

BANK OF GUYANA

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ONE THOUSAND
DOLLARS

Half Year Report
2010



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I

THE GUYANA ECONOMY

1. SUMMARY

Real economic growth for the first half of 2010 was 2.8 percent. The main drivers of economic growth were the services, manufacturing and agriculture sectors. Higher rice and forestry output contributed to the improved performance in the agriculture sector while the services sector benefitted from increased activities in the information and communication as well as the distribution industries. Aggregate price level remained subdued at 2.0 percent because of relatively stable fuel and commodity prices. Higher food prices largely contributed to the inflation rate.

The balance of payments recorded a lower surplus of US\$34.6 million compared with the US\$57.3 million a year ago. This outturn is explained by an expansion in the current account deficit caused by a higher merchandise trade deficit which was partly offset by a rise in transfers. Imports of intermediate goods including fuel, food and chemicals as well as capital goods increased more than exports. The capital account recorded a US\$11.7 million increase in surplus due to higher capital inflows. The overall surplus contributed to the accumulation of foreign assets by the Bank of Guyana, which provided an import cover of 4.5 months.

Foreign exchange market transactions grew by 18.4 percent to reach US\$2,401.3 million due to increases in foreign trade and capital flows. Banks and non-banks cambios transactions increased by 10.5 percent, while the Bank of Guyana and foreign currency accounts transactions were higher by 25.8 percent and 30.0 percent, respectively. The Guyana dollar vis-à-vis the United States dollar maintained its stability, depreciating marginally by 0.25 percent.

The overall financial operations of the public sector degenerated on account of an increase in the overall deficit of the Non-Financial Public Enterprises (NFPEs). The central government recorded a higher surplus on account of an increase in revenue which offset the growth in current and capital expenditure. The NFPEs recorded an expanded deficit from a significant increase in current expenditure which more than offset the growth in receipts.

The stock of domestic and external public debt increased by 13.2 percent and 12.1 percent, respectively from end-June 2009 level. The former is attributed to an increase in the issuance of treasury bills to sterilize excess liquidity, while the latter is due to disbursements from the IDB and bilateral credit delivered under the Petrocaribe Initiative. Both domestic and external debt services were higher on account of higher principal and interest payments.

Monetary aggregates for the first half of 2010 indicated a gradual recovery from the impact of the global financial slowdown. Broad money grew by 2.3 percent reflecting an 8.4 percent increase in the banking system's net foreign assets, counteracting a 1.2 percent decline in net domestic credit. Private sector credit grew by 7.1 percent while commercial banks' interest rates declined marginally. Interest rate spreads continued to be relatively high. The non-bank financial institutions were active in mobilizing resources which translated to a 6.5 percent increase in net deposits.

The Licensed Depository Financial Institutions (LDFIs) reported higher levels of capital and profits for the first half

of 2010. The Capital Adequacy Ratio (CAR) when compared with end-June 2009 remained well above the prudential benchmark of 8.0 percent. The stock of non-performing loans reduced from the end-June 2009 and end-December 2009 levels. Notwithstanding the fall in the stock of non-performing loans, there was a 9.0 percent rise in provision by the LDFIs.

The conduct of monetary policy continued to focus on price stability, ensuring adequate level of liquidity in the system and creating an enabling environment for credit and economic growth. The Bank continued to use treasury bills in the primary open market operations for the effective management of liquidity. Purchases and sales of foreign exchange by the Bank were also used to control liquidity. There was an G\$11.2 billion net issue of treasury bills. The Bank continued to facilitate efficient intermediation through the issuance of notes and coins as well as promotion of enhanced payment system operation.

The global economy is projected to rebound with positive economic growth of 4.6 percent this year following a contraction of 0.6 percent in 2009. For the first half of this year, economic activities were modest in the industrialised economies in spite of extraordinary expansionary fiscal and monetary policies. Unemployment remained high while inflation was subdued. Emerging countries continued to be the drivers of world economic growth through increased consumption and spending

During the second half of 2010, world economic recovery is projected. Inflation and exchange rates are expected to be stable. However, global growth is very much dependant on the revival of international trade. The Guyanese economy is projected to grow by 2.9 percent by end of year 2010. Inflation will be monitored and is expected to increase by 4.5 percent on account of rising food prices while the exchange rate will remain relatively stable as a result of a net supply of foreign exchange in the system. The Bank will continue to control the liquidity level in the banking system to support efforts in promoting and sustaining macroeconomic stability. □

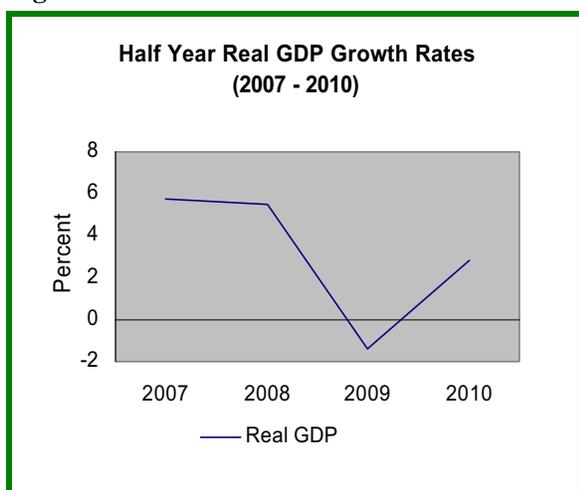
2. PRODUCTION, EMPLOYMENT, INCOME AND INFLATION

Real economic growth for the first half of 2010 was 2.8 percent. The main drivers of economic growth were the services, manufacturing and agriculture sectors. Higher rice and forestry output contributed to the improved performance in the agriculture sector while the services sector benefitted from increased activities in the information and communication as well as the distribution industries. Aggregate price level remained subdued at 2.0 percent because of relatively stable fuel and commodity prices. Higher food prices largely contributed to the inflation rate.

GROSS DOMESTIC PRODUCT (GDP)

The economy showed modest growth of 2.8 percent during the first half of 2010. This outcome was due to improved performances in the agriculture and services sectors. The livestock and bauxite industries experienced a decline in output while a stable performance was registered in the manufacturing sector.

Figure I



PRODUCTION

Agriculture

The agriculture sector recorded positive growth of 0.3 percent. This was credited to favourable weather conditions in the second quarter of the year, which contributed to increased production in the rice, fishing and forestry industries, while sugar and livestock production declined.

Sugar

Sugar output was 81,864 tonnes, 1.8 percent lower than the level at end June 2009, and represented 29.0 percent of the 280,000 tonnes targeted for 2010. This outturn was due to unfavourable weather conditions in the first quarter of the year which affected cane transport, replanting and irrigation of planted canes.

Rice

Rice output was 168,267 tonnes, 4.6 percent more than the corresponding 2009 level and represented 49.0 percent of the 343,373 tonnes target for 2010. The increase in rice production was as a result of government assistance in the first quarter to cushion the effects of the dry weather spell and suitable weather in the second quarter of 2010.

Table 1

Selected Production Indicators Agriculture, Fishing & Forestry			
January - June			
Commodity	2008	2009	2010
Sugar (tonnes)	103,280	83,357	81,864
Rice (tonnes)	172,497	160,868	168,267
Fish (tonnes)	12,860	11,340	10,443
Shrimp (tonnes)	21,141	11,403	12,771
Poultry (tonnes)	12,057	14,015	12,353
Eggs ('000)	7,317	10,723	6,600
Total logs (cu.mt.)	119,739	116,765	138,500
Sawnwood (cu.mt)	28,380	32,863	30,248
Plywood (cu. mt.)	7,275	7,275	10,396

Fishing and Livestock

The fishing industry expanded by 2.0 percent in the first half of 2010, compared to the corresponding 2009 period. This outcome was attributed to higher catch of prawns and small shrimp by 21.0 percent and 11.5 percent, respectively. Output of the livestock industry declined by 14.2 percent as a result of lower eggs and poultry production which declined by 38.4 percent and 11.9 percent, respectively.

Forestry

The forestry industry recorded increased output during the review period. Total output of logs increased by 18.6 percent compared to the corresponding period in 2009.

Mining and Quarrying

The mining sector recorded a 4.1 percent decline in growth in real terms. This outcome reflected the decrease in bauxite and diamond output, due to the fall in demand and the decline in motivated workers. On the other hand, there was an increase in the output of gold.

Table II

Selected Production Indicators			
Mining & Quarrying			
January - June			
Commodity	2008	2009	2010
Bauxite (Tonnes)	1,164,735	794,128	588,175
RASC	117,391	91,700	76,959
CGB	195,798	102,112	105,704
MAZ	812,892	579,473	399,409
Gold (oz)	122,107	131,550	142,212
Diamond (mt. ct.)	82,468	87,346	35,375

Bauxite

Bauxite output further decreased by 25.9 percent in this review period and represents 36.3 percent of the 1,620,000 tonnes target for the year. The industry recorded a 31.1 percent and 16.1 percent decline in output of Metal Grade (MAZ) and Refractory Grade bauxite (RASC), respectively and a 3.5 percent

increase in production of Chemical Grade bauxite (CGB). The decline is explained by lower external demand and falling prices.

Gold and Diamonds

Total gold declarations increased by 8.1 percent to 142,212 ounces and were 46.0 percent of the 311,816 ounces targeted for the year. This outturn was due to relatively high gold price on the world market and the resultant increases in mining activities by small and medium scale miners.

The diamond industry experienced a 59.5 percent decrease in declarations, and represent 24.0 percent of the 150,000 carats target for 2010. This is on account of lower price for diamond in the international market.

Table III

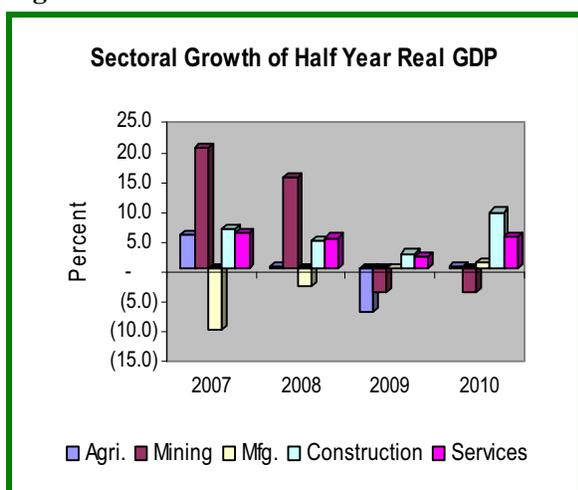
Selected Production Indicators			
Manufacturing			
January - June			
Commodity	2008	2009	2010
Alcoholic Beverages ('000 litres)	12,378	6,445	8,339
Malta ('000 litres)	390	326	324
Non-Alcoholic Beverages ('000 litres)	17,048	18,793	20,797
Liquid Pharmaceuticals ('000 litres)	180	224	206
Paints ('000 litres)	1,035	1,010	1,100
Garments ('000 dozens)	60	30	...
Electricity ('000 MWH)	276	290	308

Manufacturing

The manufacturing sector (excluding sugar processing and rice milling) recorded a stable performance during the first half of 2010. The beverage industry reported a general increase in output, with a 29.4 percent increase in alcoholic products and a 10.7 percent increase in non-alcoholic

products. Output of liquid pharmaceuticals exhibited a decline of 8.3 percent for the first half of 2010. This performance reflected the low demand for pharmaceuticals in both the local and international markets. There was an 8.8 percent increase in paint production in review period reflecting the increase in construction activities. Electricity generation rose by 6.1 percent compared with the 5.2 percent increase in the corresponding period last year.

Figure II



Services

The services sector recorded overall growth of 5.2 percent for the first half of 2010. This outcome is attributed to the construction industry, wholesale and retail, health, financial & insurance and information & communication, sub- sectors by 9.5 percent, 7.0 percent, 6.8 percent, 6.0 percent and 5.7 percent growth, respectively during the review period.

Construction

The construction industry recorded growth of 9.5 percent in the first half of 2010. This performance was supported by high public sector capital expenditure on roads, bridges, hospitals and schools as well as private sector expenditure on housing.

EMPLOYMENT, INCOME & INFLATION

Public Sector Employment

Preliminary data indicated that public sector employment increased by 6.0 percent during the review period. This increase in employment was due to the filling of public sector job openings.

Labour unrest was confined to GUYSUCO during the first half of 2010. The number of work stoppages decreased by 5.0 percent to 97 from 102 while man days lost was lower at 10,450 from 18,785 at end-June 2009. Wages lost was also lower at G\$20.4 million during the review period.

Private Sector Employment

Preliminary estimates of private sector employment points to higher levels of employment in the growth sectors. The wholesale and retail, construction and other services sectors had increased labour employment.

Income

The minimum wage for certain private sector employees increased during the review period. The interest paid to holders of government securities rose in the first half of 2010 as compared to the corresponding period in 2009. Interest paid to holders of bank deposits decreased by 17.0 percent in 2010, showing increases in domestic expenditure.

Inflation

The Georgetown Urban Consumer Price Index (CPI) is registered at 2.0 percent and was attributed to price increases in the food category.

The overall prices of food increased by 5.5 percent, due to the shortages in the world markets, high demand and the harsh weather conditions at the beginning of the year. Price increases were particularly strong in the categories of fruits, pulse products, vegetables, and meat, milk, oils and fats products.

Table IV

Consumer Price Index			
	Jun	Dec	Jun
	2009	2009	2010
All Items	269.4	100.0	102.0
Food	275.1	100.0	105.5
Meat, Fish & Eggs	254.5	100.0	...
Cereals & Cereal Products	313.6	100.0	...
Milk & Milk Products	285.3	100.0	...
Vegetables & Vegetable Products	308.9	100.0	...
Housing	329.6	100.0	99.9
Transport & Communication	284.4	100.0	99.6
Furniture	170.2	100.0	100.3
Clothing	86.9	100.0	100.4
Miscellaneous Goods & Services	221.8	100.0	101.9
Education, Recreational & Cultural Services	275.7	100.0	102.3

Note:

For June 2009 - Base year 1994=100

For December 2009 & June 2010 - Base year December 2009=100

Price increases were seen in the categories of education as well as miscellaneous goods & services, which rose by 2.3 percent and 1.9 percent, respectively. In addition, medical & personal care and clothing recorded an increase of 0.7 percent and 0.4 percent, respectively.

The transport & communication as well as housing categories decreased by 0.4 percent and 0.1 percent, respectively during the review period.

OUTLOOK

The economy is projected to grow by 2.9 percent at the end of 2010, despite the constant global dilemmas. This is attributed to increases in the output of the sugar, forestry and gold industries. Inflation is targeted at 4.5 percent on account of anticipated increases in fuel and food prices. □

3. INTERNATIONAL TRADE AND BALANCE OF PAYMENTS

The balance of payments recorded a lower surplus of US\$34.6 million compared with the US\$57.3 million a year ago. This outturn is explained by an expansion in the current account deficit caused by a higher merchandise trade deficit which was partly offset by a rise in transfers. Imports of intermediate goods including fuel, food and chemicals as well as capital goods increased more than exports. The capital account recorded a US\$11.7 million increase in surplus due to higher capital inflows. The overall surplus contributed to the accumulation of foreign assets by the Bank of Guyana, which provided an import cover of 4.5 months.

CURRENT ACCOUNT

The current account deficit increased to US\$143.9 million from US\$103.0 million one year ago. The deterioration was on account of a widening merchandise trade deficit due to increased import costs which was higher than the growth in export earnings. Transfers, in the form of remittances amounted to US\$179.9 million.

Table V

Balance of Payments				
US\$ Million				
January – June				
	2008	2009	2010	
CURRENT ACCOUNT	(158.7)	(103.0)	(143.9)	
Merchandise Trade	(255.6)	(182.8)	(287.1)	
Services (Net)	(48.7)	(40.7)	(36.8)	
Transfers	145.6	120.5	179.9	
CAPITAL ACCOUNT	187.6	153.7	165.4	
Capital Transfers	21.7	9.2	9.7	
Non-financial Public Sector (net)	44.6	2.0	2.2	
Private Capital	126.9	115.2	158.0	
Other	(23.5)	(7.9)	(17.9)	
Short term Capital	(5.6)	27.4	(4.5)	
ERRORS & OMISSIONS	19.6	6.6	13.2	
OVERALL BALANCE	47.6	57.3	34.6	

Merchandise Trade

The merchandise trade deficit amounted to US\$287.1 million from US\$182.8 million at end-June 2009. This was due to a 27.6 percent or US\$148.1 million

increase in imports which more than offset a 12.4 percent or US\$43.9 million increase in exports receipts.

Exports

Total export receipts were US\$398.6 million, 12.4 percent more than the US\$354.7 million recorded at end-June 2009. The improvement was largely on account of higher earnings of all the major commodities except sugar, as shown in the table VI.

Table VI

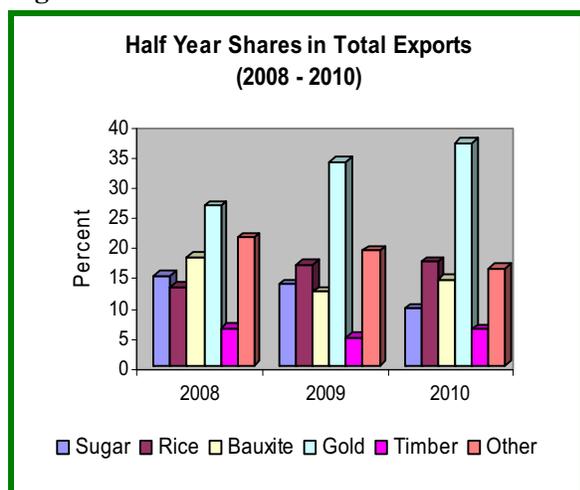
Exports of Major Commodities					
January – June					
Product	Unit	2008	2009	2010	
Sugar	Tonnes	87,297	75,361	76,506	
	US\$m.	57.8	47.8	37.8	
Rice	Tonnes	90,337	124,277	157,234	
	US\$m.	50.5	59.4	68.6	
Bauxite	Tonnes	1,214,891	740,142	620,779	
	US\$m.	69.6	43.6	56.6	
Gold	Ounces	121,975	142,739	138,242	
	US\$m.	102.4	119.9	146.7	
Timber	Cu. Metres	79,835	44,719	83,250.4	
	US\$m.	23.9	16.5	24.5	

Sugar

Sugar export earnings amounted to US\$37.8 million or 21.0 percent below the June 2009 level. This was due to a 22.2 percent or US\$140.6 fall in the average export price for sugar to US\$494.2 per metric tonnes. The volume of sugar exported increased by 1.5 percent to 76,506 metric tonnes from 75,361 metric

tones at end-June 2009. Sugar exported to the EU under the Sugar Protocol of the Lome Convention was 77.7 percent of total sugar export compared with the 97.0 percent last year. Total exported to the Caricom region was higher at 10.5 percent from the 2.8 percent for the corresponding period in 2009.

Figure III



Rice

Rice export earnings amounted to US\$68.6 million, 15.5 percent or US\$9.2 million above the level in 2009. This achievement was mainly on account of a 26.5 percent or 32,957 metric tonnes increase in volume exported due to higher opening stock and production levels. The average export price of rice fell by 8.7 percent or US\$41.6 to US\$436.1 per metric tonne, reflecting the softening of the international commodity markets.

The EU and Caricom markets continued to be the major destination of rice exports in 2010. These markets accounted for 47.9 percent and 38.9 percent of exports, respectively, compared to 40.5 percent and 43.9 percent, for the corresponding period in 2009.

Bauxite

Bauxite export receipts amounted to US\$56.6 million, 30.1 percent or US\$13.1 million above the value for the corresponding period in 2009. This was

due to a 55.1 percent increase in the average export price to US\$91.2 per metric tonne. Export volumes declined by 16.1 percent to 620,779 metric tonnes.

Gold

Gold export receipts amounted to US\$146.7 million, 22.4 percent or US\$26.8 million more than the June 2009 level due to higher export prices. The average export price per ounce increased by 26.3 percent to US\$1061.2 per ounce while export volume declined by 3.2 percent to 138,242 ounces.

Timber

Timber export receipts were US\$24.5 million, 48.3 percent above the value for the corresponding period in 2009 due to an 86.2 percent increase in the export volume. Plywood exports increased by 37.6 percent to US\$2.5 million from US\$1.8 million, while other timber exports increased by 49.6 percent to US\$22.0 million.

Other Exports

Total earnings from all “other exports” (non-traditional exports including re-export) were US\$64.4 million, 4.7 percent less than the value for the same period last year. This was mainly on account of declines in the subcategories of fish and shrimp, prepared foods and diamonds. The other subcategories of ‘other exports’ recorded higher earnings as shown in Table VII.

Imports

The value of merchandise imports increased by 27.6 percent or US\$148.1 million to US\$685.6 million. This increase was mainly on account of higher imports of consumption, intermediate and capital goods as shown in table VIII.

Imports in the consumption goods sub-category amounted to US\$172.1 million, 5.6 percent or US\$9.2 million more than the 2009 corresponding level. All items except other non-durables and motor cars increased in value in this subcategory.

In the intermediate sub-category, imports increased

by 41.4 percent to US\$369.7 million. This position was on account of a 45.4 percent or US\$59.1 million increase in the value of fuel and lubricants imported. Food for intermediate use and chemicals also recorded increases of 88 percent or US\$20.5 million and 67 percent or US\$13.1 million, respectively.

The sub-category of capital goods imports increased by 28 percent or US\$30.5 million to US\$139.4 million. All types of capital good imported recorded increases as shown in Table VIII.

Table VII

Other Exports			
US\$ Million			
January - June			
Commodities	2008	2009	2010
Fish & Shrimp	30.6	26.6	23.9
Fruits & Vegetables	1.2	0.9	3.2
Pharmaceuticals	1.4	1.4	1.1
Garments & Clothing	2.3	2.4	2.3
Wood Products	2.8	2.8	1.4
Prepared Foods	10.0	10.1	8.0
Rum & Other Spirits	2.8	3.3	2.3
Beverages	0.4	0.4	0.4
Diamond	12.5	6.6	4.3
Molasses	0.3	1.0	1.7
Re-Exports	6.3	6.9	5.5
Others *	4.6	5.1	10.2
Total	75.2	67.5	64.4

* This category includes exports of wild life, personal effects, handicrafts and nibbi-furniture.

Services and Unrequited Transfers

Net payment for services amounted to US\$36.8 million from US\$40.7 million for the corresponding period in 2009. The outturn was due to a 27.7 percent or US\$9.8 million increase in payments for non-factor services. This reflected higher payments for freight and insurance services, which increased by 8.0 percent and 5.0 percent, respectively.

Factor services recorded a net receipt of US\$8.4

million from a net payment of US\$5.3 million one year ago. This was mainly on account of higher net inflows of portfolio and direct investment income.

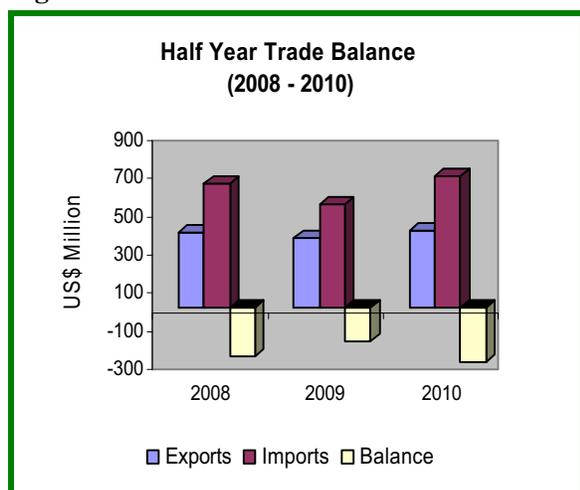
Table VIII

Imports			
US\$ Million			
January - June			
Items	2008	2009	2010
Consumption Goods			
Food-Final Consumption	42.1	43.2	47.9
Beverage & Tobacco	9.4	10.3	13.4
Other Non-Durables	45.0	62.9	53.4
Clothing & Footwear	6.7	6.4	7.8
Other Semi-Durables	8.3	7.7	9.9
Motor Cars	12.8	15.8	15.6
Other Durables	27.0	16.7	24.1
Sub-total	151.4	162.9	172.1
Intermediate Goods			
Fuel & Lubricants	207.1	130.4	189.5
Food-Intermediate use	33.6	23.3	43.8
Chemicals	24.5	19.5	32.6
Textiles & Clothing	4.0	3.2	3.8
Parts & Accessories	27.0	29.4	30.1
Other Intermediate Goods	59.2	55.7	69.9
Sub-total	355.4	261.4	369.7
Capital Goods			
Agricultural Machinery	27.4	20.0	32.5
Industrial Machinery	8.2	6.1	8.6
Transport Machinery	29.7	24.7	31.7
Mining Machinery	11.1	3.5	3.9
Building Materials	28.2	29.7	34.5
Other Goods	25.4	25.0	28.2
Sub-total	129.9	108.9	139.4
Miscellaneous	5.2	4.0	4.2
Total Imports	641.9	537.5	685.6

Net current transfers increased by 49.3 percent to US\$179.9 million. This improvement was due to higher inflows to the private sector in the form of workers' remittances which increased by 41.4 percent

to US\$203 million. Receipts from bank accounts increased by 37.7 percent or US\$6.2 million to US\$52.3 million. The main sources of outflows were workers' remittances and remittances to bank accounts, which amounted to US\$56.7 million and US\$28 million, respectively.

Figure IV



CAPITAL ACCOUNT

The capital account registered a higher surplus of US\$165.4 million from the US\$153.7 million in June, 2009. This increase was due to higher disbursements, net foreign direct investment and capital grants. Loans disbursed to the non-financial public sector (net) increased by US\$13.4 million to US\$43.6 million from US\$30.2 million one year ago. Petrocaribe funds amounting to US\$18 million was remitted for holding and investment purposes. Capital grants amounted to US\$9.7 million from US\$9.2 million at end-June 2009. The other grants were associated largely with projects under the Public Sector Investment Programme (PSIP).

Private capital increased by US\$42.9 to US\$158 million on account of higher foreign direct investment. Investment was concentrated mainly in the telecommunications and mining sectors. Short-term private capital recorded a net outflow of US\$4.5 million from a net inflow of US\$27.4 million for the

corresponding period in June 2009. This reflected a rise in foreign assets being accumulated by commercial banks during the reporting period.

Table IX

Disbursements			
US\$ Million			
January - June			
	2008	2009	2010
IDA	0.0	0.0	0.0
CDB	2.8	1.0	1.4
IFAD	0.0	0.0	0.1
IDB	11.6	16.9	17.4
INDIA	0.0	0.0	0.0
CHINA	0.0	2.3	6.7
IFIs	0.0	0.0	0.0
BOP Support	31.5	0.0	0.0
Others *	44.1	9.9	18.0
Total	90.0	30.2	43.6

* This category includes Credits associated with the Petrocaribe Agreement

Overall Balance and Financing

The balance of payments recorded a surplus of US\$34.6 million, US\$22.7 million less than the surplus of US\$57.3 million one year ago. The surplus contributed to the increase in the gross international reserves of the Bank of Guyana.

OUTLOOK

Although the balance of payments recorded a surplus during the first half of the year, it is expected to record a deficit for 2010. The current account deficit is expected to widen on account of a higher cost of fuel and other commodities. The capital account is expected to remain in surplus on account of higher net inflows of private capital. Capital flows from bilateral and multilateral agencies are projected to decline. □

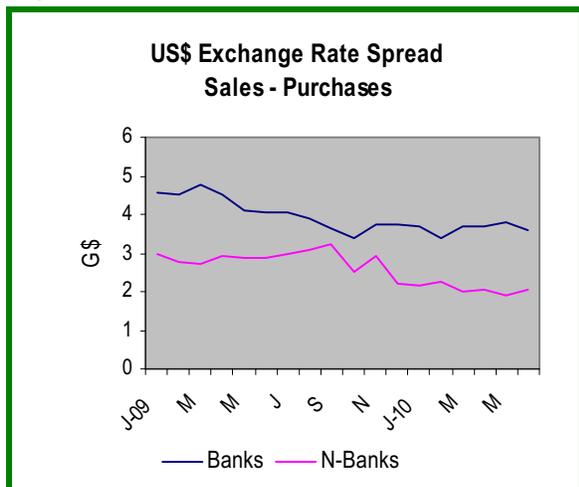
4. FOREIGN EXCHANGE MARKET DEVELOPMENTS

Foreign exchange market transactions grew by 18.4 percent to reach US\$2,401.3 million due to increases in foreign trade and capital flows. Banks and non-banks cambios transactions increased by 10.5 percent, while the Bank of Guyana and foreign currency accounts transactions were higher by 25.8 percent and 30.0 percent, respectively. The Guyana dollar vis-à-vis the United States dollar maintained its stability, depreciating marginally by 0.25 percent.

Overall Market Volumes

Total foreign currency transactions grew by US\$373.8 million to US\$2,401.3 million. Total market purchases were US\$1,225.0 million while sales were US\$1,176.4 million. Cambios and Bank of Guyana transactions combined accounted for 65.0 percent or US\$1,557.9 million of the total market activities. Cambio transactions grew by 10.5 percent to US\$1,191.8 million. Total cambio purchases and sales were US\$593.3 million and US\$598.5 million, respectively.

Figure V



Bank cambios transactions grew by 15.0 percent to US\$1,082.5 million which was 90.8 percent of the overall cambio market transactions. Non-bank cambios transactions were US\$27.6 million or 20.2 percent lower at US\$109.3 million; despite smaller spreads and rates which were more competitive than the commercial banks.

The non-bank cambios generally constitute

approximately 10.0 percent of the cambio market. This segment of the market usually attracts a larger volume of customers exchanging relatively smaller amounts of foreign currency. The fall-off is therefore explained by lower levels of private unrequited transfers.

Bank of Guyana foreign currency transactions was 25.8 percent higher at US\$366.1 million. Purchases and sales were US\$207.3 million and US\$158.9 million, respectively compared with US\$182.2 million and US\$108.9 million, for the corresponding period last year. Bank of Guyana purchases were from the Guyana Gold Board, the Guyana Sugar Corporation and commercial banks; while sales were mainly for fuel imports and external debt service. Bank of Guyana net sales to the commercial banking sector were US\$32.4 million.

The foreign currency account activities increased by 30.0 percent to US\$831.8 million due to significant transactions in the categories of rice, mining and dredging and finance and insurance. The debits and credits of these accounts totalled US\$414.0 million and US\$417.8 million, respectively.

Interbank foreign exchange market transactions totaled US\$3.1 million during the entire period of review compared with US\$11.8 million for the corresponding period 2009. The banks have benefited from greater export generated inflows and net sales by the Bank of Guyana.

The US dollar continued to dominate transactions, accounting for 88.7 percent of the cambio market turnover. Trade in the Pound Sterling, Euro and the Canadian Dollar accounted for 3.0 percent, 4.8

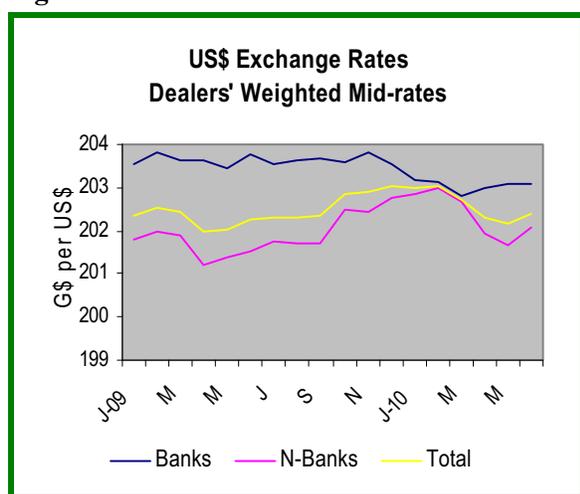
percent and 3.4 percent, respectively.

The accumulated CARICOM currencies transactions was US\$11.6 million, compared with US\$17.9 million at end-June 2009. The 35.4 percent decline reflected the contraction in regional economic activity. Trade involving the Barbados and Eastern Caribbean currencies together accounted for 95.5 percent of the total.

The Exchange Rates

The Guyana dollar vis-à-vis the US dollar depreciated by 0.25 percent compared with an appreciation of 0.37 percent at end-June 2009. The relative stability of the currency is supported by an adequate flow of foreign exchange to the market.

Figure VI



The Bank's transactions exchange rate, which is the G\$/US\$ weighted mid-rate of the three largest bank cambios rose to G\$203.75 from its value of G\$203.25 at end-December 2009. The unweighted mid-rate of the three largest bank cambio dealers in the market depreciated by 0.12 percent to G\$202.75 from G\$202.50 at end-December 2009.

The total cambio market spread between the buying and selling exchange rates decreased to G\$2.85 from G\$3.44 at end-June 2009. The bank cambios' average buying rates was lower at G\$201.20

compared to G\$201.60 at the end of December 2009. The average selling rate was also lower at G\$204.90 from G\$205.68 at end-December 2009. The non-bank cambios' average buying rate was higher at G\$200.89 from G\$200.47 while the average selling rate was lower at G\$202.90 from G\$203.31. The spread narrowed to 2.85 compared with 3.44 for the corresponding period 2009.

The difference between the banks' and non-banks' buying rates fell from G\$1.13 at December 2009 to G\$0.31 at the end of June 2010. This reflects a consistent reduction in the buying rates of both the commercial banks and the non-bank cambios during the review period. The difference in the selling rates moved from G\$2.37 to G\$2.00 for the same period reflecting mostly lower selling rates of the non-bank cambios. The commercial banks continued to have a greater spread than the non-bank cambios.

In the region, the Trinidad and Tobago dollar experienced a mild depreciation of 0.26 percent while the Jamaica dollar appreciated by 4.1 percent. The exchange rates for Bahamas, Barbados, Belize and the Eastern Caribbean countries continued to be fixed.

OUTLOOK

Foreign exchange transactions are expected to continue to grow from increased trade. The exchange rate is expected to remain relatively stable for the remainder of the year since there is more than an adequate supply of foreign exchange in the system to meet balance of payments needs. The Bank of Guyana's hard currency budget projects gross foreign reserves of US\$736.4 million. This will be achieved mainly by foreign inflows of US\$52.5 million from International Financial Institutions, returns on investment and other transactions of US\$121.0 million, and non-bank purchases of US\$317.3 million from Guysuco and the Guyana Gold Board. Sales to meet publicly guaranteed debt obligations and to finance imports is expected to amount to US\$336.4 million. □

5. PUBLIC FINANCE

The overall financial operations of the public sector degenerated on account of an increase in the overall deficit of the Non-Financial Public Enterprises (NFPEs). The central government recorded a higher surplus on account of an increase in revenue which offset the growth in current and capital expenditure. The NFPEs recorded an expanded deficit from a significant increase in current expenditure which more than offset the growth in receipts.

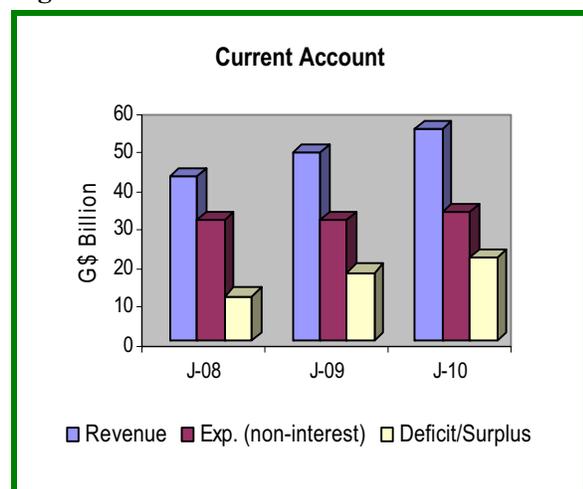
CENTRAL GOVERNMENT

The central government's overall surplus rose to G\$6,423 million from G\$5,784 million at end-June 2009. This performance was due to an increase in current and capital receipts.

Current Account

The current account experienced an increase in surplus from G\$13,846 million at end-June 2009 to G\$16,871 million at end-June 2010. This improvement reflected mainly higher growth in current revenue since there was also growth in current expenditure.

Figure VII



Revenue

Total current revenue rose by 12.4 percent or G\$5,983 million to G\$54,400 million, and represented 55.0 percent of the annual budgeted amount. This increase is attributed to higher collections from both the Internal Revenue Department and Customs & Trade Administration

and Value Added Tax (VAT).

Table X

Central Government Finances			
G\$ Million			
January – June			
	2008	2009	2010
CURRENT ACCOUNT			
Revenue	42,287	48,417	54,400
Expenditure	33,381	34,571	37,529
Current Primary Balance	11,289	17,495	21,456
Interest	2,382	3,649	4,585
Current Balance	8,906	13,846	16,871
CAPITAL ACCOUNT			
Receipts	10,179	3,143	3,233
Expenditure	12,525	11,205	13,681
OVERALL BALANCE	6,560	5,784	6,423
FINANCING	(6,560)	(5,784)	(6,423)
Net External Borrowing	10,907	3,867	4,172
Net Domestic Borrowing	(6,516)	(9,651)	(10,595)
Net Divestment Proceeds	0	0	0
Other Financing	(10,951)	0	0

The Internal Revenue Department receipts increased by 19.1 percent to G\$24,058 million, representing 44.0 percent of the total current revenue and 24.5 percent of the year's target. Income tax from business and employed persons rose by 21.3 percent and 15.7 percent, respectively, to G\$13,460 million and G\$8,033 million. Property tax grew by 21.8

percent to G\$1,284 million, while excise tax decreased by 0.1 percent to G\$10,351 million. Estate tax expanded by 9.9 percent to G\$14 million.

The Customs & Trade Administration collections improved by 13.1 percent to G\$3,852 million. This increase reflected a 12.4 percent or G\$378 million expansion in import duties to G\$3,420 million.

The Value Added and Excise Taxes increased by 9.1 percent to G\$23,235 million reflecting a 17.8 percent expansion in VAT which amounted to G\$12,885 million. Excise tax collection totaled G\$10,351 million at end-June 2010.

Other current revenues declined by 7.1 percent or G\$247 million. This outturn was mainly due to a G\$791 million reduction of Bank of Guyana profits as transfers to the Ministry of Finance. Equity holdings of the public companies and other similar agencies increased by G\$249 million to G\$454 million. Fines, fees & charges rose by 12.0 percent or G\$53 million to G\$502 million.

Expenditure

Total current expenditure increased by 8.6 percent to G\$37,529 million, representing 43.2 percent of the budgeted amount for the year. This outturn resulted from higher employment costs, interest and other charges. Total employment costs increased by 10.8 percent to G\$13,442 million while total interest paid grew by 26 percent to G\$4,585 million. Purchases of other goods and services decreased by 2.1 percent to G\$9,207 million, primarily reflecting decreases in electricity charges.

