



Quarterly Report & Statistical Bulletin

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1. OVERVIEW

The global economy recorded a 3.0 percent growth in the third quarter of 2015, driven by the turnaround in the US economy and some developing countries. Growth in the Euro Area and Japan continued to be stagnant. Developing countries also experienced slower but steady growth. Lower commodity prices from tepid demand in China continued to adversely affect commodity producing countries.

The performance of the major sectors of the Guyanese economy was mixed during the period. The agriculture sector experienced higher levels of output in the rice, sugar and livestock industries while there were lower levels of output in the forestry and fishing industries.

The manufacturing sector registered an improved performance with higher production of liquid pharmaceuticals, tablets and alcoholic & non-alcoholic beverages, attributed to domestic and foreign demand. In the mining & quarrying sector, gold and bauxite output contracted due to weaker international metal prices while output of diamond and sand were higher.

Activities in the services sector expanded mainly on account of growth in the transport & storage, information & communication and financial & insurance sub-sectors. However, growth in the construction sub-sector contracted as a result of delays in government spending and slowdown in the private sector. Electricity generated was higher from end-September 2014 level.

The Urban Consumer Price Index (CPI) fell by 1.7 percent at end-September 2015 compared with an increase of 0.5 percent at end-September 2014. This was due to a decline in the prices of food, housing and transport & communication.

The overall balance of payments recorded a lower deficit of US\$78.4 million compared to US\$134.3 million for the same period last year. This was due mainly to a lower current account deficit which offset a lower capital account surplus. The current account deficit narrowed on account of a lower import bill and lower net payments for services.

The overall value of transactions on the foreign exchange market was lower by 8.1 percent or US\$394.1 million to US\$4,484.6 million. Lower volumes at the bank and non-bank cambios, hard currency, foreign currency account transactions and soft currency transactions were responsible for this performance. The receipts from gold, sugar and rice exports, together with remittances, were insufficient to offset the foreign exchange demand for imports. The market experienced net sales of US\$44.1 million. The exchange rate of the Guyana dollar against the United States dollar remained unchanged at G\$206.50 at the end of September 2015.

The overall financial operations of the public sector recorded a surplus on account of improvements in both the Central Government and the Non-Financial Public Enterprises' overall balances. The former was due to higher current revenue and

lower capital expenditure while the latter was as a result of lower current expenditure coupled with a marginal increase in current revenue.

Domestic debt stock amounted to G\$78,867.9 million, representing 12.4 percent of GDP and remained at a relatively low position by all debt sustainability measures. Domestic debt service payments amounted to G\$1,268.7 million and accounted for 0.2 percent of GDP. The stock of external debt decreased to US\$1,145 million on account of lower disbursement under the Venezuelan PetroCaribe Agreement.

The monetary aggregates of reserve money grew by 6.7 percent while that of broad money contracted by 1.7 percent. The former was mainly due to an increase in net domestic assets while the latter reflected a reduction in net foreign assets. Private sector credit grew by 2.4 percent while the commercial banks' interest rates varied.

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 1.6 percent to G\$202,069 million at end-September 2015. The sector's share of total assets in the financial sector decreased from 32.1 percent to 31.8 percent.

At the end of the third quarter of 2015 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 8.0 percent benchmark. Asset quality deteriorated due to a significant rise in non-performing loans when compared with the third quarter of 2014. □

2. REVIEW OF THE THIRD QUARTER FOR 2015

PRODUCTION

The performance of the Guyanese economy was mixed during the period. The agriculture sector experienced higher output in the rice and sugar industries by 9.5 percent and 3.4 percent, compared with increases of 24.1 percent and 4.5 percent respectively at end-September 2014. The output of the forestry industry declined by 25.9 percent from an expansion of 42.0 percent at end of the same period last year. Egg production increased sharply by 47.4 percent from 15.4 percent at end-September 2014 while poultry meat production increased by 17.2 percent from a decline of 3.6 percent. Total fish catch continued to decline at a rate of 24.1 percent from a fall of 29.8 percent at end-September 2014 while shrimp fell by 34.1 percent from an increase of 31.8 percent at the end of the review period.

The manufacturing sector registered improved performance with higher production of liquid pharmaceuticals, tablets and alcoholic & non-alcoholic beverages by 16.8 percent, 3.7 percent, 8.0 percent, and 2.7 percent respectively, compared to performances of -6.2 percent, 15.0 percent, 7.2 percent, -9.4 percent, respectively at end-September 2014. The growth in the manufacturing sector was attributed to increases in domestic and foreign demand.

In the mining & quarrying sector, output of bauxite and gold declined by 9.3 percent and 5.5 percent from decreases of 11.8 percent and 19.1 percent respectively at

end-September 2014 due to weaker international metal prices. Diamond output was higher by 51.0 percent from an increase of 38.7 percent in 2014 while sand declared increased by 5.6 percent compared with growth of 26.7 percent at the end of the same period last year.

Activities in the services sector expanded from growth in transport & storage, information & communication and financial & insurance sub-sectors. However, growth in the construction sub-sector contracted as a result of delays in government spending. Electricity generated increased by 4.2 percent relative to an increase of 0.2 percent at end-September 2014.

INFLATION

The Urban Consumer Price Index (CPI) fell by 1.7 percent at the end of September 2015 compared with 0.5 percent increase end-September 2014. This outturn was primarily due to a decline in the prices of food by 1.0 percent, housing (which comprises fuel and power) by 1.8 percent and transport & communication by 2.9 percent.

BALANCE OF PAYMENTS

The overall balance of payments deficit contracted to US\$78.4 million from US\$134.3 million for the corresponding period last year. The outturn was primarily due to a lower current account deficit.

The current account deficit narrowed by 65.8 percent or US\$230.5 million to US\$119.7 million. This smaller deficit was due to merchandise imports of US\$1,125.2 million and net services payments of US\$104.6 million.

The merchandise trade deficit contracted by 34.7 percent to reach US\$311.3 million from US\$476.7 million recorded in the corresponding period last year. Merchandise imports declined by 14.4 percent or US\$188.5 million due to a 23.9 percent reduction in imports of intermediate goods, a 3 percent drop in capital goods, as well as a 1.2 percent decrease in consumption goods.

Export receipts fell by 2.8 percent or US\$23.1 million to US\$813.9 million. This resulted from a reduction in the export earnings of bauxite by 17.2 percent or US\$16.9 million, gold by 4.9 percent or US\$16.6 million, sugar by 17.9 percent or US\$9.4 million, timber by 4.9 percent or US\$1.7 million and rice by 0.8 percent or US\$1.3 million. However, there were higher export receipts for “other exports” by 16.0 percent or US\$22.8 million.

The deficit on the services account narrowed by 42.0 percent or US\$75.6 million to reach US\$104.6 million on account of lower payments for non-factor services such as transportation, travel, insurance services, financial services, other business services, and royalties and license fees, despite a net outflow of factor services. Remittances decreased by 3.5

percent or US\$10.6 million to US\$296.1 million compared to the previous year.

The capital account surplus declined by 35.5 percent to US\$95.4 million on account of lower inflows to the non-financial public sector in the form of disbursements. Inflows from bilateral and multilateral agencies decreased by 68.5 percent to US\$40.2 million.

The overall deficit of US\$78.4 million was financed by a drawing down of the Bank of Guyana’s gross international reserves, which were equivalent to 4.0 months of import cover at the end of the quarter.

FOREIGN EXCHANGE MARKET

Foreign currency transactions fell by 8.1 percent to US\$4,484.6 million compared with US\$4,879.2 million in the third quarter of 2014. Total reported purchases and sales were US\$2,220.2 million and US\$2,264.3 million respectively.

Transactions at the banks and non-banks cambios declined by 3.0 percent or US\$70.2 million to US\$2,121.9 million. Bank of Guyana hard currency inflows and outflows fell to US\$619.9 million from US\$851.5 while net outflows were US\$55.9 million. The value of foreign currency account transactions fell by 4.9 percent to US\$1,728.9 million, with credits, exceeding debits by US\$11.9 million. Soft currency transactions decreased by 7.3 percent or US\$1.1 million to US\$13.9 million.

The bank cambios turnover increased by 0.9 percent to US\$2,050.2 or 96.6 percent of the entire cambio market transactions. The non-bank cambio transactions decreased by 54.9 percent to US\$71.7 million from US\$159.3 million at September 2014.

Hard currency purchases and sales by the Bank of Guyana were lower at US\$281.9 million and US\$337.9 million, respectively compared with US\$357.2 million and US\$494.2 million respectively, for the same period in 2014. The outturn stemmed from decreased in gold and sugar export revenue. Fuel imports accounted for 57.5 percent of total payments. The Bank of Guyana sold US\$2.3 million to the commercial banks during the review period.

The debits and credits of authorized foreign currency accounts at the commercial banks were US\$858.5 million and US\$870.4 million respectively, with net deposits of US\$11.9 million. In the corresponding period last year, debits and credits were US\$907.3 million and US\$910.3 million, respectively. The categories of mining and dredging, insurance and finance, rice, fishery, forestry, shipping and non-resident transfers account recorded the largest value of transfer.

Interbank trade amounted to US\$40.5 million compared with US\$42.3 million for the same period last year.

The US dollar transactions accounted for 96.5 percent of overall market activity. The market share of transactions with respect to Pound Sterling, Canadian dollar or Euro

were 1.4 percent, 1.3 percent and 0.8 percent respectively.

CARICOM currency transactions showed a decrease of 7.3 percent. The combined value of such trades amounted to US\$13.9 million from US\$15.0 million at end-September 2014. The market share of the Barbadian dollar was 53.2 percent followed by the Trinidad & Tobago dollar with 30.1 percent while that of the Eastern Caribbean dollar was 16.7 percent.

The Guyana dollar vis-à-vis the United States dollar appreciated to G\$206.50 at end-September 2015 when compared with the corresponding period in 2014. The Bank's weighted mid-rate, which is only referenced for official transactions, remained constant at G\$206.50. Similarly, the un-weighted rate remained stable at G\$205.25.

The average buying and selling rates of bank cambios mildly appreciated to G\$206.51 and G\$209.29 from G\$206.97 and G\$210.03 respectively at end-December 2014. At the non-bank cambios, the average buying rate depreciated to G\$205.57 and the selling rate appreciated to G\$208.84 from G\$205.12 and G\$209.32, respectively at December 2014.

The difference between the banks' and non-banks' buying rates contracted to G\$0.94 from G\$1.85 at end December 2014. Both banks and non-banks reported lower buying and selling rates during the review period. The difference in the selling rates of the bank and non-bank cambios was G\$0.45 compared with G\$0.71 for 2014. The banks'

spread of \$2.78 was lower than at the non-banks' spread at G\$3.27. The total cambio market spread decreased to G\$3.02 from G\$3.63 at the end of 2014.

PUBLIC FINANCE

Central Government's overall balance improved to a surplus of G\$10,710 million due to a 63.5 percent decrease in capital expenditure and a 6.7 percent increase in current revenue, this outturn more than offset the 7.1 percent or G\$6,315 million expansion in current expenditure.

The growth in current revenue was attributed to receipts from the Customs & Trade Administration and the Internal Revenue Department which expanded by 7.3 percent and 6.1 percent respectively. Excise tax increased by 30.9 percent to G\$23,435 million. Value Added Tax declined by 5.2 percent to G\$26,589 million. Personal income tax increased by 15.5 percent to G\$14,960 million, while income tax from corporations contracted marginally by 0.4 percent to G\$25,241 million. Current expenditure grew by 7.1 percent or G\$6,315 million due to higher transfer payments of G\$34,021 million and employment costs of G\$31,566 million. Domestic interest costs expanded by 20.7 percent to G\$1,251 million while external interest cost declined by 8.4 percent to G\$3,260 million. Capital expenditure was lower by 63.5 percent or G\$17,471 million to G\$10,061 million, due to the lateness of the Budget to undertake major capital projects.

Non-Financial Public Enterprises overall balance improved to a surplus of G\$4,227 million due to lower current expenditure coupled with a marginal increase in current revenue. Current expenditure contracted by 11.6 percent to G\$79,279 million, on account of lower materials & supplies and repairs & maintenance. Current revenue expanded albeit marginally by 0.9 percent or G\$828 million to G\$90,642 million which was primarily due to higher revenue from Guyana Sugar Corporation (GUYSUCO). Receipt from debtors, export sales and local sales declined by 22.3 percent, 9.1 percent and 2.8 percent to G\$13,861 million, G\$10,660 million and G\$51,482 million respectively. Capital expenditure expanded by 93.9 percent to G\$5,761 million due to higher capital spending by the Guyana Power and Light (GPL).

National Insurance Scheme's overall balance deteriorated to a deficit of G\$724 million reflecting a 10.1 percent increase in the payment of benefits.

PUBLIC DEBT

The stock of domestic debt increased by 0.5 percent to G\$78,867.9 million from the end-December 2014 position, while external public and publicly guaranteed debt decreased by 5.9 percent to US\$1,145 million. The stock of domestic debt registered lower issuance of 182-day treasury bills which was offset by higher issuance of 91-day and 364-day treasury bills during the review period. The stock of debentures remained constant at G\$3,898 million. The decline in the stock of external

debt was attributed to lower disbursement under the Venezuelan PetroCaribe Agreement to US\$25.5 million from US\$92.7 million at end September 2014.

Domestic debt service payments increased by 20.3 percent to G\$1,268.7 million compared to the corresponding period in 2014. This was on account of higher interest payments on treasury bills and debentures by 21.1 percent and 16.8 percent respectively, owing to higher yield. Interest payments for the CARICOM loan fell by 8.3 percent during the review period. External debt service declined by 28.4 percent or US\$34.5 million to US\$87.0 million, due to lower principal payments to bilateral and multilateral creditors.

MONETARY DEVELOPMENTS

Reserve money increased by 6.7 percent or G\$8,380 million to G\$134,325 million from its December 2014 level. This expansion was due to an improvement of G\$17,669 million in net domestic assets which resulted from a 28.3 percent increase in the liabilities to commercial banks while currency in circulation fell by 9.3 percent. However, net foreign assets contracted by 6.9 percent or G\$9,288 million from its end-December 2014 level.

Broad money declined by 1.7 percent due to a reduction in net foreign assets and other items (net) which offset the increase in net domestic credit. Net foreign assets and other items (net) fell by G\$12,572 million and G\$7,248 million respectively while net domestic credit increased by G\$14,239 million. The decline in broad money was

reflected in a contraction in narrow-money while there was an increase in quasi-money. Narrow-money, consisting of currency in circulation, private sector demand deposits and cashiers cheques & acceptances, was lower by 8.1 percent on account of a decrease in cashiers & acceptances as well as currency in circulation. Quasi-money, which consists of time and savings deposits, rose by 2.5 percent to reach G\$203,456 million. Time and savings deposits were higher by 4.3 percent and 2.3 percent respectively.

Total deposits by residents rose by 4.9 percent to G\$346,117 million while that of non-residents increased by 3.3 percent to G\$9,826 million. Private sector deposits, which accounted for 73.5 percent of total deposits by residents, were also higher by 2.8 percent.

Net domestic credit of the banking system expanded by 9.2 percent to G\$169,150 million from the December 2014 level of G\$154,911 million. This expansion resulted from increased credit to both the private and public sectors.

Private sector credit rose by 2.4 percent albeit at a slower rate than the 4.9 percent recorded one year ago. This position reflected the mixed demand for credit in the various sectors. Credit extended to the other private sector (which comprises investments in local securities) and real estate mortgage sector increased by 15.8 percent and 10.0 percent respectively. Similarly, lending to the construction & engineering, distribution and personal sectors expanded by 4.9 percent, 3.7

percent and 1.7 percent respectively. However, loans to the manufacturing, mining, other services and agriculture sectors were lower by 9.7 percent, 8.2 percent, 7.0 percent and 2.1 percent respectively.

The public sector (net) position worsened by 38.5 percent or G\$9,928 million from G\$25,797 million at end-2014. Net credit to the central government grew by 65.5 percent or G\$18,545 million to G\$46,871 million in September 2015. The public enterprises remained a net depositor with an increase of 26.4 percent in net deposits while the deposits of the other category of public sector, which includes local government and NIS, fell by 6.9 percent.

The net foreign assets of the banking system contracted by 6.4 percent to US\$884.3 million at the end of the review period. This was due to a 6.9 percent reduction in the net foreign assets of the Bank of Guyana while that of the commercial banks fell by 5.4 percent. At the end of September 2015, the Bank of Guyana's net foreign assets stood at US\$611.1 million while the commercial banks' was US\$280.5 million.

The overall liquidity of the banking system increased by 8.8 percent to G\$116,571 million mainly on account of an increase in excess reserves held by the commercial banks. Consequently, the ratio of excess liquid assets to total liquid assets increased from 33.1 percent at end-December 2014 to 35.5 percent at end-September 2015.

There were marginal movements in interest rates during the review period. The 91-day treasury bill yield increased by 23 basis points to 1.90 percent while the 364-day treasury bill yield fell by 9 basis points to 2.28 percent. However, the yield on the 182-day treasury bill was stable at 1.81 percent. This was as a result of the competitive bidding for treasury bills. The weighted average time deposit rate increased by 6 basis points to 1.26 percent while the small savings rate and prime lending rates were stable at 1.26 percent and 12.83 percent respectively. However, the weighted average lending rate declined by 28 basis points to 10.58 percent.

NON-BANK FINANCIAL INSTITUTIONS (NBFIs)

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 1.6 percent to G\$202,069 million at end-September 2015. The sector's share of total assets in the financial sector decreased from 32.1 percent to 31.8 percent.

The increase in the NBFIs' assets was due to a G\$2,473 million and a G\$1,418 million increase in insurance premiums and deposits, respectively. Pension funds and foreign liabilities expanded by 2.4 percent or G\$725 million and 4.4 percent or G\$703 million respectively, while other liabilities contracted by G\$2,214 million.

Investments in the Government of Guyana's securities increased by 37.0 percent

(G\$1,965 million). Claims on the banking system rose by 8.0 percent (G\$1,917 million) while those on the foreign sector increased by 4.2 percent (G\$1,205 million) respectively. Other assets grew by 1.4 percent (G\$397 million) while private sector investments contracted by 2.1 percent (G\$2,381 million) and represented 54.6 percent of total assets.

FINANCIAL STABILITY ASSESSMENT

At the end of the third quarter of 2015 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 8.0 percent benchmark. Asset quality showed some deterioration due to a significant rise in non-performing loans when compared with the third quarter of 2014.

The average capital adequacy ratio (CAR) for the LDFIs was 25.57 percent at end-September 2015, 2.98 percentage points improvement from 22.59 percent recorded at end-September 2014. The improved ratio resulted from a 17.37 percent (G\$8,552 million) growth in qualifying capital, along with the 3.67 percent (G\$7,995 million) growth in risk-weighted assets.

Non-performing loans of the LDFIs as a share of total loans were 9.4 percent during the review period, compared with 6.6 percent recorded for the 2014 corresponding period. The foregoing change resulted largely from the 50.0

percent increase in non-performing loans. The ratio of provision for loan losses to non-performing loans moved from 50.8 percent at the end of September 2014 to 38.5 percent at the end of September 2015, mainly due to the foregoing increase in non-performing loans.

NPLs remained concentrated in the business enterprises sector at 74.9 percent of the LDFI's aggregate NPLs and within that sector were further concentrated in the services and manufacture sub-sectors which held 48.8 percent and 25.5 percent respectively. NPLs in the services sub-sector represented 36.5 percent of the LDFIs' aggregate NPLs, marginally above 34.9 percent at end-September 2014.

Exposure to the top twenty borrowers amounted to G\$56.4 billion, less than 1.0 percent above the end-September 2014 level. Three of the eight LDFIs were responsible for the increased exposure to the industry's top twenty borrowers. The ratio of exposure to the top twenty borrowers to total exposure moved from 15.6 percent at the end of September 2014 to 15.1 percent at the end of September 2015.

For the quarter ended September 30, 2015, aggregate operating income of the LDFIs grew 7.5 percent over the corresponding period last year to reach G\$27.2 billion. The growth was largely attributed to increases in foreign exchange gains and interest income of 16.5 percent and 7.1 percent respectively.

The LDFIs' aggregate operating expenses expanded by 9.0 percent to reach G\$13.8 billion, mainly on account of increases of 301.3 percent and 11.1 percent in provision for loan losses and salaries & other staff costs respectively. The rise in provision for loan losses resulted mainly from increases by five LDFIs ranging from G\$3.0 million to G\$177.0 million, while the growth in salaries & other staff costs resulted from increases by six LDFIs ranging from G\$20.8 million to G\$ 17.0 million.

Interest income was 7.1 percent higher when compared with end-September 2014, while interest expense increased 13.8 percent for the same period.

Net income before tax of G\$13.4 billion was 6.5 percent above the end-September 2014 level, while net income after tax rose 7.8 percent to close at G\$9.7 billion. Five LDFIs were responsible for the improved post tax results.

The average level of liquid assets held by the LDFIs amounted to G\$150.8 billion, 7.0 percent above the average level recorded for the corresponding period last year. This growth was due mainly to an increase in deposits with BOG, stymied by a decline in local treasury bills.

MONETARY POLICY

Bank of Guyana's monetary policy continued to focus on the attainment of price stability and provision of adequate level of liquidity for credit expansion and economic growth. The Bank seeks to allow

the expansion of broad money along a path consistent with projections for output and inflation. Thus, weekly targets for broad money are translated into targets for base money using the money multiplier. To achieve these weekly base money targets, the Bank focuses on the effective management of excess liquidity in the financial system through its Open Market Operations (OMOs).

During the review period, reserve money increased by G\$8,380 million compared with a decline of G\$2,809 million for the corresponding period in 2015. There were twenty-five (25) issues of treasury bills amounting to G\$73,413 million while redemptions amounted to G\$72,966 million. Treasury bills were issued when reserve money exceeded the targeted levels and was deemed likely to adversely affect the stability of the major financial indicators.

The inter-bank market activities, which also provide an indication of the total liquidity condition of the financial system, had 152 trades during the review period. The value of funds traded on the market amounted to G\$147.6 billion which was 42.8 percent or G\$44.2 billion more than the corresponding period in 2015.

BANK ACTIVITIES

Currency Operations

The Bank has a statutory obligation to issue the country's notes and coins under Section 21(1) of the Bank of Guyana Act 1998, No. 19 of 1998. This obligation was discharged through the Currency Division of the

Operations Department. The total supply of currency in 2015 registered a decrease of 8.0 percent over 2014. The decrease was due to a reduction in notes purchased and withdrawn in the current period when compared to 2014.

Notes

The total value of currency notes in circulation (including notes held in the vaults of commercial banks) at the end of the third quarter of 2015 amounted to G\$70.4 billion, an increase of 10 percent compared with a circulation of G\$64 billion in 2014. The G\$5000 note accounted for 58.2 percent in the share of total value while the G\$1000 note fell to 37.1 percent from 63.8 percent. The G\$500 note fell from 2.2 percent to 1.7 percent, while the G\$100 note and G\$20 note remained unchanged at 2.1 percent and 0.9 percent respectively.

The policy of ensuring that only acceptable quality notes are in circulation continued. This was achieved by regular withdrawals of mutilated, defaced or otherwise poor quality notes and replacing them with new notes. Mutilated, defaced and poor quality notes amounting to G\$80.5 million were replaced in the third quarter of 2015 compared with G\$126.7 million during the same period last year.

Coins

Coins issued by the Bank amounted to G\$945.9 million at the end of the third quarter of 2015, an increase of 5.7 percent above the G\$895.3 million in 2014. The G\$10 coin continued to account for the highest proportion of the total value of coins, followed by the G\$5 and the G\$1 coins

respectively. In value terms the share of G\$10 coin accounted for 44.1 percent, the G\$5 coin accounted for 39 percent and the G\$1 coin for 16.9 percent.

Payments System

During 2015, 666,820 Low-Value Transactions (LVT) were settled through the National Clearing House (NCH), a marginal decrease of 4.1 percent when compared with the volume recorded in 2014. The volume of High-Value Transactions (HVT) decreased by 5.9 percent to reach 97,291. Continuing the trend over the past five years, the overall value of total transactions fell by 12.5 percent in 2015 to G\$741.3 billion. The value of the HVT and LVT decreased to G\$501 billion and G\$240.2 billion respectively. The shares of HVT in total value of transactions remained at 67.6 percent in 2015. The share of LVT also remained at 32.4 percent in 2015. The average value of HVT fell by 5.5 percent in 2015 and the average value of LVT fell by 7.7 percent in 2015 to reach G\$0.36 million.

THE GLOBAL ECONOMY

The global economy recorded a 3.0 percent growth in the third quarter of 2015. Economic growth continued to be driven by the turn around in the US economy and developing countries as growth in the Euro Area and Japan continued to be stagnant. Developing countries also experienced slower but steady growth. Lower commodity prices from tepid demand in China continued to adversely affect commodity producing countries.

Advanced Economies

The US economy continued to be the mainstay among the advanced economies with a growth rate of 2.0 percent in the third quarter. Higher equity and real estate prices supported U.S. growth. Consumption and investment also increased in the third quarter after a harsh winter while the unemployment rate declined to 5.1 percent in the U.S.

The Euro Area experienced slow growth of 1.1 percent in the third quarter due to the performance of the larger economies - Germany and France. However, the economies of Italy and Spain were more stable in the third quarter. Accommodative monetary policy continued to repair the financial system in the Euro Area. Japan began strongly earlier in the year but faltered due to a decline in exports which resulted in a negative 0.2 percent growth in the third quarter. The United Kingdom grew by 2.3 percent in the third quarter of 2015. Inflation continued to be low in the advanced economies due to lower oil and food prices. Despite increased consumption, inflation remained around 0.0 percent in the U.S. Lower consumption and declining oil prices also kept inflation to a low negative 0.1 percent in the Euro Area. Japan's economy moved away from the deflationary trends and experienced moderate inflation of 0.1 percent due to higher consumption.

Emerging Economies

Growth in emerging economies was mixed with solid growth in the newly industrialized economies followed by slower and even

negative growth in the commodity-dependent emerging economies. India recorded a high third quarter growth of 7.3 percent followed by China at 6.9 percent. Mexico, whose manufacturing is tied close to the U.S. economy, grew by 3.0 percent. Brazil's growth was a negative 3.1 percent while South Africa's growth was 1.4 percent after being hampered by declining commodity prices.

Inflation remained under control in emerging economies due to low oil and food prices. However, higher demand for food in both India and China has put upward pressure on consumer price indices. Inflation was 4.4 percent and 1.6 percent in India and China.

Developing Economies

Developing countries suffered a major setback from the decline in commodity prices. However, higher production in services and manufacturing was able to sustain growth in some developing countries. Sub-Saharan Africa grew by 3.8 percent while Latin America and the Caribbean's growth was negative 0.3 percent. Foreign direct investment slowed in the third quarter due to low investment in the mining and energy sector. Oil importing countries benefited from the lower oil prices that impacted positively on inflation.

Caribbean Economies

Most Caribbean economies continued to experience low growth at the end of the third quarter of 2015. Guyana, Suriname, and Belize experienced positive but lower growth due to the decline in commodity prices. The tourist-oriented Caribbean

economies showed some signs of improvement when compared to the previous quarter; however, tourism remained below the pre-crisis level.

Most Caribbean economies benefitted from lower oil and food prices. Inflation continued to be low in most of the economies. However, unemployment continued to be a major concern in most economies, reaching as high as 10 percent in some island economies.

Barbados, Belize, and the ECCU continued their policies of fixed exchange rates vis-à-vis the U.S dollar. In the floating exchange rate countries, Trinidad and Tobago as well

as Guyana's exchange rate remained stable at TT\$6.70 and G\$208.0 respectively. The Jamaican Dollar hovered around J\$118.50 vis-à-vis the U.S dollar.

Commodity Prices

Commodity prices downward trend continued in the third quarter of 2015. Sugar prices averaged US\$0.12 per pound while rice price was US\$358.77 per metric tonne. The price of gold was US\$1,124.77 per ounce while oil prices declined to around US\$47.23 per barrel.□

3. OUTLOOK FOR END-DECEMBER 2015

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

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

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

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

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

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

Non-Financial Public Enterprises overall balance is expected to continue the trend of a surplus due to higher current revenue and lower current expenditure resulting in an expansion in the current account surplus. The capital account is expected to record a larger deficit due to increased spending

which is projected to be financed by external borrowing and domestic financing.

The stock of domestic debt is projected to increase on account of higher issuance of treasury bills, while external debt stock is expected to contract due to lower disbursements from Venezuela under the PetroCaribe Initiative.

Domestic debt service is estimated to increase as a result of higher yield for treasury bills, while external debt service

payments are estimated to decline on account of a decrease in principal payments to bilateral creditors.

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

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BANK OF GUYANA: ASSETS
(G\$ MILLION)

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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
2005	114,800.9	50,159.3	79.2	17,338.9	103.4	32,637.9	1,024.7	-	1,024.7	-	-	45,771.8	17,845.0
2006	121,408.4	55,721.8	79.5	16,776.8	310.5	38,555.0	3,070.1	-	3,070.1	-	-	45,415.9	17,200.7
2007	130,792.1	63,594.8	-	14,314.9	93.3	49,186.6	1,024.8	-	1,024.8	-	-	44,688.3	21,484.2
2008	157,013.9	73,252.8	-	38,664.7	5.4	34,582.7	1,174.3	-	1,174.3	-	-	45,537.8	37,049.0
2009	214,867.0	127,508.6	-	18,199.0	760.0	108,549.7	2,310.7	-	2,310.7	-	-	44,431.6	40,616.0
2010	240,418.2	158,740.2	-	38,949.0	407.5	119,383.7	1,026.1	-	1,026.1	-	-	44,448.3	36,203.7
2011	240,564.4	162,659.9	-	30,621.9	804.6	131,233.3	995.1	-	995.1	-	-	44,109.5	32,799.8
2012													
Mar	249,005.4	165,314.7	-	13,853.9	1,554.0	149,906.7	993.3	-	993.3	-	-	44,109.5	38,587.9
Jun	238,553.2	155,549.8	-	20,667.7	1,480.5	133,401.6	1,062.4	-	1,062.4	-	-	44,109.5	37,831.4
Sep	259,759.2	176,871.8	-	29,485.9	294.8	147,091.2	1,062.4	-	1,062.4	-	-	44,109.5	37,715.4
Dec	259,487.1	174,968.2	-	22,541.5	374.4	152,052.3	994.4	-	994.4	-	-	43,305.4	40,219.0
2013													
Jan	251,218.4	170,847.4	-	17,822.6	1,645.8	151,378.9	994.4	-	994.4	-	-	43,305.4	36,071.1
Feb	250,509.7	165,397.4	-	11,407.4	1,052.0	152,938.1	993.5	-	993.5	-	-	43,305.4	40,813.3
Mar	251,925.0	166,751.3	-	13,220.4	463.3	153,067.7	993.6	-	993.6	-	-	43,305.4	40,874.7
Apr	251,955.2	164,655.7	-	11,486.1	1,098.8	152,070.7	993.4	-	993.4	-	-	43,305.4	43,000.6
May	242,471.8	156,963.4	-	11,196.7	1,063.9	144,702.8	993.4	-	993.4	-	-	43,305.4	41,209.6
Jun	231,053.3	150,223.6	-	10,144.5	1,063.9	139,015.2	993.4	-	993.4	-	-	43,305.4	36,530.9
Jul	219,355.0	138,880.6	-	8,908.4	2,301.3	127,671.0	993.4	-	993.4	-	-	43,305.4	36,175.6
Aug	219,091.0	138,622.0	-	10,917.6	1,723.3	125,981.1	993.4	-	993.4	-	-	43,305.4	36,170.2
Sep	212,985.0	135,493.6	-	12,039.3	1,150.4	122,304.0	993.4	-	993.4	-	-	43,305.4	33,192.5
Oct	214,103.7	139,648.1	-	18,875.2	1,357.1	119,415.9	993.4	-	993.4	-	-	43,305.4	30,156.8
Nov	207,635.2	143,341.3	-	20,173.1	1,352.3	121,816.0	993.5	-	993.5	-	-	43,305.4	19,995.0
Dec	234,686.8	160,196.1	14,868.6	23,822.7	1,352.3	120,152.6	3,483.3	-	3,483.3	-	-	42,050.6	28,956.7
2014													
Jan	230,511.5	157,243.6	15,426.1	16,474.0	1,352.3	123,991.3	2,986.3	-	2,986.3	-	-	42,050.6	28,231.0
Feb	223,380.4	149,678.8	16,411.0	12,154.6	771.6	120,341.5	993.7	-	993.7	-	-	42,050.6	30,657.3
Mar	222,120.7	146,402.8	16,032.7	12,172.6	198.7	117,998.8	2,985.6	-	2,985.6	-	-	42,050.6	30,681.6
Apr	219,600.6	144,244.9	16,007.9	11,498.8	198.5	116,539.7	993.5	-	993.5	-	-	42,050.6	32,311.6
May	215,876.6	139,849.3	15,537.1	10,815.3	197.1	113,299.8	993.5	-	993.5	-	-	42,050.6	32,983.3
Jun	210,577.6	137,708.5	16,268.1	14,060.9	197.1	107,182.4	1,393.4	-	1,393.4	-	-	42,050.6	29,425.0
Jul	207,386.2	132,031.2	16,045.1	11,262.6	1,094.4	103,629.2	1,393.4	-	1,393.4	-	-	42,050.6	31,910.8
Aug	203,001.7	129,210.3	15,930.4	12,025.0	781.6	100,473.3	1,393.5	-	1,393.5	-	-	42,050.6	30,347.3
Sep	203,204.3	130,167.1	21,238.5	12,491.6	188.9	96,248.0	1,590.4	-	1,590.4	-	-	42,050.6	29,396.1
Oct	199,492.3	128,066.3	20,593.5	10,332.4	188.9	96,951.6	1,590.4	-	1,590.4	-	-	42,050.6	27,784.9
Nov	199,329.2	128,591.2	20,790.9	10,347.7	185.4	97,267.1	1,890.4	-	1,890.4	-	-	42,050.6	26,797.0
Dec	207,977.1	137,486.9	25,012.2	15,085.5	505.4	96,883.9	1,598.3	-	1,598.3	-	-	42,081.5	26,810.4
2015													
Jan	206,464.2	136,102.9	15,654.8	26,140.7	1,721.4	92,585.9	1,598.3	-	1,598.3	-	-	42,081.5	26,681.6
Feb	202,660.6	131,994.4	14,930.0	20,764.6	1,124.7	95,175.1	1,597.2	-	1,597.2	-	-	42,081.5	26,987.6
Mar	198,591.0	127,270.1	15,097.9	18,391.8	532.0	93,248.3	1,596.9	-	1,596.9	-	-	42,081.5	27,642.6
Apr	196,816.5	126,899.7	14,921.3	18,679.5	531.5	92,767.4	1,596.9	-	1,596.9	-	-	42,081.5	26,238.5
May	194,159.4	128,408.2	14,994.9	20,491.1	479.4	92,442.9	1,191.5	-	1,191.5	-	-	42,081.5	22,478.3
Jun	195,433.3	129,442.9	15,528.8	20,153.9	479.4	93,280.8	993.4	-	993.4	-	-	42,081.5	22,915.5
Jul	195,376.8	128,622.3	14,497.0	21,279.5	1,321.6	91,524.1	993.4	-	993.4	-	-	42,081.5	23,679.7
Aug	195,690.9	129,401.3	15,107.0	22,069.9	1,049.3	91,175.0	993.4	-	993.4	-	-	42,081.5	23,214.7
Sep	190,978.6	126,188.9	15,066.8	17,614.6	511.4	92,996.1	993.3	-	993.3	-	-	42,081.5	21,714.9

Source: Bank of Guyana

BANK OF GUYANA: LIABILITIES
(G\$ MILLION)

Table 1.2

End of Period	Total Liabilities	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
2005	114,800.9	23,936.2	23,498.3	437.9	80,355.2	21,809.0	29,175.8	61.7	24,616.7	4,692.0	1,000.0	3,837.1	4,407.8	1,264.6
2006	121,408.4	28,611.7	28,132.8	479.0	81,684.8	36,674.5	20,375.0	61.7	21,902.3	2,671.2	1,000.0	4,447.5	4,274.9	1,389.6
2007	130,792.1	33,213.6	32,675.7	537.9	85,021.9	36,481.0	20,361.0	61.7	21,207.8	6,910.3	1,000.0	4,649.3	4,468.0	2,439.2
2008	157,013.9	37,854.8	37,258.2	596.6	105,058.4	40,933.3	21,128.9	61.7	20,276.1	22,658.5	1,000.0	6,887.5	4,813.1	1,400.1
2009	214,867.0	42,134.6	41,495.9	638.6	140,687.8	61,065.4	19,610.5	61.7	29,943.1	30,007.2	1,000.0	2,635.9	26,603.0	1,805.7
2010	240,418.2	50,480.1	49,785.4	694.7	153,738.6	69,718.8	19,641.6	61.1	41,340.8	22,976.3	1,000.0	7,111.2	26,746.9	1,341.5
2011	240,564.4	61,656.4	60,902.6	753.8	131,578.4	60,785.8	20,844.9	61.0	36,684.1	13,202.5	1,000.0	15,917.4	28,867.5	1,544.7
2012														
Mar	249,005.4	54,445.1	53,679.1	766.0	147,838.0	67,446.4	19,961.7	61.0	40,162.5	20,206.4	1,000.0	11,062.4	28,867.5	5,792.3
Jun	238,553.2	56,178.0	55,396.6	781.4	137,505.6	50,224.5	19,595.6	61.0	46,338.7	21,285.7	1,000.0	15,003.2	27,681.1	1,185.3
Sep	259,759.2	56,340.5	55,542.9	797.6	156,639.3	65,786.5	18,341.3	61.0	50,922.0	21,528.6	1,000.0	16,907.1	27,681.1	1,191.1
Dec	259,487.1	67,988.0	67,177.0	811.0	142,901.4	57,279.7	18,341.4	61.0	45,229.3	21,990.1	1,000.0	14,436.0	27,681.1	5,480.5
2013														
Jan	251,218.4	58,126.0	57,312.5	813.5	146,187.2	50,490.7	18,241.8	61.0	57,673.5	19,720.1	1,000.0	12,702.9	27,681.1	5,521.2
Feb	250,509.7	56,830.1	56,013.7	816.3	145,993.3	47,914.8	17,777.2	61.0	57,416.0	22,824.3	1,000.0	13,507.2	27,681.1	5,498.0
Mar	251,925.0	58,747.0	57,926.4	820.5	145,245.7	49,611.9	17,199.3	61.0	53,251.6	25,121.9	1,000.0	13,917.7	27,681.1	5,333.6
Apr	251,955.2	57,080.2	56,256.0	824.2	149,354.1	51,323.8	17,172.8	61.0	54,175.6	26,620.9	1,000.0	15,688.1	27,681.1	1,151.7
May	242,471.8	58,007.0	57,176.3	830.7	142,333.4	47,922.1	17,021.9	61.0	50,965.4	26,362.9	1,000.0	13,028.6	26,939.4	1,163.5
Jun	231,053.3	57,226.3	56,390.5	835.8	135,850.0	44,016.9	17,026.6	61.0	52,912.3	21,833.2	1,000.0	8,901.3	26,939.4	1,136.3
Jul	219,355.0	57,668.9	56,829.2	839.7	123,591.2	38,280.4	17,003.8	61.0	47,769.0	20,476.9	1,000.0	8,985.8	26,939.4	1,169.7
Aug	219,091.0	58,254.2	57,410.1	844.1	123,626.6	34,015.8	16,447.4	61.0	51,753.7	21,348.7	1,000.0	8,030.7	26,939.4	1,240.2
Sep	212,985.0	56,924.2	56,076.6	847.6	117,945.4	29,080.7	15,874.4	61.0	54,429.1	18,500.2	1,000.0	9,063.0	26,939.4	1,113.0
Oct	214,103.7	59,415.6	58,564.1	851.6	115,190.9	31,354.6	15,871.3	61.0	52,729.7	15,174.3	1,000.0	10,338.5	26,939.4	1,219.3
Nov	207,635.2	59,946.7	59,089.1	857.6	104,595.2	29,001.2	15,944.2	61.0	53,551.7	6,037.1	1,000.0	10,369.8	26,939.4	4,784.1
Dec	234,686.8	67,464.8	66,604.5	860.3	126,878.5	52,146.3	15,906.7	61.0	47,465.9	11,298.5	1,000.0	9,000.1	26,939.4	3,403.9
2014														
Jan	230,511.5	61,193.6	60,328.8	864.8	128,209.3	46,584.3	16,260.0	61.0	51,400.8	13,903.2	1,000.0	12,095.4	26,939.4	1,073.9
Feb	223,380.4	61,894.0	61,026.0	868.0	118,349.0	38,726.9	15,617.1	61.0	48,176.6	15,767.3	1,000.0	7,833.6	26,939.4	7,364.5
Mar	222,120.7	62,476.0	61,605.4	870.6	117,706.5	39,481.2	15,049.9	61.0	47,020.6	16,093.8	1,000.0	7,083.2	26,939.4	6,915.6
Apr	219,600.6	65,384.6	64,509.7	874.9	111,469.3	34,982.0	15,572.4	61.0	43,918.0	16,935.8	1,000.0	8,041.9	26,939.4	6,765.5
May	215,876.6	65,816.1	64,936.4	879.7	104,103.7	28,954.7	9,869.1	61.0	49,022.0	16,196.8	1,000.0	9,386.3	26,939.4	8,631.2
Jun	210,577.6	65,467.6	64,584.7	882.9	104,063.7	38,113.8	9,764.8	61.0	43,785.3	12,338.7	1,000.0	9,773.9	27,868.3	2,404.1
Jul	207,386.2	66,821.7	65,935.5	886.3	99,800.6	29,783.1	9,370.8	61.0	46,686.2	13,899.5	1,000.0	9,820.4	27,868.3	2,075.2
Aug	203,001.7	65,722.0	64,832.0	890.0	95,910.7	24,862.6	9,088.7	61.0	48,990.7	12,907.6	1,000.0	11,192.1	27,868.3	1,308.6
Sep	203,204.3	64,913.8	64,017.9	895.8	98,590.5	30,246.2	8,517.7	61.0	47,407.8	12,357.8	1,000.0	9,501.1	27,868.3	1,330.7
Oct	199,492.3	68,776.6	67,875.2	901.4	90,343.4	20,667.7	8,518.4	61.0	50,277.5	10,818.7	1,000.0	10,136.8	27,868.3	1,367.2
Nov	199,329.2	71,150.9	70,245.7	905.2	86,668.6	16,597.1	8,505.1	61.0	50,869.3	10,636.1	1,000.0	11,374.6	27,868.3	1,266.8
Dec	207,977.1	78,800.8	77,887.5	913.2	87,061.0	21,417.6	8,523.6	61.0	47,012.8	10,045.9	1,000.0	12,400.7	27,868.3	846.3
2015														
Jan	206,464.2	72,664.3	71,749.5	914.8	89,005.7	15,728.0	8,547.6	61.0	54,347.6	10,321.4	1,000.0	11,560.5	27,868.3	4,365.5
Feb	202,660.6	72,654.3	71,736.6	917.8	86,456.2	14,030.3	7,960.8	61.0	54,084.1	10,320.0	1,000.0	10,342.1	27,868.3	4,339.8
Mar	198,591.0	73,256.0	72,334.2	921.8	81,591.5	15,297.3	7,346.8	61.0	47,468.8	11,417.6	1,000.0	10,630.2	27,868.3	4,245.0
Apr	196,816.5	74,214.6	73,287.6	927.0	82,281.1	15,877.7	7,343.4	61.0	49,600.0	9,398.8	1,000.0	10,732.9	27,868.3	719.8
May	194,159.4	74,813.9	73,883.4	930.5	81,483.4	10,452.4	7,321.0	61.0	55,408.5	8,240.4	1,000.0	10,832.1	25,291.7	738.3
Jun	195,433.3	73,260.2	72,324.9	935.3	85,287.5	8,523.0	7,167.2	61.0	60,619.0	8,917.3	1,000.0	9,955.0	25,291.7	638.9
Jul	195,376.8	72,341.6	71,403.1	938.5	86,810.6	7,325.7	7,175.8	61.0	62,747.6	9,500.4	1,000.0	9,168.7	25,291.7	764.3
Aug	195,690.9	71,484.0	70,541.5	942.5	86,779.1	9,332.5	7,070.5	61.0	62,597.9	7,717.2	1,000.0	10,468.8	25,291.7	667.2
Sep	190,978.6	71,368.4	70,422.0	946.4	81,522.6	4,673.3	6,351.1	61.0	62,895.1	7,542.0	1,000.0	11,154.7	25,291.7	641.2

Source: Bank of Guyana

BANK OF GUYANA

CURRENCY NOTES ISSUE (G\$ MILLION)

Table 1.3

Period	Total Issue G\$Mn.	Denominations									
		\$5000		\$1000		\$500		\$100		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
2005	23,498.3	-	-	21,128.8	89.9	1,315.8	5.6	759.0	3.2	294.7	1.3
2006	28,132.8	-	-	25,096.4	89.2	1,898.4	6.7	822.7	2.9	315.3	1.1
2007	32,675.7	-	-	30,392.0	93.0	1,047.6	3.2	888.1	2.7	348.0	1.1
2008	37,258.2	-	-	34,892.0	93.6	1,049.2	2.8	938.9	2.5	378.0	1.0
2009	41,495.9	-	-	39,023.5	94.0	1,094.1	2.6	983.9	2.4	394.5	1.0
2010	49,785.4	-	-	46,662.9	93.7	1,618.0	3.3	1,080.5	2.2	423.9	0.9
2011	60,902.6	-	-	56,977.9	93.6	2,238.3	3.7	1,213.1	2.0	473.4	0.8
2012											
Mar	53,679.1	-	-	50,550.7	94.2	1,499.9	2.8	1,167.8	2.2	460.7	0.9
Jun	55,396.6	-	-	52,313.8	94.4	1,365.3	2.5	1,239.6	2.2	477.8	0.9
Sep	55,542.9	-	-	52,491.6	94.5	1,289.3	2.3	1,258.8	2.3	503.3	0.9
Dec	67,177.0	-	-	63,944.3	95.2	1,318.4	2.0	1,377.4	2.1	536.9	0.8
2013											
Jan	57,312.5	-	-	54,203.9	94.6	1,256.5	2.2	1,324.9	2.3	527.3	0.9
Feb	56,013.7	-	-	52,965.7	94.6	1,243.2	2.2	1,284.6	2.3	520.3	0.9
Mar	57,926.4	-	-	54,842.2	94.7	1,279.5	2.2	1,285.4	2.2	519.3	0.9
Apr	56,256.0	-	-	53,216.9	94.6	1,247.5	2.2	1,274.0	2.3	517.6	0.9
May	57,176.3	-	-	54,090.2	94.6	1,268.2	2.2	1,294.9	2.3	523.0	0.9
Jun	56,390.5	-	-	53,245.4	94.4	1,325.2	2.4	1,295.3	2.3	524.6	0.9
Jul	56,829.2	-	-	53,679.4	94.5	1,329.2	2.3	1,292.0	2.3	528.6	0.9
Aug	57,410.1	-	-	54,215.7	94.4	1,343.1	2.3	1,312.4	2.3	538.9	0.9
Sep	56,076.6	-	-	53,006.5	94.5	1,228.8	2.2	1,302.6	2.3	538.7	1.0
Oct	58,564.1	-	-	55,500.5	94.8	1,219.1	2.1	1,304.8	2.2	539.7	0.9
Nov	59,089.1	-	-	55,957.3	94.7	1,246.2	2.1	1,339.3	2.3	546.3	0.9
Dec	66,604.5	5,037.6	7.6	58,258.1	87.5	1,339.3	2.0	1,404.0	2.1	565.6	0.8
2014											
Jan	60,328.8	6,411.7	10.6	50,695.6	84.0	1,288.4	2.1	1,378.5	2.3	554.6	0.9
Feb	61,026.0	8,128.2	13.3	49,698.6	81.4	1,298.4	2.1	1,350.7	2.2	550.1	0.9
Mar	61,605.4	9,292.3	15.1	49,185.5	79.8	1,263.6	2.1	1,319.9	2.1	544.1	0.9
Apr	64,509.7	10,133.0	15.7	51,215.7	79.4	1,261.1	2.0	1,348.0	2.1	551.8	0.9
May	64,936.4	13,222.3	20.4	48,467.3	74.6	1,326.6	2.0	1,359.9	2.1	560.3	0.9
Jun	64,584.7	15,423.4	23.9	45,919.6	71.1	1,330.6	2.1	1,348.0	2.1	563.1	0.9
Jul	65,935.5	17,730.8	26.9	44,985.4	68.2	1,302.8	2.0	1,354.6	2.1	561.8	0.9
Aug	64,832.0	18,640.4	28.8	42,942.5	66.2	1,296.0	2.0	1,383.4	2.1	569.7	0.9
Sep	64,017.9	19,961.2	31.2	40,854.0	63.8	1,263.7	2.0	1,370.5	2.1	568.7	0.9
Oct	67,875.2	23,044.9	34.0	41,566.7	61.2	1,311.6	1.9	1,379.4	2.0	572.5	0.8
Nov	70,245.7	25,346.8	36.1	41,639.9	59.3	1,282.1	1.8	1,399.2	2.0	577.7	0.8
Dec	77,887.5	29,812.3	38.3	44,736.3	57.4	1,287.6	1.7	1,452.6	1.9	598.9	0.8
2015											
Jan	71,749.5	29,897.2	41.7	38,596.4	53.8	1,256.1	1.8	1,409.2	2.0	590.6	0.8
Feb	71,736.6	31,405.0	43.8	37,100.7	51.7	1,237.8	1.7	1,407.0	2.0	586.1	0.8
Mar	72,334.2	33,765.1	46.7	35,379.8	48.9	1,196.2	1.7	1,412.1	2.0	581.0	0.8
Apr	73,287.6	36,078.4	49.2	33,969.1	46.4	1,216.1	1.7	1,433.8	2.0	590.2	0.8
May	73,883.4	37,652.6	51.0	33,004.2	44.7	1,201.0	1.6	1,432.0	1.9	593.6	0.8
Jun	72,324.9	38,179.5	52.8	30,913.3	42.7	1,200.4	1.7	1,438.1	2.0	593.7	0.8
Jul	71,403.1	38,961.5	54.6	29,188.1	40.9	1,202.8	1.7	1,452.4	2.0	598.4	0.8
Aug	70,541.5	39,298.2	55.7	27,969.7	39.7	1,209.4	1.7	1,460.9	2.1	603.2	0.9
Sep	70,422.0	41,019.5	58.2	26,142.9	37.1	1,200.3	1.7	1,452.8	2.1	606.5	0.9

Source: Bank of Guyana

COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
2005	437,939.3	189,688.5	166,503.0	81,747.8
2006	478,955.3	208,704.5	182,260.6	87,990.2
2007	537,947.3	222,047.3	211,583.7	104,316.3
2008	596,610.3	250,048.9	231,043.4	115,518.0
2009	638,631.0	267,770.9	247,289.5	123,570.7
2010	694,676.4	292,938.3	269,350.7	132,387.4
2011	753,832.1	320,943.8	292,556.7	140,331.5
2012				
Mar	765,987.7	326,460.3	297,610.3	141,917.1
Jun	781,396.7	334,898.0	302,952.9	143,545.9
Sep	797,557.9	343,406.0	308,974.4	145,177.5
Dec	811,006.2	350,798.7	313,501.7	146,705.8
2013				
Jan	813,483.8	352,131.5	314,420.5	146,931.8
Feb	816,324.1	353,703.7	315,307.2	147,313.3
Mar	820,521.6	355,749.7	316,999.6	147,772.3
Apr	824,152.3	357,528.0	318,398.7	148,225.6
May	830,661.9	361,116.3	320,800.1	148,745.5
Jun	835,831.0	363,804.2	322,852.0	149,174.9
Jul	839,699.5	365,672.2	324,439.8	149,587.6
Aug	844,070.5	368,050.3	325,933.3	150,086.9
Sep	847,642.4	369,785.0	327,332.3	150,525.1
Oct	851,550.2	371,870.0	328,781.6	150,898.7
Nov	857,568.1	375,309.1	330,834.2	151,424.7
Dec	860,268.1	376,390.4	331,968.8	151,908.9
2014				
Jan	864,768.0	378,899.2	333,719.6	152,149.2
Feb	867,992.3	380,587.1	334,984.8	152,420.3
Mar	870,551.3	381,805.9	335,916.5	152,828.9
Apr	874,925.4	383,552.1	337,974.0	153,399.3
May	879,661.2	385,988.0	339,888.9	153,784.3
Jun	882,891.7	387,342.7	341,523.3	154,025.7
Jul	886,258.3	388,078.3	343,578.4	154,601.6
Aug	889,985.8	388,105.6	346,803.6	155,076.6
Sep	895,813.4	390,373.6	349,955.5	155,484.3
Oct	901,388.5	393,393.4	351,970.3	156,024.8
Nov	905,231.7	395,115.6	353,730.4	156,385.7
Dec	913,216.5	399,870.2	356,395.4	156,950.9
2015				
Jan	914,844.3	400,580.5	357,075.2	157,188.5
Feb	917,760.6	402,233.7	358,022.6	157,504.3
Mar	921,785.0	404,186.6	359,795.0	157,803.5
Apr	927,034.2	407,010.2	361,685.5	158,338.5
May	930,515.6	408,486.3	363,377.1	158,652.3
Jun	935,251.0	411,268.3	365,004.8	158,977.9
Jul	938,463.0	413,036.9	366,137.2	159,288.9
Aug	942,472.3	414,905.2	367,823.9	159,743.2
Sep	946,383.5	417,042.9	369,180.8	160,159.8

