18,415	17,366	14,572
Other Manufacturing	28,145	31,766	30,008	29,401	27,382	27,697	29,931	34,116	30,415	36,716
ELECTRICITY SUPPLY	3,905	4,029	4,286	4,447	4,727	4,755	4,921	5,265	5,328	5,580
WATER SUPPLY AND SEWERAGE	2,556	2,473	2,755	2,437	2,942	3,074	3,190	3,234	3,494	3,269
CONSTRUCTION	63,366	66,801	65,485	62,238	65,793	69,007	71,021	73,205	68,591	89,028
SERVICES	357,054	363,004	373,286	371,821	381,080	391,745	403,182	419,928	380,278	425,387
Wholesale and retail trade and repairs	81,866	76,300	75,458	66,128	67,410	71,754	74,509	78,234	56,082	74,533
Transport and storage	29,738	31,680	33,319	34,417	34,913	35,098	36,763	39,299	27,447	36,176
Accommodation and food services	2,915	3,081	3,121	3,127	3,245	3,410	3,684	3,886	2,224	3,390
Information and communication	18,678	19,274	20,751	20,827	20,955	21,495	22,166	22,388	23,629	23,907
Financial and insurance activities	34,649	38,087	40,383	43,015	44,216	44,823	46,702	49,114	50,448	55,626
Real estate activities	71,724	72,614	73,459	74,379	75,220	76,067	76,976	77,874	78,125	80,857
Professional, scientific and technical services	3,948	4,064	3,974	3,986	4,155	4,461	4,683	4,864	3,775	4,388
Administrative and support services	49,734	51,490	53,777	54,906	57,539	59,360	60,430	63,949	62,078	66,644
Public administration	30,758	32,072	33,121	34,065	35,147	36,101	36,985	38,985	39,435	40,255
Education	19,292	19,742	20,537	21,412	21,897	22,085	22,477	22,757	20,505	21,450
Human health and social work	7,985	8,684	9,418	9,570	10,283	10,846	11,309	11,943	12,349	12,738
Arts, entertainment and recreation	3,032	3,107	3,124	3,124	3,175	3,246	3,365	3,455	2,017	2,710
Other service activities	2,735	2,809	2,842	2,865	2,925	2,999	3,135	3,180	2,164	2,712
<i>Less Adjustment for FISIM ¹⁾</i>	<i>15,451</i>	<i>17,651</i>	<i>18,386</i>	<i>20,266</i>	<i>21,545</i>	<i>20,700</i>	<i>20,370</i>	<i>21,911</i>	<i>21,698</i>	<i>23,596</i>
GDP AT BASIC PRICES	773,602	801,998	815,066	827,361	856,567	888,107	924,238	964,114	1,433,921	1,720,989
<i>Taxes less subsidies on Products</i>	<i>56,725</i>	<i>58,663</i>	<i>60,109</i>	<i>53,830</i>	<i>58,176</i>	<i>60,797</i>	<i>66,807</i>	<i>79,979</i>	<i>64,140</i>	<i>76,797</i>
TOTAL GDP AT PURCHASER PRICES	830,326	860,661	875,176	881,192	914,743	948,904	991,044	1,044,093	1,498,061	1,797,786
NON-OIL GDP AT PURCHASER PRICES	829,930	860,287	874,638	879,198	911,950	944,311	981,988	1,023,788	949,162	993,699

Source: Bureau of Statistics.

¹⁾ FISIM - Financial Intermediation Services indirectly measured.