Transfer payments rose by 9.8 percent or G\$917 million to G\$10,296 million. This was due to a 10.3 percent or G\$477 million increase in contribution to local and international organization and an 11.4 percent or G\$397 million expansion in pensions.

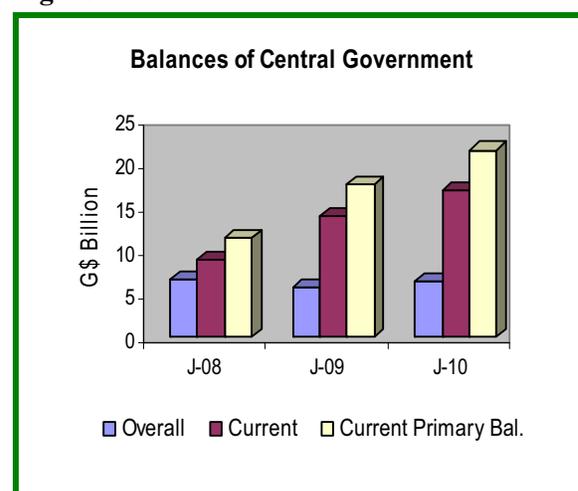
Capital Account

The capital account recorded a 29.6 percent or G\$2,387 million increase in deficit to G\$10,448

million on account of a 22.1 percent or G\$2,477 million increase in capital expenditure to G\$13,681 million. Increased Government's spending was concentrated on agriculture, construction as well as housing.

Capital revenue improved by 2.9 percent to G\$3,233 million. Project grants increased by G\$136 million to G\$2,039 million while grant flows under the Multilateral Debt Relief Initiative improved by 5.7 percent or G\$39 million to G\$730 million.

Figure VIII



Overall Balance and Financing

The overall surplus was larger at G\$6,423 million from G\$5,784 million at end-June 2009. There was an increase in net domestic borrowings to G\$10,595 million from G\$9,651 million at end-June 2009. Net external borrowing increased from G\$3,867 million to G\$4,172 million. Disbursements expanded by 18.4 percent or G\$1,194 million to G\$7,681 million while external principal loan repayments increased by 32.0 percent or G\$364 million to G\$1,505 million.

NON-FINANCIAL PUBLIC ENTERPRISES

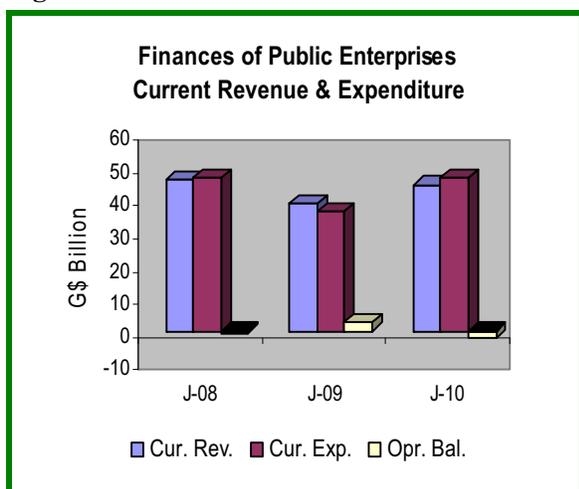
The overall cash deficit of Non-Financial Public Enterprises (NFPEs), including the Guyana Power & Light (GPL) and the National Insurance Scheme

(NIS), increased to G\$5,026 million at end-June 2010 compared with a deficit of G\$721 million in June 2009. This was mainly due to a significant expansion of the cash deficit from relatively higher current expenditure.

Current Account

The current operating cash balance of the NFPEs moved from a surplus of G\$2,298 million to a deficit of G\$2,097 million at end-June 2010. This decline was mainly due to a 26.7 percent increase in expenditure which more than offset a 14.0 percent growth in revenue. Transfers to government increased from G\$614 million to G\$923 million at end-June 2010. Consequently, the overall current cash balance registered a deficit of G\$3,020 million from a surplus of G\$1,683 million.

Figure IX



Receipts

The total cash receipts of the NFPEs increased by 14.0 percent to G\$44,501 million. This outturn was on account of higher receipts from local sales as well as from debtors. Local sales and receipts from debtors grew by 26.0 percent and 31.0 percent to G\$27,733 million and G\$7,846 million, respectively. Conversely, exports sales and other receipts reduced by 20.0 percent and 2.0 percent to G\$8,112 million and G\$811 million, respectively at end-June 2010.

The National Insurance Scheme's receipts grew by 12.3 percent to G\$5,328 million as a result of increases in contributions and receipts from debtors. Contributions rose by 9.7 percent to G\$4,633 million, also receipts from debtors grew by 91.3 percent to G\$437 million. Investment income declined by 10.8 percent to G\$259 million.

Table XI

Summary of Public Enterprises Finances G\$ Million			
January - June			
	2008	2009	2010
CURRENT ACCOUNT			
Revenue	45,935	39,080	44,501
Expenditure	46,525	36,783	46,598
Oper. Sur. (+)/Def. (-)	(590)	2,298	(2,097)
Transfers to Cent. Govt.	527	614	923
Cash Sur. (+)/Def. (-)	(1,118)	1,683	(3,020)
CAPITAL ACCOUNT			
Expenditure	2,610	2,405	2,006
Overall Cash Sur.(+)/Def(-)	3,757	(721)	(5,026)
Financing	7,179	721	5,026
Ext. Borrowing (net)	3,054	4,596	3,259
Domestic Fin. (net) ¹⁾	703	(3,875)	1767

¹⁾ Domestic financing includes other financing.

Expenditure

Total current expenditure of the NFPEs expanded by 26.7 percent to G\$46,598 million. This increase was due mainly to a 50.8 percent or G\$3,942 million increase in payments to creditors and higher spending of 28.9 percent or G\$3,612 on material and supplies.

Employment costs increased by 14.3 percent to G\$10,076 million, repairs and maintenance costs rose by 36 percent or G\$199 million to G\$757 million while interest costs rose by 62.7 percent or G\$88 million to G\$228 million.

Total current expenditure of the National Insurance Scheme grew by 13.2 percent to G\$4,889 million. Pensions expanded by 17.0 percent to G\$3,717 million and the industrial benefits grew by 9.2 percent to G\$100 million even as short-term benefits decreased by 9.4 percent to G\$427 million. Employment cost rose by 7.7 percent to G\$443 million while materials & supplies costs declined by 22.5 percent to G\$3.7 million end June 2010.

Capital Account

Capital expenditure of the NFPEs decreased by G\$398 million to G\$2,006 million as a result of

reduced capital projects at GUYSUCO.

Overall Balance and Financing

The overall deficit of the NFPEs expanded to G\$5,026 million from G\$721 million at end-June 2009. This position was financed from domestic resources of G\$1,767 million while there was external payment of G\$3,259 million. □

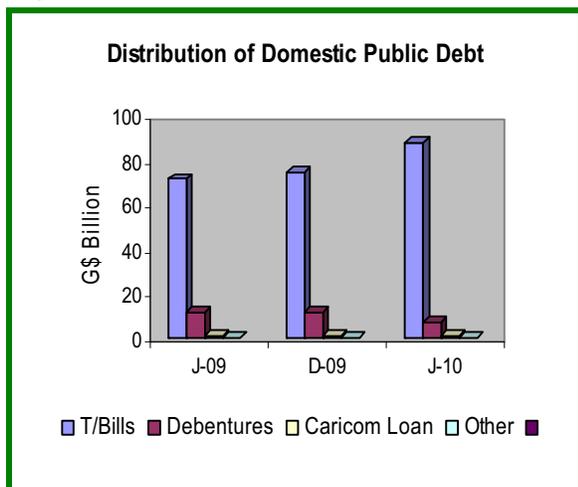
6. PUBLIC DEBT

The stock of domestic and external public debt increased by 13.2 percent and 12.1 percent, respectively from end-June 2009 level. The former is attributed to an increase in the issuance of treasury bills to sterilize excess liquidity, while the latter is due to disbursements from the IDB and bilateral credit delivered under the Petrocaribe Initiative. Both domestic and external debt services were higher on account of higher principal and interest payments.

Stock of Domestic Debt

The outstanding stock of government domestic bonded debt, which consisted of treasury bills, debentures, bonds and the Caricom loan, amounted to G\$94,760 million, an increase of 13.2 percent from end-June 2009 level and 8.9 percent from end-December 2009 level. The increase from one year earlier reflected the expansion in the stock of outstanding government treasury bills. The stock of defence bonds remained unchanged, while the CARICOM loan and debentures contracted.

Figure X



The stock of treasury bills increased by 22.5 percent to G\$87,390 million. As a percent of total treasury bills issued, the 364-day bills accounted for the largest share with 73.6 percent, while 91-day and 182-day bills accounted for 7.0 percent and 19.4 percent, respectively.

Table XII

Central Government Bonded Debt by Holders			
G\$ Million			
	Jun 2009	Dec 2009	Jun 2010
Total Bonded Debt	83,673	87,047	94,760
Treasury Bills	71,323	74,716	87,390
91-day	1,046	1,046	6,081
182-day	4,312	10,955	16,985
364-day	65,965	62,715	64,324
CARICOM Loan	580	561	543
Guymine Bonds ¹⁾	0	0	0
Debentures	11,768	11,767	6,824
Defense Bonds	3	3	3

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

The share of the commercial banks' holdings of the outstanding stock of treasury bills declined to 67.9 percent from 73.6 percent one year earlier. The public sector share, of which the National Insurance Scheme was the only stakeholder, declined to 9.5 percent from 12.1 percent at end-June 2009. The share of the other financial intermediaries increased to 13.6 percent from 12.9 percent one year earlier.

Treasury bills issued during the first half of 2010 increased by 39.9 percent to G\$78,134 million. The issuance of the 91-day bills rose by 396.6 percent to G\$10,062 million. Similarly, issuance of the 182- and 364-day maturities increased by 293.91 percent and 3.39 percent to G\$16,985 million and G\$49,025 million, respectively.

Redemption of treasury bills during the first half of 2010 increased by 41.53 percent to G\$65,460 million. Redemptions of the 91-, 182- and 364-day bills increased by 65.67 percent, 56.02 percent and 38.93 percent, respectively to G\$5,027 million, G\$10,955 million and G\$47,415 million. Republic Bank (Guyana) Limited redeemed G\$975 million in debentures during the review period.

Table XIII

Domestic Debt Service			
G\$ Million			
	Jun	Dec	Jun
	2009	2009	2010
Total Bonded Debt	3,097	4,316	3,728
Principal Payments	993	1,010	993
Total Interest	2,104	3,306	2,735
Treasury Bills	1,655	2,627	2,420
91-day	58	82	72
182-day	147	241	223
364-day	1,450	2,304	2,125
CARICOM Loans	12	23	11
Guymine Bonds	0	0	0
Debentures	437	656	304
Other	0	0	0

Domestic Debt Service

Total domestic debt service increased by G\$630 million to \$3,728 million from one year earlier as a result of higher interest payments associated with the greater issuance of treasury bills. Total interest payments increased by 30 percent to G\$2,735 million. Interest paid on the 91-day bills, 182-day bills, and 364-day bills increased by 23.2 percent, 51.6 percent, 46.5 percent to G\$72 million, G\$223 million and G\$2,125 million, respectively. Interest payments on debentures decreased by 30.3 percent to G\$304 million.

Stock of External Debt

The stock of outstanding public and publicly guaranteed external debt rose by 12.1 percent to

US\$966 million from the level at end-June 2009. This reflected disbursements of US\$13 million by the Inter-American Development Bank and US\$8 million from trade credit by Venezuela under the Petrocaribe agreement in the 2nd quarter of 2010.

Table XIV

Structure of External Public Debt			
US\$ Million			
	Jun	Dec	Jun
	2009	2009	2010
Multilateral	490	537	544
Bilateral	351	376	402
Suppliers' Credit	13	13	13
Financial Markets/Bonds	8	7	7
Total	862	933	966

Obligations to the multilateral creditors, which accounted for 56.3 percent of total external public debt, grew by 11 percent to US\$544 million. This reflected an increase in the stock of debt on loans from the Inter-American Development Bank by 30.2 percent or US\$64 million to US\$274 million from one year earlier. Obligations to the International Development Association and the Caribbean Development Bank remained unchanged at US\$9 million and US\$130 million respectively. Obligations to the International Monetary Fund were lower by 4.7 percent to US\$55 million.

Total bilateral obligations, which represented 41.6 percent of total external debt, amounted to US\$402 million, 14.6 percent more than the end-June 2009 level. Obligations to Venezuela increased by 34.8 percent or US\$42 million to US\$164 million. This balance represented 16.9 percent of total external public debt. Kuwait and Other Non Paris Club bilateral creditors (China, India, UAE, Bulgaria, and Serbia) increased by 2.1 percent and 12.6 percent respectively to US\$62 million and US\$70 million. On the other hand, obligations to Trinidad and Tobago declined by 4.8 percent to US\$48 million.

External Debt Service

External debt service increased by 80.4 percent to US\$12 million from its end-June 2009 level. Principal and interest payments amounted to US\$6.4 million and US\$5.8 million respectively. Debt service payments by Central Government increased by 86.6 percent while interest payments by the Bank of Guyana decreased by 15.2 percent. Payments to multilateral creditors amounted to US\$7 million or 57.2 percent of total debt service, while bilateral creditors received US\$5 million. Debt service to the Caribbean Development Bank amounted to US\$4 million, while payments to the Inter-American Development Bank totaled US\$3 million.

Debt Relief

Total HIPC debt relief decreased by 4.2 percent to US\$17million. This decrease reflects the decline in relief under the O-HIPC initiative which stood at US\$8 million at end-June 2010.

Debt relief under the Multilateral Debt Relief Initiative totaled US\$16 million at end June, 2010.

Relief from the International Monetary Fund (IMF) increased by 5.9 percent to US\$4 million while relief by the IDA and Inter-American Development Bank accounted for US\$2 million and US\$10 million, respectively.

Table XV

External Debt Service Payments US\$ Million			
	Principal	Interest	Total
End-June 2010			
Total	6.4	5.8	12.2
Bank of Guyana	0.0	0.2	0.2
Central Gov't	6.2	5.6	11.8
Parastatals	0.2	0.0	0.2
End-June 2009			
Total	2.7	4.2	6.9
Bank of Guyana	0.0	0.2	0.2
Central Gov't	2.5	4.0	6.5
Parastatals	0.2	0.0	0.2



7. FINANCIAL SECTOR DEVELOPMENTS

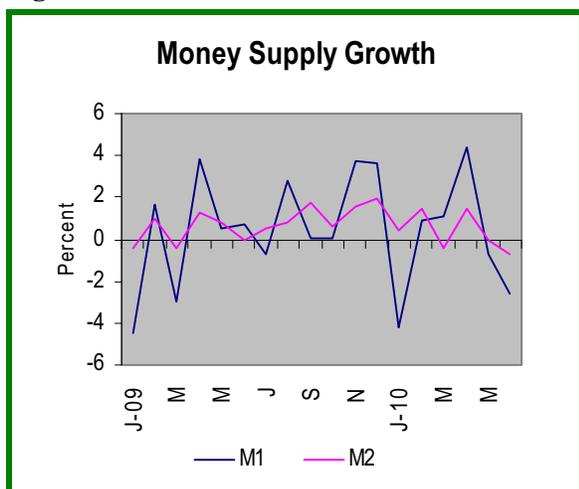
Monetary aggregates for the first half of 2010 indicated a gradual recovery from the impact of the global financial slowdown. Broad money grew by 2.3 percent reflecting an 8.4 percent increase in the banking system's net foreign assets, counteracting a 1.2 percent decline in net domestic credit. Private sector credit grew by 7.1 percent while commercial banks' interest rates declined marginally. Interest rate spreads continued to be relatively high. The non-bank financial institutions were active in mobilizing resources which translated to a 6.5 percent increase in net deposits.

MONETARY DEVELOPMENTS

Reserve Money

Reserve or base money contracted by 0.5 percent to G\$74,510 million due to a 33.5 percent increase in net domestic assets of the Bank of Guyana which was largely offset by a 10.1 percent increase in the net foreign assets. On the liabilities side, reserve money is reflected in a 6.8 percent increase in commercial banks deposits and a 4.2 percent decline in currency in circulation.

Figure XI



Narrow and Broad Money Supply

Narrow money (M1) decreased by 1.3 percent from the December 2009 level. This contraction is reflected in a 4.2 percent reduction in currency in circulation and a 39.6 percent reduction in Cashiers' cheques & acceptances.

Broad Money (M2) grew by 2.3 percent and is

reflected in a 4.0 percent increase in quasi-money, which comprises of interest-earning deposits of the private sector. The increase in quasi-money resulted from a 6.6 percent and a 3.6 percent expansion in time deposits and saving deposits, respectively.

Table XVI

	Reserve Money G\$ Million		
	Jun 2009	Dec 2009	Jun 2010
Net Foreign Assets	69,447	108,694	119,680
Net Domestic Assets	(4,273)	(33,844)	(45,170)
Credit to Public Sector	(53,393)	(65,424)	(72,282)
Reserve Money	65,174	74,850	74,510
Liabilities to:			
Commercial Banks	33,236	36,413	37,698
Currencies	2,282	3,698	2,769
Deposits	30,892	32,654	34,867
EPDs	62	62	61
Currency in Circulation	31,938	38,437	36,812
Monthly Average			
Reserve Money	65,144	67,003	74,827
Broad Money (M2)	186,044	190,478	206,190
Money Multiplier	2.86	2.85	2.76

Money Multiplier and Income Velocity

The M2 multiplier decreased by 0.09 percentage point to 2.76 during the review period. This was on account of increased excess reserves held by commercial banks.

The income velocity of money circulation, defined as the ratio of GDP to M2, remained stable at 1.36 during the review period. This indicated a relatively stable growth of GDP when compared to that of M2.

COMMERCIAL BANKS DEPOSITS AND INVESTMENTS

Residents' deposits with commercial banks, comprising the private and public sectors as well as the non-bank financial institutions, amounted to G\$218,776 million, 10.7 percent more than that of the corresponding 2009 period.

Deposits

Private sector deposits, which accounted for 73.3 percent of total deposits, grew by 4.6 percent compared with a 5.3 percent growth for the corresponding period last year. Business enterprises' deposits declined by 0.7 percent to G\$28,759 million, while individual customers' deposits grew by 5.8 percent to G\$139,242 million.

Public sector deposits grew by 21.6 percent to G\$35,965 million compared with an increase of 4.6 percent for the corresponding period in 2009. This was due to a 26.1 percent increase in deposits of the public enterprises to G\$23,415 million. Total general government deposits, comprising central and local government, increased by 14.0 percent to G\$12,551 million.

The deposits of the non-bank financial institutions grew by 5.8 percent to G\$14,809 million compared to a growth of 6.3 percent for the corresponding period last year. The increase represented higher bank balances by microfinance companies and NBS).

Domestic Investments

Commercial banks' gross investments amounted to G\$135,011 million or 50 percent of total assets. Loans and advances, inclusive of the public sector loans, which accounted for 51.1 percent of the total domestic investment, increased by 5.7 percent to G\$68,973 million. Securities which accounted for the remaining 48.9 percent of the banks' investment

portfolio, grew by 11.1 percent to G\$66,038 million. Holdings of government securities in the form of treasury bills was higher by 17.7 percent to G\$63,118 million while debentures declined by 49.9 percent to G\$2,920 million during the review period.

Table XVII

Monetary Survey			
G\$ Million			
	Jun	Dec	Jun
	2009	2009	2010
Narrow Money	60,433	66,365	65,490
Quasi Money	127,794	135,729	141,185
Money Supply (M2)	188,227	202,094	206,674
Net Domestic Credit	53,016	47,569	46,977
Public Sector (Net)	(24,620)	(32,929)	(39,282)
Private Sector Credit	89,352	94,390	101,049
Agriculture	4,135	5,087	6,854
Other Manufacturing	9,960	8,904	10,843
Rice milling	2,224	1,538	1,620
Distribution	12,327	13,849	13,421
Personal	18,817	18,377	17,649
Mining	1,640	1,506	1,777
Other Services	8,946	11,226	11,827
Real Estate Mortgages	24,373	27,266	30,217
Other	6,930	6,638	6,842
Non-bank Fin. Inst.	(11,715)	(13,893)	(14,789)
Net Foreign Assets	103,615	142,008	153,998
Other Items (Net)	31,595	12,517	5,709

BANKING SYSTEM

Net Domestic Credit

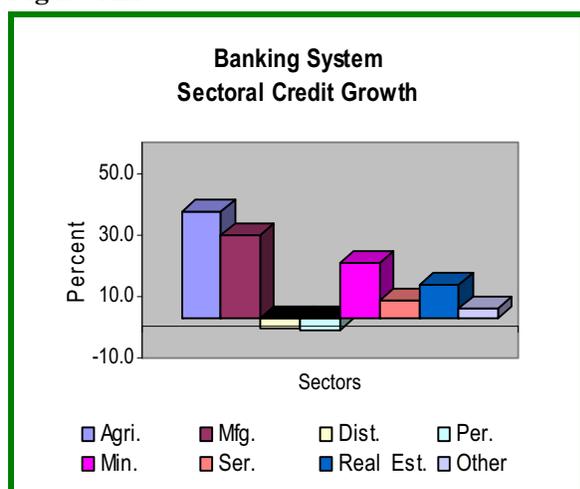
Net domestic credit by the banking system decreased by 1.2 percent to G\$46,977.3 million. This contraction was as a result of a 19.3 percent increase in the net deposits of the public sector.

Net Credit to the Public Sector

The public sector remained a net depositor of funds with the banking system of G\$39,282 million or 19.3 percent above the end-2009 level. Central

government's deposits, net of loans and advances, treasury bills and debentures, increased by 41.2 percent to G\$4,670 million mainly on account of higher gold receipts. Public enterprises (net) deposits amounted to G\$20,345 million, 27.7 percent increase from December 2009. Net deposits of the other category of the public sector, which includes local government and National Insurance Scheme (NIS), increased by 4.2 percent to G\$14,268 million at end June 2010.

Figure XII



Credit to the Private Sector

Private sector credit grew by 7.1 percent to G\$101,049 million. Table XVII shows that was mainly in the agriculture, manufacturing, mining and real estate mortgage loans sectors which recorded growths of 34.7 percent, 21.8 percent, 18 percent and 10.8 percent, respectively. Rice milling, and other services sectors also recorded marginal increases while the personal and distribution categories declined by 4.0 percent and 3.1 percent, respectively.

Net Credit to the Non-Bank Financial Institutions

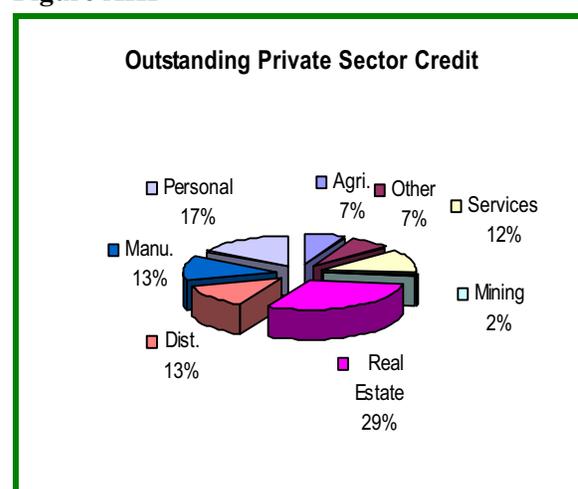
The non-bank financial institutions net deposits increased by 5.8 percent to G\$14,809 million compared with an increase of 6.3 percent or G\$11,822 million at end-December 2009. This outturn resulted from a 38.4 percent increase in the

saving deposits of the private non-bank financial institutions.

Net Foreign Assets

The net foreign assets of the banking system grew by 8.4 percent to US\$755.8 million at end-June 2010. Commercial banks' net foreign assets expanded by 2.7 percent to US\$168.4 million. This resulted from an increase in assets which more than offset the increase in liabilities. Commercial banks foreign liabilities widened by 11.5 percent to US\$64.0 million at the end of the review period. The Bank of Guyana's net foreign assets expanded by 9.8 percent to US\$587.4 million on account of high inflows while its foreign liabilities declined by 3.6 percent to US\$89.4 million.

Figure XIII



Interest Rates and Spreads

Commercial banks interest rates remained relatively unchanged during the review period. The prime lending rate was 14.54 percent while the small savings rate declined marginally to 2.75 percent from 2.78 percent. The interbank market interest rate ranged between 4.0 percent and 4.5 percent over the review period.

The commercial banks' interest rate spreads between the prime lending rate and small savings rate remained high at 11.79 percent. The spread between

the 91-day treasury bill rate and the small savings rate expanded from 136 basis points at end-December 2009 to 140 basis points at end-June 2010 reflecting a relatively faster drop in the 91-day treasury bills to 4.11 percent. The increasing spreads reflected the commercial banks' attempt to maintain profit margins.

Table XVIII

Commercial Banks			
Selected Interest Rates and Spreads			
All interest rates are in percent per annum			
	Jun	Dec	Jun
	2009	2009	2010
1. Small Savings Rate	2.82	2.78	2.75
2. Weighted Avg. Time Deposit Rate	2.51	2.59	2.66
3. Weighted Avg. Lending Rate	11.89	12.17	12.03
4. Prime Lending Rate	14.54	14.54	14.54
5. End of period 91-day Treasury Bill Discount Rate	4.18	4.18	4.11
Spreads			
A (3-1)	9.06	9.39	9.28
B (4-1)	11.72	11.76	11.79
C (5-1)	1.36	1.40	1.36
D (3-2)	9.37	9.58	9.36
E (4-2)	12.03	11.95	11.88

Liquidity

Total liquid assets of the commercial banks amounted to G\$90,283 million or 12.0 percent above the end-December 2009 level. The banks' excess liquid assets amounted to G\$41,957 million or 86.8 percent of the required amount reflecting the banks' holdings of short-term assets mainly in Government of Guyana treasury bills. Treasury bills accounted for 69.9 percent of total liquid assets while deposits with banks abroad declined by 33.0 percent to account for 9.5 percent or G\$8,543 million over the review period.

Total reserves deposited with the Bank of Guyana were G\$34,398 million, 12.0 percent above the level at end-December 2009 reflecting the increase in saving, demand and term deposit. The required statutory reserves of the banks was G\$27,496 million thus creating an excess over the minimum requirement of G\$6,902 million.

NON-BANK FINANCIAL INSTITUTIONS

The Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository licensed and unlicensed financial institutions, financial resources increased by 3.6 percent or G\$4,596 million to G\$131,777 million. This increase resulted from a 3.9 percent increase in deposits and a 9.0 percent growth in pension funds.

Table XIX

NON-BANK FINANCIAL INSTITUTIONS			
Selected Sources & Uses of Funds			
G\$ Million			
	Balances		
	Jun	Dec	Jun
	2009	2009	2010
Sources of Funds:	127,914	127,181	131,777
Deposits	37,166	36,476	37,882
Share Deposits	29,219	29,901	31,560
Other Deposits	7,946	6,575	6,321
Foreign Liabilities	8,460	8,282	8,692
Premium	4,271	4,181	4,375
Pension Funds	18,222	18,623	20,293
Other Liabilities	59,796	59,618	60,535
Uses of Funds:	127,914	127,181	131,777
Claims on:			
Public Sector	10,399	10,380	12,591
Private Sector	59,035	57,882	59,267
Banking System	12,791	15,018	15,829
Non-Residents	27,428	25,110	25,535
Other Assets	18,261	18,790	18,555

Note: The coverage of non-bank financial institutions differs from that reported in the monetary section.

Investments in the public sector grew by 21.3 percent on account of an increase in the holdings of Government of Guyana treasury bills. Private sector investments expanded by 2.9 percent, as a result of increases in investments in local securities and mortgage loans. Similarly, claims on the banking and foreign sectors rose by 5.4 percent and 0.5 percent, respectively, while other assets declined by 1.3 percent.

The New Building Society

Total resources of the New Building Society (NBS), which accounted for 30.8 percent of total assets of the NBFIs, increased by 7.0 percent or G\$2,663 million to G\$40,639 million. This expansion was due mainly to a 5.5 percent growth in share deposits.

Table XX

NEW BUILDING SOCIETY			
Selected Sources & Uses of Funds			
G\$ Million			
	Balances		
	Jun 2009	Dec 2009	Jun 2010
Sources of Funds:	36,821	37,976	40,639
Share Deposits	29,219	29,901	31,560
Other Deposits	691	672	684
Foreign Liabilities	1,555	1,737	2,448
Other Liabilities	5,355	5,665	5,947
Uses of Funds:	36,821	37,976	40,639
Claims on:			
Public Sector	8,416	8,209	10,326
Private Sector	22,171	22,835	23,167
Banking System	4,097	4,516	4,375
Non-Residents	742	778	778
Other Assets	1,395	1,637	1,583

Funds mobilized by the NBS were used to invest in Government of Guyana treasury bills and increase claims on the banking sector. Investment in Government of Guyana treasury bills increased by 25.8 percent while claims on the domestic banking sector increased by 6.9 percent, reflecting an increase

in deposits at the commercial banks. Total lending to the private sector grew by 1.5 percent and represented 57.0 percent of total assets. Acquisitions of other assets decreased by 6.0 percent while claims on the non-resident sector remained unchanged at G\$778 million.

Trust Companies

The resources of the trust companies, which include Hand in Hand Trust Corporation Incorporated and Trust Company Guyana Limited, decreased by 2.8 percent or G\$207 million on account of a 4.5 percent decline in deposits. Foreign liabilities declined by 2.0 percent while other liabilities increased by 4.2 percent.

Table XXI

TRUST COMPANIES			
Selected Sources & Uses of Funds			
G\$ Million			
	Balances		
	Jun 2009	Dec 2009	Jun 2010
Sources of Funds:	8,810	7,368	7,161
Deposits	7,255	5,903	5,637
Foreign Liabilities	48	48	47
Other Liabilities	1,507	1,417	1,477
Uses of Funds:	8,810	7,368	7,161
Claims on:			
Public Sector	755	0	0
Private Sector	1,952	1,484	1,898
Banking System	1,079	1,135	737
Non-Residents	4,437	4,167	3,938
Other Assets	588	583	588

Claims on the banking sector declined by 35.1 percent due to a reduction in deposits at local commercial banks. Similarly, claims on the non resident sector decreased by 5.5 percent and reflected a decline in loans and advances to non residents.

However, claims on the private sector increased by 27.9 percent and accounted for 26.5 percent of total

assets while other assets increased by 0.9 percent. Mortgages accounted for 36.2 percent of private sector investment. The companies' holdings of other loans and advances, which include agricultural and personal loans, account for 50 percent of total loans and advances.

Finance Companies

Financial resources of the finance companies, which includes microfinance companies (Institute of Private Enterprise Development (IPED), Small Business Development Trust (SBDT) and Development Financing Limited South America (DFLSA), increased by 4.1 percent or G\$708 million at end June 2010. The resources mobilized in the form of retained earnings expanded by 5.9 percent, and accounted for 45.7 percent of total assets. Loans from companies' affiliates and other liabilities also increased by 3.7 percent and 3.6 percent respectively. Conversely, foreign liabilities declined by 5.6 percent due to a decline in foreign funded loans.

Claims on the private sector, which represents 59.3 percent of finance companies' total assets, increased by 2.1 percent on account of a 4.2 percent increase in local securities. Other assets, comprising of other real estate, prepayments, accounts receivable and stocks, rose by 9.2 percent and accounted for 19.1 percent of total assets. Additionally, claims on both the banking and foreign sectors increased by 17.6 percent and 4.1 percent, respectively.

Asset Management Companies

The resources of the asset management companies, which consist of Guyana Co-operative Financial Service (GCFS) and Guyana National Co-operative Bank (GNCB), fell marginally by 0.1 percent. Provision for loan losses which represented approximately 73.0 percent of total liabilities, remained unchanged at G\$13,288 million.

Claims on the private sector, declined by 2.2 percent, while deposits with local commercial banks expanded by 11.6 percent. Interest receivable, which accounted for 39.6 of total assets, remained

unchanged at G\$7,208 million.

Table XXII

FINANCE COMPANIES			
Selected Sources & Uses of Funds			
G\$ Million			
	Balances		
	Jun	Dec	Jun
	2009	2009	2010
Sources of Funds:	16,865	17,221	17,929
Loans Received	2,387	2,986	3,095
Retained Earnings	7,728	7,729	8,185
Foreign Liabilities	1,000	1,015	959
Other Liabilities	5,750	5,491	5,691
Uses of Funds:	16,865	17,221	17,929
Claims on:			
Public Sector	0	0	0
Private Sector	9,445	10,418	10,634
Banking System	320	394	465
Non-Residents	4,250	3,266	3,399
Other Assets	2,850	3,143	3,431

Finance Companies consist of: one stock broker (Beharry Stock Brokers Limited), one finance company (Laparkan Financial Services Limited), one investment company (Secure International Finance Company Incorporated), one merchant bank (Guyana Americas Merchant Bank Inc.) and three micro-finance institutions (Development Finance Limited South America Inc., Institute of Private Enterprise Development and Small Business Development Trust.)

Pension Schemes

The consolidated resources of the pension schemes rose by 4.7 percent on account of a 9.0 percent increase in pension funds contribution. The resources were reinvested in the private and the banking sectors. Private sector investments amounted to G\$8,235 million, 10.6 percent above the December 2009 level and reflected an increase in loans and advances as well as local securities. Claims on the banking system and investments in the public sector expanded by 15.2 percent and 4.3 percent, respectively. Conversely, claims on the foreign sector declined by 1.8 percent while other assets fell by 18.2 percent.

Table XXIII

ASSET MANAGEMENT COMPANIES			
Selected Sources & Uses of Funds			
G\$ Million			
	Balances		
	Jun	Dec	Jun
	2009	2009	2010
Sources of Funds:	19,674	18,209	18,200
Provisions for Loans	14,453	13,294	13,288
Other Liabilities	5,221	4,915	4,912
Uses of Funds:	19,674	18,209	18,200
Claims on:			
Private Sector	9,865	8,418	8,231
Interest Receivable	7,385	7,208	7,208
Banking System	1,648	1,786	1,994
Other Assets	776	797	767

Domestic Insurance Companies

The total resources of the domestic insurance companies (life and non-life segments) increased by 1.9 percent to G\$26,387 million. The life component, which accounted for 61.7 percent of the industry's resources, grew marginally by 0.5 percent to G\$16,275 million, whilst the non-life component rose by 4.1 percent to G\$10,111 million.

Total life insurance premium expanded by 3.1 percent to G\$8,868 million. Local life premium, which accounts for 49.3 percent of total premiums, increased by 4.6 percent. Non-resident premium also rose by 1.7 percent and accounted for 50.7 percent and 92.8 percent of life insurance fund and life insurance foreign liabilities, respectively.

Total private sector investments, in the form of shares and loans & advances to residents, increased by 1.8 percent. Loans & advances which constituted 29.0 percent of total private sector investment declined by 13.4 to G\$2,060 million. Shares and claims on the banking system declined by 8.5 percent and 2.8 percent, respectively while other assets increased marginally by 2.5 percent.

Table XXIV

PENSION COMPANIES			
Selected Sources & Uses of Funds			
G\$ Million			
	Balances		
	Jun	Dec	Jun
	2009	2009	2010
Sources of Funds:	20,105	20,500	21,461
Pension Funds	18,222	18,623	20,293
Other Liabilities	1,883	1,877	1,168
Uses of Funds:	20,105	20,500	21,461
Claims on:			
Public Sector	1,228	2,171	2,266
Private Sector	8,416	7,448	8,235
Banking System	2,564	3,340	3,848
Non-Residents	6,183	5,747	5,645
Other Assets	1,713	1,793	1,467

Investments in the non resident sector, in the form of foreign securities, foreign loans & advances and foreign deposits, increased by 1.1 percent. Deposits with foreign banks, which represented 49.0 percent of non resident claims, also grew by 4.4 percent while foreign securities and foreign loans and advances decreased by 12.1 percent and 5.0 percent, respectively.

Interest Rates

The interest rates of the NBFIs remained unchanged during the first half of 2010. The small savings rate and the save & prosper shares rate of the NBS were 2.5 percent and 4.5 percent, respectively. The low-income mortgage rate and the average ordinary mortgage rate were 4.95 percent and 8.45 percent, respectively.

The interest rates offered by Hand in Hand Trust on domestic and commercial mortgages remained at 14.0 percent and 16.0 percent at end June 2010.

Table XXV

DOMESTIC INSURANCE COMPANIES			
Selected Sources & Uses of Funds			
G\$ Million			
	Balances		
	Jun	Dec	Jun
	2009	2009	2010
Sources of Funds:	25,640	25,907	26,387
Premium	4,271	4,181	4,375
Foreign Liabilities	5,856	5,482	5,239
Other Deposits	0	0	0
Other Liabilities	15,513	16,244	16,767
Uses of Funds:	25,640	25,907	26,387
Claims on:			
Public Sector	0	0	0
Private Sector	7,187	6,975	7,102
Banking System	3,083	3,847	3,956
Non-Residents	10,169	9,670	9,780
Other Assets	5,201	5,415	5,548



8. FINANCIAL STABILITY ASSESSMENT

The Licensed Depository Financial Institutions (LDFIs) reported higher levels of capital and profits for the first half of 2010. The Capital Adequacy Ratio (CAR) when compared with end-June 2009 remained well above the prudential benchmark of 8.0 percent. The stock of non-performing loans reduced from the end-June 2009 and end-December 2009 levels. Notwithstanding the fall in the stock of non-performing loans, there was a 9.0 percent rise in provision by the LDFIs.

Capital Adequacy Profiles

Composition of Capital

The average Capital Adequacy Ratio (CAR) for the LDFIs was 18.8 percent at end-June 2010, up from 18.0 percent at end-December 2009. The 70 basis points improvement in the ratio resulted from a higher tier I and tier II capital.

Table XXVI

Licensed Depository Financial Institutions (LDFIs)			
Capital Adequacy Profiles			
G\$ Million			
	Jun 2009	Dec 2009	Jun 2010
Total Qualifying Capital	18,496	20,009	20,737
Total Tier 1 capital (Net)	18,351	20,018	20,840
Risk-weighted Assets	107,597	111,400	110,149
Percent			
Average CAR	17.2	18.0	18.8
Tier I ratio	17.1	18.0	18.9

The total qualifying capital of the LDFIs grew by 12.1 percent to G\$20,737 million during the first half of 2010 compared with the 8.8 percent growth recorded for the same period last year. The improved 2010 capital position resulted mainly from a 13.6 percent increase in tier I capital over the same period. The higher level of tier I capital, which stood at G\$20,840 million at end-June 2010, was due to a 23.8 percent increase in retained earnings combined with a 3.2 percent growth in reserve fund over the

end-June 2009 level.