Source: Bank of Guyana

COMMERCIAL BANKS: ASSETS
(G\$ MILLION)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector						Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana				Other
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises	Other			Total	Deposits	External Payment Deposits	Currency	
							Total	Securities	Loans									
2005	162,730.9	28,654.6	10,425.2	1,430.2	16,799.2	41,999.4	40,432.6	40,427.2	5.4	1,485.5	81.2	532.5	43,016.9	26,565.2	24,094.0	61.7	2,409.5	21,962.5
2006	180,216.1	29,861.2	10,111.7	1,365.6	18,384.0	47,078.7	46,021.3	46,020.8	0.5	966.6	90.8	436.4	49,147.7	28,443.1	25,721.7	61.7	2,659.7	25,249.0
2007	203,975.1	49,625.0	24,551.7	692.9	24,380.4	44,364.7	43,035.6	43,035.6	0.0	1,239.6	89.5	37.8	56,824.2	24,129.3	20,654.5	61.7	3,413.1	28,994.2
2008	232,629.3	49,506.4	18,857.4	534.5	30,114.5	53,997.4	50,945.0	50,909.2	35.8	2,998.1	54.3	109.2	67,233.1	25,183.9	21,819.8	61.7	3,302.4	36,599.4
2009	253,760.1	44,979.3	16,641.7	1,092.3	27,245.3	62,081.0	59,386.6	59,364.1	22.5	2,641.3	53.0	103.0	66,979.9	35,829.9	32,070.4	61.7	3,697.8	43,787.1
2010	296,125.6	47,126.3	15,796.6	1,332.3	29,997.4	70,197.8	67,065.6	67,057.3	8.2	3,085.2	47.1	15.5	78,307.7	45,384.4	40,842.7	61.1	4,480.6	55,093.9
2011	328,165.6	53,126.1	25,578.5	1,171.1	26,376.5	77,508.2	73,417.5	73,415.6	1.9	4,030.9	59.8	31.1	94,238.2	41,055.6	36,206.6	61.0	4,787.9	62,206.5
2012																		
Mar	327,633.4	50,978.5	21,971.7	1,101.4	27,905.4	74,227.5	69,872.4	69,871.6	0.8	4,294.0	61.0	122.0	95,626.3	43,436.9	39,771.6	61.0	3,604.3	63,242.3
Jun	343,827.7	55,937.6	26,800.7	1,108.6	28,028.3	70,634.2	66,939.0	66,938.5	0.5	3,628.3	66.9	84.5	100,723.4	50,374.2	46,369.5	61.0	3,943.6	66,073.8
Sep	356,945.8	55,517.9	25,127.3	1,256.3	29,134.3	71,824.5	68,200.5	68,198.8	1.7	3,562.5	61.4	221.8	106,725.1	54,251.4	50,672.2	61.0	3,518.1	68,405.1
Dec	378,123.6	64,086.5	32,461.9	1,195.4	30,429.2	72,971.5	69,249.1	69,247.0	2.1	3,661.2	61.2	359.5	112,969.7	48,899.5	41,182.0	61.0	7,656.4	78,836.8
2013																		
Jan	382,370.0	58,427.1	24,136.4	970.4	33,320.3	75,880.8	71,624.4	71,621.3	3.1	4,251.8	4.7	392.3	111,372.2	58,916.2	54,126.4	61.0	4,728.8	77,381.3
Feb	383,115.9	55,026.6	20,167.9	966.8	33,891.9	80,203.8	75,663.9	75,660.1	3.8	4,533.7	6.3	646.7	112,400.0	61,588.7	57,304.6	61.0	4,223.0	73,250.1
Mar	384,804.7	55,260.6	19,686.9	1,273.6	34,300.2	82,781.9	77,942.0	77,938.4	3.6	4,831.1	8.8	632.9	113,511.2	57,855.7	53,599.3	61.0	4,195.4	74,762.3
Apr	387,209.6	53,924.0	18,329.1	841.9	34,753.0	84,804.1	79,629.4	79,629.4	0.0	5,167.4	7.2	693.7	115,112.5	57,989.2	54,215.3	61.0	3,712.8	74,686.3
May	385,934.7	55,662.9	19,418.9	871.2	35,372.8	84,169.5	79,142.6	79,141.5	1.2	5,019.2	7.7	681.7	115,167.5	55,689.9	51,479.8	61.0	4,149.0	74,563.2
Jun	391,477.7	57,664.2	21,310.6	935.8	35,417.7	82,983.2	78,225.1	77,973.3	251.8	4,750.0	8.2	764.3	117,082.4	56,169.8	52,889.2	61.0	3,219.5	76,813.9
Jul	392,877.1	62,085.3	25,235.3	829.2	36,020.8	80,777.7	75,498.6	75,497.8	0.8	5,270.2	9.0	791.1	116,668.7	52,007.6	48,256.9	61.0	3,689.7	80,546.6
Aug	397,832.6	65,474.4	28,493.4	908.5	36,072.5	80,541.3	75,248.0	75,245.3	2.7	5,284.6	8.7	846.4	115,489.8	55,931.8	51,985.2	61.0	3,885.5	79,548.8
Sep	398,266.3	63,185.4	26,473.0	913.1	35,799.2	78,118.6	73,052.6	73,051.3	1.3	5,046.6	19.4	829.6	119,172.3	57,974.4	54,492.0	61.0	3,421.3	78,986.0
Oct	402,113.0	61,747.2	25,431.9	779.9	35,535.4	79,268.4	74,471.3	74,470.3	1.0	4,787.9	9.1	794.1	121,949.3	56,448.3	52,033.7	61.0	4,353.6	81,905.6
Nov	405,650.7	59,258.9	23,260.4	883.1	35,115.4	81,868.7	76,944.8	76,944.1	0.7	4,916.0	7.9	799.5	124,901.1	57,962.8	53,807.3	61.0	4,094.5	80,859.8
Dec	413,604.7	61,845.1	23,628.5	1,967.9	36,248.7	82,027.1	79,432.9	79,431.6	1.4	2,587.5	6.7	835.9	128,286.9	53,681.6	47,056.5	61.0	6,564.0	86,928.1
2014																		
Jan	402,916.9	57,573.3	20,461.3	1,833.8	35,278.1	78,703.6	75,492.5	75,491.4	1.2	3,207.2	3.9	889.5	127,138.8	55,909.9	51,458.3	61.0	4,390.5	82,701.7
Feb	399,569.9	57,367.3	20,159.7	1,901.9	35,305.6	78,687.7	75,128.3	75,127.8	0.5	3,557.5	1.9	906.2	127,484.5	51,649.5	47,572.5	61.0	4,015.9	83,474.7
Mar	397,445.7	57,199.0	20,244.6	1,943.3	35,011.1	77,307.3	73,758.2	73,753.4	4.8	3,547.1	1.9	895.1	127,593.1	50,510.2	46,061.9	61.0	4,387.2	83,941.1
Apr	401,516.2	58,519.4	21,135.9	2,064.4	35,319.1	75,940.6	72,312.6	72,310.9	1.7	3,626.2	1.9	911.2	130,321.9	48,578.2	43,243.0	61.0	5,274.1	87,244.8
May	401,734.3	60,342.8	22,947.1	2,043.8	35,351.9	70,398.5	66,537.2	66,536.3	0.9	3,858.8	2.5	836.9	129,156.8	55,146.8	50,139.1	61.0	4,946.6	85,852.6
Jun	403,401.0	66,853.7	28,906.5	2,041.5	35,905.7	72,174.3	68,445.7	68,444.4	1.3	3,724.4	4.1	881.9	129,448.7	47,380.0	42,453.3	61.0	4,865.6	86,662.5
Jul	404,593.8	67,428.6	28,437.4	1,973.6	37,017.6	67,206.9	64,909.1	64,907.9	1.2	2,287.9	10.0	913.4	129,860.7	52,282.6	47,073.5	61.0	5,148.0	86,901.7
Aug	407,091.6	68,652.2	29,714.7	2,121.9	36,815.5	66,656.1	63,963.8	63,959.4	4.3	2,687.7	4.7	934.1	130,330.2	52,854.0	48,683.3	61.0	4,109.7	87,665.0
Sep	407,964.9	68,274.9	28,973.8	2,004.0	37,297.1	67,376.3	64,388.4	64,388.2	0.1	2,983.1	4.9	972.3	131,445.1	51,455.5	47,373.0	61.0	4,021.5	88,440.7
Oct	414,628.6	69,917.2	29,383.3	2,076.6	38,457.3	64,224.0	61,537.1	61,532.9	4.3	2,681.4	5.4	762.8	133,254.3	54,948.6	50,509.5	61.0	4,378.1	91,521.7
Nov	415,765.3	72,539.6	31,041.1	2,897.7	38,600.8	64,696.3	62,018.9	62,008.8	10.1	2,669.7	7.7	754.3	133,712.6	55,314.9	50,275.1	61.0	4,978.7	88,747.6
Dec	421,804.0	73,838.0	30,211.4	2,958.4	40,668.3	63,426.8	61,027.5	61,007.3	20.2	2,398.8	0.5	1,406.2	137,735.9	53,376.3	46,968.7	61.0	6,346.6	92,020.8
2015																		
Jan	419,757.6	71,463.1	28,246.1	2,857.7	40,359.2	64,076.7	61,569.0	61,567.5	1.5	2,507.3	0.4	1,394.8	135,526.3	58,572.4	53,443.4	61.0	5,068.0	88,724.2
Feb	425,074.1	76,584.6	34,260.2	2,717.1	39,607.4	63,036.3	60,588.0	60,582.2	5.8	2,447.8	0.4	1,353.6	134,316.8	59,173.5	53,867.2	61.0	5,245.2	90,609.3
Mar	426,224.7	82,935.0	40,284.6	2,459.5	40,191.0	62,039.4	59,920.0	59,919.5	0.5	2,119.0	0.4	1,370.5	134,677.0	52,714.5	46,901.7	61.0	5,751.8	92,488.3
Apr	429,056.5	85,161.3	41,163.9	2,684.1	41,313.3	61,348.1	58,554.6	58,660.3	194.3	2,493.1	0.3	1,395.0	134,917.0	53,691.0	48,374.3	61.0	5,255.6	92,544.1
May	432,667.9	81,413.7	36,363.5	2,383.8	42,666.4	61,090.2	58,595.5	58,594.0	1.4	2,494.4	0.3	1,420.9	135,121.2	60,659.8	55,149.5	61.0	5,449.3	92,962.0
Jun	437,161.2	79,365.7	35,673.9	2,414.8	41,277.0	60,291.7	58,463.7	58,461.5	2.2	1,827.6	0.3	1,443.1	135,218.6	66,558.1	60,697.1	61.0	5,799.9	94,284.1
Jul	437,784.1	75,959.3	30,636.4	2,200.6	43,122.2	63,491.2	61,456.8	61,450.7	6.1	2,034.1	0.3	1,561.9	134,049.2	67,030.3	62,282.9	61.0	4,686.4	95,692.3
Aug	437,576.2	73,502.1	27,611.2	2,392.0	43,498.8	63,869.7	61,331.3	61,330.3	0.9	2,538.0	0.4	1,655.4	136,240.2	66,999.8	62,228.8	61.0	4,710.0	95,309.1
Sep	433,831.1	69,841.3	28,003.9	2,476.5	39,361.0	62,802.9	60,963.1	60,961.3	1.8	1,837.0	2.8	1,719.7	136,017.4	68,341.5	62,633.0	61.0	5,647.5	95,108.3

Source: Commercial Banks

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

Table 2.1 (b)

End of Period	Total Liabilities	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
2005	162,730.9	10,572.6	855.0	9,717.6	-	19,923.0	7,371.8	3,361.5	9,189.7	9,910.0	100,618.1	61.7	-	5,526.8	16,118.8
2006	180,216.1	10,836.8	761.5	10,075.3	-	21,432.4	2,945.7	9,120.0	9,366.7	8,539.6	114,585.7	61.7	-	7,015.4	17,744.6
2007	203,975.1	11,169.1	714.2	10,454.9	-	24,862.5	4,302.5	11,162.4	9,397.7	9,334.2	131,001.5	61.7	-	6,749.3	20,796.7
2008	232,629.3	9,591.6	1,393.3	8,198.3	-	29,720.7	5,587.8	14,203.4	9,929.5	11,121.8	146,970.1	61.7	-	10,500.2	24,663.3
2009	253,760.1	11,655.2	1,413.3	10,241.9	-	29,586.3	4,184.1	18,572.5	6,829.8	13,995.5	160,574.5	61.7	-	8,805.9	29,081.0
2010	296,125.6	14,368.7	2,933.8	11,434.9	-	38,350.1	6,622.5	27,208.5	4,519.1	15,622.0	182,722.5	61.1	-	11,072.9	33,928.1
2011	328,165.6	13,910.8	3,823.4	10,087.5	-	40,401.9	6,680.3	26,298.4	7,423.3	15,194.9	208,437.6	61.0	-	11,558.3	38,601.1
2012															
Mar	327,633.4	11,657.9	1,789.6	9,868.3	-	35,812.6	6,300.6	21,985.9	7,526.1	14,869.1	216,421.9	61.0	-	8,033.3	40,777.7
Jun	343,827.7	13,288.7	2,059.9	11,228.9	-	39,800.0	6,841.6	25,319.5	7,638.8	16,255.0	224,696.1	61.0	-	7,962.8	41,764.0
Sep	356,945.8	12,025.7	2,305.5	9,720.1	-	42,298.5	6,643.1	28,348.4	7,307.0	17,194.8	232,684.5	61.0	-	8,575.5	44,105.9
Dec	378,123.6	11,430.1	2,431.3	8,998.7	-	55,118.6	13,833.1	34,326.5	6,959.0	18,109.1	233,490.0	61.0	-	14,843.8	45,070.9
2013															
Jan	382,370.0	11,705.4	2,196.5	9,508.9	-	54,004.8	11,420.2	35,460.2	7,124.4	19,044.5	240,382.6	61.0	-	11,043.5	46,128.2
Feb	383,115.9	12,385.0	2,546.6	9,838.4	-	55,217.9	12,106.4	35,991.5	7,120.0	19,702.7	236,723.5	61.0	-	10,867.1	48,158.6
Mar	384,804.7	12,413.6	2,675.8	9,737.7	-	52,267.1	12,014.4	33,225.5	7,027.2	21,447.3	240,507.8	61.0	-	9,723.4	48,384.5
Apr	387,209.6	12,400.5	2,323.0	10,077.5	-	51,528.4	12,037.4	33,043.1	6,447.9	22,656.1	242,583.6	61.0	-	8,946.2	49,033.7
May	385,934.7	11,694.0	1,519.8	10,174.2	-	51,480.9	13,455.4	32,925.6	5,100.0	20,870.3	243,371.0	61.0	-	8,883.2	49,574.3
Jun	391,477.7	11,972.9	1,431.2	10,541.7	-	56,274.6	13,727.6	36,930.8	5,616.1	22,884.0	242,223.8	61.0	-	8,307.5	49,753.8
Jul	392,877.1	11,795.3	1,276.6	10,518.7	-	53,182.6	15,204.0	32,036.5	5,942.2	23,173.7	241,967.2	61.0	-	12,465.1	50,232.1
Aug	397,832.6	12,227.9	1,268.1	10,959.8	-	54,401.4	15,160.7	33,653.4	5,587.4	23,506.1	245,186.2	61.0	-	11,391.9	51,058.0
Sep	398,266.3	11,172.7	1,134.2	10,038.5	-	57,077.4	15,117.1	36,471.7	5,488.6	24,508.1	243,852.1	61.0	-	10,620.5	50,974.4
Oct	402,113.0	13,075.0	1,522.3	11,552.8	-	55,535.0	14,864.8	35,089.1	5,581.1	24,325.2	245,512.9	61.0	-	12,003.1	51,600.7
Nov	405,650.7	12,218.8	1,373.5	10,845.4	-	61,688.5	14,891.9	41,214.5	5,582.1	24,232.1	244,593.4	61.0	-	10,720.6	52,136.2
Dec	413,604.7	12,624.3	2,364.9	10,259.4	-	61,244.4	14,339.3	42,698.2	4,206.9	26,041.7	242,915.4	61.0	-	18,356.3	52,361.5
2014															
Jan	402,916.9	13,001.6	1,938.0	11,063.6	-	54,648.8	13,575.7	34,157.8	6,915.2	23,189.6	243,723.1	61.0	-	15,360.3	52,932.6
Feb	399,569.9	12,856.3	1,666.0	11,190.3	-	52,153.5	12,980.1	31,857.7	7,315.6	23,017.0	245,759.9	61.0	-	11,851.3	53,870.9
Mar	397,445.7	11,139.2	1,566.6	9,572.5	-	51,980.0	12,252.7	32,362.5	7,364.8	20,814.1	245,805.2	61.0	-	13,357.8	54,288.4
Apr	401,516.2	12,178.4	2,079.5	10,098.9	-	51,682.3	12,067.3	32,265.4	7,349.6	21,039.8	248,162.7	61.0	-	13,102.9	55,289.0
May	401,734.3	11,868.7	1,961.9	9,906.8	-	52,299.7	11,958.5	34,070.7	6,270.5	21,465.2	248,484.4	61.0	-	11,804.7	55,750.6
Jun	403,401.0	12,145.8	2,314.5	9,831.3	-	54,847.5	11,993.4	35,970.1	6,884.0	20,962.7	248,981.8	61.0	-	9,649.9	56,752.2
Jul	404,593.8	12,651.6	2,814.6	9,837.0	-	54,883.0	12,389.0	35,489.2	7,004.7	20,990.8	248,876.5	61.0	-	9,920.0	57,210.8
Aug	407,091.6	11,705.1	2,218.1	9,487.0	-	54,549.1	11,829.3	35,847.4	6,872.4	21,531.2	251,918.3	61.0	-	9,245.7	58,081.1
Sep	407,964.9	11,354.0	2,247.9	9,106.1	-	54,471.4	9,972.6	37,491.9	7,006.8	22,199.0	250,745.0	61.0	-	11,073.9	58,060.6
Oct	414,628.6	11,953.5	2,360.9	9,592.6	-	54,495.0	10,790.4	36,919.8	6,784.8	22,767.9	253,340.7	61.0	-	13,215.5	58,795.1
Nov	415,765.3	11,650.7	2,405.7	9,244.9	-	56,250.4	10,168.9	39,342.7	6,738.7	22,920.1	254,549.8	61.0	-	10,584.6	59,748.7
Dec	421,804.0	12,625.5	3,117.7	9,507.9	-	59,667.1	13,127.3	39,506.4	7,033.3	22,739.7	247,393.5	61.0	-	19,362.1	59,955.0
2015															
Jan	419,757.6	11,592.5	2,273.4	9,319.1	-	60,644.5	13,530.6	39,903.5	7,210.4	22,666.5	253,347.6	61.0	-	10,835.2	60,610.4
Feb	425,074.1	13,018.5	2,944.8	10,073.6	-	63,158.1	12,128.3	43,701.4	7,328.4	24,776.3	250,651.9	61.0	-	11,394.9	62,013.2
Mar	426,224.7	12,358.6	2,484.2	9,874.4	-	61,216.2	12,001.0	41,933.4	7,281.8	23,951.0	254,844.6	61.0	-	10,818.2	62,975.0
Apr	429,056.5	12,334.5	2,416.9	9,917.5	-	62,383.4	11,861.6	42,990.4	7,531.4	22,844.4	258,306.8	61.0	-	9,801.3	63,325.1
May	432,667.9	11,326.4	2,205.7	9,120.6	-	66,158.4	11,778.7	46,085.3	8,294.4	23,314.6	258,102.5	61.0	-	9,786.2	63,918.8
Jun	437,161.2	11,887.1	2,540.1	9,347.0	-	70,285.2	11,774.0	49,381.6	9,129.7	23,410.0	255,673.7	61.0	-	10,911.4	64,932.8
Jul	437,784.1	12,634.7	2,926.9	9,707.8	-	68,780.7	11,586.5	48,158.0	9,036.2	24,425.0	255,352.5	61.0	-	11,070.0	65,460.1
Aug	437,576.2	12,164.4	2,177.8	9,986.5	-	67,740.9	11,358.1	47,619.7	8,763.2	23,882.4	256,439.0	61.0	-	10,477.3	66,811.2
Sep	433,831.1	11,912.6	2,086.2	9,826.4	-	68,142.1	10,657.5	48,727.3	8,757.3	23,531.4	254,443.9	61.0	-	9,913.4	65,826.7

Source: Commercial Banks

COMMERCIAL BANKS: TOTAL DEPOSITS
(G\$ Million)

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't	Local Gov't								Other	
2005	140,168.6	130,451.1	19,923.0	16,561.5	7,371.8	247.8	8,941.9	3,361.5	100,618.1	15,316.5	85,301.7	9,910.0	1,112.2	8,797.7	9,717.6
2006	154,632.9	144,557.7	21,432.4	12,312.4	2,945.7	298.1	9,068.6	9,120.0	114,585.7	18,332.8	96,252.9	8,539.6	1,348.5	7,191.1	10,075.3
2007	175,653.2	165,198.3	24,862.5	13,700.1	4,302.5	282.3	9,115.4	11,162.4	131,001.5	21,872.0	109,129.6	9,334.2	875.7	8,458.5	10,454.9
2008	196,010.9	187,812.5	29,720.7	15,517.3	5,587.8	324.1	9,605.4	14,203.4	146,970.1	28,611.2	118,358.9	11,121.8	1,188.8	9,932.9	8,198.3
2009	214,398.3	204,156.4	29,586.3	11,013.9	4,184.1	328.5	6,501.3	18,572.5	160,574.5	28,967.5	131,607.0	13,995.5	1,142.1	12,853.5	10,241.9
2010	248,129.5	236,694.7	38,350.1	11,141.7	6,622.5	396.5	4,122.7	27,208.5	182,722.5	32,714.6	150,007.9	15,622.0	871.8	14,750.2	11,434.9
2011	274,121.8	264,034.4	40,401.9	14,103.5	6,680.3	339.1	7,084.2	26,298.4	208,437.6	38,201.5	170,236.0	15,194.9	984.7	14,210.2	10,087.5
2012															
Mar	276,971.9	267,103.5	35,812.6	13,826.7	6,300.6	416.8	7,109.3	21,985.9	216,421.9	41,101.3	175,320.6	14,869.1	55.3	14,813.7	9,868.3
Jun	291,979.9	280,751.0	39,800.0	14,480.5	6,841.6	418.1	7,220.7	25,319.5	246,696.1	43,270.4	181,425.7	16,255.0	36.2	16,218.8	11,228.9
Sep	301,897.9	292,177.8	42,298.5	13,950.1	6,643.1	441.8	6,865.2	28,348.4	232,684.5	48,788.3	183,896.2	17,194.8	43.3	17,151.5	9,720.1
Dec	315,716.4	306,717.7	55,118.6	20,792.1	13,833.1	383.5	6,575.5	34,326.5	233,490.0	49,169.9	184,320.1	18,109.1	21.4	18,087.7	8,998.7
2013															
Jan	322,940.9	313,431.9	54,004.8	18,544.6	11,420.2	441.4	6,683.0	35,460.2	240,382.6	49,555.8	190,826.8	19,044.5	22.4	19,022.2	9,508.9
Feb	321,482.5	311,644.1	55,217.9	19,226.4	12,106.4	507.0	6,613.0	35,991.5	236,723.5	47,085.6	189,637.8	19,702.7	52.5	19,650.2	9,838.4
Mar	323,959.9	314,222.2	52,267.1	19,041.6	12,014.4	460.1	6,567.1	33,225.5	240,507.8	49,686.2	190,821.6	21,447.3	526.8	20,920.5	9,737.7
Apr	326,845.6	316,768.1	51,528.4	18,485.3	12,037.4	471.7	5,976.2	33,043.1	242,583.6	51,130.1	191,453.5	22,656.1	519.1	22,137.0	10,077.5
May	325,896.4	315,722.2	51,480.9	18,555.3	13,455.4	453.5	4,646.5	32,925.6	243,371.0	51,051.4	192,319.6	20,870.3	194.0	20,676.3	10,174.2
Jun	331,924.2	321,382.5	56,274.6	19,343.8	13,727.6	503.0	5,113.1	36,930.8	242,223.8	47,888.5	194,335.4	22,884.0	187.5	22,696.6	10,541.7
Jul	328,842.2	318,323.5	53,182.6	21,146.1	15,204.0	467.4	5,474.8	32,036.5	241,967.2	48,108.9	193,858.3	23,173.7	174.5	22,999.2	10,518.7
Aug	334,053.6	323,093.7	54,401.4	20,748.0	15,160.7	432.5	5,154.8	33,653.4	245,186.2	51,147.0	194,039.2	23,506.1	34.0	23,472.1	10,959.8
Sep	335,476.1	325,437.6	57,077.4	20,605.7	15,117.1	404.7	5,083.9	36,471.7	243,852.1	49,590.4	194,261.7	24,508.1	52.6	24,455.5	10,038.5
Oct	336,925.9	325,373.1	55,535.0	20,445.9	14,864.8	408.0	5,173.1	35,089.1	245,512.9	48,513.6	196,999.3	24,325.2	53.7	24,271.5	11,552.8
Nov	341,359.4	330,514.0	61,688.5	20,474.0	14,891.9	391.0	5,191.1	41,214.5	244,593.4	45,292.2	199,301.2	24,232.1	47.6	24,184.5	10,845.4
Dec	340,461.0	330,201.6	61,244.4	18,546.2	14,339.3	394.0	3,812.9	42,698.2	242,915.4	46,990.3	195,925.2	26,041.7	65.6	25,976.1	10,259.4
2014															
Jan	332,625.0	321,561.4	54,648.8	20,490.9	13,575.7	644.1	6,271.2	34,157.8	243,723.1	46,587.8	197,135.2	23,189.6	60.1	23,129.5	11,063.6
Feb	332,120.7	320,930.4	52,153.5	20,295.8	12,980.1	651.3	6,664.4	31,857.7	245,759.9	49,605.8	196,154.1	23,017.0	56.0	22,961.0	11,190.3
Mar	328,171.8	318,599.3	51,980.0	19,617.5	12,252.7	620.6	6,744.2	32,362.5	245,805.2	50,346.4	195,458.7	20,814.1	38.7	20,775.4	9,572.5
Apr	330,983.7	320,884.8	51,682.3	19,416.8	12,067.3	651.3	6,698.3	32,265.4	248,162.7	51,319.5	196,843.2	21,039.8	239.9	20,799.9	10,098.9
May	332,156.1	322,249.3	52,299.7	18,229.0	11,958.5	574.0	5,696.5	34,070.7	248,484.4	50,025.9	198,458.5	21,465.2	56.6	21,408.6	9,906.8
Jun	334,623.3	324,792.0	54,847.5	18,877.4	11,993.4	549.7	6,334.3	35,970.1	248,981.8	50,541.2	198,440.6	20,962.7	36.1	20,926.6	9,831.3
Jul	334,587.3	324,750.3	54,883.0	19,393.7	12,389.0	617.6	6,387.1	35,489.2	248,876.5	52,227.0	196,649.5	20,990.8	33.2	20,957.6	9,837.0
Aug	337,485.6	327,998.6	54,549.1	18,701.7	11,829.3	516.3	6,356.1	35,847.4	251,918.3	54,261.7	197,656.6	21,531.2	29.6	21,501.6	9,487.0
Sep	336,521.5	327,415.3	54,471.4	16,979.5	9,972.6	503.3	6,503.5	37,491.9	250,745.0	55,382.4	195,362.5	22,199.0	34.7	22,164.3	9,106.1
Oct	340,196.1	330,603.5	54,495.0	17,575.2	10,790.4	496.4	6,288.4	36,919.8	253,340.7	55,587.4	197,753.3	22,767.9	35.0	22,732.9	9,592.6
Nov	342,965.2	333,720.2	56,250.4	16,907.6	10,168.9	451.1	6,287.6	39,342.7	254,549.8	55,521.3	199,028.6	22,920.1	31.6	22,888.4	9,244.9
Dec	339,308.2	329,800.3	59,667.1	20,160.6	13,127.3	519.2	6,514.1	39,506.4	247,393.5	50,583.7	196,809.8	22,739.7	18.7	22,721.0	9,507.9
2015															
Jan	345,977.6	336,658.5	60,644.5	20,741.0	13,530.6	609.7	6,600.7	39,903.5	253,347.6	52,537.2	200,810.4	22,666.5	21.7	22,644.8	9,319.1
Feb	348,660.0	338,586.4	63,158.1	19,456.7	12,128.3	685.9	6,642.4	43,701.4	250,651.9	51,519.3	199,132.6	24,776.3	18.6	24,757.8	10,073.6
Mar	349,886.3	340,011.8	61,216.2	19,282.8	12,001.0	706.9	6,574.9	41,933.4	254,844.6	55,051.2	199,793.4	23,951.0	23.6	23,927.4	9,874.4
Apr	353,452.2	343,534.6	62,383.4	19,393.1	11,861.6	727.6	6,803.8	42,990.4	258,306.8	56,867.0	201,439.8	22,844.4	20.0	22,824.3	9,917.5
May	356,696.1	347,575.5	66,158.4	20,073.1	11,778.7	667.1	7,627.3	46,085.3	258,102.5	53,883.1	204,219.5	23,314.6	16.3	23,298.3	9,120.6
Jun	358,715.9	349,368.9	70,285.2	20,903.6	11,774.0	673.6	8,456.1	49,381.6	255,673.7	54,205.1	201,468.6	23,410.0	12.5	23,397.5	9,347.0
Jul	358,266.0	348,558.2	68,780.7	20,622.7	11,586.5	624.0	8,412.2	48,158.0	255,352.5	54,995.5	200,357.0	24,425.0	18.0	24,407.0	9,707.8
Aug	358,048.8	348,062.3	67,740.9	20,121.3	11,358.1	507.4	8,255.9	47,619.7	256,439.0	57,094.3	199,344.6	23,882.4	14.9	23,867.4	9,986.5
Sep	355,943.8	346,117.4	68,142.1	19,414.7	10,657.5	778.3	7,978.9	48,727.3	254,443.9	55,934.5	198,509.4	23,531.4	22.2	23,509.2	9,826.4

Source: Commercial Banks

COMMERCIAL BANKS: DEMAND DEPOSITS
(G\$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2005	26,847.2	20,521.9	4,590.6	3,200.6	2,907.4	170.4	122.8	1,390.0	14,445.6	9,815.4	4,630.2	1,485.6	175.7	1,309.9	6,325.3
2006	32,220.8	25,421.8	5,372.0	1,489.3	1,152.7	215.7	120.9	3,882.7	18,878.9	12,235.9	6,643.0	1,170.9	196.2	974.6	6,799.0
2007	36,809.7	30,074.1	6,931.7	1,888.1	1,614.9	181.6	91.5	5,043.6	21,842.8	15,063.1	6,779.8	1,299.6	126.3	1,173.3	6,735.6
2008	38,800.1	33,362.8	7,559.9	2,314.9	2,001.1	205.4	108.4	5,245.0	23,852.4	16,301.6	7,550.8	1,950.6	891.1	1,059.5	5,437.3
2009	39,696.0	34,228.9	7,581.9	2,140.9	1,823.4	192.7	124.8	5,441.0	24,845.5	15,865.5	8,980.0	1,801.6	236.0	1,565.6	5,467.0
2010	49,305.2	43,315.6	10,539.3	2,556.4	2,094.6	272.2	189.6	7,982.9	30,193.0	18,545.2	11,647.8	2,583.3	303.3	2,280.0	5,989.6
2011	54,468.0	48,682.3	11,753.1	3,085.4	2,720.9	189.3	175.2	8,667.7	35,014.1	22,553.5	12,460.6	1,915.1	149.2	1,765.9	5,785.7
2012															
Mar	51,573.1	46,474.6	7,709.5	2,820.3	2,422.0	255.3	143.0	4,889.2	37,497.2	23,693.3	13,804.0	1,267.8	40.3	1,227.6	5,098.5
Jun	54,507.4	48,912.9	9,560.8	2,687.2	2,251.7	249.1	186.4	6,873.6	37,901.7	24,092.1	13,809.5	1,450.4	31.1	1,419.4	5,594.5
Sep	61,149.1	55,857.6	11,051.7	2,680.6	2,289.8	270.8	120.0	8,371.0	43,198.8	27,315.2	15,883.6	1,607.1	38.2	1,568.9	5,291.5
Dec	71,781.9	67,203.2	21,018.5	9,485.1	9,186.5	201.0	97.6	11,533.3	44,074.5	27,526.5	16,548.0	2,110.2	16.3	2,094.0	4,578.7
2013															
Jan	70,440.4	65,762.5	17,510.4	7,140.2	6,684.8	262.5	193.0	10,370.2	46,158.6	28,447.6	17,711.0	2,093.4	17.2	2,076.2	4,677.9
Feb	66,482.9	61,766.1	14,920.8	4,403.0	3,905.1	323.6	174.2	10,517.8	45,095.3	28,493.6	16,601.7	1,749.9	47.4	1,702.5	4,716.8
Mar	65,953.7	61,290.4	12,423.9	4,081.0	3,688.6	274.0	118.4	8,342.9	46,188.0	28,452.6	17,735.4	2,678.4	521.7	2,156.8	4,663.3
Apr	67,235.2	62,408.9	13,387.3	4,084.4	3,695.7	287.6	101.1	9,302.9	46,293.1	28,488.5	17,804.6	2,728.6	514.0	2,214.6	4,826.3
May	65,290.4	60,292.3	14,198.7	5,383.7	5,002.0	268.8	113.0	8,815.0	43,696.5	26,400.5	17,296.0	2,397.1	188.7	2,208.4	4,998.1
Jun	70,020.9	64,579.9	18,729.4	5,670.3	5,209.2	301.1	160.0	13,059.0	43,307.2	25,902.2	17,405.0	2,543.3	182.2	2,361.1	5,441.0
Jul	67,389.4	61,853.3	15,242.8	6,318.6	5,934.3	269.3	115.0	8,924.1	44,228.7	27,523.2	16,705.5	2,381.8	169.4	2,212.4	5,536.0
Aug	70,204.5	64,545.3	16,400.4	6,427.2	5,988.7	250.3	188.2	9,973.2	45,796.7	28,699.6	17,097.1	2,348.2	28.9	2,319.4	5,659.2
Sep	71,791.2	66,885.9	18,593.2	6,301.7	5,962.3	227.4	112.1	12,291.5	46,574.6	27,667.5	18,907.1	1,718.0	47.5	1,670.6	4,905.4
Oct	69,684.8	63,357.6	16,455.7	6,016.7	5,639.4	240.4	136.9	10,439.0	45,129.5	26,472.8	18,656.7	1,772.4	48.6	1,723.9	6,327.2
Nov	68,703.5	63,091.1	16,997.5	6,139.5	5,749.3	210.0	180.2	10,858.1	43,634.1	25,689.9	17,944.1	2,459.5	42.5	2,417.0	5,612.4
Dec	73,135.9	67,601.6	19,337.2	5,250.2	4,905.9	217.1	127.2	14,087.1	44,689.7	26,686.1	18,003.6	3,574.6	60.5	3,514.1	5,534.3
2014															
Jan	70,491.5	64,565.0	16,377.5	4,805.6	4,131.6	451.0	223.0	11,572.0	45,329.0	28,018.6	17,310.4	2,858.6	55.0	2,803.6	5,926.5
Feb	70,526.5	64,873.6	13,477.2	4,134.9	3,521.8	457.4	155.7	9,342.4	47,453.3	30,033.3	17,420.1	3,943.0	50.8	3,892.2	5,652.9
Mar	69,579.8	64,694.9	13,690.3	3,602.1	2,957.4	415.7	228.9	10,088.2	47,618.2	30,138.8	17,479.5	3,386.4	33.5	3,352.8	4,884.9
Apr	67,286.9	62,239.6	13,240.3	3,246.7	2,620.6	448.3	177.8	9,993.6	46,154.6	29,112.0	17,042.5	2,844.7	234.8	2,609.9	5,047.3
May	67,506.6	62,402.6	13,664.6	3,008.1	2,396.6	375.6	235.9	10,656.6	44,825.8	28,415.3	16,410.5	3,912.1	51.5	3,860.7	5,104.1
Jun	70,454.1	65,590.4	15,895.8	3,042.0	2,486.1	357.8	198.1	12,853.9	46,713.6	29,517.8	17,195.8	2,981.0	31.0	2,950.0	4,863.7
Jul	72,201.4	67,412.2	16,580.1	3,308.5	2,634.3	429.1	245.1	13,271.6	48,410.1	31,465.9	16,944.2	2,422.0	28.1	2,393.9	4,789.2
Aug	73,841.8	69,219.4	17,452.3	3,665.9	3,138.6	317.5	209.8	13,786.4	49,440.8	32,301.8	17,139.0	2,326.2	24.5	2,301.8	4,622.5
Sep	74,373.7	69,846.9	17,684.0	3,616.2	3,070.0	299.8	246.4	14,067.8	49,401.1	32,798.4	16,602.7	2,761.7	29.6	2,732.2	4,526.9
Oct	73,761.7	68,939.9	16,903.2	4,460.7	3,898.8	283.6	278.3	12,442.6	49,482.5	32,326.7	17,155.9	2,554.1	29.9	2,524.2	4,821.9
Nov	74,843.0	69,861.3	17,438.3	3,772.6	3,293.6	236.5	242.5	13,665.7	50,013.3	32,738.7	17,274.6	2,409.7	26.5	2,383.2	4,981.7
Dec	77,395.1	72,382.8	20,557.2	6,111.1	5,568.2	302.0	240.9	14,446.1	48,939.9	31,251.5	17,688.4	2,885.8	13.6	2,872.2	5,012.3
2015															
Jan	79,961.2	74,966.9	22,154.4	6,717.3	6,063.3	383.6	270.3	15,437.2	49,884.9	31,543.6	18,341.3	2,927.5	16.6	2,911.0	4,994.4
Feb	81,825.0	76,189.4	24,254.6	6,388.0	5,640.3	459.5	288.2	17,866.6	49,261.7	31,776.9	17,484.8	2,673.1	13.5	2,659.7	5,635.5
Mar	82,746.7	77,352.7	21,740.7	5,909.3	5,227.8	478.3	203.2	15,831.5	52,483.9	34,734.3	17,749.6	3,128.0	18.4	3,109.6	5,394.0
Apr	80,594.3	75,169.6	21,467.9	5,681.2	4,925.4	493.5	262.3	15,786.7	50,591.4	33,077.0	17,514.4	3,110.4	14.9	3,095.5	5,424.7
May	83,083.6	77,940.6	24,898.0	5,416.1	4,794.5	439.0	182.6	19,481.9	49,913.7	31,962.7	17,951.0	3,128.9	11.1	3,117.8	5,143.0
Jun	85,633.2	80,676.0	27,554.3	5,367.2	4,702.8	438.5	225.9	22,187.2	50,322.7	32,934.5	17,388.1	2,799.0	7.4	2,791.6	4,957.8
Jul	85,001.4	79,889.8	26,880.7	5,206.5	4,559.9	397.0	249.6	21,674.2	49,670.7	33,548.6	16,122.1	3,338.3	12.9	3,325.4	5,111.6
Aug	85,619.6	80,280.5	25,652.8	4,837.6	4,351.7	275.9	210.0	20,815.1	52,163.9	35,883.7	16,280.2	2,463.9	9.8	2,454.1	5,339.0
Sep	83,942.0	78,617.1	25,357.4	4,184.3	3,493.4	516.5	174.4	21,173.0	50,988.1	35,947.2	15,040.8	2,271.7	17.1	2,254.6	5,324.8

Source: Commercial Banks

COMMERCIAL BANKS: TIME DEPOSITS

(G\$Million)

Table 2.4

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2005	33,899.3	32,943.1	12,103.3	11,941.1	3,103.7	21.5	8,815.8	162.2	14,349.0	2,178.4	12,170.7	6,490.8	502.3	5,988.4	956.2
2006	33,812.6	32,929.0	12,133.4	9,208.6	246.7	17.7	8,944.3	2,924.8	15,053.9	1,908.7	13,145.2	5,741.7	707.5	5,034.1	883.6
2007	37,190.6	36,394.7	13,921.1	9,611.4	574.0	17.6	9,019.7	4,309.8	15,582.9	1,901.5	13,681.5	6,890.6	703.4	6,187.2	795.9
2008	41,568.5	40,847.2	16,706.6	10,866.1	1,357.6	15.5	9,493.0	5,840.5	15,645.9	2,489.4	13,156.5	8,494.7	281.1	8,213.6	721.3
2009	43,938.7	43,174.3	14,211.4	7,003.3	615.3	15.6	6,372.5	7,208.1	18,541.2	3,098.2	15,443.0	10,421.7	889.3	9,532.5	764.4
2010	44,982.3	44,250.6	13,823.4	4,580.0	635.8	15.6	3,928.6	9,243.4	19,879.9	2,385.7	17,494.2	10,547.3	551.5	9,995.8	731.7
2011	51,941.0	51,338.2	17,819.7	7,573.2	655.1	13.9	6,904.2	10,246.4	22,874.5	2,548.6	20,325.9	10,644.0	800.5	9,843.6	602.8
2012															
Mar	51,495.1	50,920.3	17,192.4	7,683.3	703.8	18.2	6,961.3	9,509.1	23,368.6	3,533.1	19,835.5	10,359.3	-	10,359.3	574.8
Jun	55,137.9	54,559.2	18,364.7	7,753.1	705.7	18.2	7,029.2	10,611.7	24,298.9	4,522.5	19,776.4	11,895.6	-	11,895.6	578.7
Sep	57,581.1	57,012.1	20,019.1	7,464.3	706.0	18.2	6,740.1	12,554.8	25,561.6	5,056.9	20,504.7	11,431.4	-	11,431.4	569.0
Dec	57,752.5	57,207.6	22,366.7	7,292.9	801.6	18.2	6,473.0	15,073.8	22,471.3	4,267.6	18,203.6	12,369.6	-	12,369.6	544.9
2013															
Jan	60,458.9	59,917.3	21,667.0	7,219.0	715.6	18.2	6,485.1	14,448.0	24,634.6	4,483.3	20,151.3	13,615.8	-	13,615.8	541.6
Feb	61,475.0	60,936.4	21,953.5	7,169.0	716.3	18.9	6,433.9	14,784.5	24,450.5	4,471.2	19,979.3	14,532.3	-	14,532.3	538.6
Mar	63,217.7	62,686.6	22,365.3	7,185.9	723.3	18.9	6,443.7	15,179.4	24,795.0	4,868.4	19,926.6	15,526.2	-	15,526.2	531.1
Apr	62,503.6	61,975.0	21,735.8	6,602.5	713.5	18.9	5,870.1	15,133.3	24,776.4	5,214.0	19,562.4	15,462.8	-	15,462.8	528.6
May	62,007.3	61,478.5	20,905.2	5,261.5	714.1	18.9	4,528.4	15,643.8	26,258.3	6,661.2	19,597.1	14,315.0	0.2	14,314.8	528.8
Jun	63,160.4	62,632.9	21,712.8	5,681.4	714.5	18.9	4,948.0	16,031.4	24,291.5	4,718.1	19,573.4	16,628.6	0.2	16,628.4	527.5
Jul	65,221.9	64,701.8	22,032.6	5,688.0	714.5	18.9	4,954.5	16,344.6	25,127.2	4,836.6	20,290.5	17,542.1	-	17,542.1	520.2
Aug	65,642.3	65,107.9	22,324.1	5,694.9	714.6	18.9	4,961.4	16,629.2	24,890.2	5,024.3	19,865.9	17,893.6	-	17,893.6	534.4
Sep	65,815.6	65,276.8	22,604.4	5,701.2	715.6	18.9	4,966.6	16,903.2	23,227.5	5,147.1	18,080.3	19,444.9	-	19,444.9	538.8
Oct	66,025.6	65,504.7	23,082.8	5,765.6	715.7	18.9	5,031.0	17,317.2	23,022.8	5,070.3	17,952.6	19,399.0	-	19,399.0	521.0
Nov	65,761.6	65,240.9	23,358.7	5,742.2	717.6	18.9	5,005.7	17,616.4	22,771.7	2,875.7	19,896.0	19,110.5	-	19,110.5	520.7
Dec	66,048.8	65,530.7	21,878.3	4,417.0	717.7	19.0	3,680.4	17,461.3	24,505.8	5,000.0	19,505.8	19,146.7	-	19,146.7	518.1
2014															
Jan	61,663.2	61,145.9	20,407.7	6,784.5	722.7	18.9	6,042.9	13,623.2	23,534.0	5,244.6	18,289.4	17,204.2	-	17,204.2	517.3
Feb	60,204.6	59,689.4	21,000.3	7,194.2	721.9	19.0	6,453.3	13,806.1	23,569.6	5,460.1	18,109.5	15,119.5	-	15,119.5	515.2
Mar	58,765.2	58,241.1	21,514.3	7,202.9	723.9	19.0	6,460.0	14,311.5	23,260.3	5,070.7	18,189.6	13,466.5	-	13,466.5	524.1
Apr	59,827.6	59,314.1	21,448.3	7,208.3	723.9	19.0	6,465.4	14,240.0	23,585.0	5,428.5	18,156.5	14,280.9	-	14,280.9	513.5
May	60,916.6	60,407.1	21,939.3	6,198.9	724.5	19.0	5,455.4	15,740.4	24,729.8	5,600.3	19,129.5	13,737.9	-	13,737.9	509.5
Jun	63,253.6	62,744.4	22,915.7	6,874.6	724.7	19.0	6,130.9	16,041.0	25,276.1	6,512.5	18,763.6	14,552.6	-	14,552.6	509.2
Jul	64,337.9	63,840.8	24,080.7	7,565.2	1,409.5	19.0	6,136.7	16,515.5	24,579.8	6,639.0	17,940.8	15,180.3	-	15,180.3	497.2
Aug	66,088.8	65,608.1	24,960.6	7,571.1	1,411.1	19.0	6,141.0	17,389.6	25,479.6	7,415.2	18,064.4	15,167.9	-	15,167.9	480.7
Sep	65,924.0	65,454.9	25,510.2	7,692.3	1,421.4	19.0	6,251.8	17,817.9	25,210.1	7,489.3	17,720.8	14,734.6	-	14,734.6	469.1
Oct	66,848.2	66,395.5	25,696.9	7,438.6	1,414.9	19.0	6,004.7	18,258.3	25,177.8	7,755.7	17,422.1	15,520.7	-	15,520.7	452.7
Nov	67,907.6	67,456.6	26,238.7	7,477.1	1,418.5	19.0	6,039.6	18,761.6	25,486.7	8,193.4	17,293.3	15,731.2	-	15,731.2	450.9
Dec	65,215.2	64,764.5	26,561.9	7,397.8	1,311.1	19.0	6,067.7	19,164.1	22,621.0	5,336.8	17,284.2	15,581.6	-	15,581.6	450.7
2015															
Jan	65,861.5	65,412.8	25,695.8	7,445.6	1,301.9	19.0	6,124.6	18,250.3	24,207.6	6,181.1	18,026.5	15,509.3	-	15,509.3	448.8
Feb	66,295.7	65,847.3	26,469.5	7,472.4	1,305.1	19.0	6,148.2	18,997.1	22,912.5	5,692.8	17,219.7	16,465.3	-	16,465.3	448.4
Mar	67,193.3	66,744.2	27,429.1	7,992.3	1,807.3	19.0	6,166.0	19,436.8	22,890.5	5,711.2	17,179.3	16,424.6	-	16,424.6	449.1
Apr	67,981.1	67,547.8	27,848.9	8,020.3	1,815.7	19.0	6,185.5	19,828.6	23,969.8	6,679.5	17,290.3	15,729.1	-	15,729.1	433.3
May	69,108.5	68,676.7	29,309.0	9,082.6	1,825.2	19.0	7,238.4	20,226.4	23,810.9	5,722.5	18,088.4	15,556.8	-	15,556.8	431.8
Jun	70,468.5	70,009.0	30,495.5	9,824.4	1,831.4	19.1	7,974.0	20,671.1	22,970.3	6,222.2	16,748.1	16,543.1	-	16,543.1	459.5
Jul	72,037.2	71,578.5	30,807.2	9,757.7	1,831.7	19.9	7,906.0	21,049.6	24,026.5	6,667.1	17,359.4	16,744.7	-	16,744.7	458.7
Aug	72,288.7	71,838.6	31,030.0	9,644.5	1,835.5	20.0	7,789.0	21,385.5	24,017.3	6,747.4	17,269.9	16,791.3	-	16,791.3	450.1
Sep	72,126.9	71,677.0	31,486.4	9,649.8	1,831.8	20.0	7,797.9	21,836.6	23,602.2	6,642.8	16,959.3	16,588.5	-	16,588.5	449.9

Source: Commercial Banks

COMMERCIAL BANKS: SAVINGS DEPOSITS
(G\$Million)