PRODUCTION OF MAJOR COMMODITIES

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Crude Oil ('000 Barrels)	Bauxite (Tonnes)					Raw Gold (Troy Ounces)			Diamonds (M/Carats)	Quarrying (Tonnes)	
				R.A.S.C. ¹⁾	C.G.B. ²⁾	M.A.Z. ³⁾	Other ⁴⁾	Total	Local & Lic. Dealers	Foreign Companies ⁵⁾	Total		Stone	Sand
2012	218,070	422,057	...	204,621	145,445	1,542,627	321,279	2,213,972	438,645	-	438,645	40,763	446,551	637,886
2013	186,771	535,439	...	213,530	145,391	1,296,833	57,488	1,713,242	481,087	-	481,087	63,961	659,969	594,460
2014	216,186	635,238	...	198,146	196,690	1,100,472	68,255	1,563,563	387,506	-	387,506	99,950	840,074	809,251
2015	231,076	687,784	...	123,722	276,891	986,062	139,792	1,526,467	411,569	-	411,569	118,451	373,162	1,077,555
2016	183,491	534,766	-	145,725	260,865	955,499	117,001	1,479,090	482,613	230,094	712,707	139,890	412,177	1,687,658
2017														
1st Qtr	25,711	85,747	...	23,059	37,666	274,287	26,021	361,033	103,717	59,071	162,788	18,046	97,530	279,188
2nd Qtr	23,896	256,609	...	36,000	34,483	277,291	31,467	379,241	104,745	49,563	154,308	10,732	113,811	561,476
3rd Qtr	41,348	114,247	...	52,416	36,508	161,465	36,718	287,107	101,325	56,781	158,106	9,585	91,288	443,050
4th Qtr	46,353	173,501	...	53,929	27,170	323,536	27,207	431,842	109,830	68,721	178,552	13,799	145,532	390,776
2018														
1st Qtr	19,078	143,355	...	42,117	47,723	337,606	59,678	487,124	77,153	67,980	145,133	17,884	158,666	717,151
2nd Qtr	15,373	178,837	...	42,982	30,297	220,986	12,840	307,105	54,611	41,430	96,041	10,922	94,486	486,838
3rd Qtr	28,025	129,424	...	40,752	25,865	266,456	24,655	357,728	53,216	47,175	100,392	9,271	112,522	2,821,531
4th Qtr	42,165	167,157	...	35,227	37,729	344,913	49,778	467,647	121,635	58,718	180,353	10,855	160,726	844,109
2019														
1st Qtr	12,535	130,005	-	47,321	25,175	256,376	52,151	381,023	76,253	57,782	134,034	13,948	150,946	737,097
2nd Qtr	20,996	211,562	-	42,327	40,663	398,000	80,041	561,031	102,030	57,686	159,716	8,833	163,217	1,128,685
3rd Qtr	21,871	88,963	-	45,667	24,572	362,760	59,894	492,893	125,622	36,104	161,725	10,209	161,849	298,083
4th Qtr	36,854	251,551	427	40,245	85,922	362,609	37,726	526,502	144,417	35,012	179,429	22,003	146,206	154,477
2020														
Jan	-	-	1,745	10,024	6,490	81,354	28,747	126,615	27,065	9,516	36,581	1,997	53,621	64,433
Feb	2,618	1,917	2,064	13,797	2,332	-	8,957	25,086	35,093	9,678	44,770	2,444	50,222	63,500
Mar	16,130	95,189	2,229	17,076	4,407	-	25,137	46,620	37,501	14,759	52,261	2,481	52,836	137,276
Apr	7,208	228,292	2,174	15,170	4,678	-	28,906	48,754	42,973	14,983	57,956	-	48,325	2,630
May	8,687	21,732	2,409	14,072	4,364	-	28,522	46,958	40,593	13,154	53,748	-	47,136	12,536
Jun	2,372	859	1,609	13,745	5,335	-	20,581	39,661	42,359	16,205	58,564	-	50,875	11,800
Jul	-	97	1,664	9,067	1,884	-	31,025	41,976	51,901	5,747	57,649	-	60,463	16,050
Aug	5,314	3,600	2,137	14,094	500	-	20,391	34,985	35,282	3,288	38,569	3,140	57,039	153,542
Sep	13,843	169,470	1,739	15,300	11,725	6,414	22,433	55,872	35,046	2,297	37,342	2,703	61,847	152,196
Oct	14,044	157,090	2,981	-	23,915	-	16,572	40,487	43,559	1,371	44,930	674	59,787	36,566
Nov	9,399	8,820	3,036	5,851	8,174	-	24,544	38,569	49,575	1,228	50,803	5,802	69,800	13,865
Dec	9,275	362	3,408	12,364	6,611	-	31,384	50,359	44,605	7,654	52,259	-	10,935	23,050
2021														
Jan	-	-	3,873	5,305	23,878	3,867	17,528	50,578	22,653	5,147	27,800	...	66,928	20,500
Feb	-	5,192	3,398	13,444	32,057	-	6,047	51,548	25,845	7,235	33,080	1,834	69,803	18,200
Mar	16,679	169,459	3,771	20,261	33,975	-	2,276	56,512	43,129	5,629	48,758	8,189	45,625	8,700
Apr	8,956	139,689	2,605	9,265	26,102	1,886	13,224	50,477	39,793	4,702	44,495	3,883	66,055	204,280
May	4,016	38,669	3,205	9,432	15,694	4,358	12,193	41,677	42,138	6,829	48,967	1,355	63,745	78,400
Jun	-	280	3,378	8,903	15,243	7,065	9,657	40,868	28,450	8,769	37,219	3,171	30,764	8,800
Jul	523	-	3,752	34,102	10,490	1,873	611	47,076	35,358	2,515	37,873	-	51,235	62,849
Aug	2,575	821	3,863	39,413	2,960	-	10,926	53,299	36,609	3,010	39,619	824	63,451	209,567
Sep	8,519	63,067	3,832	44,702	1,878	-	12,024	58,604	30,477	3,925	34,402	798	61,323	223,024
Oct	8,098	104,344	3,745	34,434	7,621	-	19,315	61,370	40,703	5,808	46,510	1,609	66,544	81,572
Nov	6,279	36,056	3,809	31,095	4,933	-	19,883	55,911	41,796	7,449	49,245	10,098	90,009	112,770
Dec	2,380	1,418	3,444	34,721	6,593	-	9,318	50,632	43,835	7,251	51,086	13,345	63,164	110,369
2022														
Jan	-	683	3,168	44,744	4,592	-	10,936	60,272	23,197	6,784	29,981	817	83,205	150,354
Feb	723	415	4,270	40,252	10,441	-	3,585	54,278	33,188	10,786	43,975	8,170	68,911	49,910
Mar	7,994	80,849	3,493	37,069	6,327	-	19,997	63,393	33,072	5,928	39,000	-	66,300	100,417

Source: Bureau of Statistics and Guyana Gold Board.