Risk-weighted Assets

The aggregate net risk-weighted assets of LDFIs at end-June 2010 fell by less than 1.0 percent to G\$110,149 million when compared with end-December 2009 but grew by 2.4 percent over the end-June 2009 level. The decline in risk-weighted assets from the December 2009 level is reflective of the 9.6 percent reduction in credit to the households sector.

Asset Quality

Non-performing loans

The LDFIs' non-performing loans at end-June 2010 fell by 36 percent (G\$2,796 million) to G\$4,978 million and represented 5.0 percent of total loans, down from 8.0 percent at end-December 2009. Compared with end-June 2009, non-performing loans as a percentage of total loans declined by 4 percentage points as a result of the 36.0 percent decline in non-performing loans, concomitant with a 15.0 percent expansion in total loans over the same one year period. The overall improvement in non-performing loans over the June 2009 level was attributed to a 47.6 percent (G\$1,494 million) improvement in the quality of one bank's loan portfolio.

On a sectoral basis, non-performing loans declined by 60.0 percent in the business enterprises sector but increased by 28.7 percent in the households sector when compared with the first half of 2009. The manufacturing and services sectors reported significant improvement in the levels of non-

performing loans with respective declines of 67.0 percent and 62.0 percent from end-June 2009 level, and 61.0 percent and 54.0 percent respectively from end-December 2009. The sub-sectors with the highest concentrations of non-performing loans remained the distribution sub-sector (wholesale and retail trade) accounting for 81.5 percent of loans within the services sector and the rice-milling sub-sector accounting for 69.0 percent of the manufacturing sector's non-performing loans. The agriculture sector recorded a 6.0 percent increase, while mining and quarrying sector reported a 68.0 percent increase over the end-June 2009 level

Non-performing loans within the households sector deteriorated by 28.7 percent (G\$478 million) when compared with end-June 2009 level. Increases of 341.0 percent and 42.0 percent in the other purposes and housing sub-sectors were primarily responsible for the deterioration from the end June-2009 level.

Table XXVII

Licensed Depository Financial Institutions (LDFIs)			
Sectoral Distribution of Non-Performing Loans			
G\$ Million			
	Jun	Dec	Jun
	2009	2009	2010
Economic Sector			
Business Enterprise	7,101	6,172	2,831
Agriculture	305	327	324
Mining & Quarrying	66	221	111
Manufacturing	3,136	2,672	1,042
Services	3,594	2,952	1,354
Households ¹⁾	1,668	1,601	2,146
Total ²⁾	7,756	7,773	4,977

¹⁾ Households include personal loans only.

²⁾ Total does not include real estate.

The ratio of provision for loan losses to non-performing loans at end-June 2010 was 91.0 percent, compared with 53.7 percent at end-December 2009 and 62.0 percent at end-June 2009. The year-on-year change in the ratio resulted from the 36.0 percent decline in non-performing loans concomitant with a 9.0 percent increase in provision for loan losses.

Loan Concentration

Exposure to the top twenty borrowers amounted to G\$34,104 million, 4.0 percent above the G\$32,935 million reported at end-June 2009. This outcome was due primarily to the consolidated increases recorded by three of the seven depository institutions ranging from 9.0 percent to 24.0 percent, while the remaining four institutions reported declines between 3.0 percent and 50.0 percent. The ratio of exposure to top twenty borrowers to total loans fell by 4.0 percentage points to 34.0 percent over the twelve months period. At the end of the first half of this year, total loans grew by 8.0 percent (G\$7,368 million) above the level recorded at end-December 2009 to reach G\$99,876 million with growth recorded in all of the LDFIs' loan portfolios.

For the first half of 2010 loans to related parties increased by 7.0 percent above the end-June 2009 level (which had recorded a 49.0 percent increase over June 2008). The ratio of such loans to total loans reduced slightly to 4.5 percent from 4.8 percent at end-June 2009, as a result of the LDFIs faster growing loan portfolios.

EARNINGS

Income

Operating/gross income of LDFIs amounted to G\$12,891 million for the half-year ended June 30, 2010 due to a 4.0 percent (G\$494 million) decline in operating income from the G\$13,385 million reported for the same period last year. The decline was primarily attributed to the 8.0 percent (G\$928 million) fall-off in interest income, in spite of a 2.3 percent increase in private sector credit for the first half of 2010. Fees and commission, and foreign exchange gains increased by 64.0 percent (G\$232 million) and 13.5 percent (G\$178 million) respectively when compared with the corresponding half year in 2009.

Expenses

The aggregate operating expenses of the LDFIs

declined by 15.2 percent to G\$8,256 million. This resulted mainly from a 17.4 percent (G\$905 million) fall in interest expense, in spite of a 10.0 percent (G\$20,793 million) growth in deposits when compared with end-June 2009, due to a 7 basis points reduction in interest rate to 2.75 percent. Bad debts written off and provision for loan losses declined significantly by 90.0 percent (G\$536 million) and 23.4 percent (G\$128 million), respectively.

Table XXVIII

Consolidated Income Statement of LDFIs		
G\$ Million		
	January – June	
	2009	2010
Operating Income	13,385	12,891
Interest Income	11,075	10,147
Foreign exchange gain	1,322	1,500
Fees and Commission	363	595
Other operating income	625	649
Non-operating income	0	0
Operating Expenses	9,735	8,256
Interest Expense	5,214	4,309
Salaries and other staff costs	1,587	1,609
Foreign exchange losses	0	0
Provision for loan losses	548	420
Bad debts written off	597	61
Other operating expenses	1,789	1,857
Non-Operating Expenses	0	0
Net income before tax	3,650	4,635
Taxation	845	1,667
Net income/loss after tax	2,805	2,968
Profitability Ratios - Percent (%)		
Return on Assets (ROA)	1.16	1.12
Return on Equity (ROE)	12.44	11.10

Net profit before tax and profitability ratios

Net income before tax, for the LDFIs, increased by 27.0 percent to reach G\$4,635 million for the first half of 2010. Net income after tax on the other hand, increased by only 5.8 percent to reach G\$2,968 million, largely due to the 97.0 percent (G\$822

million) increase in taxation. This resulted in an ROE of 11.10 percent and a ROA of 1.12 percent, 134 basis points and 4 basis points, respectively below the comparative January– June 2009 positions.

LIQUIDITY

The financial sector remained highly liquid during the first half of 2010, with all the LDFIs exceeding the minimum statutory requirements. For the first half of 2010, excess liquid assets ranged between 28.0 percent to 193.0 percent. The average liquid assets held at end-June 2010 exceeded the statutory liquid assets requirement by 70.0 percent (G\$34,457 million) compared with 45.0 percent (G\$19,930 million) at end-June 2009, and grew by 29.2 percent (G\$18,816 million) over the same comparative period.

Table XXIX

Licensed Depository Financial Institutions (LDFIs)			
Liquidity Indicators			
G\$ Million			
	January – June		
	2008	2009	2010
Avg. Actual Liq. Assets	66,740	64,522	83,338
Avg. Required Liq. Assets	42,591	44,592	48,881
Avg. Excess Liq. Assets	24,149	19,930	34,457
Liquidity Ratios - Percent (%)			
Liq. Asset Ratio (LAR)	28.8	25.6	30.6
Customer deposits to total (non-interbank) loans	269.5	245.8	235.2

Endnote: This section examines the stability and soundness of the financial system. In particular, it analyses the performance of the following Licensed Depository Financial Institutions (LDFIs) for the first half of 2010: Republic Bank (Guyana) Limited (RBGL); Guyana Bank for Trade & Industry Limited (GBTI); Demerara Bank Limited (DBL); Citizens Bank (Guyana) Incorporated (CBI); Bank of Baroda (Guyana) Incorporated (BoB); Bank of Nova Scotia (BNS) and Hand in Hand Trust Corporation Incorporated (HIHT).

At end-June 2010, the average level of liquid assets held by LDFIs amounted to G\$83,338 million, 29.0 percent (G\$18,816 million) above the average level recorded for the corresponding June 2009 period.

This increase resulted from increases in deposits with Bank of Guyana 12.0 percent (G\$3,828 million), cash in hand 13.0 percent (G\$373 million), local treasury bills 61.0 percent (G\$8,200 million), and net due from H/O & branches 67.0 percent (G\$2,714 million).

The average liquid asset ratio (LAR) recorded a 500 basis points increase over the end-June 2009 position

to reach 30.6 percent at end-June 2010. Customer deposits to total (non-inter bank) loans ratio, which indicates the ability of the LDFIs to support loan growth with deposits, declined by 10.6 percentage points to 235.2 percent at end-June 2010. The falling ratio is indicative of lending increasing at a faster rate than deposits signaling improved intermediation in the industry. □

II

INTERNATIONAL ECONOMIC AND MONETARY DEVELOPMENTS

The World Economy

The global economy is projected to rebound with positive economic growth of 4.6 percent this year following a contraction of 0.6 percent in 2009. For the first half of this year, economic activities were modest in the industrialised economies in spite of extraordinary expansionary fiscal and monetary policies. Unemployment remained high while inflation was subdued. Emerging countries continued to be the drivers of world economic growth through increased consumption and spending

Industrial Countries

Output and Employment

Advanced economies showed gradual improvement during the first half of 2010. The US economy increased moderately at an annual rate of 2.4 percent in the second quarter of 2010 compared with 3.7 percent in the first quarter. This moderation was due to a larger net trade deficit and a slowdown in inventory investment. Canada's GDP expanded by 2.9 percent, supported mainly by the mining, oil and gas industries.

There was a strengthening of economic activity in the Euro area during the second quarter despite the sovereign debt crisis in Greece, Spain and to a lesser extent Portugal. Growth was 0.6 percent in the first quarter and is expected to be 2.3 percent in the second quarter.

The UK economy expanded at a rate of 1.1 percent in the second quarter, compared with 0.3 percent in the preceding quarter. The expansion was broad based across sectors most notably services, construction and production. Japan's GDP rose at a rate of 0.6 percent based on exports to emerging markets and capital investment.

The recovery of industrialised countries from the

global financial crises is yet to have a measurable impact on the high unemployment level. The unemployment rate is estimated at 9.5 percent in the United States and 7.9 percent in Canada. In the United Kingdom and the Euro area the rate remained high at 7.8 percent and 10.0 percent, respectively.

Inflation

Inflation has been subdued as a result of low fuel and food prices in most industrialised countries. The US and Canada recorded inflation rates of 1.1 percent and 1.4 percent, respectively. However, the Euro area and UK recorded higher rates of 1.4 percent and 3.2 percent, respectively.

Monetary and Exchange Rates

Monetary policy easing continued in most industrialised countries as interest rates have been kept to its lowest level to ensure financial sector repairs and injection of liquidity.

The US prime rate remained at 3.25 percent while the European Central Bank rate was 1.75 percent. Canada, however, has ended its extraordinary conduct of monetary policy raising its policy rate by 0.25 percent to 0.50 percent. The Canadian prime rate moved to 2.50 percent. Most of the major currencies weakened against the US dollar, except for the Canadian dollar, for the period under review. The US

dollar vis-à-vis the Euro appreciated from \$1.44 to \$1.23. The Pound Sterling moved to \$1.50 from \$1.62. The Japanese Yen stood at \$88.73. The Canadian dollar appreciated against the US dollar by 0.03 percent ending the period at CDN\$1.05.

Emerging Economies

Output and Employment

Emerging economies continued to be the main drivers of world economic growth due to domestic demand and spending.

China and India recorded growth rates of 10.3 percent and 7.0 percent, respectively while Brazil recorded a growth rate of 9.0 percent. Growth in China and India was driven by rising domestic demand and revival of some commodity prices. Brazil's growth was due to increased production.

Economic growth has positively affected the high levels of unemployment in the emerging market economies. In India the rate was 10.7 percent, while in China, the registered urban unemployment rate was 4.2 percent. The jobless rate in Brazil remained high at 7.5 percent.

Inflation

The threat of inflation has been elevated in some of the emerging economies. China's inflation rate was 2.9 percent, while Russian and India reported inflation rates of 5.8 percent and 13.9 percent respectively. These economies have experienced strong domestic demand.

Developing Countries

Output and Employment

Estimates indicate that economic growth in sub-Saharan Africa, Asia Pacific as well as Latin America and Caribbean region showed a positive outturn. However, the full output capacity of the developing countries is very much checked by the impact of the

global financial crises especially its negative impact on global trade.

Inflation

The rate of price inflation declined in some developing countries for the period under review. This reflected lower prices for oil and food products, the main items in the consumer basket.

Caribbean Economies

Output and Employment

Real GDP output has recovered slowly in Caribbean countries. This is attributed to the adverse impact the global financial crises had on the region goods and services especially tourism. Guyana, Belize and Trinidad and Tobago recorded real economic growth. The Guyana economy grew by 2.8 percent in the first half of 2010. Growth was negative in Barbados and Jamaica while the OECS group of countries experienced mixed fortunes.

Unemployment remained high in many Caribbean countries due to depressed tourism and a decline in construction.

Inflation

Consumer prices trended upward in the region. In Trinidad and Tobago the inflation rate was 9.6 percent due mostly to drought and flood conditions which affected food prices. Jamaica recorded an inflation rate of 6.2 percent compared with 2.6 percent for the same period in 2009. Barbados' inflation level was contained at 3.3 percent. Guyana's inflation rate was 2.0 percent due to moderate price increases.

Exchange Rates

In the Caribbean, the exchange rate for Barbados, Belize and the Eastern Caribbean currencies remained fixed. Guyana and Trinidad experienced

relative stability in their exchange rates; while the Jamaican dollar appreciated by 4.1 percent against the US dollar.

Commodity Prices

Commodity prices were mixed with oil hovering around US\$79 per barrel. The average price for sugar in the world market was US\$450 per metric tonne, compared with US\$400 for the same period last year. The price of gold was US\$1,210 per oz, while the

price of rice was US\$506 per metric tonne.

Outlook for the World Economy

World output is expected to rise by about 4.6 percent following the 0.6 percent contraction in 2009. Inflation and exchange rates are expected to be stable. However, global growth is very much dependant on the revival of international trade, financial stability and appropriate policy stimulus.



III

MONETARY POLICY AND BANK ACTIVITIES

The conduct of monetary policy continued to focus on price stability, ensuring adequate level of liquidity in the system and creating an enabling environment for credit and economic growth. The Bank continued to use treasury bills in the primary open market operations for the effective management of liquidity. Purchases and sales of foreign exchange by the Bank were also used to control liquidity. There was an G\$11.2 billion net issue of treasury bills. The Bank continued to facilitate efficient intermediation through the issuance of notes and coins as well as promotion of enhanced payment system operation.

MONETARY POLICY

Monetary policy recommendations were determined within the framework of monetary programming and the evolving circumstances impinging on inflation expectance, liquidity condition and macroeconomic stability. The Bank's principal instrument of monetary control continued to be the auction of treasury bills in the primary market. The monetary policy stance was signaled through the volume of treasury bills issued with implications for the general level of interest rates.

MONETARY PROGRAMMING

In principle, monetary programming allowed the Bank to set a targeted path for the growth of broad money consistent with economic growth and inflation. Its foundation rested on the observation that the Bank controls the supply of reserve or base money, which comprises of currency in circulation and commercial banks' reserves at the Bank, to attain the targeted expansion in the money stock. The underlying assumption for the effective operation of the reserve money programme is the long term stability of the money multiplier, which is defined as the relationship between reserve money and broad money supply.

Reserve money is influenced mainly by the operations of the Bank. Changes in the Bank's net foreign assets and net domestic assets (which are largely affected by the operations of the central

government) impact on the level of reserve money. The Bank's intervention in the foreign exchange market will affect the liquidity condition in the system when it buys or sells foreign exchange. Since the counter parties to the Bank's foreign currency transactions are the commercial banks, the transactions affect the net foreign assets and the net domestic assets of the commercial banks.

A sale of foreign currency by the Bank will increase the net foreign assets and reduces the net domestic assets of the commercial banks and vice versa. On the Bank's balance sheet a sale of foreign currency will reduce its net foreign assets as well as its liabilities to commercial banks and hence reserve money. On the other hand, a purchase of foreign currency by the Bank will increase its net foreign assets and also reserve money.

The operations of Government add or withdraw liquidity from the system. An increase in net credit to the government, which will increase the net domestic assets of the Bank, results in an increase in reserve money. This usually occurs through a relative increase in expenditure compared to the increase in revenue. The net deposits of the central government are therefore affected.

During the review period, weekly forecasts of the Bank's balances sheet were produced based on estimated liquid reserve positions of the commercial banks and the public. These forecasts were compared

with the weekly targeted monetary growth which was consistent with the set nominal output objective. The deviations established by this comparison indicated the baseline scenario level of the open market operation necessary to bring the forecast money supply in line with its targeted annual growth. The actual weekly intervention was determined by the Open Market Operation Committee (OMOC) on the baseline scenario and prevailing developments.

The OMOC adopted a consultative approach during the review period by liaising closely with agencies which impacted directly on liquidity in the financial sector. Additionally, other information such as the state of the foreign exchange market, the interbank market, the structure of interest rates and the liquidity position of the non-bank financial institutions facilitated more informed decisions by the OMOC.

Reserve money was G\$74,259 million, G\$1.2 billion above the target. This was achieved through the net issue of treasury bills amounting to G\$11,246 million on account of a 9.8 percent increase in the net foreign assets of the Bank. Total redemptions of treasury bills were G\$63,395 million while issues amounted to G\$74,641 million. The commercial banks holdings of treasury bills increased by G\$11,930 million compared with G\$8,774 million for the corresponding period last year.

Liquidity condition varied among commercial banks and is reflected by the interbank market. There were fourteen trades at end-June 2010 compared with one hundred and fifty-two trades at end-June 2009. The value of funds traded was G\$3,455 million compared with G\$57,870 million during the corresponding period last year. The inter-bank market interest rate hovered between 4 percent to 4.5 percent over the review period.

Monetary policy was able to control liquidity condition in the banking system and achieved an inflation rate of 2.0 percent. This achievement contributed to the maintenance of macroeconomic stability and an environment for fostering economic

growth in the economy.

RESERVE MANAGEMENT

The Bank's gross foreign assets increased from US\$628 million at end-December 2009 to US\$677 million at end-June 2010. As a percent of total reserve, US dollars holding was 96.8 percent. Pounds Sterling, Euro and Canadian holdings accounted for 0.4 percent, 2.2 percent and 0.1 percent, respectively. The Bank's foreign assets were mainly held in money market instruments which were 44.0 percent of the total, deposits with foreign banks (28 percent) and capital market securities (25 percent). The rates of return for these assets ranged from 0.05 percent to 10.75 percent.

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. The Bank continued to discharge this obligation in the face of increased demand and rising acquisition costs.

Notes

The total value of currency notes in circulation (including notes held in the vaults of commercial banks) at the end of June 2010 amounted to G\$38,920 million, an increase of 15.8 percent when compared to G\$33,609 at the end of June 2009. The share of G\$1,000 in the total value of notes in circulation increased to 93.7 percent from 93.1 percent, while the share of G\$500 and G\$100 fell to 2.8 percent from 3.1 percent, to 2.5 percent from 2.7 percent, respectively. The share of the \$20 also fell from 1.1 percent to 1.0 percent.

The total supply of currency was reduced by 7.6 percent over June 2009. This reduction was due to reduced imports during this period.

The Policy of ensuring acceptable quality notes are in circulation continued during the review period. 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\$118,517,200 were replaced in the first half of 2010 compared with G\$148,756,340 in the first half of 2009 and G\$133,775,200 in the first half of 2008.

Table XXX

Supply & Disposal of Bank of Guyana Currency Notes			
Thousands of Notes			
	Jun 2008	Jun 2009	Jun 2010
Opening Stock	14,434	10,515	11,582
Purchased	10,000	19,500	8,000
Withdrawn from circulation	52,740	54,789	58,769
TOTAL SUPPLY	77,174	84,804	78,351
Issued	49,873	50,383	56,322
Destroyed	9,348	10,467	9,130
TOTAL DISPOSAL	59,221	60,850	65,452
End-of-Period Stock	17,953	23,954	12,899
New Notes	16,663	21,749	9,816
Re-Issuable Notes	887	1,333	1,258
Other Notes ¹⁾	403	872	1,825

¹⁾ Notes awaiting sorting, cancellation and destruction.

Coins

Coins issued by the Bank of Guyana amounted to G\$661 million at the end of June 2010, an increase of 8.4 percent above the G\$610 million in June, 2009. The \$10 coin continued to account for the highest proportion of the total value of coins, followed by the G\$5 and G\$1 coins, respectively. In value terms the share of G\$10 coins accounted for 42.0 percent, the G\$5 accounted for 38.8 percent and the G\$1 for 19.2 percent.

In terms of the total quantity of coins issued, the G\$1 accounted for 61.6 percent, the G\$5 accounted for 24.9 percent and the G\$10 for 13.5 percent.

Payments System

During the period January–June 2010, 490,975 low value transactions (LVT) were settled through the National Clearing House (NCH), an increase of 2.1 percent when compared with the volume recorded for the same period in 2009. The Volume of high value transactions (HVT) also showed an increase of 17.4 percent to 56,088. There was an increase recorded in value of high-value transactions which amounted to G\$324.0 billion and an increase in the value of low-value transactions which amounted to G\$124.3 billion. The over all value increased by 17.25 percent to reach 448.3 billion. The shares of HVT in total value of transactions rose from 70.2 percent in 2009 to 72.3 percent in 2010. Correspondingly the share of LVT fell to 27.7 percent in 2010 from 29.8 percent in the previous period. The average value of HVT rose by 3.2 percent in 2010 to reach G\$5.78 million, while the average value of LVT rose by 4.1 percent to reach G\$0.25 million.

Table XXXI

Selected Data on transactions Cleared through the National Clearing House			
	Jun 2008	Jun 2009	Jun 2010
Daily avg. number of LVT	4,091	4,008	4,024
Daily avg. value of LVT	889	946	1,019
Avg. value of LVT	0.22	0.24	0.25
Daily avg. number of HVT	393	398	460
Daily avg. value of HVT	2,176	2,227	2,656
Avg. value of HVT	5.53	5.60	5.78
Total number of LVT	503,311	480,981	490,975
Total value of LVT	109,348	113,536	124,261
Total number of HVT	48,399	47,759	56,088
Total value of HVT	267,683	267,197	324,035

Notes: Values are expressed in G\$ Million

LVT - Low Value Transactions
HVT - High Value Transactions

OUTLOOK FOR THE SECOND HALF OF 2010

The Guyanese economy is projected to continue to grow during the second half of the year. Inflation is expected to remain in single digit. The Bank will continue to control liquidity in the banking system

which would benefit from an improved fiscal position of the government. The adverse impact of the global financial crisis requires the Bank to be ready to act promptly with appropriate measures to alleviate liquidity conditions in the banking system. □

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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
2000	130940.3	54654.7	39.1	29260.4	1687.8	23667.4	2178.2	-	2178.2	-	-	68268.5	5839.0
2001	113735.4	54014.8	233.4	30672.1	463.1	22646.2	1022.5	-	1022.5	-	-	47992.7	10705.4
2002	112695.2	53577.6	39.3	36881.8	828.1	15828.4	1120.3	-	1120.3	-	-	47440.6	10556.6
2003	115630.9	52816.9	-	28863.3	873.6	23080.0	2330.7	-	2330.7	-	-	46873.4	13609.9
2004	106935.9	44909.9	114.2	22377.3	1318.0	21100.5	1174.3	-	1174.3	-	-	46873.4	13978.3
2005	114800.9	50159.3	79.2	17338.9	103.4	32637.9	1024.7	-	1024.7	-	-	45771.8	17845.0
2006	121408.4	55721.8	79.5	16776.8	310.5	38555.0	3070.1	-	3070.1	-	-	45415.9	17200.7
2007													
Mar	119404.2	56974.9	79.8	13717.4	269.9	42907.8	1033.4	-	1033.4	-	-	45415.9	15980.1
Jun	119109.8	55181.7	80.5	10880.3	210.4	44010.5	1021.6	-	1021.6	-	-	45415.9	17490.7
Sep	125510.2	62300.4	-	16804.9	164.8	45330.7	1021.5	-	1021.5	-	-	45415.9	16772.4
Dec	130792.1	63594.8	-	14314.9	93.3	49186.6	1024.8	-	1024.8	-	-	44688.3	21484.2
2008													
Mar	141882.2	71967.8	-	16239.9	154.7	55573.1	1022.1	-	1022.1	-	-	44688.3	24204.0
Jun	150684.3	77702.7	-	19495.1	102.8	58104.8	1021.5	-	1021.5	-	-	44688.3	27271.8
Sep	157656.9	74849.1	-	26463.8	67.8	48317.5	1021.5	-	1021.5	-	-	44688.3	37098.0
Dec	157013.9	73252.8	-	38664.7	5.4	34582.7	1174.3	-	1174.3	-	-	45537.8	37049.0
2009													
Jan	154607.0	75356.5	-	27120.9	22.0	48213.7	1024.9	-	1024.9	-	-	45537.8	32687.9
Feb	158699.8	78416.2	-	33510.8	9.8	44895.6	1071.1	-	1071.1	-	-	45537.8	33674.7
Mar	162805.9	82892.8	-	42474.7	9.8	40408.2	1071.1	-	1071.1	-	-	45537.8	33304.3
Apr	168064.9	84038.4	-	25868.3	9.5	58160.6	1071.1	-	1071.1	-	-	45537.8	37417.6
May	164526.4	84986.0	-	21758.5	3.3	63224.2	1070.6	-	1070.6	-	-	45537.8	32932.1
Jun	168078.6	88258.8	-	24874.6	21.0	63363.2	1021.3	-	1021.3	-	-	45537.8	33260.6
Jul	175082.8	90579.9	-	30279.7	21.0	60279.2	1021.3	-	1021.3	-	-	45537.8	37943.8
Aug	195857.3	110875.3	-	28108.8	20601.5	62165.0	1021.3	-	1021.3	-	-	45537.8	38422.9
Sep	204083.0	120052.2	-	56283.5	797.2	62971.5	1021.4	-	1021.4	-	-	45537.8	37471.7
Oct	204078.3	119181.1	-	26658.2	797.2	91725.8	1021.4	-	1021.4	-	-	45537.8	38338.1
Nov	208474.1	123489.2	-	54423.5	788.5	68277.2	1021.4	-	1021.4	-	-	45537.8	38425.8
Dec	214867.0	127508.6	-	18199.0	760.0	108549.7	2310.7	-	2310.7	-	-	44431.6	40616.0
2010													
Jan	214078.2	126637.0	-	19745.8	760.0	106131.2	2013.0	-	2013.0	-	-	44431.6	40996.4
Feb	211426.7	124179.0	-	16373.6	744.5	107060.9	1021.7	-	1021.7	-	-	44431.6	41794.3
Mar	211779.5	123401.5	-	13982.8	744.5	108674.2	1021.7	-	1021.7	-	-	44431.6	42924.6
Apr	218406.3	129789.9	-	21189.4	744.3	107856.2	1021.3	-	1021.3	-	-	44431.6	43163.5
May	220439.1	133106.9	-	34212.8	732.6	98161.5	1021.2	-	1021.2	-	-	44431.6	41879.3
Jun	226291.6	137875.8	-	42801.9	731.4	94342.5	1021.2	-	1021.2	-	-	44431.6	42962.9

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					
2000	130940.3	16215.2	15969.0	246.2	88090.4	38037.4	36059.6	75.6	13495.4	422.4	1000.0	19241.1	3493.4	2900.3
2001	113735.4	16808.6	16526.1	282.6	87492.1	36537.4	31617.7	62.2	15727.7	3547.1	1000.0	4197.8	3430.1	806.7
2002	112695.2	17178.1	16860.6	317.5	86244.3	36201.2	29086.9	62.0	19039.0	1855.2	1000.0	4223.1	3509.0	540.7
2003	115630.9	19774.1	19419.5	354.5	86475.8	35680.0	27887.8	61.7	19834.5	3011.8	1000.0	4062.7	3896.0	422.2
2004	106935.9	21778.0	21380.9	397.1	75538.1	24785.7	25626.5	61.7	21451.9	3612.3	1000.0	4173.6	4161.0	285.2
2005	114800.9	23936.2	23498.3	437.9	80355.2	21809.0	29175.8	61.7	24616.7	4692.0	1000.0	3837.1	4407.8	1264.6
2006	121408.4	28611.7	28132.8	479.0	81684.8	36674.5	20375.0	61.7	21902.3	2671.2	1000.0	4447.5	4274.9	1389.6
2007														
Mar	119404.2	26196.4	25701.4	495.0	81460.2	36426.3	19396.2	61.7	22498.0	3078.0	1000.0	3849.1	4274.9	2623.6
Jun	119109.8	25713.0	25204.8	508.1	82887.8	33445.8	20106.4	61.7	26225.5	3048.5	1000.0	4006.8	4468.0	1034.2
Sep	125510.2	26475.2	25952.9	522.3	83872.0	37251.8	20146.5	61.7	22999.5	3412.4	1000.0	4424.2	4468.0	5270.9
Dec	130792.1	33213.6	32675.7	537.9	85021.9	36481.0	20361.0	61.7	21207.8	6910.3	1000.0	4649.3	4468.0	2439.2
2008														
Mar	141882.2	31246.0	30696.8	549.3	97339.2	37128.3	20670.5	61.7	27914.9	11563.9	1000.0	5406.4	4468.0	2422.6
Jun	150684.3	30960.2	30396.7	563.5	107205.2	44895.4	21332.4	61.7	28689.2	12226.5	1000.0	5443.8	4813.1	1262.1
Sep	157656.9	31255.0	30673.7	581.2	110891.9	39923.8	21091.6	61.7	29128.2	20686.6	1000.0	6529.5	4813.1	3167.5
Dec	157013.9	37854.8	37258.2	596.6	105058.4	40933.3	21128.9	61.7	20276.1	22658.5	1000.0	6887.5	4813.1	1400.1
2009														
Jan	154607.0	33383.1	32784.3	598.8	108213.5	38398.8	21083.1	61.7	29359.5	19310.4	1000.0	4460.5	4813.1	2736.8
Feb	158699.8	33207.3	32608.3	598.9	111271.9	41338.0	21097.5	61.7	29363.5	19411.2	1000.0	4605.5	4813.1	3802.0
Mar	162805.9	33724.3	33124.4	599.9	114667.1	45318.9	20824.9	61.7	29881.6	18580.1	1000.0	4816.0	4813.1	3785.4
Apr	168064.9	34319.0	33715.5	603.5	119207.9	47132.1	20782.3	61.7	31377.7	19854.1	1000.0	4763.6	4813.1	3961.4
May	164526.4	34766.6	34158.3	608.3	116013.8	46938.7	19904.2	61.7	30141.6	18967.5	1000.0	4741.9	4438.7	3565.6
Jun	168078.6	34219.5	33608.9	610.7	122017.7	51678.1	19926.4	61.7	30823.3	19528.3	1000.0	4865.4	4438.7	1537.3
Jul	175082.8	34970.3	34355.4	614.9	128185.2	54432.4	19918.9	61.7	29469.8	24302.4	1000.0	5124.2	4438.7	1364.4
Aug	195857.3	35084.5	34465.9	618.6	127798.4	50778.7	19903.0	61.7	30941.5	26113.6	1000.0	5549.4	25023.6	1401.3
Sep	204083.0	35658.5	35033.9	624.6	133830.9	56735.7	20072.2	61.7	30654.5	26306.9	1000.0	5577.4	26603.0	1413.2
Oct	204078.3	36330.2	35700.8	629.4	133495.1	56217.6	19894.2	61.7	30879.8	26441.9	1000.0	5329.3	26603.0	1320.7
Nov	208474.1	37964.5	37330.8	633.7	135037.1	56269.4	19920.5	61.7	30620.5	28165.0	1000.0	6197.1	26603.0	1672.4
Dec	214867.0	42134.6	41495.9	638.6	140687.8	61065.4	19956.9	61.7	29943.1	29660.8	1000.0	2635.9	26603.0	1805.7
2010														
Jan	214078.2	38089.5	37449.1	640.4	142577.5	54775.9	19975.1	61.7	38119.2	29645.5	1000.0	2575.5	26603.0	3232.7
Feb	211426.7	38734.0	38089.2	644.8	138988.6	53006.3	19915.3	61.1	35030.6	30975.3	1000.0	2908.2	26603.0	3192.8
Mar	211779.5	38997.0	38349.4	647.5	139954.6	59182.8	19880.7	61.1	31712.2	29117.8	1000.0	1810.8	26603.0	3414.0
Apr	218406.3	39371.8	38719.0	652.9	146807.1	64633.4	19872.1	61.1	32756.8	29483.8	1000.0	2973.4	26603.0	1650.9
May	220439.1	39918.8	39261.3	657.5	146002.4	62792.2	19954.7	61.1	35165.5	28028.9	1000.0	5138.2	26746.9	1632.7
Jun	226291.6	39581.6	38919.7	661.9	150459.0	66144.4	19951.2	61.1	34798.5	29503.9	1000.0	6871.6	26746.9	1632.4

Source: Bank of Guyana

BANK OF GUYANA

CURRENCY NOTES ISSUE (G\$Million)

Table 1.3

Period	Total Issue G\$Mn.	Denominations							
		\$1000		\$500		\$100		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
2000	15969.0	12777.5	80.0	2411.3	15.1	567.6	3.6	212.6	1.3
2001	16526.1	14748.8	89.2	940.5	5.7	609.3	3.7	227.5	1.4
2002	16860.6	15156.7	89.9	849.1	5.0	620.6	3.7	234.2	1.4
2003	19419.5	17645.3	90.9	855.9	4.4	667.1	3.4	251.3	1.3
2004	21380.9	19515.0	91.3	889.0	4.2	705.6	3.3	271.3	1.3
2005									
Mar	19730.8	17983.2	91.1	825.6	4.2	658.5	3.3	263.6	1.3
Jun	19187.1	17456.5	91.0	800.6	4.2	665.9	3.5	264.2	1.4
Sep	19289.3	17538.2	90.9	797.0	4.1	682.2	3.5	271.9	1.4
Dec	23498.3	21128.8	89.9	1315.8	5.6	759.0	3.2	294.7	1.3
2006									
Mar	20946.9	19054.0	91.0	904.1	4.3	708.4	3.4	280.4	1.3
Jun	21052.7	19190.6	91.2	856.4	4.1	722.6	3.4	283.0	1.3
Sep	22034.9	20150.1	91.4	847.6	3.8	744.3	3.4	292.9	1.3
Dec	28132.8	25096.4	89.2	1898.4	6.7	822.7	2.9	315.3	1.1
2007									
Mar	25701.4	23487.8	91.4	1120.7	4.4	780.6	3.0	312.3	1.2
Jun	25204.8	23122.6	91.7	983.5	3.9	783.1	3.1	315.7	1.3
Sep	25952.9	23873.3	92.0	939.4	3.6	813.3	3.1	326.9	1.3
Dec	32675.7	30392.0	93.0	1047.6	3.2	888.1	2.7	348.0	1.1
2008									
Mar	30696.8	28551.0	93.0	986.9	3.2	822.6	2.7	336.3	1.1
Jun	30396.7	28247.1	92.9	960.7	3.2	842.8	2.8	346.1	1.1
Sep	30673.7	28488.1	92.9	952.2	3.1	873.4	2.8	360.0	1.2
Dec	37258.2	34892.0	93.6	1049.2	2.8	938.9	2.5	378.0	1.0
2009									
Jan	32784.3	30498.5	93.0	1016.7	3.1	897.8	2.7	371.3	1.1
Feb	32608.3	30348.9	93.1	1012.1	3.1	881.1	2.7	366.2	1.1
Mar	33124.4	30873.6	93.2	1013.8	3.1	872.8	2.6	364.2	1.1
Apr	33715.5	31373.3	93.1	1066.4	3.2	904.0	2.7	371.8	1.1
May	34158.3	31772.7	93.0	1108.3	3.2	905.9	2.7	371.4	1.1
Jun	33608.9	31306.2	93.1	1034.6	3.1	897.5	2.7	370.5	1.1
Jul	34355.4	32023.1	93.2	1050.1	3.1	906.9	2.6	375.3	1.1
Aug	34465.9	32137.8	93.2	1030.6	3.0	918.9	2.7	378.5	1.1
Sep	35033.9	32682.6	93.3	1050.5	3.0	921.3	2.6	379.5	1.1
Oct	35700.8	33374.2	93.5	1026.4	2.9	923.3	2.6	376.9	1.1
Nov	37330.8	34978.9	93.7	1044.8	2.8	928.4	2.5	378.5	1.0
Dec	41495.9	39023.5	94.0	1094.1	2.6	983.9	2.4	394.5	1.0
2010									
Jan	37449.1	35061.3	93.6	1057.4	2.8	945.5	2.5	384.9	1.0
Feb	38089.2	35680.6	93.7	1077.8	2.8	947.2	2.5	383.6	1.0
Mar	38349.4	35972.0	93.8	1040.5	2.7	950.0	2.5	387.0	1.0
Apr	38719.0	36279.6	93.7	1081.3	2.8	967.2	2.5	390.9	1.0
May	39261.3	36759.8	93.6	1112.5	2.8	989.2	2.5	399.9	1.0
Jun	38919.7	36454.3	93.7	1086.0	2.8	981.7	2.5	397.7	1.0

Source: Bank of Guyana

COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
2000	246192.4	111767.7	89033.1	45391.6
2001	282586.7	125847.1	103446.7	53292.9
2002	317516.4	139041.0	117271.4	61204.0
2003	354545.8	154315.8	132104.3	68125.7
2004	397113.0	172541.0	149645.1	74926.8
2005				
Mar	406309.1	175799.7	154007.8	76501.6
Jun	414209.3	178823.4	157370.2	78015.7
Sep	425156.9	183686.7	161970.6	79499.6
Dec	437939.3	189688.5	166503.0	81747.8
2006				
Mar	444454.7	192668.4	168843.0	82943.3
Jun	454319.8	197418.4	172559.7	84341.6
Sep	464238.3	201878.2	176386.1	85974.1
Dec	478955.3	208704.5	182260.6	87990.2
2007				
Mar	495040.7	214982.6	187811.0	92247.1
Jun	508139.5	219829.0	192139.5	96171.0
Sep	522312.5	222269.5	200051.3	99991.7
Dec	537947.3	222047.3	211583.7	104316.3
2008				
Mar	549250.3	227498.9	215280.8	106470.6
Jun	563477.2	233952.6	220011.5	109513.2
Sep	581229.2	243146.3	225609.9	112473.0
Dec	596610.3	250048.9	231043.4	115518.0
2009				
Jan	598816.9	250839.6	232037.7	115939.6
Feb	598947.3	250786.8	231701.2	116459.3
Mar	599931.6	251001.2	232151.3	116779.0
Apr	603507.3	252556.8	233527.3	117423.1
May	608252.9	254984.3	235167.9	118100.7
Jun	610684.7	255834.3	236222.4	118628.0
Jul	614904.6	257634.0	237954.5	119316.1
Aug	618640.1	259251.1	239262.2	120126.8
Sep	624585.6	262016.0	241468.1	121101.6
Oct	629404.0	263990.8	243535.6	121877.6
Nov	633724.8	265861.9	245268.9	122594.0
Dec	638631.0	267770.9	247289.5	123570.7
2010				
Jan	640365.8	268180.0	248035.7	124150.2
Feb	644794.8	270176.6	249825.6	124792.5
Mar	647538.6	270924.7	251229.7	125384.3
Apr	652852.8	273426.6	253263.5	126162.8
May	657507.5	275626.6	255140.7	126740.3
Jun	661897.1	277546.6	256937.1	127413.4