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector					Public Non-Fin. Enterprises	Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government					Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2005	79,422.2	76,986.1	3,229.2	1,419.9	1,360.7	55.9	3.3	1,809.3	71,823.4	3,322.7	68,500.7	1,933.5	434.2	1,499.4	2,436.0
2006	88,599.5	86,206.9	3,927.0	1,614.5	1,546.3	64.8	3.4	2,312.5	80,652.8	4,188.2	76,464.7	1,627.1	444.8	1,182.3	2,392.6
2007	101,653.0	98,729.5	4,009.7	2,200.7	2,113.5	83.0	4.2	1,809.0	93,575.8	4,907.4	88,668.3	1,144.0	46.1	1,098.0	2,923.4
2008	115,642.3	113,602.5	5,454.3	2,336.3	2,229.1	103.2	4.0	3,118.0	107,471.8	9,820.3	97,651.5	676.5	16.6	659.9	2,039.8
2009	130,763.6	126,753.2	7,793.0	1,869.6	1,745.4	120.2	4.0	5,923.4	117,187.9	10,003.8	107,184.0	1,772.2	16.8	1,755.4	4,010.5
2010	153,842.0	149,128.4	13,987.4	4,005.2	3,892.1	108.7	4.4	9,982.2	132,649.7	11,783.8	120,865.9	2,491.4	17.0	2,474.4	4,713.5
2011	167,712.8	164,013.8	10,829.1	3,444.9	3,304.2	135.9	4.8	7,384.2	150,549.0	13,099.4	137,449.6	2,635.7	35.1	2,600.7	3,699.0
2012															
Mar	173,903.7	169,708.7	10,910.7	3,323.0	3,174.8	143.3	5.0	7,587.7	155,556.0	13,874.9	141,681.1	3,241.9	15.1	3,226.8	4,195.1
Jun	182,334.6	177,278.9	11,874.5	4,040.2	3,884.3	150.8	5.1	7,834.2	162,495.5	14,655.7	147,839.8	2,909.0	5.1	2,903.9	5,055.7
Sep	183,167.7	179,308.0	11,227.7	3,805.2	3,647.2	152.7	5.2	7,422.6	163,924.1	16,416.2	147,507.9	4,156.2	5.1	4,151.1	3,859.7
Dec	186,182.1	182,307.0	11,733.4	4,014.0	3,844.9	164.2	4.9	7,719.4	166,944.3	17,375.8	149,568.5	3,629.3	5.1	3,624.1	3,875.1
2013															
Jan	192,041.6	187,752.1	14,827.4	4,185.4	4,019.8	160.7	4.9	10,642.0	169,589.4	16,624.9	152,964.5	3,335.3	5.1	3,330.2	4,289.5
Feb	193,524.7	188,941.7	18,343.6	7,654.4	7,485.0	164.5	4.9	10,689.2	167,177.6	14,120.8	153,056.8	3,420.5	5.1	3,415.4	4,583.0
Mar	194,788.5	190,245.2	17,477.9	7,774.7	7,602.5	167.2	5.0	9,703.2	169,524.7	16,365.1	153,159.6	3,242.6	5.1	3,237.5	4,543.3
Apr	197,106.8	192,384.2	16,405.4	7,798.4	7,628.2	165.2	5.0	8,606.9	171,514.2	17,427.7	154,086.5	4,464.7	5.1	4,459.6	4,722.6
May	198,598.7	193,951.4	16,377.0	7,910.2	7,739.3	165.8	5.1	8,466.8	173,416.2	17,989.7	155,426.5	4,158.2	5.1	4,153.1	4,647.3
Jun	198,742.9	194,169.7	15,832.4	7,992.1	7,804.0	183.0	5.1	7,840.3	174,625.1	17,268.2	157,356.9	3,712.2	5.1	3,707.0	4,573.3
Jul	196,230.8	191,768.4	15,907.3	9,139.5	8,555.2	179.1	405.2	6,767.8	172,611.3	15,749.1	156,862.2	3,249.8	5.1	3,244.7	4,462.5
Aug	198,206.7	193,440.5	15,677.0	8,625.9	8,457.4	163.3	5.2	7,051.1	174,499.3	17,423.1	157,076.2	3,264.2	5.1	3,259.1	4,766.2
Sep	197,869.3	193,274.9	15,879.8	8,602.8	8,439.2	158.4	5.2	7,277.0	174,050.0	16,775.7	157,274.2	3,345.2	5.1	3,340.0	4,594.4
Oct	201,215.4	196,510.8	15,996.5	8,663.6	8,509.7	148.7	5.2	7,332.9	177,360.5	16,970.5	160,390.0	3,153.8	5.1	3,148.7	4,704.6
Nov	206,894.2	202,182.0	21,332.3	8,592.4	8,425.0	162.1	5.2	12,739.9	178,187.7	16,726.6	161,461.1	2,662.0	5.1	2,656.9	4,712.3
Dec	201,276.3	197,069.3	20,028.9	8,879.1	8,715.8	158.0	5.3	11,149.9	173,720.0	15,304.2	158,415.8	3,320.4	5.1	3,315.3	4,207.0
2014															
Jan	200,470.2	195,850.5	17,863.6	8,900.9	8,721.4	174.1	5.3	8,962.7	174,860.1	13,324.7	161,535.4	3,126.8	5.1	3,121.6	4,619.7
Feb	201,389.6	196,367.4	17,675.9	8,966.7	8,736.3	175.0	55.4	8,709.2	174,737.0	14,112.5	160,624.5	3,954.5	5.1	3,949.4	5,022.2
Mar	199,826.8	195,663.2	16,775.4	8,812.6	8,571.4	185.9	55.3	7,962.8	174,926.6	15,137.0	159,789.6	3,961.2	5.1	3,956.1	4,163.6
Apr	203,869.2	199,331.1	16,993.7	8,961.9	8,722.7	184.0	55.2	8,031.9	178,423.1	16,779.0	161,644.1	3,914.3	5.1	3,909.1	4,538.1
May	203,732.9	199,439.6	16,695.8	9,022.0	8,837.4	179.4	5.2	7,673.7	178,928.7	16,010.2	162,918.5	3,815.1	5.1	3,810.0	4,293.2
Jun	200,915.7	196,457.2	16,036.0	8,960.8	8,782.6	172.9	5.3	7,075.2	176,992.1	14,511.0	162,481.1	3,429.1	5.1	3,424.0	4,458.5
Jul	198,047.9	193,497.3	14,222.1	8,520.0	8,345.2	169.5	5.3	5,702.1	175,886.6	14,122.1	161,764.5	3,388.5	5.1	3,383.4	4,550.7
Aug	197,555.0	193,171.1	12,136.1	7,464.7	7,279.6	179.8	5.4	4,671.4	176,997.9	14,544.6	162,453.3	4,037.1	5.1	4,032.0	4,383.9
Sep	196,223.7	192,113.5	11,277.1	5,671.0	5,481.2	184.5	5.3	5,606.2	176,133.7	15,094.7	161,039.0	4,702.7	5.1	4,697.5	4,110.2
Oct	199,586.2	195,268.2	11,894.8	5,675.9	5,476.8	193.8	5.4	6,218.9	178,680.3	15,505.0	163,175.3	4,693.1	5.1	4,687.9	4,318.0
Nov	200,214.6	196,402.3	12,573.3	5,657.9	5,456.9	195.6	5.4	6,915.4	179,049.9	14,589.1	164,460.7	4,779.1	5.1	4,774.0	3,812.4
Dec	196,697.8	192,653.0	12,547.9	6,651.7	6,248.1	198.2	205.5	5,896.3	175,832.7	13,995.5	161,837.2	4,272.4	5.1	4,267.3	4,044.8
2015															
Jan	200,154.8	196,278.9	12,794.2	6,578.2	6,165.4	207.1	205.7	6,216.0	179,255.0	14,812.5	164,442.5	4,229.6	5.1	4,224.5	3,875.9
Feb	200,539.3	196,549.7	12,433.9	5,596.3	5,182.9	207.4	206.0	6,837.7	178,477.8	14,049.6	164,428.2	5,637.9	5.1	5,632.8	3,989.7
Mar	199,946.3	195,914.9	12,046.4	5,381.3	4,965.9	209.6	205.7	6,665.1	179,470.2	14,605.7	164,864.5	4,398.3	5.1	4,393.2	4,031.4
Apr	204,876.8	200,817.2	13,066.7	5,691.6	5,120.6	215.0	356.0	7,375.1	183,745.7	17,110.5	166,635.1	4,004.9	5.1	3,999.8	4,059.6
May	204,504.0	200,958.2	11,951.4	5,574.3	5,159.0	209.0	206.3	6,377.1	184,377.9	16,197.8	168,180.0	4,628.9	5.1	4,623.8	3,545.9
Jun	202,613.7	198,684.0	12,235.3	5,712.1	5,239.8	216.0	256.2	6,523.3	182,380.8	15,048.4	167,332.4	4,067.9	5.1	4,062.7	3,929.7
Jul	201,227.5	197,090.0	11,092.7	5,658.5	5,194.9	207.1	256.6	5,434.2	181,655.3	14,779.7	166,875.5	4,342.0	5.1	4,336.9	4,137.5
Aug	200,140.6	195,943.2	11,058.2	5,639.1	5,170.9	211.4	256.8	5,419.1	180,257.8	14,463.3	165,794.5	4,627.2	5.1	4,622.1	4,197.4
Sep	199,874.9	195,823.3	11,298.3	5,580.6	5,332.3	241.8	6.6	5,717.7	179,853.7	13,344.4	166,509.3	4,671.3	5.1	4,666.1	4,051.6

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
2005	11,434.3	4,070.2	85.3	15,305.8	3,003.8	33,899.3
2006	11,839.9	4,594.3	144.0	14,112.3	3,122.1	33,812.6
2007	12,519.5	5,241.3	18.7	17,372.9	2,038.3	37,190.6
2008	15,068.5	4,321.7	1,168.4	18,332.2	2,677.6	41,568.5
2009	17,485.9	4,943.3	593.5	18,133.1	2,782.9	43,938.7
2010	17,213.4	6,135.1	882.6	17,359.7	3,391.6	44,982.3
2011	26,385.6	7,271.0	1,964.9	14,625.0	1,694.5	51,941.0
2012						
Mar	25,166.7	8,083.2	1,662.2	14,961.8	1,621.2	51,495.1
Jun	27,362.4	8,408.3	1,232.1	16,653.5	1,481.7	55,137.9
Sep	26,467.6	6,886.4	1,166.5	19,187.7	3,873.0	57,581.1
Dec	24,271.5	7,755.0	401.2	24,108.5	1,216.3	57,752.5
2013						
Jan	24,608.8	7,596.3	508.9	26,758.1	986.8	60,458.9
Feb	24,579.2	8,465.7	364.8	27,030.3	1,034.9	61,475.0
Mar	25,093.6	8,533.9	418.1	27,936.5	1,235.6	63,217.7
Apr	25,770.1	8,678.2	410.8	26,798.1	846.5	62,503.6
May	26,095.4	10,605.5	233.2	24,032.2	1,040.9	62,007.3
Jun	27,590.0	8,209.9	305.2	26,081.4	973.9	63,160.4
Jul	27,251.9	7,842.7	305.6	28,754.4	1,067.4	65,221.9
Aug	27,515.1	7,492.0	297.9	29,358.6	978.8	65,642.3
Sep	27,568.1	7,323.4	303.2	29,783.7	837.2	65,815.6
Oct	26,836.7	7,514.4	227.9	30,581.4	865.4	66,025.6
Nov	26,894.0	7,567.9	451.0	29,988.4	860.3	65,761.6
Dec	29,052.4	7,270.3	656.2	28,153.8	916.0	66,048.8
2014						
Jan	24,085.1	7,300.8	694.1	28,575.8	1,007.4	61,663.2
Feb	23,286.0	7,601.4	516.7	27,877.3	923.2	60,204.6
Mar	23,177.9	8,030.8	351.6	26,347.9	857.0	58,765.2
Apr	23,510.7	7,732.8	406.3	27,204.2	973.6	59,827.6
May	25,809.3	7,308.7	679.7	26,195.5	923.5	60,916.6
Jun	26,657.5	7,656.9	720.4	27,199.5	1,019.4	63,253.6
Jul	26,954.0	7,210.5	625.8	28,619.9	927.8	64,337.9
Aug	28,038.4	7,129.3	551.7	29,073.9	1,295.5	66,088.8
Sep	27,183.8	7,238.9	551.0	29,190.6	1,759.7	65,924.0
Oct	27,874.0	7,420.2	709.5	29,084.4	1,760.1	66,848.2
Nov	28,443.0	7,682.9	562.3	29,383.2	1,836.2	67,907.6
Dec	23,617.4	7,811.5	487.2	31,390.4	1,908.7	65,215.2
2015						
Jan	23,909.6	8,066.7	319.4	31,427.6	2,138.3	65,861.5
Feb	23,679.0	8,007.0	322.2	32,411.7	1,875.8	66,295.7
Mar	24,134.4	7,688.2	641.0	32,751.2	1,978.5	67,193.3
Apr	24,879.3	8,238.5	623.2	32,187.0	2,053.2	67,981.1
May	25,509.3	7,553.7	924.1	32,978.3	2,143.2	69,108.5
Jun	24,895.1	7,969.9	988.9	35,126.0	1,488.6	70,468.5
Jul	26,035.1	8,024.3	893.9	35,603.7	1,480.3	72,037.2
Aug	26,545.5	7,768.1	792.2	35,652.1	1,530.7	72,288.7
Sep	26,298.9	7,833.2	615.2	36,061.1	1,318.5	72,126.9

Source: Commercial Banks.

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

Table 2.7

Period	Savings Deposits At Beg. Of Period	Credits	Debits	Net Credits (+) Or Debits (-)	Interest Accrued/ Credited To Acc. During The Period	Savings Deposits at end of Period
		On Savings Acc. During The Period				
2005	77,179.3	26,246.7	24,171.8	2,075.0	167.9	79,422.2
2006	88,742.2	31,616.0	31,979.9	(363.8)	221.2	88,599.5
2007	102,881.9	32,336.5	33,753.8	(1,417.2)	188.4	101,653.0
2008	115,546.5	40,026.0	40,141.5	(115.6)	211.3	115,642.3
2009	129,545.3	60,547.3	59,543.1	1,004.2	214.2	130,763.6
2010	145,669.0	52,055.3	44,136.8	7,918.5	254.6	153,842.0
2011	166,569.0	90,509.7	89,592.3	917.4	226.4	167,712.8
2012						
Mar	172,403.0	70,464.0	69,255.2	1,208.9	291.9	173,903.7
Jun	178,912.9	70,789.5	67,571.5	3,218.0	203.7	182,334.6
Sep	180,842.8	60,805.8	58,743.2	2,062.7	262.3	183,167.7
Dec	187,392.7	64,396.3	66,029.6	(1,633.3)	422.6	186,182.1
2013						
Jan	186,182.1	66,335.0	60,702.9	5,632.1	227.4	192,041.6
Feb	192,041.6	62,072.0	60,684.2	1,387.8	95.3	193,524.7
Mar	193,524.7	55,750.4	54,799.7	950.7	313.2	194,788.5
Apr	194,788.5	64,787.9	62,581.0	2,206.9	111.4	197,106.8
May	197,106.8	67,021.0	65,640.4	1,380.6	111.3	198,598.7
Jun	198,598.7	65,937.5	66,077.6	(140.0)	284.2	198,742.9
Jul	198,742.9	72,136.3	74,763.2	(2,626.9)	114.9	196,230.8
Aug	196,230.8	65,667.7	64,244.0	1,423.7	552.2	198,206.7
Sep	198,206.7	65,201.7	65,936.4	(734.7)	397.3	197,869.3
Oct	197,869.3	71,874.8	68,611.6	3,263.1	82.9	201,215.4
Nov	201,215.4	68,753.8	63,186.0	5,567.9	111.0	206,894.2
Dec	206,894.2	72,664.7	78,432.7	(5,767.9)	150.0	201,276.3
2014						
Jan	201,276.3	69,998.6	70,900.2	(901.6)	95.5	200,470.2
Feb	200,470.2	63,531.5	62,690.0	841.5	77.9	201,389.6
Mar	201,389.6	64,495.8	66,156.0	(1,660.2)	97.3	199,826.8
Apr	199,826.8	70,637.5	66,698.5	3,939.1	103.3	203,869.2
May	203,869.2	71,488.3	71,732.0	(243.7)	107.3	203,732.9
Jun	203,732.9	73,473.3	76,557.8	(3,084.5)	267.3	200,915.7
Jul	200,915.7	83,076.6	86,060.5	(2,983.9)	116.1	198,047.9
Aug	198,047.9	77,909.1	78,491.4	(582.2)	89.3	197,555.0
Sep	197,555.0	77,292.2	78,896.9	(1,604.6)	273.3	196,223.7
Oct	196,223.7	73,907.7	70,662.4	3,245.3	117.1	199,586.2
Nov	199,586.2	69,595.7	69,084.4	511.3	117.2	200,214.6
Dec	200,214.6	81,073.1	84,863.6	(3,790.5)	273.7	196,697.8
2015						
Jan	196,697.8	66,012.2	62,626.9	3,385.3	71.7	200,154.8
Feb	200,154.8	52,179.9	51,864.9	315.0	69.5	200,539.3
Mar	200,539.3	57,343.0	58,181.1	(838.1)	245.0	199,946.3
Apr	199,946.3	61,691.3	56,857.6	4,833.7	96.9	204,876.8
May	204,876.8	53,729.5	54,200.1	(470.6)	97.9	204,504.0
Jun	204,504.0	57,135.2	59,279.2	(2,144.0)	253.6	202,613.7
Jul	202,613.7	58,153.3	59,619.3	(1,466.0)	79.7	201,227.5
Aug	201,227.5	53,503.9	54,690.1	(1,186.2)	99.3	200,140.6
Sep	200,140.6	51,581.1	52,106.2	(525.1)	259.4	199,874.9

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2005	167,641.1
2006	194,351.2
2007	215,212.1
2008	276,220.2
2009	315,248.3
2010	312,714.6
2011	356,107.3
2012	
Mar	344,339.7
Jun	450,925.9
Sep	380,570.3
Dec	381,533.4
2013	
Jan	428,801.3
Feb	390,629.2
Mar	368,172.9
Apr	415,771.4
May	406,477.6
Jun	389,088.4
Jul	446,705.5
Aug	411,461.2
Sep	415,872.1
Oct	445,079.9
Nov	412,278.4
Dec	439,549.5
2014	
Jan	428,801.3
Feb	277,199.4
Mar	410,162.0
Apr	421,542.4
May	424,086.1
Jun	455,937.3
Jul	474,568.7
Aug	295,298.9
Sep	706,015.0
Oct	668,263.8
Nov	615,641.2
Dec	679,084.3
2015	
Jan	611,987.0
Feb	580,852.0
Mar	642,040.0
Apr	598,933.8
May	522,068.8
Jun	656,457.2
Jul	657,351.7
Aug	900,309.9
Sep	637,324.4

Source: Commercial Banks

Table 2.9

Period	Clearings ¹⁾
2005	131,454.0
2006	145,948.9
2007	170,539.1
2008	197,236.1
2009	206,034.8
2010	226,350.4
2011	290,472.8
2012	
1st Qtr	72,470.7
2nd Qtr	74,585.7
3rd Qtr	73,063.4
4th Qtr	83,479.4
2013	
Jan	29,161.8
Feb	22,572.6
Mar	22,496.3
Apr	26,635.8
May	26,344.4
Jun	24,712.2
Jul	26,646.4
Aug	27,639.7
Sep	26,569.9
Oct	28,762.4
Nov	30,475.0
Dec	29,185.0
2014	
Jan	26,739.0
Feb	21,548.7
Mar	24,964.9
Apr	25,444.3
May	26,211.4
Jun	28,000.0
Jul	28,425.1
Aug	24,427.0
Sep	27,362.0
Oct	28,765.9
Nov	26,352.3
Dec	33,033.9
2015	
Jan	27,876.1
Feb	22,214.1
Mar	25,192.1
Apr	26,988.1
May	23,903.9
Jun	25,347.6
Jul	23,680.7
Aug	20,171.6
Sep	23,804.5

Source: Bank of Guyana

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

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

Table 2.10 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2005	40,337.1	38,906.9	1,572.1	86.6	5.4	81.2	1,485.5	36,802.3	26,499.3	10,303.0	532.5	-	532.5	1,430.2
2006	45,968.8	44,603.2	1,057.9	91.3	0.5	90.8	966.6	43,109.0	30,595.7	12,513.3	436.4	-	436.4	1,365.6
2007	52,021.3	51,328.4	1,329.1	89.5	0.0	89.5	1,239.6	49,961.5	32,956.5	17,005.1	37.8	-	37.8	692.9
2008	64,117.2	63,582.7	3,088.2	90.1	35.8	54.3	2,998.1	60,385.4	40,739.0	19,646.4	109.2	-	109.2	534.5
2009	64,398.2	63,305.9	2,716.9	75.6	22.5	53.0	2,641.3	60,486.0	41,661.8	18,824.2	103.0	-	103.0	1,092.3
2010	75,879.5	74,547.2	3,140.5	55.3	8.2	47.1	3,085.2	71,391.3	50,007.8	21,383.5	15.5	0.0	15.4	1,332.3
2011	93,160.8	91,989.7	4,092.5	61.7	1.9	59.8	4,030.9	87,866.1	63,331.0	24,535.2	31.1	-	31.1	1,171.1
2012														
Mar	94,750.2	93,648.7	4,355.9	61.8	0.8	61.0	4,294.0	89,170.9	66,606.6	22,564.3	122.0	-	122.0	1,101.4
Jun	99,285.5	98,176.9	3,695.7	67.4	0.5	66.9	3,628.3	94,396.7	70,951.3	23,445.4	84.5	-	84.5	1,108.6
Sep	105,624.2	104,367.9	3,625.7	63.1	1.7	61.4	3,562.5	100,520.4	75,147.4	25,373.0	221.8	-	221.8	1,256.3
Dec	112,220.2	111,024.8	3,724.5	63.3	2.1	61.2	3,661.2	106,940.8	80,136.9	26,803.9	359.5	-	359.5	1,195.4
2013														
Jan	110,968.5	109,998.1	4,259.5	7.8	3.1	4.7	4,251.8	105,346.2	78,899.4	26,446.8	392.3	-	392.3	970.4
Feb	112,535.3	111,568.6	4,543.7	10.0	3.8	6.3	4,533.7	106,378.2	80,097.8	26,280.4	646.7	-	646.7	966.8
Mar	114,244.0	112,970.5	4,843.5	12.4	3.6	8.8	4,831.1	107,494.1	79,683.4	27,810.7	632.9	-	632.9	1,273.6
Apr	115,806.3	114,964.4	5,174.7	7.3	0.0	7.2	5,167.4	109,096.1	81,386.0	27,710.2	693.7	-	693.7	841.9
May	115,717.7	114,846.5	5,028.0	8.8	1.2	7.7	5,019.2	109,136.7	81,494.5	27,642.3	681.7	-	681.7	871.2
Jun	117,902.6	116,966.7	5,009.9	259.9	251.8	8.2	4,750.0	111,192.6	82,687.7	28,504.8	764.3	-	764.3	935.8
Jul	117,687.7	116,858.4	5,279.9	9.7	0.8	9.0	5,270.2	110,787.4	81,419.8	29,367.6	791.1	-	791.1	829.2
Aug	116,633.6	115,725.1	5,296.0	11.4	2.7	8.7	5,284.6	109,582.6	80,471.1	29,111.5	846.4	-	846.4	908.5
Sep	120,085.8	119,172.7	5,067.3	20.7	1.3	19.4	5,046.6	113,275.7	82,978.4	30,297.3	829.6	-	829.6	913.1
Oct	122,096.1	121,316.2	4,798.0	10.1	1.0	9.1	4,787.9	115,724.0	85,081.0	30,643.1	794.1	-	794.1	779.9
Nov	125,280.5	124,397.4	4,924.6	8.7	0.7	7.9	4,916.0	118,673.3	86,949.3	31,724.0	799.5	-	799.5	883.1
Dec	127,519.5	125,551.5	2,595.5	-8.0	1.4	6.7	2,587.5	122,120.1	91,207.8	30,912.4	835.9	-	835.9	1,967.9
2014														
Jan	126,876.9	125,043.2	3,212.3	5.1	1.2	3.9	3,207.2	120,941.4	90,107.0	30,834.4	889.5	-	889.5	1,833.8
Feb	127,666.2	125,764.3	3,559.9	2.5	0.5	1.9	3,557.5	121,298.1	91,008.3	30,289.8	906.2	-	906.2	1,901.9
Mar	128,196.3	126,253.1	3,553.9	6.7	4.8	1.9	3,547.1	121,804.1	91,811.6	29,992.5	895.1	-	895.1	1,943.3
Apr	131,144.1	129,079.7	3,629.7	3.6	1.7	1.9	3,626.2	124,538.7	94,872.9	29,665.8	911.2	-	911.2	2,064.4
May	130,176.3	128,132.5	3,862.2	3.4	0.9	2.5	3,858.8	123,433.4	93,811.4	29,622.1	836.9	-	836.9	2,043.8
Jun	130,566.5	128,525.0	3,729.8	5.5	1.3	4.1	3,724.4	123,913.3	94,647.6	29,265.7	881.9	-	881.9	2,041.5
Jul	129,543.5	127,570.0	2,299.0	11.2	1.2	10.0	2,287.9	124,357.6	94,759.1	29,598.4	913.4	-	913.4	1,973.6
Aug	130,591.9	128,470.0	2,696.7	9.0	4.3	4.7	2,687.7	124,839.2	94,592.6	30,246.6	934.1	-	934.1	2,121.9
Sep	132,071.3	130,067.3	2,988.1	5.0	0.1	4.9	2,983.1	126,106.8	96,216.0	29,890.9	972.3	-	972.3	2,004.0
Oct	133,446.5	131,369.9	2,691.1	9.7	4.3	5.4	2,681.4	127,916.0	97,583.2	30,332.8	762.8	-	762.8	2,076.6
Nov	134,726.3	131,828.6	2,687.5	17.8	10.1	7.7	2,669.7	128,386.8	97,830.6	30,556.2	754.3	-	754.3	2,897.7
Dec	139,341.8	136,383.4	2,419.5	20.7	20.2	0.5	2,398.8	132,557.6	101,655.9	30,901.7	1,406.2	-	1,406.2	2,958.4
2015														
Jan	136,153.4	133,295.7	2,509.3	1.9	1.5	0.4	2,507.3	129,391.6	99,163.6	30,228.0	1,394.8	-	1,394.8	2,857.7
Feb	134,740.2	132,023.1	2,454.0	6.2	5.8	0.4	2,447.8	128,215.5	98,255.4	29,960.1	1,353.6	-	1,353.6	2,717.1
Mar	134,530.4	132,070.9	2,119.9	0.9	0.5	0.4	2,119.0	128,580.6	98,993.7	29,586.9	1,370.5	-	1,370.5	2,459.5
Apr	135,588.6	132,904.5	2,687.8	194.6	194.3	0.3	2,493.1	128,821.7	99,134.9	29,686.8	1,395.0	-	1,395.0	2,684.1
May	135,332.2	132,948.4	2,496.1	1.8	1.4	0.3	2,494.4	129,031.3	98,868.5	30,162.8	1,420.9	-	1,420.9	2,383.8
Jun	134,832.5	132,417.7	1,830.1	2.5	2.2	0.3	1,827.6	129,144.5	99,178.4	29,966.1	1,443.1	-	1,443.1	2,414.8
Jul	133,949.9	131,749.3	2,040.4	6.3	6.1	0.3	2,034.1	128,146.9	97,308.1	30,838.8	1,561.9	-	1,561.9	2,200.6
Aug	136,915.2	134,523.1	2,539.3	1.3	0.9	0.4	2,538.0	130,328.5	98,337.6	31,990.8	1,655.4	-	1,655.4	2,392.0
Sep	136,117.7	133,641.2	1,841.6	4.6	1.8	2.8	1,837.0	130,080.0	98,028.7	32,051.2	1,719.7	-	1,719.7	2,476.5

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

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

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

Table 2.10 (b)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Real Estate Mortgage Loans ³	Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers		Total	Public	Private	
				Total	Central Gov't	Other Gov't ²									
2005	49,638.8	48,208.6	1,572.1	86.6	5.4	81.2	1,485.5	36,802.3	26,499.3	10,303.0	9,301.7	532.5	-	532.5	1,430.2
2006	58,492.6	57,127.0	1,057.9	91.3	0.5	90.8	966.6	43,109.0	30,595.7	12,513.3	12,523.7	436.4	-	436.4	1,365.6
2007	68,423.9	67,731.0	1,329.1	89.5	0.0	89.5	1,239.6	49,961.5	32,956.5	17,005.1	16,402.5	37.8	-	37.8	692.9
2008	86,027.5	85,493.0	3,088.2	90.1	35.8	54.3	2,998.1	60,385.4	40,739.0	19,646.4	21,910.3	109.2	-	109.2	534.5
2009	91,664.6	90,572.3	2,716.9	75.6	22.5	53.0	2,641.3	60,486.0	41,661.8	18,824.2	27,266.4	103.0	-	103.0	1,092.3
2010	109,689.6	108,357.3	3,140.5	55.3	8.2	47.1	3,085.2	71,391.3	50,007.8	21,383.5	33,810.1	15.5	0.0	15.4	1,332.3
2011	133,355.4	132,184.3	4,092.5	61.7	1.9	59.8	4,030.9	87,866.1	63,331.0	24,535.2	40,194.6	31.1	-	31.1	1,171.1
2012															
Mar	137,429.6	136,328.2	4,355.9	61.8	0.8	61.0	4,294.0	89,170.9	66,606.6	22,564.3	42,679.5	122.0	-	122.0	1,101.4
Jun	143,708.3	142,599.7	3,695.7	67.4	0.5	66.9	3,628.3	94,396.7	70,951.3	23,445.4	44,422.8	84.5	-	84.5	1,108.6
Sep	152,449.7	151,193.4	3,625.7	63.1	1.7	61.4	3,562.5	100,520.4	75,147.4	25,373.0	46,825.5	221.8	-	221.8	1,256.3
Dec	160,691.3	159,495.9	3,724.5	63.3	2.1	61.2	3,661.2	106,940.8	80,136.9	26,803.9	48,471.1	359.5	-	359.5	1,195.4
2013															
Jan	159,670.4	158,700.1	4,259.5	7.8	3.1	4.7	4,251.8	105,346.2	78,899.4	26,446.8	48,702.0	392.3	-	392.3	970.4
Feb	161,861.4	160,894.7	4,543.7	10.0	3.8	6.3	4,533.7	106,378.2	80,097.8	26,280.4	49,326.1	646.7	-	646.7	966.8
Mar	164,067.1	162,793.5	4,843.5	12.4	3.6	8.8	4,831.1	107,494.1	79,683.4	27,810.7	49,823.1	632.9	-	632.9	1,273.6
Apr	166,454.7	165,612.8	5,174.7	7.3	0.0	7.2	5,167.4	109,096.1	81,386.0	27,710.2	50,648.4	693.7	-	693.7	841.9
May	167,160.2	166,289.0	5,028.0	8.8	1.2	7.7	5,019.2	109,136.7	81,494.5	27,642.3	51,442.5	681.7	-	681.7	871.2
Jun	169,978.9	169,043.1	5,009.9	259.9	251.8	8.2	4,750.0	111,192.6	82,687.7	28,504.8	52,076.4	764.3	-	764.3	935.8
Jul	170,735.3	169,906.1	5,279.9	9.7	0.8	9.0	5,270.2	110,787.4	81,419.8	29,367.6	53,047.6	791.1	-	791.1	829.2
Aug	170,653.4	169,744.8	5,296.0	11.4	2.7	8.7	5,284.6	109,582.6	80,471.1	29,111.5	54,019.8	846.4	-	846.4	908.5
Sep	174,941.6	174,028.5	5,067.3	20.7	1.3	19.4	5,046.6	113,275.7	82,978.4	30,297.3	54,855.8	829.6	-	829.6	913.1
Oct	177,719.4	176,939.5	4,798.0	10.1	1.0	9.1	4,787.9	115,724.0	85,081.0	30,643.1	55,623.3	794.1	-	794.1	779.9
Nov	181,607.4	180,724.3	4,924.6	8.7	0.7	7.9	4,916.0	118,673.3	86,949.3	31,724.0	56,326.9	799.5	-	799.5	883.1
Dec	184,172.5	182,204.6	2,595.5	8.0	1.4	6.7	2,587.5	122,120.1	91,207.8	30,912.4	56,653.1	835.9	-	835.9	1,967.9
2014															
Jan	184,269.2	182,435.4	3,212.3	5.1	1.2	3.9	3,207.2	120,941.4	90,107.0	30,834.4	57,392.3	889.5	-	889.5	1,833.8
Feb	185,762.4	183,860.4	3,559.9	2.5	0.5	1.9	3,557.5	121,298.1	91,008.3	30,289.8	58,096.2	906.2	-	906.2	1,901.9
Mar	186,847.7	184,904.4	3,553.9	6.7	4.8	1.9	3,547.1	121,804.1	91,811.6	29,992.5	58,651.4	895.1	-	895.1	1,943.3
Apr	191,095.6	189,031.2	3,629.7	3.6	1.7	1.9	3,626.2	124,538.7	94,872.9	29,665.8	59,951.5	911.2	-	911.2	2,064.4
May	190,585.8	188,542.0	3,862.2	3.4	0.9	2.5	3,858.8	123,433.4	93,811.4	29,622.1	60,409.5	836.9	-	836.9	2,043.8
Jun	191,469.6	189,428.1	3,729.8	5.5	1.3	4.1	3,724.4	123,913.3	94,647.6	29,265.7	60,903.0	881.9	-	881.9	2,041.5
Jul	190,935.8	188,962.2	2,299.0	11.2	1.2	10.0	2,287.9	124,357.6	94,759.1	29,598.4	61,392.2	913.4	-	913.4	1,973.6
Aug	192,635.3	190,513.4	2,696.7	9.0	4.3	4.7	2,687.7	124,839.2	94,592.6	30,246.6	62,043.4	934.1	-	934.1	2,121.9
Sep	194,725.1	192,721.0	2,988.1	5.0	0.1	4.9	2,983.1	126,106.8	96,216.0	29,890.9	62,653.8	972.3	-	972.3	2,004.0
Oct	196,703.4	194,626.9	2,691.1	9.7	4.3	5.4	2,681.4	127,916.0	97,583.2	30,332.8	63,257.0	762.8	-	762.8	2,076.6
Nov	198,676.5	195,778.8	2,687.5	17.8	10.1	7.7	2,669.7	128,386.8	97,830.6	30,556.2	63,950.2	754.3	-	754.3	2,897.7
Dec	203,457.3	200,498.9	2,419.5	20.7	20.2	0.5	2,398.8	132,557.6	101,655.9	30,901.7	64,115.6	1,406.2	-	1,406.2	2,958.4
2015															
Jan	200,830.4	197,972.7	2,509.3	1.9	1.5	0.4	2,507.3	129,391.6	99,163.6	30,228.0	64,677.0	1,394.8	-	1,394.8	2,857.7
Feb	201,101.2	198,384.1	2,454.0	6.2	5.8	0.4	2,447.8	128,215.5	98,255.4	29,960.1	66,361.0	1,353.6	-	1,353.6	2,717.1
Mar	201,583.8	199,124.4	2,119.9	0.9	0.5	0.4	2,119.0	128,580.6	98,993.7	29,586.9	67,053.4	1,370.5	-	1,370.5	2,459.5
Apr	203,496.7	200,812.6	2,687.8	194.6	194.3	0.3	2,493.1	128,821.7	99,134.9	29,686.8	67,908.1	1,395.0	-	1,395.0	2,684.1
May	203,568.3	201,184.5	2,496.1	1.8	1.4	0.3	2,494.4	129,031.3	98,868.5	30,162.8	68,236.1	1,420.9	-	1,420.9	2,383.8
Jun	204,503.5	202,088.7	1,830.1	2.5	2.2	0.3	1,827.6	129,144.5	99,178.4	29,966.1	69,671.0	1,443.1	-	1,443.1	2,414.8
Jul	204,147.7	201,947.1	2,040.4	6.3	6.1	0.3	2,034.1	128,146.9	97,308.1	30,838.8	70,197.8	1,561.9	-	1,561.9	2,200.6
Aug	207,181.1	204,789.1	2,539.3	1.3	0.9	0.4	2,538.0	130,328.5	98,337.6	31,990.8	70,265.9	1,655.4	-	1,655.4	2,392.0
Sep	206,654.3	204,177.8	1,841.6	4.6	1.8	2.8	1,837.0	130,080.0	98,028.7	32,051.2	70,536.5	1,719.7	-	1,719.7	2,476.5

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

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

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

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2005	20,618.2	19,411.9	1,395.2	86.6	5.4	81.2	1,308.6	17,731.0	14,991.3	2,739.7	285.7	-	285.7	1,206.3
2006	24,017.2	22,828.5	931.0	91.3	0.5	90.8	839.7	21,552.2	18,486.2	3,066.1	345.3	-	345.3	1,188.7
2007	27,946.3	27,351.1	1,249.1	89.5	0.0	89.5	1,159.6	26,068.2	20,089.0	5,979.1	33.8	-	33.8	595.2
2008	36,392.1	36,025.8	2,194.2	64.3	13.5	50.7	2,129.9	33,739.9	26,635.6	7,104.3	91.8	-	91.8	366.2
2009	37,112.4	36,195.6	1,845.0	56.1	5.3	50.7	1,788.9	34,262.9	26,966.6	7,296.3	87.7	-	87.7	916.8
2010	43,379.1	42,214.1	2,662.3	47.6	0.5	47.1	2,614.7	39,540.7	30,941.4	8,599.4	11.1	0.0	11.1	1,165.0
2011	49,321.0	48,313.5	3,234.1	58.0	1.9	56.1	3,176.1	45,051.1	36,210.2	8,840.9	28.3	-	28.3	1,007.5
2012														
Mar	51,083.2	50,141.7	3,525.5	58.3	0.8	57.6	3,467.1	46,496.6	37,810.2	8,686.3	119.6	-	119.6	941.5
Jun	52,858.0	51,898.8	2,862.1	64.0	0.5	63.5	2,798.0	48,954.0	40,015.3	8,938.7	82.7	-	82.7	959.2
Sep	54,598.5	53,496.5	2,787.9	60.0	1.7	58.3	2,727.9	50,607.0	40,772.2	9,834.9	101.5	-	101.5	1,102.0
Dec	59,431.1	58,501.3	3,282.4	60.4	2.1	58.2	3,222.0	55,174.9	44,578.3	10,596.6	44.1	-	44.1	929.7
2013														
Jan	58,686.3	57,981.1	3,815.9	4.9	3.1	1.8	3,811.0	54,084.9	43,464.3	10,620.5	80.3	-	80.3	705.2
Feb	60,101.6	59,409.2	3,698.9	7.2	3.8	3.4	3,691.7	55,658.5	44,909.5	10,749.0	51.9	-	51.9	692.3
Mar	60,917.9	59,917.8	4,031.8	9.7	3.6	6.1	4,022.1	55,840.5	44,603.0	11,237.5	45.5	-	45.5	1,000.1
Apr	62,088.4	61,517.1	4,360.6	4.6	0.0	4.6	4,356.0	57,092.1	45,463.7	11,628.5	64.4	-	64.4	571.3
May	61,348.0	60,745.2	4,211.0	6.3	1.2	5.1	4,204.8	56,475.9	45,031.2	11,444.7	58.3	-	58.3	602.8
Jun	62,386.1	61,716.8	4,190.1	257.4	251.8	5.6	3,932.8	57,379.7	45,471.4	11,908.3	147.0	-	147.0	669.3
Jul	60,928.0	60,361.9	3,957.4	7.3	0.8	6.6	3,950.1	56,218.6	44,036.5	12,182.0	186.0	-	186.0	566.0
Aug	60,262.9	59,626.4	3,970.7	9.1	2.7	6.4	3,961.6	55,417.7	43,196.4	12,221.3	238.1	-	238.1	636.5
Sep	62,873.4	62,219.3	3,739.2	18.4	1.3	17.1	3,720.8	58,322.2	45,257.8	13,064.4	157.9	-	157.9	654.1
Oct	63,748.0	63,225.1	3,467.1	7.9	1.0	6.9	3,459.2	59,629.7	46,465.0	13,164.7	128.3	-	128.3	522.9
Nov	65,828.3	65,189.2	3,590.8	6.5	0.7	5.8	3,584.3	61,458.1	47,847.9	13,610.1	140.3	-	140.3	639.2
Dec	65,589.3	64,885.9	1,818.9	6.0	1.4	4.6	1,812.9	62,876.1	51,423.4	11,452.7	191.0	-	191.0	703.3
2014														
Jan	64,851.5	64,279.6	2,432.9	3.1	1.2	1.9	2,429.8	61,666.8	49,912.0	11,754.8	179.8	-	179.8	571.9
Feb	65,361.3	64,718.6	2,412.4	0.6	0.5	0.0	2,411.8	62,104.8	50,679.4	11,425.4	201.4	-	201.4	642.7
Mar	65,690.6	65,003.1	2,403.3	4.8	4.8	0.0	2,398.5	62,399.0	51,066.2	11,332.8	200.8	-	200.8	687.5
Apr	68,508.0	67,696.3	2,476.4	1.8	1.7	0.2	2,474.5	64,999.1	53,785.7	11,213.4	220.9	-	220.9	811.7
May	67,801.0	67,007.2	2,705.9	1.6	0.9	0.8	2,704.2	64,141.8	52,830.2	11,311.6	159.6	-	159.6	793.8
Jun	68,445.7	67,651.8	2,589.7	3.7	1.3	2.4	2,586.0	64,843.2	53,874.5	10,968.7	218.9	-	218.9	794.0
Jul	67,110.1	66,381.2	1,503.1	9.4	1.2	8.3	1,493.7	64,622.2	53,695.4	10,926.7	256.0	-	256.0	728.8
Aug	68,221.0	67,342.0	2,100.5	7.4	4.3	3.0	2,093.1	64,960.5	53,719.3	11,241.2	281.0	-	281.0	879.1
Sep	67,765.6	67,013.2	2,390.5	3.3	0.1	3.2	2,387.2	64,297.4	53,256.7	11,040.8	325.3	-	325.3	752.4
Oct	68,023.1	67,196.5	2,092.4	8.4	4.3	4.1	2,084.0	64,981.8	54,004.8	10,977.0	122.4	-	122.4	826.6
Nov	67,845.5	66,956.7	2,087.4	16.5	10.1	6.3	2,070.9	64,752.3	53,767.5	10,984.7	117.1	-	117.1	888.8
Dec	71,883.3	70,896.9	2,192.5	20.3	20.2	0.1	2,172.3	68,580.9	57,599.6	10,981.3	123.4	-	123.4	986.5
2015														
Jan	69,574.3	68,667.7	2,280.9	1.5	1.5	-	2,279.3	66,271.7	55,303.0	10,968.7	115.1	-	115.1	906.6
Feb	68,667.0	67,898.8	2,224.3	5.8	5.8	0.0	2,218.5	65,596.2	54,803.0	10,793.2	78.3	-	78.3	768.3
Mar	68,408.4	67,856.7	1,688.7	0.5	0.5	0.0	1,688.2	66,087.9	55,338.7	10,749.2	80.2	-	80.2	551.7
Apr	69,993.9	69,197.2	2,287.1	194.3	194.3	0.0	2,092.8	66,818.1	55,923.2	10,894.9	92.0	-	92.0	796.7
May	69,697.7	69,199.0	2,092.6	1.4	1.4	0.0	2,091.1	66,986.1	56,102.7	10,883.4	120.4	-	120.4	498.7
Jun	69,769.0	69,103.5	1,425.2	2.2	2.2	-	1,423.0	67,498.7	56,426.5	11,072.2	179.6	-	179.6	665.6
Jul	68,875.1	68,401.3	1,634.1	6.1	6.1	0.0	1,628.0	66,462.8	55,163.5	11,299.3	304.4	-	304.4	473.8
Aug	71,084.3	70,397.0	1,831.7	1.2	0.9	0.3	1,830.5	68,162.1	56,145.1	12,017.0	403.3	-	403.3	687.2
Sep	69,623.2	68,966.9	1,132.5	4.6	1.8	2.7	1,128.0	67,362.4	55,720.1	11,642.3	472.0	-	472.0	656.3

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

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

COMMERCIAL BANKS: TERM LOANS AND ADVANCES¹

(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector ³			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2005	19,718.9	19,495.0	176.9	-	-	-	176.9	19,071.3	11,508.0	7,563.3	246.8	-	246.8	223.9
2006	21,951.6	21,774.7	126.9	-	-	-	126.9	21,556.7	12,109.5	9,447.2	91.1	-	91.1	176.9
2007	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2008	27,725.1	27,556.9	894.0	25.8	22.3	3.5	868.2	26,645.5	14,103.4	12,542.1	17.4	-	17.4	168.2
2009	27,285.8	27,110.4	871.9	19.5	17.2	2.3	852.4	26,223.1	14,695.2	11,527.9	15.3	-	15.3	175.4
2010	32,500.4	32,333.1	478.2	7.7	7.7	-	470.5	31,850.5	19,066.4	12,784.1	4.4	-	4.4	167.3
2011	43,839.8	43,676.2	858.5	3.7	-	3.7	854.8	42,815.0	27,120.7	15,694.3	2.8	-	2.8	163.6
2012														
Mar	43,667.0	43,507.0	830.4	3.5	-	3.5	826.9	42,674.3	28,796.3	13,878.0	2.3	-	2.3	159.9
Jun	46,427.5	46,278.2	833.6	3.4	-	3.4	830.2	45,442.7	30,935.9	14,506.7	1.9	-	1.9	149.3
Sep	51,025.7	50,871.4	837.7	3.1	-	3.1	834.6	49,913.4	34,375.2	15,538.2	120.3	-	120.3	154.3
Dec	52,789.1	52,523.5	442.1	2.9	-	2.9	439.2	51,765.9	35,558.6	16,207.3	315.5	-	315.5	265.6
2013														
Jan	52,282.2	52,017.0	443.6	2.9	-	2.9	440.7	51,261.4	35,435.1	15,826.3	312.1	-	312.1	265.2
Feb	52,433.8	52,159.3	844.9	2.9	-	2.9	842.0	50,719.7	35,188.3	15,531.4	594.8	-	594.8	274.4
Mar	53,326.1	53,052.6	811.7	2.7	-	2.7	809.0	51,653.5	35,080.4	16,573.2	587.4	-	587.4	273.5
Apr	53,717.9	53,447.3	814.1	2.6	-	2.6	811.4	52,004.0	35,922.3	16,081.7	629.2	-	629.2	270.6
May	54,369.7	54,101.2	817.0	2.6	-	2.6	814.5	52,660.8	36,463.2	16,197.6	623.4	-	623.4	268.4
Jun	55,516.5	55,250.0	819.8	2.6	-	2.6	817.2	53,812.9	37,216.4	16,596.5	617.3	-	617.3	266.5
Jul	56,759.7	56,496.5	1,322.5	2.4	-	2.4	1,320.1	54,568.9	37,383.2	17,185.6	605.1	-	605.1	263.2
Aug	56,370.7	56,098.6	1,325.4	2.3	-	2.3	1,323.0	54,164.9	37,274.7	16,890.2	608.3	-	608.3	272.0
Sep	57,212.4	56,953.4	1,328.1	2.3	-	2.3	1,325.8	54,953.5	37,720.7	17,232.9	671.7	-	671.7	259.0
Oct	58,348.0	58,091.1	1,331.0	2.3	-	2.3	1,328.7	56,094.3	38,615.9	17,478.4	665.8	-	665.8	256.9
Nov	59,452.2	59,208.2	1,333.8	2.2	-	2.2	1,331.6	57,215.2	39,101.3	18,113.9	659.2	-	659.2	244.0
Dec	61,930.2	60,665.6	776.7	2.1	-	2.1	774.6	59,244.1	39,784.4	19,459.7	644.9	-	644.9	1,264.6
2014														
Jan	62,025.5	60,763.6	779.3	2.0	-	2.0	777.3	59,274.5	40,194.9	19,079.6	709.8	-	709.8	1,261.9
Feb	62,304.9	61,045.7	1,147.6	1.9	-	1.9	1,145.6	59,193.3	40,329.0	18,864.4	704.8	-	704.8	1,259.3
Mar	62,505.7	61,250.0	1,150.6	1.9	-	1.9	1,148.7	59,405.1	40,745.4	18,659.7	694.3	-	694.3	1,255.7
Apr	62,636.1	61,383.4	1,153.4	1.7	-	1.7	1,151.6	59,539.6	41,087.2	18,452.5	690.4	-	690.4	1,252.8
May	62,375.4	61,125.3	1,156.3	1.7	-	1.7	1,154.5	59,291.7	40,981.2	18,310.5	677.4	-	677.4	1,250.1
Jun	62,120.8	60,873.3	1,140.2	1.7	-	1.7	1,138.4	59,070.1	40,773.2	18,297.0	663.0	-	663.0	1,247.5
Jul	62,433.5	61,188.7	795.9	1.7	-	1.7	794.2	59,735.4	41,063.7	18,671.7	657.4	-	657.4	1,244.7
Aug	62,370.9	61,128.0	596.2	1.7	-	1.7	594.5	59,878.7	40,873.3	19,005.4	653.1	-	653.1	1,242.8
Sep	64,305.7	63,054.1	597.6	1.7	-	1.7	596.0	61,809.4	42,959.3	18,850.1	647.1	-	647.1	1,251.6
Oct	65,423.3	64,173.4	598.7	1.3	-	1.3	597.4	62,934.2	43,578.4	19,355.8	640.4	-	640.4	1,250.0
Nov	66,880.8	64,871.9	600.2	1.3	-	1.3	598.8	63,634.5	44,063.0	19,571.5	637.2	-	637.2	2,008.9
Dec	67,458.4	65,486.5	227.0	0.4	-	0.4	226.5	63,976.7	44,056.3	19,920.4	1,282.8	-	1,282.8	1,971.9
2015														
Jan	66,579.2	64,628.0	228.4	0.4	-	0.4	228.0	63,119.9	43,860.6	19,259.3	1,279.7	-	1,279.7	1,951.2
Feb	66,073.1	64,124.4	229.8	0.4	-	0.4	229.3	62,619.3	43,452.4	19,166.8	1,275.3	-	1,275.3	1,948.8
Mar	66,122.0	64,214.2	431.2	0.4	-	0.4	430.8	62,492.7	43,655.0	18,837.7	1,290.3	-	1,290.3	1,907.8
Apr	65,594.6	63,707.2	400.7	0.3	-	0.3	400.3	62,003.6	43,211.7	18,791.9	1,303.0	-	1,303.0	1,887.4
May	65,634.5	63,749.4	403.5	0.3	-	0.3	403.2	62,045.3	42,765.9	19,279.4	1,300.5	-	1,300.5	1,885.1
Jun	65,063.5	63,314.3	405.0	0.3	-	0.3	404.6	61,645.8	42,751.9	18,894.0	1,263.5	-	1,263.5	1,749.2
Jul	65,074.8	63,348.0	406.3	0.2	-	0.2	406.1	61,684.2	42,144.6	19,539.5	1,257.5	-	1,257.5	1,726.8
Aug	65,830.9	64,126.1	707.6	0.1	-	0.1	707.6	62,166.4	42,192.5	19,973.9	1,252.1	-	1,252.1	1,704.8
Sep	66,494.5	64,674.4	709.0	0.1	-	0.1	709.0	62,717.6	42,308.7	20,409.0	1,247.7	-	1,247.7	1,820.2

Source: Commercial Banks

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

² Other Govt. consists of Local Government and NIS.