Notes:

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 as well as output by First Bauxite Company for which no specific grade was provided.

⁵⁾ Reflects output of Guyana Goldfields Inc. and Troy Resources Ltd.

PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Livestock		Forestry Products				Fishing		
	Poultry (Tonnes)	Eggs ('000)	Logs ¹⁾ (Cu. Mt)	Sawnwood (Cu. Mt)	Roundwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
2012	30,413	21,234	277,427	75,587	16,631	10,577	27,097	512	25,487
2013	29,280	17,965	304,601	73,673	20,691	16,166	24,752	653	24,085
2014	28,421	22,970	406,431	67,148	24,667	18,798	19,168	810	29,656
2015	30,678	26,136	336,318	70,945	20,087	14,617	16,838	500	18,497
2016	32,762	20,052	272,308	42,082	14,895	14,956	20,296	411	20,940
2017									
1st Qtr	6,818	7,506	47,346	11,807	3,480	2,653	3,510	254	7,422
2nd Qtr	7,180	7,182	54,987	10,066	4,892	1,717	4,811	99	8,181
3rd Qtr	7,725	7,133	55,830	11,545	4,232	800	5,251	95	1,985
4th Qtr	8,945	6,852	122,726	14,517	8,465	2,164	5,205	148	5,215
2018									
1st Qtr	10,225	6,385	65,029	6,588	5,727	3,310	4,292	280	7,359
2nd Qtr	10,893	6,638	62,652	9,782	6,546	4,265	5,360	114	7,930
3rd Qtr	9,940	7,980	70,423	10,859	5,906	3,983	5,250	8	1,400
4th Qtr	10,863	11,073	94,977	17,310	5,720	3,014	3,465	13	4,075
2019									
1st Qtr	9,502	10,666	61,505	10,739	6,457	2,393	4,981	145	4,738
2nd Qtr	10,631	10,623	74,797	11,020	5,495	4,201	5,155	177	4,986
3rd Qtr	8,325	12,466	65,470	10,672	5,243	4,068	6,576	109	3,022
4th Qtr	10,271	12,864	75,968	10,566	7,156	1,428	5,624	47	2,584
2020									
Jan	3,909	4,995	11,689	2,095	2,085	450	1,334	36	1,104
Feb	4,516	4,957	21,425	3,638	2,784	393	1,232	62	1,340
Mar	1,929	4,731	14,282	3,036	1,917	-	1,856	74	1,408
Apr	2,431	5,012	18,449	2,506	1,730	206	1,767	26	1,077
May	4,132	4,637	17,023	2,813	1,578	673	1,682	75	2,199
Jun	2,979	4,806	20,425	2,892	2,290	556	1,638	42	1,816
Jul	1,960	5,341	17,491	2,998	1,736	583	1,792	37	1,424
Aug	2,732	5,500	18,932	2,987	1,957	1,060	1,738	13	843
Sep	3,505	5,779	23,585	3,392	2,116	1,417	1,652	4	182
Oct	5,103	5,454	24,589	3,726	1,522	1,407	1,776	2	187
Nov	4,447	5,450	25,649	3,038	2,164	1,510	1,651	30	383
Dec	5,098	5,870	41,601	4,789	2,931	818	1,875	64	1,115
2021									
Jan	5,519	4,556	4,906	1,129	519	1,324	1,266	64	1,032
Feb	2,919	5,457	16,427	1,664	1,288	885	1,072	73	717
Mar	3,157	4,709	23,695	3,241	2,324	932	2,109	232	2,662
Apr	4,085	5,021	19,486	2,720	1,802	1,115	850	25	1,439
May	4,107	4,856	21,732	3,040	2,005	699	1,023	25	1,088
Jun	3,697	4,757	17,569	2,812	1,241	643	1,086	27	784
Jul	6,081	4,968	22,446	3,033	1,805	1,214	3,362	41	290
Aug	3,774	5,158	23,399	4,527	2,084	1,227	956	53	497
Sep	3,518	5,146	28,223	3,225	1,965	1,145	2,313	-	725
Oct	4,358	4,188	29,111	3,210	1,665	1,145	5,117	-	98
Nov	4,695	4,402	39,990	5,003	3,642	1,386	737	-	33
Dec	3,035	4,034	57,411	5,208	1,854	692	737	75	978
2022									
Jan	...	...	31,241	2,604	660	1,401	...	...	...
Feb	...	...	23,817	3,314	1,201	796	...	...	...
Mar	...	...	30,525	3,715	1,884	430	...	...	...