Source: Bank of Guyana

COMMERCIAL BANKS: ASSETS
(G\$ THOUSANDS)

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									
2000	117,745,982	8,223,770	4,553,178	763,443	2,907,149	23,193,719	20,264,178	20,264,138	40	419,617	2,509,924	659,748	52,778,294	15,509,505	13,713,790	75,608	1,720,107	17,380,946
2001	124,325,837	10,784,082	4,693,479	1,302,137	4,788,466	21,618,879	20,766,067	20,766,067	-	851,603	1,209	463,662	53,897,876	18,340,127	16,607,502	62,239	1,670,386	19,221,211
2002	135,041,638	13,034,284	2,936,306	1,551,060	8,546,918	24,772,996	23,958,389	23,956,186	2,203	807,464	7,143	723,927	55,041,306	21,030,989	19,200,543	62,044	1,768,402	20,438,136
2003	134,996,502	18,008,279	5,636,526	1,476,168	10,895,585	33,132,083	32,248,132	32,246,933	1,199	821,744	62,207	855,478	44,851,255	21,882,609	19,935,021	61,674	1,885,914	16,266,798
2004	146,765,810	21,769,312	7,543,422	1,557,163	12,668,727	39,482,288	38,166,777	38,166,676	101	1,265,422	50,089	489,981	40,838,902	23,318,495	21,024,435	61,674	2,232,386	20,866,832
2005	162,730,902	28,654,563	10,425,188	1,430,216	16,799,159	41,999,363	40,432,632	40,427,232	5,400	1,485,511	81,220	532,463	43,016,883	26,565,174	24,093,968	61,674	2,409,532	21,962,456
2006	180,216,127	29,861,247	10,111,712	1,365,568	18,383,967	47,078,700	46,021,292	46,020,789	503	966,579	90,829	436,376	49,147,688	28,443,132	25,721,749	61,674	2,659,709	25,248,984
2007																		
Mar	186,671,746	38,025,323	13,116,229	903,053	24,006,041	49,051,364	46,077,406	46,076,483	923	2,855,743	118,215	246,612	50,715,929	23,759,415	21,869,786	61,674	1,827,955	24,873,103
Jun	192,100,391	40,451,343	11,620,060	720,038	28,111,245	45,259,107	42,321,302	42,320,848	454	2,820,297	117,508	209,805	52,126,601	27,818,166	25,758,012	61,674	1,998,480	26,235,369
Sep	193,918,797	41,586,433	9,767,993	675,873	31,142,567	47,398,214	44,484,864	44,484,860	4	2,797,626	115,724	208,496	52,655,523	25,150,895	23,052,813	61,675	2,036,407	26,919,236
Dec	203,975,095	49,624,950	24,551,656	692,892	24,380,402	44,364,708	43,035,615	43,035,613	2	1,239,604	89,489	37,780	56,824,220	24,129,271	20,654,545	61,675	3,413,051	28,994,166
2008																		
Mar	216,549,059	47,035,050	19,268,728	397,463	27,368,859	50,015,138	46,793,257	46,781,236	12,021	3,149,710	72,171	38,254	57,183,911	30,253,020	27,241,735	61,675	2,949,610	32,023,686
Jun	224,401,511	50,490,078	20,657,718	342,871	29,489,489	51,871,114	49,191,591	49,151,655	39,936	2,622,966	56,557	94,713	58,800,816	30,494,676	28,389,493	61,675	2,043,508	32,650,114
Sep	226,614,411	46,283,023	18,962,136	328,091	26,992,795	53,397,446	50,668,145	50,628,571	39,574	2,673,828	55,473	61,822	61,790,365	30,799,897	28,436,055	61,675	2,302,167	34,281,858
Dec	232,629,338	49,464,474	18,857,418	492,514	30,114,542	53,997,380	50,944,988	50,909,207	35,781	2,998,114	54,278	109,182	67,233,108	25,183,900	21,819,846	61,675	3,302,379	36,641,294
2009																		
Jan	236,027,527	46,398,336	15,910,393	521,994	29,965,949	52,595,503	49,633,171	49,609,170	24,001	2,908,898	53,434	105,973	66,356,710	32,086,393	29,818,960	61,675	2,205,758	38,484,612
Feb	241,333,316	46,562,265	17,782,863	552,047	28,227,355	56,262,110	53,219,162	53,191,626	27,536	2,988,852	54,097	91,279	66,327,924	32,290,999	30,012,639	61,675	2,216,685	39,798,739
Mar	240,424,702	44,217,513	14,051,148	553,707	29,612,658	58,022,113	55,016,577	54,991,292	25,285	2,951,540	53,996	199,311	65,374,761	32,618,150	29,869,739	61,675	2,686,736	39,992,853
Apr	241,541,909	44,254,603	14,509,385	774,667	28,970,551	57,611,497	54,586,143	54,561,995	24,148	2,963,426	61,928	157,066	65,652,093	34,878,263	32,426,397	61,675	2,390,191	38,988,387
May	240,720,185	44,861,310	14,701,872	748,047	29,411,390	56,990,458	53,972,073	53,950,564	21,509	2,965,296	53,088	186,284	65,454,103	31,905,261	29,486,022	61,675	2,357,564	41,322,770
Jun	244,227,884	44,955,548	15,540,772	503,603	28,911,174	59,849,070	56,796,881	56,776,203	20,678	2,998,507	53,681	106,935	64,834,741	32,637,732	30,294,360	61,675	2,281,697	41,843,857
Jul	243,067,792	44,555,303	15,536,276	709,165	28,309,862	61,327,301	58,170,300	58,149,139	21,161	3,103,499	53,502	94,821	65,607,670	30,819,532	28,432,166	61,675	2,325,691	40,663,165
Aug	246,706,173	41,801,994	11,863,472	758,999	29,179,523	62,760,104	59,709,546	59,689,894	19,652	2,997,913	52,645	82,241	65,285,866	34,143,849	31,643,183	61,675	2,438,991	42,632,119
Sep	247,322,521	43,406,113	13,894,095	897,481	28,614,537	62,984,381	60,143,073	60,123,100	19,973	2,788,015	53,293	79,285	65,489,535	33,661,700	30,754,881	61,675	2,845,144	41,701,507
Oct	248,128,096	44,117,656	15,727,097	815,524	27,575,035	64,795,629	61,819,284	61,799,718	19,566	2,923,052	53,294	42,069	65,008,014	32,744,283	30,575,059	61,675	2,107,549	41,420,444
Nov	253,930,753	45,838,668	16,825,923	1,165,299	27,847,446	63,552,084	60,481,852	60,462,534	19,318	3,017,127	53,106	47,838	65,907,374	35,073,884	32,109,259	61,675	2,902,950	43,510,906
Dec	253,760,117	44,926,925	16,641,713	1,039,924	27,245,288	62,081,020	59,386,644	59,364,110	22,534	2,641,342	53,034	103,006	66,979,883	35,829,870	32,070,443	61,675	3,697,752	43,839,412
2010																		
Jan	265,058,350	44,024,389	14,312,000	980,083	28,732,306	68,499,998	65,438,268	65,420,112	18,156	3,006,384	55,346	98,458	65,530,831	42,811,471	40,135,502	61,675	2,614,293	44,093,203
Feb	264,366,591	43,694,612	14,856,930	1,049,353	27,788,330	69,230,159	66,424,124	66,406,263	17,861	2,761,627	44,408	76,014	67,150,564	39,703,123	36,836,337	61,134	2,805,652	44,512,118
Mar	264,216,729	37,087,121	16,369,546	1,038,791	19,678,784	70,019,805	67,096,237	67,082,469	13,768	2,884,140	39,427	51,082	67,849,007	34,971,735	31,654,543	61,134	3,256,058	54,237,980
Apr	268,512,606	48,070,338	16,932,083	1,148,498	29,989,757	70,110,900	67,321,175	67,308,846	12,329	2,745,574	44,151	40,150	69,004,569	34,897,108	32,279,050	61,134	2,556,924	46,389,541
May	271,061,119	48,244,510	16,451,421	1,385,356	30,407,734	68,415,599	65,601,890	65,590,323	11,567	2,773,962	39,747	28,300	68,997,587	37,690,754	34,638,010	61,134	2,991,610	47,684,368
Jun	270,725,292	47,296,105	15,760,776	1,368,457	30,166,873	68,965,647	65,848,341	65,835,889	12,452	3,070,072	47,234	19,584	70,680,298	37,159,668	34,329,124	61,134	2,769,410	46,603,990

Source: Commercial Banks

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

Table 2.1 (b)

End of Period	Total Liabilities	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
2000	117,745,982	4,875,522	1,435,647	3,439,875	-	9,134,106	4,825,956	1,739,348	2,568,802	8,454,689	69,937,199	75,608	-	2,992,043	22,276,815
2001	124,325,837	4,190,114	1,268,314	2,921,800	-	7,643,860	3,783,884	1,892,619	1,967,357	8,008,540	76,682,347	62,239	-	5,016,241	22,722,496
2002	135,041,638	5,316,744	1,093,082	4,223,662	-	10,279,996	4,453,279	2,708,221	3,118,496	9,221,579	81,622,447	62,044	-	6,261,913	22,276,915
2003	134,996,502	4,892,078	850,048	4,042,030	-	11,988,950	5,070,966	2,403,226	4,514,758	9,853,680	86,841,777	61,674	-	6,703,710	14,654,633
2004	146,765,810	7,108,116	450,506	6,657,610	-	14,051,174	5,249,027	3,848,610	4,953,537	10,513,896	92,872,660	61,674	-	7,215,594	14,942,696
2005	162,730,902	10,572,576	855,016	9,717,560	-	19,922,999	7,371,844	3,361,451	9,189,704	9,909,956	100,618,120	61,674	-	5,526,802	16,118,775
2006	180,216,127	10,836,777	761,491	10,075,286	-	21,432,413	2,945,704	9,119,988	9,366,721	8,539,591	114,585,656	61,674	-	7,015,384	17,744,632
2007															
Mar	186,671,746	12,447,112	988,747	11,458,365	-	21,326,209	2,396,249	9,714,221	9,215,739	7,782,250	120,253,289	61,674	-	6,288,715	18,512,497
Jun	192,100,391	11,735,057	569,074	11,165,983	-	23,616,743	2,972,328	11,405,112	9,239,303	8,737,881	123,376,543	61,674	-	5,341,968	19,230,525
Sep	193,918,797	9,696,505	602,113	9,094,392	-	23,461,727	3,830,510	10,297,281	9,333,936	8,725,271	126,041,218	61,674	-	5,565,328	20,367,074
Dec	203,975,095	11,169,120	714,191	10,454,929	-	24,862,530	4,302,450	11,162,399	9,397,681	9,334,233	131,001,549	61,674	-	6,749,262	20,796,727
2008															
Mar	216,549,059	11,244,978	1,491,331	9,753,647	-	28,359,174	5,722,059	13,154,041	9,483,074	10,349,349	136,824,007	61,674	-	7,432,418	22,277,459
Jun	224,401,511	10,822,035	1,080,431	9,741,604	-	29,924,927	7,271,860	13,056,194	9,596,873	10,766,940	143,645,350	61,674	-	5,874,519	23,306,066
Sep	226,614,411	9,749,067	1,237,575	8,511,492	-	27,681,645	5,786,511	12,115,673	9,779,461	9,916,194	144,984,582	61,674	-	9,811,491	24,409,757
Dec	232,629,338	9,591,596	1,393,261	8,198,335	-	29,720,704	5,587,763	14,203,403	9,929,537	11,121,764	146,970,062	61,674	-	10,500,192	24,663,346
2009															
Jan	236,027,527	9,599,115	1,106,069	8,493,046	-	29,956,103	5,277,621	14,719,865	9,958,617	11,758,408	150,729,167	61,674	-	7,440,430	26,482,629
Feb	241,333,316	11,002,503	1,955,001	9,047,502	-	31,132,290	5,554,477	15,582,849	9,994,964	11,214,850	152,763,736	61,674	-	7,621,698	27,536,563
Mar	240,424,702	9,965,898	1,163,271	8,802,627	-	31,771,576	5,670,689	16,119,121	9,981,766	11,733,151	151,598,233	61,674	-	7,569,109	27,725,061
Apr	241,541,909	11,643,377	1,849,154	9,794,223	-	30,990,654	5,388,282	15,997,050	9,605,322	11,702,812	153,188,308	61,674	-	7,110,563	26,844,520
May	240,720,185	10,711,118	1,713,204	8,997,914	-	28,919,887	5,229,482	16,770,756	6,919,648	11,349,577	154,357,109	61,674	-	7,948,223	27,372,597
Jun	244,227,884	10,826,765	1,736,744	9,090,021	-	31,076,142	5,060,085	19,080,720	6,935,338	11,822,237	154,817,676	61,674	-	8,254,456	27,368,933
Jul	243,067,792	12,046,855	1,956,280	10,090,575	-	29,853,124	5,689,199	17,206,151	6,957,773	10,617,078	154,899,859	61,674	-	7,171,991	28,417,211
Aug	246,706,173	11,419,950	1,306,300	10,113,650	-	29,381,037	5,507,535	16,957,276	6,916,226	12,355,874	156,551,042	61,674	-	8,088,475	28,848,121
Sep	247,322,521	10,689,933	1,121,542	9,568,391	-	28,762,347	5,580,501	16,065,701	7,116,145	12,369,022	158,942,003	61,674	-	7,608,980	28,888,562
Oct	248,128,096	10,708,978	731,562	9,977,416	-	29,280,250	5,486,659	16,659,172	7,134,418	12,572,187	159,619,747	61,674	-	6,710,409	29,174,851
Nov	253,930,753	11,647,551	2,340,112	9,307,439	-	30,958,027	4,801,861	19,032,140	7,124,025	12,463,233	161,616,595	61,674	-	7,525,494	29,658,178
Dec	253,760,117	11,655,167	1,413,259	10,241,908	-	29,586,350	4,184,078	18,572,497	6,829,775	13,995,545	160,574,514	61,674	-	8,805,885	29,080,981
2010															
Jan	265,058,350	11,471,479	1,431,148	10,040,331	-	35,132,903	4,554,332	23,696,561	6,882,010	15,384,129	165,578,146	61,674	-	7,673,249	29,756,769
Feb	264,366,591	11,882,178	1,870,557	10,011,621	-	33,435,250	4,620,071	21,962,439	6,852,740	13,306,704	168,225,686	61,133	-	7,500,573	29,955,066
Mar	264,216,729	11,286,182	1,454,122	9,832,060	-	32,983,276	5,027,465	21,082,542	6,873,269	14,480,588	167,509,382	61,133	-	7,421,073	30,475,093
Apr	268,512,606	11,777,977	1,593,940	10,184,037	-	34,097,331	5,370,685	21,750,602	6,976,044	15,093,019	169,208,778	61,133	0	7,393,402	30,880,966
May	271,061,119	11,998,941	1,690,476	10,308,465	-	36,111,386	5,651,056	23,541,652	6,918,678	15,054,022	169,348,410	61,133	-	7,166,457	31,320,771
Jun	270,725,292	13,031,279	2,589,566	10,441,713	-	35,965,344	5,639,966	23,414,760	6,910,618	14,808,961	168,001,161	61,133	-	7,034,455	31,822,959

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								
2000	90965.9	87526.0	9134.1	7394.8	4826.0	110.4	2458.4	1739.3	69937.2	13165.3	56771.9	8454.7	1006.5	7448.2	3439.9
2001	95256.5	92334.7	7643.9	5751.2	3783.9	263.5	1703.9	1892.6	76682.3	13967.2	62715.1	8008.5	608.3	7400.3	2921.8
2002	105347.7	101124.0	10280.0	7571.8	4453.3	196.5	2922.0	2708.2	81622.4	16407.2	65215.3	9221.6	526.8	8694.8	4223.7
2003	112726.4	108684.4	11989.0	9585.7	5071.0	144.7	4370.0	2403.2	86841.8	18500.8	68341.0	9853.7	863.4	8990.3	4042.0
2004	124095.3	117437.7	14051.2	10202.6	5249.0	147.8	4805.7	3848.6	92872.7	15016.6	77856.1	10513.9	1165.5	9348.4	6657.6
2005	140168.6	130451.1	19923.0	16561.5	7371.8	247.8	8941.9	3361.5	100618.1	15316.5	85301.7	9910.0	1112.2	8797.7	9717.6
2006	154632.9	144557.7	21432.4	12312.4	2945.7	298.1	9068.6	9120.0	114585.7	18332.8	96252.9	8539.6	1348.5	7191.1	10075.3
2007															
Mar	160820.1	149361.7	21326.2	11612.0	2396.2	393.9	8821.9	9714.2	120253.3	21211.8	99041.5	7782.3	616.2	7166.1	11458.4
Jun	166897.2	155731.2	23616.7	12211.6	2972.3	341.9	8897.4	11405.1	123376.5	20602.9	102773.7	8737.9	535.7	8202.2	11166.0
Sep	167322.6	158228.2	23461.7	13164.4	3830.5	318.1	9015.8	10297.3	126041.2	20223.7	105817.6	8725.3	577.4	8147.9	9094.4
Dec	175653.2	165198.3	24862.5	13700.1	4302.5	282.3	9115.4	11162.4	131001.5	21872.0	109129.6	9334.2	875.7	8458.5	10454.9
2008															
Mar	185286.2	175532.5	28359.2	15205.1	5722.1	308.4	9174.7	13154.0	136824.0	23399.1	113424.9	10349.3	915.2	9434.1	9753.6
Jun	194078.8	184337.2	29924.9	16868.7	7271.9	320.6	9276.3	13056.2	143645.4	24426.6	119218.8	10766.9	988.1	9778.8	9741.6
Sep	191093.9	182582.4	27681.6	15566.0	5786.5	336.3	9443.2	12115.7	144984.6	27874.8	117109.8	9916.2	361.7	9554.5	8511.5
Dec	196010.9	187812.5	29720.7	15517.3	5587.8	324.1	9605.4	14203.4	146970.1	28611.2	118358.9	11121.8	1188.8	9932.9	8198.3
2009															
Jan	200936.7	192443.7	29956.1	15236.2	5277.6	318.3	9640.3	14719.9	150729.2	30406.7	120322.5	11758.4	1098.9	10659.5	8493.0
Feb	204158.4	195110.9	31132.3	15549.4	5554.5	342.8	9652.2	15582.8	152763.7	30191.1	122572.6	11214.8	1111.4	10103.5	9047.5
Mar	203905.6	195103.0	31771.6	15652.5	5670.7	350.6	9631.2	16119.1	151598.2	30469.8	121128.4	11733.2	1211.0	10522.2	8802.6
Apr	205676.0	195881.8	30990.7	14993.6	5388.3	364.3	9241.0	15997.1	153188.3	30651.7	122536.6	11702.8	1227.5	10475.3	9794.2
May	203624.5	194626.6	28919.9	12149.1	5229.5	354.4	6565.2	16770.8	154357.1	30622.6	123734.5	11349.6	1241.1	10108.5	8997.9
Jun	206806.1	197716.1	31076.1	11995.4	5060.1	375.2	6560.1	19080.7	154817.7	29707.8	125109.9	11822.2	1288.9	10533.3	9090.0
Jul	205460.6	195370.1	29853.1	12647.0	5689.2	379.0	6578.7	17206.2	154899.9	28469.3	126430.5	10617.1	1298.6	9318.5	10090.6
Aug	208401.6	198288.0	29381.0	12423.8	5507.5	352.1	6564.1	16957.3	156551.0	32047.1	124504.0	12355.9	1279.3	11076.6	10113.7
Sep	209641.8	200073.4	28762.3	12696.6	5580.5	363.0	6753.2	16065.7	158942.0	32379.3	126562.7	12369.0	1281.1	11087.9	9568.4
Oct	211449.6	201472.2	29280.2	12621.1	5486.7	333.4	6801.0	16659.2	159619.7	31574.3	128045.4	12572.2	1114.6	11457.6	9977.4
Nov	214345.3	205037.9	30958.0	11925.9	4801.9	313.1	6810.9	19032.1	161616.6	31788.4	129828.2	12463.2	1136.3	11326.9	9307.4
Dec	214398.3	204156.4	29586.3	11013.9	4184.1	328.5	6501.3	18572.5	160574.5	28967.5	131607.0	13995.5	1142.1	12853.5	10241.9
2010															
Jan	226135.5	216095.2	35132.9	11436.3	4554.3	384.2	6497.8	23696.6	165578.1	30837.4	134740.7	15384.1	1082.5	14301.6	10040.3
Feb	224979.3	214967.6	33435.3	11472.8	4620.1	333.0	6519.8	21962.4	168225.7	32131.4	136094.3	13306.7	1064.1	12242.6	10011.6
Mar	224805.3	214973.2	32983.3	11900.7	5027.5	356.0	6517.3	21082.5	167509.4	30498.9	137010.4	14480.6	1207.2	13273.4	9832.1
Apr	228583.2	218399.1	34097.3	12346.7	5370.7	400.7	6575.3	21750.6	169208.8	31125.8	138083.0	15093.0	1289.8	13803.3	10184.0
May	230822.3	220513.8	36111.4	12569.7	5651.1	355.1	6563.6	23541.7	169348.4	31016.0	138332.5	15054.0	1205.9	13848.1	10308.5
Jun	229217.2	218775.5	35965.3	12550.6	5640.0	357.8	6552.9	23414.8	168001.2	28759.0	139242.2	14809.0	1208.3	13600.7	10441.7

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								
2000	14039.3	12461.5	2507.3	1593.5	1497.3	40.7	55.5	913.8	9318.7	6166.3	3152.4	635.5	151.7	483.8	1577.8
2001	13489.3	11975.4	2852.6	1659.6	1556.3	82.6	20.8	1193.0	8454.3	5117.9	3336.4	668.5	104.5	564.0	1513.9
2002	15864.3	14039.8	3627.7	1981.2	1845.8	98.7	36.7	1646.5	9839.9	6095.8	3744.1	572.2	40.6	531.6	1824.6
2003	17821.0	15874.1	3355.7	2107.8	1973.7	70.0	64.0	1248.0	11375.3	7455.8	3919.5	1143.1	437.0	706.0	1946.9
2004	23171.4	19042.9	4318.9	2398.8	2215.7	70.6	112.5	1920.1	12984.4	9469.6	3514.8	1739.5	652.7	1086.8	4128.5
2005	26847.2	20521.9	4590.6	3200.6	2907.4	170.4	122.8	1390.0	14445.6	9815.4	4630.2	1485.6	175.7	1309.9	6325.3
2006	32220.8	25421.8	5372.0	1489.3	1152.7	215.7	120.9	3882.7	18878.9	12235.9	6643.0	1170.9	196.2	974.6	6799.0
2007															
Mar	33695.5	26571.4	5545.5	1581.1	1122.5	305.5	153.2	3964.4	20132.3	13338.6	6793.7	893.7	69.3	824.3	7124.1
Jun	34742.5	27391.2	6844.8	1600.2	1196.7	252.9	150.6	5244.6	19332.2	12763.0	6569.2	1214.2	109.7	1104.5	7351.3
Sep	33861.6	28396.3	7189.9	1812.3	1490.6	227.5	94.2	5377.6	20300.0	13965.3	6334.7	906.5	151.4	755.1	5465.3
Dec	36809.7	30074.1	6931.7	1888.1	1614.9	181.6	91.5	5043.6	21842.8	15063.1	6779.8	1299.6	126.3	1173.3	6735.6
2008															
Mar	39145.5	33481.5	8935.3	1988.6	1694.9	215.3	78.4	6946.8	23250.2	15487.8	7762.4	1296.0	165.6	1130.4	5664.0
Jun	42088.4	36315.2	10248.8	4486.0	4156.9	215.7	113.4	5762.8	24737.9	16278.2	8459.7	1328.5	238.1	1090.5	5773.2
Sep	39424.5	33954.1	6637.0	2536.0	2202.2	226.4	107.4	4101.0	26196.9	17838.5	8358.4	1120.2	165.0	955.2	5470.4
Dec	38800.1	33362.8	7559.9	2314.9	2001.1	205.4	108.4	5245.0	23852.4	16301.6	7550.8	1950.6	891.1	1059.5	5437.3
2009															
Jan	39805.1	34234.6	6714.7	2419.1	2096.6	199.0	123.6	4295.6	25634.8	17845.6	7789.1	1885.1	901.6	983.5	5570.6
Feb	42305.7	36154.4	7366.1	2565.9	2246.0	210.1	109.8	4800.2	26771.5	17766.6	9004.9	2016.9	913.6	1103.3	6151.3
Mar	40532.6	34716.2	7935.5	2709.9	2398.6	222.2	89.1	5225.7	24703.2	17001.9	7701.3	2077.5	1012.9	1064.6	5816.4
Apr	42687.0	35889.2	7729.1	2676.2	2345.1	239.9	91.2	5052.9	26115.4	18214.4	7901.0	2044.6	1029.7	1014.9	6797.9
May	42377.5	36416.3	7942.7	2565.0	2227.6	224.6	112.9	5377.6	26136.0	18340.2	7795.9	2337.6	1043.3	1294.3	5961.2
Jun	44134.5	38396.4	9003.3	2718.9	2357.3	248.9	112.7	6284.4	27023.5	18661.6	8361.9	2369.6	1091.1	1278.5	5738.2
Jul	42337.1	36044.4	8236.7	2675.0	2298.5	255.7	120.9	5561.7	25776.2	17283.1	8493.1	2031.4	1101.3	930.1	6292.7
Aug	43954.4	37754.0	8028.4	2518.1	2194.3	228.1	95.7	5510.3	27552.2	19457.7	8094.5	2173.4	1081.6	1091.8	6200.4
Sep	41289.4	35542.5	6770.9	2549.4	2194.7	239.5	115.1	4221.6	26638.9	18468.8	8170.0	2132.7	1083.3	1049.4	5746.8
Oct	40159.6	34245.5	6838.2	2487.7	2129.5	207.1	151.1	4350.5	26060.5	17644.4	8416.1	1346.9	214.5	1132.3	5914.1
Nov	41659.6	36388.8	7679.7	2430.8	2141.1	186.6	103.0	5248.9	27367.4	18249.1	9118.3	1341.7	233.3	1108.4	5270.8
Dec	39696.0	34228.9	7581.9	2140.9	1823.4	192.7	124.8	5441.0	24845.5	15865.5	8980.0	1801.6	236.0	1565.6	5467.0
2010															
Jan	46982.9	41526.8	11417.7	2088.0	1739.7	249.8	98.5	9329.7	26104.5	17014.6	9089.9	4004.6	183.0	3821.6	5456.1
Feb	40466.9	34753.6	6898.2	2135.7	1825.2	197.4	113.1	4762.5	26376.1	17198.5	9177.7	1479.3	161.7	1317.5	5713.3
Mar	41614.2	36131.9	7324.1	2566.6	2240.5	220.1	106.1	4757.5	27159.3	17723.3	9436.0	1648.4	375.2	1273.2	5482.3
Apr	43461.3	37754.8	7357.2	2606.0	2184.5	268.1	153.5	4751.1	28717.2	19712.8	9004.4	1680.4	384.7	1295.7	5706.5
May	44611.9	38907.3	8515.9	2646.4	2288.3	223.1	135.0	5869.5	28416.4	18983.8	9432.6	1975.0	383.5	1591.6	5704.6
Jun	42128.0	36294.8	7727.2	2445.3	2094.4	235.4	115.5	5281.9	26816.6	17407.4	9409.2	1751.0	383.6	1367.4	5833.2

Source: Commercial Banks

COMMERCIAL BANKS: TIME DEPOSITS

(G\$Million)

Table 2.4

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2000	33249.1	32615.6	4128.5	3848.7	1429.0	16.7	2402.9	279.9	21013.7	3545.2	17468.5	7473.4	854.6	6618.8	633.5
2001	33133.8	32754.2	3062.0	3005.5	1239.7	82.7	1683.1	56.6	23188.3	3844.9	19343.4	6503.9	503.3	6000.7	379.5
2002	33798.4	32702.5	4849.7	4354.8	1427.4	42.1	2885.2	494.9	20308.8	3413.5	16895.3	7544.0	486.2	7057.8	1095.9
2003	33379.5	32351.1	6137.3	5921.0	1648.3	17.5	4255.2	216.3	18624.3	3114.2	15510.1	7589.5	0.8	7588.7	1028.4
2004	30520.2	29412.0	7131.9	6973.3	2360.6	21.4	4591.3	158.6	15051.6	2002.3	13049.2	7228.5	86.9	7141.5	1108.2
2005	33899.3	32943.1	12103.3	11941.1	3103.7	21.5	8815.8	162.2	14349.0	2178.4	12170.7	6490.8	502.3	5988.4	956.2
2006	33812.6	32929.0	12133.4	9208.6	246.7	17.7	8944.3	2924.8	15053.9	1908.7	13145.2	5741.7	707.5	5034.1	883.6
2007															
Mar	34259.4	33398.8	12672.7	9203.5	520.9	17.7	8665.0	3469.2	14910.0	2040.7	12869.3	5816.2	401.2	5415.0	860.5
Jun	35265.3	34429.6	13116.1	9232.5	471.9	17.6	8743.0	3883.6	14890.8	1810.7	13080.1	6422.7	400.2	6022.5	835.7
Sep	35419.0	34598.2	12382.5	9408.3	473.1	17.6	8917.6	2974.2	15295.1	1883.7	13411.4	6920.6	400.1	6520.5	820.8
Dec	37190.6	36394.7	13921.1	9611.4	574.0	17.6	9019.7	4309.8	15582.9	1901.5	13681.5	6890.6	703.4	6187.2	795.9
2008															
Mar	39890.5	39088.4	14544.7	9698.1	588.5	17.7	9091.9	4846.5	16481.8	1909.4	14572.3	8062.0	703.4	7358.6	802.0
Jun	41313.3	40533.2	15124.3	9765.8	589.8	17.7	9158.3	5358.5	16872.3	1991.0	14881.3	8536.6	703.6	7833.0	780.1
Sep	40988.2	40245.1	16153.3	10690.0	1343.4	15.5	9331.1	5463.3	16248.5	2612.0	13636.5	7843.3	180.1	7663.1	743.1
Dec	41568.5	40847.2	16706.6	10866.1	1357.6	15.5	9493.0	5840.5	15645.9	2489.4	13156.5	8494.7	281.1	8213.6	721.3
2009															
Jan	42448.3	41733.0	16795.1	10894.5	1366.3	15.5	9512.7	5900.6	16403.0	2460.5	13942.5	8534.9	180.6	8354.3	715.3
Feb	43029.2	42314.5	16962.1	10928.0	1374.1	15.5	9538.4	6034.2	17127.5	2592.1	14535.3	8224.9	181.1	8043.8	714.7
Mar	43540.2	42830.5	16964.1	10935.5	1381.6	15.5	9538.4	6028.6	17761.3	3235.0	14526.3	8105.1	181.4	7923.7	709.7
Apr	43020.7	42316.6	16717.1	10545.9	1384.4	15.5	9146.1	6171.2	17323.9	2553.4	14770.5	8275.6	181.1	8094.4	704.1
May	40563.8	39859.6	14158.1	7852.9	1388.8	15.5	6448.5	6305.2	18216.9	3534.5	14682.4	7484.6	181.1	7303.4	704.2
Jun	41219.2	40515.2	14214.6	7677.2	1218.2	15.5	6443.5	6537.4	18326.0	3497.7	14828.3	7974.5	181.1	7793.4	704.0
Jul	40985.1	40276.0	13305.2	7690.3	1220.8	15.5	6454.0	5614.9	19145.0	3552.5	15592.5	7825.8	180.5	7645.2	709.2
Aug	40826.1	40118.8	13448.9	7703.7	1223.8	15.5	6464.4	5745.2	18341.2	3505.8	14835.4	8328.7	181.0	8147.7	707.2
Sep	41901.1	41195.3	13887.3	7869.7	1220.1	15.5	6634.1	6017.6	18918.3	3856.9	15061.5	8389.7	181.1	8208.5	705.8
Oct	43090.0	42397.6	14110.7	7883.1	1221.7	15.5	6645.9	6227.5	19031.2	3874.8	15156.4	9255.7	883.3	8372.4	692.4
Nov	43140.5	42439.4	14267.7	7334.7	615.2	15.5	6703.9	6933.0	18808.9	3819.0	14989.9	9362.8	886.2	8476.6	701.1
Dec	43938.7	43174.3	14211.4	7003.3	615.3	15.6	6372.5	7208.1	18541.2	3098.2	15443.0	10421.7	889.3	9532.5	764.4
2010															
Jan	44396.0	43700.7	14200.1	7035.8	625.0	15.5	6395.2	7164.3	19817.6	2816.3	17001.2	9683.0	882.7	8800.3	695.3
Feb	44866.9	44177.8	14404.8	7043.1	625.1	15.6	6402.4	7361.7	19822.4	2683.5	17138.9	9950.6	885.6	9065.1	689.2
Mar	45250.2	44544.0	14469.2	7051.7	629.2	15.6	6406.9	7417.6	20112.6	2728.3	17384.2	9962.2	815.2	9147.0	706.2
Apr	45500.5	44821.9	14648.6	7063.2	630.1	15.6	6417.6	7585.4	19433.5	2154.9	17278.6	10739.8	888.2	9851.6	678.6
May	45460.6	44777.8	14879.3	7071.0	631.2	15.6	6424.3	7808.3	19633.8	2211.8	17422.1	10264.6	805.6	9459.0	682.8
Jun	46010.9	45331.7	14951.0	7079.6	631.1	15.6	6432.9	7871.5	19769.9	2326.2	17443.7	10610.7	807.8	9803.0	679.2

Source: Commercial Banks

COMMERCIAL BANKS: SAVINGS DEPOSITS
(G\$Million)

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2000	43677.4	42448.9	2498.3	1952.6	1899.7	53.0	0.0	545.7	39604.8	3453.9	36150.9	345.8	0.3	345.5	1228.5
2001	48633.5	47605.1	1729.2	1086.1	987.9	98.2	-	643.1	45039.8	5004.5	40035.4	836.1	0.5	835.6	1028.4
2002	55684.9	54381.7	1802.6	1235.8	1180.1	55.7	-	566.8	51473.8	6897.8	44575.9	1105.3	0.0	1105.3	1303.2
2003	61526.0	60459.2	2496.0	1557.0	1449.0	57.2	50.8	939.0	56842.2	7930.8	48911.4	1121.1	425.6	695.5	1066.7
2004	70403.7	68982.9	2600.3	830.4	672.7	55.8	101.9	1769.9	64836.7	3544.6	61292.1	1545.9	425.9	1120.0	1420.9
2005	79422.2	76986.1	3229.2	1419.9	1360.7	55.9	3.3	1809.3	71823.4	3322.7	68500.7	1933.5	434.2	1499.4	2436.0
2006	88599.5	86206.9	3927.0	1614.5	1546.3	64.8	3.4	2312.5	80652.8	4188.2	76464.7	1627.1	444.8	1182.3	2392.6
2007															
Mar	92865.3	89391.5	3108.0	827.4	752.9	70.7	3.7	2280.6	85211.1	5832.6	79378.5	1072.4	145.6	926.8	3473.7
Jun	96889.4	93910.4	3655.8	1379.0	1303.8	71.4	3.8	2276.8	89153.5	6029.2	83124.4	1101.0	25.8	1075.2	2979.1
Sep	98042.0	95233.7	3889.4	1943.9	1866.9	73.0	4.0	1945.6	90446.1	4374.7	86071.4	898.2	25.9	872.3	2808.3
Dec	101653.0	98729.5	4009.7	2200.7	2113.5	83.0	4.2	1809.0	93575.8	4907.4	88668.3	1144.0	46.1	1098.0	2923.4
2008															
Mar	106250.2	102962.6	4879.2	3518.4	3438.7	75.4	4.3	1360.8	97092.0	6001.9	91090.2	991.4	46.3	945.1	3287.6
Jun	110677.1	107488.8	4551.9	2616.9	2525.2	87.2	4.5	1934.9	102035.2	6157.4	95877.8	901.8	46.5	855.3	3188.3
Sep	110681.3	108383.2	4891.3	2340.0	2240.9	94.4	4.7	2551.4	102539.1	7424.3	95114.8	952.7	16.5	936.2	2298.1
Dec	115642.3	113602.5	5454.3	2336.3	2229.1	103.2	4.0	3118.0	107471.8	9820.3	97651.5	676.5	16.6	659.9	2039.8
2009															
Jan	118683.3	116476.1	6446.3	1922.7	1814.7	103.8	4.1	4523.6	108691.4	10100.5	98590.9	1338.4	16.6	1321.8	2207.2
Feb	118823.5	116641.9	6804.0	2055.6	1934.4	117.1	4.0	4748.5	108864.8	9832.4	99032.4	973.1	16.6	956.4	2181.5
Mar	119832.8	117556.3	6872.0	2007.1	1890.5	112.8	3.7	4864.9	109133.7	10232.9	98900.8	1550.5	16.6	1533.9	2276.5
Apr	119968.3	117676.1	6544.4	1771.4	1658.8	108.9	3.7	4773.0	109749.0	9883.9	99865.1	1382.6	16.7	1366.0	2292.2
May	120683.2	118350.7	6819.1	1731.3	1613.1	114.4	3.8	5087.9	110004.2	8747.9	101256.3	1527.4	16.7	1510.7	2332.5
Jun	121452.4	118804.5	7858.3	1599.3	1484.6	110.9	3.9	6258.9	109468.2	7548.5	101919.7	1478.1	16.7	1461.4	2647.8
Jul	122138.4	119049.7	8311.2	2281.6	2169.9	107.9	3.9	6029.6	109978.6	7633.7	102344.9	759.9	16.7	743.2	3088.6
Aug	123621.1	120415.1	7903.7	2202.0	2089.5	108.5	4.0	5701.8	110657.6	9083.6	101574.0	1853.8	16.7	1837.0	3206.1
Sep	126451.3	123335.5	8104.1	2277.5	2165.7	107.9	3.9	5826.5	113384.8	10053.6	103331.2	1846.6	16.7	1829.9	3115.8
Oct	128200.0	124829.0	8331.4	2250.2	2135.5	110.7	4.0	6081.1	114528.1	10055.1	104472.9	1969.6	16.8	1952.8	3370.9
Nov	129545.3	126209.7	9010.7	2160.4	2045.5	111.0	4.0	6850.2	115440.3	9720.3	105720.0	1758.7	16.8	1741.9	3335.6
Dec	130763.6	126753.2	7793.0	1869.6	1745.4	120.2	4.0	5923.4	117187.9	10003.8	107184.0	1772.2	16.8	1755.4	4010.5
2010															
Jan	134756.7	130867.7	9515.1	2312.6	2189.6	118.8	4.1	7202.5	119656.1	11006.5	108649.6	1696.5	16.8	1679.7	3889.0
Feb	139645.5	136036.3	12132.3	2294.0	2169.8	120.0	4.2	9838.3	122027.2	12249.5	109777.7	1876.8	16.8	1860.0	3609.2
Mar	137940.9	134297.4	11189.9	2282.4	2157.8	120.3	4.2	8907.5	120237.5	10047.3	110190.2	2870.0	16.8	2853.1	3643.6
Apr	139621.3	135822.4	12091.6	2677.5	2556.2	117.0	4.3	9414.1	121058.1	9258.1	111800.0	2672.8	16.8	2655.9	3798.9
May	140749.8	136828.7	12716.2	2852.4	2731.6	116.4	4.4	9863.8	121298.2	9820.3	111477.8	2814.4	16.9	2797.5	3921.1
Jun	141078.2	137148.9	13287.1	3025.8	2914.5	106.8	4.5	10261.3	121414.6	9025.4	112389.2	2447.2	16.9	2430.3	3929.3