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

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

Table 2-13(a)

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

Source: Commercial Banks

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

Table 2-13(b)

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

Source: Commercial Banks

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

Table 2-13(c)

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

Source: Commercial Banks

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

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR¹**
(G\$ Million)

Table 2-13(d)

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

Source: Commercial Banks

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

**COMMERCIAL BANKS: LOANS & ADVANCES
TO RESIDENTS BY SECTOR¹**
(G\$ Million)

Table 2-13(e)

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

Source: Commercial Banks

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

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

Table 2-13(f)

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

Source: Commercial Banks

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

Table 2-13(g)

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

Source: Commercial Banks

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

Table 2-13(h)

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

Source: Commercial Banks

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

Table 2-13(i)

	2015					
	Jul		Aug		Sep	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	6.3	-	1.3	-	4.6	-
FINANCIAL INSTITUTIONS	-	1,561.9	-	1,655.4	-	1,719.7
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	24.3	-	30.3	-	27.2
Insurance Companies	-	214.8	-	207.8	-	224.4
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	630.5	-	724.9	-	775.7
Trust & Investment Companies	-	692.3	-	692.3	-	692.3
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	2,034.1	101,823.3	2,538.0	102,901.3	1,837.0	102,723.2
Agriculture	484.2	11,964.7	877.6	11,550.6	486.1	11,395.3
Sugarcane	482.1	2,258.1	877.0	2,258.8	486.1	2,231.6
Paddy	-	5,965.7	-	5,531.6	-	5,140.5
Other Farming	-	694.0	-	781.7	-	804.1
Livestock	-	1,188.7	-	1,165.2	-	1,228.8
Forestry	2.1	965.4	0.6	948.3	-	953.9
Shrimp & Other Fishing	-	892.7	-	865.0	-	1,036.4
Mining & Quarrying	0.2	4,931.5	0.6	5,006.0	0.4	5,009.4
Bauxite	-	-	-	-	-	-
Other	0.2	4,931.5	0.6	5,006.0	0.4	5,009.4
Manufacturing	1,459.4	30,066.0	1,570.6	30,505.2	1,260.4	30,117.2
Timber and Sawmilling	-	2,393.8	-	2,354.4	-	2,413.6
Other Constr. and Engin.	-	13,913.7	-	14,086.7	-	14,085.0
Sugar Molasses	1,459.4	-	1,570.6	-	1,260.4	0.1
Rice Milling	-	2,562.0	-	3,149.5	-	2,895.1
Beverages, Food & Tobacco	-	6,727.1	-	6,181.9	-	6,079.2
Textiles & Clothing	-	120.5	-	130.1	-	136.6
Electricity	-	7.6	0.0	7.4	-	7.2
Other Manufacturing	-	4,341.2	-	4,595.2	-	4,500.5
Services	90.4	54,861.2	89.2	55,839.6	90.1	56,201.4
Drainage & Irrigation	-	0.2	-	0.1	-	0.1
Transportation	-	6,559.9	-	6,479.3	-	6,383.1
Telecommunications	-	384.5	-	375.6	-	356.5
Entertaining & Catering	-	4,054.0	-	4,129.6	-	3,946.2
Distribution	-	29,980.1	-	30,392.0	-	30,754.2
Education	-	1,088.4	-	1,487.6	-	1,489.4
Health	-	1,215.7	-	1,177.5	-	1,215.0
Professional Services	-	2,462.3	-	2,459.3	-	2,504.5
Other Services	90.4	9,116.1	89.2	9,338.6	90.1	9,552.4
HOUSEHOLDS	-	24,091.1	-	25,060.6	-	24,920.0
Home Improvement	-	7,295.7	-	7,373.1	-	7,462.1
Motor Cars	-	7,625.6	-	7,824.6	-	8,001.3
Other Durable Goods	-	719.3	-	722.3	-	705.9
Education	-	504.5	-	654.0	-	765.7
Travel	-	223.2	-	237.7	-	241.5
Other Purposes	-	7,722.8	-	8,248.9	-	7,743.5
TOTAL	2,040.4	127,476.3	2,539.3	129,617.3	1,841.6	129,362.9

Source: Commercial Banks

COMMERCIAL BANKS: LIQUID ASSETS
(G\$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Treasury Bills ¹⁾	Req. Liquid Assets ²⁾	Surplus (+) Deficit (-)
2005	56,441.6	2,811.1	8,199.9	2,901.0	1,604.5	7,524.1	33,401.0	29,826.1	26,615.5
2006	55,577.2	2,841.9	4,116.5	3,917.6	1,878.6	6,194.1	36,628.5	33,252.0	22,325.2
2007	65,050.9	3,736.8	1,331.3	3,095.4	1,056.3	21,456.3	34,374.9	38,071.4	26,979.5
2008	67,347.2	3,677.2	1,109.7	2,155.4	(497.9)	16,655.4	44,247.5	42,098.1	25,249.2
2009	80,573.7	3,992.0	4,840.1	3,885.9	1,468.5	12,755.8	53,631.4	45,458.6	35,115.1
2010	105,036.7	5,154.5	15,766.9	7,608.9	3,917.7	8,187.6	64,401.1	51,915.9	53,120.8
2011	109,980.8	4,984.5	4,865.9	7,941.3	2,837.0	17,637.2	71,714.9	58,662.5	51,318.3
2012									
Mar	104,272.2	3,928.4	7,084.9	7,101.0	2,113.4	14,870.7	69,173.9	57,711.4	46,560.8
Jun	110,730.0	4,193.1	11,114.9	7,521.7	2,383.6	19,279.0	66,237.7	61,833.8	48,896.2
Sep	115,098.1	3,786.1	15,500.1	7,621.4	3,088.0	17,505.9	67,596.5	62,631.7	52,466.4
Dec	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									
Jan	126,638.9	5,078.2	17,684.9	8,397.6	8,803.3	15,738.8	70,936.0	68,334.9	58,304.0
Feb	121,094.3	4,705.3	17,567.3	7,543.6	3,679.0	12,624.4	74,974.8	68,395.0	52,699.2
Mar	121,663.3	4,796.8	14,717.9	8,056.2	4,365.7	11,630.8	78,095.8	68,241.7	53,421.5
Apr	119,367.0	4,354.1	13,484.5	7,197.2	3,411.7	11,132.0	79,787.6	69,324.8	50,042.2
May	119,094.4	4,772.9	12,798.4	7,459.0	2,803.8	11,959.9	79,300.5	68,361.7	50,732.8
Jun	121,558.3	3,795.3	14,581.6	7,434.6	3,737.6	13,876.1	78,133.1	69,499.3	52,058.9
Jul	121,189.5	4,310.4	11,838.3	8,032.4	4,307.7	17,202.9	75,497.8	68,850.1	52,339.4
Aug	126,908.0	4,707.8	14,648.6	7,400.0	3,812.9	21,093.4	75,245.3	70,183.1	56,724.9
Sep	121,803.4	4,346.1	15,087.5	7,610.5	2,845.4	18,862.5	73,051.3	70,676.2	51,127.2
Oct	121,835.1	5,108.1	13,276.6	7,915.5	3,548.2	17,516.4	74,470.3	70,487.8	51,347.3
Nov	121,797.1	4,837.1	13,034.8	6,600.0	3,720.7	16,660.4	76,944.1	70,984.6	50,812.4
Dec	124,030.1	7,306.9	6,028.0	7,188.9	7,635.2	16,439.5	79,431.6	68,064.6	55,965.5
2014									
Jan	116,104.9	4,868.0	10,962.8	7,730.9	4,321.4	12,730.4	75,491.4	71,226.0	44,878.9
Feb	112,901.3	4,487.7	9,239.4	7,366.9	3,886.7	12,792.8	75,127.8	69,607.7	43,293.6
Mar	111,119.9	4,716.3	8,527.7	8,156.0	3,877.8	12,088.6	73,753.4	68,668.5	42,451.4
Apr	106,129.8	5,630.9	3,985.2	9,080.2	3,067.0	12,055.6	72,310.9	69,436.6	36,693.1
May	107,522.6	5,417.5	10,927.3	8,151.9	1,694.3	14,795.2	66,536.3	69,793.0	37,729.5
Jun	109,252.5	5,253.5	3,855.1	10,459.0	2,793.0	18,447.4	68,444.4	70,510.6	38,741.9
Jul	108,483.8	5,634.8	6,776.1	12,406.6	2,727.6	16,030.8	64,907.9	70,449.7	38,034.0
Aug	113,358.6	4,654.3	11,388.9	11,095.7	3,641.2	18,619.1	63,959.4	70,078.8	43,279.8
Sep	108,445.5	4,628.4	7,718.7	11,944.9	2,736.4	17,028.9	64,388.2	70,469.3	37,976.2
Oct	109,116.7	4,810.0	10,749.4	11,303.3	2,641.2	18,080.0	61,532.9	71,300.0	37,816.7
Nov	112,442.9	5,421.8	11,352.3	11,836.2	2,619.0	19,204.9	62,008.8	71,568.5	40,874.5
Dec	107,163.7	6,898.3	6,229.7	13,095.1	2,817.0	17,116.3	61,007.3	71,659.2	35,504.5
2015									
Jan	112,136.3	5,632.2	14,234.7	10,516.4	2,455.8	17,729.7	61,567.5	72,293.9	39,842.4
Feb	115,705.4	5,775.3	12,854.9	12,496.1	2,232.7	21,764.1	60,582.2	73,377.2	42,328.2
Mar	114,189.5	6,364.3	5,661.1	14,212.3	1,960.1	26,072.2	59,919.5	73,258.2	40,931.3
Apr	115,858.5	5,830.6	8,044.5	11,498.6	2,159.1	29,665.3	58,660.3	73,571.2	42,287.3
May	117,118.9	6,191.8	13,542.7	11,432.9	2,426.8	24,930.6	58,594.0	74,567.7	42,551.2
Jun	119,805.3	6,622.5	17,070.0	10,233.3	1,977.4	25,440.6	58,461.5	75,259.8	44,545.5
Jul	118,052.0	5,216.6	18,745.3	9,592.9	2,003.0	21,043.5	61,450.7	76,174.3	41,877.7
Aug	115,846.4	5,247.0	19,740.4	7,866.7	1,917.4	19,744.5	61,330.3	76,003.8	39,842.6
Sep	116,570.7	6,223.5	19,725.0	9,052.3	1,657.0	18,951.6	60,961.3	75,201.0	41,369.7

Source: Commercial Banks

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

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

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G\$ Million)

Table 2.15

End of	Day Of Res.	Required	Actual	Surplus (+)		End of	Day Of Res.	Required	Actual	Surplus (+)
Period	Per.(Week)	Reserves	Reserves	Deficit (-)		Period	Per.(Week)	Reserves	Reserves	Deficit (-)
2013						2014				
Oct	04th	39,534.1	54,097.5	14,563.4		Oct	03rd	39,462.5	48,171.6	8,709.1
	11th	39,711.1	51,747.6	12,036.4			10th	39,737.3	51,870.9	12,133.5
	18th	39,514.0	53,429.1	13,915.0			17th	40,064.7	50,668.6	10,603.8
	25th	39,685.5	52,962.1	13,276.6			24th	40,173.3	49,320.5	9,147.2
							31st	39,933.1	50,682.4	10,749.4
Nov	01st	39,647.3	50,962.0	11,314.7		Nov	07th	40,120.3	49,581.6	9,461.3
	08th	39,522.1	50,452.8	10,930.8			14th	40,177.5	50,610.1	10,432.6
	15th	39,509.4	51,844.8	12,335.4			21st	40,136.9	50,235.7	10,098.8
	22nd	39,898.0	53,107.0	13,209.1			28th	40,095.0	51,447.2	11,352.3
	29th	40,028.1	53,063.0	13,034.8						
Dec	06th	40,190.5	49,253.5	9,062.9		Dec	05th	40,319.4	51,285.1	10,965.6
	13th	39,972.9	43,199.5	3,226.6			12th	40,643.6	49,244.2	8,600.6
	20th	40,022.5	42,506.6	2,484.1			19th	40,576.0	47,151.7	6,575.7
	27th	40,062.0	46,090.0	6,028.0			26th	40,054.9	46,284.6	6,229.7
2014						2015				
Jan	03rd	40,577.0	50,358.0	9,781.0		Jan	02nd	40,274.5	48,307.9	8,033.3
	10th	40,433.3	53,440.4	13,007.1			09th	40,477.5	51,445.5	10,968.0
	17th	40,820.9	54,271.2	13,450.3			16th	40,528.8	54,775.6	14,246.8
	24th	40,177.0	52,002.4	11,825.3			23rd	40,492.8	53,416.0	12,923.2
	31st	39,919.3	50,882.1	10,962.8			30th	40,398.8	54,633.5	14,234.7
Feb	07th	39,528.5	47,507.5	7,979.0		Feb	06th	40,791.4	55,669.6	14,878.2
	14th	39,067.0	49,332.0	10,265.0			13th	41,121.0	56,373.5	15,252.4
	21st	39,268.1	48,033.6	8,765.5			20th	41,330.3	53,145.5	11,815.1
	28th	39,102.3	48,341.7	9,239.4			27th	40,930.7	53,785.6	12,854.9
Mar	07th	38,967.9	46,435.3	7,467.4		Mar	06th	41,047.1	52,614.1	11,567.0
	14th	39,041.0	43,540.5	4,499.5			13th	41,414.3	48,668.5	7,254.2
	21st	38,634.9	44,318.4	5,683.5			20th	41,058.9	49,238.5	8,179.5
	28th	38,587.3	47,115.0	8,527.7			27th	40,954.2	46,615.3	5,661.1
Apr	04th	38,945.5	46,370.9	7,425.4		Apr	03rd	40,970.9	45,525.6	4,554.7
	11th	38,950.5	46,615.0	7,664.5			10th	40,838.9	46,199.6	5,360.7
	18th	39,212.1	45,040.7	5,828.6			17th	40,896.8	49,450.9	8,554.1
	25th	39,055.2	43,040.4	3,985.2			24th	41,164.1	49,208.6	8,044.5
May	02nd	39,067.0	41,217.4	2,150.4		May	01st	41,272.7	49,293.5	8,020.8
	09th	39,214.9	39,118.5	(96.4)			08th	41,637.6	51,665.2	10,027.5
	16th	38,945.9	47,933.4	8,987.6			15th	41,894.5	52,828.5	10,934.0
	23rd	39,330.7	48,221.2	8,890.5			22nd	41,806.3	54,976.6	13,170.3
	30th	39,250.2	50,177.5	10,927.3			29th	41,692.4	55,235.1	13,542.7
Jun	06th	39,163.1	51,232.3	12,069.2		Jun	05th	41,885.9	54,951.4	13,065.5
	13th	39,625.0	47,849.0	8,224.0			12th	42,004.8	50,534.1	8,529.2
	20th	39,332.4	44,806.9	5,474.5			19th	41,625.5	56,635.0	15,009.5
	27th	39,607.6	43,462.7	3,855.1			26th	42,037.6	59,107.7	17,070.0
Jul	04th	39,411.1	44,246.6	4,835.5		Jul	03rd	42,068.9	58,416.8	16,347.9
	11th	39,586.4	45,171.3	5,584.9			10th	42,057.4	58,145.1	16,087.7
	18th	39,344.8	45,567.7	6,222.9			17th	42,047.6	60,089.3	18,041.7
	25th	39,502.7	46,278.7	6,776.1			24th	41,797.9	63,727.0	21,929.1
							31st	42,533.1	61,278.4	18,745.3
Aug	01st	39,246.4	47,163.3	7,917.0		Aug	07th	42,366.7	61,383.5	19,016.8
	08th	39,402.2	46,445.1	7,042.9			14th	42,183.7	62,492.4	20,308.7
	15th	39,399.9	48,042.6	8,642.7			21st	42,347.9	62,928.7	20,580.8
	22nd	39,425.9	48,200.3	8,774.5			28th	42,462.4	62,202.8	19,740.4
	29th	39,303.8	50,692.7	11,388.9						
Sep	05th	39,632.0	50,442.2	10,810.2		Sep	04th	42,273.1	66,091.5	23,818.4
	12th	39,975.5	48,429.9	8,454.4			11th	42,542.3	63,609.0	21,066.7
	19th	39,866.6	46,026.8	6,160.2			18th	42,251.5	62,568.9	20,317.4
	26th	39,456.1	47,174.8	7,718.7			25th	42,028.8	61,753.8	19,725.0

Source: Commercial Banks

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2005	15.87	3.94	11.93
2006	11.57	24.00	(12.43)
2007	23.15	23.07	0.08
2008	60.10	70.35	(10.25)
2009	41.27	83.77	(42.50)
2010	-	0.90	(0.90)
2011	1.00	3.90	(2.90)
2012			
Mar	-	13.70	(13.70)
Jun	-	10.85	(10.85)
Sep	-	19.75	(19.75)
Dec	-	36.75	(36.75)
2013			
Jan	-	9.55	(9.55)
Feb	-	5.00	(5.00)
Mar	-	3.50	(3.50)
Apr	-	4.50	(4.50)
May	-	5.00	(5.00)
Jun	-	4.55	(4.55)
Jul	-	49.85	(49.85)
Aug	-	17.50	(17.50)
Sep	-	12.50	(12.50)
Oct	-	19.00	(19.00)
Nov	-	19.25	(19.25)
Dec	-	13.40	(13.40)
2014			
Jan	-	11.60	(11.60)
Feb	-	1.85	(1.85)
Mar	-	0.60	(0.60)
Apr	-	0.20	(0.20)
May	-	0.20	(0.20)
Jun	-	0.40	(0.40)
Jul	-	0.20	(0.20)
Aug	-	0.40	(0.40)
Sep	-	0.05	(0.05)
Oct	-	0.10	(0.10)
Nov	-	0.40	(0.40)
Dec	-	0.30	(0.30)
2015			
Jan	-	0.10	(0.10)
Feb	-	0.30	(0.30)
Mar	-	-	-
Apr	-	0.10	(0.10)
May	-	-	-
Jun	-	0.20	(0.20)
Jul	-	0.20	(0.20)
Aug	-	0.20	(0.20)
Sep	-	1.25	(1.25)

Source: Bank of Guyana

COMMERCIAL BANKS
INTERBANK TRADE
 US\$ Million

Table 2.16 (b)

Period Ended	Volume
2007	32.07
2008	32.90
2009	26.06
2010	-
2011	3.72
2012	
Mar	-
Jun	-
Sep	4.00
Dec	-
2013	
Jan	1.00
Feb	-
Mar	-
Apr	1.67
May	-
Jun	8.62
Jul	0.12
Aug	2.98
Sep	4.08
Oct	-
Nov	-
Dec	6.00
2014	
Jan	2.00
Feb	3.31
Mar	-
Apr	-
May	6.40
Jun	5.42
Jul	12.15
Aug	3.60
Sep	9.40
Oct	17.80
Nov	8.00
Dec	12.40
2015	
Jan	16.45
Feb	10.70
Mar	6.00
Apr	15.00
May	-
Jun	-
Jul	4.15
Aug	2.20
Sep	1.00

Source: Commercial Banks

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

Table 2.17

Period Ended	Total	91-Day Bills	182-Day Bills	364- Day Bills
2005	33,401.7	1,350.0	7,015.4	25,036.3
2006	36,703.0	800.0	5,806.1	30,096.9
2007	34,415.7	0.0	2,256.3	32,159.4
2008	44,991.2	1,000.0	6,956.2	37,035.0
2009	55,951.5	0.0	8,976.9	46,974.6
2010	65,514.2	0.0	7,721.6	57,792.6
2011	72,548.6	3,500.0	7,345.9	61,702.7
2012				
Mar	70,069.2	7,000.0	7,554.4	55,514.8
Jun	66,973.8	4,000.0	8,253.8	54,720.0
Sep	68,291.3	3,000.0	4,253.8	61,037.5
Dec	69,256.6	3,241.7	4,253.5	61,761.5
2013				
Jan	71,594.5	3,241.7	6,253.5	62,099.4
Feb	75,694.5	3,241.7	6,253.5	66,199.4
Mar	78,802.8	4,000.0	6,253.5	68,549.4
Apr	80,447.6	4,000.0	7,253.5	69,194.1
May	80,521.9	4,000.0	7,252.8	69,269.1
Jun	78,671.9	2,150.0	7,252.8	69,269.1
Jul	75,127.8	2,143.6	5,221.4	67,762.8
Aug	75,977.8	4,650.0	5,252.8	66,075.0
Sep	73,827.8	2,500.0	5,252.8	66,075.0
Oct	75,327.8	2,500.0	6,752.8	66,075.0
Nov	77,828.2	4,000.0	6,753.3	67,075.0
Dec	80,328.2	7,000.0	6,753.3	66,575.0
2014				
Jan	76,428.2	7,000.0	7,353.3	62,075.0
Feb	75,828.2	7,000.0	7,353.3	61,475.0
Mar	74,828.2	4,000.0	7,353.3	63,475.0
Apr	74,028.2	4,000.0	7,353.3	62,675.0
May	66,253.6	3,000.0	6,653.7	56,600.0
Jun	69,253.6	6,000.0	6,653.7	56,600.0
Jul	65,653.6	6,000.0	6,053.7	53,600.0
Aug	64,753.6	6,000.0	6,053.7	52,700.0
Sep	65,253.6	6,000.0	6,053.7	53,200.0
Oct	62,433.7	6,000.0	4,253.7	52,180.0
Nov	62,433.6	6,000.0	4,253.6	52,180.0
Dec	61,933.6	6,000.0	4,253.6	51,680.0
2015				
Jan	61,933.6	6,000.0	4,253.6	51,680.0
Feb	61,633.6	10,000.0	4,253.6	47,380.0
Mar	60,933.6	10,000.0	4,253.6	46,680.0
Apr	59,633.6	10,000.0	253.6	49,380.0
May	59,551.8	6,918.2	253.6	52,380.0
Jun	59,633.6	7,000.0	253.6	52,380.0
Jul	62,328.5	6,694.9	253.6	55,380.0
Aug	62,240.1	6,714.7	253.6	55,271.9
Sep	61,927.3	6,401.8	253.6	55,271.9

Source: Bank of Guyana

MONETARY SURVEY
(G\$ MILLION)

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit							Money and Quasi-Money				Other (Net)	
	Total	Bank of Guyana	Commercial Banks	Total	Public Sector			Non-Bank Fin. Inst. (Net)	Private Sector	Total	Money		Quasi-Money Savings & Time Dep.			
					Total	Cent'l Gov't (Net)	Public Ent's. (Net)				Other Pub. Sect. (Net)	Total		Currency		Demand Deposits
2005	42,234.9	24,244.0	17,990.9	39,895.8	(3,155.3)	12,521.8	(1,875.9)	(13,801.1)	(9,377.5)	52,428.6	124,011.5	37,839.0	21,526.7	16,312.3	86,172.5	(41,880.7)
2006	55,458.9	36,594.8	18,864.0	43,300.4	(10,385.0)	9,716.4	(8,153.4)	(11,947.9)	(8,103.2)	61,788.6	143,776.7	48,069.9	25,952.0	22,117.9	95,706.8	(45,017.4)
2007	83,094.4	44,643.2	38,451.2	44,988.5	(19,061.9)	3,522.2	(9,922.8)	(12,661.2)	(9,296.5)	73,346.9	163,399.4	54,240.7	29,800.6	24,440.1	109,158.7	(35,316.5)
2008	94,141.7	54,230.5	39,911.1	59,775.5	(18,546.5)	5,843.6	(11,205.3)	(13,184.8)	(11,012.6)	89,334.6	184,153.0	61,035.3	34,552.4	26,482.9	123,117.7	(30,235.9)
2009	142,008.0	108,694.2	33,313.8	47,222.3	(33,275.3)	(3,306.8)	(15,931.2)	(14,037.3)	(13,892.5)	94,390.1	202,094.2	66,365.1	38,436.8	27,928.3	135,729.1	(12,863.9)
2010	173,121.3	140,363.7	32,757.6	55,446.5	(41,280.3)	(4,280.4)	(24,123.3)	(9,152.7)	(15,606.6)	112,333.4	233,361.6	80,832.1	45,999.4	34,832.6	152,529.5	(4,793.8)
2011	184,910.9	145,695.7	39,215.2	93,477.6	(25,994.7)	7,191.8	(22,267.5)	(10,919.0)	(15,163.8)	134,636.1	270,691.2	97,267.7	56,868.5	40,399.2	173,423.5	7,697.3
2012																
Mar	188,840.5	149,525.9	39,314.6	92,643.1	(31,118.8)	(2,635.9)	(17,691.9)	(10,791.0)	(14,747.1)	138,509.0	270,132.5	91,207.9	50,840.9	40,367.0	178,924.6	11,351.0
Jun	182,496.3	139,853.4	42,642.9	107,694.7	(21,484.2)	11,180.6	(21,691.3)	(10,973.5)	(16,170.5)	145,349.4	280,089.4	93,295.0	52,234.4	41,060.6	186,794.4	10,101.6
Sep	207,161.7	163,669.5	43,492.2	98,636.8	(38,144.0)	(2,921.5)	(24,785.8)	(10,436.8)	(16,973.0)	153,753.8	289,105.5	99,619.9	52,822.3	46,797.5	189,485.7	16,693.1
Dec	214,332.1	161,675.7	52,656.4	99,004.0	(44,890.4)	(623.9)	(30,665.3)	(13,601.2)	(17,749.6)	161,644.0	301,834.1	112,418.6	60,331.6	52,087.0	189,415.6	11,502.0
2013																
Jan	202,887.2	156,165.4	46,721.7	108,054.5	(33,570.7)	10,953.2	(31,208.5)	(13,315.4)	(18,652.2)	160,277.4	297,906.1	103,682.1	53,397.2	50,284.9	194,224.0	13,035.6
Feb	195,485.1	152,843.6	42,641.6	115,498.9	(27,374.4)	16,881.5	(31,457.8)	(12,798.0)	(19,056.1)	161,929.4	293,399.7	101,771.6	52,607.0	49,164.5	191,628.1	17,584.4
Mar	196,246.0	153,398.9	42,847.1	119,317.7	(23,403.8)	17,554.5	(28,394.4)	(12,563.9)	(20,814.4)	163,535.9	298,496.1	104,176.3	54,551.6	49,624.7	194,319.8	17,067.7
Apr	192,806.7	151,283.3	41,523.4	122,204.9	(21,795.1)	17,506.9	(27,875.8)	(11,426.3)	(21,962.4)	165,962.5	299,672.5	103,381.9	53,367.3	50,014.6	196,290.6	15,339.2
May	187,766.0	143,797.1	43,969.0	127,673.4	(18,949.6)	19,003.8	(27,906.4)	(10,047.1)	(20,188.6)	166,811.6	300,261.3	100,586.8	53,857.9	46,728.9	199,674.5	15,178.1
Jun	183,034.9	137,343.7	45,691.3	126,405.8	(20,834.8)	21,719.2	(32,180.8)	(10,373.1)	(22,119.8)	169,360.4	298,881.2	99,964.6	54,006.8	45,957.8	198,916.6	10,559.5
Jul	176,363.0	126,073.0	50,290.0	133,538.6	(13,996.7)	23,252.9	(26,766.3)	(10,483.3)	(22,382.6)	169,917.9	299,395.4	101,656.9	53,979.2	47,677.7	197,738.5	10,506.3
Aug	179,023.1	125,776.6	53,246.5	135,369.2	(11,682.3)	27,310.2	(28,368.8)	(10,623.7)	(22,659.7)	169,711.2	303,160.6	103,771.1	54,368.7	49,402.5	199,389.5	11,231.7
Sep	175,184.1	123,171.5	52,012.6	138,968.9	(11,582.3)	30,093.4	(31,425.1)	(10,250.6)	(23,678.5)	174,229.7	301,636.0	104,358.5	53,502.9	50,855.6	197,277.4	12,517.0
Oct	176,480.3	127,808.1	48,672.2	143,386.0	(10,857.1)	29,490.6	(30,301.1)	(10,046.6)	(23,531.1)	177,774.2	304,729.3	104,345.9	55,062.1	49,283.8	200,383.4	15,137.1
Nov	174,426.8	127,386.7	47,040.1	145,247.6	(12,749.3)	34,290.4	(36,298.5)	(10,741.3)	(23,432.6)	181,429.6	303,712.2	102,752.8	55,852.2	46,900.6	200,959.4	15,962.2
Dec	197,026.1	147,805.2	49,220.8	123,780.4	(36,143.8)	16,675.8	(40,110.7)	(12,708.8)	(25,205.9)	185,130.0	313,421.3	115,195.5	60,900.7	54,294.8	198,225.7	7,385.2
2014																
Jan	189,450.1	144,878.4	44,571.7	132,532.0	(29,900.7)	18,564.2	(30,950.7)	(17,514.1)	(22,300.0)	184,732.7	308,784.0	110,389.9	56,803.1	53,586.8	198,394.1	13,198.1
Feb	182,366.4	137,855.4	44,510.9	142,418.6	(21,253.0)	24,660.3	(28,300.3)	(17,613.0)	(22,110.8)	185,782.3	308,049.3	109,742.7	57,878.1	51,864.6	198,306.6	16,735.7
Mar	181,099.7	135,039.9	46,059.8	145,686.0	(20,841.0)	25,255.2	(28,815.3)	(17,280.9)	(19,919.0)	186,446.0	308,884.5	110,697.5	58,088.8	52,608.8	198,186.9	17,901.2
Apr	178,796.0	132,455.0	46,341.1	151,826.2	(18,508.7)	26,502.1	(28,639.3)	(16,371.5)	(20,128.6)	190,463.5	312,737.4	110,729.3	60,110.5	50,618.8	202,008.1	17,884.9
May	182,240.9	133,766.8	48,474.1	150,436.7	(18,691.4)	26,862.8	(30,211.9)	(15,342.2)	(20,628.3)	189,756.3	312,830.2	109,171.7	60,869.5	48,302.2	203,658.6	19,847.3
Jun	188,308.4	133,600.5	54,707.9	141,896.2	(28,564.8)	19,977.3	(32,245.8)	(16,296.3)	(20,080.9)	190,541.8	313,132.8	110,864.6	60,602.0	50,262.6	202,268.2	17,071.7
Jul	181,709.5	126,932.5	54,777.0	146,516.9	(24,848.6)	24,375.6	(33,201.4)	(16,022.9)	(20,077.4)	191,443.0	314,085.6	113,619.2	61,673.8	51,945.4	200,466.4	14,140.9
Aug	181,947.3	125,000.3	56,947.1	152,149.4	(19,817.2)	28,910.5	(33,159.7)	(15,568.0)	(20,597.1)	192,563.7	316,618.2	114,140.6	61,612.3	52,528.3	202,477.5	17,478.6
Sep	183,527.9	126,607.1	56,920.9	148,895.3	(24,167.0)	26,005.2	(34,508.8)	(15,663.4)	(21,226.7)	194,288.9	315,966.7	114,622.9	60,892.3	53,730.6	201,343.8	16,456.5
Oct	182,704.1	124,740.4	57,963.7	157,143.0	(17,553.3)	31,914.6	(34,238.3)	(15,229.6)	(22,005.1)	196,701.4	320,772.8	116,914.6	64,398.5	52,516.1	203,858.1	19,074.4
Nov	185,955.5	125,066.6	60,889.0	160,709.2	(14,977.9)	37,388.6	(36,673.0)	(15,693.5)	(22,165.8)	197,852.9	323,790.8	119,254.2	66,172.2	53,082.0	204,536.5	22,873.9
Dec	195,178.4	133,965.9	61,212.5	154,911.1	(25,796.9)	28,326.1	(37,107.6)	(17,015.4)	(21,333.5)	202,041.5	329,639.8	131,186.1	72,454.2	58,731.9	198,453.7	20,449.7
2015																
Jan	192,419.0	132,548.4	59,870.6	158,606.5	(20,515.2)	34,154.0	(37,396.1)	(17,273.1)	(21,271.7)	200,393.4	325,457.6	121,994.9	67,596.3	54,398.6	203,462.7	25,567.9
Feb	192,715.9	129,149.7	63,566.2	155,639.3	(21,805.9)	36,271.8	(41,253.6)	(16,824.1)	(23,422.7)	200,867.9	322,561.9	121,171.6	67,409.1	53,762.5	201,390.3	25,793.2
Mar	195,565.1	124,988.7	70,576.4	156,901.0	(22,443.3)	34,463.8	(39,814.4)	(17,092.7)	(22,580.5)	201,924.7	325,676.1	123,315.4	67,504.2	55,811.1	202,360.7	26,789.9
Apr	197,345.4	124,518.6	72,826.8	157,432.8	(24,137.3)	32,957.5	(40,497.2)	(16,597.5)	(21,449.4)	203,019.5	330,766.6	123,051.1	68,959.0	54,092.2	207,715.5	24,011.6
May	196,178.0	126,090.6	70,087.4	159,489.6	(22,168.4)	37,801.1	(43,591.0)	(16,378.6)	(21,893.7)	203,551.7	331,095.7	122,906.9	69,364.6	53,542.3	208,188.8	24,571.8
Jun	194,592.9	127,114.3	67,478.6	158,037.6	(25,161.9)	39,405.5	(47,554.0)	(17,013.4)	(21,966.9)	205,166.4	328,388.9	123,037.8	67,460.2	55,577.6	205,351.0	24,241.6
Jul	189,624.6	126,300.0	63,324.6	162,688.4	(18,972.3)	43,783.3	(46,123.8)	(16,631.8)	(22,863.2)	204,523.9	327,748.2	122,066.4	67,655.2	54,411.3	205,681.8	24,564.8
Aug	187,665.2	126,327.6	61,337.7	165,146.9	(19,409.1)	41,879.3	(45,081.6)	(16,206.8)	(22,227.0)	206,783.0	327,359.0	123,083.8	66,774.0	56,309.8	204,275.1	25,453.1
Sep	182,606.2	124,677.4	57,928.8	169,150.3	(15,868.8)	46,870.9	(46,890.4)	(15,849.3)	(21,811.7)	206,830.8	324,058.9	120,603.0	65,720.9	54,882.1	203,455.9	27,697.6

Source: Bank of Guyana and Commercial Banks.

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
2005	14.54	3.38	2.59	2.90	3.38	3.25
2006	14.54	3.19	2.48	2.20	3.00	3.00
2007	14.71	3.15	2.40	2.10	3.00	2.96
2008	14.54	3.04	2.34	2.05	3.00	2.92
2009	14.54	2.78	2.32	2.00	2.75	2.88
2010	14.54	2.67	2.28	2.55	3.00	2.88
2011	14.00	1.99	1.83	2.00	...	2.20
2012						
Mar	13.83	1.80	1.57	1.71	...	1.89
Jun	13.83	1.75	1.47	1.65	...	1.83
Sep	13.83	1.69	1.39	1.58	...	1.76
Dec	13.83	1.69	1.39	1.58	...	1.76
2013						
Jan	13.83	1.55	1.39	1.60	...	1.61
Feb	13.83	1.48	1.21	1.43	...	1.55
Mar	13.83	1.47	1.21	1.36	...	1.53
Apr	13.83	1.33	1.09	1.25	...	1.40
May	13.83	1.33	1.09	1.25	...	1.40
Jun	13.83	1.33	1.09	1.25	...	1.39
Jul	13.83	1.33	1.09	1.25	...	1.39
Aug	13.83	1.33	1.09	1.25	...	1.39
Sep	12.83	1.33	1.09	1.25	...	1.39
Oct	12.83	1.33	1.09	1.25	...	1.39
Nov	12.83	1.33	1.09	1.25	...	1.39
Dec	12.83	1.33	1.09	1.25	...	1.39
2014						
Jan	12.83	1.33	1.09	1.25	...	1.39
Feb	12.83	1.31	1.07	1.24	...	1.39
Mar	12.83	1.25	1.07	1.24	...	1.39
Apr	12.83	1.25	1.07	1.24	...	1.60
May	12.83	1.25	1.07	1.24	...	1.60
Jun	12.83	1.25	1.07	1.24	...	1.60
Jul	12.83	1.25	1.02	1.20	...	1.53
Aug	12.83	1.25	1.02	1.20	...	1.53
Sep	12.83	1.26	1.10	1.26	...	1.40
Oct	12.83	1.26	1.10	1.26	...	1.40
Nov	12.83	1.26	1.10	1.26	...	1.40
Dec	12.83	1.26	1.10	1.26	...	1.40
2015						
Jan	12.83	1.26	1.10	1.26	...	1.40
Feb	12.83	1.26	1.10	1.26	...	1.40
Mar	12.83	1.26	1.10	1.26	...	1.40
Apr	12.83	1.26	1.10	1.26	...	1.40
May	12.83	1.26	1.10	1.26	...	1.40
Jun	12.83	1.26	1.13	1.29	...	1.43
Jul	12.83	1.26	1.13	1.29	...	1.43
Aug	12.83	1.26	1.13	1.29	...	1.43
Sep	12.83	1.26	1.13	1.29	...	1.43

Source: Commercial Banks

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

2) Commercial banks are no longer offering 9 mths time deposits (effective March 2011).

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill ¹	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate
2005	3.74	6.00	4.95	8.00	6.22	10.00	13.55	3.89	5.16	4.43	3.25
2006	4.16	6.75	6.74	10.00	6.56	12.00	12.31	4.84	6.25	5.08	4.50
2007	3.90	6.50	7.00	10.00	4.90	12.00	13.34	3.08	4.83	5.30	5.00
2008	4.19	6.75	6.94	10.75	4.81	10.00	24.45	0.04	0.86	1.30	3.00
2009	4.18	6.75	1.36	7.25	3.44	7.00	16.80	0.07	0.50	0.36	1.75
2010	3.78	6.25	0.37	5.75	3.35	7.00	7.48	0.15	0.75	0.50	1.75
2011	2.35	5.50	0.28	5.00	3.43	7.00	6.46	0.01	0.75	0.30	1.75
2012											
Mar	2.00	5.50	0.04	5.00	3.45	7.00	6.47	0.08	0.75	0.42	1.75
Jun	1.82	5.50	0.50	5.00	3.48	7.00	6.47	0.09	0.75	0.34	1.75
Sep	1.54	5.25	0.52	4.75	3.52	7.00	6.57	0.11	0.75	0.25	1.50
Dec	1.45	5.25	0.39	4.75	3.61	7.00	7.18	0.07	0.75	0.25	1.50
2013											
Jan	1.45	5.25	0.35	4.75	3.60	7.00	7.18	0.07	0.75	0.27	1.50
Feb	1.45	5.25	0.24	4.75	3.60	7.00	5.75	0.10	0.75	0.31	1.50
Mar	1.19	5.00	0.18	4.75	3.57	7.00	6.22	0.09	0.75	0.34	1.50
Apr	1.19	5.00	0.15	4.75	3.54	7.00	6.39	0.06	0.75	0.34	1.50
May	1.19	5.00	0.15	4.75	3.47	7.00	6.44	0.04	0.75	0.31	1.00
Jun	1.20	5.00	0.15	4.75	3.36	7.00	7.12	0.05	0.75	0.31	1.00
Jul	1.20	5.00	0.14	4.75	3.25	7.00	8.13	0.04	0.75	0.31	1.00
Aug	1.36	5.00	0.14	4.75	3.17	7.00	8.13	0.04	0.75	0.28	1.00
Sep	1.36	5.00	0.14	4.75	3.13	7.00	7.95	0.02	0.75	0.29	1.00
Oct	1.36	5.00	0.07	4.75	3.24	7.00	7.84	0.05	0.75	0.31	1.00
Nov	1.43	5.00	0.11	4.75	3.60	7.00	7.82	0.07	0.75	0.29	0.75
Dec	1.45	5.00	0.06	4.75	3.24	7.00	8.25	0.07	0.75	0.26	0.75
2014											
Jan	1.45	5.00	0.05	4.75	3.29	7.00	8.72	0.04	0.75	0.32	0.75
Feb	1.52	5.00	0.05	4.75	3.19	7.00	8.78	0.05	0.75	0.36	0.75
Mar	1.52	5.00	0.06	4.75	3.34	7.00	9.11	0.05	0.75	0.39	0.75
Apr	1.52	5.00	0.06	4.75	3.28	7.00	9.03	0.03	0.75	0.37	0.75
May	1.53	5.00	0.14	4.75	3.30	7.00	8.93	0.03	0.75	0.28	0.75
Jun	1.59	5.00	0.12	4.75	3.38	7.00	8.37	0.04	0.75	0.36	0.40
Jul	1.59	5.00	0.13	4.75	3.28	7.00	7.90	0.03	0.75	0.43	0.40
Aug	1.61	5.00	0.10	4.75	3.30	7.00	7.80	0.03	0.75	0.40	0.40
Sep	1.58	5.00	0.11	4.75	3.17	7.00	...	0.02	0.75	0.44	0.30
Oct	1.58	5.00	0.12	4.75	3.29	7.00	7.73	0.02	0.75	0.39	0.30
Nov	1.65	5.00	0.12	4.75	3.04	7.00	7.39	0.02	0.75	0.41	0.30
Dec	1.67	5.00	0.10	4.75	2.55	7.00	7.14	0.03	0.75	0.41	0.30
2015											
Jan	1.67	5.00	0.10	4.75	2.17	7.00	6.99	0.03	0.75	0.38	0.30
Feb	1.70	5.00	0.16	4.75	3.26	7.00	...	0.02	0.75	0.34	0.30
Mar	1.73	5.00	0.11	4.75	3.34	7.00	7.00	0.03	0.75	0.43	0.30
Apr	1.73	5.00	0.04	4.75	2.89	7.00	6.79	0.02	0.75	0.43	0.30
May	1.83	5.00	0.06	4.75	3.07	7.00	...	0.02	0.75	0.45	0.30
Jun	1.89	5.00	0.58	4.75	2.78	7.00	...	0.02	0.75	0.47	0.30
Jul	1.89	5.00	0.40	4.75	2.40	7.00	6.60	0.03	0.75	0.49	0.30
Aug	1.92	5.00	...	...	3.11	7.00	6.49	0.07	0.75	...	0.30
Sep	1.90	5.00	...	...	2.03	7.00	...	0.02	0.75	...	0.30

Source: Statistical Reports from Central Banks

¹ This is the 6 months treasury bill rate.

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

Table 5.1

Period Ended	Assets										Total Assets/ Liabilities	Liabilities				
	Foreign Sector	Banking System Cash & Deposits	Public Sector				Private Sector					Deposits			Other	Foreign Liabilities
			Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't. Sec.	Loans			Other		Total Deposits	Shares Deposits	Other Deposits		
							Total	Mortgage Loans	Other Loans							
2004	758	1,733	9,887	9,887	-	-	12,413	12,413	-	954	25,746	22,507	21,959	547	3,239	...
2005 ¹⁾	873	1,494	11,436	11,436	-	-	13,897	13,897	-	1,125	28,825	24,060	23,450	609	3,820	945
2006	907	1,515	11,823	11,823	-	-	15,600	15,600	-	1,626	31,471	25,939	25,305	634	4,193	1,339
2007	956	2,017	12,515	12,515	-	-	16,992	16,992	-	1,043	33,522	27,368	26,655	713	4,586	1,568
2008	1,036	4,193	9,801	9,801	-	-	19,046	19,046	-	1,701	35,777	28,905	28,219	686	5,248	1,624
2009	778	4,516	8,209	8,209	-	-	20,965	20,965	-	3,507	37,976	30,573	29,901	672	5,665	1,737
2010	800	4,727	10,869	10,869	-	-	21,625	21,625	-	3,894	41,915	31,159	30,500	659	6,247	4,509
2011																
Mar	800	5,047	12,057	12,057	-	-	21,783	21,783	-	3,835	43,522	34,242	33,532	710	6,376	2,904
Jun	800	6,069	11,913	11,913	-	-	22,066	22,066	-	3,841	44,690	34,819	34,110	709	6,632	3,239
Sep	792	3,598	14,035	14,035	-	-	22,726	22,726	-	3,915	45,067	34,708	34,000	708	6,774	3,585
Dec	789	3,725	13,469	13,469	-	-	23,572	23,572	-	3,921	45,475	34,694	34,012	682	7,001	3,780
2012																
Mar	789	4,058	13,076	13,076	-	-	24,356	24,356	-	3,949	46,227	35,118	34,403	715	7,159	3,949
Jun	781	6,023	10,972	10,972	-	-	25,268	25,268	-	3,975	47,019	35,482	34,755	727	7,399	4,138
Sep	794	6,135	10,788	10,788	-	-	26,463	26,463	-	3,976	48,157	36,289	35,555	733	7,580	4,288
Dec	804	6,408	9,811	9,811	-	-	27,791	27,791	-	4,027	48,841	36,758	35,933	826	7,817	4,266
2013																
Mar	804	10,249	5,855	5,855	-	-	29,163	29,163	-	4,027	50,097	37,429	36,707	722	8,171	4,498
Jun	804	10,993	6,065	6,065	-	-	30,390	30,390	-	3,915	52,168	39,110	38,361	748	8,485	4,573
Sep	807	12,047	4,307	4,307	-	-	31,619	31,619	-	3,923	52,703	39,147	38,388	759	8,887	4,669
Dec	817	12,167	3,809	3,809	-	-	32,977	32,977	-	3,920	53,689	40,029	39,299	730	8,959	4,701
2014																
Jan	817	10,208	5,765	5,765	-	-	33,675	33,675	-	3,897	54,363	40,369	39,628	741	9,236	4,758
Feb	808	9,839	5,857	5,857	-	-	34,103	34,103	-	4,309	54,916	40,415	39,653	761	9,726	4,775
Mar	808	9,159	5,857	5,857	-	-	34,586	34,586	-	4,326	54,736	40,109	39,332	777	9,843	4,784
Apr	808	8,372	6,341	6,341	-	-	35,073	35,073	-	4,341	54,936	40,221	39,433	788	9,935	4,780
May	808	8,945	5,749	5,749	-	-	35,549	35,549	-	4,318	55,368	40,539	39,757	783	10,034	4,795
Jun	819	8,984	5,749	5,749	-	-	35,818	35,818	-	4,182	55,552	40,514	39,732	782	10,220	4,819
Jul	819	9,029	5,749	5,749	-	-	36,154	36,154	-	4,187	55,938	40,671	39,866	805	10,417	4,850
Aug	809	9,526	5,152	5,152	-	-	36,425	36,425	-	4,218	56,130	40,673	39,881	791	10,517	4,941
Sep	809	9,536	5,152	5,152	-	-	36,631	36,631	-	4,256	56,384	40,603	39,803	800	10,642	5,139
Oct	809	10,258	4,459	4,459	-	-	36,840	36,840	-	4,293	56,659	41,001	40,198	803	10,701	4,957
Nov	809	10,265	4,459	4,459	-	-	37,062	37,062	-	4,069	56,663	41,144	40,342	802	10,548	4,972
Dec	821	10,082	4,654	4,654	-	-	37,053	37,053	-	3,940	56,550	40,913	40,128	786	10,667	4,970
2015																
Jan	821	11,005	4,651	4,651	-	-	37,055	37,055	-	3,918	57,451	41,734	40,931	804	10,707	5,009
Feb	803	10,775	4,943	4,943	-	-	37,055	37,055	-	3,974	57,551	41,696	40,891	805	10,833	5,021
Mar	803	10,669	5,236	5,236	-	-	37,076	37,076	-	4,020	57,803	41,816	41,003	813	10,956	5,031
Apr	803	10,662	5,528	5,528	-	-	37,141	37,141	-	4,045	58,179	42,098	41,266	832	11,044	5,037
May	803	11,062	5,528	5,528	-	-	37,122	37,122	-	4,081	58,596	42,376	41,528	847	11,169	5,051
Jun	794	10,369	5,528	5,528	-	-	37,129	37,129	-	4,022	57,842	41,414	40,564	850	11,352	5,075
Jul	800	10,636	5,528	5,528	-	-	37,240	37,240	-	3,788	57,991	41,473	40,620	853	11,416	5,102
Aug	800	10,744	5,626	5,626	-	-	37,314	37,314	-	3,820	58,303	41,648	40,804	845	11,541	5,114
Sep	787	10,735	5,825	5,825	-	-	37,394	37,394	-	3,876	58,617	41,847	40,998	849	11,641	5,130

Source: New Building Society

¹⁾ NBS commenced reporting foreign liabilities from June 2005.

TRUST COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2004	8,339,496	682,805	1,615,379	4,625	1,610,754	1,321,564	9,361	1,312,203	3,762,558	2,317,990	1,244,790	199,778	957,190
2005	8,465,900	1,018,046	1,938,792	4,365	1,934,427	1,438,938	9,559	1,429,379	3,090,685	1,449,171	1,419,546	221,968	979,439
2006	8,684,327	3,170,741	1,146,767	4,657	1,142,110	980,697	9,748	970,949	2,572,563	1,956,559	386,267	229,737	813,559
2007	9,706,476	4,363,793	1,118,820	4,692	1,114,128	788,572	10,050	778,522	2,670,268	1,380,278	926,379	363,611	765,023
2008 ¹⁾	9,938,842	5,469,692	1,176,839	4,740	1,172,099	755,290	-	755,290	1,894,707	889,659	633,362	371,686	642,314
2009	7,368,039	4,166,567	1,134,733	4,965	1,129,768	-	-	-	1,483,751	913,649	265,263	304,839	582,988
2010	7,445,107	3,515,324	1,149,961	4,907	1,145,054	-	-	-	2,279,326	1,006,615	997,513	275,198	500,496
2011													
Mar	7,207,547	3,546,973	1,052,244	4,817	1,047,427	-	-	-	2,122,846	820,765	1,025,574	276,507	485,484
Jun	7,345,950	3,450,377	1,034,767	4,904	1,029,863	-	-	-	2,370,161	947,145	1,140,262	282,754	490,645
Sep	7,375,750	3,293,637	1,059,168	4,961	1,054,207	-	-	-	2,536,968	1,131,927	1,127,968	277,073	485,977
Dec	7,628,741	3,077,107	1,221,904	5,146	1,216,758	-	-	-	2,901,999	1,223,380	1,405,085	273,534	427,731
2012													
Mar	7,573,175	3,063,177	1,138,639	5,134	1,133,505	-	-	-	2,971,506	1,249,055	1,444,353	278,098	399,853
Jun	7,798,538	3,017,879	842,466	5,208	837,258	-	-	-	3,516,273	1,492,912	1,738,170	285,191	421,920
Sep	8,038,368	3,009,979	1,030,696	5,387	1,025,309	-	-	-	3,874,633	1,670,451	1,923,134	281,048	123,060
Dec	8,273,170	2,533,556	1,210,642	11,221	1,199,421	-	-	-	4,357,523	1,925,635	2,140,207	291,681	171,449
2013													
Mar	8,000,891	2,364,459	1,069,544	11,354	1,058,190	-	-	-	4,364,530	1,906,426	2,159,654	298,450	202,358
Jun	8,125,152	2,308,463	1,049,072	11,029	1,038,043	-	-	-	4,586,114	1,930,067	2,358,040	298,007	181,503
Sep	7,976,022	2,294,552	903,027	10,876	892,151	-	-	-	4,609,499	1,955,459	2,357,218	296,822	168,944
Dec	8,224,065	2,253,778	937,658	11,061	926,597	-	-	-	4,860,254	2,012,746	2,565,057	282,451	172,375
2014													
Mar	8,147,441	2,262,265	799,387	10,725	788,662	-	-	-	4,914,120	2,034,153	2,543,096	336,871	171,669
Jun	8,741,319	2,201,898	892,818	10,731	882,087	-	-	-	5,467,815	2,097,865	3,037,830	332,120	178,788
Sep	8,741,319	2,201,898	892,818	10,731	882,087	-	-	-	5,467,815	2,097,865	3,037,830	332,120	178,788
Dec	9,042,751	1,966,646	927,862	10,983	916,879	-	-	-	5,973,226	2,440,850	3,205,214	327,162	175,017
2015													
Mar	9,090,382	1,996,472	892,421	11,725	880,696	-	-	-	6,015,822	2,377,770	3,310,094	327,958	185,667
Jun	9,347,289	1,899,818	909,045	11,242	897,803	-	-	-	6,114,156	2,107,329	3,672,076	334,751	424,270
Sep	9,655,500	1,906,597	940,722	11,687	929,035	-	-	-	6,606,469	2,392,979	3,891,316	322,174	201,712

Source: Trust Companies

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

TRUST COMPANIES: LIABILITIES
(G\$ Thousand)

Table 5.2(b)

Period Ended	Total Liabilities	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector			Public Sector	Total	Capital & Reserves	Loans Rec.		
				Total	Business Firms	Indiv. Cust.						Other Cust.
2004	8,339,496	108,605	5,520,784	3,920,784	9,085	3,848,243	63,456	1,600,000	2,292,754	1,715,269	577,485	417,353
2005	8,465,900	115,018	5,956,444	3,583,944	9,020	3,510,870	64,054	2,372,500	1,905,830	1,400,158	505,672	488,608
2006	8,684,327	109,311	6,452,314	4,100,179	9,725	4,025,769	64,685	2,352,135	1,792,866	1,415,890	376,976	329,836
2007	9,706,476	124,856	7,499,496	5,034,212	9,816	4,959,106	65,290	2,465,284	1,801,707	1,574,699	227,008	280,417
2008 ¹⁾	9,938,842	48,625	7,788,144	5,243,453	-	5,243,453	-	2,544,691	1,744,715	1,619,389	125,326	357,358
2009	7,368,039	47,988	5,903,072	3,414,862	-	3,414,862	-	2,488,210	1,328,557	1,182,007	146,550	88,422
2010	7,445,107	44,733	5,884,402	2,898,410	-	2,898,410	-	2,985,992	1,450,903	1,236,353	214,550	65,069
2011												
Mar	7,207,547	44,570	5,626,816	2,520,384	-	2,520,384	-	3,106,432	1,457,478	1,242,928	214,550	78,683
Jun	7,345,950	49,848	5,694,569	2,181,404	-	2,181,404	-	3,513,165	1,468,711	1,189,461	279,250	132,822
Sep	7,375,750	48,181	5,680,202	2,167,037	-	2,167,037	-	3,513,165	1,574,119	1,329,869	244,250	73,248
Dec	7,628,741	54,444	5,754,100	2,154,054	-	2,154,054	-	3,600,046	1,768,019	1,517,769	250,250	52,178
2012												
Mar	7,573,175	55,837	5,904,732	2,557,635	-	2,557,635	-	3,347,097	1,581,567	1,368,317	213,250	31,039
Jun	7,798,538	55,299	5,849,971	2,451,455	-	2,451,455	-	3,398,516	1,649,655	1,337,498	312,157	243,613
Sep	8,038,368	50,414	5,872,202	2,423,969	-	2,423,969	-	3,448,233	1,873,438	1,380,101	493,337	242,314
Dec	8,273,170	50,288	5,879,724	2,581,897	-	2,581,897	-	3,297,827	2,076,109	1,429,772	646,337	267,049
2013												
Mar	8,000,891	52,535	5,610,775	2,403,077	-	2,403,077	-	3,207,698	2,117,642	1,471,305	646,337	219,939
Jun	8,125,152	53,641	5,681,995	2,454,546	-	2,454,546	-	3,227,449	2,314,658	1,489,321	825,337	74,858
Sep	7,976,022	61,269	5,490,035	2,635,529	-	2,635,529	-	2,854,506	2,335,311	1,534,974	800,337	89,407
Dec	8,224,065	61,223	5,728,549	2,851,013	-	2,851,013	-	2,877,536	2,358,806	1,595,469	763,337	75,487
2014												
Mar	8,147,441	118,572	5,545,006	3,126,640	-	3,126,640	-	2,418,366	2,396,493	1,638,156	758,337	87,370
Jun	8,741,319	115,309	6,012,049	3,559,519	-	3,559,519	-	2,452,530	2,511,306	1,655,469	855,837	102,655
Sep	8,741,319	115,309	6,012,049	3,559,519	-	3,559,519	-	2,452,530	2,511,306	1,655,469	855,837	102,655
Dec	9,042,751	119,729	6,259,732	3,786,650	-	3,786,650	-	2,473,082	2,597,072	1,701,235	895,837	66,218
2015												
Mar	9,090,382	143,059	6,245,788	3,772,706	-	3,772,706	-	2,473,082	2,617,409	1,736,572	880,837	84,126
Jun	9,347,289	136,074	6,470,819	3,947,498	-	3,947,498	-	2,523,321	2,650,392	1,769,555	880,837	90,004
Sep	9,655,500	138,946	6,736,637	4,196,050	-	4,196,050	-	2,540,587	2,673,291	1,792,454	880,837	106,626

Source: Trust Companies

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

FINANCE COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2 (c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2004	6,953,339	914,420	193,159	39,062	154,098	-	-	-	5,134,022	12,381	214,135	4,907,506	711,738
2005 ¹⁾	26,777,147	929,320	1,335,331	50,190	1,285,141	-	-	-	15,736,069	299,885	10,608,179	4,828,005	8,776,426
2006 ²⁾	28,690,399	896,049	1,586,884	4,447	1,582,436	-	-	-	15,856,157	440,925	10,318,358	5,096,874	10,351,309
2007 ³⁾	31,756,333	605,365	1,062,178	29,280	1,032,899	-	-	-	18,700,501	2,446,003	10,075,877	6,178,621	11,388,289
2008	34,865,100	3,857,142	594,617	16,277	578,340	-	-	-	19,050,454	1,666,951	10,777,766	6,605,738	11,362,887
2009 ⁴⁾	35,429,862	3,265,850	2,180,018	22,470	2,157,548	-	-	-	18,984,675	1,683,124	9,833,595	7,467,957	10,999,319
2010	35,791,469	3,849,580	1,939,013	12,762	1,926,251	-	-	-	18,685,330	1,520,035	9,371,647	7,793,648	11,317,547
2011													
Mar	36,123,717	3,922,814	1,484,293	5,264	1,479,029	-	-	-	18,356,026	1,440,791	9,434,367	7,480,868	12,360,585
Jun	36,388,852	3,896,484	1,615,618	6,788	1,608,830	-	-	-	18,186,818	1,381,512	9,314,329	7,490,977	12,689,931
Sep	36,514,472	3,908,518	1,446,922	11,174	1,435,748	-	-	-	18,289,764	1,357,863	9,480,769	7,451,132	12,869,268
Dec	37,400,051	3,938,561	1,396,750	25,211	1,371,539	-	-	-	19,112,342	1,297,125	9,533,592	8,281,625	12,952,398
2012													
Mar	40,823,279	4,106,956	1,402,967	16,027	1,386,939	-	-	-	22,380,804	1,253,366	9,664,110	11,463,328	12,932,551
Jun	41,219,958	4,208,824	608,215	6,329	601,886	-	-	-	22,328,263	1,155,901	9,738,804	11,433,558	14,074,656
Sep	41,154,086	4,270,381	295,538	1,928	293,610	-	-	-	22,190,916	994,122	9,836,325	11,360,469	14,397,250
Dec	41,549,350	4,357,602	323,742	13,957	309,785	-	-	-	22,200,456	902,168	9,950,680	11,347,608	14,667,551
2013 ⁵⁾													
Mar	40,498,586	4,646,571	740,863	18,654	722,209	-	-	-	22,460,963	442,923	9,902,947	12,115,093	12,650,189
Jun	41,227,078	4,922,836	876,300	38,058	838,242	-	-	-	22,396,812	422,735	9,855,335	12,118,742	13,031,131
Sep	39,753,690	4,138,043	346,533	36,321	310,213	-	-	-	22,458,157	285,939	10,028,412	12,143,806	12,810,957
Dec	40,007,578	4,117,762	397,935	18,614	379,321	-	-	-	22,543,936	300,206	10,120,574	12,123,156	12,947,945
2014													
Mar	51,637,194	4,179,886	369,912	27,485	342,427	-	-	-	33,984,406	298,671	10,220,855	23,464,880	13,102,990
Jun	52,217,668	4,181,338	437,656	27,791	409,865	-	-	-	34,103,781	299,267	10,324,886	23,479,628	13,494,892
Sep	52,620,023	4,186,264	587,005	28,798	558,207	-	-	-	34,246,137	319,464	10,448,516	23,478,157	13,600,617
Dec	52,635,574	4,210,863	529,360	38,569	490,791	-	-	-	34,144,459	326,510	10,319,936	23,498,013	13,750,892
2015													
Mar	53,186,083	3,888,314	604,589	10,808	593,780	-	-	-	34,204,056	356,102	10,265,991	23,581,963	14,489,125
Jun	53,205,971	3,895,633	967,849	37,041	930,807	-	-	-	33,686,161	346,045	9,992,396	23,347,720	14,656,327
Sep	53,590,512	4,089,878	1,070,925	22,740	1,048,185	-	-	-	33,664,930	368,306	9,939,055	23,357,569	14,764,778

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

¹⁾ Figures from July 2005 includes Asset Management Companies.