Source: Bureau of Statistics

¹⁾ Represents Greenheart & Other Logs.

PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c)

Period	Beverages						Food Items			
	Rum ('000 Litres)	Beer & Stout ('000 Litres)	Shandy ('000 Litres) ¹⁾	Non-Alcoholic		Water ('000 Litres)	Margarine ('000 Kgs)	Ice Cream ('000 Litres)	Biscuits ('000 Kgs)	Flour (Tonnes)
				Soft Drinks ('000 Litres)	Malta ('000 Litres)					
2012	4,171	15,509	665	51,494	763	21,423	2,333	1,808	1,250	35,568
2013	4,083	17,361	593	50,696	682	21,861	2,318	1,602	1,211	35,867
2014	4,349	19,056	568	47,293	593	23,561	2,241	1,696	1,198	35,482
2015	5,124	19,714	560	48,335	518	23,301	1,923	1,662	1,115	34,086
2016	4,881	20,624	671	53,853	558	25,536	2,075	1,867	1,192	33,564
2017										
1st Qtr	1,062	4,509	81	11,471	69	6,148	321	400	310	8,109
2nd Qtr	1,284	5,133	177	13,134	132	6,806	620	464	288	9,495
3rd Qtr	1,361	5,529	135	15,973	130	7,662	449	437	236	8,270
4th Qtr	1,382	6,001	253	15,462	213	7,298	602	534	295	8,343
2018										
1st Qtr	1,297	4,772	202	10,177	63	16,857	310	458	289	8,332
2nd Qtr	1,352	5,266	131	11,728	159	16,208	566	536	266	8,594
3rd Qtr	1,396	5,037	156	12,822	190	18,336	411	613	256	8,125
4th Qtr	1,668	6,369	290	15,117	154	15,449	626	621	209	8,710
2019										
1st Qtr	1,314	4,975	185	12,124	114	17,840	374	630	264	8,327
2nd Qtr	1,609	5,114	199	14,307	137	20,358	470	585	264	7,605
3rd Qtr	1,453	5,703	142	14,855	85	20,800	432	636	234	8,119
4th Qtr	1,823	6,389	346	16,831	89	19,034	784	624	229	8,792
2020										
Jan	506	1,709	87	4,352	44	6,617	104	227	120	1,711
Feb	543	1,711	32	4,394	23	4,375	128	173	82	2,808
Mar	546	1,938	64	5,111	43	6,989	159	210	96	3,691
Apr	439	909	-	3,959	44	4,795	143	129	88	2,894
May	486	837	90	4,231	-	5,501	204	208	86	3,515
Jun	538	871	143	4,137	82	3,396	246	208	99	2,905
Jul	662	2,581	1	3,630	60	2,275	171	65	58	2,883
Aug	658	2,050	55	4,798	36	6,233	139	193	56	1,601
Sep	504	81	-	6,287	-	5,924	188	197	48	2,650
Oct	534	2,477	34	5,753	44	6,505	190	207	27	4,339
Nov	488	2,680	198	5,398	60	5,009	211	222	55	2,627
Dec	604	3,191	43	6,871	64	6,568	171	236	53	3,065
2021										
Jan	485	2,495	295	4,217	41	5,117	152	201	51	1,964
Feb	448	2,120	113	4,572	77	7,199	133	196	36	2,948
Mar	406	2,301	208	5,103	59	5,565	174	216	49	2,990
Apr	437	1,034	118	5,315	41	6,809	154	203	50	2,937
May	453	2,291	181	4,666	-	6,713	168	247	48	2,684
Jun	537	2,838	186	4,769	65	6,263	216	236	59	2,859
Jul	479	1,646	195	5,474	11	7,425	135	239	41	2,686
Aug	461	2,843	239	5,915	68	8,265	64	218	51	2,724
Sep	558	2,621	436	6,442	91	8,008	182	212	55	2,673
Oct	522	2,336	-	5,988	-	6,505	367	209	-	2,713
Nov	542	2,463	593	6,252	60	6,426	9	196	-	2,922
Dec	497	3,366	85	6,355	-	5,803	159	245	-	1,839
2022										
Jan	511	1,863	271	4,382	87	6,126	183	196	73	2,274
Feb	366	2,329	91	5,112	8	5,791	138	165	61	2,314
Mar	481	2,636	209	6,302	57	8,556	171	215	48	3,527

Source: Bureau of Statistics.