Source: Commercial Banks

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

Table 2.6

End Of Period	Up To 3 Months	Exceeding 3 & Up To 6 Months	Exceeding 6 & Up To 9 Months	Up To 12 Months	Exceeding 12 Months	Total
2000	16979.5	5389.5	14.0	9844.4	1021.6	33249.1
2001	16307.9	4547.0	79.7	10022.0	2177.2	33133.8
2002	15645.2	4609.1	318.6	11116.5	2109.1	33798.4
2003	13909.0	5502.0	71.9	12528.3	1368.3	33379.5
2004	12760.7	4553.8	32.3	12359.1	814.3	30520.2
2005						
Mar	11903.8	4122.1	5.8	13158.3	910.8	30100.9
Jun	11251.3	3806.2	326.7	15103.0	904.8	31392.1
Sep	12431.4	3865.7	71.2	12238.4	2956.8	31563.4
Dec	11434.3	4070.2	85.3	15305.8	3003.8	33899.3
2006						
Mar	11860.3	4193.4	103.7	14550.7	3033.3	33741.5
Jun	12270.4	3965.9	98.8	13791.7	3092.7	33219.6
Sep	12817.7	3890.4	79.9	13971.3	3169.8	33929.0
Dec	11839.9	4594.3	144.0	14112.3	3122.1	33812.6
2007						
Mar	11897.6	4417.2	176.0	14594.3	3174.3	34259.4
Jun	12437.8	4409.9	174.0	15016.0	3227.5	35265.3
Sep	11607.3	4603.9	49.5	15704.0	3454.4	35419.0
Dec	12519.5	5241.3	18.7	17372.9	2038.3	37190.6
2008						
Mar	14034.1	5490.5	32.5	18207.7	2125.5	39890.5
Jun	14625.3	5502.8	54.3	18339.6	2791.4	41313.3
Sep	15061.5	4390.7	330.5	18507.7	2697.8	40988.2
Dec	15068.5	4321.7	1168.4	18332.2	2677.6	41568.5
2009						
Jan	15937.3	4369.9	1209.6	18245.9	2685.6	42448.3
Feb	16669.9	4599.6	1056.3	17928.6	2774.8	43029.2
Mar	17012.9	5176.3	478.3	18054.5	2818.1	43540.2
Apr	16791.7	4630.6	1061.9	17577.0	2959.4	43020.6
May	17700.5	4631.4	1047.8	14230.6	2953.7	40563.8
Jun	18079.9	4066.2	1070.5	14981.4	3021.3	41219.2
Jul	17640.5	4090.6	1077.9	15093.4	3082.8	40985.1
Aug	16955.1	4042.5	1105.9	15617.5	3105.2	40826.1
Sep	17132.7	4117.4	1059.6	16461.3	3130.1	41901.1
Oct	18220.3	4652.4	438.9	17134.1	2644.5	43090.0
Nov	18214.4	4675.4	557.4	16861.5	2831.8	43140.5
Dec	17485.9	4943.3	593.5	18133.1	2782.9	43938.7
2010						
Jan	18009.5	4983.4	676.7	17868.7	2857.7	44396.0
Feb	18231.4	5169.4	527.1	18037.8	2901.3	44866.9
Mar	18184.8	5335.7	574.3	18258.2	2897.1	45250.2
Apr	15875.8	6395.0	564.1	19875.9	2789.8	45500.5
May	16424.5	6303.7	508.0	19944.4	2280.1	45460.6
Jun	16564.9	6208.6	502.3	20446.3	2288.9	46010.9

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				
2000	43787.8	10022.0	10330.3	-308.3	197.9	43677.4
2001	47453.2	14021.6	13014.9	1006.7	173.7	48633.5
2002	53913.0	17222.8	15603.1	1619.8	152.2	55684.9
2003	61792.4	20283.0	20798.3	-515.4	248.9	61526.0
2004	68433.5	25707.5	23977.3	1730.2	240.0	70403.7
2005						
Mar	72350.8	25518.1	25554.5	-36.4	510.8	72825.2
Jun	72773.3	21983.8	21822.1	161.7	155.3	73090.3
Sep	74441.3	22358.2	21199.6	1158.6	407.4	76007.3
Dec	77179.3	26246.7	24171.8	2075.0	167.9	79422.2
2006						
Mar	81248.0	27488.1	26192.6	1295.5	428.1	82971.6
Jun	84724.0	28681.4	28555.3	126.1	177.8	85027.9
Sep	85771.5	29623.5	28949.3	674.2	447.4	86893.2
Dec	88742.2	31616.0	31979.9	-363.8	221.2	88599.5
2007						
Mar	92173.1	35532.0	35233.4	298.6	393.6	92865.3
Jun	97557.0	31575.4	32517.9	-942.5	274.9	96889.4
Sep	95821.6	32545.9	30763.6	1782.3	438.1	98042.0
Dec	102881.9	32336.5	33753.8	-1417.2	188.4	101653.0
2008						
Mar	105728.3	29801.1	29710.4	90.7	431.2	106250.2
Jun	110305.2	46438.8	46317.2	121.6	250.3	110677.1
Sep	111556.9	40408.3	41693.5	-1285.2	409.6	110681.3
Dec	115546.5	40026.0	40141.5	-115.6	211.3	115642.3
2009						
Jan	115642.3	37548.8	34538.8	3009.9	31.1	118683.3
Feb	118683.3	38543.6	38432.8	110.9	29.3	118823.5
Mar	118823.5	35887.5	35227.3	660.2	349.1	119832.8
Apr	119832.8	33806.5	34024.2	-217.7	353.2	119968.3
May	119968.3	33340.0	32998.1	341.9	373.0	120683.2
Jun	120683.2	38301.1	37730.1	571.0	198.2	121452.4
Jul	121452.4	40268.8	39662.3	606.5	79.5	122138.4
Aug	122138.4	35676.0	34228.5	1447.5	35.2	123621.1
Sep	123621.1	35941.5	33416.3	2525.2	305.0	126451.3
Oct	126451.3	38389.7	36999.3	1390.5	358.2	128200.0
Nov	128200.0	39652.2	38342.2	1309.9	35.3	129545.3
Dec	129545.3	60547.3	59543.1	1004.2	214.2	130763.6
2010						
Jan	130763.6	43335.1	39427.0	3908.0	85.0	134756.7
Feb	134756.7	44983.0	40131.7	4851.4	37.5	139645.5
Mar	139645.5	41110.3	43419.0	-2308.7	604.1	137940.9
Apr	137940.9	42630.1	41388.4	1241.7	438.7	139621.3
May	139621.3	43196.5	42111.1	1085.4	43.1	140749.8
Jun	140749.8	38455.9	38435.2	20.7	307.7	141078.2

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2000	125,811
2001	107,094
2002	103,269
2003	110,920
2004	159,657
2005	
Mar	152,684
Jun	164,857
Sep	183,630
Dec	167,641
2006	
Mar	189,629
Jun	172,242
Sep	195,559
Dec	194,351
2007	
Mar	217,974
Jun	231,633
Sep	209,247
Dec	215,212
2008	
Mar	214,287
Jun	249,345
Sep	277,598
Dec	276,220
2009	
Jan	278,951
Feb	243,761
Mar	268,265
Apr	258,100
May	249,153
Jun	295,451
Jul	301,158
Aug	280,156
Sep	427,671
Oct	286,869
Nov	281,570
Dec	315,248
2010	
Jan	259,153
Feb	269,888
Mar	471,629
Apr	282,399
May	278,856
Jun	301,534

Table 2.9

Period	Clearings 1)
2000	107,599
2001	106,865
2002	110,233
2003	121,087
2004	98,286
2005	
Mar	11,046
Jun	11,537
Sep	11,275
Dec	12,555
2006	
Mar	12,110
Jun	12,357
Sep	11,817
Dec	14,344
2007	
Mar	13,914
Jun	13,777
Sep	13,237
Dec	17,509
2008	
Mar	14,239
Jun	16,847
Sep	17,954
Dec	20,569
2009	
Jan	16,802
Feb	15,311
Mar	15,825
Apr	16,173
May	15,695
Jun	17,731
Jul	17,256
Aug	16,009
Sep	17,146
Oct	17,966
Nov	17,417
Dec	22,703
2010	
Jan	18,411
Feb	15,697
Mar	18,268
Apr	17,548
May	16,696
Jun	19,406

Sources : Bank of Guyana and Commercial Banks

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

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

Table 2.10

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ¹								
2000	54660.3	53896.9	458.8	39.2	0.0	39.2	419.6	52778.3	43621.7	9156.6	659.7	0.0	659.7	763.4
2001	52432.9	51130.7	852.8	1.2	-	1.2	851.6	49814.2	41052.8	8761.5	463.7	-	463.7	1302.1
2002	50473.6	48922.6	816.8	9.3	2.2	7.1	807.5	47381.8	38308.3	9073.5	723.9	-	723.9	1551.1
2003	41738.4	40262.2	885.2	63.4	1.2	62.2	821.7	38521.6	29696.1	8825.5	855.5	-	855.5	1476.2
2004	38136.7	36579.6	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	490.0	-	490.0	1557.2
2005	40337.1	38906.9	1572.1	86.6	5.4	81.2	1485.5	36802.3	26499.3	10303.0	532.5	-	532.5	1430.2
2006	45968.8	44603.2	1057.9	91.3	0.5	90.8	966.6	43109.0	30595.7	12513.3	436.4	-	436.4	1365.6
2007														
Mar	48571.4	47668.4	2974.9	119.1	0.9	118.2	2855.7	44446.9	31402.3	13044.5	246.6	-	246.6	903.1
Jun	48739.9	48019.9	2938.3	118.0	0.5	117.5	2820.3	44871.8	30774.1	14097.8	209.8	-	209.8	720.0
Sep	49634.0	48958.2	2913.4	115.7	0.0	115.7	2797.6	45836.3	30975.4	14860.9	208.5	-	208.5	675.9
Dec	52021.3	51328.4	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	37.8	-	37.8	692.9
2008														
Mar	54237.1	53839.6	3233.9	84.2	12.0	72.2	3149.7	50567.5	34185.9	16381.6	38.3	-	38.3	397.5
Jun	55318.1	54975.2	2719.5	96.5	39.9	56.6	2623.0	52161.1	34550.6	17610.4	94.7	-	94.7	342.9
Sep	58212.1	57841.5	2768.9	95.0	39.6	55.5	2673.8	55010.8	37056.9	17954.0	61.8	-	61.8	370.6
Dec	64117.2	63582.7	3088.2	90.1	35.8	54.3	2998.1	60385.4	40739.0	19646.4	109.2	-	109.2	534.5
2009														
Jan	63159.0	62596.6	2986.3	77.4	24.0	53.4	2908.9	59504.2	40249.5	19254.8	106.0	-	106.0	562.5
Feb	63225.4	62627.5	3070.5	81.6	27.5	54.1	2988.9	59465.7	40121.4	19344.3	91.3	-	91.3	597.8
Mar	62513.4	61906.3	3030.8	79.3	25.3	54.0	2951.5	58676.2	39535.9	19140.4	199.3	-	199.3	607.0
Apr	63004.4	62176.7	3049.5	86.1	24.1	61.9	2963.4	58970.1	39698.7	19271.4	157.1	-	157.1	827.7
May	62716.2	61915.4	3039.9	74.6	21.5	53.1	2965.3	58689.2	39440.6	19248.5	186.3	-	186.3	800.9
Jun	61785.1	61228.8	3072.9	74.4	20.7	53.7	2998.5	58049.0	38778.0	19271.0	106.9	-	106.9	556.3
Jul	62928.0	62166.5	3178.2	74.7	21.2	53.5	3103.5	58893.5	39444.7	19448.8	94.8	-	94.8	761.5
Aug	62545.1	61733.8	3070.2	72.3	19.7	52.6	2997.9	58581.4	39119.8	19461.6	82.2	-	82.2	811.2
Sep	62851.4	61901.8	2861.3	73.3	20.0	53.3	2788.0	58961.3	39341.0	19620.2	79.3	-	79.3	949.5
Oct	62383.0	61515.6	2995.9	72.9	19.6	53.3	2923.1	58477.6	39760.2	18717.4	42.1	-	42.1	867.4
Nov	63750.6	62533.6	3089.6	72.4	19.3	53.1	3017.1	59396.2	40714.6	18681.6	47.8	-	47.8	1217.1
Dec	64398.2	63305.9	2716.9	75.6	22.5	53.0	2641.3	60486.0	41661.8	18824.2	103.0	-	103.0	1092.3
2010														
Jan	63301.2	62269.1	3079.9	73.5	18.2	55.3	3006.4	59090.8	40102.8	18987.9	98.5	-	98.5	1032.1
Feb	64720.8	63618.5	2823.9	62.3	17.9	44.4	2761.6	60718.6	41589.8	19128.8	76.0	-	76.0	1102.3
Mar	65487.9	64396.6	2937.3	53.2	13.8	39.4	2884.1	61408.2	43029.9	18378.3	51.1	-	51.1	1091.3
Apr	66614.5	65413.9	2802.1	56.5	12.3	44.2	2745.6	62571.7	44310.6	18261.1	40.2	-	40.2	1200.6
May	66583.8	65146.6	2825.3	51.3	11.6	39.7	2774.0	62293.0	43965.9	18327.0	28.3	-	28.3	1437.3
Jun	68559.2	67139.1	3129.8	59.7	12.5	47.2	3070.1	63989.7	45620.0	18369.7	19.6	-	19.6	1420.2

Source: Commercial Banks

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

¹ Other Govt. consists of Local Government and NIS.

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

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ¹								
2000	33058.4	32446.6	368.0	39.2	0.0	39.2	328.8	31888.0	26090.7	5797.4	190.6	0.0	190.6	611.8
2001	30014.5	29388.9	699.2	1.2	-	1.2	698.0	28648.1	24141.0	4507.1	41.6	-	41.6	625.7
2002	28382.0	27382.0	673.5	1.1	1.1	0.0	672.3	26450.6	22057.1	4393.5	257.9	-	257.9	1000.1
2003	23154.6	22200.8	695.0	50.7	0.1	50.6	644.3	21202.9	16178.3	5024.6	302.9	-	302.9	953.8
2004	19732.7	18516.8	1138.2	50.2	0.1	50.1	1088.0	17210.7	14451.6	2759.2	167.9	-	167.9	1215.9
2005	20618.2	19411.9	1395.2	86.6	5.4	81.2	1308.6	17731.0	14991.3	2739.7	285.7	-	285.7	1206.3
2006	24017.2	22828.5	931.0	91.3	0.5	90.8	839.7	21552.2	18486.2	3066.1	345.3	-	345.3	1188.7
2007														
Mar	26149.9	25380.9	2199.6	119.1	0.9	118.2	2080.5	23022.6	19124.3	3898.3	158.7	-	158.7	769.0
Jun	25938.6	25321.7	2279.9	118.0	0.5	117.5	2162.0	22835.9	18322.4	4513.5	205.8	-	205.8	616.9
Sep	25871.6	25290.8	2216.0	115.7	0.0	115.7	2100.2	22870.4	18111.9	4758.5	204.5	-	204.5	580.8
Dec	27946.3	27351.1	1249.1	89.5	0.0	89.5	1159.6	26068.2	20089.0	5979.1	33.8	-	33.8	595.2
2008														
Mar	28947.5	28690.9	2575.3	84.2	12.0	72.2	2491.1	26081.4	20701.1	5380.3	34.3	-	34.3	256.6
Jun	29421.5	29215.0	2058.7	96.5	39.9	56.6	1962.2	27065.6	20934.2	6131.4	90.7	-	90.7	206.5
Sep	31708.4	31509.3	2077.6	68.4	16.7	51.6	2009.3	29371.6	23088.7	6282.8	60.1	-	60.1	199.1
Dec	36392.1	36025.8	2194.2	64.3	13.5	50.7	2129.9	33739.9	26635.6	7104.3	91.8	-	91.8	366.2
2009														
Jan	36058.8	35665.3	2091.0	52.0	2.0	50.0	2039.1	33485.6	26517.3	6968.3	88.7	-	88.7	393.5
Feb	35954.2	35529.4	2174.1	56.5	5.8	50.7	2117.7	33281.0	26342.6	6938.4	74.3	-	74.3	424.7
Mar	35752.7	35318.2	2134.5	55.7	4.9	50.8	2078.8	33001.5	25969.2	7032.3	182.2	-	182.2	434.4
Apr	36302.2	35643.5	2151.8	62.6	3.9	58.8	2089.1	33351.6	26192.4	7159.2	140.1	-	140.1	658.7
May	35611.2	34977.9	2141.0	51.6	1.6	50.0	2089.3	32667.1	25406.6	7260.5	169.8	-	169.8	633.4
Jun	34737.1	34363.9	2173.3	52.4	1.7	50.7	2120.9	32100.0	24946.9	7153.1	90.6	-	90.6	373.2
Jul	35678.6	35097.4	2277.5	53.3	2.6	50.7	2224.3	32741.2	25592.8	7148.4	78.7	-	78.7	581.3
Aug	34708.8	34083.3	2168.1	51.1	1.1	49.9	2117.1	31848.9	24702.5	7146.5	66.3	-	66.3	625.4
Sep	34406.7	33640.1	1958.1	52.5	1.8	50.7	1905.7	31618.5	24594.6	7023.9	63.5	-	63.5	766.6
Oct	35167.0	34479.8	2091.8	52.7	2.0	50.8	2039.1	32361.5	25286.0	7075.5	26.5	-	26.5	687.2
Nov	36481.5	35441.9	2184.5	52.9	2.2	50.7	2131.6	33225.0	26008.3	7216.7	32.4	-	32.4	1039.6
Dec	37112.4	36195.6	1845.0	56.1	5.3	50.7	1788.9	34262.9	26966.6	7296.3	87.7	-	87.7	916.8
2010														
Jan	35458.7	34600.2	2206.9	54.3	1.2	53.1	2152.6	32295.9	25102.9	7193.0	97.4	-	97.4	858.4
Feb	36986.8	36056.9	1949.9	43.7	1.4	42.2	1906.2	34032.4	26561.3	7471.0	74.7	-	74.7	929.9
Mar	37684.2	36760.6	2067.3	40.0	2.5	37.5	2027.3	34643.5	27711.2	6932.3	49.8	-	49.8	923.5
Apr	38885.3	37849.3	1930.9	43.7	1.4	42.3	1887.2	35879.5	28976.0	6903.5	38.9	-	38.9	1036.0
May	38519.2	37243.6	1953.0	39.0	1.0	38.0	1914.0	35268.8	28195.9	7072.9	21.8	-	21.8	1275.6
Jun	40152.8	38891.2	2256.5	47.9	1.9	46.0	2208.6	36621.5	29467.4	7154.1	13.3	-	13.3	1261.5

Source: Commercial Banks

¹ Other Govt. consists of Local Government and NIS.

COMMERCIAL BANKS: TERM LOANS AND ADVANCES ¹
(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't								
2000	21,601.9	21,450.3	90.8	0.0	0.0	0.0	90.8	20,890.3	17,531.1	3,359.2	469.2	0.0	469.2	151.7
2001	22,418.3	21,741.8	153.6	0.0	0.0	0.0	153.6	21,166.2	16,911.8	4,254.4	422.0	0.0	422.0	676.5
2002	22,091.6	21,540.6	143.4	8.2	1.1	7.1	135.1	20,931.2	16,251.2	4,680.0	466.0	0.0	466.0	551.0
2003	18,583.8	18,061.4	190.2	12.7	1.1	11.6	177.4	17,318.7	13,517.8	3,800.9	552.6	0.0	552.6	522.4
2004	18,404.0	18,062.8	177.4	0.0	0.0	0.0	177.4	17,563.2	12,129.9	5,433.3	322.1	0.0	322.1	341.2
2005	19,718.9	19,495.0	176.9	0.0	0.0	0.0	176.9	19,071.3	11,508.0	7,563.3	246.8	0.0	246.8	223.9
2006	21,951.6	21,774.7	126.9	0.0	0.0	0.0	126.9	21,556.7	12,109.5	9,447.2	91.1	0.0	91.1	176.9
2007														
Mar	22,421.5	22,287.4	775.3	-	-	-	775.3	21,424.2	12,278.0	9,146.2	87.9	-	87.9	134.1
Jun	22,801.3	22,698.2	658.3	-	-	-	658.3	22,035.9	12,451.7	9,584.2	4.0	-	4.0	103.1
Sep	23,762.4	23,667.3	697.4	-	-	-	697.4	22,966.0	12,863.6	10,102.4	4.0	-	4.0	95.1
Dec	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														
Mar	25,289.6	25,148.7	658.6	-	-	-	658.6	24,486.1	13,484.8	11,001.3	4.0	-	4.0	140.9
Jun	25,896.6	25,760.2	660.7	-	-	-	660.7	25,095.5	13,616.5	11,479.0	4.0	-	4.0	136.4
Sep	26,503.6	26,332.2	691.2	26.7	22.9	3.8	664.5	25,639.3	13,968.1	11,671.1	1.7	-	1.7	171.5
Dec	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														
Jan	27,100.2	26,931.2	895.3	25.5	22.0	3.4	869.8	26,018.7	13,732.2	12,286.5	17.2	-	17.2	169.0
Feb	27,271.2	27,098.1	896.3	25.2	21.8	3.4	871.2	26,184.7	13,778.8	12,405.9	17.0	-	17.0	173.1
Mar	26,760.7	26,588.1	896.3	23.6	20.4	3.2	872.7	25,674.7	13,566.7	12,108.0	17.1	-	17.1	172.6
Apr	26,702.2	26,533.1	897.7	23.4	20.3	3.2	874.3	25,618.5	13,506.3	12,112.2	16.9	-	16.9	169.0
May	27,105.0	26,937.5	898.9	23.0	19.9	3.1	875.9	26,022.1	14,034.1	11,988.0	16.5	-	16.5	167.5
Jun	27,048.0	26,864.9	899.6	22.0	19.0	3.0	877.6	25,949.0	13,831.1	12,117.9	16.3	-	16.3	183.1
Jul	27,249.3	27,069.1	900.6	21.4	18.6	2.8	879.2	26,152.3	13,851.9	12,300.4	16.2	-	16.2	180.2
Aug	27,836.3	27,650.5	902.1	21.2	18.5	2.7	880.8	26,732.5	14,417.4	12,315.1	16.0	-	16.0	185.8
Sep	28,444.7	28,261.7	903.2	20.8	18.2	2.6	882.4	27,342.8	14,746.5	12,596.3	15.8	-	15.8	183.0
Oct	27,216.1	27,035.8	904.1	20.1	17.6	2.5	883.9	26,116.1	14,474.2	11,641.9	15.6	-	15.6	180.3
Nov	27,269.2	27,091.7	905.1	19.5	17.1	2.4	885.5	26,171.2	14,706.3	11,464.9	15.4	-	15.4	177.5
Dec	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														
Jan	27,842.5	27,668.9	872.9	19.2	16.9	2.2	853.8	26,794.9	15,000.0	11,794.9	1.1	-	1.1	173.6
Feb	27,734.0	27,561.6	874.0	18.6	16.4	2.2	855.4	26,686.2	15,028.5	11,657.7	1.3	-	1.3	172.4
Mar	27,803.8	27,636.0	870.1	13.2	11.2	2.0	856.9	26,764.7	15,318.7	11,446.0	1.3	-	1.3	167.8
Apr	27,729.2	27,564.6	871.2	12.8	10.9	1.9	858.4	26,692.2	15,334.6	11,357.6	1.2	-	1.2	164.6
May	28,064.6	27,902.9	872.3	12.3	10.6	1.7	860.0	27,024.2	15,770.1	11,254.2	6.5	-	6.5	161.7
Jun	28,406.5	28,247.8	873.3	11.8	10.6	1.2	861.5	27,368.2	16,152.7	11,215.6	6.3	-	6.3	158.6

Source: Commercial Banks

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

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

Table 2-13(a)

	2000		2001		2002		2003		2004	
	Dec.		Dec.		Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	39.2		1.2	-	9.3	-	63.4	-	50.2	-
FINANCIAL INSTITUTIONS	0.0	659.7	0.0	463.7	0.0	723.9	0.0	855.4	0.0	490.0
Pub. Finan. Instits.	0.0	-	0.0	-	-	-	-	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	-	-	-	-	0.0
Insurance Companies	-	557.0	-	385.6	-	655.6	-	769.6	-	474.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	3.0	-	8.6	-	9.2	-	13.0	-	15.7
Trust & Investment Companies	-	99.8	-	69.5	-	59.2	-	72.8	-	0.2
Pension Funds	-	0.0	-	0.0	-	-	-	-	-	-
BUSINESS ENTERPRISES	419.6	43621.7	851.6	41052.8	807.5	38308.3	821.7	29696.1	1265.4	26581.5
<i>Agriculture</i>	2.3	8674.8	7.3	8133.5	127.6	6759.5	102.3	3468.8	0.0	3244.6
Sugarcane	2.3	43.3	0.0	122.2	107.8	114.0	102.3	120.3	0.0	28.3
Paddy	0.0	5732.1	6.3	5370.5	4.7	4008.2	0.0	1813.3	0.0	1653.8
Other Farming	0.0	372.5	0.0	179.0	0.0	139.7	0.0	93.4	0.0	117.0
Livestock	0.0	887.0	0.0	573.7	0.0	647.4	0.0	419.2	0.0	372.4
Forestry	0.0	684.9	1.0	935.3	15.1	639.8	0.0	72.0	0.0	29.7
Shrimp & Other Fishing	0.0	955.0	0.0	952.7	0.0	1210.4	0.0	950.6	0.0	1043.4
<i>Mining & Quarrying</i>	229.5	803.1	660.4	702.6	486.9	680.7	320.9	697.5	60.3	409.9
Bauxite	229.5	0.0	660.4	0.0	486.9	0.5	320.9	0.0	60.3	96.0
Other	0.0	803.1	0.0	702.6	0.0	680.2	0.0	697.5	0.0	314.0
<i>Manufacturing</i>	182.7	16104.0	179.2	15079.7	190.0	13716.3	384.6	10078.2	1201.0	8539.8
Timber and Sawmilling	0.0	2715.0	0.0	2093.4	0.0	1478.3	0.0	1212.8	0.0	823.7
Other Construction and Engin.	0.0	2458.7	0.0	2463.0	0.0	2171.9	0.0	2184.9	0.0	2332.1
Sugar Molasses	0.0	535.2	0.0	997.8	0.0	550.5	0.0	504.8	0.0	3.5
Rice Milling	149.9	5884.0	162.7	5145.3	174.4	6199.6	177.4	3557.5	177.4	2482.8
Beverages, Food & Tobacco	0.0	1048.9	0.0	753.1	0.0	505.0	0.0	536.7	0.0	540.9
Textiles & Clothing	32.8	87.8	16.5	69.5	15.6	66.3	0.0	54.7	0.0	65.9
Electricity	0.0	1.3	0.0	0.1	0.0	0.2	0.0	0.0	1023.6	4.9
Other Manufacturing	0.0	3373.1	0.0	3557.4	0.0	2744.5	207.1	2026.9	0.0	2286.0
<i>Services</i>	5.1	18039.8	4.6	17136.9	3.0	17151.8	14.0	15451.5	4.1	14387.2
Drainage & Irrigation	0.0	75.4	0.0	61.3	0.0	43.5	0.0	28.0	0.0	25.8
Transportation	0.0	1297.3	0.0	1364.9	0.0	1012.8	0.0	956.5	0.0	1143.7
Telecommunications	0.0	35.7	0.0	16.1	0.0	4.8	14.0	85.9	0.0	25.8
Entertaining & Catering	0.0	1681.1	0.0	1651.2	0.0	1652.8	0.0	1794.7	0.0	1368.5
Distribution	0.0	10727.7	0.0	10091.9	0.0	9938.4	0.0	9245.5	0.0	8988.3
Education	0.0	78.6	0.0	102.0	0.0	379.1	0.0	252.3	0.0	216.7
Health	0.0	142.0	0.0	156.9	0.0	107.0	0.0	138.3	0.0	148.6
Professional Services	0.0	799.2	0.0	775.6	0.0	637.8	0.0	561.7	0.0	518.1
Other Services	5.1	3202.8	4.6	2917.1	3.0	3375.5	0.0	2388.6	4.1	1951.6
HOUSEHOLDS	0.0	9156.6	0.0	8761.5	0.0	9073.5	0.0	8825.5	0.0	8192.5
Housing	-	4147.7	-	3177.6	-	3850.7	-	3648.3	-	2622.1
Motor Cars	-	968.3	-	1386.7	-	1417.8	-	1786.7	-	2156.3
Other Durable Goods	-	118.6	-	479.7	-	656.7	-	688.0	-	310.1
Education	-	93.4	-	96.9	-	99.4	-	125.6	-	169.0
Travel	-	15.7	-	10.6	-	11.9	-	15.8	-	33.5
Other Purpose	-	3812.9	-	3610.0	-	3037.1	-	2561.0	-	2901.4
TOTAL	458.8	53438.0	852.8	50277.9	816.8	48105.7	885.2	39377.0	1315.6	35264.0

Source: Commercial Banks

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

Table 2-13(b)

	2005							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	53.3	-	60.4	-	37.1	-	86.6	-
FINANCIAL INSTITUTIONS	0.0	438.9	0.0	453.8	0.0	475.7	0.0	532.5
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.2
Insurance Companies	-	417.2	-	429.3	-	458.7	-	514.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	14.3	-	21.3	-	9.6	-	17.9
Trust & Investment Companies	-	7.4	-	3.2	-	7.4	-	0.0
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1673.6	26045.0	2366.9	27071.9	2841.7	26586.4	1485.5	26499.3
Agriculture	258.2	3387.0	398.0	3552.6	694.0	3555.3	146.2	3637.7
Sugarcane	258.2	71.6	398.0	111.3	694.0	99.4	146.2	75.5
Paddy	0.0	1647.6	0.0	1490.2	0.0	1453.0	0.0	1411.0
Other Farming	0.0	118.0	0.0	115.8	0.0	111.8	0.0	111.5
Livestock	0.0	328.3	0.0	391.6	0.0	441.0	0.0	422.9
Forestry	0.0	34.9	0.0	73.9	0.0	71.8	0.0	76.3
Shrimp & Other Fishing	0.0	1186.7	0.0	1369.9	0.0	1378.4	0.0	1540.5
Mining & Quarrying	241.2	440.0	241.2	349.3	241.2	357.3	241.2	346.0
Bauxite	241.2	98.4	241.2	99.8	241.2	99.3	241.2	99.9
Other	0.0	341.6	0.0	249.4	0.0	258.0	0.0	246.2
Manufacturing	1173.1	7969.0	1714.8	8543.7	1905.4	8112.0	1098.1	8150.0
Timber and Sawmilling	0.0	775.0	0.0	901.4	0.0	888.6	0.0	975.5
Other Constr. and Engin.	0.0	2266.1	0.0	2508.0	0.0	2185.9	0.0	2366.6
Sugar Molasses	0.0	2.7	570.2	440.6	788.7	415.5	0.0	87.9
Rice Milling	177.4	1918.8	176.9	1873.7	176.9	1771.6	176.9	1745.0
Beverages, Food & Tobacco	0.0	797.5	0.0	851.9	0.0	898.8	0.0	895.4
Textiles & Clothing	0.0	59.4	0.0	55.0	0.0	52.5	0.0	49.8
Electricity	995.6	9.8	967.7	11.2	939.8	10.9	921.2	3.5
Other Manufacturing	0.0	2139.7	0.0	1901.9	0.0	1888.2	0.0	2026.4
Services	1.2	14249.0	12.9	14626.3	1.1	14561.7	0.0	14365.5
Drainage & Irrigation	0.0	38.3	0.0	25.5	0.0	33.2	0.0	38.3
Transportation	0.0	1346.6	0.0	1214.4	0.0	1203.8	0.0	1054.6
Telecommunications	1.2	19.8	12.9	31.1	1.1	17.7	0.0	23.7
Entertaining & Catering	0.0	1792.2	0.0	1294.9	0.0	1447.7	0.0	1400.1
Distribution	0.0	8494.5	0.0	9565.1	0.0	9054.1	0.0	9072.9
Education	0.0	203.8	0.0	188.5	0.0	167.6	0.0	142.1
Health	0.0	147.6	0.0	123.5	0.0	156.2	0.0	171.2
Professional Services	0.0	423.4	0.0	415.1	0.0	408.5	0.0	436.5
Other Services	0.0	1782.8	0.0	1768.2	0.0	2073.1	0.0	2026.0
HOUSEHOLDS	0.0	8432.5	0.0	8732.7	0.0	9065.0	0.0	10303.0
Housing	-	3076.6	-	2886.4	-	3190.3	-	3008.5
Motor Cars	-	2142.6	-	2226.8	-	2554.6	-	2721.9
Other Durable Goods	-	321.5	-	358.2	-	385.8	-	532.1
Education	-	154.6	-	174.3	-	205.6	-	217.4
Travel	-	32.1	-	40.4	-	53.5	-	55.3
Other Purposes	-	2705.0	-	3046.5	-	2675.2	-	3767.8
TOTAL	1727.0	34916.3	2427.3	36258.3	2878.8	36127.1	1572.1	37334.8

Source: Commercial Banks

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

Table 2-13(c)

	2006							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	2.8	-	55.8	-	126.6	-	91.3	-
FINANCIAL INSTITUTIONS	0.0	372.5	0.0	311.5	0.0	274.6	0.0	436.4
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	359.6	-	295.4	-	263.4	-	422.1
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	12.9	-	16.1	-	11.0	-	14.2
Trust & Investment Companies	-	0.0	-	0.0	-	0.2	-	0.0
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2859.2	27583.8	3453.9	29544.4	2467.9	29205.2	966.6	30595.7
Agriculture	415.1	3675.9	683.3	3706.1	380.0	3597.8	29.1	3525.8
Sugarcane	415.1	73.7	683.2	67.4	380.0	70.6	29.1	63.0
Paddy	0.0	1441.4	0.0	1397.0	0.0	1157.9	0.0	1076.9
Other Farming	0.0	113.7	0.0	86.9	0.0	198.8	0.0	197.5
Livestock	0.0	521.1	0.0	537.1	0.0	554.8	0.0	517.8
Forestry	0.0	85.1	0.1	69.8	0.0	59.6	0.0	65.3
Shrimp & Other Fishing	0.0	1441.0	0.0	1548.0	0.0	1556.2	0.0	1605.2
Mining & Quarrying	241.2	640.6	0.0	994.9	0.0	1015.2	0.2	955.5
Bauxite	241.2	181.1	0.0	185.7	0.0	190.5	0.0	195.3
Other	0.0	459.4	0.0	809.2	0.0	824.7	0.2	760.2
Manufacturing	2202.9	8618.0	2770.4	10151.4	2087.9	9946.3	937.2	10145.1
Timber and Sawmilling	0.0	972.3	0.0	1002.0	0.0	1189.6	0.0	1402.5
Other Constr. and Engin.	0.0	2500.2	0.0	3613.7	0.0	3482.6	0.0	3701.0
Sugar Molasses	1142.0	352.2	1737.4	640.5	1123.5	347.8	0.8	45.9
Rice Milling	176.9	1708.4	176.9	1748.6	126.9	1749.2	126.9	1399.8
Beverages, Food & Tobacco	0.0	915.6	0.0	1010.6	0.0	1173.3	0.0	1332.2
Textiles & Clothing	0.0	46.6	0.0	38.8	0.0	37.1	0.0	45.8
Electricity	884.0	3.1	856.1	6.3	837.5	5.4	809.5	4.3
Other Manufacturing	0.0	2119.6	0.0	2090.9	0.0	1961.1	0.0	2213.5
Services	0.0	14649.3	0.2	14692.0	0.0	14645.9	0.0	15969.3
Drainage & Irrigation	0.0	37.9	0.0	48.4	0.0	37.9	0.0	30.9
Transportation	0.0	1171.7	0.0	1086.0	0.0	898.7	0.0	1150.8
Telecommunications	0.0	26.1	0.0	34.7	0.0	31.5	0.0	71.5
Entertaining & Catering	0.0	1523.1	0.0	1801.5	0.0	1804.8	0.0	1964.8
Distribution	0.0	8946.0	0.0	9012.7	0.0	9112.8	0.0	9767.8
Education	0.0	122.1	0.0	120.3	0.0	92.7	0.0	85.9
Health	0.0	162.0	0.0	176.5	0.0	177.4	0.0	206.9
Professional Services	0.0	410.9	0.0	406.3	0.0	407.7	0.0	477.1
Other Services	0.0	2249.5	0.2	2005.7	0.0	2082.3	0.0	2213.5
HOUSEHOLDS	0.0	10197.9	0.0	10496.6	0.0	11187.5	0.0	12513.3
Housing	-	2849.4	-	2897.8	-	3438.8	-	3759.1
Motor Cars	-	2748.0	-	2810.9	-	3111.9	-	3453.9
Other Durable Goods	-	508.3	-	493.0	-	499.4	-	636.2
Education	-	211.0	-	215.4	-	247.6	-	249.3
Travel	-	42.9	-	48.2	-	60.6	-	58.7
Other Purposes	-	3838.4	-	4031.3	-	3829.2	-	4356.1
TOTAL	2862.0	38154.2	3509.8	40352.5	2594.4	40667.3	1057.9	43545.3