²⁾ Figures from January 2006 includes DFLSA.

³⁾ Figures from July 2007 includes IPED.

⁴⁾ Figures from March 2009 includes SBDT.

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

FINANCE COMPANIES: LIABILITIES
(G\$ Thousand)

Table 5.2(d)

Period Ended	Total Liabilities	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector			Public Sector	Total	Capital & Reserves	Loans Rec.		
				Total	Business Firms	Indiv. Cust.						Other Cust.
2004	6,953,339	917,471	-	-	-	-	-	-	5,805,896	4,290,835	1,515,061	229,972
2005 ¹⁾	26,777,147	917,471	-	-	-	-	-	-	10,903,463	7,054,083	3,849,380	14,956,213
2006 ²⁾	28,690,399	917,471	-	-	-	-	-	-	12,634,784	7,834,333	4,800,451	15,138,144
2007 ³⁾	31,756,333	992,726	-	-	-	-	-	-	15,145,601	9,643,606	5,501,995	15,618,006
2008	34,865,100	1,015,159	-	-	-	-	-	-	18,569,963	13,760,892	4,809,071	15,279,978
2009 ⁴⁾	35,429,862	1,015,398	-	-	-	-	-	-	20,115,605	17,130,091	2,985,514	14,298,859
2010	35,791,469	968,838	-	-	-	-	-	-	20,891,530	17,926,739	2,964,791	13,931,101
2011												
Mar	36,123,717	969,144	-	-	-	-	-	-	21,196,713	18,214,874	2,981,839	13,957,861
Jun	36,388,852	989,393	-	-	-	-	-	-	21,346,368	18,442,259	2,904,109	14,053,090
Sep	36,514,472	988,973	-	-	-	-	-	-	21,365,134	18,527,188	2,837,946	14,160,365
Dec	37,400,051	1,034,628	-	-	-	-	-	-	22,271,201	19,449,544	2,821,657	14,094,222
2012												
Mar	40,823,279	1,020,875	-	-	-	-	-	-	25,749,283	22,929,883	2,819,400	14,053,121
Jun	41,219,958	1,005,125	-	-	-	-	-	-	26,105,775	23,231,133	2,874,642	14,109,058
Sep	41,154,086	979,219	-	-	-	-	-	-	26,071,452	23,158,810	2,912,642	14,103,415
Dec	41,549,350	981,394	-	-	-	-	-	-	31,970,604	29,008,127	2,962,477	8,597,352
2013 ⁵⁾												
Mar	40,498,586	101,040	-	-	-	-	-	-	31,510,940	29,844,939	1,666,001	8,886,606
Jun	41,227,078	101,849	-	-	-	-	-	-	32,174,246	30,192,650	1,981,596	8,950,983
Sep	39,753,690	69,284	-	-	-	-	-	-	31,126,353	29,759,434	1,366,919	8,558,052
Dec	40,007,578	54,882	-	-	-	-	-	-	31,319,300	29,859,798	1,459,502	8,633,396
2014												
Mar	51,637,194	54,462	-	-	-	-	-	-	42,867,276	41,387,695	1,479,581	8,715,456
Jun	52,217,668	47,293	-	-	-	-	-	-	43,413,820	41,876,527	1,537,293	8,756,555
Sep	52,620,023	47,293	-	-	-	-	-	-	43,735,282	42,095,950	1,639,332	8,837,448
Dec	52,635,574	32,761	-	-	-	-	-	-	43,703,417	42,191,931	1,511,486	8,899,396
2015												
Mar	53,186,083	32,341	-	-	-	-	-	-	44,069,383	42,602,624	1,466,759	9,084,360
Jun	53,205,971	13,981	-	-	-	-	-	-	44,023,816	42,636,004	1,387,812	9,168,173
Sep	53,590,512	14,664	-	-	-	-	-	-	44,322,369	42,954,414	1,367,955	9,253,479

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

¹⁾ Figures from July 2005 includes Asset Management Companies.

²⁾ Figures from January 2006 includes DFLSA.

³⁾ Figures from July 2007 includes IPED.

⁴⁾ Figures from March 2009 includes SBDT.

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

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

Table 5.3 (a)

Period Ended	Assets																			Total Assets/Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector				Unclassified			Life Ins. Fund		Cap. and Res.	Foreign Liab. ¹⁾	Other		
	Total	Comm. Banks Dep.	Secur.	Loans and Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets						Other Assets	
2004	14,947.5	11,947.9	935.6	1,530.7	533.4	1,004.9	175.1	829.8	-	-	-	-	2,509.7	1,731.5	101.2	676.9	3,933.8	2,077.0	1,856.8	22,395.9	14,265.1	1,134.0	5,524.8	1,472.1	
2005	13,618.5	10,265.0	1,435.0	1,406.8	511.8	1,865.4	242.5	1,622.9	-	-	-	-	3,648.7	2,525.9	132.6	990.1	3,611.4	2,095.7	1,515.6	22,743.9	13,458.1	1,595.5	5,467.3	2,223.0	
2006	10,586.0	7,636.0	1,698.9	769.4	481.8	1,229.7	169.5	1,060.2	-	-	-	-	5,629.3	3,248.8	26.0	2,354.4	3,941.4	2,011.9	1,929.5	21,386.4	11,262.3	1,986.0	5,503.2	2,635.0	
2007	12,067.3	9,511.8	1,954.7	1,525.7	924.8	1,713.7	395.0	1,318.7	-	-	-	-	7,854.9	4,542.8	1,608.7	1,703.4	4,551.6	2,504.2	2,047.3	26,187.5	14,174.8	3,190.5	5,030.4	3,791.7	
2008	14,061.0	10,409.2	1,889.8	1,047.6	714.5	2,052.2	578.8	1,473.4	-	-	-	-	8,520.2	5,776.3	1,031.1	1,712.8	6,054.4	3,469.5	2,584.9	30,687.8	16,016.4	5,660.8	5,018.5	3,992.4	
2009 ²⁾	7,104.3	3,295.1	2,229.5	791.5	788.2	2,133.1	557.2	1,575.9	-	-	-	-	4,354.5	3,616.6	110.1	627.9	2,605.9	2,024.4	581.5	16,197.8	4,181.4	4,964.3	4,756.9	2,295.2	
2010	7,321.7	3,334.1	1,718.5	1,178.0	1,091.0	2,036.2	899.8	1,136.4	-	-	-	-	4,823.7	4,554.3	102.5	167.0	2,879.1	2,195.3	683.8	17,060.6	4,459.5	6,389.2	4,857.6	1,354.3	
2011																									
Mar	7,776.9	3,496.1	1,697.5	1,183.8	1,399.6	2,138.1	877.4	1,260.8	-	-	-	-	4,785.3	4,518.4	95.6	171.4	2,727.5	2,237.8	489.7	17,427.9	4,244.8	6,993.8	4,652.6	1,536.7	
Jun	7,610.8	3,588.3	1,747.4	1,105.2	1,169.9	1,989.1	902.4	1,086.7	-	-	-	-	5,134.7	4,790.5	96.7	247.5	2,938.4	2,227.8	710.6	17,673.0	4,451.1	7,001.9	4,656.4	1,563.6	
Sep	7,749.4	3,689.7	1,757.5	1,128.9	1,173.3	2,021.3	845.8	1,175.4	-	-	-	-	5,525.3	5,081.8	90.9	352.6	3,005.5	2,260.4	745.1	18,301.5	4,443.7	7,486.2	4,678.7	1,692.8	
Dec	7,962.5	3,802.4	1,776.3	1,090.8	1,292.9	1,817.7	695.4	1,122.4	-	-	-	-	5,795.3	5,186.7	89.5	519.0	3,126.9	2,408.6	718.3	18,702.3	4,378.2	7,825.2	4,710.0	1,789.0	
2012																									
Mar	8,356.1	4,123.1	2,538.9	912.1	782.0	1,783.4	674.3	1,109.1	-	-	-	-	6,021.6	5,374.0	289.9	357.6	4,421.7	3,185.5	1,236.2	20,582.8	4,660.6	7,766.7	4,755.4	3,400.1	
Jun	7,709.3	3,696.6	1,691.0	1,030.9	1,290.9	2,162.9	741.3	1,421.6	-	-	-	-	6,806.1	6,222.7	87.2	496.3	3,708.2	2,705.5	1,002.8	20,386.6	4,719.3	8,698.9	4,702.2	2,266.3	
Sep	7,914.8	3,874.7	1,743.8	994.8	1,301.6	2,411.5	761.7	1,649.7	-	-	-	-	7,368.3	6,364.1	88.7	915.6	3,645.9	2,810.8	835.1	21,340.5	4,726.6	9,079.7	4,827.9	2,706.3	
Dec	7,122.7	3,882.4	2,149.5	38.8	1,052.0	3,339.3	797.3	2,542.0	-	-	-	-	8,943.3	6,906.3	54.6	1,982.4	3,952.9	3,359.0	593.9	23,358.2	4,750.8	11,429.7	4,784.4	2,393.2	
2013																									
Mar	8,395.7	4,096.2	2,152.9	700.1	1,446.5	2,785.5	828.6	1,956.8	-	-	-	-	8,730.5	7,400.7	38.1	1,291.7	4,267.4	2,865.3	1,402.2	24,179.0	5,176.4	11,140.5	5,283.1	2,579.0	
Jun	8,472.6	4,187.7	2,197.8	660.3	1,426.7	2,478.8	820.4	1,658.4	-	-	-	-	9,927.1	8,541.1	50.1	1,335.9	3,680.5	2,987.4	693.1	24,559.0	5,182.7	10,745.0	5,188.9	3,442.4	
Sep	8,483.3	4,140.8	2,094.4	629.0	1,619.1	2,749.2	955.2	1,794.1	-	-	-	-	10,042.4	8,666.9	49.4	1,326.1	3,680.3	2,980.1	700.1	24,955.3	5,161.1	10,975.2	5,245.7	3,573.3	
Dec	8,124.7	4,317.4	2,097.2	8.4	1,701.8	2,701.6	998.1	1,703.5	-	-	-	-	11,418.4	9,346.6	53.9	2,017.9	3,674.0	3,062.7	611.3	25,918.8	5,357.8	11,821.2	5,181.6	3,558.2	
2014																									
Mar	9,177.7	4,475.8	2,376.0	628.3	1,697.7	3,167.8	1,236.2	1,931.6	-	-	-	-	11,176.0	10,105.7	61.0	1,009.3	3,832.4	3,182.5	649.8	27,353.8	6,259.5	12,255.8	5,292.0	3,546.2	
Jun	9,409.6	4,406.6	2,613.8	636.0	1,753.0	2,783.1	1,143.3	1,639.8	-	-	-	-	11,388.7	10,274.6	63.6	1,050.6	3,796.4	3,195.0	601.4	27,377.8	3,083.3	12,378.8	8,649.5	3,266.2	
Sep	11,416.2	5,354.7	3,866.9	603.6	1,591.1	3,178.5	1,399.4	1,779.1	-	-	-	-	11,450.3	10,418.6	58.8	973.0	4,420.3	3,330.4	1,089.9	30,465.3	1,617.4	13,264.6	9,515.9	6,067.5	
Dec	11,368.7	5,335.0	3,837.3	603.5	1,592.9	3,191.6	1,404.9	1,786.7	-	-	-	-	11,866.0	10,696.8	117.0	1,052.2	4,494.0	3,325.4	1,168.6	30,920.4	1,617.4	13,475.6	9,511.4	6,316.1	
2015																									
Mar	10,022.4	4,737.3	3,336.8	339.3	1,609.0	3,785.2	1,711.2	2,074.0	-	-	-	-	10,856.3	9,510.0	119.5	1,226.8	4,273.3	3,261.3	1,012.1	28,937.2	3,977.8	9,941.7	9,761.7	5,256.1	
Jun	10,100.8	4,851.3	3,331.3	330.2	1,588.0	3,552.8	1,449.9	2,102.9	-	-	-	-	10,992.4	9,629.9	128.5	1,234.0	4,872.7	3,248.9	1,623.8	29,518.7	3,977.8	9,970.5	9,808.7	5,761.6	
Sep	10,868.2	4,925.9	3,383.6	358.5	2,200.2	4,157.0	1,269.9	2,887.1	-	-	-	-	11,104.1	9,740.6	134.1	1,229.4	4,289.5	3,182.7	1,106.8	30,418.8	4,090.3	10,343.5	10,046.3	5,938.7	

Source: Life Insurance Companies.

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

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

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

Table 5.3(b)

Period Ended	Assets																		Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector			Unclassified			Non - Life Ins. Fund		Cap. & Res.	Foreign Liab.	Other		
	Total	Comm. Banks Dep.	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total						Fixed Assets	Other Assets
2004	1,395.1	711.8	373.3	33.5	276.4	781.5	43.1	738.4	-	-	-	-	5,988.9	1,201.0	569.4	4,218.5	3,387.9	2,120.0	1,267.9	11,553.5	4,519.3	3,965.2	461.2	2,607.8
2005 ¹⁾	1,655.0	1,053.4	407.9	23.2	170.5	585.9	31.4	554.5	-	-	-	-	1,319.8	1,189.3	77.7	52.7	2,536.4	1,946.4	589.9	6,097.1	-	3,427.5	1,170.8	1,498.8
2006	1,702.9	1,016.9	535.1	11.9	138.9	665.9	9.2	656.7	-	-	-	-	1,330.3	1,205.9	77.8	46.6	2,836.9	1,962.5	874.4	6,536.0	-	3,770.9	1,272.3	1,492.8
2007	2,151.4	1,126.5	631.7	-	393.2	1,013.1	19.0	994.1	-	-	-	-	1,819.9	1,208.6	128.2	483.1	3,000.8	1,954.7	1,046.1	7,985.2	-	5,453.8	201.0	2,330.4
2008	2,406.4	1,282.8	575.6	-	548.0	1,149.6	3.0	1,146.6	-	-	-	-	2,057.0	1,378.3	135.2	543.5	2,953.1	1,990.1	963.0	8,566.2	-	5,903.0	703.9	1,959.2
2009	2,565.5	1,169.9	814.2	-	581.3	1,714.4	3.9	1,710.5	-	-	-	-	2,620.7	1,772.4	145.8	702.4	2,809.1	1,987.1	822.0	9,709.7	-	5,892.2	1,422.7	2,394.7
2010	2,573.9	1,300.9	583.4	-	689.6	2,016.5	13.1	2,003.5	-	-	-	-	2,159.8	1,993.3	134.4	32.1	3,394.3	2,004.4	1,389.9	10,144.6	-	7,660.5	450.6	2,033.5
2011																								
Mar	2,712.3	1,255.6	770.4	-	686.2	2,207.6	9.7	2,197.9	-	-	-	-	2,177.6	2,017.4	132.6	27.6	3,464.7	2,040.1	1,424.6	10,562.1	-	7,175.5	865.1	2,521.6
Jun	2,645.1	1,322.6	640.2	-	682.3	2,071.3	52.8	2,018.6	-	-	-	-	2,176.6	2,017.4	127.0	32.2	3,283.1	2,061.9	1,221.3	10,176.1	-	7,240.7	783.9	2,151.5
Sep	2,795.6	1,326.0	699.5	-	770.1	2,190.0	9.1	2,181.0	-	-	-	-	2,481.2	2,329.9	122.6	28.7	3,416.4	2,088.3	1,328.1	10,883.3	-	7,839.1	711.6	2,332.6
Dec	2,856.0	1,451.2	697.9	-	706.9	2,124.8	6.2	2,118.6	-	-	-	-	2,518.0	2,374.4	116.6	27.0	3,865.9	2,453.2	1,412.7	11,364.8	-	7,824.0	803.0	2,737.8
2012																								
Mar	2,898.6	1,214.3	796.4	-	887.9	2,250.2	19.1	2,231.2	-	-	-	-	2,626.6	2,479.7	119.9	27.0	3,888.4	2,749.4	1,139.0	11,663.8	-	8,670.8	766.0	2,227.0
Jun	3,018.3	1,275.9	834.4	-	908.0	2,478.5	13.0	2,465.5	-	-	-	-	2,789.8	2,638.9	121.5	29.4	3,665.9	2,204.8	1,461.2	11,952.5	-	8,824.3	762.5	2,365.8
Sep	2,891.8	1,367.7	618.3	-	905.8	2,440.1	11.5	2,428.6	-	-	-	-	2,914.1	2,768.2	115.6	30.2	3,997.4	2,896.7	1,100.7	12,243.3	-	8,954.6	766.2	2,522.5
Dec	2,979.3	1,470.6	580.8	-	927.9	2,865.4	17.4	2,848.0	-	-	-	-	3,180.9	3,009.2	139.4	32.3	4,068.7	2,931.8	1,136.9	13,094.2	-	9,666.0	783.3	2,645.0
2013																								
Mar	3,080.2	1,404.4	708.4	-	967.4	3,328.0	19.4	3,308.5	-	-	-	-	3,626.2	3,455.7	138.2	32.3	4,077.6	2,914.8	1,162.8	14,112.0	-	10,193.2	1,011.8	2,907.1
Jun	3,337.1	1,357.7	756.0	-	1,223.4	3,301.3	7.9	3,293.4	-	-	-	-	3,756.3	3,604.6	121.7	30.0	4,302.8	2,942.4	1,360.3	14,697.4	-	10,826.2	870.6	3,000.6
Sep	3,390.8	1,236.2	884.6	-	1,270.0	3,274.7	8.8	3,265.9	-	-	-	-	3,840.4	3,675.4	132.5	32.5	4,346.9	2,953.9	1,393.0	14,852.8	-	10,958.1	980.1	2,914.6
Dec	3,394.8	1,150.4	886.3	-	1,358.0	3,501.5	9.6	3,491.8	-	-	-	-	4,250.1	4,070.9	146.3	32.8	4,017.2	2,971.1	1,046.1	15,163.5	-	11,377.7	898.4	2,887.4
2014																								
Mar	4,043.1	1,386.7	1,346.7	-	1,309.8	3,183.4	4.6	3,178.7	-	-	-	-	4,239.6	4,058.9	150.1	30.6	4,272.6	3,003.1	1,269.5	15,738.6	-	11,657.8	907.5	3,173.4
Jun	4,066.2	1,494.2	1,414.1	-	1,157.9	3,082.4	15.8	3,066.6	-	-	-	-	5,700.1	5,499.1	173.1	27.9	4,168.0	3,019.5	1,148.5	17,016.7	-	12,666.1	907.8	3,442.8
Sep	3,305.0	580.4	1,418.6	-	1,306.0	3,533.7	5.6	3,528.1	-	-	-	-	5,789.4	5,582.1	181.8	25.5	5,436.1	3,074.3	2,361.9	18,064.2	-	12,863.2	988.7	4,212.3
Dec	2,768.2	1,008.0	982.3	-	777.9	3,517.2	24.5	3,492.7	19.6	19.6	-	-	5,665.8	5,446.3	186.6	32.9	6,126.0	3,153.2	2,972.8	18,096.8	-	12,411.2	1,176.0	4,509.7
2015																								
Mar	3,872.2	1,102.2	1,397.4	-	1,372.7	3,597.5	12.8	3,584.7	19.6	19.6	-	-	5,674.8	5,481.5	166.6	26.7	5,211.5	3,174.5	2,037.0	18,375.6	-	12,866.3	1,307.9	4,201.3
Jun	4,132.4	1,073.3	1,504.0	-	1,555.0	3,606.1	14.8	3,591.3	19.6	19.6	-	-	4,386.6	4,162.3	189.9	34.5	5,328.8	3,227.2	2,101.7	17,473.5	-	12,489.0	1,194.2	3,790.3
Sep	4,230.4	1,513.6	1,090.2	-	1,626.6	3,577.7	10.8	3,566.9	19.6	19.6	-	-	4,419.6	4,176.7	210.4	32.6	5,382.4	3,239.8	2,142.6	17,629.8	-	12,331.7	1,183.3	4,114.8

Source: Non-Life Insurance Companies

¹⁾ The figures from September 2005 excludes Guyflag Insurance Company.

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

Table 5.3 (c)

Period Ended	Assets																		Liabilities						
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified			Total Assets/ Liabilities	Life Ins. Fund	Cap. & Res.	Foreign Liab. ¹⁾	Other	
	Total	Comm. Banks Deposits	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets						
2004	16,342.6	12,659.7	1,308.9	1,564.2	809.8	1,786.4	218.2	1,568.2	-	-	-	-	8,498.6	2,932.6	670.6	4,895.4	7,321.7	4,197.0	3,124.6	33,949.4	18,784.4	5,099.1	5,986.0	4,079.9	
2005	15,273.5	11,318.4	1,842.8	1,430.0	682.3	2,451.3	273.9	2,177.4	-	-	-	-	4,968.5	3,715.2	210.3	1,042.9	6,147.7	4,042.2	2,105.5	28,841.0	13,458.1	5,023.0	6,638.1	3,721.8	
2006	12,288.9	8,652.9	2,234.0	781.3	620.7	1,895.6	178.7	1,716.9	-	-	-	-	6,959.5	4,454.7	103.8	2,401.1	6,778.4	3,974.5	2,803.9	27,922.4	11,262.3	5,756.8	6,775.4	4,127.9	
2007	14,218.7	10,638.3	2,586.3	-	994.1	2,726.8	414.0	2,312.8	-	-	-	-	9,674.7	5,751.4	1,736.9	2,186.5	7,552.4	4,459.0	3,093.4	34,172.7	14,174.8	8,644.4	5,231.4	6,122.1	
2008	16,467.4	11,692.0	2,465.4	1,047.6	1,262.4	3,201.8	581.8	2,620.0	-	-	-	-	10,577.2	7,154.6	1,166.4	2,256.2	9,007.6	5,459.7	3,547.9	39,254.0	16,016.4	11,563.8	5,722.4	5,951.6	
2009	9,669.8	4,465.0	3,043.7	791.5	1,369.6	3,847.5	561.1	3,286.4	-	-	-	-	6,975.2	5,389.0	255.9	1,330.3	5,415.0	4,011.5	1,403.5	25,907.5	4,181.4	10,856.5	6,179.6	4,689.9	
2010	9,895.6	4,635.0	2,302.0	1,178.0	1,780.6	4,052.7	912.8	3,139.9	-	-	-	-	6,983.5	6,547.6	236.8	199.1	6,273.5	4,199.7	2,073.8	27,205.2	4,459.5	14,049.7	5,308.2	3,387.8	
2011																									
Mar	10,489.2	4,751.7	2,467.8	1,183.8	2,085.8	4,345.7	887.1	3,458.6	-	-	-	-	6,962.9	6,535.7	228.2	198.9	6,192.2	4,277.8	1,914.3	27,990.0	4,244.8	14,169.3	5,517.7	4,058.3	
Jun	10,255.9	4,910.9	2,387.7	1,105.2	1,852.2	4,060.4	955.1	3,105.3	-	-	-	-	7,311.3	6,807.9	223.7	279.7	6,221.5	4,289.6	1,931.9	27,849.1	4,451.1	14,242.6	5,440.3	3,715.1	
Sep	10,545.0	5,015.6	2,457.0	1,128.9	1,943.4	4,211.3	854.9	3,356.4	-	-	-	-	8,006.5	7,411.7	213.6	381.3	6,421.9	4,348.6	2,073.3	29,184.7	4,443.7	15,325.4	5,390.3	4,025.4	
Dec	10,818.5	5,253.5	2,474.3	1,090.8	1,999.9	3,942.6	701.6	3,241.0	-	-	-	-	8,313.2	7,561.1	206.1	546.0	6,992.8	4,861.8	2,131.0	30,067.1	4,378.2	15,649.2	5,512.9	4,526.8	
2012																									
Mar	11,254.7	5,337.4	3,335.3	912.1	1,670.0	4,033.7	693.4	3,340.3	-	-	-	-	8,648.1	7,853.7	409.9	384.6	8,310.1	5,934.9	2,375.2	32,246.6	4,660.6	16,437.5	5,521.4	5,627.1	
Jun	10,727.6	4,972.5	2,525.4	1,030.9	2,198.8	4,641.4	754.3	3,887.1	-	-	-	-	9,595.9	8,861.6	208.7	525.7	7,374.2	4,910.3	2,463.9	32,339.1	4,719.3	17,523.2	5,464.6	4,632.0	
Sep	10,806.6	5,242.4	2,362.1	994.8	2,207.4	4,851.5	773.2	4,078.4	-	-	-	-	10,282.4	9,132.3	204.3	945.8	7,643.3	5,707.5	1,935.8	33,583.8	4,726.6	18,034.3	5,594.1	5,228.8	
Dec	10,102.0	5,353.0	2,730.3	38.8	1,979.9	6,204.7	814.7	5,390.0	-	-	-	-	12,124.2	9,915.5	194.0	2,014.7	8,021.6	6,290.8	1,730.8	36,452.4	4,750.8	21,095.7	5,567.7	5,038.2	
2013																									
Mar	11,475.9	5,500.6	2,861.3	700.1	2,413.9	6,113.4	848.1	5,265.4	-	-	-	-	12,356.7	10,856.4	176.3	1,324.0	8,345.0	5,780.1	2,565.0	38,291.0	5,176.4	21,333.6	6,294.8	5,486.1	
Jun	11,809.6	5,545.4	2,953.8	660.3	2,650.2	5,780.1	828.4	4,951.7	-	-	-	-	13,683.4	12,145.7	171.8	1,365.9	7,983.3	5,929.9	2,053.4	39,256.4	5,182.7	21,571.3	6,059.5	6,443.0	
Sep	11,874.1	5,377.0	2,979.0	629.0	2,889.1	6,023.9	964.0	5,059.9	-	-	-	-	13,882.9	12,342.3	181.9	1,358.6	8,027.2	5,934.1	2,093.1	39,808.0	5,161.1	21,933.3	6,225.7	6,487.9	
Dec	11,519.6	5,467.8	2,983.5	8.4	3,059.9	6,203.1	1,007.8	5,195.3	-	-	-	-	15,668.5	13,417.5	200.3	2,050.7	7,691.2	6,033.8	1,657.4	41,082.3	5,357.8	23,198.9	6,080.0	6,445.6	
2014																									
Mar	13,220.8	5,862.4	3,722.7	628.3	3,007.5	6,351.1	1,240.8	5,110.3	-	-	-	-	15,415.6	14,164.5	211.1	1,039.9	8,105.0	6,185.7	1,919.3	43,092.5	6,259.5	23,913.6	6,199.4	6,719.6	
Jun	13,475.8	5,900.9	4,028.0	636.0	2,910.9	5,865.4	1,159.0	4,706.4	-	-	-	-	17,088.9	15,773.7	236.7	1,078.5	7,964.4	6,214.5	1,749.9	44,394.5	3,083.3	25,044.9	9,557.3	6,709.0	
Sep	14,721.2	5,935.1	5,285.4	603.6	2,897.1	6,712.2	1,405.0	5,307.2	-	-	-	-	17,239.7	16,000.7	240.6	998.4	9,856.5	6,404.6	3,451.8	48,529.6	1,617.4	26,127.8	10,504.5	10,279.8	
Dec	14,137.0	6,343.0	4,819.6	603.5	2,370.9	6,708.8	1,429.4	5,279.4	19.6	19.6	-	-	17,531.8	16,143.1	303.6	1,085.0	10,620.0	6,478.6	4,141.4	49,017.2	1,617.4	25,886.7	10,687.4	10,825.7	
2015																									
Mar	13,894.6	5,839.5	4,734.2	339.3	2,981.7	7,382.7	1,723.9	5,658.7	19.6	19.6	-	-	16,531.1	14,991.5	286.1	1,253.5	9,484.8	6,435.8	3,049.0	47,312.8	3,977.8	22,808.0	11,069.6	9,457.4	
Jun	14,233.1	5,924.6	4,835.3	330.2	3,143.0	7,158.8	1,464.6	5,694.2	19.6	19.6	-	-	15,379.0	13,792.2	318.4	1,268.5	10,201.5	6,476.0	3,725.5	46,992.2	3,977.8	22,459.5	11,002.9	9,552.0	
Sep	15,098.6	6,439.5	4,473.8	358.5	3,826.8	7,734.8	1,280.7	6,454.0	19.6	19.6	-	-	15,523.7	13,917.3	344.5	1,262.0	9,671.9	6,422.5	3,249.4	48,048.7	4,090.3	22,675.2	11,229.6	10,053.5	

Source: Insurance Companies.

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

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

Table 5.4

Period Ended	Foreign Sector	Assets											Total Assets/ Liabilities	Liabilities		
		Banking System			Public Sector			Private Sector				Pension Fund		Reserves	Other	
		Total	Cash	Deposits	Total	Gov't. T/Bills	Gov't. Debentures	Local Gov't. Sec.	Total	Shares & Other Sec.	Mortgage Loans					Other
2004	3,199.6	5,897.9	63.6	5,834.3	930.2	930.2	-	-	4,995.8	4,945.8	50.0	1,232.3	16,255.8	15,248.1	790.0	217.8
2005	3,821.5	3,832.8	27.0	3,805.8	1,131.3	1,131.2	0.0	-	5,093.6	5,067.2	26.4	1,242.1	15,121.3	13,902.0	1,038.8	180.4
2006	4,895.6	2,955.3	26.9	2,928.4	1,124.7	1,124.7	0.0	-	6,801.1	6,583.8	217.3	1,215.5	16,992.1	15,324.4	1,462.0	205.7
2007	5,870.2	2,276.0	53.5	2,222.4	441.9	288.2	153.7	-	7,506.5	7,427.5	79.0	1,933.1	18,027.7	16,317.5	1,567.7	142.5
2008	6,479.7	1,949.0	18.0	1,931.0	282.8	282.8	-	-	8,733.6	8,396.2	337.4	2,186.8	19,631.8	17,872.0	1,591.1	168.6
2009	5,747.4	3,347.7	6.1	3,341.7	455.6	455.6	-	-	7,707.4	7,355.1	352.3	3,241.7	20,499.8	18,623.3	1,636.3	240.2
2010	5,901.7	3,420.0	9.3	3,410.7	3,305.5	3,305.5	-	-	8,254.4	7,868.1	386.4	1,598.2	22,479.8	21,320.8	959.4	199.7
2011																
Mar	6,162.5	2,697.5	9.2	2,688.3	3,993.8	3,993.8	-	-	8,635.9	8,120.8	515.1	1,543.7	23,033.3	21,841.5	960.4	231.4
Jun	6,457.6	3,545.5	30.9	3,514.5	3,410.8	3,410.8	-	-	8,636.0	8,121.6	514.4	1,563.8	23,613.6	22,420.8	965.6	227.2
Sep	6,190.4	4,485.6	38.1	4,447.5	2,861.2	2,861.2	-	-	8,574.9	8,061.2	513.7	1,492.9	23,604.9	22,419.8	970.2	215.0
Dec	6,559.8	4,047.2	7.8	4,039.4	3,185.3	3,185.3	-	-	8,541.5	8,029.5	512.0	1,552.5	23,886.2	22,700.7	971.5	214.0
2012																
Mar	6,619.5	4,773.1	21.6	4,751.5	2,197.0	2,197.0	-	-	9,488.5	8,722.8	765.7	1,718.7	24,796.8	23,513.1	978.9	304.9
Jun	6,899.7	4,561.7	43.4	4,518.3	2,378.7	2,378.7	-	-	9,943.0	9,180.1	762.9	1,517.7	25,300.7	24,049.0	981.7	270.0
Sep	7,053.7	5,123.2	25.7	5,097.5	1,578.8	1,578.8	-	-	10,744.9	9,982.9	762.0	1,539.6	26,040.2	24,810.9	988.2	241.1
Dec	7,429.0	5,609.6	27.2	5,582.4	1,037.9	1,037.9	-	-	11,096.4	10,344.3	752.0	1,559.9	26,732.8	25,453.5	1,002.2	277.1
2013																
Mar	7,433.6	6,380.0	23.1	6,356.8	704.6	704.6	-	-	11,705.7	10,973.3	732.5	1,471.8	27,695.7	26,348.0	1,015.5	332.3
Jun	7,771.5	6,684.4	25.9	6,658.6	324.9	324.9	-	-	12,276.8	11,518.3	758.5	1,759.5	28,817.1	27,064.6	1,437.8	314.7
Sep	7,979.1	6,428.6	29.9	6,398.6	319.1	319.1	-	-	12,875.0	12,118.7	756.2	1,842.7	29,444.5	27,709.2	1,416.8	318.5
Dec	8,087.3	6,053.3	48.7	6,004.6	319.1	319.1	-	-	14,022.4	13,272.2	750.2	1,838.2	30,320.4	28,460.6	1,430.4	428.0
2014																
Mar	8,221.2	5,461.7	23.7	5,437.9	319.1	319.1	-	-	14,789.4	13,687.5	1,101.9	1,746.6	30,538.0	28,772.0	1,462.8	303.1
Jun	8,488.2	5,724.6	32.7	5,692.0	307.9	307.9	-	-	14,860.9	13,762.2	1,098.7	1,724.0	31,105.6	29,228.7	1,543.5	333.5
Sep	8,694.0	5,365.7	7.9	5,357.8	112.4	112.4	-	-	15,088.4	13,968.3	1,120.1	1,802.0	31,062.5	29,309.4	1,445.5	307.6
Dec	7,582.9	5,740.9	32.8	5,708.1	112.4	112.4	-	-	16,319.1	15,268.0	1,051.1	1,963.9	31,719.2	29,814.3	1,479.7	425.3
2015																
Mar	7,985.7	5,333.7	3.8	5,329.9	502.9	502.9	-	-	17,951.0	16,583.7	1,367.3	2,033.1	33,806.3	32,060.8	1,253.1	492.4
Jun	7,915.8	5,304.2	24.5	5,279.7	806.0	806.0	-	-	15,853.3	15,033.1	820.2	2,164.3	32,043.7	30,329.1	1,254.5	460.1
Sep	8,037.0	5,280.6	5.4	5,275.2	909.8	909.8	-	-	15,534.1	14,719.4	814.7	2,395.7	32,157.2	30,539.3	1,212.4	405.5

Source: Pension Schemes

CENTRAL GOVERNMENT FINANCES (SUMMARY)¹⁾
(G\$ Million)

Table 6.1

Period	Current Account			Capital Account					Overall Deficit/Surplus (3)+(8) 9	External Financing					Domestic Financing			Other Financing (18)
	Revenue (1)	Expenditure (2)	Balance (1) - (2) (3)	Receipts		Expenditure (7)	Balance (4) - (7) (8)	Total (11)+(12)+(13)+(14) (10)		Project Loans (11)	Other (12)	External Debt Payments (13)	Overseas Deposits (14)	Total (16)+(17) (15)	Banking System (net) (16)	Non-Bank Borrowing 17		
				Total (5)+(6) (4)	Revenue (5)												External Grants (6)	
2004	51,664.3	46,937.8	4,726.5	10,133.5	5,930.7	4,202.8	22,416.7	(12,283.2)	(7,556.7)	(126.4)	12,806.9	(8,685.2)	(4,248.1)	-	8,767.8	15,444.1	(6,676.3)	(1,084.8)
2005	56,152.4	53,761.6	2,390.8	11,995.8	5,437.9	6,557.9	35,143.2	(23,147.4)	(20,756.6)	15,084.7	17,560.1	629.8	(3,105.2)	-	2,930.4	3,000.7	(70.3)	2,741.5
2006	62,356.4	59,593.0	2,763.5	17,524.6	6,204.1	11,320.5	41,806.4	(24,281.8)	(21,518.3)	20,810.8	17,007.8	6,552.0	(2,749.0)	-	(350.1)	(2,805.4)	2,455.3	1,057.6
2007	80,356.9	62,960.9	17,396.0	11,136.0	3,624.0	7,512.0	42,877.2	(31,741.2)	(14,345.2)	20,147.3	19,964.1	2,299.6	(2,116.4)	-	(6,766.3)	(6,194.5)	(571.8)	964.2
2008	82,483.9	78,492.0	3,991.9	17,029.1	3,417.5	13,611.6	35,941.2	(18,912.1)	(14,920.2)	14,606.1	27,375.3	(219.6)	(1,841.1)	(10,708.5)	446.0	2,321.4	(1,875.4)	(131.9)
2009	94,890.7	80,441.0	14,449.7	17,275.1	2,222.5	15,052.6	46,990.2	(29,715.1)	(15,265.4)	15,526.1	20,435.1	916.9	(2,254.8)	(3,571.1)	(2,635.1)	(3,686.2)	1,051.1	2,374.4
2010	107,875.4	86,386.4	21,489.0	11,820.7	2,325.7	9,495.0	46,718.7	(34,898.0)	(13,409.0)	12,989.4	15,427.5	870.2	(3,714.5)	406.2	3,847.5	(4,697.6)	8,545.0	(3,427.9)
2011	120,915.5	100,620.4	20,295.1	13,452.8	812.6	12,640.2	50,116.3	(36,663.5)	(16,368.4)	17,948.0	18,306.0	743.1	(4,462.9)	3,361.8	14,114.9	15,196.2	(1,081.3)	(15,694.5)
2012	130,228.4	114,914.5	15,313.9	13,509.5	832.7	12,676.8	56,441.5	(42,932.0)	(27,618.1)	22,044.2	30,043.2	682.9	(3,764.8)	(4,917.1)	(14,741.9)	(7,815.7)	(6,926.2)	20,315.8
2013	136,494.8	122,053.9	14,440.9	8,671.7	872.8	7,798.9	50,144.5	(41,472.8)	(27,031.9)	18,545.2	8,749.1	583.0	(3,592.6)	12,805.7	10,261.7	17,294.5	(7,032.8)	(1,775.0)
2014	145,726.0	133,833.6	11,892.4	4,191.0	3,100.8	1,090.2	51,013.7	(46,822.7)	(34,930.3)	(13,753.4)	19,936.7	520.3	(28,284.8)	(5,925.6)	11,509.3	11,650.3	(141.0)	37,174.5
2011																		
1st Qtr	25,458.0	16,921.9	8,536.1	2,106.8	322.6	1,784.2	4,540.1	(2,433.3)	6,102.8	1,500.6	2,616.4	(120.2)	(1,289.2)	293.6	1,542.6	(721.3)	2,263.8	(9,146.0)
2nd Qtr	36,028.6	25,746.2	10,282.4	1,248.7	83.5	1,165.2	12,411.5	(11,162.8)	(880.4)	5,622.4	4,689.5	495.1	(834.8)	1,272.6	(2,708.3)	1,981.4	(4,689.7)	(2,033.7)
3rd Qtr	28,379.9	23,133.3	5,246.6	1,226.0	323.0	903.0	9,786.2	(8,560.2)	(3,313.6)	1,033.6	5,567.0	(119.8)	(1,316.7)	(3,096.9)	(1,693.0)	(3,212.3)	1,519.3	3,973.0
4th Qtr	31,049.0	34,819.0	(3,770.0)	8,871.3	83.5	8,787.8	23,378.5	(14,507.2)	(18,277.2)	9,791.4	5,433.1	488.0	(1,022.2)	4,892.5	16,973.6	17,148.3	(174.8)	(8,487.8)
2012																		
1st Qtr	28,743.7	17,286.6	11,457.1	908.5	321.2	587.3	2,590.7	(1,682.2)	9,774.9	192.5	9,565.4	(119.4)	(1,046.7)	(8,206.8)	(11,167.8)	(9,827.7)	(1,340.0)	1,200.3
2nd Qtr	36,114.1	29,950.9	6,163.2	3,284.8	95.0	3,189.8	11,866.7	(8,581.9)	(2,418.7)	3,310.7	4,289.1	466.9	(744.9)	(700.4)	10,661.9	13,816.5	(3,154.6)	(11,554.0)
3rd Qtr	30,823.7	28,434.9	2,388.8	1,377.6	321.4	1,056.2	7,898.3	(6,520.7)	(4,131.9)	1,518.8	5,743.6	(119.0)	(1,022.0)	(3,083.8)	(15,086.3)	(14,102.0)	(984.3)	17,699.4
4th Qtr	34,546.8	39,242.1	(4,695.3)	7,938.6	95.1	7,843.5	34,085.8	(26,147.2)	(30,842.5)	17,022.2	10,445.1	454.4	(951.2)	7,073.9	850.3	2,297.6	(1,447.3)	12,970.0
2013																		
1st Qtr	30,692.9	17,944.2	12,748.7	517.7	336.1	181.6	2,397.7	(1,880.0)	10,868.7	169.9	6,510.2	(118.7)	(889.8)	(5,331.8)	13,464.1	18,178.4	(4,714.3)	(24,502.8)
2nd Qtr	40,976.9	26,997.2	13,979.7	818.9	99.8	719.1	8,504.1	(7,685.2)	6,294.5	2,636.9	543.7	404.1	(751.4)	2,440.5	4,064.9	4,164.7	(99.8)	(12,996.3)
3rd Qtr	31,207.5	31,287.4	(79.9)	1,161.4	337.0	824.4	12,704.4	(11,543.0)	(11,622.9)	2,844.7	(780.7)	(118.5)	(979.4)	4,723.3	6,610.0	8,374.2	(1,764.2)	2,168.2
4th Qtr	33,617.5	45,825.1	(12,207.6)	6,173.7	99.9	6,073.8	26,538.3	(20,364.6)	(32,572.2)	12,893.7	2,475.9	416.1	(972.0)	10,973.7	(13,877.4)	(13,422.8)	(454.6)	33,555.9
2014																		
1st Qtr	29,109.4	20,678.3	8,431.1	419.3	353.0	66.3	2,948.3	(2,529.0)	5,902.1	40.9	4,860.2	(118.6)	(1,048.3)	(3,652.4)	10,627.4	8,579.4	2,048.0	(16,570.4)
2nd Qtr	45,119.1	36,062.5	9,056.6	942.3	805.4	136.9	11,676.8	(10,734.5)	(1,677.9)	3,335.2	1,021.2	387.8	(870.4)	2,796.6	(5,755.3)	(5,277.9)	(477.4)	4,097.9
3rd Qtr	32,523.5	32,058.0	465.5	1,420.1	1,095.6	324.5	12,906.3	(11,486.2)	(11,020.7)	902.4	3,668.6	(118.2)	(1,189.5)	(1,458.5)	5,234.5	6,027.9	(793.4)	4,883.8
4th Qtr	38,974.0	45,034.8	(6,060.8)	1,409.3	846.8	562.5	23,482.3	(22,073.0)	(28,133.8)	(18,031.9)	10,386.7	369.3	(25,176.6)	(3,611.3)	1,402.7	2,320.9	(918.2)	44,763.1
2015																		
1st Qtr	32,414.9	23,756.3	8,658.6	416.4	364.2	52.1	2,046.5	(1,630.1)	7,028.5	2,416.4	5,996.8	-	(1,489.3)	(2,091.1)	7,110.1	6,137.7	972.4	(16,555.0)
2nd Qtr	45,923.9	34,336.1	11,587.8	267.4	107.7	159.7	4,924.1	(4,656.7)	6,931.1	(4,051.7)	4,992.8	336.9	(6,350.0)	(3,031.4)	4,311.5	4,941.7	(630.2)	(7,190.9)
3rd Qtr	35,605.8	37,021.8	(1,416.0)	1,255.9	364.2	891.7	3,089.9	(1,834.0)	(3,250.0)	(4,966.7)	968.2	-	(5,777.4)	(157.5)	8,166.5	7,465.4	701.1	50.2

Sources: Ministry of Finance and Bank of Guyana.