¹⁾ Values for 2021 reflect both shandy & vita malt production; previous years reflect shandy only

PRODUCTION INDICATORS: MANUFACTURING (Cont'd)

Table 10.3(d)

Period	Pharmaceuticals			Laundry Soap (Kilos)	Other Detergents (Kilos)	Stock Feed (Tonnes)	Paints (Litres)	Oxygen ('000 Litres)	Acetylene ('000 Litres)	Electricity (MWH)
	Liquid (Litres)	Tablets ('000)	Ointment (Kilos)							
2012	489,024	18,884	7,696	48,234	1,113,966	56,812	2,744,779	86,660	8,034	690,521
2013	433,548	23,134	9,393	14,208	1,128,829	43,887	2,694,971	70,785	7,711	711,000
2014		28,458	11,700	40,535	1,041,080	51,698	2,677,181	80,018	13,570	716,682
2015	535,147	25,839	6,850	28,431	1,088,325	41,753	2,450,075	39,160	3,872	719,519
2016	480,852	37,402	6,351	46,107	1,143,222	40,684	2,666,471	568,238	37,686	790,293
2017										
1st Qtr	136,318	11,573	1,123	7,749	198,053	11,387	624,311	106,477	15,963	191,909
2nd Qtr	128,886	4,214	1,090	11,144	312,280	12,098	606,545	100,347	41,096	202,323
3rd Qtr	100,336	7,411	1,044	2,912	232,095	11,300	599,905	112,726	15,251	206,783
4th Qtr	146,954	12,465	3,008	6,270	339,102	12,686	970,896	89,824	12,661	208,397
2018										
1st Qtr	155,861	1,871	1,760	2,108	214,602	13,166	718,866	72,232	16,106	193,877
2nd Qtr	110,008	4,188	2,696	3,427	235,251	13,494	620,685	46,109	12,161	202,297
3rd Qtr	142,660	6,386	3,748	4,158	240,362	11,761	682,471	49,494	12,268	211,910
4th Qtr	127,276	7,968	5,175	-	342,856	14,655	960,407	52,098	13,285	215,139
2019										
1st Qtr	115,089	7,299	4,414	13,107	206,248	13,356	673,157	234,332	14,935	205,304
2nd Qtr	121,562	17,627	4,014	-	294,349	12,448	327,428	214,375	12,501	214,637
3rd Qtr	123,885	9,015	5,195	7,176	258,940	11,586	179,074	222,717	14,049	223,125
4th Qtr	153,942	9,546	5,359	5,586	307,469	15,003	272,795	214,543	11,941	229,483
2020										
Jan	63,987	4,920	2,197	3,505	97,986	4,808	237,370	79,358	5,471	75,438
Feb	55,982	5,894	2,293	4,236	70,555	3,826	222,856	75,965	4,801	70,182
Mar	50,653	7,336	889	2,879	77,258	3,880	179,408	71,069	3,776	75,002
Apr	87,417	4,440	1,428	-	74,205	4,017	120,443	62,814	1,959	71,472
May	40,648	1,502	1,335	5,687	103,078	3,696	166,592	66,966	3,460	72,860
Jun	60,154	7,385	2,171	-	115,540	3,637	187,383	68,041	3,512	71,202
Jul	70,279	4,354	799	5,443	96,357	3,503	230,744	71,173	3,486	74,166
Aug	52,375	4,062	1,559	-	79,493	3,451	265,345	68,911	3,203	77,944
Sep	68,298	2,429	870	1,265	96,099	4,195	52,466	86,084	3,741	78,203
Oct	67,620	8,097	351	-	109,619	4,784	82,125	92,195	3,588	83,078
Nov	70,684	6,035	497	-	125,994	5,431	99,954	88,004	3,017	73,952
Dec	71,487	8,124	1,062	2,142	81,698	5,058	108,982	81,896	4,268	81,527
2021										
Jan	60,751	2,380	186	11,087	30,316	3,758	223,637	86,238	664	75,298
Feb	91,298	1,129	672	-	65,176	3,794	242,088	88,803	3,765	67,908
Mar	79,610	8,356	2,250	-	86,119	4,488	315,343	98,679	3,213	77,291
Apr	89,281	5,801	2,576	-	103,675	4,755	252,049	106,196	3,067	77,768
May	75,047	6,646	1,642	-	95,773	5,243	231,534	111,858	4,200	79,288
Jun	105,470	9,789	2,363	-	118,565	5,121	231,612	113,835	3,426	75,238
Jul	80,073	8,673	1,215	2,904	31,171	4,517	254,000	106,297	4,310	77,532
Aug	107,889	5,473	1,661	-	112,576	3,920	64,925	114,483	4,636	81,634
Sep	106,332	8,488	975	-	89,357	4,429	89,005	132,330	3,761	84,205
Oct	99,789	7,484	2,062	9,351	52,673	3,482	320,684	140,260	2,652	80,619
Nov	127,137	10,692	1,272	-	76,488	4,453	416,541	113,240	3,877	82,720
Dec	152,161	7,494	1,489	-	135,371	4,831	412,345	95,504	4,004	82,687
2022										
Jan	44,195	5,645	644	-	90,089	3,645	197,463	98,822	3,408	78,408
Feb	62,752	6,430	524	-	101,163	3,641	242,931	86,405	3,482	...
Mar	85,067	8,704	1,752	-	109,933	4,649	282,243	83,794	4,538	...