Source: Commercial Banks

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

Table 2-13(d)

	2007							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	119.1	-	118.0	-	115.7	-	89.5	-
FINANCIAL INSTITUTIONS	0.0	246.6	0.0	209.8	0.0	208.5	0.0	37.8
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	232.1	-	185.5	-	195.6	-	22.3
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	14.5	-	24.3	-	12.9	-	15.5
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	-	-	-	-	0.0	-	0.0
BUSINESS ENTERPRISES	2855.7	31402.3	2820.3	30774.1	2,797.6	30,975.4	1,239.6	32,956.5
Agriculture	517.4	3574.8	416.6	3027.8	433.6	2,866.1	369.7	2,984.5
Sugarcane	517.4	63.9	416.6	60.6	433.6	131.1	369.7	129.8
Paddy	0.0	1202.1	0.0	1022.5	0.0	1,049.7	0.0	942.5
Other Farming	0.0	77.1	0.0	76.0	0.0	62.2	0.0	54.8
Livestock	0.0	563.6	0.0	600.3	0.0	611.8	0.0	637.8
Forestry	0.0	48.4	0.0	49.9	0.0	28.9	0.0	50.2
Shrimp & Other Fishing	0.0	1619.6	0.0	1218.6	0.0	982.4	0.0	1,169.5
Mining & Quarrying	0.1	942.6	0.0	958.3	0.6	1,002.2	1.1	822.8
Bauxite	0.1	184.9	0.0	179.3	0.1	0.0	0.0	0.0
Other	0.0	757.7	0.0	779.0	0.5	1,002.2	1.1	822.8
Manufacturing	2338.2	10394.8	2403.7	10376.6	2,363.4	9,995.7	864.7	10,634.6
Timber and Sawmilling	0.0	1514.9	0.0	1664.2	0.0	1,722.5	0.0	1,747.1
Other Constr. and Engin.	0.0	4124.9	0.0	3747.6	0.0	3,553.0	0.0	3,346.8
Sugar Molasses	1429.7	2.4	1603.1	4.3	1,508.2	6.3	0.0	8.3
Rice Milling	126.9	1339.1	46.9	1517.6	80.0	1,279.3	80.0	1,556.4
Beverages, Food & Tobacco	0.0	1364.4	0.0	1244.4	0.0	1,267.7	0.0	1,315.3
Textiles & Clothing	0.0	36.0	0.0	70.4	0.0	60.9	0.0	48.9
Electricity	781.6	9.9	753.7	8.2	775.2	6.9	784.7	6.3
Other Manufacturing	0.0	2003.1	0.0	2119.9	0.0	2,099.2	0.0	2,605.4
Services	0.0	16490.2	0.0	16411.3	0.0	17,111.4	4.1	18,514.7
Drainage & Irrigation	0.0	46.3	0.0	32.7	0.0	29.5	0.0	25.5
Transportation	0.0	1414.5	0.0	1424.5	0.0	1,303.2	3.2	1,608.2
Telecommunications	0.0	39.3	0.0	113.3	0.0	24.1	0.0	28.5
Entertaining & Catering	0.0	2179.6	0.0	2203.7	0.0	2,080.2	0.0	1,984.2
Distribution	0.0	9908.9	0.0	9686.3	0.0	10,469.5	0.3	10,990.9
Education	0.0	78.8	0.0	78.0	0.0	82.4	0.0	75.1
Health	0.0	198.5	0.0	160.7	0.0	189.0	0.0	217.4
Professional Services	0.0	438.4	0.0	492.8	0.0	609.0	0.0	654.5
Other Services	0.0	2185.9	0.0	2219.4	0.0	2,324.4	0.7	2,930.4
HOUSEHOLDS	0.0	12259.5	0.0	13109.3	0.0	13,768.5	0.0	15,762.9
Housing	-	3895.3	-	4081.2	-	5,069.2	-	4,242.6
Motor Cars	-	3284.5	-	3797.0	-	2,712.4	-	4,324.8
Other Durable Goods	-	606.1	-	591.0	-	587.8	-	744.0
Education	-	237.0	-	251.5	-	278.1	-	274.8
Travel	-	61.0	-	66.5	-	85.0	-	68.9
Other Purposes	-	4175.7	-	4322.3	-	5,035.9	-	6,107.7
TOTAL	2,974.9	43,908.5	2,938.3	44,093.2	2,913.4	44,952.4	1,329.1	48,757.2

Source: Commercial Banks

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

Table 2-13(e)

	2008							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	84.2	-	96.5	-	95.0	-	90.1	-
FINANCIAL INSTITUTIONS	0.0	38.3	0.0	94.7	0.0	61.8	0.0	109.2
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	1.7	-	37.6
Insurance Companies	-	24.8	-	80.9	-	49.4	-	57.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	13.4	-	13.8	-	10.8	-	14.1
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	3,149.7	34,185.9	2,623.0	34,550.6	2,673.8	37,519.2	2,998.1	41,147.6
Agriculture	498.3	3,274.9	455.6	3,518.3	640.3	3,531.4	903.9	3,934.1
Sugarcane	498.3	126.2	455.6	123.5	640.3	282.5	903.9	593.8
Paddy	0.0	1,168.5	0.0	1,233.5	0.0	1,156.6	0.0	1,133.7
Other Farming	0.0	91.4	0.0	95.4	0.0	97.4	0.0	91.7
Livestock	0.0	627.5	0.0	864.9	0.0	815.9	0.0	741.3
Forestry	0.0	53.8	0.0	52.7	0.0	91.4	0.0	112.1
Shrimp & Other Fishing	0.0	1,207.4	0.0	1,148.4	0.0	1,087.6	0.0	1,261.7
Mining & Quarrying	0.3	759.4	1.0	1,568.3	0.1	1,731.7	1.4	1,674.3
Bauxite	0.0	20.6	0.0	0.0	0.1	0.0	0.0	0.0
Other	0.3	738.8	1.0	1,568.3	0.0	1,731.7	1.4	1,674.3
Manufacturing	2,651.1	10,378.3	2,166.3	10,162.5	2,031.8	10,382.0	2,091.1	11,658.5
Timber and Sawmilling	0.0	1,898.3	0.0	1,766.0	0.0	1,940.4	0.0	2,125.7
Other Constr. and Engin.	0.0	3,371.1	0.0	3,005.8	0.0	2,586.6	0.0	2,964.6
Sugar Molasses	1,325.6	1.4	1,172.8	1.2	1,086.8	388.5	1,397.6	1.1
Rice Milling	358.6	1,182.5	360.7	1,711.9	69.4	1,580.2	65.8	2,852.4
Beverages, Food & Tobacco	0.0	1,121.7	0.0	955.8	0.0	1,196.0	0.0	1,372.9
Textiles & Clothing	0.0	108.8	0.0	84.7	0.0	83.3	0.0	77.9
Electricity	966.9	4.8	632.7	4.8	875.5	16.0	627.7	17.5
Other Manufacturing	0.0	2,689.7	0.0	2,632.2	0.0	2,591.1	0.0	2,246.5
Services	0.0	19,773.3	0.1	19,301.6	1.7	21,874.0	1.7	23,880.7
Drainage & Irrigation	0.0	24.3	0.0	22.9	0.0	22.0	0.0	20.5
Transportation	0.0	2,159.5	0.0	2,035.2	0.0	2,220.6	0.0	2,356.9
Telecommunications	0.0	44.1	0.0	61.1	0.0	80.7	0.0	80.2
Entertaining & Catering	0.0	2,078.2	0.0	1,984.6	0.0	1,901.9	0.0	1,873.9
Distribution	0.0	11,593.7	0.0	11,681.5	1.7	13,258.9	0.1	14,605.7
Education	0.0	67.7	0.0	58.0	0.0	30.4	0.0	24.7
Health	0.0	204.6	0.0	203.0	0.0	220.0	0.0	266.2
Professional Services	0.0	547.0	0.0	509.6	0.0	598.9	0.0	684.0
Other Services	0.0	3,054.3	0.1	2,745.6	0.0	3,540.6	1.6	3,968.6
HOUSEHOLDS	0.0	15,085.3	0.0	16,190.0	0.0	15,919.8	0.0	17,406.0
Housing	-	4,736.9	-	5,411.5	0.0	5,053.0	0.0	5,502.3
Motor Cars	-	4,547.4	-	3,883.6	0.0	4,055.8	0.0	4,000.2
Other Durable Goods	-	648.2	-	807.9	0.0	587.9	0.0	626.7
Education	-	275.0	-	355.1	0.0	271.6	0.0	273.7
Travel	-	65.4	-	109.2	0.0	57.6	0.0	66.6
Other Purposes	-	4,812.3	-	5,622.8	0.0	5,893.8	0.0	6,936.6
TOTAL	3,233.9	49,309.4	2,719.5	50,835.4	2,768.8	53,500.8	3,088.2	58,662.8

Source: Commercial Banks

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

Table 2-13(f)

	2009											
	Jan.		Feb.		Mar.		Apr.		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	77.4	-	81.6	-	79.3	-	86.1	-	74.6	-	74.4	-
FINANCIAL INSTITUTIONS	0.0	106.0	0.0	91.3	0.0	199.3	0.0	157.1	0.0	186.3	0.0	106.9
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	30.8	-	39.6	-	25.4	-	23.6	-	30.7	-	28.4
Insurance Companies	-	63.8	-	33.0	-	144.2	-	120.8	-	141.1	-	66.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.5	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	11.4	-	17.9	-	28.2	-	12.2	-	14.4	-	12.1
Trust & Investment Companies	-	0.0	-	0.8	-	1.6	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	2,908.9	40,783.5	2,988.9	40,668.2	2,951.5	39,954.3	2,963.4	40,118.2	2,965.3	39,872.0	2,998.5	39,232.1
Agriculture	845.5	4,052.7	944.7	3,975.3	922.6	4,062.3	940.7	4,168.2	954.4	4,048.5	991.5	4,135.2
Sugarcane	844.9	603.1	944.6	646.8	922.4	704.6	940.7	805.1	954.4	863.4	991.5	935.6
Paddy	0.0	1,216.6	0.0	1,261.0	0.0	1,265.2	0.0	1,209.9	0.0	1,116.5	0.0	1,077.9
Other Farming	0.0	91.5	0.1	91.7	0.3	94.0	0.0	90.5	0.0	78.4	0.0	71.1
Livestock	0.0	776.9	0.0	687.0	0.0	716.6	0.0	716.5	0.0	728.7	0.0	727.3
Forestry	0.6	111.1	0.0	105.3	0.0	106.8	0.0	101.3	0.0	100.4	0.0	152.4
Shrimp & Other Fishing	0.0	1,253.4	0.0	1,183.4	0.0	1,175.0	0.0	1,244.9	0.0	1,160.9	0.0	1,170.9
Mining & Quarrying	0.3	1,607.0	0.4	1,719.8	0.2	1,659.6	1.3	1,668.8	0.8	1,665.7	0.2	1,640.0
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0
Other	0.3	1,607.0	0.4	1,719.8	0.2	1,659.6	1.3	1,667.4	0.8	1,665.7	0.2	1,640.0
Manufacturing	2,061.6	11,771.5	2,042.5	11,406.6	2,027.6	11,306.4	2,017.6	13,280.9	2,000.9	12,488.1	2,004.9	12,184.0
Timber and Sawmilling	0.0	2,177.9	0.0	1,988.9	0.0	2,062.4	0.0	2,141.4	0.0	2,177.6	0.0	2,064.8
Other Constr. and Engin.	0.0	3,164.4	0.0	3,403.8	0.0	3,279.7	0.0	3,392.6	0.0	3,267.0	0.0	3,123.2
Sugar Molasses	1,413.7	1.1	1,406.2	1.1	1,416.1	0.9	1,416.7	0.9	1,395.4	0.9	1,425.0	0.9
Rice Milling	64.7	2,596.1	63.5	2,260.2	62.3	2,338.0	61.1	2,406.4	59.9	2,365.7	58.7	2,224.4
Beverages, Food & Tobacco	0.0	1,494.5	0.0	1,391.7	0.0	1,250.9	0.0	1,156.8	0.0	1,284.9	0.0	1,387.4
Textiles & Clothing	0.0	81.2	0.0	81.8	0.0	80.5	0.0	73.2	0.0	71.7	0.0	70.2
Electricity	583.2	54.9	572.9	18.0	549.2	16.9	539.9	17.1	545.6	17.0	521.3	17.0
Other Manufacturing	0.0	2,201.4	0.0	2,261.3	0.0	2,277.2	0.0	4,092.4	0.0	3,303.4	0.0	3,296.1
Services	1.6	23,352.3	1.3	23,566.5	1.2	22,926.0	3.8	21,000.3	9.1	21,669.6	1.9	21,272.9
Drainage & Irrigation	0.0	20.1	0.0	19.7	0.0	18.9	0.0	18.7	0.0	15.6	0.0	16.0
Transportation	0.0	2,480.2	0.0	2,488.2	0.0	2,440.7	2.7	2,407.9	8.0	2,461.1	0.8	2,346.1
Telecommunications	0.0	71.2	0.0	66.5	0.0	55.2	0.0	65.8	0.0	64.4	0.0	81.9
Entertaining & Catering	0.0	1,836.0	0.0	1,894.8	0.0	1,866.1	0.0	1,881.6	0.0	1,866.7	0.0	1,855.9
Distribution	0.0	13,972.3	0.0	14,131.6	0.0	14,034.9	0.0	12,281.0	0.0	12,583.1	0.0	12,327.1
Education	0.0	28.6	0.0	32.5	0.2	35.8	0.2	18.4	0.3	15.7	0.1	17.8
Health	0.0	262.7	0.0	247.1	0.0	342.1	0.0	252.5	0.0	255.2	0.0	265.9
Professional Services	0.0	699.4	0.0	654.0	0.0	498.0	0.0	639.2	0.0	619.9	0.0	588.6
Other Services	1.6	3,981.6	1.3	4,032.2	1.0	3,634.2	1.0	3,435.2	0.8	3,788.0	1.0	3,773.5
HOUSEHOLDS	0.0	16,881.6	0.0	16,918.1	0.0	16,840.3	0.0	16,934.7	0.0	16,892.2	0.0	16,869.2
Home Improvement	0.0	5,031.9	0.0	5,197.7	0.0	4,727.4	0.0	4,768.7	0.0	4,778.9	0.0	4,754.7
Motor Cars	0.0	4,013.3	0.0	4,006.6	0.0	3,276.5	0.0	3,295.3	0.0	3,290.5	0.0	3,307.1
Other Durable Goods	0.0	590.3	0.0	575.1	0.0	395.2	0.0	378.0	0.0	365.0	0.0	356.5
Education	0.0	301.6	0.0	298.8	0.0	172.7	0.0	176.9	0.0	165.0	0.0	160.5
Travel	0.0	74.8	0.0	76.4	0.0	14.2	0.0	13.0	0.0	12.1	0.0	12.5
Other Purposes	0.0	6,869.7	0.0	6,763.6	0.0	8,254.4	0.0	8,302.8	0.0	8,280.8	0.0	8,277.9
TOTAL	2,986.3	57,771.1	3,070.5	57,677.7	3,030.8	56,994.0	3,049.5	57,210.0	3,039.9	56,950.5	3,072.9	56,208.2

Source: Commercial Banks

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

Table 2-13(g)

	2009											
	Jul		Aug		Sep		Oct		Nov		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	74.7	-	72.3	-	73.3	-	72.9	-	72.4	-	75.6	-
FINANCIAL INSTITUTIONS	0.0	94.8	0.0	82.2	0.0	79.3	0.0	42.1	0.0	47.8	0.0	103.0
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	35.4	-	38.4	-	29.3	-	24.3	-	30.5	-	31.9
Insurance Companies	-	50.3	-	26.9	-	12.5	-	8.4	-	6.0	-	63.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	9.1	-	16.9	-	37.5	-	9.3	-	11.3	-	8.0
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	3,103.5	39,845.5	2,997.9	39,550.8	2,788.0	39,778.0	2,923.1	40,216.4	3,017.1	41,163.4	2,641.3	42,109.3
Agriculture	1,113.3	4,295.5	1,007.5	4,200.7	772.2	4,541.1	957.6	4,740.2	1,050.6	4,917.5	754.9	5,086.9
Sugarcane	1,113.3	961.1	1,007.5	996.8	772.2	1,077.0	957.6	1,157.9	1,048.5	1,265.7	754.9	1,333.4
Paddy	0.0	1,192.7	0.0	1,211.0	0.0	1,513.7	0.0	1,582.8	0.0	1,681.8	0.0	1,818.3
Other Farming	0.0	69.6	0.0	65.5	0.0	66.4	0.0	59.4	0.0	54.6	0.0	55.2
Livestock	0.0	757.9	0.0	687.0	0.0	627.7	0.0	645.1	0.0	614.4	0.0	597.5
Forestry	0.0	118.6	0.0	98.2	0.0	119.3	0.0	102.4	2.1	87.1	0.0	105.6
Shrimp & Other Fishing	0.0	1,195.6	0.0	1,142.3	0.0	1,137.0	0.0	1,192.6	0.0	1,214.0	0.0	1,176.9
Mining & Quarrying	1.0	1,631.3	0.6	1,593.6	1.7	1,548.2	0.2	1,519.2	0.6	1,511.5	0.7	1,505.8
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	1.0	1,631.3	0.6	1,593.6	1.7	1,548.2	0.2	1,519.2	0.6	1,511.5	0.7	1,505.8
Manufacturing	1,988.1	12,359.7	1,988.7	12,265.5	2,013.0	10,980.5	1,964.2	11,092.6	1,965.0	10,932.9	1,884.7	10,441.8
Timber and Sawmilling	0.0	2,102.4	0.0	2,050.3	0.0	1,998.1	0.0	2,069.2	0.0	1,559.9	0.0	1,656.9
Other Constr. and Engin.	0.0	3,421.2	0.0	3,567.6	0.0	3,588.7	0.0	3,267.5	0.0	3,402.9	0.0	2,645.0
Sugar Molasses	1,418.7	0.9	1,429.8	0.9	1,427.2	0.7	1,411.8	0.8	1,437.6	0.8	1,367.9	0.8
Rice Milling	57.5	2,078.5	56.3	1,883.7	55.1	1,341.1	53.9	1,386.0	52.7	1,554.2	51.4	1,538.0
Beverages, Food & Tobacco	0.0	1,359.1	0.0	1,289.9	0.0	1,559.8	0.0	1,435.0	0.0	1,495.6	0.0	1,654.0
Textiles & Clothing	0.0	68.7	0.0	66.9	0.0	65.5	0.0	63.9	0.0	59.8	0.0	61.8
Electricity	512.0	16.8	502.6	16.7	530.7	11.1	498.6	11.2	474.7	12.5	465.4	11.7
Other Manufacturing	0.0	3,312.0	0.0	3,389.4	0.0	2,415.4	0.0	2,859.1	0.0	2,847.2	0.0	2,873.6
Services	1.1	21,559.1	1.1	21,491.0	1.0	22,708.3	1.0	22,864.4	1.0	23,801.5	0.9	25,074.8
Drainage & Irrigation	0.0	15.8	0.0	15.4	0.0	15.3	0.0	14.4	0.0	14.2	0.0	13.1
Transportation	0.0	2,309.3	0.0	2,580.9	0.0	2,546.3	0.0	2,462.1	0.0	2,431.2	0.0	2,452.2
Telecommunications	0.0	74.8	0.0	71.3	0.0	67.1	0.0	69.8	0.0	62.7	0.0	63.7
Entertaining & Catering	0.0	1,817.9	0.0	1,786.9	0.0	1,805.6	0.0	1,874.6	0.0	1,992.4	0.0	1,959.0
Distribution	0.0	12,362.2	0.0	12,182.6	0.0	12,406.1	0.0	12,404.6	0.0	13,175.9	0.0	13,849.3
Education	0.0	15.6	0.0	18.1	0.0	20.2	0.0	32.3	0.0	19.5	0.0	23.6
Health	0.0	305.3	0.0	309.8	0.0	300.8	0.0	291.3	0.0	280.0	0.0	337.2
Professional Services	0.0	636.7	0.0	593.5	0.0	608.1	0.0	655.4	0.0	690.3	0.0	781.6
Other Services	1.1	4,021.6	1.1	3,932.4	1.0	4,938.9	1.0	5,059.9	1.0	5,135.4	0.9	5,595.2
HOUSEHOLDS	0.0	17,082.0	0.0	17,022.6	0.0	17,191.7	0.0	16,470.5	0.0	16,439.0	0.0	16,583.8
Home Improvement	0.0	5,249.5	0.0	4,613.5	0.0	4,665.9	0.0	3,854.2	0.0	3,737.3	0.0	3,857.4
Motor Cars	0.0	4,061.3	0.0	3,588.8	0.0	3,832.1	0.0	3,812.7	0.0	3,815.2	0.0	3,836.0
Other Durable Goods	0.0	482.7	0.0	310.1	0.0	296.0	0.0	287.5	0.0	302.9	0.0	349.6
Education	0.0	273.4	0.0	157.7	0.0	166.7	0.0	166.1	0.0	163.1	0.0	164.3
Travel	0.0	74.5	0.0	12.1	0.0	10.9	0.0	11.4	0.0	11.8	0.0	11.7
Other Purposes	0.0	6,940.5	0.0	8,340.3	0.0	8,220.1	0.0	8,338.6	0.0	8,408.7	0.0	8,364.8
TOTAL	3,178.2	57,022.3	3,070.2	56,655.6	2,861.3	57,049.0	2,995.9	56,729.0	3,089.6	57,650.2	2,716.9	58,796.1

Source: Commercial Banks

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

Table 2-13(h)

	2010											
	Jan		Feb		Mar		Apr		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	73.5	-	62.3	-	53.2	-	56.5	-	51.3	-	59.7	-
FINANCIAL INSTITUTIONS	0.0	98.5	0.0	76.0	0.0	51.1	0.0	40.2	0.0	28.3	0.0	19.6
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	16.2	-	14.8	-	1.3	-	1.4	-	1.2	-	1.4
Insurance Companies	-	79.0	-	49.6	-	42.6	-	26.4	-	14.4	-	10.4
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	3.3	-	11.6	-	7.3	-	12.4	-	12.7	-	7.8
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
BUSINESS ENTERPRISES	3,006.4	40,607.0	2,761.6	42,135.3	2,884.1	43,718.7	2,745.6	45,017.3	2,774.0	44,656.6	3,070.1	46,341.0
<i>Agriculture</i>	1,075.0	5,440.8	864.4	5,258.7	1,003.7	6,188.1	897.5	6,415.0	884.6	6,218.9	879.1	6,853.7
Sugarcane	1,074.7	1,399.8	864.4	1,509.9	1,003.5	1,568.5	897.5	1,627.7	884.0	1,687.9	879.1	1,754.9
Paddy	0.0	2,021.9	0.0	1,806.0	0.0	2,647.4	0.0	2,722.8	0.0	2,562.0	0.0	2,693.6
Other Farming	0.0	60.9	0.0	58.9	0.0	62.0	0.0	58.6	0.0	55.4	0.0	51.6
Livestock	0.0	666.1	0.0	559.5	0.0	593.7	0.0	680.5	0.0	616.7	0.0	1,045.8
Forestry	0.4	113.3	0.1	110.2	0.2	116.2	0.0	93.1	0.5	93.3	0.0	106.6
Shrimp & Other Fishing	0.0	1,178.9	0.0	1,214.2	0.0	1,200.4	0.0	1,232.4	0.0	1,203.7	0.0	1,201.3
<i>Mining & Quarrying</i>	1.0	1,495.9	0.8	1,511.8	0.1	1,552.3	0.2	1,517.5	0.9	1,412.7	0.2	1,776.7
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	1.0	1,495.9	0.8	1,511.8	0.1	1,552.3	0.2	1,517.5	0.9	1,412.7	0.2	1,776.7
<i>Manufacturing</i>	1,929.7	10,228.3	1,895.7	11,369.2	1,879.9	11,383.5	1,847.3	11,559.4	1,888.0	11,594.3	2,190.2	12,462.6
Timber and Sawmilling	0.0	1,580.6	0.0	1,613.4	0.0	1,635.3	0.0	1,587.2	0.0	1,485.5	0.0	1,638.0
Other Constr. and Engin.	0.0	2,790.1	0.0	3,757.5	0.0	3,273.1	0.0	3,604.2	0.0	3,368.5	0.0	3,813.3
Sugar Molasses	1,409.2	0.8	1,386.3	0.8	1,394.7	7.7	1,372.7	7.3	1,423.9	33.0	1,422.5	583.0
Rice Milling	50.2	1,320.7	49.0	1,334.0	47.7	1,358.4	46.5	1,402.4	45.2	1,515.7	44.0	1,619.6
Beverages, Food & Tobacco	0.0	1,448.8	0.0	1,552.5	0.0	1,615.5	0.0	1,482.7	0.0	1,762.5	0.0	1,739.9
Textiles & Clothing	0.0	60.5	0.0	59.5	0.0	64.0	0.0	62.7	0.0	61.2	0.0	65.5
Electricity	470.3	11.7	460.3	11.5	437.5	11.6	428.2	11.8	418.9	11.1	723.7	41.2
Other Manufacturing	0.0	3,015.2	0.0	3,039.9	0.0	3,417.9	0.0	3,401.0	0.0	3,356.7	0.0	2,962.1
<i>Services</i>	0.7	23,442.0	0.7	23,995.5	0.5	24,594.8	0.5	25,525.4	0.5	25,430.7	0.5	25,248.0
Drainage & Irrigation	0.0	12.2	0.0	11.9	0.0	11.4	0.0	15.7	0.0	14.6	0.0	16.5
Transportation	0.0	2,405.4	0.0	2,484.6	0.0	2,446.2	0.0	2,514.8	0.0	2,509.6	0.0	2,806.2
Telecommunications	0.0	72.3	0.0	57.2	0.0	51.8	0.0	45.1	0.0	43.3	0.0	91.1
Entertaining & Catering	0.0	2,086.3	0.0	2,047.0	0.0	2,078.0	0.0	2,043.1	0.0	2,112.1	0.0	2,437.1
Distribution	0.0	12,666.2	0.0	13,032.3	0.0	13,376.3	0.0	14,126.4	0.0	14,477.3	0.0	13,420.9
Education	0.0	37.0	0.0	36.0	0.0	82.6	0.0	42.7	0.0	38.1	0.0	47.3
Health	0.0	324.9	0.0	314.7	0.0	342.6	0.0	383.4	0.0	336.2	0.0	380.4
Professional Services	0.0	823.3	0.0	673.3	0.0	679.3	0.0	683.8	0.0	616.6	0.0	883.8
Other Services	0.7	5,014.5	0.7	5,338.5	0.5	5,526.8	0.5	5,670.2	0.5	5,283.1	0.5	5,164.8
HOUSEHOLDS	0.0	16,689.7	0.0	16,777.2	0.0	15,918.5	0.0	15,787.6	0.0	15,866.3	0.0	15,881.4
Home Improvement	0.0	4,255.5	0.0	4,306.8	0.0	4,290.9	0.0	4,359.6	0.0	4,343.3	0.0	4,441.5
Motor Cars	0.0	3,836.5	0.0	3,833.1	0.0	3,818.8	0.0	3,820.5	0.0	3,820.6	0.0	3,910.5
Other Durable Goods	0.0	329.4	0.0	322.4	0.0	298.9	0.0	295.4	0.0	286.8	0.0	281.0
Education	0.0	161.6	0.0	161.4	0.0	155.5	0.0	152.3	0.0	150.4	0.0	160.0
Travel	0.0	11.1	0.0	11.1	0.0	10.8	0.0	10.7	0.0	11.4	0.0	13.3
Other Purposes	0.0	8,095.5	0.0	8,142.4	0.0	7,343.7	0.0	7,149.1	0.0	7,253.7	0.0	7,075.2
TOTAL	3,079.9	57,395.2	2,823.9	58,988.5	2,937.3	59,688.3	2,802.1	60,845.1	2,825.3	60,551.2	3,129.8	62,242.0

Source: Commercial Banks

COMMERCIAL BANKS: LIQUID ASSETS
(G\$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Trea-sury Bills 1)	Req. Liquid Assets 2)	Surplus (+) Deficit (-)
2000	31611.2	1897.4	3370.3	1061.2	882.3	3491.9	20908.1	19158.1	12453.2
2001	33533.8	1791.0	4996.7	1239.4	626.9	3454.1	21425.8	20153.5	13380.3
2002	37300.1	1866.0	6006.1	395.6	899.3	2540.7	25592.3	22330.0	14970.0
2003	39992.5	2022.9	6066.7	478.5	773.9	5436.2	25214.1	23510.0	16482.5
2004	48954.7	2455.9	6956.2	589.1	883.8	6954.3	31115.4	26330.9	22623.8
2005									
Mar	51888.1	2252.2	4985.6	1206.2	881.6	6549.7	36012.9	27797.8	24052.3
Jun	49861.0	2208.1	3042.8	2644.0	488.0	8114.8	33363.4	28180.8	21634.5
Sep	48532.5	1968.2	5750.0	2186.2	1254.0	7195.2	30178.9	27997.9	20534.6
Dec	56441.6	2811.1	8199.9	2901.0	1604.5	7524.1	33401.0	29826.1	26615.5
2006									
Mar	56777.7	1996.0	4185.0	3693.1	826.3	7511.8	38565.6	30580.9	26196.8
Jun	54262.6	1745.7	4244.7	4081.9	948.5	10993.3	32248.5	31491.7	22770.9
Sep	58756.5	1844.4	5907.0	3278.4	705.8	9458.7	37562.3	32244.2	26512.3
Dec	55577.2	2841.9	4116.5	3917.6	1878.6	6194.1	36628.5	33252.0	22325.2
2007									
Mar	55511.6	2172.9	2157.7	3183.2	855.0	9933.0	37209.8	34875.6	20636.0
Jun	54596.0	2500.3	5851.4	3500.5	1095.7	8119.6	33528.5	35681.4	18914.6
Sep	50823.6	2580.2	2328.9	2755.9	419.6	7012.1	35726.9	35723.2	15100.4
Dec	65050.9	3736.8	1331.3	3095.4	1056.3	21456.3	34374.9	38071.4	26979.5
2008									
Mar	71073.2	3334.0	5498.1	868.9	1811.7	18399.8	41160.7	39503.9	31569.3
Jun	72499.8	2525.5	4133.6	3553.8	1651.5	17104.0	43531.4	41880.0	30619.8
Sep	70948.9	2708.6	3618.2	3783.0	1715.9	15175.2	43947.9	41304.3	29644.6
Dec	67347.2	3677.2	1109.7	2155.4	-497.9	16655.4	44247.5	42098.1	25249.2
2009									
Jan	70404.8	2499.4	6893.9	2552.5	2195.3	13357.9	42905.9	42580.4	27824.5
Feb	76248.6	2534.5	7031.5	2605.4	2361.0	15177.5	46538.7	43591.2	32657.4
Mar	74621.5	3030.3	5303.7	3744.9	2943.0	10306.2	49293.2	43213.0	31408.4
Apr	75665.2	2813.3	8482.7	3890.8	1041.7	10618.6	48818.0	43527.2	32138.0
May	73554.3	2836.5	6198.4	4588.3	1600.2	10113.5	48217.4	43642.1	29912.2
Jun	75451.2	2672.7	4844.0	4726.3	1408.6	10814.5	50985.2	44211.3	31240.0
Jul	77152.0	2570.5	5555.1	4277.6	1133.8	11258.7	52356.4	44085.7	33066.3
Aug	77383.6	2799.8	6984.7	3235.5	1875.5	8628.0	53860.2	44124.3	33259.4
Sep	78404.3	3063.8	5162.7	5134.7	1847.3	8759.4	54436.5	44574.5	33829.8
Oct	79642.2	2399.1	4412.5	5662.2	1038.5	10064.9	56065.0	44618.5	35023.7
Nov	83136.1	3126.6	6356.7	5645.1	2096.1	11180.8	54730.8	44927.7	38208.4
Dec	80573.7	3992.0	4840.1	3885.9	1468.5	12755.8	53631.4	45458.6	35115.1
2010									
Jan	95418.7	2988.1	17058.0	5174.6	1408.7	9137.4	59651.9	47598.1	47820.6
Feb	92507.8	3229.7	10589.3	5816.9	1306.3	9040.0	62525.5	47473.9	45033.9
Mar	90743.0	3589.3	5192.1	6877.0	1310.8	9492.5	64281.3	47202.0	43541.1
Apr	89118.1	2983.4	3579.9	7618.6	1124.0	9313.5	64498.7	48396.0	40722.1
May	91783.8	3304.4	7561.3	7734.1	1680.3	8717.3	62786.4	48836.7	42947.1
Jun	90282.7	3205.6	6902.5	7218.1	1295.5	8542.6	63118.4	48325.6	41957.1

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 Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
2008					2009				
Jul	04th	23477.5	27841.1	4363.6	Jul	03rd	24881.6	30418.3	5536.7
	11th	23614.7	26867.8	3253.1		10th	25003.9	31328.9	6325.0
	18th	23511.9	29245.3	5733.4		17th	24963.5	31826.9	6863.5
	25th	23605.1	30037.5	6432.4		24th	24973.0	30523.2	5550.3
						31st	24942.8	30497.9	5555.1
Aug	01st	23598.5	27592.0	3993.5	Aug	07th	24721.7	31956.5	7234.8
	08th	23530.1	28083.1	4553.0		14th	24852.7	32942.6	8089.9
	15th	23509.3	28400.0	4890.8		21st	25018.7	32816.0	7797.4
	22nd	23556.8	28845.2	5288.5		28th	24969.5	31954.2	6984.7
	29th	23465.7	29348.6	5882.9					
Sep	05th	23191.2	29206.4	6015.1	Sep	04th	25089.7	31707.7	6618.0
	12th	23082.4	28769.4	5687.0		11th	25225.9	29767.7	4541.8
	19th	23038.4	27957.8	4919.4		18th	25275.6	29703.4	4427.7
	26th	23319.1	26937.4	3618.2		25th	25275.7	30438.5	5162.7
Oct	03rd	23222.0	27080.4	3858.4	Oct	02nd	25228.1	31416.3	6188.2
	10th	23196.4	29366.4	6170.0		09th	25340.5	32407.1	7066.6
	17th	23503.3	28518.1	5014.9		16th	25458.7	32268.4	6809.6
	24th	23447.4	26840.8	3393.4		23rd	25617.8	30670.6	5052.8
	31st	23502.2	27728.5	4226.4		30th	25350.8	29763.4	4412.5
Nov	07th	23664.6	28460.2	4795.6	Nov	06th	25453.7	30437.6	4984.0
	14th	23637.0	28809.1	5172.1		13th	25607.8	31525.5	5917.7
	21st	23803.9	28053.9	4249.9		20th	25656.7	31580.9	5924.1
	28th	23658.4	28354.9	4696.5		27th	25541.3	31898.0	6356.7
Dec	05th	23705.0	29034.1	5329.1	Dec	04th	25319.7	32296.8	6977.1
	12th	23998.8	25832.8	1833.9		11th	26027.8	29810.1	3782.4
	19th	23998.1	24529.2	531.2		18th	26120.0	29534.7	3414.7
	26th	23859.4	24969.1	1109.7		24th	25865.3	30705.4	4840.1
2009					2010				
Jan	02nd	23812.5	28900.4	5087.9	Jan	01st	25813.0	36769.4	10956.4
	09th	24104.9	29338.4	5233.5		08th	26308.6	39899.4	13590.8
	16th	24272.5	29831.1	5558.5		15th	26628.2	45454.7	18826.5
	23rd	24303.5	29358.9	5055.3		22nd	27167.3	43331.7	16164.4
	30th	24146.1	31040.0	6893.9		29th	26986.6	44044.6	17058.0
Feb	06th	24242.2	33086.7	8844.5	Feb	05th	27262.1	42228.4	14966.4
	13th	24486.7	33355.8	8869.1		12th	27330.8	41845.3	14514.5
	20th	24586.9	32010.6	7423.7		19th	27396.0	38624.4	11228.4
	27th	24659.3	31690.9	7031.5		26th	27048.5	37637.9	10589.3
Mar	06th	24536.2	32740.7	8204.5	Mar	05th	27079.0	38871.0	11792.0
	13th	24835.6	32224.4	7388.7		12th	27186.2	37628.9	10442.6
	20th	24597.4	31507.1	6909.8		19th	26958.5	34695.8	7737.4
	27th	24512.6	29816.3	5303.7		26th	26884.9	32077.0	5192.1
Apr	03rd	24441.9	30535.6	6093.6	Apr	02nd	26914.0	32996.1	6082.2
	10th	24570.9	32741.1	8170.1		09th	27120.0	34697.6	7577.6
	17th	24614.1	33877.2	9263.0		16th	27345.6	37140.3	9794.7
	24th	24628.2	33110.9	8482.7		23rd	27658.3	34738.0	7079.6
						30th	27499.4	31079.3	3579.9
May	01st	24733.9	30697.3	5963.4	May	07th	27346.6	33741.1	6394.6
	08th	24782.2	31071.1	6288.9		14th	27528.7	34486.3	6957.5
	15th	24577.5	30819.1	6241.6		21st	27668.9	35765.9	8097.0
	22nd	24692.6	30681.9	5989.3		28th	27745.5	35306.7	7561.3
	29th	24674.3	30872.7	6198.4					
Jun	05th	24725.7	31871.9	7146.2	Jun	04th	27695.0	36281.4	8586.5
	12th	24797.9	30795.5	5997.6		11th	27773.3	33781.7	6008.4
	19th	24814.8	30070.2	5255.4		18th	27736.0	33917.3	6281.3
	26th	24994.5	29838.5	4844.0		25th	27495.9	34398.4	6902.5

Source: Commercial Banks

FOREIGN EXCHANGE INTERVENTION

US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2000	19.85	25.67	(5.82)
2001	8.92	21.42	(12.50)
2002	-	1.97	(1.97)
2003	2.90	1.00	1.90
2004	5.51	3.87	1.64
2005	15.87	3.94	11.93
2006	11.57	24.00	(12.43)
2007	23.15	23.07	0.08
2008			
Mar	1.00	-	1.00
Jun	1.75	2.00	(0.25)
Sep	-	2.90	(2.90)
Dec	11.40	37.45	(26.05)
2009			
Jan	20.00	9.42	10.58
Feb	-	-	-
Mar	8.38	9.85	(1.47)
Apr	5.60	3.75	1.85
May	0.68	8.80	(8.12)
Jun	4.60	2.65	1.95
Jul	2.17	1.80	0.37
Aug	8.84	6.22	2.62
Sep	-	16.70	(16.70)
Oct	-	11.50	(11.50)
Nov	5.00	14.80	(9.80)
Dec	6.00	7.70	(1.70)
2010			
Jan	-	4.00	(4.00)
Feb	-	9.00	(9.00)
Mar	-	16.15	(16.15)
Apr	0.75	4.00	(3.25)
May	4.00	4.00	-
Jun	-	-	-

INTERBANK TRADE

US\$ Million

Table 2.16 (b)

Period Ended	Volume
2007	
Mar	2.32
Jun	0.20
Sep	2.80
Dec	6.00
2008	
Mar	3.40
Jun	4.20
Sep	-
Dec	0.10
2009	
Jan	3.20
Feb	1.70
Mar	2.00
Apr	-
May	-
Jun	0.96
Jul	8.30
Aug	1.00
Sep	2.00
Oct	2.80
Nov	1.40
Dec	7.60
2010	
Jan	2.00
Feb	-
Mar	-
Apr	-
May	1.00
Jun	0.10

Source: Bank of Guyana

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

Table 2.17

Period Ended	Total	91-Day Bills	182-Day Bills	364- Day Bills
2000	21,698.0	3,372.1	5,924.5	12,401.4
2001	21,973.0	2,539.8	7,077.0	12,356.3
2002	24,856.9	1,500.0	8,469.0	14,887.9
2003	25,225.3	1,650.0	7,984.7	15,590.7
2004	31,260.7	2,832.2	7,646.0	20,782.5
2005				
Mar	35,990.9	4,497.0	10,025.5	21,468.4
Jun	33,262.5	1,705.0	10,644.5	20,913.0
Sep	30,086.2	2,500.0	8,005.1	19,581.1
Dec	33,401.7	1,350.0	7,015.4	25,036.3
2006				
Mar	38,789.5	3,400.0	5,775.4	29,614.1
Jun	32,324.9	0.0	1,956.4	30,368.6
Sep	37,669.3	4,524.5	1,806.4	31,338.5
Dec	36,703.0	800.0	5,806.1	30,096.9
2007				
Mar	37,287.8	2,000.0	7,456.1	27,831.7
Jun	33,585.5	0.0	5,456.3	28,129.2
Sep	35,799.2	2,000.0	4,256.3	29,542.9
Dec	34,415.7	0.0	2,256.3	32,159.4
2008				
Mar	41,484.6	0.0	3,756.3	37,728.3
Jun	43,688.1	1,000.0	3,756.3	38,931.8
Sep	44,651.3	0.0	4,456.3	40,195.0
Dec	44,991.2	1,000.0	6,956.2	37,035.0
2009				
Jan	43,661.2	1,000.0	6,356.2	36,305.0
Feb	48,031.2	1,000.0	6,856.2	40,175.0
Mar	50,791.2	2,000.0	6,756.2	42,035.0
Apr	50,291.2	1,000.0	6,756.2	42,535.0
May	49,792.1	1,000.0	4,257.1	44,535.0
Jun	52,461.8	0.0	4,256.8	48,205.0
Jul	53,261.8	0.0	4,256.8	49,005.0
Aug	55,421.4	0.0	1,756.8	53,664.6
Sep	55,921.4	0.0	2,756.8	53,164.6
Oct	57,421.4	0.0	6,456.8	50,964.6
Nov	55,951.5	0.0	8,976.9	46,974.6
Dec	55,951.5	0.0	8,976.9	46,974.6
2010				
Jan	60,851.5	1,500.0	11,476.9	47,874.6
Feb	63,679.5	3,000.0	12,976.9	47,702.6
Mar	65,714.0	4,994.6	12,476.9	48,242.6
Apr	65,996.7	5,994.6	11,776.9	48,225.3
May	64,095.2	5,644.6	11,725.4	46,725.3
Jun	64,392.7	5,025.0	14,724.9	44,642.8

Source: Bank of Guyana.