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

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2

Period	Total Current Revenue	Tax Revenue																				
		Total Tax Revenue	Income Tax						Property Taxes			Taxes on Production & Consumption					Taxes on International Trade					
			Total	Companies	Self-Employed	Personal	Surtax	Other	Total	Property	Estate	Total	Excise Duty	Consumption Tax	Value Added Tax ¹⁾	Excise Tax ¹⁾	Total	Import Duty	Export Duty	Travel Tax		
2004	51,664.3	48,172.4	21,409.8	11,168.6	-	10,069.0	-	172.2	749.1	729.6	19.5	19,520.5	22.6	19,497.8	-	-	4,843.6	3,684.6	13.1	1,145.9		
2005	56,152.3	52,980.8	23,842.9	12,554.9	-	11,139.2	-	148.8	828.1	806.8	21.3	21,666.6	271.1	21,395.5	-	-	4,805.6	3,634.8	6.9	1,163.9		
2006	62,356.4	58,446.7	26,859.4	14,989.5	-	11,708.9	-	161.0	865.3	842.8	22.5	23,485.0	109.2	23,375.8	-	-	5,204.4	4,114.7	7.3	1,082.4		
2007	80,293.2	77,292.5	29,519.9	16,459.5	-	12,831.7	-	228.7	962.2	942.9	19.3	38,395.4	256.1	38,139.3	1,426.1	21,329.2	15,384.0	7,125.0	6,004.5	8.7	1,111.8	
2008	82,484.0	79,134.0	31,460.0	18,567.8	-	12,674.0	-	218.2	1,281.4	1,253.8	27.6	37,369.2	267.4	37,101.8	-	23,998.4	13,103.3	7,754.6	6,602.4	8.6	1,143.6	
2009	94,890.7	89,085.4	33,047.2	19,379.0	-	13,451.2	-	217.0	1,688.1	1,661.6	26.5	44,877.6	191.9	44,685.7	13.5	23,250.4	21,421.8	8,067.7	6,804.5	8.2	1,255.0	
2010	107,875.3	100,958.6	39,455.3	23,824.4	-	15,418.7	-	212.2	1,592.5	1,562.0	30.5	48,550.0	186.9	48,363.1	-	27,070.0	21,293.2	9,731.8	8,301.8	6.7	1,423.2	
2011	120,915.9	111,408.9	43,303.1	26,215.5	-	16,844.8	-	242.7	1,753.0	1,723.0	30.0	53,277.2	230.3	53,046.9	-	31,156.2	21,890.7	11,126.0	9,863.8	9.6	1,252.6	
2012	130,228.4	118,333.9	44,357.2	27,794.3	-	16,154.8	-	408.2	1,903.5	1,866.2	37.3	57,071.6	222.2	56,849.4	-	34,105.6	22,743.9	12,900.6	11,560.8	9.1	1,330.8	
2013	136,494.8	126,509.7	46,393.9	30,929.0	-	15,199.1	-	265.8	2,608.4	2,571.8	36.6	61,883.8	224.4	61,659.4	-	34,388.0	27,271.3	13,411.8	11,865.7	14.1	1,532.0	
2014	145,726.0	135,889.6	51,392.7	33,283.3	-	17,899.7	-	209.6	2,422.6	2,380.5	42.1	65,950.5	241.0	65,709.5	-	37,475.4	28,234.0	13,856.4	12,166.5	13.8	1,676.0	
2011																						
1st Qtr	25,458.0	24,494.6	10,170.7	5,502.3	-	4,626.8	-	41.7	104.1	97.0	7.1	11,552.3	52.5	11,500.0	-	7,102.4	4,397.4	2,257.4	1,978.0	1.6	277.7	
2nd Qtr	36,028.6	32,492.6	13,626.4	9,874.6	-	3,654.4	-	97.5	1,392.2	1,383.7	8.5	14,283.6	65.6	14,218.0	-	7,545.9	6,672.1	2,574.0	2,238.6	2.0	333.4	
3rd Qtr	28,379.9	26,141.3	9,570.0	5,645.9	-	3,879.7	-	44.4	121.7	113.2	8.5	12,989.7	60.9	12,928.8	-	8,066.3	4,862.5	2,996.0	2,583.2	3.1	409.7	
4th Qtr	31,049.5	28,280.5	9,935.8	5,192.7	-	4,883.9	-	59.2	135.0	129.1	5.9	14,451.5	51.3	14,399.6	-	8,441.5	5,958.7	3,298.7	3,064.1	2.9	231.8	
2012																						
1st Qtr	28,743.7	27,763.3	10,569.2	5,822.4	-	4,708.3	-	38.6	224.4	217.2	7.2	13,747.7	58.4	13,689.3	-	8,181.0	5,508.3	2,735.0	2,446.0	2.1	286.9	
2nd Qtr	36,114.1	30,849.0	12,422.2	8,543.8	-	3,665.2	-	213.2	1,443.3	1,432.8	10.5	13,427.0	51.2	13,375.8	-	7,908.1	5,467.8	3,018.7	2,671.1	2.0	345.5	
3rd Qtr	30,823.7	28,848.6	9,957.7	6,432.1	-	3,481.4	-	44.2	161.2	149.0	12.2	14,867.2	47.3	14,820.0	-	8,732.8	6,087.1	3,366.8	2,991.6	2.0	373.2	
4th Qtr	34,546.8	30,873.0	11,408.1	6,995.9	-	4,299.9	-	112.2	74.5	67.1	7.5	15,029.7	65.3	14,964.4	-	9,283.7	5,680.8	3,780.0	3,452.0	2.9	325.1	
2013																						
1st Qtr	30,692.9	29,035.1	10,538.1	5,972.0	-	4,508.8	-	57.3	156.9	146.4	10.5	14,912.4	53.0	14,859.4	-	8,287.5	6,571.9	2,937.9	2,579.9	2.0	356.1	
2nd Qtr	40,976.9	35,854.7	14,870.6	11,466.4	-	3,282.6	-	121.6	1,984.7	1,974.6	10.1	15,318.8	57.4	15,261.4	-	8,702.9	6,558.5	3,100.2	2,696.3	1.8	402.1	
3rd Qtr	31,207.5	29,381.0	10,243.2	6,731.9	-	3,462.2	-	49.1	209.8	203.0	6.8	14,870.3	56.7	14,813.6	-	8,082.2	6,731.4	3,484.4	3,072.0	3.9	408.5	
4th Qtr	33,617.4	32,238.9	10,742.0	6,758.6	-	3,945.5	-	37.8	257.0	247.8	9.2	16,782.2	57.4	16,724.8	-	9,315.3	7,409.5	3,889.2	3,517.5	6.4	365.3	
2014																						
1st Qtr	29,109.4	28,316.7	10,875.0	6,235.3	-	4,577.5	-	62.2	89.0	80.4	8.6	13,951.1	75.3	13,875.8	-	8,285.7	5,590.0	2,908.0	2,531.1	3.0	373.9	
2nd Qtr	45,119.1	38,478.4	15,918.1	11,484.3	-	4,353.9	-	79.8	1,934.0	1,922.3	11.8	16,850.6	64.4	16,786.2	-	10,082.6	6,703.6	3,194.3	2,802.9	3.0	388.4	
3rd Qtr	32,523.5	31,595.9	11,692.3	7,628.5	-	4,023.6	-	40.2	297.0	285.6	11.4	15,338.9	49.2	15,289.7	-	9,687.1	5,602.6	3,697.6	3,157.3	4.8	535.6	
4th Qtr	38,974.0	37,498.5	12,907.3	7,935.3	-	4,944.6	-	27.4	102.6	92.2	10.3	19,810.0	52.2	19,757.8	-	9,420.0	10,337.8	4,056.4	3,675.2	3.1	378.1	
2015																						
1st Qtr	32,414.9	31,680.2	12,447.7	7,183.6	-	5,229.4	-	34.7	153.6	145.7	7.9	15,681.3	90.1	15,591.2	-	9,256.2	6,335.0	2,881.8	2,542.1	2.2	337.5	
2nd Qtr	45,923.9	39,176.9	15,227.8	10,166.8	-	4,848.3	-	212.8	2,390.0	2,380.5	9.5	17,799.3	62.3	17,737.0	-	8,899.1	8,837.9	3,247.5	2,830.9	2.6	414.0	
3rd Qtr	35,605.8	34,164.4	12,795.7	7,890.8	-	4,882.8	-	22.1	421.0	411.3	9.6	16,742.4	46.4	16,696.0	-	8,433.8	8,262.1	3,831.0	3,267.8	3.6	559.7	

Source: Ministry of Finance

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

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2 (Cont'd)

Period	Other Tax Revenue							Non-Tax Revenue								
	Total	Entertainment Tax	Purchase Tax- M. Car	Other Taxes And Duties	Licences Vehicles	Licences Other	Environmental Tax	Total ¹⁾	Rents Royalties, etc.	Interest	Divs. From Enterprises	BOG Surplus	Other Dept. Receipts	Fees, Fines, etc.	Land Dev. Schemes	Miscellaneous
2004	1,649.4	4.0	718.3	104.0	257.5	292.2	273.4	3,491.9	997.6	-	624.4	-	-	632.5	-	1,237.4
2005	1,837.7	2.4	737.9	99.2	274.3	251.1	472.8	3,171.5	515.0	-	1,070.0	-	-	512.7	-	1,073.8
2006	2,032.7	1.8	828.1	102.4	289.3	389.4	421.7	3,909.7	12.9	-	999.9	348.2	-	592.0	-	1,956.7
2007	1,290.0	0.6	158.9	10.3	306.0	300.6	513.6	3,000.7	42.7	-	307.5	699.0	-	764.0	-	1,187.5
2008	1,268.7	-	7.5	-	336.7	318.8	605.9	3,350.1	23.5	-	381.3	1,089.5	-	814.7	-	1,041.1
2009	1,404.8	-	-	-	358.8	371.9	674.1	5,805.3	13.4	-	1,386.5	2,301.3	-	951.2	-	1,152.8
2010	1,628.9	-	-	-	475.3	376.7	776.9	6,916.7	11.2	78.3	928.8	1,510.0	-	1,006.0	-	3,382.4
2011	1,949.6	-	-	-	477.1	458.5	1,014.1	9,507.0	13.2	-	2,144.2	2,516.5	-	1,201.8	-	3,631.3
2012	2,101.0	-	-	-	513.0	517.0	1,070.9	11,894.5	10.2	-	1,000.0	4,356.6	-	1,399.5	-	4,289.4
2013	2,211.9	-	-	-	587.0	553.3	1,071.6	9,985.0	18.6	-	1,720.0	4,040.5	-	1,404.8	-	1,967.8
2014	2,267.5	-	-	-	637.4	596.7	1,033.3	9,836.4	13.8	-	200.0	5,091.5	-	1,123.8	-	2,392.8
2011																
1st Qtr	410.1	-	-	-	70.4	144.5	195.2	963.4	2.2	-	300.0	-	-	291.4	-	369.7
2nd Qtr	616.4	-	-	-	313.4	84.1	218.8	3,535.9	2.2	-	300.0	2,516.5	-	305.0	-	412.3
3rd Qtr	463.8	-	-	-	72.4	123.6	267.8	2,238.6	4.6	-	1,543.5	-	-	301.2	-	389.3
4th Qtr	459.4	-	-	-	20.9	106.3	332.2	2,769.0	4.2	-	0.8	-	-	304.1	-	2,459.9
2012																
1st Qtr	486.9	-	-	-	158.7	119.2	209.0	980.4	2.0	-	-	-	-	316.9	-	661.5
2nd Qtr	537.8	-	-	-	139.6	154.7	243.5	5,265.1	2.4	-	-	4,356.6	-	353.4	-	552.7
3rd Qtr	495.7	-	-	-	124.0	116.7	255.0	1,975.1	3.4	-	1,000.0	-	-	410.8	-	561.0
4th Qtr	580.6	-	-	-	90.7	126.4	363.5	3,673.8	2.4	-	-	-	-	318.3	-	2,514.2
2013																
1st Qtr	489.7	-	-	-	144.9	133.4	211.4	1,657.8	5.7	-	720.0	-	-	349.5	-	582.6
2nd Qtr	580.4	-	-	-	154.5	157.8	268.1	5,122.2	2.2	-	-	4,040.5	-	428.7	-	650.8
3rd Qtr	573.3	-	-	-	158.0	146.7	268.5	1,826.5	5.7	-	1,000.0	-	-	395.9	-	424.9
4th Qtr	568.5	-	-	-	129.6	115.3	323.6	1,378.5	5.0	-	-	-	-	230.7	-	309.5
2014																
1st Qtr	493.7	-	-	-	167.2	129.2	197.3	792.7	2.6	-	-	-	-	255.5	-	534.7
2nd Qtr	581.4	-	-	-	155.0	171.2	255.2	6,640.7	2.2	-	200.0	5,091.5	-	298.5	-	624.1
3rd Qtr	570.1	-	-	-	169.4	141.7	259.0	927.6	4.3	-	-	-	-	320.7	-	377.3
4th Qtr	622.3	-	-	-	145.9	154.6	321.8	1,475.4	4.7	-	-	-	-	249.1	-	856.7
2015																
1st Qtr	515.7	-	-	-	171.0	152.0	192.8	734.8	2.3	-	-	-	-	256.3	-	476.1
2nd Qtr	512.3	-	-	-	164.0	135.3	213.1	6,747.0	3.7	-	-	3,512.7	-	279.5	-	2,951.0
3rd Qtr	374.3	-	-	-	163.9	120.2	90.2	1,441.4	2.0	-	-	-	550.0	284.7	-	604.7

Source: Ministry of Finance

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

CENTRAL GOVERNMENT: CURRENT EXPENDITURE
(G\$ Million)

Table 6.3

Period	Total Expenditure	Personal Emoluments	Debt Charges	Total Other Expenditure	Other Current Expenditure			
					Equipment And Supplies	Fuels And Lubricants	Rental And Maintenance of Buildings	Maintenance of Infrastructure
2004	46,937.8	17,322.0	4,475.6	25,140.1	2,423.0	647.1	1,460.7	836.5
2005	53,761.6	18,538.6	4,370.7	30,852.3	2,811.1	939.9	1,530.8	923.7
2006	59,593.0	20,085.0	4,484.4	35,023.5	3,277.3	1,224.4	1,697.8	1,017.3
2007	62,960.9	22,064.1	4,528.2	36,368.6	3,510.8	1,288.6	1,886.8	1,053.7
2008	78,491.9	23,882.9	6,547.7	48,061.3	3,826.1	1,843.1	2,257.6	1,392.8
2009	80,440.9	26,170.9	6,587.5	47,682.4	5,296.0	1,474.2	2,517.7	1,771.3
2010	86,386.3	28,367.3	7,879.4	50,139.6	5,072.5	1,651.2	2,638.7	1,956.1
2011	100,620.3	31,345.8	8,074.3	61,200.2	6,936.2	2,024.9	2,926.9	2,142.1
2012	114,914.6	34,793.9	6,535.5	73,585.2	7,109.4	2,161.4	3,053.2	2,312.6
2013	122,053.5	38,489.0	6,106.3	77,458.2	7,333.1	2,222.4	3,246.1	2,931.4
2014	133,833.6	42,305.6	6,339.5	85,188.5	8,192.8	2,339.4	3,298.8	2,790.7
2011								
1st Qtr	16,921.6	6,444.9	2,077.1	8,399.6	726.7	364.6	241.9	75.0
2nd Qtr	25,746.2	7,604.9	2,313.1	15,828.3	2,359.6	469.6	656.6	564.1
3rd Qtr	23,133.3	7,277.6	1,658.7	14,196.9	1,022.4	555.6	943.3	646.8
4th Qtr	34,819.2	10,018.4	2,025.4	22,775.4	2,827.4	635.1	1,085.2	856.1
2012								
1st Qtr	17,286.7	7,201.4	1,674.5	8,410.7	293.2	290.1	213.1	80.2
2nd Qtr	29,951.0	8,702.0	1,807.2	19,441.8	2,198.7	591.4	363.5	261.0
3rd Qtr	28,434.9	7,923.5	1,259.7	19,251.7	1,673.8	513.5	877.7	629.0
4th Qtr	39,242.0	10,967.0	1,794.1	26,481.0	2,943.7	766.3	1,598.9	1,342.4
2013								
1st Qtr	17,944.2	8,097.6	1,429.8	8,416.7	374.9	420.8	223.5	95.9
2nd Qtr	26,996.9	9,642.0	1,582.5	15,772.4	836.9	581.3	464.4	369.7
3rd Qtr	31,287.4	8,770.1	1,495.1	21,022.2	3,219.1	548.4	1,200.5	806.8
4th Qtr	45,825.1	11,979.3	1,598.9	32,246.9	2,902.3	671.8	1,357.7	1,659.0
2014								
1st Qtr	20,678.3	9,028.3	1,270.5	10,379.5	639.6	380.0	339.4	122.1
2nd Qtr	36,062.5	10,710.3	1,499.3	23,852.9	3,149.9	613.2	543.6	337.2
3rd Qtr	32,058.0	9,339.6	1,827.2	20,891.2	1,950.3	620.2	1,085.9	960.8
4th Qtr	45,034.8	13,227.4	1,742.5	30,064.9	2,452.9	725.9	1,330.0	1,370.7
2015								
1st Qtr	23,756.3	9,804.8	1,621.2	12,330.3	1,302.3	456.0	349.5	246.3
2nd Qtr	34,336.1	11,087.6	1,316.5	21,932.0	2,139.1	620.9	575.4	599.3
3rd Qtr	37,021.8	10,673.2	1,572.8	24,775.8	2,381.5	581.4	961.0	723.7

Source: Ministry of Finance.

CENTRAL GOVERNMENT: CURRENT EXPENDITURE
(G\$ Million)

Table 6.3 (Cont'd)

Period	Other Current Expenditure										
	Electricity Charges	Transport, Travel and Postage	Telephone Charges	Other Services Purchased	Education Subventions, Grants And Scholarships	Rates, Taxes And Subventions to Loc. Auth.	Subsidies And Contribution to Local And Int'l Orgns.	Refunds of Revenue	Miscellaneous	Pensions	Payments to Dependants' Pension Funds
2004	2,365.0	1,008.7	264.1	293.3	1,435.5	273.0	6,699.2	2.0	3,688.4	3,713.5	30.0
2005	3,088.4	1,165.2	285.7	306.7	1,581.5	389.2	7,911.0	5.4	6,037.6	3,865.6	10.5
2006	3,459.4	1,872.3	345.0	487.0	1,895.5	450.8	8,360.3	5.6	6,103.8	4,814.9	12.1
2007	4,071.7	1,701.9	370.1	856.3	1,996.5	368.9	8,373.0	4.1	5,522.5	5,349.2	14.3
2008	3,940.3	2,241.3	397.2	544.8	2,112.1	127.7	14,484.1	8.2	7,800.6	7,085.4	-
2009	3,682.7	2,215.6	398.9	751.4	2,529.6	192.5	11,144.5	7.0	7,782.0	7,919.0	-
2010	3,905.5	2,526.5	410.4	727.2	2,763.9	189.9	11,673.8	5.3	7,923.4	8,695.3	-
2011	5,621.9	3,224.7	454.8	754.4	3,033.5	352.3	14,831.9	8.1	9,601.9	9,286.6	-
2012	5,847.6	3,021.4	451.8	776.7	3,094.1	188.3	25,331.7	8.3	9,441.5	10,787.2	-
2013	5,876.5	3,473.5	475.5	814.4	3,351.7	213.9	22,565.1	6.2	11,154.9	13,793.6	-
2014	5,703.2	3,575.6	549.3	798.7	5,855.5	195.6	24,410.9	24.2	12,857.7	14,596.0	-
2011											
1st Qtr	341.7	384.3	68.4	55.0	578.2	3.8	2,395.4	0.1	1,361.6	1,802.9	-
2nd Qtr	1,800.2	683.9	101.8	157.1	704.5	76.7	4,040.9	2.1	2,118.3	2,093.1	-
3rd Qtr	1,633.9	792.8	99.0	206.6	821.2	222.6	3,115.5	3.4	2,120.5	2,013.3	-
4th Qtr	1,846.1	1,363.7	185.6	335.7	929.6	49.3	5,280.1	2.6	4,001.5	3,377.3	-
2012											
1st Qtr	898.0	351.6	66.2	45.1	550.3	3.0	2,142.0	0.3	1,270.3	2,207.4	-
2nd Qtr	1,093.9	703.4	92.4	151.5	723.6	4.7	8,695.4	0.2	2,091.1	2,470.8	-
3rd Qtr	537.9	725.7	99.8	118.7	869.4	84.9	8,462.7	1.2	2,047.9	2,609.5	-
4th Qtr	3,317.8	1,240.7	193.5	461.4	950.8	95.7	6,031.5	6.6	4,032.1	3,499.4	-
2013											
1st Qtr	261.7	469.4	67.6	35.0	546.6	1.3	2,359.6	0.4	1,394.0	2,165.8	-
2nd Qtr	593.5	828.8	99.2	184.0	821.8	84.4	5,166.8	2.9	2,801.0	2,938.0	-
3rd Qtr	2,377.2	850.4	131.4	132.1	994.7	45.6	4,956.0	2.0	2,655.2	3,102.8	-
4th Qtr	2,644.1	1,324.8	177.3	463.4	988.7	82.7	10,082.6	0.9	4,304.7	5,587.0	-
2014											
1st Qtr	279.2	531.2	97.3	46.3	707.5	2.0	2,588.4	0.6	1,875.6	2,770.4	-
2nd Qtr	1,952.0	876.9	133.5	153.4	974.3	5.0	8,080.5	0.3	3,157.8	3,875.3	-
3rd Qtr	409.0	949.7	129.7	132.4	1,188.0	10.4	7,301.1	0.1	3,163.7	2,990.1	-
4th Qtr	3,063.0	1,217.9	188.8	466.6	2,985.7	178.2	6,441.0	23.2	4,660.7	4,960.3	-
2015											
1st Qtr	315.1	630.9	105.4	62.6	741.9	2.1	3,148.1	8.2	2,449.2	2,512.4	-
2nd Qtr	351.1	1,173.8	125.0	60.1	838.0	83.0	7,457.5	0.6	3,746.9	4,161.1	-
3rd Qtr	495.5	1,057.0	151.7	108.3	1,363.7	8.4	10,059.9	0.0	3,247.4	3,636.3	-

Source: Ministry of Finance.

PUBLIC CORPORATIONS CASH FINANCES: SUMMARY**

(G\$ Million)

Table 6.4

Period	Current Receipts					Operating Payments							Operating Balance (1)-(6)
	Total (2)to(5) (1)	Export Sales (2)	Local Sales (3)	VAT Refunds (4)	Other ¹⁾ (5)	Total (7)to(12) (6)	Materials & Supplies (7)	Employment (8)	Interest (9)	Local Taxes (10)	VAT Payments (11)	Other ²⁾ (12)	
2004	78,427	35,274	31,067	-	12,086	71,312	21,773	20,105	332	397	-	28,706	7,115
2005	82,345	32,823	33,626	-	15,896	77,565	23,250	18,413	311	668	-	34,922	4,780
2006 ³⁾	84,661	32,036	38,207	-	14,417	77,315	24,003	19,568	359	347	-	33,037	7,346
2007	90,158	32,393	42,076	241	15,448	84,233	26,898	20,871	395	638	117	35,315	5,925
2008	101,917	29,636	49,882	304	22,095	98,779	33,366	21,354	428	415	54	43,162	3,138
2009	89,909	27,354	45,833	348	16,374	82,213	25,441	19,374	637	330	91	36,341	7,695
2010	95,815	22,398	55,483	203	17,730	92,736	31,456	20,168	453	113	135	40,411	3,079
2011	122,092	28,777	66,006	628	26,681	122,540	39,148	23,275	323	172	91	59,531	(448)
2012	135,256	28,300	68,413	488	38,055	125,686	39,976	25,742	250	129	111	59,478	9,570
2013	127,565	24,834	69,018	349	33,365	123,906	34,553	25,565	332	114	104	63,238	3,659
2014	122,928	18,941	72,149	212	31,626	121,866	34,842	24,649	569	57	115	61,635	1,062
2006 ³⁾													
1st Qtr	18,712	7,075	8,703	-	2,934	19,327	6,331	4,382	61	-	-	8,552	(615)
2nd Qtr	19,426	6,645	9,472	-	3,309	18,441	6,340	4,249	61	-	-	7,792	984
3rd Qtr	19,872	6,781	9,545	-	3,546	18,584	5,580	4,757	98	-	-	8,149	1,287
4th Qtr	26,652	11,536	10,487	-	4,628	20,962	5,752	6,180	139	347	-	8,544	5,689
2007													
1st Qtr	17,769	5,616	9,099	-	3,055	17,877	5,711	4,543	42	-	29	7,552	(107)
2nd Qtr	20,795	6,575	10,482	-	3,738	19,839	6,483	4,600	140	-	59	8,558	956
3rd Qtr	21,256	7,547	9,832	107	3,771	20,008	6,460	4,647	103	-	14	8,784	1,249
4th Qtr	30,336	12,655	12,664	134	4,884	26,510	8,243	7,082	110	638	15	10,422	3,827
2008													
1st Qtr	20,561	4,927	11,559	-	4,074	21,345	8,524	4,782	67	-	15	7,957	(784)
2nd Qtr	25,512	8,565	12,764	138	4,045	25,214	8,590	5,555	69	-	17	10,983	298
3rd Qtr	29,146	9,376	12,701	101	6,968	28,600	9,558	4,979	103	-	14	13,947	545
4th Qtr	26,699	6,769	12,857	66	7,007	23,620	6,695	6,038	189	415	8	10,275	3,079
2009													
1st Qtr	16,483	3,236	10,011	16	3,220	16,787	5,592	4,289	66	-	18	6,822	(304)
2nd Qtr	22,725	6,922	12,080	111	3,612	20,039	6,904	4,525	74	-	25	8,511	2,685
3rd Qtr	22,087	7,080	11,177	79	3,750	21,604	6,389	4,885	123	-	19	10,188	483
4th Qtr	28,615	10,116	12,564	142	5,793	23,784	6,556	5,676	374	330	28	10,820	4,831
2010													
1st Qtr	21,405	3,729	13,345	-	4,330.87	23,606	7,938	5,873	113	23	45	9,615	(2,201)
2nd Qtr	23,193	4,383	14,388	97	4,325.56	23,162	8,171	4,203	115	59	43	10,571	31
3rd Qtr	21,695	4,561	12,840	106	4,187.72	21,936	7,156	4,342	115	7	31	10,285	(241)
4th Qtr	29,521	9,725	14,910	-	4,885.85	24,032	8,191	5,750	109	25	16	9,941	5,489
2011													
1st Qtr	22,771	4,515	13,582	163	4,511	27,483	10,821	5,127	75	75	37	11,349	(4,712)
2nd Qtr	30,350	7,642	16,369	234	6,105	29,743	8,642	5,384	47	23	19	15,629	608
3rd Qtr	30,933	6,437	17,305	159	7,032	31,881	9,550	5,496	136	55	20	16,625	(949)
4th Qtr	38,038	10,183	18,749	73	9,033	33,433	10,137	7,268	66	19	14	15,928	4,605
2012													
1st Qtr	26,821	3,083	16,275	132.83	7,330.61	28,642	7,921	5,404	23	47	19	15,229	(1,821)
2nd Qtr	35,962	6,277	17,405	112.78	12,167.13	33,798	10,928	5,749	112	23	20	16,966	2,164
3rd Qtr	30,035	6,761	15,167	142.83	7,963.54	26,937	8,253	6,351	65	26	6	12,235	3,098
4th Qtr	42,438	12,178	19,567	99.60	10,593.70	36,309	12,874	8,238	51	33	66	15,047	6,129
2013													
1st Qtr	26,494	3,595	15,958	57	6,884	28,503	6,818	6,083	68	13	22	15,499	(2,010)
2nd Qtr	27,593	3,315	16,346	113	7,819	30,511	8,156	5,305	79	54	25	16,893	(2,918)
3rd Qtr	31,218	6,013	18,036	115	7,054	29,912	8,953	5,841	70	24	15	15,009	1,306
4th Qtr	42,261	11,911	18,677	64	11,609	34,980	10,625	8,337	116	23	42	15,838	7,281
2014													
1st Qtr	25,666	2,391	16,838	117	6,321	26,830	7,828	5,962	70	12	27	12,931	(1,164)
2nd Qtr	33,533	5,273	18,431	37	9,791	32,381	8,340	5,583	103	19	25	18,311	1,151
3rd Qtr	30,615	4,045	17,680	-	8,890	30,431	9,378	6,257	137	14	38	14,607	184
4th Qtr	33,114	7,233	19,200	59	6,623	32,223	9,296	6,847	258	13	25	15,785	891
2015													
1st Qtr	26,448	1,838	15,583	98	8,929	23,489	5,915	6,024	50	20	9	11,471	2,959
2nd Qtr	34,994	5,678	18,913	-	10,403	28,189	6,884	6,409	221	4	43	14,628	6,806
3rd Qtr	29,200	3,144	16,986	71	9,000	27,602	6,482	5,687	83	10	450	14,890	1,598

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

¹⁾ Includes Receipts from Debtors and Other receipts.

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

³⁾ Excludes AROAMIA Bauxite company from the 2nd quarter

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

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

Table 6.4 (Cont'd)

Period	Transfers to Central Gov't.			Current Balance (13)-(14)	Capital Expenditure (18)	Overall Balance (17)-(18)	Total (21)+(22)	External Borrowing (Net) (21)	Domestic Financing (Net)								
	Total (15)+(16)	Taxes (Property & Corporation)	Dividend (16)						Total (23)+(24)+(25) +(26)+(29)	Banking System (net) (23)	Non-Bank Fin. Inst. Borrowing (24)	Holdings of Cent. Gov. Sect. (25)	Transfer from Cen. Gov't. (26)	Special Transfers (27)	Privatisation Proceeds- Guysuco Land Sales (28)	Other ¹⁾ (29)	
																	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
2004	876	876	-	6,239	2,968	3,271	(3,662)	(1,775)	(1,887)	(1,147)	-	6,213	-	-	-	-	(6,953)
2005	928	678	250	3,852	3,445	407	(1,076)	(87)	(988)	(4,736)	-	2,184	-	-	-	1,563	
2006 ²⁾	1,355	1,230	125	5,991	2,647	3,344	(3,691)	-	(3,691)	(1,323)	-	(2,435)	-	-	-	67	
2007	1,161	1,161	-	4,763	5,816	416	(1,053)	-	416	(632)	-	(200)	-	-	-	1,247	
2008	953	828	125	2,185	8,324	(6,139)	4,322	1,478	2,844	1,774	-	(118)	3,967	29	-	(2,779)	
2009	1,189	1,033	157	6,506	4,867	1,639	(1,795)	1,175	(2,970)	1,070	-	(3,598)	1,342	-	-	(1,784)	
2010	1,698	1,223	475	1,381	4,171	(2,789)	881	1,854	(973)	287	-	2,650	3,430	170	(2,078)	(7,340)	
2011	2,449	1,049	1,400	(2,897)	6,564	4,873	(148)	(148)	5,022	1,233	-	(3,451)	7,558	-	(1,691)	(318)	
2012	2,145	1,145	1,000	7,426	5,823	1,603	(1,603)	(1,352)	(252)	9,198	-	(47)	6,850	-	-	(16,251)	
2013	2,387	1,387	1,000	1,273	2,897	1,625	(1,625)	741	883	8,347	-	(356)	8,673	-	-	(15,781)	
2014	1,203	1,203	-	(141)	1,357	(1,498)	1,498	2,420	(922)	5,498	-	(798)	3,699	-	-	(9,320)	
2006																	
1st Qtr	-	-	-	(615)	471	(1,086)	1,346	-	1,346	531	-	-	-	-	-	815	
2nd Qtr	-	-	-	984	563	421	117	-	117	965	-	(4,335)	-	-	-	3,487	
3rd Qtr	-	-	-	1,287	563	725	(541)	-	(541)	(336)	-	1,520	-	-	-	(1,724)	
4th Qtr	1,355	1,230	125	4,334	1,049	3,285	(4,613)	-	(4,613)	(2,483)	-	380	-	-	-	(2,511)	
2007																	
1st Qtr	-	-	-	(107)	1,154	(1,261)	1,606	-	1,606	2,216	-	-	-	-	-	(609)	
2nd Qtr	-	-	-	956	874	83	170	-	170	(369)	-	(200)	-	-	-	739	
3rd Qtr	-	-	-	1,249	1,792	(543)	895	-	895	560	-	-	-	-	-	336	
4th Qtr	1,161	1,161	-	2,665	1,997	669	(2,255)	-	(2,255)	(3,037)	-	-	-	-	-	782	
2008																	
1st Qtr	-	-	-	(784)	1,300	(2,084)	2,499	1,856	643	1,297	-	-	194	-	-	(848)	
2nd Qtr	-	-	-	298	4,567	(4,269)	4,514	1,198	3,316	(868)	-	(118)	3,257	-	-	1,046	
3rd Qtr	-	-	-	545	1,088	(543)	721	(285)	1,006	687	-	-	516	-	-	(198)	
4th Qtr	953	828	125	2,126	1,369	757	(3,412)	(1,291)	(2,121)	659	-	-	-	29	-	(2,780)	
2009																	
1st Qtr	-	-	-	(304)	307	(610)	836	2,807	(1,971)	(1,042)	-	-	21	-	-	(950)	
2nd Qtr	-	-	-	2,685	2,098	587	(115)	1,789	(1,904)	1,486	-	(3,598)	1,001	-	-	(793)	
3rd Qtr	-	-	-	483	1,237	(754)	1,135	(223)	1,358	1,395	-	-	-	-	-	(36)	
4th Qtr	1,189	1,033	157	3,642	1,225	2,416	(3,651)	(3,198)	(453)	(768)	-	-	320	-	-	(5)	
2010																	
1st Qtr	242	242	-	(2,443)	798	(3,240)	3,240	1,676	1,564	1,065	-	-	1,470	-	-	(971)	
2nd Qtr	493	493	-	(462)	1,191	(1,653)	1,653	1,582	71	(3,318)	-	-	93	-	-	3,296	
3rd Qtr	234	234	-	(475)	925	(1,400)	1,400	1,604	(205)	1,615	-	-	1,537	-	-	(3,357)	
4th Qtr	728	253	475	4,761	1,257	3,504	(5,412)	(3,009)	(2,403)	926	-	2,650	329	170	(2,078)	(6,309)	
2011																	
1st Qtr	109	109	-	(4,821)	985	(5,805)	5,805	2,916	2,890	(1,053)	-	410	119	-	-	3,414	
2nd Qtr	370	370	-	237	(196)	434	(434)	(724)	290	242	-	(3,959)	3,148	-	-	859	
3rd Qtr	1,641	241	1,400	(2,589)	921	(3,511)	3,511	460	3,051	2,776	-	-	1,050	-	-	(775)	
4th Qtr	329	329	-	4,276	1,958	2,318	(4,009)	(2,800)	(1,209)	(732)	-	98	3,241	-	(1,691)	(3,816)	
2012																	
1st Qtr	68	68	-	(1,888)	894	(2,782)	2,782	554	2,228	3,541	-	15	37	-	-	(1,365)	
2nd Qtr	236	236	-	1,928	1,502	427	(427)	603	(1,030)	(1,296)	-	(133)	379	-	-	21	
3rd Qtr	1,516	516	1,000	1,582	983	599	(599)	352	(951)	2,735	-	-	1,180	-	-	(4,867)	
4th Qtr	325	325	-	5,803	2,444	3,360	(3,360)	(2,861)	(499)	4,217	-	71	5,253	-	-	(10,040)	
2013																	
1st Qtr	57	57	-	(2,067)	845	(2,911)	2,911	2,464	447	2,086	-	(425)	18	-	-	(1,232)	
2nd Qtr	376	376	-	(3,293)	1,336	(4,629)	4,629	1,039	3,591	1,304	-	70	214	-	-	2,003	
3rd Qtr	1,440	440	1,000	(135)	1,150	(1,285)	1,285	100	1,185	2,751	-	-	3,300	-	-	(4,866)	
4th Qtr	514	514	-	6,767	(433)	7,200	(7,200)	(2,861)	(4,339)	2,206	-	-	5,141	-	-	(11,686)	
2014																	
1st Qtr	224	224	-	(1,388)	844	(2,232)	2,232	447	1,786	1,773	-	-	163	-	-	(151)	
2nd Qtr	531	531	-	620	863	(243)	243	(1,515)	1,758	1,643	-	(222)	84	-	-	253	
3rd Qtr	222	222	-	(37)	1,264	(1,302)	1,302	2,272	(970)	1,809	-	(136)	710	-	-	(3,353)	
4th Qtr	226	226	-	665	(1,614)	2,279	(2,279)	1,216	(3,495)	273	-	(440)	2,742	-	-	(6,070)	
2015																	
1st Qtr	229	229	-	2,730	436	2,294	(2,294)	80	(2,374)	(469)	-	-	-	-	-	(1,905)	
2nd Qtr	655	655	-	6,151	4,483	1,668	(1,668)	(1,176)	(492)	(8,451)	-	(926)	-	-	-	8,886	
3rd Qtr	491	488	3	1,107	841	266	(266)	727	(992)	(6,100)	-	-	-	-	-	5,108	

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

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

²⁾ Excludes AROAMIA Bauxite Company from the 2nd quarter.

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

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

Table 7.1

Period Ended	Total	Bonds	Debentures	CARICOM Loan ²⁾	Treasury Bills
2005	67,754.3	5,343.1	11,816.5	687.2	49,907.4
2006	74,308.2	3,972.4	11,816.5	655.3	57,864.0
2007	69,345.4	3.4	15,785.5	630.1	52,926.4
2008	74,958.8	3.4	12,742.5	595.8	61,617.1
2009	87,047.4	3.4	11,767.5	560.8	74,715.7
2010					
Mar	93,903.6	3.4	6,823.5	560.8	86,515.9
Jun	94,760.0	3.4	6,823.5	543.3	87,389.8
Sep	96,412.1	3.4	6,823.5	543.3	89,041.9
Dec	100,489.5	3.4	6,823.5	523.2	93,139.4
2011					
Mar	108,655.5	3.4	5,848.5	523.2	102,280.4
Jun	103,390.0	3.4	5,848.5	508.8	97,029.3
Sep	103,589.5	3.4	5,848.5	508.8	97,228.7
Dec	104,937.2	3.4	5,848.5	491.9	98,593.4
2012					
Mar	100,088.9	3.4	4,873.5	491.9	94,720.1
Jun	93,801.2	3.4	4,873.5	473.2	88,451.1
Sep	94,100.5	3.4	4,873.5	473.2	88,750.4
Dec	93,461.9	3.4	4,873.5	456.2	88,128.8
2013					
Jan	93,187.0	3.4	4,873.5	456.2	87,853.9
Feb	96,687.1	3.4	4,873.5	456.2	91,354.0
Mar	97,211.9	3.4	3,898.5	456.2	92,853.8
Apr	98,211.5	3.4	3,898.5	456.2	93,853.4
May	98,913.3	3.4	3,898.5	441.9	94,569.5
Jun	96,919.0	3.4	3,898.5	441.9	92,575.2
Jul	92,919.0	3.4	3,898.5	441.9	88,575.2
Aug	92,419.2	3.4	3,898.5	441.9	88,075.4
Sep	90,269.3	3.4	3,898.5	441.9	85,925.6
Oct	91,769.3	3.4	3,898.5	441.9	87,425.5
Nov	93,769.7	3.4	3,898.5	441.9	89,426.0
Dec	98,815.3	3.4	3,898.5	424.7	94,488.7
2014					
Jan	96,415.3	3.4	3,898.5	424.7	92,088.7
Feb	93,915.5	3.4	3,898.5	424.7	89,588.9
Mar	94,915.5	3.4	3,898.5	424.7	90,588.9
Apr	91,915.6	3.4	3,898.5	424.7	87,589.0
May	84,323.5	3.4	3,898.5	424.7	79,996.9
Jun	87,298.8	3.4	3,898.5	408.0	82,988.9
Jul	83,698.8	3.4	3,898.5	408.0	79,388.9
Aug	82,198.9	3.4	3,898.5	408.0	77,889.0
Sep	82,698.9	3.4	3,898.5	408.0	78,389.0
Oct	79,198.9	3.4	3,898.5	408.0	74,889.0
Nov	79,198.9	3.4	3,898.5	408.0	74,889.0
Dec	78,437.7	3.4	3,898.5	390.3	74,145.6
2015					
Jan	78,437.7	3.4	3,898.5	390.3	74,145.6
Feb	78,437.9	3.4	3,898.5	390.3	74,145.7
Mar	78,438.0	3.4	3,898.5	390.3	74,145.8
Apr	77,438.0	3.4	3,898.5	390.3	73,145.8
May	76,082.6	3.4	3,898.5	390.3	71,790.4
Jun	75,867.8	3.4	3,898.5	372.5	71,593.4
Jul	78,867.8	3.4	3,898.5	372.5	74,593.4
Aug	78,867.9	3.4	3,898.5	372.5	74,593.5
Sep	78,867.9	3.4	3,898.5	372.5	74,593.5

Source: Bank of Guyana.

¹⁾ Excludes non-interest bearing debentures.

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

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

Table 7.2

Period Ended	Treasury Bills										
	Total Treasury Bills	Banking System			Non-Bank Financial Institutions	Public Sector				Private Sector	Non Residents
		Total	Bank of Guyana	Commercial Banks		Total	Public Enterprise	Nat. Insur. Scheme	Sinking Funds		
2005	49,907.4	34,434.1	1,032.5	33,401.7	13,090.8	1,977.9	-	1,977.9	-	359.9	44.7
2006	57,864.0	39,784.9	3,081.9	36,703.0	13,502.1	4,526.7	-	4,526.7	-	3.9	46.5
2007	52,926.4	35,448.3	1,032.6	34,415.7	12,741.6	4,732.7	-	4,732.7	-	3.9	-
2008	61,754.5	46,174.5	1,183.3	44,991.2	10,727.2	4,850.1	-	4,850.1	-	2.9	-
2009	74,715.7	56,984.5	2,333.1	54,651.5	9,084.3	8,633.8	-	8,633.8	-	13.2	-
2010											
Mar	86,515.9	66,747.2	1,033.2	65,714.0	11,116.4	8,633.8	-	8,633.8	-	18.6	-
Jun	87,389.8	65,424.4	1,031.8	64,392.7	12,940.0	9,009.5	-	9,009.5	-	16.0	-
Sep	89,041.9	65,721.4	1,032.9	64,688.5	14,311.1	9,009.5	-	9,009.5	-	0.0	-
Dec	93,139.4	66,547.1	1,032.9	65,514.2	14,833.6	11,758.2	-	11,758.2	-	0.5	-
2011											
Mar	102,280.4	73,446.5	1,030.1	72,416.4	16,642.0	12,183.3	-	12,183.3	-	8.7	-
Jun	97,029.3	73,244.3	999.3	72,245.0	15,817.2	7,967.4	-	7,967.4	-	0.5	-
Sep	97,228.7	72,766.3	998.8	71,767.5	16,494.6	7,967.4	-	7,967.4	-	0.5	-
Dec	98,593.4	73,547.7	999.2	72,548.6	17,007.7	8,038.0	-	8,038.0	-	0.0	-
2012											
Mar	94,720.1	71,067.5	998.3	70,069.2	15,604.6	8,048.1	-	8,048.1	-	-	-
Jun	88,451.1	68,041.6	1,067.8	66,973.8	13,642.1	6,767.5	-	6,767.5	-	-	-
Sep	88,750.4	69,358.3	1,067.0	68,291.3	12,624.6	6,767.5	-	6,767.5	-	-	-
Dec	88,128.8	70,253.5	996.9	69,256.6	11,063.9	6,811.4	-	6,811.4	-	-	-
2013											
Jan	87,853.9	72,591.4	996.9	71,594.5	8,886.3	6,376.2	-	6,376.2	-	-	-
Feb	91,354.0	76,691.5	997.0	75,694.5	8,286.3	6,376.2	-	6,376.2	-	-	-
Mar	92,853.8	79,799.6	996.8	78,802.8	6,678.0	6,376.2	-	6,376.2	-	-	-
Apr	93,853.4	81,443.9	996.4	80,447.6	6,033.3	6,376.2	-	6,376.2	-	-	-
May	94,569.5	81,518.3	996.4	80,521.9	6,633.3	6,418.0	-	6,418.0	-	-	-
Jun	92,575.2	79,668.3	996.4	78,671.9	6,488.9	6,418.0	-	6,418.0	-	-	-
Jul	88,575.2	77,168.3	996.4	76,171.9	4,988.9	6,418.0	-	6,418.0	-	-	-
Aug	88,075.4	76,974.4	996.6	75,977.8	4,683.0	6,418.0	-	6,418.0	-	-	-
Sep	85,925.6	74,824.6	996.8	73,827.8	4,683.0	6,418.0	-	6,418.0	-	-	-
Oct	87,425.6	76,324.5	996.8	75,327.8	4,683.0	6,418.0	-	6,418.0	-	0.1	-
Nov	89,426.0	78,825.0	996.8	77,828.2	4,183.0	6,418.0	-	6,418.0	-	0.1	-
Dec	94,488.8	83,825.3	3,497.1	80,328.2	4,183.0	6,480.5	-	6,480.5	-	0.1	-
2014											
Jan	92,088.8	79,425.3	2,997.1	76,428.2	6,183.0	6,480.5	-	6,480.5	-	0.1	-
Feb	89,588.9	76,825.4	997.2	75,828.2	6,283.0	6,480.5	-	6,480.5	-	0.1	-
Mar	90,588.9	77,825.5	2,997.3	74,828.2	6,283.0	6,480.5	-	6,480.5	-	0.1	-
Apr	87,589.0	75,025.5	997.3	74,028.2	6,083.0	6,480.5	-	6,480.5	-	0.1	-
May	79,996.9	67,250.9	997.3	66,253.6	6,183.0	6,563.0	-	6,563.0	-	0.1	-
Jun	82,988.9	70,659.9	1,406.3	69,253.6	6,175.0	6,154.0	-	6,154.0	-	0.1	-
Jul	79,388.9	67,059.9	1,406.3	65,653.6	6,175.0	6,154.0	-	6,154.0	-	0.1	-
Aug	77,889.0	66,160.0	1,406.4	64,753.6	5,575.0	6,154.0	-	6,154.0	-	0.1	-
Sep	78,389.0	66,860.0	1,606.4	65,253.6	5,375.0	6,154.0	-	6,154.0	-	0.1	-
Oct	74,889.0	64,040.1	1,606.4	62,433.7	4,695.0	6,154.0	-	6,154.0	-	-	-
Nov	74,889.0	64,342.1	1,908.5	62,433.6	4,695.0	5,851.9	-	5,851.9	-	-	-
Dec	74,145.6	63,540.1	1,606.5	61,933.6	4,895.0	5,710.5	-	5,710.5	-	-	-
2015											
Jan	74,145.6	63,540.1	1,606.5	61,933.6	4,895.0	5,710.5	-	5,710.5	-	-	-
Feb	74,145.7	63,240.2	1,606.6	61,633.6	5,195.0	5,710.5	-	5,710.5	-	-	-
Mar	74,145.8	62,540.3	1,606.7	60,933.6	5,895.0	5,710.5	-	5,710.5	-	-	-
Apr	73,145.8	61,240.3	1,606.7	59,633.6	6,195.0	5,710.5	-	5,710.5	-	-	-
May	71,790.4	60,749.7	1,197.9	59,551.8	6,276.8	4,764.0	-	4,764.0	-	-	-
Jun	71,593.4	60,631.6	998.0	59,633.6	6,197.8	4,764.0	-	4,764.0	-	-	-
Jul	74,593.4	63,326.5	998.0	62,328.5	6,503.0	4,764.0	-	4,764.0	-	-	-
Aug	74,593.5	63,238.2	998.1	62,240.1	6,591.3	4,764.0	-	4,764.0	-	-	-
Sep	74,593.5	62,925.4	998.1	61,927.3	6,904.2	4,764.0	-	4,764.0	-	-	-

Source: Bank of Guyana.

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

Table 7.3

Period Ended	Total Amount Outstanding	Bonds			CARICOM Loans ²⁾	Debentures ³⁾							
		Total Bonds	Defence Bonds	GUYMINE Bonds ¹⁾		Total Debentures	Banking System		Non-Banks Financial Institutions	Public Sector			Private Sector
							Bank of Guyana	Commercial Banks		Public Enterprise	National Insurance	Sinking Funds	
2005	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2006	16,444.3	3,972.4	3.4	3,969.0	655.3	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2007	16,419.0	3.4	3.4	-	630.1	15,785.5	3,898.5	11,887.0	-	-	-	-	-
2008	13,341.7	3.4	3.4	-	595.8	12,742.5	3,898.5	8,843.99	-	-	-	-	-
2009	12,331.7	3.4	3.4	-	560.8	11,767.5	3,898.5	7,868.99	-	-	-	-	-
2010													
Mar	7,387.7	3.4	3.4	-	560.8	6,823.5	3,898.5	2,925.00	-	-	-	-	-
Jun	7,370.2	3.4	3.4	-	543.3	6,823.5	3,898.5	2,925.00	-	-	-	-	-
Sep	7,370.2	3.4	3.4	-	543.3	6,823.5	3,898.5	2,925.00	-	-	-	-	-
Dec	7,350.1	3.4	3.4	-	523.2	6,823.5	3,898.5	2,925.00	-	-	-	-	-
2011													
Mar	6,375.1	3.4	3.4	-	523.2	5,848.5	3,898.5	1,950.0	-	-	-	-	-
Jun	6,360.8	3.4	3.4	-	508.8	5,848.5	3,898.5	1,950.0	-	-	-	-	-
Sep	6,360.8	3.4	3.4	-	508.8	5,848.5	3,898.5	1,950.0	-	-	-	-	-
Dec	6,343.8	3.4	3.4	-	491.9	5,848.5	3,898.5	1,950.0	-	-	-	-	-
2012													
Mar	5,368.8	3.4	3.4	-	491.9	4,873.5	3,898.5	975.0	-	-	-	-	-
Jun	5,350.1	3.4	3.4	-	473.2	4,873.5	3,898.5	975.0	-	-	-	-	-
Sep	5,350.1	3.4	3.4	-	473.2	4,873.5	3,898.5	975.0	-	-	-	-	-
Dec	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.0	-	-	-	-	-
2013													
Jan	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.0	-	-	-	-	-
Feb	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.0	-	-	-	-	-
Mar	4,358.1	3.4	3.4	-	456.2	3,898.5	3,898.5	-	-	-	-	-	-
Apr	4,358.1	3.4	3.4	-	456.2	3,898.5	3,898.5	-	-	-	-	-	-
May	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Jun	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Jul	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Aug	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Sep	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Oct	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Nov	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-	-
Dec	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-
2014													
Jan	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-
Feb	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-
Mar	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-
Apr	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-
May	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-	-
Jun	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-	-
Jul	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-	-
Aug	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-	-
Sep	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-	-
Oct	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-	-
Nov	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-	-
Dec	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-	-
2015													
Jan	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-	-
Feb	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-	-
Mar	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-	-
Apr	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-	-
May	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-	-
Jun	4,274.4	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-	-
Jul	4,274.5	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-	-
Aug	4,274.5	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-	-
Sep	4,274.5	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-	-

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

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

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

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY
AND TERMS AS AT SEPT 30, 2015
(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
SPECIAL ISSUE TO BOG					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND

Source: Bank of Guyana.

EXTERNAL PUBLIC DEBT
(US\$ Thousand)

Table 7.5

Period Ended	Total Outstanding Debt	Medium & Long Term					
		Bilateral	Multilateral	Financial ¹⁾	Supp. Cr. ²⁾	Nationalisation	Bonds
2004	1,188,652	191,371	974,795	5,485	13,324	3,435	242
2005	1,214,559	220,938	971,556	5,010	13,347	3,470	238
2006	1,043,173	243,042	778,119	5,107	13,371	3,493	42
2007	718,113	267,273	429,023	4,894	13,394	3,485	44
2008	834,137	340,631	472,678	3,895	13,417	3,484	32
2009	933,039	375,224	536,993	3,818	13,440	3,528	36
2010							
1st Qtr	953,525	395,362	537,570	3,581	13,445	3,533	34
2nd Qtr	966,155	401,938	543,744	3,469	13,451	3,520	33
3rd Qtr	1,005,071	421,508	563,061	3,486	13,457	3,524	35
4th Qtr	1,042,877	434,427	588,091	3,383	13,408	3,533	35
2011							
1st Qtr	1,074,573	452,366	601,907	3,341	13,408	3,515	36
2nd Qtr	1,110,920	478,788	611,939	3,250	13,392	3,515	36
3rd Qtr	1,136,217	506,985	609,192	3,092	13,398	3,515	35
4th Qtr	1,205,584	554,546	631,090	2,989	13,404	3,520	35
2012							
1st Qtr	1,251,602	600,201	631,496	2,945	13,409	3,515	36
2nd Qtr	1,297,807	637,936	640,107	2,803	13,415	3,511	35
3rd Qtr	1,357,488	691,911	645,855	2,758	13,421	3,507	36
4th Qtr	1,358,563	665,381	673,549	2,663	13,427	3,507	36
2013							
1st Qtr	1,392,008	705,857	666,783	2,412	13,432	3,490	34
2nd Qtr	1,248,352	555,596	673,507	2,296	13,438	3,481	34
3rd Qtr	1,272,125	575,929	676,920	2,312	13,438	3,490	36
4th Qtr	1,246,478	510,627	716,647	2,240	13,450	3,477	37
2014							
1st Qtr	1,186,720	485,722	681,863	2,173	13,452	3,473	37
2nd Qtr	1,226,573	521,423	685,950	2,229	13,461	3,473	37
3rd Qtr	1,183,635	488,689	675,857	2,113	13,467	3,473	36
4th Qtr **	1,216,378	505,517	691,848	2,032	13,473	3,473	35
2015							
1st Qtr	1,233,349	516,018	698,412	1,935	13,478	3,473	33
2nd Qtr	1,220,009	503,119	697,848	2,050	13,484	3,473	35
3rd Qtr	1,144,761	436,612	689,178	1,974	13,490	3,473	34

Sources: Ministry of Finance.