Source: Bureau of Statistics.

GEORGETOWN: URBAN CONSUMER PRICE INDEX

Table 11.1

End of Period	All Items Index	Sub-Group Indices			
		Food ¹⁾	Housing ²⁾	Transportation & Communication	Miscellaneous
Dec 2009 = 100					
2012	111.6	124.0	100.7	114.6	111.0
2013	112.6	124.1	100.8	121.9	112.8
2014	113.9	126.7	100.6	121.2	120.9
2015	111.9	125.4	98.8	117.2	120.9
2016	113.5	130.7	98.8	116.7	120.9
2017					
Mar	114.1	131.2	99.0	117.3	122.5
Jun	114.7	133.7	98.9	117.2	120.0
Sep	115.2	135.0	98.9	117.7	119.6
Dec	115.2	134.4	99.3	118.0	119.8
2018					
Mar	114.8	132.9	99.6	118.7	119.7
Jun	116.2	135.9	100.1	120.2	119.7
Sep	116.9	137.8	100.2	120.0	120.6
Dec	117.1	138.5	100.4	120.3	120.3
2019					
Mar	117.1	139.6	100.0	119.7	120.7
Jun	118.9	144.5	99.9	120.2	120.8
Sep	119.6	147.2	99.6	119.5	120.6
Dec	119.5	147.0	99.5	119.5	120.9
2020					
Jan	119.0	145.3	99.6	119.5	120.8
Feb	118.6	144.1	99.6	119.4	120.8
Mar	119.0	145.4	99.6	119.3	120.8
Apr	118.7	147.0	97.4	117.2	122.4
May	118.9	148.8	97.1	115.5	122.4
Jun	119.1	149.0	97.2	116.3	122.5
Jul	119.2	148.6	97.3	117.5	122.4
Aug	119.8	150.1	97.3	118.0	122.6
Sep	120.1	151.0	97.3	118.0	122.6
Oct	120.3	151.8	97.2	117.7	122.6
Nov	120.4	152.0	97.2	117.7	122.6
Dec	120.6	152.5	97.3	117.9	122.6
2021					
Jan	122.3	157.1	97.6	118.3	122.4
Feb	121.9	155.4	97.7	118.8	122.4
Mar	121.4	153.7	97.8	119.2	122.3
Apr	121.9	156.1	96.2	119.8	124.0
May	123.4	160.2	96.2	119.9	124.1
Jun	127.4	171.5	96.2	120.0	124.9
Jul	128.4	173.8	96.4	120.5	125.0
Aug	128.9	175.2	96.6	120.6	125.0
Sep	128.3	173.1	96.9	120.8	125.0
Oct	127.5	170.4	96.9	120.7	125.9
Nov	127.1	169.3	97.1	120.5	125.9
Dec	127.5	170.3	97.1	120.6	125.9
2022					
Jan	129.4	175.7	97.1	120.6	126.0
Feb	128.9	174.1	97.3	120.3	125.9
Mar	129.6	174.3	98.5	122.1	126.2

Source: Bureau of Statistics.

¹⁾ Includes Beverages & Tobacco.

²⁾ Includes Rent, Fuel & Power.

CARICOM COUNTRIES: CONSUMER PRICE INDICES

Table 11.2

Period Average	Guyana (Urban)	Jamaica	Trinidad	Barbados
2010=100				
2012	109.4	119.8	116.3	115.8
2013	110.3	130.5	122.8	117.0
2014	111.6	139.5	133.2	120.0
2015	109.6	144.6	135.2	117.0
2016	111.2	147.1	139.5	120.7
2017				
Mar	111.8	148.6	140.0	121.0
Jun	112.4	150.1	139.9	121.9
Sep	112.8	152.5	140.2	126.8
Dec	112.8	154.8	141.3	129.4
2018				
Mar	112.5	154.4	141.2	128.4
Jun	113.8	154.4	141.2	128.6
Sep	114.5	159.1	141.8	128.7
Dec	114.7	158.5	142.8	130.3
2019				
Mar	114.7	159.6	143.3	131.1
Jun	116.5	160.8	142.8	132.7
Sep	117.1	164.5	143.4	137.3
Dec	117.1	168.4	143.3	139.6
2020				
Jan	116.5	166.6	143.7	138.6
Feb	116.2	167.7	143.7	136.5
Mar	116.6	167.2	143.8	136.7
Apr*	116.2	168.6	144.0	...
May	116.5	168.7	143.8	136.4
Jun	116.7	171.0	143.6	135.9
Jul	116.8	171.8	143.8	136.0
Aug	117.3	172.1	144.1	138.6
Sep	117.7	172.5	144.5	138.1
Oct	117.9	173.8	144.5	139.6
Nov	118.0	174.9	144.6	141.3
Dec	118.2	177.1	144.5	141.4
2021				
Jan	119.8	174.3	145.0	141.0
Feb*	119.4	174.0	144.9	...
Mar	118.9	176.0	145.0	138.2
Apr	119.4	175.0	145.5	137.5
May	120.9	177.1	145.8	138.5
Jun	124.8	178.4	146.2	139.8
Jul	125.8	181.0	147.0	141.0
Aug	126.3	182.5	147.2	143.1
Sep	125.7	186.7	147.9	145.8
Oct	124.9	188.5	150.1	145.8
Nov	124.5	188.5	149.9	147.8
Dec	124.9	190.1	...	148.5
2022				
Jan	126.8	191.1	...	...
Feb	126.2	192.7	...	...
Mar	127.0	...	...	...