MONETARY SURVEY
(G\$ MILLION)

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit						Money and Quasi-Money					Other (Net)	
	Total	Bank of Guyana	Commercial Banks	Total	Public Sector			Non-Bank Fin. Inst. (Net)	Private Sector	Total	Money		Quasi-Money Savings & Time Dep.			
					Total	Cent'l Gov't (Net)	Public Ent's. (Net)				Other Pub. Sect. (Net)	Total		Currency		Demand Deposits
2000	23181.5	19835.1	3346.4	25006.4	-25848.3	-20421.0	-1319.7	-4107.6	-7486.2	58341.0	85445.1	24826.6	14495.1	10331.6	60618.5	-37257.1
2001	30136.4	23542.4	6594.0	26052.6	-24212.6	-18287.5	-1041.0	-4884.1	-7544.9	57810.0	93035.5	24807.4	15138.3	9669.1	68228.1	-36846.5
2002	32203.2	24539.4	7663.8	29141.2	-22025.9	-15330.5	-1900.8	-4794.7	-7497.7	58664.8	98147.3	26364.8	15409.7	10955.1	71782.6	-36802.9
2003	38080.0	25011.4	13068.6	25198.9	-14396.7	-5926.8	-1581.5	-6888.3	-8998.2	48593.7	106259.1	30792.7	17888.2	12904.5	75466.5	-42980.2
2004	34001.5	19424.9	14576.6	37419.2	-942.9	9551.6	-2583.2	-7911.3	-10023.9	48386.0	114494.6	34606.3	19545.6	15060.7	79888.2	-43073.9
2005	42234.9	24244.0	17990.9	39895.8	-3155.3	12521.8	-1875.9	-13801.1	-9377.5	52428.6	124011.5	37839.0	21526.7	16312.3	86172.5	-41880.7
2006	55458.9	36594.8	18864.0	43300.4	-10385.0	9716.4	-8153.4	-11947.9	-8103.2	61788.6	143776.7	48069.9	25952.0	22117.9	95706.8	-45017.4
2007																
Mar	63603.4	38066.4	25537.0	46056.4	-10501.3	8533.5	-6858.5	-12176.3	-7535.6	64093.3	146672.5	46551.5	24368.5	22183.0	100121.0	-37012.7
Jun	65430.0	36720.4	28709.6	44811.9	-13585.8	7170.0	-8584.8	-12171.0	-8528.1	66925.8	148635.5	44591.1	23714.5	20876.6	104044.3	-38393.5
Sep	75440.5	43555.2	31885.3	44720.7	-15060.3	4669.3	-7499.7	-12229.9	-8516.8	68297.7	152350.0	46608.8	24438.8	22170.0	105741.2	-32188.9
Dec	83094.4	44643.2	38451.2	44988.5	-19061.9	3522.2	-9922.8	-12661.2	-9296.5	73346.9	163399.4	54240.7	29800.6	24440.1	109158.7	-35316.5
2008																
Mar	88271.4	52488.2	35783.2	46355.9	-18088.0	5210.3	-10004.3	-13294.0	-10311.1	74755.1	167164.0	53590.3	28296.4	25293.9	113573.8	-32536.7
Jun	97967.7	58299.6	39668.0	42479.3	-24385.7	-1708.9	-10433.2	-12243.6	-10672.2	77537.2	174210.3	55302.8	28916.7	26386.2	118907.4	-33763.4
Sep	92713.6	56137.2	36576.4	56514.6	-15785.6	6224.6	-9441.8	-12568.3	-9854.4	82154.6	178594.8	59807.1	28952.8	30854.3	118787.7	-29366.5
Dec	94141.7	54230.5	39911.1	59775.5	-18546.5	5843.6	-11205.3	-13184.8	-11012.6	89334.6	184153.0	61035.3	34552.4	26482.9	123117.7	-30235.9
2009																
Jan	93844.1	57008.0	36836.0	59839.8	-17624.7	7226.9	-11811.0	-13040.6	-11652.4	89116.9	183377.9	58283.5	31177.3	27106.1	125094.4	-29694.1
Feb	95832.5	60230.7	35601.9	60170.4	-18109.1	7643.1	-12594.0	-13158.1	-11123.6	89403.0	185232.9	59240.6	30990.6	28250.0	125992.3	-29230.0
Mar	98740.7	64439.4	34301.3	56546.2	-20830.6	5343.4	-13167.6	-13006.4	-11533.8	88910.6	184399.7	57504.7	31037.5	26467.1	126895.0	-29112.8
Apr	101077.6	68413.3	32664.3	55716.9	-22201.5	3382.1	-13033.6	-12550.0	-11545.7	89464.1	186778.2	59705.3	31928.8	27776.4	127072.9	-29983.7
May	104755.2	70564.9	34190.2	57982.0	-20426.6	3119.8	-13805.5	-9740.9	-11163.3	89571.9	188249.1	60028.0	32409.0	27619.0	128221.1	-25511.9
Jun	103615.4	69446.8	34168.6	53016.2	-24620.1	1325.4	-16082.2	-9863.2	-11715.3	89351.5	188227.0	60432.8	31937.8	28495.0	127794.2	-31595.4
Jul	104242.3	71699.5	32542.9	51270.8	-28356.6	-684.7	-14102.7	-13569.3	-10522.3	90149.7	189145.8	60022.2	32644.6	27377.6	129123.7	-33632.7
Aug	126325.4	95916.9	30408.5	55491.0	-22323.4	4689.9	-13959.4	-13054.0	-12273.6	90088.1	190684.3	61685.5	32645.5	29039.9	128998.8	-8868.0
Sep	133896.3	101138.7	32757.6	50358.1	-27939.2	-906.5	-13277.7	-13755.0	-12289.7	90587.1	194001.3	61698.2	32813.3	28884.8	132303.1	-9746.9
Oct	132899.3	99438.7	33460.6	52697.2	-26055.7	1381.7	-13736.1	-13701.3	-12530.1	91283.0	195284.3	61725.0	34222.7	27502.3	133559.3	-9687.8
Nov	138520.9	104288.3	34232.6	51574.9	-28794.7	677.3	-16015.0	-13456.9	-12415.4	92785.0	198261.8	64012.6	35061.6	28951.0	134249.2	-8166.0
Dec	142008.0	108694.2	33313.8	47568.7	-32928.9	-3306.8	-15931.2	-13690.9	-13892.5	94390.1	202094.2	66365.1	38436.8	27928.3	135729.1	-12517.5
2010																
Jan	140502.9	107922.0	32581.0	52504.3	-25481.3	8366.3	-20690.2	-13157.4	-15285.7	93271.3	203034.6	63560.9	35475.2	28085.7	139473.7	-10027.4
Feb	138998.5	107133.1	31865.4	59067.1	-22918.1	10064.8	-19200.8	-13782.1	-13230.7	95215.9	205957.1	64107.5	35928.4	28179.1	141849.5	-7891.4
Mar	130790.9	104954.5	25836.4	55076.4	-27089.5	4153.0	-18198.4	-13044.1	-14429.5	96595.4	205159.2	64809.2	35740.9	29068.3	140350.1	-19292.0
Apr	147569.2	111243.9	36325.3	49062.0	-34123.9	-1416.3	-19005.0	-13702.5	-15052.9	98238.8	208164.7	67673.2	36814.9	30858.3	140491.6	-11533.5
May	151096.9	114818.5	36278.4	48210.8	-35574.9	-1574.8	-20767.7	-13232.4	-15025.7	98811.4	208146.8	67214.8	36927.2	30287.6	140932.0	-8839.2
Jun	153988.1	119679.7	34308.4	46977.4	-39282.0	-4669.5	-20344.7	-14267.8	-14789.4	101048.7	206674.3	65489.8	36812.2	28677.5	141184.6	-5708.9

Source: Bank of Guyana and Commercial Banks.

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

Table 4.1

	2005	2006	2007	2008				2009												2010						
	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
BANK OF GUYANA																										
Bank Rate	6.00	6.75	6.50	6.50	6.50	6.50	6.75	7.50	7.50	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.50	6.50	6.50	6.50	6.50	
Treasury Bill Discount Rate																										
91 Days	3.74	4.16	3.90	3.90	3.94	3.94	4.19	4.93	4.93	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	3.81	3.71	3.84	3.94	4.07	4.11
182 Days	3.84	4.18	3.92	3.89	3.89	4.07	4.48	4.48	4.39	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.06	3.93	4.35	3.83	3.82	3.75	3.68	3.93	3.73	
364 Days	4.21	4.24	4.35	4.34	4.30	4.76	4.81	4.34	4.81	4.56	4.30	4.70	4.28	4.19	4.01	4.47	4.47	4.47	4.47	4.03	4.27	4.15	4.19	4.11	4.03	
COMMERCIAL BANKS																										
Small Savings Rate	3.38	3.19	3.15	3.15	3.17	3.12	3.04	3.04	3.04	2.78	2.78	2.82	2.82	2.80	2.80	2.80	2.80	2.80	2.78	2.78	2.78	2.75	2.75	2.75	2.75	
Prime Lending Rate (weighted average 2)	15.24	14.47	13.89	13.98	13.94	13.82	13.91	13.83	13.92	13.95	13.96	14.03	14.02	14.03	14.05	14.10	14.13	14.07	14.22	15.15	15.09	15.16	15.24	15.18	15.18	
Prime Lending Rate 3)	14.54	14.54	14.71	14.71	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	
Comm. Banks' Lending Rate (weighted average)	13.50	13.12	12.40	12.35	12.15	12.13	12.35	12.29	12.27	11.79	11.72	11.69	11.89	11.96	11.99	11.94	11.98	12.34	12.17	12.19	12.11	12.12	12.13	12.09	12.03	
HAND-IN-HAND TRUST CORP. INC.																										
Domestic Mortgages	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	
Commercial Mortgages	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	
Average Deposit Rates	3.23	3.14	3.23	3.23	3.23	3.23	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
NEW BUILDING SOCIETY																										
Deposits 4)	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	
Mortgage Rates 5)	8.95	7.50	7.50	7.50	7.50	7.50	7.50	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	
Five dollar shares	4.00	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	
Save and prosper shares	5.00	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	

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

- 1) End of period rates.
- 2) The prime lending rate reported by the banks has been weighted by the amount of loans issued at the corresponding rate.
- 3) The average prime lending rate actually used by commercial banks applicable to loans and advances.
- 4) Small savings rate
- 5) Effective November 2009, the mortgage rate for New Building Society is reflected as an average rate.

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Percent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate 1)	Small Savings Deps.	3 Mths. Time Deps.	6 Mths. Time Deps.	9 Mths. Time Deps.	12 Mths. Time Deps.
2000	17.21	7.28	7.37	8.92	8.96	9.41
2001	16.79	6.70	7.15	7.03	7.13	8.07
2002	16.25	4.29	3.70	3.91	4.13	4.23
2003	14.88	3.46	2.81	3.16	3.50	3.54
2004	14.54	3.42	2.59	2.85	3.50	3.38
2005						
Mar	14.54	3.38	2.59	2.90	3.38	3.21
Jun	14.54	3.38	2.59	2.90	3.38	3.25
Sep	14.54	3.38	2.59	2.90	3.38	3.25
Dec	14.54	3.38	2.59	2.90	3.38	3.25
2006						
Mar	14.54	3.38	2.59	2.90	3.38	3.25
Jun	14.54	3.29	2.55	2.85	3.38	3.17
Sep	14.54	3.19	2.48	2.20	3.00	3.00
Dec	14.54	3.19	2.48	2.20	3.00	3.00
2007						
Mar	14.54	3.19	2.48	2.20	3.00	3.00
Jun	14.54	3.19	2.48	2.20	3.00	3.00
Sep	14.71	3.19	2.48	2.20	3.00	3.00
Dec	14.71	3.15	2.40	2.10	3.00	2.96
2008						
Mar	14.71	3.15	2.40	2.10	3.00	2.96
Jun	14.54	3.17	2.40	2.10	3.00	2.96
Sep	14.54	3.12	2.31	2.00	3.00	2.88
Dec	14.54	3.04	2.34	2.05	3.00	2.92
2009						
Jan	14.54	3.04	2.36	2.05	2.75	2.92
Feb	14.54	3.04	2.36	2.05	2.75	2.92
Mar	14.54	2.78	2.32	2.00	2.75	2.88
Apr	14.54	2.78	2.32	2.00	2.75	2.88
May	14.54	2.78	2.32	2.00	2.75	2.88
Jun	14.54	2.82	2.32	2.00	2.75	2.88
Jul	14.54	2.80	2.32	2.00	2.75	2.88
Aug	14.54	2.80	2.32	2.00	2.75	2.88
Sep	14.54	2.80	2.32	2.00	2.75	2.88
Oct	14.54	2.80	2.32	2.00	2.75	2.88
Nov	14.54	2.80	2.32	2.00	2.75	2.88
Dec	14.54	2.78	2.32	2.00	2.75	2.88
2010						
Jan	14.54	2.78	2.32	2.00	2.75	2.88
Feb	14.54	2.78	2.32	2.00	2.75	2.88
Mar	14.54	2.75	2.32	2.00	2.75	2.88
Apr	14.54	2.75	2.32	2.00	2.75	2.88
May	14.54	2.75	2.32	2.00	2.75	2.88
Jun	14.54	2.75	2.32	2.00	2.75	2.88

Source: Commercial Banks

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

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Treas Bill	Bank Rate	Treas Bill	Bank Rate
2000	9.20	11.75	10.85	13.00	3.85	10.00	20.16	5.83	6.00	5.63	5.75
2001	6.25	8.75	6.33	13.00	1.97	7.50	17.03	1.72	1.25	3.83	4.25
2002	3.91	6.25	4.39	7.25	1.51	7.50	17.01	1.20	0.75	3.84	3.75
2003	3.40	5.50	4.79	7.00	0.77	7.50	23.46	0.89	2.00	3.83	3.00
2004	3.79	6.00	4.70	7.00	2.76	7.50	14.94	2.20	3.15	4.68	3.00
2005											
Mar	3.84	6.00	4.74	7.25	3.28	7.50	13.46	2.76	3.58	4.77	3.00
Jun	3.80	6.00	4.83	7.25	4.75	7.50	12.88	3.00	4.01	4.62	3.00
Sep	3.76	6.00	4.93	7.75	5.28	10.00	13.15	3.46	4.59	4.40	3.00
Dec	3.74	6.00	4.95	8.00	6.22	10.00	13.55	3.89	5.16	4.43	3.25
2006											
Mar	3.85	6.25	5.43	8.75	6.22	12.00	13.18	4.51	5.53	4.40	3.50
Jun	3.85	6.25	6.12	9.25	6.19	12.00	12.82	4.79	6.02	4.54	3.75
Sep	3.98	6.50	6.70	10.00	6.21	12.00	12.49	4.82	6.25	4.84	4.00
Dec	4.16	6.75	6.74	10.00	6.56	12.00	12.31	4.84	6.25	5.08	4.50
2007											
Mar	3.94	6.50	6.80	10.00	5.74	12.00	11.65	4.96	6.25	5.33	4.75
Jun	3.94	6.50	6.90	10.00	5.76	12.00	12.13	4.63	6.25	5.67	5.00
Sep	3.90	6.50	6.97	10.00	5.16	12.00	14.29	4.01	5.53	5.69	5.00
Dec	3.90	6.50	7.00	10.00	4.90	12.00	13.34	3.08	4.83	5.30	5.00
2008											
Mar	3.90	6.50	7.00	10.25	4.70	12.00	14.22	1.38	3.04	4.88	5.00
Jun	3.94	6.50	7.05	10.25	4.16	12.00	14.43	1.89	2.25	5.11	5.25
Sep	3.94	6.50	7.05	10.75	3.48	12.00	15.35	1.46	2.25	4.74	5.25
Dec	4.19	6.75	6.94	10.75	4.81	10.00	24.45	0.04	0.86	1.30	3.00
2009											
Jan	4.93	7.50	6.22	10.75	4.33	10.00	24.26	0.12	0.50	0.89	3.00
Feb	4.93	7.50	4.37	10.75	3.84	10.00	23.13	0.31	0.50	0.72	3.00
Mar	4.18	6.75	3.26	10.50	3.85	10.00	21.77	0.25	0.50	0.60	2.50
Apr	4.18	6.75	2.30	10.00	3.92	8.00	21.17	0.17	0.50	0.63	2.25
May	4.18	6.75	2.52	10.00	3.93	8.00	21.08	0.19	0.50	0.53	1.75
Jun	4.18	6.75	2.56	9.50	3.85	7.00	21.05	0.17	0.50	0.50	1.75
Jul	4.18	6.75	2.50	9.25	3.78	7.00	20.60	0.19	0.50	0.44	1.75
Aug	4.18	6.75	2.33	8.75	3.62	7.00	18.21	0.18	0.50	0.39	1.75
Sep	4.18	6.75	1.85	8.25	3.56	7.00	17.35	0.13	0.50	0.38	1.75
Oct	4.18	6.75	1.49	8.25	3.51	7.00	17.04	0.08	0.50	0.44	1.75
Nov	4.18	6.75	1.50	7.75	3.48	7.00	16.94	0.06	0.50	0.44	1.75
Dec	4.18	6.75	1.36	7.25	3.44	7.00	16.80	0.07	0.50	0.37	1.75
2010											
Jan	3.81	6.75	...	...	...	...	...	0.06	0.50	...	1.75
Feb	3.71	6.50	...	...	...	...	...	0.10	0.59	...	1.75
Mar	3.84	6.50	...	...	...	...	...	...	...	...	...
Apr	3.94	6.50	...	...	...	...	...	...	...	...	...
May	4.07	6.50	...	...	...	...	...	...	...	...	...
Jun	4.11	6.50	...	...	...	...	...	...	...	...	...

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

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			Total Deposits		Shares Deposits	Other Deposits			
							Total	Mortgage Loans	Other Loans					Other		
2000	355.7	885.1	5,227.1	5,227.1	-	-	7,281.8	7,281.8	-	798.9	14,548.6	12,593.2	12,239.2	354.0	1,955.3	...
2001	450.4	1,660.7	7,019.9	7,019.9	-	-	8,305.7	8,305.7	-	837.0	18,273.7	16,073.7	15,670.8	402.9	2,200.1	...
2002	497.2	2,497.1	7,862.7	7,862.7	-	-	9,776.5	9,776.5	-	749.0	21,382.5	18,914.8	18,451.1	463.7	2,467.8	...
2003	721.9	1,686.3	9,557.9	9,557.9	-	-	10,868.8	10,868.8	-	756.7	23,591.5	20,779.5	20,257.8	521.7	2,812.0	...
2004	758.2	1,732.9	9,887.2	9,887.2	-	-	12,412.7	12,412.7	-	954.5	25,745.6	22,507.0	21,959.5	547.5	3,238.7	...
2005	872.9	1,494.1	11,436.4	11,436.4	-	-	13,896.6	13,896.6	-	1,124.9	28,825.0	24,059.7	23,450.2	609.5	3,820.3	945.1
2006																
Mar	903.5	1,426.2	12,087.4	12,087.4	-	-	14,272.6	14,272.6	-	1,075.5	29,765.1	24,806.2	24,187.5	618.7	3,893.4	1,065.5
Jun	919.7	1,575.9	12,389.0	12,389.0	-	-	14,584.6	14,584.6	-	1,113.3	30,582.5	25,395.6	24,764.5	631.0	4,030.1	1,156.8
Sep	926.3	1,539.8	12,101.5	12,101.5	-	-	15,067.0	15,067.0	-	1,544.2	31,178.7	25,814.6	25,178.9	635.7	4,105.2	1,259.0
Dec	906.9	1,515.4	11,823.1	11,823.1	-	-	15,600.2	15,600.2	-	1,625.7	31,471.3	25,939.2	25,304.8	634.5	4,193.1	1,339.0
2007																
Mar	1,170	1,596	12,381	12,381	-	-	16,008	16,008	-	1,209	32,365	26,740	26,074	666	4,238	1,387
June	1,236	2,024	12,374	12,374	-	-	16,367	16,367	-	1,213	33,214	27,323	26,617	706	4,460	1,431
Sep	1,189	2,057	12,685	12,685	-	-	16,662	16,662	-	759	33,353	27,344	26,630	713	4,541	1,468
Dec	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																
Mar	1,028	3,225	11,479	11,479	-	-	17,260	17,260	-	1,564	34,557	28,070	27,353	717	4,852	1,635
June	1,043	4,289	10,633	10,633	-	-	17,671	17,671	-	1,577	35,213	28,513	27,799	715	5,038	1,662
Sep	1,043	4,167	10,429	10,429	-	-	18,194	18,194	-	1,652	35,484	28,773	28,059	715	5,119	1,592
Dec	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																
Jan	910	4,617	9,921	9,921	-	-	19,181	19,181	-	1,573	36,202	29,487	28,794	693	5,190	1,525
Feb	742	4,348	9,054	9,054	-	-	19,368	19,368	-	3,120	36,631	29,874	29,175	699	5,143	1,613
Mar	742	4,511	8,689	8,689	-	-	19,495	19,495	-	3,208	36,644	29,893	29,203	691	5,146	1,605
Apr	742	4,162	8,689	8,689	-	-	19,751	19,751	-	3,270	36,613	29,715	29,034	681	5,274	1,624
May	742	3,679	8,890	8,890	-	-	20,042	20,042	-	3,277	36,629	29,775	29,090	685	5,227	1,627
Jun	742	4,097	8,416	8,416	-	-	20,301	20,301	-	3,265	36,821	29,910	29,219	691	5,355	1,555
July	716	3,808	8,416	8,416	-	-	20,704	20,704	-	3,317	36,961	29,971	29,280	691	5,330	1,660
Aug	716	4,098	8,188	8,188	-	-	20,880	20,880	-	3,347	37,228	30,223	29,532	690	5,350	1,656
Sep	729	4,159	8,188	8,188	-	-	20,961	20,961	-	3,417	37,455	30,347	29,661	686	5,427	1,680
Oct	760	4,085	8,217	8,217	-	-	21,094	21,094	-	3,422	37,577	30,396	29,695	701	5,487	1,694
Nov	760	4,099	8,209	8,209	-	-	21,130	21,130	-	3,449	37,647	30,401	29,710	690	5,554	1,692
Dec	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																
Jan	778	7,093	6,390	6,390	-	-	21,142	21,142	-	3,405	38,808	31,461	30,784	677	5,615	1,732
Feb	778	4,525	9,398	9,398	-	-	21,281	21,281	-	3,433	39,415	31,974	31,291	683	5,668	1,773
Mar	778	4,867	9,189	9,189	-	-	21,322	21,322	-	3,453	39,611	32,059	31,370	689	5,733	1,819
Apr	778	4,754	9,549	9,549	-	-	21,362	21,362	-	3,532	39,976	32,273	31,577	696	5,752	1,951
May	778	4,746	10,040	10,040	-	-	21,294	21,294	-	3,513	40,372	32,463	31,756	707	5,809	2,100
Jun	778	4,829	10,326	10,326	-	-	21,297	21,297	-	3,408	40,639	32,244	31,560	684	5,947	2,448

Source: New Building Society

TRUST COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2000	5,920,496	151,602	462,616	32,337	430,279	-	-	-	4,837,202	3,110,897	1,452,947	273,358	469,076
2001	6,348,191	137,353	455,695	40,909	414,786	-	-	-	5,306,157	3,309,725	1,305,553	690,879	448,986
2002	6,679,573	90,805	586,017	96,784	489,233	8,960	8,960	-	5,542,494	3,122,319	1,362,411	1,057,764	451,297
2003	7,825,722	165,459	1,457,921	4,388	1,453,533	109,722	109,722	-	5,669,857	2,825,775	1,537,518	1,306,564	422,763
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													
Mar	8,332,063	777,571	1,568,753	4,517	1,564,236	1,296,784	9,409	1,287,375	3,734,046	2,165,557	1,368,286	200,203	954,909
Jun	7,946,495	825,703	1,453,095	4,566	1,448,529	1,354,483	9,460	1,345,023	3,320,284	1,678,066	1,431,130	211,088	992,930
Sep	8,693,086	937,628	2,174,665	4,605	2,170,060	1,396,710	9,509	1,387,201	3,224,030	1,538,614	1,469,422	215,994	960,053
Dec	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													
Mar	8,734,804	2,314,794	961,209	4,504	956,705	1,409,702	9,606	1,400,096	3,048,214	1,371,602	1,457,634	218,978	1,000,885
Jun	8,363,690	2,134,882	1,273,323	4,480	1,268,843	977,863	9,656	968,207	3,076,604	2,350,122	504,609	221,873	901,018
Sep	8,575,962	2,666,990	1,135,394	4,518	1,130,876	980,655	9,706	970,949	2,891,403	2,167,396	504,968	219,039	901,520
Dec		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													
Mar	8,796,063	3,460,795	904,045	4,520	899,525	827,857	9,797	818,060	2,602,650	2,130,767	225,544	246,339	1,000,716
Jun	9,241,081	3,636,538	1,118,570	4,571	1,113,999	850,412	9,843	840,569	2,648,653	2,069,400	313,135	266,118	986,908
Sep	9,360,700	4,021,901	975,752	4,528	971,224	757,074	9,893	747,181	2,801,707	1,512,834	925,262	363,611	804,266
Dec	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													
Mar	10,200,324	4,847,739	1,172,877	4,445	1,168,432	757,138	9,992	747,146	2,670,470	1,466,893	812,506	391,071	752,100
June	10,486,172	5,049,541	1,336,796	4,805	1,331,991	765,202	10,042	755,160	2,597,487	1,417,868	787,643	391,976	737,146
Sep	10,302,490	5,169,049	1,074,813	4,797	1,070,016	757,447	10,090	747,357	2,589,932	1,386,399	818,653	384,880	711,249
Dec**	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													
Mar	9,155,002	4,787,663	1,187,739	4,776	1,182,963	746,223	-	746,223	1,824,699	861,926	600,277	362,496	608,678
Jun	8,810,029	4,436,622	1,078,858	4,830	1,074,028	754,775	-	754,775	1,951,814	994,717	587,618	369,479	587,960
Sep	7,905,684	4,272,874	1,149,735	4,674	1,145,061	-	-	-	1,888,787	942,031	583,527	363,229	594,288
Dec	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													
Mar	7,286,104	4,047,219	958,797	4,996	953,801	-	-	-	1,726,014	948,220	472,902	304,892	554,074
Jun	7,160,991	3,938,149	736,681	4,713	731,968	-	-	-	1,898,050	930,741	656,589	310,720	588,111

Source: Trust Companies

* Central Government Debentures are included in local government from March 2004

**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.
2000	5,920,496	91,354	3,320,388	3,120,388	20,917	3,027,117	72,354	200,000	2,284,746	1,430,448	633,360	224,008
2001	6,348,191	102,391	3,635,752	3,635,752	9,333	3,565,093	61,326	-	2,302,976	1,473,947	630,912	307,072
2002	6,679,573	96,312	4,203,523	4,203,523	9,273	4,131,601	62,649	-	2,303,902	1,740,437	563,465	75,836
2003	7,825,722	53,466	5,233,573	4,428,273	9,145	4,309,601	109,527	805,300	2,477,559	1,899,995	577,564	61,124
2004	8,339,496	108,605	5,520,784	3,920,784	9,085	3,848,243	63,456	1,600,000	2,292,754	1,715,269	577,485	417,353
2005												
Mar	8,332,063	105,040	5,552,826	3,770,826	9,074	3,698,133	63,619	1,782,000	2,357,415	1,712,555	644,860	316,782
Jun	7,946,495	106,698	5,600,677	3,516,677	9,057	3,443,858	63,762	2,084,000	1,878,330	1,349,686	528,644	360,790
Sep	8,693,086	113,080	5,594,915	3,472,415	9,045	3,399,462	63,908	2,122,500	1,920,327	1,379,391	540,936	1,064,764
Dec	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												
Mar	8,734,804	111,925	6,398,833	3,661,333	9,663	3,587,452	64,218	2,737,500	1,847,385	1,411,301	436,084	376,661
Jun	8,363,690	107,763	5,998,882	3,697,139	9,684	3,623,068	64,387	2,301,743	1,794,042	1,378,492	415,550	463,003
Sep	8,575,962	110,204	6,108,036	3,755,901	9,705	3,681,657	64,539	2,352,135	1,715,819	1,422,437	293,382	641,903
Dec	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												
Mar	8,796,063	108,182	6,550,607	4,182,722	9,751	4,108,149	64,822	2,367,885	1,635,953	1,397,971	237,982	501,321
Jun	9,241,081	108,016	6,742,245	4,341,048	9,762	4,266,351	64,935	2,401,197	1,807,074	1,402,748	404,326	583,746
Sep	9,360,700	117,444	7,062,504	4,627,943	9,794	4,553,020	65,129	2,434,561	1,812,840	1,550,288	262,552	367,912
Dec	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												
Mar	10,200,324	118,325	7,813,542	5,329,056	9,842	5,253,777	65,437	2,484,486	1,862,178	1,536,852	325,326	406,279
June	10,486,172	114,606	8,066,676	5,539,240	9,862	5,463,795	65,583	2,527,436	1,803,180	1,477,854	325,326	501,710
Sep	10,302,490	116,642	8,188,354	5,618,087	9,882	5,542,451	65,754	2,570,267	1,665,061	1,509,735	155,326	332,433
Dec	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												
Mar	9,155,002	49,027	7,512,053	4,947,152	-	4,947,152	-	2,564,901	1,464,418	1,339,092	125,326	129,504
Jun	8,810,029	48,384	7,255,067	4,821,009	-	4,821,009	-	2,434,058	1,395,207	1,244,657	150,550	111,371
Sep	7,905,684	46,135	6,238,629	3,759,367	-	3,759,367	-	2,479,262	1,504,009	1,345,959	158,050	116,911
Dec	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												
Mar	7,286,104	45,122	5,785,375	3,318,806	-	3,318,806	-	2,466,569	1,365,580	1,194,030	171,550	90,027
Jun	7,160,991	47,010	5,637,345	3,143,776	-	3,143,776	-	2,493,569	1,344,854	1,143,304	201,550	131,782

Source: Trust Companies

FINANCE COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2 (c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2000	4,937,274	444,225	84,443	5,918	78,525	-	-	-	4,294,749	1,510	501,747	3,791,492	113,857
2001	5,713,287	454,027	102,052	22,513	79,539	-	-	-	4,869,357	3,085	422,118	4,444,154	287,851
2002	6,115,245	766,433	190,607	42,116	148,491	-	-	-	4,709,400	4,931	260,351	4,444,118	448,804
2003	6,441,872	853,829	204,386	38,093	166,294	-	-	-	5,096,189	7,531	397,876	4,690,782	287,467
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													
Mar	7,073,756	925,180	282,901	33,549	249,352	-	-	-	5,125,318	178,781	-	4,946,537	740,357
Jun	7,018,501	900,817	179,035	10,220	168,815	-	-	-	5,131,066	184,529	-	4,946,537	807,583
Sep	27,064,798	919,583	1,251,901	27,800	1,224,101	-	-	-	15,807,066	176,598	10,678,505	4,951,962	9,086,249
Dec	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													
Mar	27,442,830	855,050	1,422,393	25,841	1,396,553	-	-	-	15,608,578	185,802	10,559,080	4,863,696	9,556,809
Jun	28,321,090	558,662	1,513,420	33,287	1,480,134	-	-	-	15,738,453	210,468	10,495,961	5,032,024	10,510,554
Sep	28,075,839	512,158	1,570,059	19,750	1,550,309	-	-	-	15,684,474	228,277	10,427,001	5,029,196	10,309,149
Dec	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													
Mar	28,574,804	607,037	1,356,204	8,188	1,348,016	-	-	-	16,627,755	1,047,042	10,479,440	5,101,273	9,983,808
Jun	30,794,015	1,086,678	1,091,601	5,681	1,085,920	-	-	-	17,399,553	1,136,049	10,231,885	6,031,619	11,216,183
Sep	30,956,370	605,696	1,032,451	9,460	1,022,991	-	-	-	17,958,518	1,838,973	10,085,670	6,033,875	11,359,706
Dec	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													
Mar	31,722,966	668,388	1,192,432	11,919	1,180,513	-	-	-	19,419,115	1,526,004	10,911,336	6,981,776	10,443,031
Jun	31,952,795	730,293	1,175,599	21,055	1,154,545	-	-	-	19,459,084	1,488,825	10,990,128	6,980,132	10,587,818
Sep	32,136,778	1,267,047	1,165,693	6,275	1,159,418	-	-	-	19,099,606	1,476,449	10,922,085	6,701,073	10,604,432
Dec	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													
Mar	36,434,866	3,946,561	615,673	4,041	611,632	-	-	-	20,539,682	1,784,152	10,898,656	7,856,874	11,332,950
Jun	36,538,871	4,250,340	1,971,086	12,034	1,959,052	-	-	-	19,257,047	1,731,180	11,087,361	6,438,506	11,060,399
Sep	36,699,525	3,192,022	1,894,921	1,073	1,893,848	-	-	-	20,448,090	1,662,775	11,319,841	7,465,474	11,164,493
Dec	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													
Mar	35,761,268	3,328,384	2,356,159	2,475	2,353,684	-	-	-	19,088,759	1,672,398	9,672,604	7,743,758	10,987,966
Jun	36,129,054	3,398,834	2,459,099	7,001	2,452,097	-	-	-	19,012,286	1,645,480	9,586,412	7,780,394	11,258,835