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

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

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

Table 8.1(1)

Period	Total	Consumer Goods								Intermediate Goods							Capital Goods						Misc.		
		Total	Non-Durable			Semi-Durable		Durable			Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining		Building	Other
			Food for Households	Beverage & Tobacco	Other	Cloth. & Footwear	Other	Motor Car	Other																
2005	157,238.1	38,990.6	14,335.6	3,330.9	9,789.4	2,266.9	1,925.6	2,307.5	5,034.6	85,143.5	44,496.4	6,257.8	5,879.0	1,584.9	7,913.1	19,012.3	30,234.4	7,004.4	2,568.7	5,255.8	1,272.7	7,712.5	6,420.3	2,869.6	
2006	177,995.1	41,586.6	14,704.4	3,205.0	10,738.5	2,025.9	2,000.0	2,995.9	5,917.0	93,578.3	47,941.2	6,435.2	6,974.9	1,483.5	13,077.8	17,665.6	40,467.9	9,008.2	3,295.8	7,403.9	3,052.6	9,047.4	8,659.9	2,362.3	
2007	214,554.7	54,468.6	15,406.7	3,994.7	11,797.5	2,914.6	3,715.6	4,097.5	12,542.0	110,916.2	57,544.5	7,590.4	7,396.8	1,989.7	13,458.9	22,935.9	47,149.6	7,314.0	3,184.0	11,082.1	1,540.6	13,133.6	10,895.3	2,020.2	
2008	267,179.6	65,876.7	19,259.0	4,793.6	20,172.0	2,916.5	4,175.3	4,968.3	9,592.0	148,397.3	85,625.2	13,798.2	10,830.5	1,907.5	11,882.0	24,353.9	51,433.8	10,855.7	2,942.5	10,185.3	4,681.8	12,475.8	10,292.7	1,471.9	
2009	236,729.9	68,009.2	18,761.3	5,346.9	21,882.6	3,164.9	3,830.9	6,131.4	8,891.3	114,514.9	58,012.4	9,850.9	7,715.7	1,517.2	13,989.2	23,429.5	52,464.9	9,056.8	3,988.6	9,047.3	1,472.3	13,169.3	15,730.7	1,740.8	
2010	287,536.9	76,340.0	21,808.5	6,393.8	20,955.4	4,414.8	4,793.7	6,550.6	11,423.1	150,503.9	80,135.4	15,930.0	11,528.9	1,618.3	13,712.5	27,578.8	58,961.2	15,004.9	4,000.9	11,026.7	2,546.6	14,176.4	12,205.8	1,731.7	
2011	359,341.4	84,695.6	25,408.3	8,490.3	20,200.3	3,588.3	5,383.5	6,769.2	14,855.7	192,637.8	116,292.1	15,753.7	11,179.2	2,149.3	14,408.4	32,855.0	80,392.1	16,689.4	8,974.9	14,076.5	9,629.4	15,501.9	15,519.9	1,615.9	
2012	408,064.5	95,224.5	29,262.7	8,972.5	20,743.3	5,048.0	5,423.5	8,954.9	16,819.7	217,094.2	130,390.6	17,495.1	11,399.0	1,875.8	21,211.0	34,722.6	93,969.8	22,478.1	11,845.3	13,800.2	7,784.1	17,793.3	20,268.8	1,776.0	
2013	385,101.8	89,916.9	29,864.1	9,228.8	20,247.7	3,807.0	5,970.8	8,085.2	12,713.3	206,587.9	122,360.5	16,534.5	15,796.0	1,528.5	16,806.0	33,562.3	86,610.5	18,025.1	18,709.4	14,380.7	4,652.2	18,632.5	12,210.6	1,986.5	
2014	369,813.0	85,824.3	28,073.8	8,529.4	18,703.3	3,607.5	6,126.4	7,557.9	13,226.1	202,143.0	118,381.8	17,455.5	11,736.8	1,379.5	17,251.7	35,937.8	80,010.7	13,677.9	9,923.0	13,279.2	10,873.3	18,968.7	13,288.7	1,834.9	
2009																									
1st Qtr	51,550.2	15,390.4	4,093.9	930.0	5,778.6	783.4	818.8	1,541.6	1,444.1	24,864.9	11,625.5	2,030.7	1,856.1	425.0	3,190.2	5,737.4	10,885.9	2,323.2	513.4	2,569.9	262.3	2,941.9	2,275.2	408.9	
2nd Qtr	57,161.1	17,562.2	4,641.2	1,153.9	6,938.8	515.7	739.7	1,646.2	1,926.7	28,014.7	14,747.5	2,678.8	2,085.5	212.5	2,753.3	5,537.0	11,151.7	1,732.4	728.3	2,417.4	441.3	3,056.4	2,775.7	432.5	
3rd Qtr	60,011.1	15,205.6	4,538.0	1,381.6	3,734.5	930.3	1,121.3	1,293.8	2,206.1	27,531.1	13,636.4	2,902.5	1,774.3	281.8	3,246.7	5,689.3	16,805.0	2,227.1	1,803.0	2,163.0	213.9	3,173.5	7,224.6	469.4	
4th Qtr	68,007.6	19,851.1	5,488.2	1,881.4	5,430.6	935.5	1,151.1	1,649.9	3,314.4	34,104.3	18,003.0	2,238.8	1,999.8	597.9	4,799.0	6,465.7	13,622.3	2,774.1	943.9	1,897.0	554.7	3,997.4	3,455.2	430.0	
2010																									
1st Qtr	65,294.1	17,432.2	4,049.2	1,133.9	6,804.8	774.5	911.7	1,569.8	2,188.3	34,455.4	18,258.2	5,006.1	1,976.4	305.5	2,473.4	6,435.6	12,933.8	3,229.2	874.3	2,556.8	346.8	3,148.2	2,778.4	472.8	
2nd Qtr	74,739.2	18,376.2	5,661.0	1,590.1	4,941.8	800.4	1,100.5	1,583.6	2,698.8	41,603.7	21,271.8	4,862.3	4,620.9	466.1	3,627.2	6,755.6	14,338.9	3,366.6	878.1	2,873.0	433.8	3,845.9	2,941.4	420.4	
3rd Qtr	72,319.5	20,084.3	5,726.8	1,522.8	4,933.1	1,752.8	1,220.5	1,700.2	3,228.1	35,991.6	19,705.5	2,444.7	2,385.3	428.8	3,749.1	7,278.3	15,815.5	4,374.0	1,178.2	2,905.3	553.1	3,651.1	3,153.8	428.2	
4th Qtr	75,184.1	20,447.3	6,371.6	2,147.0	4,275.6	1,087.0	1,561.1	1,697.1	3,307.9	38,453.3	20,899.9	3,616.9	2,546.4	417.8	3,862.8	7,109.4	15,873.1	4,035.0	1,070.2	2,691.6	1,212.9	3,531.1	3,332.3	410.4	
2011																									
1st Qtr	75,923.9	17,160.9	5,290.2	1,662.8	3,797.0	658.1	900.5	1,477.6	3,374.5	43,183.0	28,538.0	2,884.5	1,799.1	299.1	2,760.6	6,901.8	15,180.3	3,497.0	1,045.1	2,802.7	1,582.6	3,099.5	3,153.4	399.8	
2nd Qtr	98,885.0	22,142.7	6,334.4	1,827.7	7,240.8	841.3	1,404.2	1,570.0	2,924.3	51,608.2	30,840.7	4,920.6	3,229.3	827.1	3,538.8	8,251.8	24,736.4	4,321.8	6,157.0	3,391.4	2,808.5	3,974.7	4,083.0	397.7	
3rd Qtr	91,780.5	22,181.9	6,831.2	2,326.3	4,640.2	1,018.7	1,372.4	1,881.2	4,112.0	47,980.2	28,739.7	2,976.3	2,389.5	695.4	4,072.1	9,107.2	21,204.5	4,880.3	892.7	4,341.9	2,707.0	4,765.9	3,616.7	413.9	
4th Qtr	92,751.9	23,210.1	6,952.5	2,673.5	4,522.3	1,070.2	1,706.3	1,840.4	4,444.9	49,866.4	28,173.7	4,972.3	3,761.4	327.8	4,036.9	8,594.2	19,270.8	3,990.3	880.2	3,540.4	2,531.3	3,661.8	4,666.9	404.6	
2012																									
1st Qtr	98,018.9	19,468.0	6,257.7	1,645.0	3,810.3	1,028.0	1,130.7	2,356.0	3,240.3	51,124.9	31,987.2	3,426.0	2,002.5	437.1	4,972.0	8,300.1	26,980.8	4,713.6	5,124.0	3,685.1	4,943.2	4,694.8	3,820.1	445.2	
2nd Qtr	97,597.0	23,316.5	7,146.4	2,154.8	5,881.9	888.2	1,008.3	2,137.2	4,099.7	55,473.8	31,674.0	4,069.4	3,984.0	413.2	6,739.9	8,593.5	18,298.4	5,465.2	1,720.0	2,819.1	1,210.0	4,384.6	2,699.5	508.2	
3rd Qtr	92,234.6	23,407.7	7,125.3	2,209.0	4,826.0	1,299.9	1,380.0	2,242.9	4,324.7	50,828.2	32,078.5	4,410.0	1,819.6	463.4	4,145.5	7,911.1	17,583.2	4,969.1	1,450.2	3,862.7	815.0	4,191.3	2,294.9	415.4	
4th Qtr	120,214.0	29,032.2	8,733.3	2,963.7	6,225.1	1,831.9	1,904.5	2,218.8	5,155.0	59,667.3	34,650.9	5,589.8	3,593.0	562.1	5,353.6	9,917.9	31,107.3	7,330.2	3,551.1	3,433.2	815.9	4,522.7	11,454.3	407.2	
2013																									
1st Qtr	93,306.2	19,343.4	6,817.0	1,888.6	4,452.2	870.3	1,118.0	1,899.2	2,298.1	51,232.4	29,144.4	3,821.0	4,738.5	475.0	5,333.8	7,719.7	22,272.3	4,559.0	4,063.7	3,708.2	1,122.8	4,959.1	3,859.5	458.1	
2nd Qtr	94,928.5	21,994.7	6,568.3	2,325.5	5,386.4	861.7	1,331.8	2,235.1	3,285.7	51,843.5	30,735.3	4,419.6	3,903.8	315.5	3,985.2	8,484.0	20,578.2	5,665.8	2,593.6	3,577.3	1,496.5	4,474.8	2,770.2	512.2	
3rd Qtr	93,025.8	20,699.6	6,333.9	2,234.0	4,029.9	863.2	1,739.2	2,042.5	3,457.1	48,744.8	29,881.2	4,148.9	2,614.2	411.0	3,094.9	8,594.4	23,104.8	4,283.6	7,017.7	3,615.8	939.2	4,241.6	3,006.9	476.6	
4th Qtr	103,841.3	27,879.2	10,144.9	2,780.8	6,379.2	1,211.7	1,781.8	1,908.4	3,672.4	54,767.2	32,599.5	4,144.9	4,539.5	327.0	4,392.1	8,764.2	20,655.3	3,516.8	5,034.3	3,479.4	1,093.7	4,957.0	2,574.0	539.6	
2014																									
1st Qtr	83,777.7	18,668.9	6,566.5	1,750.9	4,317.6	723.8	979.1	1,954.2	2,376.8	47,992.1	29,531.1	4,908.8	1,675.5	321.0	3,913.8	7,641.8	16,672.5	3,563.6	2,195.5	3,493.0	848.7	3,880.9	2,690.8	444.2	
2nd Qtr	91,119.2	19,908.6	6,646.6	2,059.0	4,370.7	825.9	1,278.3	2,076.8	2,651.4	51,995.3	31,736.6	3,981.3	2,785.6	464.4	3,632.7	9,394.7	18,805.2	3,184.3	2,352.5	3,000.6	2,525.9	4,776.5	2,965.3	410.1	
3rd Qtr	96,308.5	22,766.8	6,733.6	2,298.4	5,356.5	893.4	1,544.0	1,816.3	4,124.6	52,239.1	30,877.5	3,380.3	3,373.0	316.9	5,241.7	9,049.6	20,797.4	3,210.5	2,169.1	4,038.6	3,260.8	4,714.2	3,404.2	505.2	
4th Qtr	98,607.6	24,480.1	8,127.2	2,421.2	4,658.5	1,164.4	2,324.9	1,710.6	4,073.2	49,916.6	26,236.5	5,185.1	3,902.7	277.1	4,463.4	9,851.7	23,735.6	3,719.4	3,205.9	2,747.1	4,237.8	5,597.0	4,228.4	475.4	
2015																									
1st Qtr	77,445.1	19,020.3	6,224.1	1,539.3	4,519.4	722.0	1,158.7	1,889.5	2,967.5	37,234.4	16,987.0	4,174.6	3,079.8	439.3	4,061.9	8,491.7	20,787.3	3,455.1	1,986.0	3,577.2	2,193.8	5,310.0	4,265.1	403.1	
2nd Qtr	81,572.8	19,886.0	7,674.6	1,736.2	3,850.5	716.8	1,030.3	1,883.4	2,994.2	43,489.4	22,877.8	4,004.0	4,110.3	206.7	3,822.8	8,467.8	17,771.3	2,220.1	1,448.9	4,425.1	1,803.0	5,151.4	2,722.9	426.1	
3rd Qtr	73,337.6	21,723.3	7,411.6	1,913.8	4,289.6	822.7	1,561.9</																		

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

Table 8.1(2)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2005	157,238.0	38,990.5	44,496.4	40,647.0	30,234.5	2,869.6
2006	177,995.1	41,586.6	47,941.2	45,637.0	40,467.9	2,362.3
2007	214,554.7	54,468.6	57,544.5	53,371.7	47,149.6	2,020.2
2008	267,179.6	65,876.7	85,625.2	62,772.1	51,433.8	1,471.9
2009	236,729.9	68,009.2	58,012.4	56,502.6	52,464.9	1,740.8
2010	287,536.9	76,340.0	80,135.4	70,368.5	58,961.2	1,731.7
2011	359,341.4	84,695.6	116,292.1	76,345.7	80,392.1	1,615.9
2012	408,064.5	95,224.5	130,390.6	86,703.6	93,969.8	1,776.0
2013	385,101.8	89,916.9	122,360.5	84,227.4	86,610.5	1,986.5
2014	369,813.0	85,824.3	118,381.8	83,761.2	80,010.7	1,834.9
2009						
1st Qtr	51,550.2	15,390.4	11,625.5	13,239.4	10,885.9	408.9
2nd Qtr	57,161.1	17,562.2	14,747.5	13,267.2	11,151.7	432.5
3rd Qtr	60,011.1	15,205.6	13,636.4	13,894.7	16,805.0	469.4
4th Qtr	68,007.6	19,851.1	18,003.0	16,101.3	13,622.3	430.0
2010						
1st Qtr	65,294.1	17,432.2	18,258.2	16,197.1	12,933.8	472.8
2nd Qtr	74,739.2	18,376.2	21,271.8	20,331.9	14,338.9	420.4
3rd Qtr	72,319.5	20,084.3	19,705.5	16,286.1	15,815.5	428.2
4th Qtr	75,184.1	20,447.3	20,899.9	17,553.3	15,873.1	410.4
2011						
1st Qtr	75,923.9	17,160.9	28,538.0	14,645.0	15,180.3	399.8
2nd Qtr	98,885.0	22,142.7	30,840.7	20,767.6	24,736.4	397.7
3rd Qtr	91,780.5	22,181.9	28,739.7	19,240.5	21,204.5	413.9
4th Qtr	92,751.9	23,210.1	28,173.7	21,692.7	19,270.8	404.6
2012						
1st Qtr	98,018.9	19,468.0	31,987.2	19,137.7	26,980.8	445.2
2nd Qtr	97,597.0	23,316.5	31,674.0	23,799.9	18,298.4	508.2
3rd Qtr	92,234.6	23,407.7	32,078.5	18,749.6	17,583.2	415.4
4th Qtr	120,214.0	29,032.2	34,650.9	25,016.4	31,107.3	407.2
2013						
1st Qtr	93,306.2	19,343.4	29,144.4	22,088.0	22,272.3	458.1
2nd Qtr	94,928.5	21,994.7	30,735.3	21,108.2	20,578.2	512.2
3rd Qtr	93,025.8	20,699.6	29,881.2	18,863.5	23,104.8	476.6
4th Qtr	103,841.3	27,879.2	32,599.5	22,167.7	20,655.3	539.6
2014						
1st Qtr	83,777.7	18,668.9	29,531.1	18,461.0	16,672.5	444.2
2nd Qtr	91,119.2	19,908.6	31,736.6	20,258.7	18,805.2	410.1
3rd Qtr	96,308.5	22,766.8	30,877.5	21,361.5	20,797.4	505.2
4th Qtr	98,607.6	24,480.1	26,236.5	23,680.0	23,735.6	475.4
2015						
1st Qtr	77,445.1	19,020.3	16,987.0	20,247.4	20,787.3	403.1
2nd Qtr	81,572.8	19,886.0	22,877.8	20,611.7	17,771.3	426.1
3rd Qtr	73,337.6	21,723.3	16,502.6	18,675.6	16,061.2	374.9

Source: Bureau of Statistics.

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

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

Table 8.1(2a)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2005	783.7	194.4	221.8	202.6	150.7	14.3
2006	885.0	206.7	238.5	226.9	201.2	11.7
2007	1,063.1	269.9	285.1	264.5	233.6	10.0
2008	1,323.6	326.3	424.3	311.0	254.8	7.3
2009	1,179.4	335.9	296.7	279.1	259.2	8.6
2010	1,419.1	376.8	395.5	347.3	291.0	8.5
2011	1,770.5	417.3	573.0	376.2	396.1	8.0
2012	1,996.7	465.9	638.0	424.3	459.8	8.7
2013	1,874.9	437.7	595.7	410.1	421.7	9.7
2014	1,791.3	415.7	573.4	405.7	387.5	8.9
2009						
1st Qtr	254.6	76.0	57.4	65.4	53.8	2.0
2nd Qtr	282.8	86.9	73.0	65.7	55.2	2.1
3rd Qtr	296.6	75.2	67.4	68.7	83.1	2.3
4th Qtr	345.3	97.8	98.9	79.4	67.1	2.1
2010						
1st Qtr	318.7	85.9	86.9	79.8	63.7	2.3
2nd Qtr	365.0	90.7	101.1	100.4	70.8	2.1
3rd Qtr	353.6	99.2	93.7	80.5	78.1	2.1
4th Qtr	381.8	100.9	113.8	86.7	78.4	2.0
2011						
1st Qtr	374.1	84.6	140.6	72.2	74.8	2.0
2nd Qtr	487.4	109.1	152.0	102.4	121.9	2.0
3rd Qtr	452.4	109.3	141.7	94.8	104.5	2.0
4th Qtr	456.6	114.3	138.7	106.8	94.9	2.0
2012						
1st Qtr	479.9	95.3	156.6	93.7	132.1	2.2
2nd Qtr	477.6	114.1	155.0	116.5	89.5	2.5
3rd Qtr	451.4	114.5	157.0	91.8	86.0	2.0
4th Qtr	587.8	142.0	169.4	122.3	152.1	2.0
2013						
1st Qtr	455.8	94.5	142.4	107.9	108.8	2.2
2nd Qtr	461.6	107.0	149.5	102.6	100.1	2.5
3rd Qtr	453.1	100.8	145.5	91.9	112.5	2.3
4th Qtr	504.5	135.4	158.4	107.7	100.3	2.6
2014						
1st Qtr	406.0	90.5	143.1	89.5	80.8	2.2
2nd Qtr	441.4	96.4	153.7	98.1	91.1	2.0
3rd Qtr	466.4	110.3	149.5	103.5	100.7	2.4
4th Qtr	477.5	118.5	127.1	114.7	114.9	2.3
2015						
1st Qtr	375.0	92.1	82.3	98.1	100.7	2.0
2nd Qtr	395.0	96.3	110.8	99.8	86.1	2.1
3rd Qtr	355.1	105.2	79.9	90.4	77.8	1.8

Source: Bureau of Statistics.

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

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

Table 8.2

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
2005	107,468.5	12,597.2	23,667.2	9,268.9	12,419.9	9,948.6	802.2	1,063.9	22,454.1	15,246.5
2006	116,254.1	13,177.7	27,587.6	10,990.1	13,018.7	11,071.1	929.9	859.8	23,021.7	15,597.5
2007	137,529.8	20,477.2	30,295.4	15,192.4	12,096.5	11,188.9	554.4	865.6	31,932.4	14,926.8
2008	159,966.8	26,472.0	26,918.8	23,820.7	12,111.9	10,863.0	371.1	1,247.3	41,127.6	17,034.3
2009	153,041.4	16,083.6	24,220.5	23,079.9	9,201.6	8,377.8	1,267.3	1,333.8	56,970.5	12,506.4
2010	177,040.2	23,142.0	20,562.6	30,660.1	8,750.6	9,831.8	1,275.1	1,133.9	70,184.5	11,499.7
2011	225,241.0	27,046.6	25,040.3	35,157.9	8,736.7	7,926.1	1,911.6	1,298.7	104,942.1	13,181.1
2012	284,900.6	30,813.7	27,011.6	40,105.5	13,059.0	7,976.3	1,258.5	5,456.2	146,521.6	12,698.0
2013	279,676.2	27,652.6	23,477.8	49,283.5	15,599.5	7,908.4	582.7	6,656.0	133,203.9	15,311.8
2014	238,381.0	25,741.9	18,173.9	51,514.7	12,832.7	11,030.5	1,006.9	6,196.2	96,993.8	14,890.4
2009										
1st Qtr	31,481.7	4,442.2	3,340.5	4,924.4	2,706.5	1,288.9	59.4	302.7	11,497.1	2,920.1
2nd Qtr	38,827.7	4,366.3	6,333.3	7,080.9	2,677.2	2,049.0	137.7	361.9	12,733.9	3,087.6
3rd Qtr	39,553.2	3,599.3	8,331.1	4,776.6	1,693.6	2,186.0	276.3	344.2	15,320.9	3,025.2
4th Qtr	43,178.8	3,675.9	6,215.6	6,298.0	2,124.3	2,853.9	793.9	325.1	17,418.6	3,473.5
2010										
1st Qtr	35,414.6	5,709.9	3,646.3	5,922.9	2,016.3	2,324.8	131.1	133.5	12,343.0	3,186.8
2nd Qtr	43,978.6	5,778.6	4,019.0	7,978.1	2,836.9	2,638.5	215.2	333.7	17,414.9	2,763.5
3rd Qtr	43,942.3	6,146.9	4,410.1	6,606.0	2,078.3	2,502.5	465.7	311.3	18,910.7	2,510.8
4th Qtr	53,704.7	5,506.6	8,487.2	10,153.0	1,819.1	2,366.0	463.0	355.4	21,515.8	3,038.7
2011										
1st Qtr	43,706.8	6,355.3	3,820.2	4,150.0	2,461.3	1,805.5	533.8	212.3	20,764.3	3,604.0
2nd Qtr	62,352.3	6,871.3	6,334.8	14,639.1	2,849.3	1,883.3	561.9	414.0	25,807.7	2,990.9
3rd Qtr	56,766.6	6,632.9	6,101.0	3,457.7	1,406.5	2,130.9	421.9	341.5	33,037.0	3,237.3
4th Qtr	62,415.4	7,187.1	8,784.3	12,911.1	2,019.7	2,106.5	393.9	330.8	25,333.0	3,348.9
2012										
1st Qtr	62,308.5	7,956.3	2,803.0	6,255.2	3,581.1	1,907.5	454.6	1,452.2	34,774.4	3,124.3
2nd Qtr	55,918.8	8,262.6	5,983.7	11,022.4	3,596.5	1,885.1	326.6	1,366.4	19,977.2	3,498.2
3rd Qtr	77,364.4	6,267.3	6,994.6	9,038.5	2,877.9	2,162.9	71.9	1,804.5	45,244.6	2,902.2
4th Qtr	89,308.8	8,327.5	11,230.2	13,789.5	3,003.6	2,020.9	405.5	833.1	46,525.4	3,173.3
2013										
1st Qtr	55,400.5	6,754.0	2,637.0	6,351.7	3,818.2	1,506.4	249.3	1,412.8	29,733.8	2,937.4
2nd Qtr	65,631.7	7,381.3	2,954.1	10,741.4	5,164.4	1,816.0	121.6	1,931.6	31,982.5	3,538.8
3rd Qtr	80,458.5	7,716.7	6,096.9	15,198.5	4,420.1	1,934.3	125.6	1,529.1	39,651.4	3,785.9
4th Qtr	78,185.6	5,800.5	11,789.8	16,992.0	2,196.7	2,651.7	86.3	1,782.6	31,836.2	5,049.8
2014										
1st Qtr	51,732.6	7,181.4	2,699.1	4,762.5	3,563.5	1,648.2	260.7	2,358.9	25,661.5	3,596.6
2nd Qtr	57,449.0	6,643.9	4,409.0	14,978.4	2,855.0	2,739.1	189.9	1,096.8	21,133.0	3,404.0
3rd Qtr	61,561.1	6,474.5	3,792.6	15,451.7	3,706.3	2,882.4	321.4	1,627.2	22,896.9	4,408.2
4th Qtr	67,638.2	5,442.1	7,273.1	16,322.1	2,707.9	3,760.8	234.9	1,113.3	27,302.4	3,481.6
2015										
1st Qtr	46,774.5	5,590.1	2,680.5	8,077.6	5,038.1	2,491.0	267.9	1,005.2	18,283.3	3,340.8
2nd Qtr	60,450.3	5,416.5	3,589.3	17,874.9	4,256.9	2,353.1	298.8	2,223.5	20,596.2	3,841.2
3rd Qtr	55,329.9	5,816.9	2,684.2	8,979.3	3,261.2	2,071.9	449.5	1,246.3	27,413.3	3,407.3

Source: Bureau of Statistics.

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

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
2005	535.7	62.8	118.0	46.2	61.9	49.6	4.0	5.3	111.9	76.0
2006	577.9	65.5	137.0	54.6	64.8	55.0	4.6	4.3	114.4	77.6
2007	681.4	101.5	150.1	75.3	59.9	55.4	2.7	4.3	158.2	73.9
2008	792.4	131.1	133.4	118.0	60.0	53.8	1.8	6.2	203.7	84.4
2009	756.7	79.5	119.8	114.1	45.5	41.4	6.3	6.6	281.7	61.8
2010	873.8	114.2	101.5	151.3	43.2	48.5	6.3	5.6	346.4	56.7
2011	1109.8	133.3	123.4	173.2	43.0	39.1	9.4	6.4	517.1	64.9
2012	1394.0	150.8	132.1	196.2	63.9	39.0	6.2	26.7	716.9	62.1
2013	1361.4	134.6	114.2	239.8	76.0	38.5	2.8	32.4	648.5	74.5
2014	1154.6	124.7	88.0	249.5	62.2	53.4	4.9	30.0	469.8	72.1
2009										
1st Qtr	155.5	21.9	16.5	24.3	13.4	6.4	0.3	1.5	56.8	14.4
2nd Qtr	192.1	21.6	31.3	35.0	13.2	10.1	0.7	1.8	63.0	15.3
3rd Qtr	195.5	17.8	41.2	23.6	8.4	10.8	1.4	1.7	75.7	15.0
4th Qtr	213.5	18.2	30.7	31.1	10.5	14.1	3.9	1.6	86.1	17.2
2010										
1st Qtr	174.5	28.1	18.0	29.2	9.9	11.5	0.6	0.7	60.8	15.7
2nd Qtr	217.1	28.5	19.8	39.4	14.0	13.0	1.1	1.6	86.0	13.6
3rd Qtr	217.1	30.4	21.8	32.6	10.3	12.4	2.3	1.5	93.4	12.4
4th Qtr	265.1	27.2	41.9	50.1	9.0	11.7	2.3	1.8	106.2	15.0
2011										
1st Qtr	215.4	31.3	18.8	20.5	12.1	8.9	2.6	1.0	102.3	17.8
2nd Qtr	307.3	33.9	31.2	72.2	14.0	9.3	2.8	2.0	127.2	14.7
3rd Qtr	279.8	32.7	30.1	17.0	6.9	10.5	2.1	1.7	162.8	16.0
4th Qtr	307.3	35.4	43.2	63.6	9.9	10.4	1.9	1.6	124.7	16.5
2012										
1st Qtr	305.1	39.0	13.7	30.6	17.5	9.3	2.2	7.1	170.3	15.3
2nd Qtr	273.7	40.4	29.3	53.9	17.6	9.2	1.6	6.7	97.8	17.1
3rd Qtr	378.6	30.7	34.2	44.2	14.1	10.6	0.4	8.8	221.4	14.2
4th Qtr	436.7	40.7	54.9	67.4	14.7	9.9	2.0	4.1	227.5	15.5
2013										
1st Qtr	270.6	33.0	12.9	31.0	18.7	7.4	1.2	6.9	145.2	14.3
2nd Qtr	319.1	35.9	14.4	52.2	25.1	8.8	0.6	9.4	155.5	17.2
3rd Qtr	391.9	37.6	29.7	74.0	21.5	9.4	0.6	7.4	193.1	18.4
4th Qtr	379.8	28.2	57.3	82.5	10.7	12.9	0.4	8.7	154.7	24.5
2014										
1st Qtr	250.7	34.8	13.1	23.1	17.3	8.0	1.3	11.4	124.3	17.4
2nd Qtr	278.3	32.2	21.4	72.6	13.8	13.3	0.9	5.3	102.4	16.5
3rd Qtr	298.1	31.4	18.4	74.8	17.9	14.0	1.6	7.9	110.9	21.3
4th Qtr	327.5	26.4	35.2	79.0	13.1	18.2	1.1	5.4	132.2	16.9
2015										
1st Qtr	226.5	27.1	13.0	39.1	24.4	12.1	1.3	4.9	88.5	16.2
2nd Qtr	292.7	26.2	17.4	86.6	20.6	11.4	1.4	10.8	99.7	18.6
3rd Qtr	268.0	28.2	13.0	43.5	15.8	10.0	2.2	6.0	132.8	16.5

Source: Bureau of Statistics.

GUYANA: SELECTED EXPORTS BY VOLUME, VALUE AND UNIT VALUE¹⁾

Table 8.3

Period	Rice			Sugar			Bauxite			Gold			Shrimp			Timber			
	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Ounces)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)	
2005	182,176	9,268,859	50,879	230,325	23,667,243	102,756	1,564,231	12,597,209	8,053	269,262	22,454,059	83,391	...	12,419,904	...	231,112	9,948,570	43,047	
2006	204,577	10,990,079	53,721	238,632	27,587,594	115,607	1,471,218	13,177,709	8,957	202,336	23,021,698	113,779	...	13,018,668	...	332,120	11,071,124	33,335	
2007	269,436	15,192,450	224,536	246,013	30,295,383	489,428	2,198,771	20,477,152	37,962	239,995	31,932,447	531,724	...	12,096,519	...	241,516	11,188,883	186,388	
2008	196,233	23,820,740	453,224	205,239	26,918,826	523,377	2,116,460	26,471,980	50,825	250,751	41,127,650	656,736	...	12,111,873	...	173,666	10,862,968	249,832	
2009	260,815	23,079,929	360,576	212,131	24,220,468	465,382	1,406,908	16,083,635	46,149	311,884	56,970,457	726,283	...	9,201,600	...	122,406	8,377,788	284,515	
2010	336,313	30,660,092	362,283	203,525	20,562,593	404,775	1,135,817	23,141,996	82,550	302,654	70,184,495	921,065	...	8,750,589	...	168,112	9,831,781	235,774	
2011	305,382	35,157,889	457,736	211,762	25,040,250	466,652	1,816,548	27,046,616	63,339	347,850	104,942,067	1,203,442	...	8,736,740	...	133,572	7,926,141	242,288	
2012	334,141	40,045,081	482,146	197,105	26,967,357	549,560	2,229,848	30,772,241	55,769	455,072	146,310,859	1,286,465	...	13,042,215	...	119,645	7,965,547	268,603	
2013	394,989	49,283,524	493,698	160,284	23,477,766	585,166	1,678,971	27,652,553	67,077	482,527	133,203,890	1,121,942	...	15,599,486	...	112,970	7,908,431	287,687	
2014	501,209	51,514,672	406,145	189,565	18,173,858	396,505	1,583,343	25,741,923	65,208	385,683	96,993,754	1,009,542	-	12,832,703	-	176,913	11,030,526	248,807	
2009																			
1st Qtr	45,168	4,924,363	109,024	27,503	3,340,507	121,460	357,039	4,442,183	12,442	69,274	11,497,114	165,965	...	2,706,459	...	15,318	1,288,950	84,148	
2nd Qtr	79,110	7,080,939	89,508	47,858	6,333,278	132,335	383,103	4,366,278	11,397	73,464	12,733,858	173,583	...	2,677,199	...	29,401	2,048,965	69,689	
3rd Qtr	59,454	4,776,599	80,341	73,274	8,331,055	113,697	381,012	3,599,291	9,447	84,147	15,320,870	182,185	...	1,693,621	...	32,133	2,185,991	68,030	
4th Qtr	77,084	6,298,027	81,704	63,496	6,215,628	97,890	285,754	3,675,882	12,864	84,999	17,418,615	204,550	...	2,124,321	...	45,554	2,853,882	62,648	
2010																			
1st Qtr	70,130	5,922,943	84,456	35,143	3,646,293	103,756	338,076	5,709,887	16,889	58,647	12,343,015	210,461	...	2,016,317	...	37,702	2,324,803	61,663	
2nd Qtr	87,104	7,978,145	91,593	41,363	4,018,994	97,164	282,700	5,778,624	20,441	79,672	17,414,941	218,582	...	2,836,924	...	45,549	2,638,517	57,927	
3rd Qtr	72,916	6,606,016	90,598	42,767	4,410,119	103,120	266,053	6,146,869	23,104	82,215	18,910,720	230,016	...	2,078,269	...	47,785	2,502,464	52,369	
4th Qtr	106,163	10,152,989	95,636	84,252	8,487,187	100,736	248,988	5,506,615	22,116	82,120	21,515,819	262,006	...	1,819,079	...	37,076	2,365,997	63,814	
2011																			
1st Qtr	38,905	4,150,038	106,671	38,107	3,820,178	100,249	283,566	6,355,309	22,412	76,740	20,764,325	270,579	...	2,461,257	...	36,713	1,805,484	49,178	
2nd Qtr	129,040	14,639,070	113,446	61,602	6,334,785	102,834	581,004	6,871,296	11,827	90,763	25,807,738	284,342	...	2,849,306	...	30,087	1,883,269	62,593	
3rd Qtr	29,227	3,457,655	118,303	51,794	6,100,988	117,793	441,926	6,632,888	15,009	103,218	33,037,001	320,070	...	1,406,474	...	39,019	2,130,880	54,611	
4th Qtr	108,210	12,911,125	119,316	60,259	8,784,300	145,776	510,052	7,187,123	14,091	77,129	25,333,002	328,451	...	2,019,703	...	27,752	2,106,507	75,906	
2012																			
1st Qtr	49,627.9	6,255,163	126,041	20,486	2,803,011	136,826	586,060	7,956,331	13,576	107,189	34,774,377	324,422	...	3,581,051	...	32,061	1,907,506	59,495	
2nd Qtr	94,046.4	11,022,369	117,201	43,835	5,983,743	136,506	676,549	8,262,595	12,213	62,243	19,977,242	320,955	...	3,596,547	...	26,218	1,885,074	71,901	
3rd Qtr	75,718.5	9,038,547	119,370	48,878	6,994,647	143,104	464,850	6,267,285	13,482	144,837	45,244,584	312,382	...	2,877,861	...	34,139	2,162,866	63,354	
4th Qtr	114,747.8	13,789,452	120,172	83,906	11,230,213	133,843	502,389	8,327,459	16,576	140,803	46,525,422	330,430	...	3,003,557	...	27,226	2,020,856	74,225	
2013																			
1st Qtr	54,376.0	6,351,697	116,811	18,246	2,636,958	144,523	451,133	6,753,992	14,971	92,215	29,733,792	322,439	...	3,818,212	...	20,288	1,506,437	74,254	
2nd Qtr	87,907.1	10,741,378	122,190	20,410	2,954,104	144,738	463,504	7,381,350	15,925	110,795	31,982,478	288,663	...	5,164,447	...	25,383	1,816,016	71,543	
3rd Qtr	125,673.4	15,198,469	120,936	40,479	6,096,949	150,620	471,690	7,716,662	16,360	153,147	39,651,399	258,911	...	4,420,147	...	23,973	1,934,307	80,686	
4th Qtr	127,032.3	16,991,981	133,761	81,149	11,789,755	145,285	292,644	5,800,549	19,821	126,369	31,836,221	251,930	...	2,196,679	...	43,325	2,651,671	61,204	
2014																			
1st Qtr	51,159.7	4,762,510	93,091	26,270	2,699,139	102,746	469,529	7,181,439	15,295	101,179	25,661,471	253,623	...	3,563,535	...	26,549	1,648,174	62,081	
2nd Qtr	134,840.7	14,978,417	111,082	43,417	4,408,951	101,549	386,357	6,643,851	17,196	81,232	21,132,980	260,156	...	2,855,003	...	43,893	2,739,130	62,405	
3rd Qtr	148,391.7	15,451,662	104,128	35,922	3,792,629	105,580	387,483	6,474,502	16,709	89,559	22,896,857	255,661	...	3,706,310	...	51,044	2,882,386	56,468	
4th Qtr	166,816.5	16,322,082	97,845	83,956	7,273,139	86,630	339,974	5,442,131	16,007	113,712	27,302,446	240,101	...	2,707,855	...	55,427	3,760,836	67,852	
2015																			
1st Qtr	88,285.7	8,077,570	91,494	31,427	2,680,537	85,295	356,028	5,590,118	15,701	75,928	18,283,300	240,797	...	5,038,104	...	40,373	2,491,025	61,701	
2nd Qtr	188,609.0	17,874,873	94,772	45,571	3,589,293	78,763	337,771	5,416,463	16,036	85,775	20,596,175	240,119	...	4,256,874	...	34,732	2,353,112	67,750	
3rd Qtr	112,284.8	8,979,269	79,969	35,489	2,684,168	75,634	422,511	5,816,930	13,768	121,205	27,413,254	226,172	...	3,261,241	...	28,963	2,071,929	71,538	

Source: Bureau of Statistics.

¹⁾ The values are f.o.b.

VISIBLE TRADE
(G\$ Million)

Table 8.4

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2005	(46,702.2)	157,238.0	110,535.8	107,468.5	3,067.3
2006	(60,285.2)	177,995.1	117,709.9	116,254.1	1,455.8
2007	(77,029.4)	214,448.1	137,418.7	134,080.8	3,337.9
2008	(105,380.4)	267,179.6	161,799.2	159,966.8	1,832.4
2009	(81,344.0)	236,729.9	155,385.9	153,041.4	2,344.5
2010	(108,226.8)	287,536.9	179,310.0	177,040.2	2,269.8
2011	(130,907.6)	359,341.4	228,433.8	225,241.0	3,192.7
2012	(118,791.5)	408,064.5	289,273.0	284,900.6	4,372.5
2013	(102,618.5)	385,101.8	282,483.3	279,676.2	2,807.1
2014	(128,872.5)	369,896.9	241,024.4	238,433.2	2,591.2
2009					
1st Qtr	(19,157.5)	51,550.2	32,392.7	31,481.7	911.0
2nd Qtr	(17,848.4)	57,161.1	39,312.7	38,827.7	485.0
3rd Qtr	(19,974.5)	60,011.1	40,036.5	39,553.2	483.3
4th Qtr	(24,363.6)	68,007.6	43,643.9	43,178.8	465.1
2010					
1st Qtr	(29,411.4)	65,294.1	35,882.7	35,414.6	468.1
2nd Qtr	(30,153.2)	74,739.2	44,585.9	43,978.6	607.3
3rd Qtr	(27,729.4)	72,319.5	44,590.1	43,942.3	647.8
4th Qtr	(20,932.8)	75,184.1	54,251.3	53,704.7	546.6
2011					
1st Qtr	(31,533.9)	75,923.9	44,390.0	43,706.8	683.2
2nd Qtr	(35,080.4)	98,885.0	63,804.7	62,352.3	1,452.4
3rd Qtr	(34,286.0)	91,780.5	57,494.5	56,766.6	727.9
4th Qtr	(30,007.3)	92,751.9	62,744.6	62,415.4	329.2
2012					
1st Qtr	(34,303.5)	98,018.9	63,715.4	62,308.5	1,406.9
2nd Qtr	(40,217.5)	97,597.0	57,379.5	55,918.8	1,460.7
3rd Qtr	(14,200.2)	92,234.6	78,034.4	77,364.4	670.0
4th Qtr	(30,070.3)	120,214.0	90,143.7	89,308.8	834.9
2013					
1st Qtr	(37,207.6)	93,306.2	56,098.6	55,400.5	698.1
2nd Qtr	(28,794.4)	94,928.5	66,134.1	65,631.7	502.4
3rd Qtr	(11,628.0)	93,025.8	81,397.8	80,458.5	939.4
4th Qtr	(24,988.4)	103,841.3	78,852.8	78,185.6	667.3
2014					
1st Qtr	(31,411.2)	83,830.5	52,419.3	51,765.2	654.2
2nd Qtr	(33,148.5)	91,145.6	57,997.2	57,465.7	531.5
3rd Qtr	(33,887.6)	96,313.1	62,425.5	61,564.1	861.4
4th Qtr	(30,425.2)	98,607.6	68,182.4	67,638.2	544.2
2015					
1st Qtr	(27,984.1)	77,445.1	49,461.0	46,774.5	2,686.5
2nd Qtr	(20,335.3)	81,572.8	61,237.4	60,450.3	787.2
3rd Qtr	(15,982.7)	73,337.6	57,354.9	55,329.9	2,025.0

Sources: Bureau of Statistics and Bank of Guyana.

VISIBLE TRADE
(US\$ Million)

Table 8.4(a)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2005	(232.7)	783.7	551.0	535.7	15.3
2006	(299.8)	885.0	585.1	577.9	7.2
2007	(365.1)	1,063.1	698.0	681.4	16.5
2008	(522.1)	1,323.6	801.5	792.4	9.1
2009	(411.2)	1,179.4	768.2	756.7	11.5
2010	(534.1)	1,419.1	885.0	873.8	11.2
2011	(645.0)	1,770.5	1,125.5	1,109.8	15.7
2012	(581.3)	1,996.7	1,415.5	1,394.0	21.4
2013	(499.8)	1,874.9	1,375.1	1,361.4	13.7
2014	(624.1)	1,791.3	1,167.2	1,154.6	12.5
2009					
1st Qtr	(94.6)	254.6	160.0	155.5	4.5
2nd Qtr	(88.3)	282.8	194.5	192.1	2.4
3rd Qtr	(98.8)	296.6	197.8	195.5	2.3
4th Qtr	(129.5)	345.3	215.8	213.5	2.3
2010					
1st Qtr	(144.9)	321.8	176.8	174.5	2.3
2nd Qtr	(148.8)	368.9	220.1	217.1	3.0
3rd Qtr	(136.9)	357.2	220.3	217.1	3.2
4th Qtr	(103.4)	371.2	267.8	265.1	2.7
2011					
1st Qtr	(155.4)	374.1	218.7	215.4	3.4
2nd Qtr	(172.9)	487.4	314.5	307.3	7.2
3rd Qtr	(169.0)	452.4	283.4	279.8	3.6
4th Qtr	(147.7)	456.6	308.9	307.3	1.6
2012					
1st Qtr	(168.0)	479.9	312.0	305.1	6.9
2nd Qtr	(196.8)	477.6	280.8	273.7	7.2
3rd Qtr	(69.5)	451.4	381.9	378.6	3.3
4th Qtr	(147.0)	587.8	440.8	436.7	4.1
2013					
1st Qtr	(181.7)	455.8	274.0	270.6	3.4
2nd Qtr	(140.0)	461.6	321.6	319.1	2.4
3rd Qtr	(56.6)	453.1	396.4	391.9	4.6
4th Qtr	(121.4)	504.5	383.1	379.8	3.2
2014					
1st Qtr	(152.1)	406.0	253.8	250.7	3.2
2nd Qtr	(160.5)	441.4	280.9	278.3	2.6
3rd Qtr	(164.1)	466.4	302.3	298.1	4.2
4th Qtr	(147.3)	477.5	330.2	327.5	2.6
2015					
1st Qtr	(135.5)	375.0	239.5	226.5	13.0
2nd Qtr	(98.5)	395.0	296.5	292.7	3.8
3rd Qtr	(77.3)	355.1	277.9	268.0	9.9

Sources: Bureau of Statistics.

INTERNATIONAL RESERVES AND FOREIGN ASSETS
(US\$ Million)

Table 8.5

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
2005	160.5	251.4	90.9	121.1	251.4	130.3	89.8	143.1	53.3	210.9	394.5	183.6
2006	221.5	277.3	55.8	182.1	277.3	95.2	93.9	148.6	54.7	275.9	425.8	149.9
2007	254.0	312.5	58.6	219.4	312.5	93.2	188.9	243.9	54.9	408.3	556.4	148.1
2008	298.8	355.9	57.1	264.2	355.9	91.7	194.5	241.2	46.7	458.7	597.1	138.4
2009	569.4	627.5	58.1	534.8	627.5	92.7	163.9	221.3	57.4	698.7	848.8	150.1
2010	724.4	780.0	55.6	689.7	780.0	90.3	161.0	231.6	70.6	850.7	1011.6	160.9
2011	749.7	798.1	48.4	715.1	798.1	83.0	192.5	260.7	68.3	907.5	1058.8	151.3
2012	825.2	862.2	37.0	790.6	862.2	71.6	257.5	313.4	55.9	1048.1	1175.6	127.5
2013	751.2	776.9	25.7	716.6	776.9	60.3	238.6	299.9	61.2	955.3	1076.7	121.5
2014	652.2	665.6	13.4	648.7	665.6	16.9	296.4	357.6	61.1	945.2	1023.2	78.0
2009												
Mar	349.7	405.1	55.4	315.1	405.1	90.0	167.7	216.5	48.8	482.8	621.6	138.8
Jun	374.2	431.7	57.5	339.6	431.7	92.1	167.1	220.1	53.0	506.7	651.8	145.1
Sep	529.8	588.5	58.7	495.2	588.5	93.3	160.4	212.8	52.4	655.6	801.3	145.7
Dec	569.4	627.5	58.1	534.8	627.5	92.7	163.9	221.3	57.4	698.7	848.8	150.1
2010												
Mar	551.7	607.9	56.3	517.0	607.9	90.9	127.3	183.0	55.7	644.3	790.9	146.6
Jun	622.0	676.8	54.8	587.4	676.8	89.4	168.4	232.4	64.0	755.8	909.2	153.4
Sep	652.2	708.4	56.2	617.5	708.4	90.9	158.5	217.3	58.8	776.1	925.7	149.7
Dec	724.4	780.0	55.6	689.7	780.0	90.3	161.0	231.6	70.6	850.7	1011.6	160.9
2011												
Mar	727.2	781.5	54.3	692.6	781.5	89.0	172.4	243.0	70.6	865.0	1024.5	159.5
Jun	724.0	778.8	54.9	689.3	778.8	89.5	182.0	249.0	67.1	871.3	1027.8	156.5
Sep	756.1	805.2	49.2	721.4	805.2	83.8	177.6	241.9	64.3	899.1	1047.2	148.1
Dec	749.7	798.1	48.4	715.1	798.1	83.0	192.5	260.7	68.3	907.5	1058.8	151.3
2012												
Mar	767.6	810.6	43.1	733.0	810.6	77.7	192.7	249.9	57.2	925.7	1060.5	134.8
Jun	719.3	761.5	42.2	684.7	761.5	76.8	208.8	273.9	65.1	893.5	1035.4	141.9
Sep	834.9	872.1	37.1	800.3	872.1	71.8	212.7	271.5	58.8	1013.0	1143.6	130.6
Dec	825.2	862.2	37.0	790.6	862.2	71.6	257.5	313.4	55.9	1048.1	1175.6	127.5
2013												
Mar	781.1	811.6	30.6	746.5	811.6	65.1	208.5	268.9	60.4	955.0	1080.5	125.6
Jun	701.3	732.0	30.7	666.7	732.0	65.2	221.8	279.9	58.1	888.5	1011.9	123.4
Sep	634.0	659.5	25.6	599.4	659.5	60.2	253.1	307.5	54.4	852.5	967.0	114.5
Dec	751.2	776.9	25.7	716.6	776.9	60.3	238.6	299.9	61.2	955.3	1076.7	121.5
2014												
Jan	736.2	761.7	25.6	701.6	761.7	60.2	215.8	278.8	63.0	917.4	1040.6	123.1
Feb	703.8	726.7	22.9	669.2	726.7	57.5	216.1	278.5	62.4	885.3	1005.2	119.9
Mar	688.5	708.6	20.0	653.9	708.6	54.6	223.1	277.0	53.9	877.0	985.6	108.6
Apr	678.5	698.6	20.1	641.4	698.6	57.2	224.4	283.4	59.0	865.8	982.0	116.2
May	651.3	671.2	20.0	647.8	671.2	23.4	234.7	292.2	57.5	882.5	963.4	80.9
Jun	650.4	670.5	20.0	647.0	670.5	23.5	264.9	323.7	58.8	911.9	994.2	82.3
Jul	618.2	636.6	18.4	614.7	636.6	21.9	265.3	326.5	61.3	879.9	963.1	83.2
Aug	608.8	625.7	16.9	605.3	625.7	20.3	275.8	332.5	56.7	881.1	958.1	77.0
Sep	616.6	630.3	13.7	613.1	630.3	17.2	275.6	330.6	55.0	888.8	960.9	72.2
Oct	607.5	621.4	13.8	604.1	621.4	17.3	280.7	338.6	57.9	884.8	959.9	75.2
Nov	609.1	622.7	13.6	605.6	622.7	17.0	294.9	351.3	56.4	900.5	974.0	73.5
Dec	652.2	665.6	13.4	648.7	665.6	16.9	296.4	357.6	61.1	945.2	1023.2	78.0
2015												
Jan	645.4	658.4	13.1	641.9	658.4	16.5	289.9	346.1	56.1	931.8	1004.5	72.7
Feb	628.9	639.3	10.4	625.4	639.3	13.9	307.8	370.9	63.0	933.2	1010.2	76.9
Mar	608.7	616.4	7.7	605.3	616.4	11.1	341.8	401.6	59.8	947.0	1018.0	71.0
Apr	606.5	614.3	7.8	603.0	614.3	11.3	352.7	412.4	59.7	955.7	1026.7	71.0
May	614.1	621.8	7.7	610.6	621.8	11.2	339.4	394.3	54.8	950.0	1016.1	66.0
Jun	619.0	626.9	7.8	615.6	626.9	11.3	340.9	398.3	57.4	956.5	1025.2	68.7
Jul	615.1	622.8	7.7	611.6	622.8	11.2	306.7	367.8	61.2	918.3	990.7	72.4
Aug	615.2	621.7	6.5	611.8	621.7	10.0	297.0	355.9	58.9	908.8	977.7	68.9
Sep	607.2	611.1	3.9	603.8	611.1	7.4	280.5	338.2	57.7	884.3	949.4	65.1

Sources: Bank of Guyana and Commercial Banks

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

Table 8.6(a)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2014															
Jan	130,243,986.60	121,498,605.70	2,346,080.05	2,145,562.04	4,253,738.81	5,319,039.18	3,186,745.00	831,888.48	346,507.14	953,898.56	135,563,025.78	124,685,350.70	3,177,968.53	2,492,069.18	5,207,637.37
Feb	105,594,622.10	93,316,256.07	1,731,890.51	2,091,918.21	8,454,557.30	3,177,909.41	2,208,184.00	367,741.98	148,784.04	453,199.39	108,772,531.51	95,524,440.07	2,099,632.50	2,240,702.25	8,907,756.69
Mar	104,102,608.37	92,013,184.26	4,653,384.37	3,200,411.61	4,235,628.13	3,050,135.85	2,033,258.00	441,747.67	112,840.50	462,289.69	107,152,744.22	94,046,442.26	5,095,132.04	3,313,252.11	4,697,917.82
Apr	139,391,196.54	132,037,052.33	2,170,512.65	1,615,078.06	3,568,553.51	4,525,911.42	2,947,687.00	732,220.05	240,019.03	605,985.35	143,917,107.97	134,984,739.33	2,902,732.69	1,855,097.08	4,174,538.86
May	124,821,051.33	119,112,094.29	2,214,076.39	1,301,403.96	2,193,476.70	3,838,772.74	2,496,760.00	519,913.33	355,680.03	466,419.38	128,659,824.07	121,608,854.29	2,733,989.72	1,657,083.99	2,659,896.08
Jun	130,075,475.57	121,153,566.18	5,176,143.23	3,124,782.22	620,983.94	3,482,805.86	2,384,994.00	294,760.51	248,328.95	554,722.40	133,558,281.43	123,538,560.18	5,470,903.73	3,373,111.17	1,175,706.34
Jul	146,498,381.31	140,099,459.83	3,344,503.77	2,123,656.86	930,760.85	4,425,827.44	2,706,311.00	579,218.83	596,788.47	543,509.15	150,924,208.75	142,805,770.83	3,923,722.60	2,720,445.33	1,474,269.99
Aug	116,603,423.87	112,472,256.61	1,902,500.07	1,483,370.87	745,296.32	4,297,865.84	2,350,674.00	596,367.97	555,151.58	795,672.28	120,901,289.71	114,822,930.61	2,498,868.04	2,038,522.45	1,540,968.60
Sep	105,934,305.06	100,107,186.30	2,101,617.08	2,582,381.14	1,143,120.54	3,081,152.75	2,098,067.00	425,150.90	184,177.62	373,757.22	109,015,457.81	102,205,253.30	2,526,767.98	2,766,558.75	1,516,877.77
Oct	123,059,214.37	117,983,142.62	2,010,790.30	1,701,407.98	1,363,873.47	3,223,949.57	2,167,349.00	322,362.04	213,327.10	520,911.44	126,283,163.93	120,150,491.62	2,333,152.33	1,914,735.07	1,884,784.91
Nov	154,818,557.07	150,076,929.88	1,936,761.35	1,764,389.63	1,040,476.21	4,343,550.01	2,965,051.00	386,889.97	583,408.16	408,200.87	159,162,107.09	153,041,980.88	2,323,651.33	2,347,797.80	1,448,677.08
Dec	115,503,362.45	112,434,952.71	1,287,685.31	1,220,467.15	560,257.28	3,441,118.70	2,433,230.00	202,868.12	475,349.20	329,671.38	118,944,481.15	114,868,182.71	1,490,553.43	1,695,816.35	889,928.66
Total	1,381,142,822	1,299,869,734	29,588,260	23,134,363	28,550,466	42,766,920	27,545,080	5,498,262	3,585,013	6,138,566	1,423,909,742	1,327,414,814	35,086,522	26,719,375	34,689,032
2015															
Jan	96,813,409.80	94,803,993.55	595,469.24	801,816.60	612,130.41	3,218,580.61	2,284,668.00	411,883.61	234,455.19	287,573.82	100,031,990.41	97,088,661.55	1,007,352.85	1,036,271.78	899,704.23
Feb	104,812,724.51	102,400,162.67	960,409.07	676,097.21	776,055.55	2,727,109.56	2,045,068.00	230,337.73	213,857.49	237,846.33	107,539,834.06	104,445,230.67	1,190,746.80	889,954.71	1,013,901.88
Mar	116,849,863.34	113,325,714.08	1,205,462.18	1,650,318.44	668,368.63	3,749,463.50	2,532,689.50	613,122.21	227,596.95	376,054.84	120,599,326.84	115,858,403.58	1,818,584.39	1,877,915.39	1,044,423.47
Apr	138,686,964.52	134,100,201.04	2,155,759.48	2,097,902.22	333,101.78	5,982,709.31	4,092,295.00	949,729.35	532,427.67	408,257.29	144,669,673.83	138,192,496.04	3,105,488.83	2,630,329.89	741,359.08
May	97,168,024.12	94,740,720.42	878,426.67	1,214,870.78	334,006.24	3,911,586.06	3,026,151.00	398,438.24	222,607.93	264,388.89	101,079,610.18	97,766,871.42	1,276,864.92	1,437,478.71	598,395.13
Jun	114,325,585.12	112,058,176.68	628,422.86	1,373,258.33	265,727.25	3,543,555.58	2,704,574.00	362,551.12	239,494.25	236,936.21	117,869,140.70	114,762,750.68	990,973.98	1,612,752.58	502,663.46
Jul	137,704,358.46	133,670,110.80	1,656,743.55	1,718,074.56	659,429.54	4,432,300.91	3,407,432.00	531,328.30	242,662.65	250,877.96	142,136,659.37	137,077,542.80	2,188,071.85	1,960,737.21	910,307.51
Aug	97,083,731.45	94,397,818.28	830,738.21	1,359,866.70	495,308.26	4,127,255.12	2,999,664.00	602,427.72	339,566.91	185,596.49	101,210,986.57	97,397,482.28	1,433,165.93	1,699,433.61	680,904.75
Sep	122,902,193.75	118,808,261.53	1,225,723.84	1,806,466.87	1,061,741.51	5,375,287.62	4,136,000.00	501,209.54	530,761.89	207,316.18	128,277,481.36	122,944,261.53	1,726,933.38	2,337,228.77	1,269,057.69
Total	1,026,346,855	998,305,159	10,137,155	12,698,672	5,205,869	37,067,848	27,228,542	4,601,028	2,783,431	2,454,848	1,063,414,703	1,025,533,701	14,738,183	15,482,103	7,660,717

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
2014															
Jan	135,371,555.56	125,972,967.43	2,627,374.50	2,530,101.27	4,241,112.36	5,284,531.20	3,043,822.00	866,298.80	340,363.28	1,034,047.11	140,656,086.76	129,016,789.43	3,493,673.30	2,870,464.55	5,275,159.47
Feb	104,759,805.88	91,879,422.53	1,825,914.07	2,742,318.78	8,312,150.50	3,432,102.85	2,410,352.00	473,949.61	202,150.93	345,650.32	108,191,908.74	94,289,774.53	2,299,863.68	2,944,469.71	8,657,800.82
Mar	99,799,538.71	90,613,154.26	1,556,404.35	3,153,324.01	4,476,656.09	3,049,268.63	2,064,323.00	403,586.27	115,078.17	466,281.20	102,848,807.34	92,677,477.26	1,959,990.61	3,268,402.17	4,942,937.29
Apr	128,320,988.43	118,702,746.81	4,797,963.34	1,268,740.61	3,551,537.67	4,076,355.29	2,816,491.00	606,491.64	177,156.91	476,215.74	132,397,343.72	121,519,237.81	5,404,454.98	1,445,897.52	4,027,753.41
May	119,711,631.28	115,031,581.42	1,502,166.59	1,841,674.63	1,336,208.65	4,040,708.41	2,477,840.00	654,578.96	353,602.83	554,686.62	123,752,339.69	117,509,421.42	2,156,745.55	2,195,277.46	1,890,895.27
Jun	118,841,321.62	112,704,236.86	2,270,968.32	3,267,197.51	598,918.94	3,462,389.37	2,517,227.00	254,902.36	304,381.21	385,878.80	122,303,710.98	115,221,463.86	2,525,870.67	3,571,578.71	984,797.74
Jul	139,299,828.83	133,266,280.51	2,447,508.58	2,265,765.14	1,320,274.60	4,566,780.78	2,605,112.00	640,320.70	607,647.26	713,700.82	143,866,609.61	135,871,392.51	3,087,829.28	2,873,412.40	2,033,975.42
Aug	113,858,660.26	110,683,221.20	1,487,351.87	1,308,958.71	379,128.48	4,093,947.24	2,317,038.00	496,490.75	569,163.42	711,255.07	117,952,607.50	113,000,259.20	1,983,842.62	1,878,122.14	1,090,383.55
Sep	107,061,840.81	102,186,179.70	2,204,988.57	2,225,394.33	445,278.21	2,881,658.36	1,980,015.00	361,469.16	161,650.48	378,523.72	109,943,499.17	104,166,194.70	2,566,457.73	2,387,044.81	823,801.93
Oct	104,693,405.43	100,858,373.11	1,159,147.82	1,615,880.77	1,060,003.73	2,932,942.33	2,171,940.00	285,108.28	181,603.15	294,290.91	107,626,347.76	103,030,313.11	1,444,256.10	1,797,483.92	1,354,294.63
Nov	146,841,139.32	142,558,584.09	1,594,763.98	1,919,270.88	768,520.37	4,417,961.80	2,794,604.00	511,576.42	434,228.27	677,553.12	151,259,101.13	145,353,188.09	2,106,340.40	2,353,499.15	1,446,073.49
Dec	121,851,304.51	118,727,897.21	1,352,158.38	1,030,976.43	740,272.50	3,441,893.42	2,370,432.00	195,421.68	613,427.90	262,611.84	125,293,197.93	121,098,329.21	1,547,580.06	1,644,404.33	1,002,884.34
Total	1,440,411,021	1,363,184,645	24,826,710	25,169,603	27,230,062	45,680,540	29,569,196	5,750,195	4,060,454	6,300,695	1,486,091,560	1,392,753,841	30,576,905	29,230,057	33,530,757
2015															
Jan	106,294,169.09	103,873,004.69	922,289.56	931,137.81	567,737.04	2,563,791.92	2,084,543.00	277,607.15	113,157.30	88,484.47	108,857,961.01	105,957,547.69	1,199,896.71	1,044,295.11	656,221.51
Feb	97,165,783.52	94,430,337.89	948,585.03	772,257.45	1,014,603.15	2,745,293.56	1,904,088.00	311,697.62	253,604.86	275,903.09	99,911,077.08	96,334,425.89	1,260,282.64	1,025,862.31	1,290,506.24
Mar	96,439,996.44	93,111,733.19	1,233,414.34	1,735,207.75	359,641.16	3,807,754.31	2,759,927.50	502,728.63	212,910.14	332,188.04	100,247,750.74	95,871,660.69	1,736,142.96	1,948,117.89	691,829.20
Apr	117,495,821.13	113,245,231.38	1,619,329.48	2,032,718.85	598,541.42	5,641,723.72	3,587,548.00	1,004,707.48	552,502.91	496,965.33	123,137,544.86	116,832,779.38	2,624,036.96	2,585,221.76	1,095,506.76
May	114,267,327.75	111,886,818.83	705,223.43	1,263,438.76	411,846.73	3,663,193.95	2,999,826.00	339,727.54	138,233.43	185,406.98	117,930,521.70	114,886,644.83	1,044,950.97	1,401,672.20	597,253.71
Jun	115,224,760.12	111,613,201.11	1,781,422.88	1,516,681.49	313,454.64	3,883,695.76	2,740,907.00	485,320.14	315,920.07	341,548.56	119,108,455.88	114,354,108.11	2,266,743.02	1,832,601.56	655,003.19
Jul	153,450,521.77	149,541,372.67	1,791,705.56	1,348,892.23	768,551.31	4,310,296.16	3,492,487.00	433,075.39	199,347.74	185,386.03	157,760,817.93	153,033,859.67	2,224,780.95	1,548,239.97	953,937.34
Aug	107,575,683.68	104,860,568.96	898,768.70	825,315.75	991,030.27	4,019,278.99	2,769,609.00	637,334.93	386,018.73	226,316.33	111,594,962.66	107,630,177.96	1,536,103.63	1,211,334.48	1,217,346.60
Sep	126,097,264.08	121,118,633.52	1,215,031.44	2,647,369.16	1,116,229.97	4,979,076.87	3,710,275.00	573,662.74	508,823.12	186,316.00	131,076,340.95	124,828,908.52	1,788,694.18	3,156,192.29	1,302,545.97
Total	1,034,011,328	1,003,680,902	11,115,770	13,073,019	6,141,636	35,614,105	26,049,211	4,565,862	2,680,518	2,318,515	1,069,625,433	1,029,730,113	15,681,632	15,753,538	8,460,151

Sources: Commercial Banks and Non-bank Dealers.