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

* There was no recorded activity in Barbados for the months of April 2020 & February 2021

I. GENERAL NOTES

Symbols Used

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

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

Acknowledgement

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

II. NOTES TO THE TABLES

TABLE 1.1: Bank of Guyana: Assets

Foreign Assets

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

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

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

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

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

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

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

TABLE 1.2: Bank of Guyana: Liabilities

Currency Issue: Notes and Coins issued by the Bank.

Government Deposits: Current account deposits of the Central Government which includes sterilized 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.

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

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

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

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

TABLE 1.3: Bank of Guyana: Currency Notes Issue

Total issue less withdrawal of mutilated or spoiled legal tender notes. With the intent of enhancing the efficiency of the Payment System, the Bank of Guyana introduced a G\$5,000 note in 2013. In celebration of Guyana's 50th Independence Anniversary, the Bank issued a commemorative G\$50 note which was placed in circulation in May 2016. In celebration of Guyana's 55th Independence Anniversary, the Bank issued a G\$2,000 note which was placed in circulation in February 2022.

TABLE 1.4: Bank of Guyana: Coins Issue

Total issue less withdrawals of defaced legal tender coins. The Bank of Guyana as part of its currency reform programme introduced with effect from January 1, 1997, G\$10, G\$5, G\$1 coins as legal tender and removed from the specie the use of cents. In observance of Guyana's 50th Republic Anniversary, the Bank issued a commemorative \$10,000 coin and a circulation \$100 coin which were launched on August 26, 2020.

TABLE 2.1(a): Commercial Banks: Assets

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

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

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

2002.

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

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

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

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

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

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

Private Sector: Lending through loans and advances to Private Non-Financial Business Enterprises and Individual Customers. See note above under loans to Non-Residents. The decline in Private Sector Loans and Advances resulted partly from a reclassification of some loans at one Commercial Bank. See note above under loans to Non-Residents.

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

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

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

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

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

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

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

Non-Resident Deposits: Total deposits made by Non-Resident customers with Commercial Banks. In keeping with the Monetary Financial Statistics Manual (MFSM), figures for deposits

to Non-Residents, Private Sector and Public Financial Enterprises include accrued interest with effect from December 2002.

Other: Include all other foreign claims on Commercial Banks.

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

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

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

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

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

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

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

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

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

TABLE 2.2: Commercial Banks: Total Deposits

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

TABLE 2.3: Commercial Banks: Demand Deposits

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

TABLE 2.4: Commercial Banks: Time Deposits

Fixed deposits of Residents and Non-Residents with a minimum withdrawal notice of three months; exclude inter-bank deposits. See note under Non-Resident deposits for Table

2.1(b) above. Due to a reclassification of N.I.S and Non-Bank Financial Institutions' time deposits, figures from December 2003 to April 2005 were revised.

TABLE 2.5: Commercial Banks: Savings Deposits

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

TABLE 2.6: Commercial Banks: Time Deposits by Maturity

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

TABLE 2.7: Commercial Banks: Savings Deposits

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

TABLE 2.9: Commercial Banks: Clearing Balances

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

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

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

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

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

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

TABLE 2.11: Commercial Banks: Demand Loans and Advances

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

TABLE 2.12: Commercial Banks: Term Loans and Advances

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

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

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

TABLE 2.14: Commercial Banks: Liquid Assets

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

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

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

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

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

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

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

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

TABLE 2.16(a): Foreign Exchange Intervention

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

TABLE 2.16(b): Interbank Trade

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

TABLE 2.17: Commercial Banks holdings of treasury bills

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

TABLE 3.1: Monetary Survey

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

Foreign Assets (net)

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

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

Domestic Credit

Government (net): Gross lending to Central Government by the banking system (a sum of

Holdings of debentures, bonds, Treasury Bills and loans and advances **less** total deposits of the Central Government).

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

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

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

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

Money and Quasi-Money

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

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

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

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

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

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

TABLE 4.1: Guyana: Selected Interest Rates
Reflects interest rates at Commercial Banks and Non-Bank Financial Institutions on loans and deposits. The small savings rate represents an arithmetic average of savings deposit rates as reported by the Commercial Banks. Treasury bill rates for all maturities reflect rates at the end of the reporting period. Special deposits have been discontinued with effect from December 1994.