BALANCE OF PAYMENTS
(US\$ Million)

Table 8.7

Item	2014 Jan-Sep	2015 Jan-Sep
CURRENT ACCOUNT	(350.2)	(119.7)
Merchandise Trade	(476.7)	(311.3)
Exports f.o.b.	837.0	813.9
Imports c.i.f.	(1,313.7)	(1,125.2)
Net Services	(180.2)	(104.6)
Non Factor Services (net)	(187.5)	(102.8)
Factor Services (net)	7.3	(1.7)
Unrequited Transfers	306.7	296.1
CAPITAL ACCOUNT	147.8	95.4
Capital Transfer ¹⁾	2.6	1.8
Medium and Long Term Capital (net)	182.2	77.7
Non-Financial Public Sector (net)	(9.2)	(82.8)
Disbursements	127.7	40.2
Amortization	(46.1)	(97.8)
Private Sector (net)	191.4	160.5
Other ²⁾	(90.8)	(25.2)
Short Term Capital (net) ³⁾	(37.0)	15.9
ERRORS AND OMISSIONS	68.1	(54.0)
OVERALL BALANCE	(134.3)	(78.4)
FINANCING	134.3	78.4
Change in Net Foreign Assets of Bank of Guyana (-increase) ⁴⁾	103.5	44.9
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	30.8	33.5
Debt Relief	0.7	1.6
Debt stock Restructuring	(1.0)	-
Debt Forgiveness	31.1	31.9

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

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

²⁾ Includes MDRI debt relief.

³⁾ Includes changes in Foreign Assets of Commercial Banks.

⁴⁾ Includes valuation changes.

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

Table 9.1

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

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

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

Table 9.2(a)

Period Ended	Bahamas	Barbados	Belize	E.C.	Jamaica	Trinidad
2005	1.0000	2.0000	2.0000	2.7000	64.5342	6.2322
2006	1.0000	2.0000	2.0000	2.7000	66.8620	6.2686
2007	1.0000	2.0000	2.0000	2.7000	67.4402	6.2500
2008	1.0000	2.0000	2.0000	2.7000	75.9780	6.2744
2009	1.0000	2.0000	2.0000	2.7000	89.6312	6.3354
2010	1.0000	2.0000	2.0000	2.7000	85.6874	6.3473
2011	1.0000	2.0000	2.0000	2.7000	86.5696	6.3826
2012	1.0000	2.0000	2.0000	2.7000	92.2033	6.3960
2013	1.0000	2.0000	2.0000	2.7000	105.8162	6.4001
2014	1.0000	2.0000	2.0000	2.7000	113.8651	6.3401
2009						
Mar	1.0000	2.0000	2.0000	2.7000	88.4931	6.2675
Jun	1.0000	2.0000	2.0000	2.7000	88.8796	6.2675
Sep	1.0000	2.0000	2.0000	2.7000	88.0058	6.2793
Dec	1.0000	2.0000	2.0000	2.7000	89.6312	6.3354
2010						
Mar	1.0000	2.0000	2.0000	2.7000	89.5081	6.3247
Jun	1.0000	2.0000	2.0000	2.7000	86.3344	6.3182
Sep	1.0000	2.0000	2.0000	2.7000	85.6517	6.3175
Dec	1.0000	2.0000	2.0000	2.7000	85.6874	6.3473
2011						
Mar	1.0000	2.0000	2.0000	2.7000	85.6602	6.3699
Jun	1.0000	2.0000	2.0000	2.7000	85.6638	6.3843
Sep	1.0000	2.0000	2.0000	2.7000	86.0303	6.3691
Dec	1.0000	2.0000	2.0000	2.7000	86.5696	6.3826
2012						
Mar	1.0000	2.0000	2.0000	2.7000	87.0535	6.3810
Jun	1.0000	2.0000	2.0000	2.7000	88.2365	6.3715
Sep	1.0000	2.0000	2.0000	2.7000	89.6528	6.3767
Dec	1.0000	2.0000	2.0000	2.7000	92.2033	6.3960
2013						
Mar	1.0000	2.0000	2.0000	2.7000	97.1919	6.3826
Jun	1.0000	2.0000	2.0000	2.7000	100.2972	6.3868
Sep	1.0000	2.0000	2.0000	2.7000	102.2198	6.4076
Dec	1.0000	2.0000	2.0000	2.7000	105.8162	6.4001
2014						
Jan	1.0000	2.0000	2.0000	2.7000	106.5196	6.3925
Feb	1.0000	2.0000	2.0000	2.7000	107.5848	6.3885
Mar	1.0000	2.0000	2.0000	2.7000	108.8062	6.4054
Apr	1.0000	2.0000	2.0000	2.7000	109.5338	6.4272
May	1.0000	2.0000	2.0000	2.7000	110.5027	6.4093
Jun	1.0000	2.0000	2.0000	2.7000	111.3246	6.3652
Jul	1.0000	2.0000	2.0000	2.7000	112.3464	6.3361
Aug	1.0000	2.0000	2.0000	2.7000	112.5311	6.3189
Sep	1.0000	2.0000	2.0000	2.7000	112.5269	6.3231
Oct	1.0000	2.0000	2.0000	2.7000	112.4455	6.3221
Nov	1.0000	2.0000	2.0000	2.7000	112.8529	6.3112
Dec	1.0000	2.0000	2.0000	2.7000	113.8651	6.3401
2015						
Jan	1.0000	2.0000	2.0000	2.7000	114.9742	6.3269
Feb	1.0000	2.0000	2.0000	2.7000	115.4868	6.3177
Mar	1.0000	2.0000	2.0000	2.7000	115.1050	6.3265
Apr	1.0000	2.0000	2.0000	2.7000	114.8729	6.3221
May	1.0000	2.0000	2.0000	2.7000	115.7386	6.3225
Jun	1.0000	2.0000	2.0000	2.7000	116.1438	6.3150
Jul	1.0000	2.0000	2.0000	2.7000	116.9749	6.3200
Aug	1.0000	2.0000	2.0000	2.7000	117.1831	6.3145
Sep	1.0000	2.0000	2.0000	2.7000	118.2620	6.3185

Sources: International Monetary Fund & Bank of Guyana.

EXCHANGE RATE
(G\$/US\$)

Table 9.2(b)

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

EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

EXCHANGE CROSS RATES (SEPTEMBER 30, 2013)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	205.420	98.751	6.383
Barbados \$	0.500	1.000	1.000	1.350	102.710	49.375	3.192
Belize \$	0.500	1.000	1.000	1.350	102.710	49.375	3.192
E.C. \$	0.370	0.741	0.741	1.000	76.081	36.574	2.364
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.481	0.031
Jamaica \$	0.010	0.020	0.020	0.027	2.080	1.000	0.065
Trinidad \$	0.157	0.313	0.313	0.423	32.182	15.471	1.000

EXCHANGE CROSS RATES (SEPTEMBER 30, 2014)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	206.500	112.527	6.323
Barbados \$	0.500	1.000	1.000	1.350	103.250	56.263	3.162
Belize \$	0.500	1.000	1.000	1.350	103.250	56.263	3.162
E.C. \$	0.370	0.741	0.741	1.000	76.481	41.677	2.342
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.545	0.031
Jamaica \$	0.009	0.018	0.018	0.024	1.835	1.000	0.056
Trinidad \$	0.158	0.316	0.316	0.427	32.658	17.796	1.000

EXCHANGE CROSS RATES (SEPTEMBER 30, 2015)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	206.500	118.262	6.319
Barbados \$	0.500	1.000	1.000	1.350	103.250	59.131	3.159
Belize \$	0.500	1.000	1.000	1.350	103.250	59.131	3.159
E.C. \$	0.370	0.741	0.741	1.000	76.481	43.801	2.340
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.573	0.031
Jamaica \$	0.008	0.017	0.017	0.023	1.746	1.000	0.053
Trinidad \$	0.158	0.317	0.317	0.427	32.682	18.717	1.000

Note: Table derived from Table 9.2

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

Table 9.4

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

Source: International Financial Statistics

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

Table 9.4(a)

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

Source: Bank of Guyana

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

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

Table 9.5

Countries	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014												2015								
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
CANADA (Canadian dollar)	1.1645	1.1653	0.9881	1.2246	1.0486	1.0009	1.0213	0.8933	1.0632	1.1128	1.1074	1.1047	1.0957	1.0845	1.0672	1.0888	1.0875	1.1207	1.1278	1.1416	1.1591	1.2732	1.2511	1.2678	1.2118	1.2452	1.2475	1.3046	1.3223	1.3391
EURO	0.8477	0.7593	0.6793	0.7196	0.6942	0.7484	0.7729	0.7585	0.7259	0.7406	0.7243	0.7260	0.7210	0.7335	0.7305	0.7469	0.7613	0.7922	0.7987	0.8031	0.8257	0.8961	0.8932	0.9308	0.8952	0.9097	0.8966	0.9065	0.8930	0.8558
JAPAN (Japanese yen)	117.9700	118.9500	114.0000	90.7500	92.0600	81.4500	77.4403	86.5821	105.2757	102.2598	102.0938	103.0260	102.1400	101.7800	101.2780	102.7526	104.0400	109.6855	112.1816	118.6850	119.7645	117.4850	119.6150	119.9654	119.8685	124.1595	122.1597	123.9322	121.2333	119.7744
SWEDEN (Swedish krona)	7.9584	6.8644	6.4136	7.8106	7.1165	10.3331	6.8877	6.5108	6.4290	6.5444	6.4114	6.4817	6.5056	6.6874	6.6891	6.8966	6.9895	7.2198	7.4006	7.4498	7.8048	8.2847	8.3391	8.6271	8.3779	8.5401	8.2953	8.5933	8.4734	8.3914
UNITED KINGDOM (Pound sterling)	0.5808	0.5094	0.4992	0.6723	0.6175	0.9837	0.6456	0.6150	0.6034	0.6079	0.5971	0.5998	0.5923	0.5967	0.5847	0.5921	0.6023	0.6165	0.6254	0.6392	0.6416	0.6639	0.6478	0.6736	0.6522	0.6540	0.6399	0.6395	0.6509	0.6616

Source: International Monetary Fund

COMMODITY PRICES

Table 9.5(a)

Commodity (Units)	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014												2015								
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
GOLD (US\$/fine ounce) United Kingdom (London)	510.10	629.80	803.20	816.10	1,134.72	1,390.55	1,641.84	1,684.76	1,224.45	1,244.27	1,299.58	1,336.08	1,298.45	1,288.74	1,279.10	1,310.59	1,295.13	1,236.55	1,222.49	1,175.33	1,200.62	1,250.75	1,227.08	1,178.63	1,198.93	1,198.63	1,181.50	1,128.31	1,117.93	1,124.77
ALUMINIUM (US \$/MT) All origins (London)	2,250.90	2,823.70	2,382.80	1,504.40	2,181.30	2,356.70	2,024.38	2,086.76	1,739.81	1,727.41	1,695.17	1,705.37	1,810.68	1,751.05	1,838.95	1,948.30	2,030.49	1,990.43	1,946.19	2,055.56	1,909.46	1,814.72	1,817.82	1,773.86	1,819.19	1,804.04	1,687.73	1,639.50	1,548.13	1,589.60
Sugar (US cents/pound) EEC Import Price	29.32	32.57	33.60	24.70	26.85	25.97	25.95	26.84	27.23	27.39	27.50	27.64	27.83	28.01	28.11	28.39	27.77	27.10	26.71	26.25	26.02	25.17	25.49	24.91	24.85	25.73	25.87	25.87	25.95	25.54
US import price	21.74	19.59	20.20	20.00	31.53	38.42	36.56	22.56	20.55	21.58	22.60	23.01	24.65	25.16	25.95	26.14	26.27	26.21	26.61	24.60	24.81	25.24	24.62	24.40	24.39	24.72	24.76	24.67	24.50	24.43
International sugar agreement price	13.93	11.70	10.90	11.30	24.90	31.08	23.42	19.20	16.41	15.71	16.89	17.87	18.21	18.24	18.13	18.73	17.72	16.54	16.48	15.88	14.99	15.06	14.51	12.84	12.91	12.70	12.11	11.88	10.67	12.14
OIL (US\$/bbl.) U.K. Brent	56.75	62.31	91.50	41.60	74.67	91.80	107.97	109.64	110.63	107.57	108.81	107.41	107.88	109.68	111.87	106.98	101.92	97.34	87.27	78.44	62.16	48.42	57.93	55.79	59.39	64.56	62.35	55.87	46.99	47.23
Rice (US\$/metric ton) Thailand (Bangkok)	277.27	309.29	378.00	580.80	606.00	536.78	580.91	565.52	447.55	441.04	447.00	434.14	409.94	403.59	414.67	428.00	440.38	436.50	432.70	419.00	411.00	409.68	409.50	400.73	392.41	382.43	370.55	387.74	375.57	358.77
Timber (US\$/cubic metre) Hardwood logs (Malaysia, Sarawak)	210.52	268.46	275.30	326.60	264.80	306.54	387.90	354.80	287.35	286.60	291.84	290.92	290.33	292.50	291.72	292.70	289.17	277.55	275.65	256.13	249.39	249.39	249.39	249.39	249.39	249.39	249.39	241.27	241.70	247.78
Coconut oil (US \$/MT) Philippines (New York)	548.98	732.14	1,146.60	739.10	760.87	1,711.96	1,439.00	785.00	1,269.00	1,270.00	1,365.00	1,394.00	1,356.00	1,403.75	1,406.00	1,260.00	1,177.00	1,181.00	1,144.00	1,192.50	1,215.00	1,159.00	1,188.00	1,096.00	1,079.00	1,133.00	1,110.00	1,101.00	1,039.00	1,063.00

Source: International Monetary Fund

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.6

Month	Buying Rate											
	2013				2014				2015			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	194.94	202.48	316.01	259.79	187.40	204.22	324.37	271.15	168.18	205.55	305.23	239.00
Feb	193.76	201.60	308.72	263.57	182.64	204.99	328.86	270.00	161.07	205.80	307.44	235.95
Mar	192.26	201.37	301.77	258.23	181.87	205.56	328.68	273.73	158.03	205.39	300.14	217.70
Apr	191.00	201.03	303.19	255.70	181.68	205.70	329.57	271.44	156.85	203.70	293.64	209.25
May	192.89	201.28	305.33	257.40	181.76	205.63	329.66	272.60	158.67	202.97	296.29	210.99
Jun	191.57	202.23	307.33	259.65	187.00	205.75	314.43	277.87	157.52	203.03	295.66	209.95
Jul	190.16	202.97	302.14	259.47	183.81	205.58	332.80	270.95	156.74	204.05	296.32	210.60
Aug	190.60	202.69	304.17	262.70	183.01	205.20	331.60	267.15	153.49	204.83	302.16	211.77
Sep	190.68	202.22	309.71	262.09	181.69	205.14	326.34	261.08	147.25	205.19	300.63	216.45
Oct	191.47	202.45	315.04	264.39	179.92	205.42	320.91	254.67				
Nov	191.00	202.74	315.69	265.63	184.02	205.62	319.46	253.46				
Dec	190.90	203.69	323.31	267.73	174.82	205.66	315.42	247.78				

Month	Selling Rate											
	2013				2014				2015			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	205.09	205.55	328.20	269.27	197.56	208.37	337.81	280.80	187.07	209.46	335.54	268.14
Feb	202.25	205.22	322.60	272.86	194.61	208.75	342.55	281.74	181.59	209.34	334.55	259.81
Mar	201.22	204.98	313.15	270.71	192.91	208.18	342.38	280.68	177.42	208.98	327.53	247.70
Apr	200.38	204.82	314.21	265.41	194.53	209.14	341.47	282.57	171.04	208.10	320.27	228.68
May	203.15	205.43	319.03	269.72	195.61	209.03	347.10	283.92	178.99	207.42	320.88	230.40
Jun	202.05	205.98	312.73	269.71	195.57	209.22	318.61	280.52	172.72	207.92	322.30	231.90
Jul	200.01	206.61	319.56	269.50	197.45	208.08	352.45	284.74	172.26	208.50	325.87	231.73
Aug	199.88	206.28	320.81	272.07	195.72	208.88	351.40	282.21	169.01	208.87	324.32	229.92
Sep	200.26	206.07	323.64	272.30	193.71	208.65	344.56	275.13	150.62	209.05	324.16	232.88
Oct	200.79	206.33	329.00	275.84	192.65	208.81	346.26	275.34				
Nov	200.52	206.88	329.16	277.54	190.94	208.55	342.58	270.73				
Dec	199.72	207.94	335.46	280.34	188.68	209.54	339.30	271.68				

Month	Mid Rate											
	2013				2014				2015			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	200.02	204.01	322.11	264.53	192.48	206.29	331.09	275.97	177.63	207.50	320.38	253.57
Feb	198.01	203.41	315.66	268.22	188.62	206.87	335.70	275.87	171.33	207.57	320.99	247.88
Mar	196.74	203.17	307.46	264.47	187.39	206.87	335.53	277.20	167.73	207.18	313.83	232.70
Apr	195.69	202.93	308.70	260.55	188.10	207.42	335.52	277.00	163.94	205.90	306.96	218.97
May	198.02	203.36	312.18	263.56	188.68	207.33	338.38	278.26	168.83	205.20	308.59	220.69
Jun	196.81	204.10	310.03	264.68	191.28	207.49	316.52	279.19	165.12	205.48	308.98	220.92
Jul	195.08	204.79	310.85	264.48	190.63	206.83	342.62	277.85	164.50	206.27	311.09	221.16
Aug	195.24	204.48	312.49	267.39	189.36	207.04	341.50	274.68	161.25	206.85	313.24	220.85
Sep	195.47	204.14	316.67	267.19	187.70	206.90	335.45	268.10	148.93	207.12	312.40	224.67
Oct	196.13	204.39	322.02	270.11	186.28	207.12	333.58	265.00				
Nov	195.76	204.81	322.43	271.58	187.48	207.08	331.02	262.10				
Dec	195.31	205.81	329.38	274.04	181.75	207.60	327.36	259.73				

Source: Commercial Banks and Non-Bank Cambios.

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

Table 10.1

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

Source: Bureau of Statistics.

Note: FISIM - Financial Intermediation Services indirectly measured.

¹⁾ Includes Investment of Public Enterprises.

²⁾ Includes Stock Changes.

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

Table 10.2

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

Source: Bureau of Statistics.

Note: FISIM - Financial Intermediation Services indirectly measured.

PRODUCTION OF MAJOR COMMODITIES

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Bauxite (Tonnes)				Total	Raw Gold (Troy Ounces)			Diamonds (M/Carats)	Quarrying(Tonnes)	
			R.A.S.C. ¹⁾	C.G.B. ²⁾	M.A.Z. ³⁾	Other ⁴⁾		Local & Lic. Dealers	Omai	Total		Stone	Sand
2004	325,317	325,593	131,525	114,193	1,233,179	-	1,478,897	115,936	252,570	368,506	454,940	113,904	128,904
2005	246,208	273,238	212,720	176,032	1,287,090	18,284	1,694,126	162,527	105,139	267,666	356,948	218,053	468,949
2006	259,588	307,036	149,370	174,506	1,147,667	7,127	1,478,670	182,216	-	182,216	340,544	192,547	258,018
2007	266,483	298,125	218,187	226,203	1,775,768	22,770	2,242,928	238,297	-	238,297	268,925	323,088	308,467
2008	226,267	329,573	231,937	309,342	1,453,500	97,458	2,092,237	261,425	-	261,425	168,926	411,726	359,722
2009	233,736	359,789	129,196	220,444	1,114,452	20,843	1,484,935	299,823	-	299,823	143,982	359,857	334,155
2010													
1st Qtr	71,745	48,882	33,337	45,322	214,477	-	293,136	63,934	-	63,934	23,687	126,473	79,444
2nd Qtr	10,119	119,385	43,622	33,378	212,130	6,103	295,233	78,278	-	78,278	11,688	173,410	100,191
3rd Qtr	65,444	68,804	59,309	56,637	141,391	3,634	260,971	78,823	-	78,823	7,856	79,872	295,659
4th Qtr	73,554	123,925	48,795	52,599	131,778	-	233,172	87,403	-	87,403	6,689	92,742	199,109
2011													
1st Qtr	52,272	38,454	43,063	10,324	207,556	6,556	267,499	74,913	-	74,913	12,426	91,607	121,237
2nd Qtr	54,599	169,060	36,962	22,082	378,401	110,563	548,008	88,560	-	88,560	11,194	124,156	106,447
3rd Qtr	71,478	41,727	54,521	68,881	330,059	3,729	457,190	92,881	-	92,881	16,729	114,559	76,938
4th Qtr	58,157	152,663	68,732	40,358	382,220	54,393	545,703	106,729	-	106,729	11,924	170,221	56,767
2012													
1st Qtr	40,288	51,052	57,518	33,178	369,012	145,858	605,566	80,484	-	80,484	9,635	117,479	143,668
2nd Qtr	30,859	159,343	43,491	33,265	443,493	148,609	668,858	104,445	-	104,445	6,514	108,333	188,254
3rd Qtr	67,960	61,973	33,469	45,577	339,107	26,812	444,965	128,558	-	128,558	9,397	140,095	163,827
4th Qtr	78,963	149,689	70,143	33,425	391,015	-	494,583	125,159	-	125,159	15,217	80,644	142,137
2013													
1st Qtr	34,279	86,181	57,457	18,050	366,878	18,413	460,798	105,276	-	105,276	14,252	159,957	298,086
2nd Qtr	13,759	177,687	41,053	43,979	402,220	15,503	502,755	129,223	-	129,223	16,414	166,233	172,289
3rd Qtr	63,872	119,980	47,167	59,605	311,680	9,894	428,346	128,450	-	128,450	8,886	180,357	94,402
4th Qtr	74,861	151,591	67,853	23,757	216,055	13,678	321,343	118,138	-	118,138	24,409	153,422	29,683
2014													
Jan	-	-	17,801	2,040	151,855	3,070	174,766	24,794	-	24,794	-	51,585	100,919
Feb	2,380	1,941	13,638	10,609	93,854	3,240	121,341	43,133	-	43,133	6,564	66,522	53,708
Mar	37,794	92,530	24,440	32,805	109,005	2,223	168,473	33,566	-	33,566	3,369	76,581	79,460
Apr	25,317	172,099	15,701	3,225	139,203	-	158,129	34,751	-	34,751	7,702	78,177	56,539
May	13,939	44,966	11,972	9,552	85,255	-	106,779	29,423	-	29,423	3,693	72,529	105,040
Jun	565	747	22,714	35,838	79,605	9,481	147,638	32,380	-	32,380	5,320	69,409	77,653
Jul	3,129	818	15,693	30,860	77,452	7,332	131,337	42,662	-	42,662	11,724	72,992	78,775
Aug	20,470	1,035	15,178	4,529	72,390	7,521	99,618	24,844	-	24,844	5,608	69,580	93,724
Sep	35,340	86,924	13,928	17,726	80,836	6,419	118,909	28,207	-	28,207	10,898	87,897	69,600
Oct	31,133	203,305	15,913	6,478	89,426	9,703	121,520	26,372	-	26,372	9,308	75,231	44,242
Nov	30,459	27,984	14,441	36,004	46,311	4,908	101,664	29,354	-	29,354	4,490	68,043	49,589
Dec	15,660	2,889	16,727	7,024	75,280	14,358	113,389	38,021	-	38,021	31,274	51,527	-
2015													
Jan	-	-	11,991	5,693	110,647	10,130	138,461	15,831	-	15,831	7,963	41,958	87,531
Feb	10,068	533	14,401	33,420	44,439	15,165	107,425	24,599	-	24,599	8,941	34,143	149,431
Mar	30,661	89,766	13,306	17,134	94,170	6,766	131,376	31,604	-	31,604	7,149	47,009	89,326
Apr	26,826	213,015	14,859	17,686	102,753	16,540	151,838	36,629	-	36,629	12,327	43,216	56,547
May	13,592	56,028	14,215	7,081	98,243	2,698	122,237	27,214	-	27,214	3,125	20,580	15,857
Jun	-	618	12,631	37,476	17,542	5,703	73,352	30,098	-	30,098	13,220	30,925	124,923
Jul	-	365	245	15,909	93,057	8,672	117,883	26,654	-	26,654	8,020	15,929	66,005
Aug	15,344	402	3,773	37,591	72,838	7,267	121,469	32,966	-	32,966	5,127	31,755	139,700
Sep	47,195	78,285	11,770	19,138	110,678	7,800	149,386	51,905	-	51,905	16,974	30,451	26,356

Source: Bureau of Statistics.

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

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

²⁾ C.G.B: Chemical Grade Bauxite;

³⁾ M.A.Z: Metal Grade Bauxite;

⁴⁾ Includes Road Grade Bauxite, Tailings and Capping.

PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Livestock		Forestry Products				Fishing		
	Poultry (Tonnes)	Eggs ('000)	Logs ¹⁾ (Cu. Mt)	Sawnwood (Cu. Mt)	Roundwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
2004	24,312	21,467	335,258	36,552	-	54,212	36,692	1,086	13,715
2005	22,700	24,124	321,315	33,178	19,599	37,120	30,313	1,020	18,390
2006	20,691	5,396	393,968	67,570	17,208	34,875	25,675	1,661	16,949
2007	25,112	9,839	330,374	74,364	20,865	35,767	27,397	655	35,847
2008	23,187	19,834	275,319	66,960	18,722	20,631	24,700	931	35,371
2009	27,085	19,114	266,198	73,119	19,414	18,878	25,300	747	16,756
2010									
1st Qtr	5,632	3,527	61,302	13,410	3,862	4,431	4,535	350	5,258
2nd Qtr	5,598	2,421	77,199	16,839	3,185	5,965	7,039	340	7,328
3rd Qtr	5,653	2,748	68,221	18,634	3,475	3,845	6,876	112	4,195
4th Qtr	8,086	5,473	111,521	26,629	6,714	-	6,742	129	4,067
2011									
1st Qtr	7,198	6,452	35,614	9,358	2,108	-	4,438	168	5,760
2nd Qtr	5,041	6,829	54,742	19,151	3,008	3,658	6,331	107	6,514
3rd Qtr	5,656	5,379	63,125	26,363	3,918	4,840	6,140	38	2,841
4th Qtr	7,680	4,849	141,148	21,245	5,721	4,818	6,846	62	5,727
2012									
1st Qtr	6,623	5,630	26,602	11,850	3,671	3,033	5,060	187	8,350
2nd Qtr	6,706	5,086	46,545	19,125	4,444	3,254	7,607	196	7,560
3rd Qtr	8,795	5,408	58,488	19,375	3,676	1,978	8,238	95	4,326
4th Qtr	8,289	5,111	145,792	25,236	4,841	2,312	6,192	34	5,251
2013									
1st Qtr	7,168	3,888	54,398	15,732	3,226	2,796	4,188	281	5,156
2nd Qtr	5,919	4,657	56,326	17,445	4,023	3,833	7,469	243	8,447
3rd Qtr	7,444	4,441	76,378	19,516	5,243	3,806	7,095	65	6,856
4th Qtr	8,749	4,980	117,498	20,979	8,199	5,731	6,000	64	3,626
2014									
Jan	2,453	1,587	84,385	4,202	5,429	1,257	1,129	75	2,135
Feb	2,365	1,587	15,618	3,626	671	2,531	1,162	46	1,993
Mar	2,173	1,565	24,783	4,598	1,471	1,932	1,107	51	2,485
Apr	1,593	1,652	24,128	5,326	1,657	2,075	1,756	40	1,288
May	2,287	1,559	26,591	4,995	1,937	1,881	1,714	71	1,214
Jun	1,714	1,597	20,929	6,089	1,975	1,279	1,560	71	1,407
Jul	1,762	1,475	23,200	7,516	1,780	2,160	1,869	33	1,972
Aug	2,956	1,755	42,124	4,979	1,508	1,452	1,647	387	12,494
Sep	2,499	2,208	30,820	5,959	2,058	-	1,224	15	1,957
Oct	1,912	2,666	32,082	5,535	1,519	1,198	2,094	-	38
Nov	3,573	2,651	33,041	6,036	2,114	1,876	2,120	4	1,124
Dec	3,134	2,668	48,730	8,278	2,549	1,157	1,786	17	1,549
2015									
Jan	3,061	2,811	26,321	4,466	850	1,491	1,168	10	1,913
Feb	2,821	2,762	19,239	4,759	1,451	1,300	1,255	53	1,832
Mar	2,097	2,765	32,608	6,930	1,569	1,883	1,044	83	2,255
Apr	2,061	2,639	27,145	8,685	1,718	2,509	1,027	38	2,217
May	2,903	2,639	20,103	5,461	1,374	1,607	...	...	...
Jun	2,035	2,446	17,733	3,994	760	1,143	...	...	...
Jul	2,190	1,961	18,315	7,743	811	1,217	...	...	...
Aug	3,355	2,146	19,677	5,282	1,051	888	...	...	...
Sep	2,692	1,915	21,181	5,137	1,280	562	...	...	...

Source: Bureau of Statistics

¹⁾ Represent Greenheart & Other Logs.

PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c1)

Period	Beverages						Food Items			
	Rum ('000 Litres)	Beer & Stout ('000 Litres)	Shandy ('000 Litres)	Non-Alcoholic		Water ('000 Litres)	Margarine ('000 Kgs)	Ice Cream ('000 Litres)	Biscuits ('000 Kgs)	Flour (Tonnes)
				Soft Drinks ('000 Litres)	Malta ('000 Litres)					
2004	11,715	10,988	304	43,808	996	12,698	2,060	449	1,361	36,180
2005	11,747	11,930	403	43,090	903	14,285	1,792	1,348	1,174	36,818
2006	11,868	12,196	432	39,594	1,063	12,830	2,265	1,340	1,071	37,401
2007	12,551	12,070	413	38,311	817	12,756	2,311	1,259	784	34,191
2008	14,186	11,509	410	39,324	824	15,721	1,528	1,117	696	29,426
2009	2,728	11,809	435	41,666	723	17,983	2,022	1,371	685	36,486
2010										
1st Qtr	874	3,158	121	9,633	154	4,797	398	297	275	10,099
2nd Qtr	1,051	3,167	99	11,163	159	4,622	515	346	321	10,094
3rd Qtr	979	3,543	124	10,847	176	4,878	557	372	273	9,866
4th Qtr	1,117	4,043	158	12,519	208	4,939	666	378	313	9,734
2011										
1st Qtr	1,007	3,224	110	8,952	189	4,237	392	340	325	10,222
2nd Qtr	1,071	3,618	123	10,762	128	5,020	665	395	311	8,954
3rd Qtr	1,062	4,381	124	11,337	156	5,558	544	453	315	9,645
4th Qtr	1,166	5,137	171	14,195	154	4,963	625	453	266	9,758
2012										
1st Qtr	1,059	3,812	136	11,123	205	4,499	457	421	407	8,827
2nd Qtr	1,109	4,571	175	11,661	160	5,054	607	450	295	8,977
3rd Qtr	959	4,516	161	12,850	220	5,718	586	442	289	8,877
4th Qtr	1,044	2,609	193	15,861	178	6,152	683	496	260	8,887
2013										
1st Qtr	928	3,901	159	11,034	216	5,027	485	414	344	8,523
2nd Qtr	1,088	4,068	98	12,200	93	5,282	618	432	310	8,920
3rd Qtr	1,104	4,137	140	12,966	190	5,702	552	445	281	9,097
4th Qtr	964	5,255	196	14,497	183	5,850	664	311	276	9,327
2014										
Jan	231	1,156	92	3,354	67	1,900	147	122	112	2,724
Feb	352	1,155	1	3,158	0	1,709	140	116	102	2,642
Mar	339	1,587	36	3,127	72	1,647	219	135	115	2,957
Apr	307	1,528	25	4,208	44	1,692	157	135	76	3,061
May	390	1,782	24	3,357	-	2,030	179	158	108	2,857
Jun	430	1,430	101	3,384	115	1,814	223	160	112	2,841
July	396	1,413	50	4,068	-	1,792	175	128	67	3,133
Aug	280	1,556	-	3,887	74	2,179	152	156	87	2,880
Sep	388	1,699	-	4,260	-	2,388	182	130	121	2,929
Oct	342	1,506	91	4,713	72	2,353	137	139	123	3,164
Nov	408	1,774	-	4,672	70	2,145	270	135	114	2,886
Dec	485	2,468	147	5,106	78	1,911	260	182	59	3,409
2015										
Jan	224	1,191	46	3,644	67	1,877	97	131	131	2,568
Feb	1,116	1,439	-	3,124	-	1,852	90	113	86	2,707
Mar	356	1,591	30	3,723	80	1,878	242	135	118	3,172
Apr	344	2,227	47	3,785	-	1,839	128	128	111	3,042
May	327	936	72	3,619	83	1,657	90	132	100	2,933
Jun	424	1,481	21	3,252	-	1,763	195	146	103	2,764
Jul	394	1,569	75	4,121	69	1,941	150	135	58	3,000
Aug	348	1,615	70	3,944	-	1,964	133	134	107	2,790
Sep	340	1,816	...	4,461	70	1,896	129	47	85	2,762

Source: Bureau of Statistics.

PRODUCTION INDICATORS: MANUFACTURING (Cont'd)

Table 10.3(c2)

Period	Pharmaceuticals			Laundry Soap (Kilos)	Other Detergents (Kilos)	Stock Feed (Tonnes)	Paints (Litres)	Oxygen ('000 Litres)	Acetylene ('000 Litres)	Electricity (MWH)
	Liquid (Litres)	Tablets ('000)	Ointment (Kilos)							
2004	262,794	17,610	6,023	415,695	402,309	39,114	1,962,984	-	-	576,829
2005	452,585	19,155	23,648	341,672	474,033	38,305	2,169,052	-	-	528,398
2006	609,863	14,239	5,205	361,249	713,761	40,320	2,403,534	37,951	10,855	534,564
2007	74,223	24,014	3,073	117,489	906,801	46,849	2,480,972	67,827	13,820	559,213
2008	374,273	20,400	8,227	28,524	672,752	44,712	2,488,666	94,612	8,832	569,150
2009	414,612	20,557	7,162	47,011	928,121	47,296	2,376,754	83,145	5,839	602,022
2010										
1st Qtr	107,669	6,146	3,599	26,927	197,435	10,609	557,030	20,274	1,409	150,217
2nd Qtr	97,974	5,991	1,607	27,244	267,499	9,679	542,844	22,284	1,518	157,448
3rd Qtr	125,832	6,811	3,066	3,388	260,624	13,226	585,778	19,361	1,868	156,530
4th Qtr	129,113	5,716	1,096	61,542	284,968	15,940	814,582	28,069	1,877	163,176
2011										
1st Qtr	111,946	5,873	4,140	10,563	236,088	12,210	633,776	26,386	3,752	149,622
2nd Qtr	116,401	6,693	3,452	8,635	263,106	13,307	601,969	18,686	4,310	161,457
3rd Qtr	113,319	3,312	1,541	24,755	303,120	12,487	715,329	18,939	1,402	162,155
4th Qtr	99,844	2,396	1,855	11,871	287,231	16,084	911,053	17,869	1,822	171,999
2012										
1st Qtr	115,083	6,429	2,486	-	312,642	13,546	600,747	26,441	1,984	163,575
2nd Qtr	125,529	1,932	1,396	15,085	211,443	12,924	607,608	23,071	2,189	168,468
3rd Qtr	123,445	4,739	1,475	16,445	224,818	14,928	603,693	22,727	1,805	175,646
4th Qtr	124,968	5,784	2,340	16,704	365,063	15,413	932,731	14,420	2,056	182,832
2013										
1st Qtr	95,149	4,918	3,414	-	268,200	12,220	618,084	21,276	2,338	172,966
2nd Qtr	115,634	6,101	2,306	-	272,216	10,096	563,090	13,132	1,706	177,595
3rd Qtr	125,500	5,050	1,610	-	283,235	11,610	625,410	18,759	1,901	179,525
4th Qtr	97,266	7,065	2,062	-	305,178	9,962	888,387	17,618	1,766	180,914
2014										
Jan	37,081	1,455	952	-	128,174	5,014	204,196	6,846	482	58,641
Feb	37,528	2,267	622	-	82,120	3,766	170,540	6,461	823	52,342
Mar	42,499	2,604	756	-	133,514	3,493	204,655	6,767	604	59,862
Apr	45,542	2,919	395	-	72,154	3,980	158,232	12,895	650	58,458
May	29,500	2,584	994	-	28,279	4,162	263,603	6,162	518	60,326
Jun	33,659	1,110	2,932	22,350	31,751	3,735	170,025	749	7,116	57,974
July	26,141	1,893	1,578	-	110,463	4,458	260,438	8,445	672	61,267
Aug	35,800	2,071	527	-	96,800	3,773	178,799	7,034	581	61,183
Sep	27,620	1,571	396	2,111	119,994	4,213	197,846	7,310	686	60,890
Oct	-	-	-	4,999	71,482	4,609	252,550	5,921	517	63,743
Nov	-	3,768	1,421	11,075	76,967	5,055	305,301	5,509	403	59,575
Dec	42,102	6,216	1,126	-	89,382	5,439	310,996	5,921	517	62,422
2015										
Jan	30,484	1,989	871	-	94,797	4,217	178,960	6,761	614	61,090
Feb	59,882	2,705	787	-	84,781	4,294	205,710	6,370	540	54,480
Mar	56,300	4,096	596	-	109,002	4,348	231,559	6,240	658	61,502
Apr	38,105	4,878	1,166	-	94,563	3,912	105,707	5,129	576	61,790
May	49,775	874	397	9,037	62,266	3,063	167,092	...	...	62,428
Jun	48,388	1	664	3,477	90,162	-	181,382	...	...	60,085
Jul	46,332	2,742	372	-	96,313	3,249	176,705	...	...	62,673
Aug	-	-	-	-	86,241	3,511	210,596	...	...	64,232
Sep	39,156	1,881	322	6,056	73,608	3,295	200,603	...	...	64,761

Source: Bureau of Statistics.

GEORGETOWN: URBAN CONSUMER PRICE INDEX

Table 11.1

End of Period	All Items Index	Sub-Group Indices			
		Food ¹⁾	Housing ²⁾	Transportation & Communication	Miscellaneous
Jan 94 = 100					
2004	194.4	185.6	228.5	255.7	161.6
2005	210.4	200.1	252.3	285.3	165.3
2006	219.2	212.4	261.4	285.0	170.9
2007	250.0	256.2	277.6	304.7	209.6
2008	265.9	285.9	296.5	282.3	215.6
2009					
Mar	267.0	274.6	324.9	274.7	221.3
Jun	269.4	275.1	329.6	284.4	221.8
Sep	275.0	277.5	345.8	290.0	222.0
Dec	275.6	273.7	352.6	293.2	228.2
Dec 2009 = 100					
2010					
Mar	100.5	101.3	99.9	99.1	101.9
Jun	102.0	105.5	99.9	99.6	101.9
Sep	103.5	109.9	99.6	100.5	101.8
Dec	104.4	110.4	99.7	104.8	102.0
2011					
Mar	106.6	112.6	99.8	112.3	102.6
Jun	107.8	113.4	100.7	115.2	103.8
Sep	108.4	115.6	100.8	113.8	104.7
Dec	107.9	113.2	100.4	115.5	107.0
2012					
Mar	107.9	113.4	100.5	115.1	107.9
Jun	109.8	118.3	100.4	116.2	108.4
Sep	110.9	122.1	100.3	115.1	110.0
Dec	111.6	124.0	100.7	114.6	111.0
2013					
Mar	111.0	120.8	100.9	117.0	111.9
Jun	111.8	123.4	100.8	117.2	112.9
Sep	112.9	125.6	100.8	120.1	112.3
Dec	112.6	124.1	100.8	121.9	112.6
2014					
Jan	111.9	123.2	100.9	119.5	113.0
Feb	112.0	123.4	101.0	119.5	112.9
Mar	112.1	123.7	100.9	119.6	113.3
Apr	112.0	123.0	100.9	119.8	115.0
May	111.6	121.7	100.8	119.9	115.0
Jun	112.1	123.3	100.8	119.9	115.1
Jul	112.5	123.6	100.8	119.0	121.3
Aug	113.0	124.6	100.8	118.9	125.1
Sep	113.2	124.9	100.8	118.7	125.2
Oct	113.4	126.3	100.9	118.7	122.1
Nov	113.4	126.0	100.8	118.8	121.3
Dec	113.9	126.7	100.6	121.2	120.9
2015					
Jan	110.7	120.8	100.0	117.5	121.0
Feb	110.9	123.1	98.9	115.8	120.5
Mar	111.0	122.3	99.2	117.1	120.4
Apr	111.2	122.8	99.2	117.4	120.4
May	111.8	124.3	99.3	117.9	120.4
Jun	111.9	124.4	99.2	118.3	120.6
Jul	...	...	...	...	...
Aug	...	...	...	...	...
Sep	112.1	125.4	98.8	117.7	121.1

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
2000=100				
2004	122.5	154.5	122.0	108.3
2005=100				
2005	103.4	105.2	103.3	103.6
2006	107.7	111.1	112.7	109.5
2007	122.8	129.8	121.3	114.5
2008	130.6	151.7	138.9	122.9
2009				
Mar	131.1	153.7	138.5	122.5
Jun	132.3	157.9	139.7	123.3
Sep	135.1	162.7	143.1	128.3
Dec	135.4	167.3	140.7	128.3
2010				
Mar	133.8	174.2	145.5	130.6
Jun	135.8	178.7	158.7	132.4
Sep	137.8	181.1	162.0	133.6
Dec	139.1	187.0	159.6	136.6
2011				
Mar	142.0	187.8	159.1	140.9
Jun	143.5	191.6	160.0	144.7
Sep	144.3	195.6	166.0	147.5
Dec	143.6	198.2	168.0	149.6
2012				
Mar	143.7	201.5	173.7	151.4
Jun	146.2	204.4	177.6	151.0
Sep	147.7	208.6	178.9	152.2
Dec	148.7	214.1	180.0	153.3
2013				
Mar	147.9	219.9	185.6	152.8
Jun	149.0	222.3	189.8	153.8
Sep	150.4	230.4	184.2	155.4
Dec	150.1	233.2	190.1	154.9
2010=100				
2014				
Jan	109.6	131.8	122.7	116.5
Feb	109.7	131.9	124.2	117.0
Mar	109.8	133.3	125.3	116.8
Apr	109.7	132.9	125.6	117.5
May	109.3	134.2	126.0	118.0
June	109.8	134.4	126.2	118.4
July	110.2	136.2	127.1	118.9
Aug	110.7	137.7	129.0	120.5
Sept	110.8	140.6	128.2	119.7
Oct	111.1	140.7	131.2	120.4
Nov	111.0	140.0	133.4	120.5
Dec	111.6	139.5	133.2	119.7
2015				
Jan	108.5	138.8	57.2	117.7
Feb	108.7	137.9	57.2	116.4
Mar	108.7	138.6	57.2	115.8
Apr	109.0	138.9	57.6	116.5
May	109.6	139.5	57.6	117.2
Jun	109.6	140.2	57.8	118.4
Jul	...	141.4	58.2	118.6
Aug	...	142.5	58.2	118.4
Sep	109.8	143.1	58.3	...

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

I. GENERAL NOTES

Symbols Used

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

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

Acknowledgement

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II. NOTES TO THE TABLES

TABLE 1.1: Bank of Guyana: Assets

Foreign Assets

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

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

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

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

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

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

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

TABLE 1.2: Bank of Guyana: Liabilities

Currency Issue: Notes and Coins issued by the Bank.

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

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

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

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

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

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

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

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

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

TABLE 1.3: Bank of Guyana: Currency Notes Issue

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

TABLE 1.4: Bank of Guyana: Coins Issue

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

TABLE 2.1(a): Commercial Banks: Assets

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Other: Include all other foreign claims on Commercial Banks.

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

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

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

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

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

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

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

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

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

TABLE 2.2: Commercial Banks: Total Deposits

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

TABLE 2.3: Commercial Banks: Demand Deposits

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

TABLE 2.4: Commercial Banks: Time Deposits

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

TABLE 2.5: Commercial Banks: Savings Deposits

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

TABLE 2.6: Commercial Banks: Time Deposits by Maturity

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

TABLE 2.7: Commercial Banks: Savings Deposits

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

demand and time accounts to saving accounts.

TABLE 2.9: Commercial Banks: Clearing Balances

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

TABLE 2.10: Commercial Banks: Total Loans and Advances

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

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

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

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

TABLE 2.11: Commercial Banks: Demand Loans and Advances

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

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

TABLE 2.12: Commercial Banks: Term Loans and Advances

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

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

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

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

TABLE 2.14: Commercial Banks: Liquid Assets

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

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

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

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

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

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

TABLE 2.16(a): Foreign Exchange Intervention

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

TABLE 2.16(b): Interbank Trade

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

TABLE 2.17: Commercial Banks holdings of treasury bills

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

TABLE 3.1: Monetary Survey

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

Foreign Assets (net)

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

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

Domestic Credit

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

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

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

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

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

Money and Quasi-Money

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

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

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

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

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

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

TABLE 3.2: International Reserves and Foreign Assets

International Reserves

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

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

Foreign Assets

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

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

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

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

TABLE 4.1: Guyana: Selected Interest Rates

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

TABLE 4.2: Commercial Banks: Selected Interest Rates

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

TABLE 4.3: Comparative Treasury Bills Rates and Bank Rates

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

TABLE 5.1: The New Building Society: Assets and Liabilities

Assets

Foreign Assets: Includes holdings of foreign assets.

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

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

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

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

Local Authorities Securities: Bonds at book value.

Liabilities

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

Other Deposits: Ordinary Saving deposits

TABLE 5.2 (a): Trust Companies: Assets

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

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

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

Government of Guyana Treasury Bills: Recorded at book value.

Local Government Securities: Recorded at book value.

TABLE 5.2 (b): Trust Companies: Liabilities

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

Deposits – Individual Customers: Balances held by private individuals.

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

TABLE 5.2 (c): Finance Companies: Assets

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

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

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

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

TABLE 5.2 (d): Finance Companies: Liabilities

Loans: Loans received from Companies' affiliates.

Capital and Reserves: Includes retained earnings and reserves.

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

TABLE 5.3: Domestic Life Insurance Companies: Assets and Liabilities

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

Assets

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

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

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

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

Local Government Securities: Holdings are recorded at book value.

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

Liabilities

Life Insurance Fund: Insurance premia received.

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

TABLE 5.4: Pension Schemes: Assets and Liabilities

Assets

Foreign Sector: Includes foreign deposits and foreign securities.

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

Government of Guyana Debentures: Holdings recorded at book value.

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

Liabilities:

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

TABLE 6.1 Central Government Finances: Summary

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

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

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

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

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

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

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

Borrowing from abroad:

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

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

Domestic Borrowing:

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

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

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

TABLE 6.4 Public Corporations Finances: Summary

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

TABLE 7.1 Domestic Public Debt

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

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

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

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

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

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

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

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

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

Private Sector: excludes financial institutions.

Non-residents: include foreign missions and organizations.

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

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

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

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

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

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

TABLE 7.5**External Public Debt**

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

Bilateral Debt: Debt contracted with foreign investments.

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

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

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

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

TABLE 8.1(1) Imports by End-Use

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

TABLE 8.2 Domestic Exports

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

TABLE 8.6 International Reserves and Foreign Assets

International Reserves

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

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

Foreign Assets

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

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

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

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

TABLE 8.8 Balances of Payments

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

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

TABLE 9.1 Changes in Bank of Guyana Transaction Exchange Rates

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

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

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

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

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

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

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

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

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

TABLE 9.6: Monthly Average Market Exchange Rate

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

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

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

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

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

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

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

TABLE 10.2 Gross Domestic Products (at 2006 Prices)

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

TABLES 10.3 National Production

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

Table 11.1 Georgetown: Urban Consumer Price Index

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

Table 11.2 CARICOM Countries: Consumer Price Indices

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

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