TABLE 4.2: Commercial Banks: Selected Interest Rates
Arithmetic average of interest rates as reported by the Commercial Banks.

TABLE 4.3: Comparative Treasury Bills Rates and Bank Rates
The average discount rate on three month Treasury Bills for the U.K., U.S.A., Barbados, Trinidad, Guyana and Jamaica. The U.K. and U.S. rates are the average discount rates at the

last tender in each month. The rates for the CARICOM territories are those rates of monthly tender held towards

TABLE 5.1: The New Building Society: Assets and Liabilities

Assets

Foreign Assets: Includes holdings of foreign assets.

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

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

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

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

Local Authorities Securities: Bonds at book value.

Liabilities

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

Other Deposits: Ordinary Saving deposits

TABLE 5.2 (a): Trust Companies: Assets

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

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

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

Government of Guyana Treasury Bills: Recorded at book value.

Local Government Securities: Recorded at book value.

TABLE 5.2 (b): Trust Companies: Liabilities

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

Deposits – Individual Customers: Balances held by private individuals.

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

TABLE 5.2 (c): Finance Companies: Assets

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

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

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

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

TABLE 5.2 (d): Finance Companies: Liabilities

Loans: Loans received from Companies' affiliates.

Capital and Reserves: Includes retained earnings and reserves.

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

TABLE 5.3: Domestic Insurance Companies: Assets and Liabilities

The data covers four life 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 and five non-life insurance companies: Demerara Fire Insurance Company, . Guyana and Trinidad Mutual Fire Insurance Company; Hand-In-Hand Mutual Fire Insurance Company, North American Fire Insurance Company Limited and Diamond Fire and General Insurance Company.

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 includes 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 summarizes 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 and Publicly Guaranteed Debt
Comprises Government of Guyana Defence Premium Bonds, Guymine Bonds, Debentures, Treasury Bills and Publicly Guaranteed Debt.

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.

NICIL Bond: In May 2018, the GOG guaranteed a 5-year syndicated NICIL Bond not exceeding \$30 billion, of which \$17.6 billion was issued. In December 2020, a decision was taken to have this Bond transferred to the books of the Central Government.

Government of Guyana Debentures: These are long term government securities with maturities in excess of one year. Figures 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. In May 2018, the Bank of Guyana commenced issuance of Treasury Bills, on behalf of the Government, for budgetary support.

Other: Includes the Central Government's gross overdraft with the Bank of Guyana, which was included in domestic debt with effect from December 2020 in order to regularize and accurately reflect government's liabilities.

Publicly Guaranteed Debt: The Government of Guyana made the decision to include publicly guaranteed debt so as to provide a complete picture of the country's debt position. Includes the 5-year syndicated NICIL Bond which was guaranteed by the Government of Guyana in May 2018. In December 2020, a decision was taken to have this Bond transferred to the books of the Central Government. The guarantee of the Deposit Insurance Corporation amount of G\$500 million from June 2019 is also included in this category.

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.

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

TABLE 8.1(a) Imports by End-Use

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

TABLE 8.2 Domestic Exports

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

TABLE 8.5 International Reserves and Foreign Assets

International Reserves

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

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

Foreign Assets

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

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

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

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

TABLE 8.7 Balances of Payments

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

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

TABLE 8.8 International Investment Position

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

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

Portfolio Investment: Portfolio Investment includes equity and debt securities.

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

TABLE 9.1 Changes in Bank of Guyana Transaction Exchange Rates

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

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

From January 11, 1984, the composite basket of currencies was adjusted to include the Pound Sterling, Deutsche Mark, Japanese Yen, French Franc and the Netherlands Guilder, the US dollar, although nor part of the revised basket, remained as the intervention currency. The

United States dollar/Guyana dollar exchange rate was announced weekly. From October 1984 until January 1987, the exchange rate was maintained in the range of G\$4.15 to G\$4.40 per US dollar.

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

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

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

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

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

TABLE 9.5: Monthly Average Market Exchange Rate

On March 13, 1990, the authorities established the cambio system for foreign currency transactions. Under the system, transactions in the cambio market were conducted freely with licensed dealers (banks and non-banks) setting the rate at which foreign exchange could be bought and sold. The rates are referred to as the market exchange rates. Data collection for the Euro started in January 2004.

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

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

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

TABLE 10.1 Gross Domestic Product (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 Product (at 2012 Prices)

Real GDP – taking the quantities of goods and services produced (at the current basic year) and priced at the base year of 2012 prices, it is therefore adjusted for any variation in prices

(inflation or deflation).

TABLES 10.3 National Production

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

Table 11.1 Georgetown: Urban Consumer Price Index

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

Table 11.2 CARICOM Countries: Consumer Price Indices

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

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