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

Figures from March 2002 includes the Merchant Bank

Figures from July 2005 includes Asset Management Companies

Figures from January 2006 includes DFLSA

Figures from July 2007 includes IPED

Figures from March 2009 includes SBDT

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.
2000	4,937,274	540,984	-	-	-	-	-	-	4,338,259	2,730,766	1,607,493	58,031
2001	5,713,287	917,471	-	-	-	-	-	-	4,751,447	2,965,834	1,785,613	44,369
2002	6,115,245	917,471	-	-	-	-	-	-	5,141,725	3,560,940	1,580,785	56,049
2003	6,441,872	917,471	-	-	-	-	-	-	5,435,947	3,968,832	1,467,115	88,453
2004	6,953,339	917,471	-	-	-	-	-	-	5,805,896	4,290,835	1,515,061	229,972
2005												
Mar	7,073,756	917,471	-	-	-	-	-	-	5,879,883	4,384,867	1,495,016	276,402
Jun	7,018,501	917,471	-	-	-	-	-	-	5,920,127	4,444,036	1,476,091	180,902
Sep	27,064,798	917,471	-	-	-	-	-	-	11,074,834	6,899,955	4,174,878	15,072,494
Dec	26,777,147	917,471	-	-	-	-	-	-	10,903,463	7,054,083	3,849,380	14,956,213
2006												
Mar	27,442,830	917,471	-	-	-	-	-	-	11,682,867	7,453,380	4,229,487	14,842,492
Jun	28,321,090	917,471	-	-	-	-	-	-	12,508,177	7,990,330	4,517,847	14,895,441
Sep	28,075,839	917,471	-	-	-	-	-	-	12,292,532	7,792,229	4,500,303	14,865,836
Dec	28,690,399	917,471	-	-	-	-	-	-	12,634,784	7,834,333	4,800,451	15,138,144
2007												
Mar	28,574,804	607,037	-	-	-	-	-	-	12,476,977	7,880,891	4,596,086	15,490,790
Jun	30,794,015	973,644	-	-	-	-	-	-	12,257,947	6,802,749	5,455,198	17,562,424
Sep	30,956,370	973,644	-	-	-	-	-	-	12,362,236	6,850,318	5,511,918	17,620,489
Dec	31,756,333	992,726	-	-	-	-	-	-	15,145,601	9,643,606	5,501,995	15,618,006
2008												
Mar	31,722,966	992,726	-	-	-	-	-	-	15,203,355	9,995,349	5,208,006	15,526,886
Jun	31,952,795	992,726	-	-	-	-	-	-	15,331,950	10,075,626	5,256,324	15,628,119
Sep	32,136,778	1,028,410	-	-	-	-	-	-	15,834,112	11,036,528	4,797,584	15,274,256
Dec	34,865,100	1,015,159	-	-	-	-	-	-	18,569,963	13,760,892	4,809,071	15,279,978
2009												
Mar	36,434,866	1,015,159	-	-	-	-	-	-	19,893,371	14,986,899	4,906,472	15,526,335
Jun	36,538,871	1,000,160	-	-	-	-	-	-	19,717,093	14,920,963	4,796,130	15,821,618
Sep	36,699,525	1,019,988	-	-	-	-	-	-	20,440,983	15,047,100	5,393,883	15,238,554
Dec	35,429,862	1,015,398	-	-	-	-	-	-	20,115,605	17,130,091	2,985,514	14,298,859
2010												
Mar	35,761,268	999,978	-	-	-	-	-	-	20,583,944	17,528,631	3,055,313	14,177,345
Jun	36,129,054	958,693	-	-	-	-	-	-	20,877,578	17,783,046	3,094,532	14,292,783

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

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

Table 5.3 (a)

Period Ended	Assets																		Total Assets/ Liabilities	Liabilities					
	Foreign Sector					Banking System			Public Sector				Private Sector			Unclassified				Life Ins. Fund	Cap. and Res.	Foreign Liab. 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	
2000	5,044.8	2,105.3	1,222.4	1,242.0	475.1	731.8	226.9	504.9	106.8	106.5	0.3	-	1,298.8	749.9	148.1	400.8	2,335.8	1,811.3	524.5	9,518.0	2,999.2	818.7	4,266.0	1,434.1	
2001	5,555.8	2,284.6	1,300.1	1,379.7	591.5	797.9	120.5	677.4	84.5	84.5	-	-	1,752.2	1,230.7	186.2	335.3	2,008.9	1,219.7	789.2	10,199.4	3,066.9	967.6	4,673.1	1,491.9	
2003	8,195.1	5,110.8	1,169.2	1,419.2	496.0	961.5	193.9	767.7	-	-	-	-	2,306.9	1,477.4	106.8	722.7	3,255.4	1,891.9	1,363.5	14,719.0	6,596.2	834.9	5,506.3	1,781.6	
2004	14,947.5	11,947.9	935.6	1,530.7	533.4	1,004.9	175.1	829.8	-	-	-	-	2,509.7	1,731.5	101.2	676.9	3,933.8	2,077.0	1,856.8	22,395.9	14,265.1	1,134.0	5,524.8	1,472.1	
2005																									
Mar	14,868.4	11,968.8	1,210.4	1,136.2	552.9	1,382.0	289.8	1,092.2	-	-	-	-	3,088.1	2,359.7	153.5	574.9	4,017.6	2,015.3	2,002.3	23,356.1	14,284.6	1,291.8	5,684.4	2,095.3	
Jun	15,133.1	11,705.9	1,329.4	1,315.6	782.2	1,299.8	306.7	993.2	-	-	-	-	3,189.1	2,338.5	130.8	719.8	3,130.1	2,038.4	1,091.7	22,752.1	13,204.4	1,820.5	5,551.4	2,175.7	
Sep	14,431.6	11,022.7	1,434.6	1,427.9	546.4	1,305.9	348.9	957.0	-	-	-	-	3,250.6	2,394.5	129.7	726.4	3,676.1	2,026.0	1,650.1	22,664.2	13,566.7	1,402.7	5,525.7	2,169.1	
Dec	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																									
Mar	14,596.2	11,190.4	1,474.5	1,475.4	456.0	1,392.5	265.9	1,126.7	0.3	0.3	-	-	3,818.8	2,684.3	95.8	1,038.6	3,644.9	2,160.9	1,484.0	23,452.7	14,026.4	1,560.4	5,471.2	2,394.7	
Jun	10,740.8	7,140.9	1,583.0	1,515.8	501.2	2,065.6	244.6	1,821.0	0.3	0.3	-	-	4,247.6	2,728.7	44.2	1,474.6	3,612.1	2,015.4	1,596.7	20,666.4	10,757.9	1,795.3	5,329.5	2,783.7	
Sep	11,441.8	7,634.2	1,617.3	1,630.5	559.8	1,644.3	243.3	1,401.0	-	-	-	-	4,442.0	2,929.2	44.2	1,468.6	3,496.2	2,051.5	1,444.7	21,024.4	11,125.8	1,978.1	5,569.3	2,351.3	
Dec	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																									
Mar	13,527.7	9,346.7	1,997.8	1,560.9	622.4	1,670.2	324.4	1,345.8	-	-	-	-	4,575.2	3,004.6	28.4	1,542.2	4,142.8	2,381.6	1,761.2	23,915.9	13,429.2	2,441.7	5,847.4	2,197.6	
Jun	13,444.8	9,529.1	1,952.7	1,511.7	451.3	1,784.6	435.6	1,348.9	-	-	-	-	4,582.2	3,045.9	28.4	1,507.9	4,219.0	2,387.2	1,831.8	24,030.5	14,606.4	2,457.3	4,512.6	2,454.3	
Sep	13,653.7	9,647.9	1,866.8	1,679.9	459.2	1,795.9	457.5	1,338.4	-	-	-	-	5,698.6	4,050.2	32.5	1,615.9	3,544.3	2,413.4	1,130.9	24,692.5	14,739.2	2,159.4	4,722.5	3,071.4	
Dec	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																									
Mar	13,287.7	9,405.8	2,568.9	1,005.5	307.6	1,620.2	350.0	1,270.2	-	-	-	-	7,650.1	5,219.6	772.0	1,658.4	4,459.4	2,898.7	1,560.7	27,017.4	15,701.3	3,116.1	5,217.0	2,983.1	
Jun	12,750.0	9,183.8	1,959.5	1,028.8	577.9	1,914.7	452.3	1,462.4	-	-	-	-	7,666.3	5,215.3	797.1	1,653.9	5,087.4	2,641.0	2,446.4	27,418.3	14,053.7	5,252.4	4,734.1	3,378.6	
Sep	13,422.8	9,635.8	1,930.9	1,008.0	848.1	1,860.5	576.5	1,283.9	-	-	-	-	8,085.7	5,552.6	882.1	1,651.1	5,043.9	2,673.8	2,370.1	28,413.0	14,272.2	5,422.6	5,025.8	3,692.7	
Dec	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																									
Mar	6,906.9	3,507.4	1,989.8	994.8	415.0	1,841.7	599.8	1,241.8	-	-	-	-	4,336.4	3,487.2	118.7	730.5	3,062.4	1,986.3	1,076.1	16,147.4	6,935.6	5,006.6	2,090.7	2,114.4	
Jun	7,498.2	3,572.8	1,972.5	1,028.8	924.0	1,850.4	534.9	1,315.4	-	-	-	-	4,564.5	3,668.7	110.9	784.9	2,407.7	1,553.3	854.4	16,320.8	4,271.5	4,982.2	5,030.8	2,036.3	
Sep	7,447.2	3,243.9	2,242.8	1,040.4	920.1	2,180.3	609.1	1,571.1	-	-	-	-	4,489.9	3,732.5	111.6	645.7	2,443.2	1,555.3	887.9	16,560.6	4,290.2	4,941.1	5,026.6	2,302.6	
Dec	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																									
Mar	6,840.0	3,354.2	1,855.2	685.1	945.5	1,863.7	759.8	1,103.9	0.0	0.0	0.0	0.0	4,589.7	4,049.4	105.7	434.7	2,441.9	2,004.7	437.3	15,735.4	4,222.1	4,971.0	4,721.2	1,821.0	
Jun	7,179.8	3,505.8	1,889.6	751.8	1,032.6	2,064.6	827.1	1,237.5	0.0	0.0	0.0	0.0	4,448.0	3,998.1	104.7	345.2	2,583.4	2,133.4	450.0	16,275.8	4,375.1	5,085.2	4,842.4	1,973.2	

Source: Life Insurance Companies.

¹⁾ Foreign liabilities include insurance fund from non-residents

* - 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	
2000	909.8	545.5	323.7	32.3	8.3	221.3	19.0	202.3	25.0	25.0	-	-	609.6	460.2	124.5	24.9	1,478.5	1,131.5	347.0	3,244.2	-	2,501.2	55.7	687.4	
2001	1,049.5	757.4	244.7	44.4	3.1	224.6	9.1	215.4	-	-	-	-	629.7	463.7	121.8	44.2	1,533.1	1,098.4	434.8	3,436.9	-	2,657.0	318.7	461.2	
2002 ¹⁾	1,464.3	1,024.0	342.4	33.0	64.9	524.7	15.5	509.2	-	-	-	-	1,567.6	1,002.2	-	565.4	2,592.2	2,134.8	457.4	6,148.8	326.7	4,083.3	7.0	1,731.7	
2003	2,210.6	947.5	402.5	45.2	815.5	441.1	56.2	384.9	-	-	-	-	4,954.1	1,022.9	485.5	3,445.8	3,530.5	2,121.0	1,409.5	11,136.4	3,422.5	4,095.0	349.4	3,269.5	
2004	1,395.1	711.8	373.3	33.5	276.4	781.5	43.1	738.4	-	-	-	-	5,988.9	1,201.0	569.4	4,218.5	3,387.9	2,120.0	1,267.9	11,553.5	4,519.3	3,965.2	461.2	2,607.8	
2005																									
Mar	1,353.2	710.1	371.2	33.5	238.4	773.8	49.5	724.3	-	-	-	-	5,956.0	1,079.4	564.1	4,312.6	3,190.5	2,101.2	1,089.3	11,273.5	4,315.2	4,073.2	352.7	2,532.5	
Jun	1,830.4	921.2	312.5	23.0	573.7	821.9	34.7	787.2	-	-	-	-	5,886.1	1,154.6	609.5	4,122.0	2,853.7	2,060.0	793.7	11,392.2	4,457.2	4,184.9	510.6	2,239.5	
Sep ²⁾	1,652.1	1,036.6	396.9	23.2	195.4	520.7	25.5	495.2	-	-	-	-	1,265.7	1,134.9	78.0	52.7	2,536.8	1,948.6	588.2	5,975.3	-	3,973.8	520.5	1,481.0	
Dec	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																									
Mar	1,673.7	1,062.4	420.9	23.2	167.3	638.3	6.8	631.5	-	-	-	-	1,318.6	1,188.4	77.4	52.7	2,592.7	1,942.2	650.5	6,223.2	-	3,674.6	1,170.3	1,378.4	
Jun	1,643.5	1,054.3	479.0	17.5	92.6	647.3	24.1	623.2	-	-	-	-	1,309.8	1,207.8	70.9	31.1	2,762.6	1,942.3	820.3	6,363.1	-	3,533.5	1,323.2	1,506.4	
Sep	1,654.2	964.8	528.0	17.2	144.3	711.4	29.8	681.6	-	-	-	-	1,309.4	1,208.0	69.9	31.4	2,785.8	1,956.5	829.2	6,460.7	-	3,562.4	1,366.7	1,531.6	
Dec	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																									
Mar	1,929.1	1,045.8	565.3	-	318.1	746.3	8.7	737.6	-	-	-	-	1,374.2	1,202.5	110.9	60.9	3,230.2	1,964.4	1,265.8	7,279.9	-	5,196.3	165.3	1,918.3	
Jun	1,966.7	1,083.9	572.7	-	310.1	927.7	14.9	912.8	-	-	-	-	1,796.0	1,202.6	131.9	461.5	2,979.2	1,982.7	996.5	7,669.6	-	5,469.1	270.4	1,930.2	
Sep	1,857.0	1,116.9	615.3	-	124.8	976.4	9.0	967.4	19.8	-	-	19.8	1,400.0	1,202.8	131.1	66.2	2,983.4	1,954.5	1,029.0	7,236.7	-	5,168.4	192.9	1,875.4	
Dec	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																									
Mar	2,255.4	1,047.3	643.3	-	564.8	1,053.0	5.7	1,047.3	-	-	-	-	2,046.7	1,425.9	135.5	485.3	2,983.4	1,949.5	1,034.0	8,338.5	-	5,542.2	796.3	2,000.0	
Jun	2,361.3	1,309.6	604.4	-	447.3	997.2	9.6	987.6	-	-	-	-	1,972.0	1,355.1	135.6	481.4	2,914.0	1,960.1	953.8	8,244.5	-	5,541.4	690.5	2,012.6	
Sep	2,410.2	1,282.8	604.2	-	523.2	1,121.3	3.0	1,118.3	-	-	-	-	2,015.0	1,355.1	131.5	528.5	2,937.5	1,949.7	987.8	8,484.0	-	5,782.3	717.8	1,983.8	
Dec	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																									
Mar	2,350.7	1,261.4	560.3	-	528.9	1,204.1	8.0	1,196.1	-	-	-	-	1,967.6	1,732.1	138.2	97.3	2,947.3	2,001.0	946.2	8,469.6	-	5,806.0	1,013.8	1,649.8	
Jun	2,670.6	1,370.8	688.8	-	611.0	1,232.7	14.7	1,218.1	-	-	-	-	2,622.8	1,834.3	147.1	641.4	2,793.3	1,922.8	870.5	9,319.4	-	6,323.9	825.2	2,170.3	
Sep	2,477.3	1,081.9	814.1	-	581.3	1,461.7	2.5	1,459.2	-	-	-	-	2,646.3	1,834.3	147.3	664.6	2,927.8	1,944.8	983.0	9,513.1	-	6,399.2	721.7	2,392.2	
Dec	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																									
Mar	2,657.5	1,309.5	737.1	-	610.9	1,783.9	8.2	1,775.8	-	-	-	-	2,615.4	1,795.7	136.5	683.3	3,019.9	2,004.1	1,015.7	10,076.7	-	7,199.7	386.7	2,490.3	
Jun	2,600.3	1,289.4	786.2	-	524.8	1,891.5	5.5	1,886.0	-	-	-	-	2,654.2	1,796.0	126.1	732.2	2,965.0	1,995.3	969.7	10,111.1	-	7,171.2	396.2	2,543.7	

Source: Non-Life Insurance Companies

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

²⁾ The figures from September 2005 excludes Guyflag Insurance Company.

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

Table 5.3 (c)

Period Ended	Assets																			Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector			Unclassified			Life Ins. Fund	Cap. & Res.		Foreign Liab. ¹⁾	Other			
	Total	Comm. Banks Deposits	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total						Fixed Assets	Other Assets	
2000	5,954.6	2,650.8	1,546.1	1,274.3	483.4	953.1	245.9	707.2	131.8	131.5	0.3	-	1,908.4	1,210.1	272.6	425.7	3,814.3	2,942.8	871.5	12,762.2	2,999.2	3,319.9	4,321.7	2,121.5	
2001	6,605.4	3,042.0	1,544.7	1,424.0	594.6	1,022.4	129.6	892.8	84.5	84.5	-	-	2,381.9	1,694.3	308.1	379.6	3,542.0	2,318.1	1,224.0	13,636.3	3,066.9	3,624.6	4,991.8	1,953.1	
2002	7,695.4	3,812.7	1,670.8	1,245.9	965.9	1,876.8	180.9	1,695.9	-	-	-	-	3,793.6	2,404.9	118.7	1,269.9	4,844.4	3,792.7	1,051.7	18,210.1	4,729.3	5,059.9	4,876.9	3,543.9	
2003	10,405.7	6,058.3	1,571.6	1,464.3	1,311.5	1,402.6	250.1	1,152.6	-	-	-	-	7,261.1	2,500.3	592.3	4,168.5	6,786.0	4,013.0	2,773.0	25,855.4	10,018.7	4,929.8	5,855.8	5,051.1	
2004	16,342.6	12,659.7	1,308.9	1,564.2	809.8	1,786.4	218.2	1,568.2	-	-	-	-	8,498.6	2,932.6	670.6	4,895.4	7,321.7	4,197.0	3,124.6	33,949.4	18,784.4	5,099.1	5,986.0	4,079.9	
2005																									
Mar	16,221.6	12,678.9	1,581.6	1,169.8	791.3	2,155.8	339.3	1,816.5	-	-	-	-	9,044.1	3,439.1	717.6	4,887.4	7,208.1	4,116.5	3,091.6	34,629.6	18,599.8	5,365.1	6,037.1	4,627.7	
Jun	16,963.5	12,627.1	1,641.8	1,338.7	1,355.9	2,121.8	341.4	1,780.4	-	-	-	-	9,075.3	3,493.1	740.3	4,841.8	5,983.8	4,098.4	1,885.4	34,144.3	17,661.6	6,005.4	6,062.0	4,415.2	
Sep	16,083.7	12,059.3	1,831.5	1,451.1	741.7	1,826.6	374.4	1,452.2	-	-	-	-	4,516.3	3,529.4	207.7	779.2	6,212.9	3,974.6	2,238.3	28,639.4	13,566.7	5,376.5	6,046.1	3,650.1	
Dec	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																									
Mar	16,269.9	12,252.7	1,895.4	1,498.6	623.2	2,030.8	272.6	1,758.2	0.3	0.3	-	-	5,137.4	3,872.8	173.2	1,091.4	6,237.6	4,103.0	2,134.6	29,675.9	14,026.4	5,235.0	6,641.5	3,773.0	
Jun	12,384.3	8,195.2	2,062.0	1,533.3	593.8	2,712.8	268.6	2,444.2	0.3	0.3	-	-	5,557.3	3,936.5	115.2	1,505.7	6,374.8	3,957.7	2,417.0	27,029.5	10,757.9	5,328.8	6,652.7	4,290.1	
Sep	13,096.0	8,599.0	2,145.3	1,647.6	704.1	2,355.7	273.0	2,082.7	-	-	-	-	5,751.4	4,137.2	114.2	1,500.0	6,282.0	4,008.0	2,274.0	27,485.1	11,125.8	5,540.5	6,936.0	3,882.8	
Dec	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																									
Mar	15,456.9	10,392.5	2,563.1	1,560.9	940.5	2,416.5	333.1	2,083.4	-	-	-	-	5,949.4	4,207.1	139.3	1,603.1	7,373.0	4,346.0	3,027.0	31,195.8	13,429.2	7,638.0	6,012.8	4,115.9	
Jun	15,411.6	10,613.1	2,525.4	1,511.7	761.4	2,712.3	450.5	2,261.7	-	-	-	-	6,378.1	4,248.5	160.2	1,969.4	7,198.2	4,369.9	2,828.3	31,700.1	14,606.4	7,926.3	4,782.9	4,384.4	
Sep	15,510.7	10,764.8	2,482.1	1,679.9	584.0	2,772.3	466.5	2,305.8	19.8	-	-	19.8	7,098.6	5,253.0	163.6	1,682.1	6,527.7	4,367.8	2,159.9	31,929.2	14,739.2	7,327.8	4,915.3	4,946.8	
Dec	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																									
Mar	14,745.3	10,032.4	3,212.1	1,005.5	495.2	2,039.7	355.6	1,684.1	-	-	-	-	9,336.8	6,285.6	907.5	2,143.8	6,538.4	4,407.9	2,130.5	32,660.2	15,701.3	6,527.3	6,013.3	4,418.3	
Jun	15,111.3	10,493.4	2,563.9	1,028.8	1,025.1	2,911.9	461.9	2,450.0	-	-	-	-	9,638.3	6,570.4	932.6	2,135.3	8,001.4	4,601.1	3,400.3	35,662.8	14,053.7	10,793.8	5,424.6	5,391.3	
Sep	15,833.0	10,918.6	2,535.1	1,008.0	1,371.3	2,981.8	579.5	2,402.3	-	-	-	-	10,100.7	6,907.7	1,013.6	2,179.5	7,981.4	4,623.5	3,357.9	36,897.0	14,272.2	11,204.9	5,743.6	5,676.5	
Dec	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																									
Mar	9,257.6	4,768.8	2,550.1	994.8	943.9	3,045.8	607.9	2,438.0	-	-	-	-	6,304.0	5,219.3	256.9	827.8	6,009.6	3,987.3	2,022.3	24,617.0	6,935.6	10,812.7	3,104.6	3,764.2	
Jun	10,168.8	4,943.6	2,661.3	1,028.8	1,535.0	3,083.1	549.6	2,533.5	-	-	-	-	7,187.2	5,503.0	258.0	1,426.3	5,201.0	3,476.2	1,724.9	25,640.2	4,271.5	11,306.1	5,856.0	4,206.5	
Sep	9,924.4	4,325.7	3,056.9	1,040.4	1,501.4	3,642.0	611.6	3,030.3	-	-	-	-	7,136.2	5,566.8	259.0	1,310.4	5,371.1	3,500.1	1,870.9	26,073.6	4,290.2	11,340.3	5,748.2	4,694.9	
Dec	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																									
Mar	9,497.5	4,663.6	2,592.3	685.1	1,556.4	3,647.6	768.0	2,879.6	-	-	-	-	7,205.1	5,845.1	242.1	1,117.9	5,461.8	4,008.8	1,453.0	25,812.0	4,222.1	12,170.7	5,107.8	4,311.3	
Jun	9,780.1	4,795.2	2,675.8	751.8	1,557.4	3,956.1	832.6	3,123.4	-	-	-	-	7,102.3	5,794.1	230.8	1,077.4	5,548.5	4,128.7	1,419.8	26,386.9	4,375.1	12,256.4	5,238.5	4,516.9	

Source: Insurance Companies.

Note 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			Other	Pension Fund		Reserves	Other	
		Total	Cash	Deposits	Total	Gov't. T/Bills	Gov't. Debentures	Local Gov't. Sec.	Total	Shares & Other Sec. ¹⁾						Mortgage Loans
2000	666.9	4,352.5	99.2	4,253.3	947.5	888.9	58.6	-	3,173.7	3,173.7	-	1,124.3	10,264.9	9,437.5	708.4	119.1
2001	1,345.9	3,729.8	2.8	3,727.0	1,500.9	1,500.9	-	-	3,495.3	3,495.3	-	954.3	11,026.3	10,197.7	712.9	115.6
2002	2,017.4	3,880.1	122.6	3,757.5	1,771.6	1,771.6	-	-	4,804.3	4,720.8	83.5	1,501.4	13,974.8	13,172.2	633.1	169.0
2003 ³⁾	2,296.8	4,299.7	94.1	4,205.6	1,617.9	1,617.9	-	-	5,835.7	5,785.7	50.0	971.9	15,022.0	14,103.8	826.5	91.7
2004	3,199.6	5,897.9	63.6	5,834.3	930.2	930.2	-	-	4,995.8	4,945.8	50.0	1,232.3	16,255.8	15,248.1	790.0	217.8
2005																
Mar	3,204.9	6,267.4	160.2	6,107.1	1,024.4	1,024.4	-	-	5,157.0	5,130.6	26.4	1,114.0	16,767.7	15,713.0	860.3	194.4
Jun	3,479.4	3,724.5	52.0	3,672.5	1,072.5	1,072.5	0.0	-	5,069.8	5,043.4	26.4	1,091.3	14,437.6	13,228.9	981.4	227.3
Sep	3,725.5	3,762.4	214.2	3,548.2	950.3	950.3	0.0	-	5,134.3	5,107.9	26.4	1,209.4	14,781.8	13,569.8	1,039.6	172.4
Dec	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																
Mar	4,255.9	3,450.6	88.3	3,362.3	1,139.9	1,139.9	0.0	-	5,653.8	5,598.4	55.4	1,236.3	15,736.5	15,453.6	84.1	198.8
Jun	4,615.6	3,034.1	36.1	2,998.0	1,360.2	1,360.2	0.0	-	5,851.0	5,675.5	175.5	1,135.0	15,995.9	14,601.7	1,208.1	186.1
Sep	4,691.7	2,866.2	57.8	2,808.4	1,307.6	1,307.5	0.0	-	6,360.6	6,153.9	206.7	1,152.2	16,378.2	14,886.2	1,293.0	199.0
Dec	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																
Mar	7,387.4	3,532.3	51.2	3,481.2	673.8	673.7	0.0	-	4,537.1	4,322.3	214.9	1,079.5	17,210.1	15,816.5	1,052.1	341.6
Jun	8,039.9	3,268.2	251.6	3,016.6	402.4	402.4	0.0	-	4,914.0	4,698.5	215.5	1,029.9	17,654.4	16,114.3	1,361.5	178.6
Sep	8,131.0	3,146.3	118.3	3,028.0	489.3	400.3	89.0	-	5,012.1	4,796.6	215.5	1,123.5	17,902.2	16,365.2	1,362.5	174.5
Dec	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																
Mar	6,771.9	2,323.2	27.1	2,296.0	264.9	264.9	-	-	7,434.2	7,211.8	222.4	2,006.1	18,800.3	16,981.6	1,583.0	235.7
Jun	6,507.3	1,978.8	27.8	1,951.0	260.9	260.9	-	-	8,272.3	8,050.4	221.9	2,088.8	19,108.1	17,301.6	1,556.3	250.2
Sep	6,704.0	1,922.3	19.1	1,903.2	234.0	234.0	-	-	8,571.2	8,233.4	337.8	2,100.9	19,532.4	17,662.7	1,663.8	205.9
Dec	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																
Mar	6,210.0	2,017.5	31.9	1,985.6	238.8	238.8	-	-	8,827.9	8,491.8	336.1	2,255.2	19,549.4	17,664.0	1,652.5	233.0
Jun	6,183.4	2,570.3	50.5	2,519.8	338.2	338.2	-	-	8,678.5	8,321.3	357.1	2,334.6	20,104.9	18,221.6	1,683.0	200.3
Sep	6,038.5	2,870.7	11.6	2,859.1	330.6	330.6	-	-	7,852.4	7,496.2	356.2	3,063.5	20,155.7	18,982.5	985.9	187.3
Dec	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																
Mar	5,991.5	4,272.5	2.7	4,269.7	1,472.0	1,472.0	-	-	7,815.5	7,453.0	362.4	1,528.8	21,080.2	19,908.3	946.7	225.2
Jun	5,645.4	3,862.6	9.0	3,853.6	2,064.6	2,064.6	-	-	8,363.0	8,015.2	347.8	1,525.8	21,461.4	20,293.4	950.4	217.7

³⁾ Information as of December 2003 includes New GPC Pension Plan.

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

Table 5.5

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

Source: Guyana Co-operative Mortgage Finance Bank

¹⁾ Balance includes cash in hand and deposits at Bank.

²⁾ Figures are estimated.

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)	
2000	41,334.5	42,935.4	(1,600.9)	10,144.0	5,680.4	4,463.6	16,994.9	(6,850.9)	(8,451.8)	8,703.6	12,282.1	-	(3,578.5)	-	855.7	2,088.3	(1,232.7)	(1,107.5)
2001	41,426.1	43,299.4	(1,873.3)	10,906.4	7,986.5	2,919.9	16,510.5	(5,604.1)	(7,477.5)	7,960.5	12,911.1	-	(4,950.6)	-	8,053.9	1,307.8	6,746.1	(8,536.9)
2002	44,584.3	44,603.8	(19.5)	11,420.3	8,731.7	2,688.6	15,734.0	(4,313.7)	(4,333.2)	3,852.2	8,719.7	-	(4,867.5)	-	3,057.2	3,178.4	(121.3)	(2,576.2)
2003	45,391.5	46,743.0	(1,351.5)	8,406.0	5,761.7	2,644.3	17,292.5	(8,886.5)	(10,238.0)	6,741.7	9,980.0	-	(3,238.3)	-	8,389.3	9,403.7	(1,014.4)	(4,893.1)
2004	51,664.3	46,937.8	4,726.5	10,133.5	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)	-	-	-	-	314.0
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)	-	-	-	-	(260.6)
2005																		
1st Qtr	12,693.1	8,875.0	3,818.1	1,906.3	1,716.1	190.2	4,853.9	(2,947.6)	870.5	3,262.9	4,421.3	-	(1,158.4)	-	1,801.7	1,075.9	725.8	(5,935.1)
2nd Qtr	15,734.4	12,845.8	2,888.6	2,692.6	2,001.9	690.7	5,681.6	(2,989.0)	(100.4)	2,588.6	2,720.7	-	(132.1)	-	(4,024.5)	(4,480.3)	455.8	1,536.3
3rd Qtr	13,855.9	13,543.8	312.1	4,671.1	560.8	4,110.3	10,789.3	(6,118.2)	(5,806.1)	4,160.0	5,758.5	-	(1,598.5)	-	604.0	467.2	136.8	1,042.1
4th Qtr	13,869.0	18,497.0	(4,628.0)	2,725.8	1,159.1	1,566.7	13,818.4	(11,092.6)	(15,720.6)	5,073.2	4,659.6	629.8	(216.2)	-	4,549.2	5,937.9	(1,388.7)	6,098.2
2006																		
1st Qtr	14,507.6	11,029.9	3,477.7	3,703.9	1,270.3	2,433.6	4,027.6	(323.7)	3,154.0	373.2	1,321.9	133.0	(1,081.7)	-	(6,689.8)	(7,358.6)	668.8	3,162.6
2nd Qtr	17,319.6	14,485.5	2,834.1	4,814.3	2,587.7	2,226.6	8,487.7	(3,673.4)	(839.3)	3,381.5	3,033.0	664.0	(315.5)	-	1,807.3	(2,678.9)	4,486.2	(4,349.5)
3rd Qtr	14,425.2	14,648.0	(222.8)	3,634.1	240.2	3,393.9	12,570.7	(8,936.6)	(9,159.4)	7,611.0	7,174.2	1,494.0	(1,057.2)	-	3,222.7	4,671.5	(1,448.8)	(1,674.3)
4th Qtr	16,104.1	19,429.6	(3,325.5)	5,372.3	2,105.9	3,266.4	16,720.4	(11,348.1)	(14,673.6)	9,445.1	5,478.7	4,261.0	(294.6)	-	1,309.8	2,560.6	(1,250.9)	3,918.8
2007																		
1st Qtr	18,422.2	11,293.2	7,129.0	1,649.0	367.9	1,281.1	5,134.3	(3,485.3)	3,643.7	1,767.1	1,683.1	597.0	(513.0)	-	(1,078.1)	(1,182.9)	104.8	(4,332.6)
2nd Qtr	22,039.4	15,583.5	6,455.9	2,689.0	1,555.2	1,133.8	8,315.4	(5,626.4)	829.5	4,074.2	3,163.4	1,058.0	(147.2)	-	(1,590.2)	(1,363.5)	(226.7)	(3,313.4)
3rd Qtr	20,036.2	13,848.3	6,187.9	2,035.8	211.2	1,824.6	8,249.2	(6,213.4)	(25.5)	5,211.2	5,720.1	69.0	(577.9)	-	(2,704.5)	(2,500.7)	(203.8)	(2,481.2)
4th Qtr	19,859.1	22,235.9	(2,376.8)	4,762.2	1,489.7	3,272.5	21,178.3	(16,416.1)	(18,792.9)	9,094.8	9,397.5	575.6	(878.3)	-	(1,393.4)	(1,147.4)	(246.0)	11,091.5
2008																		
1st Qtr	18,535.9	13,300.6	5,235.3	2,796.9	210.6	2,586.3	2,988.2	(191.3)	5,044.0	(65.8)	5,513.6	(725.7)	(83.5)	(4,770.2)	-	-	-	(4,978.3)
2nd Qtr	23,751.1	20,945.1	2,806.0	7,381.8	1,282.7	6,099.1	9,537.4	(2,155.6)	650.4	5,222.6	6,251.2	562.7	(612.4)	(978.9)	-	-	-	(5,872.9)
3rd Qtr	19,742.9	19,889.7	(146.8)	1,694.5	660.6	1,033.9	7,744.5	(6,050.0)	(6,196.8)	2,353.4	8,534.2	(617.6)	(83.5)	(5,479.7)	-	-	-	3,843.4
4th Qtr	20,454.0	24,356.6	(3,902.6)	5,155.9	1,263.6	3,892.3	15,671.1	(10,515.2)	(14,417.8)	7,095.9	7,076.3	561.0	(1,061.7)	520.3	-	-	-	7,321.9
2009																		
1st Qtr	20,999.1	13,214.8	7,784.3	917.6	210.6	707.0	1,945.4	(1,027.8)	6,756.5	189.3	1,043.3	(83.4)	(433.0)	(337.6)	-	-	-	(6,945.8)
2nd Qtr	27,418.2	21,356.8	6,061.4	2,225.7	1,030.1	1,195.6	9,259.5	(7,033.8)	(972.4)	3,677.5	5,443.9	542.7	(708.0)	(1,601.1)	-	-	-	(2,705.3)
3rd Qtr	22,400.9	17,782.0	4,618.9	2,743.3	209.9	2,533.4	10,423.7	(7,680.4)	(3,061.5)	3,690.2	6,259.5	(83.0)	(399.9)	(2,086.4)	-	-	-	(628.4)
4th Qtr	24,072.5	28,087.4	(4,014.9)	11,388.5	771.9	10,616.6	25,361.6	(13,973.1)	(17,988.0)	7,969.1	7,688.4	540.6	(713.9)	454.0	-	-	-	10,018.9
2010																		
1st Qtr	23,208.1	15,452.1	7,756.0	1,289.9	380.8	909.1	4,872.1	(3,582.2)	4,173.8	1,616.6	5,158.2	(82.6)	(882.2)	(2,576.8)	-	-	-	(5,790.4)
2nd Qtr	31,192.4	22,077.0	9,115.4	1,943.1	813.3	1,129.8	8,809.3	(6,866.2)	2,249.2	2,555.2	3,134.6	520.4	(623.1)	(476.7)	-	-	-	(4,804.4)

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 Prod. & Cons.			Taxes on International Trade					
			Total	Companies	Self-Employed	Personal	Surtax	Other	Total	Property Taxes	Estate	Total	Excise Duty	Consumption Taxes	Value Added Tax	Excise Tax	Total	Import Duty	Export Duty	Travel Tax	
2000	41,334.6	37,885.0	16,082.5	8,266.4	576.9	7,060.1	0.2	179.0	700.5	680.8	19.7	14,961.0	4.4	14,956.6	-	-	5,033.8	3,943.0	7.3	1,083.5	
2001	41,426.2	37,518.0	16,861.4	8,176.3	725.8	7,818.4	0.2	140.8	706.3	686.6	19.7	13,932.2	790.5	13,141.7	-	-	4,773.8	3,665.4	12.4	1,096.1	
2002	44,584.4	40,736.2	18,765.2	9,014.9	584.4	9,025.1	0.1	140.7	1,166.7	1,150.0	16.7	14,770.4	139.6	14,630.7	-	-	4,656.8	3,479.8	7.9	1,169.1	
2003 ¹⁾	45,391.6	41,424.8	19,306.3	9,652.3	-	9,515.5	-	138.5	905.6	883.5	22.1	15,347.3	22.5	15,324.8	-	-	4,430.9	3,318.6	11.7	1,100.6	
2004	51,664.3	48,172.4	21,409.8	11,168.6	-	10,069.0	-	172.2	749.1	729.6	19.5	19,520.5	22.6	19,497.8	-	-	4,843.6	3,684.6	13.1	1,145.9	
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	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
2005																					
1st Qtr.	12,693.1	11,612.5	5,255.7	2,294.1	...	2,935.6	-	26.0	60.6	57.2	3.4	4,930.4	71.6	4,858.8	-	-	1,005.8	789.5	1.3	215.0	
2nd Qtr.	15,734.4	15,136.8	7,356.2	4,524.1	...	2,790.7	-	41.4	633.1	626.2	6.9	5,402.6	87.2	5,315.4	-	-	1,204.1	909.4	1.1	293.6	
3rd Qtr.	13,855.9	12,999.6	5,460.0	2,946.4	...	2,485.2	-	28.4	78.9	74.2	4.7	5,712.0	43.3	5,668.7	-	-	1,290.2	886.1	2.5	401.6	
4th Qtr.	13,869.0	13,232.0	5,771.0	2,790.3	...	2,927.7	-	53.0	55.5	49.2	6.3	5,621.6	69.0	5,552.6	-	-	1,305.5	1,049.8	2.0	253.7	
2006																					
1st Qtr.	14,507.6	13,382.4	6,286.6	3,103.4	...	3,149.7	-	33.5	74.9	70.6	4.3	5,470.8	45.3	5,425.5	-	-	1,142.5	886.2	2.3	254.0	
2nd Qtr.	17,319.6	16,610.1	8,130.3	5,237.5	...	2,852.2	-	40.6	655.0	649.2	5.8	6,126.8	63.2	6,063.6	-	-	1,181.7	905.1	1.3	275.3	
3rd Qtr.	14,425.2	13,734.8	6,093.3	3,325.7	...	2,715.6	-	52.0	79.3	73.7	5.6	5,753.9	57.1	5,696.8	-	-	1,377.1	1,036.3	1.9	338.9	
4th Qtr.	16,104.1	14,719.5	6,349.2	3,322.9	...	2,991.4	-	34.9	56.1	49.3	6.8	6,133.4	(56.5)	6,189.9	-	-	1,503.1	1,287.1	1.8	214.2	
2007 ²⁾																					
1st Qtr.	18,422.2	17,922.4	7,331.3	3,536.5	...	3,762.2	-	32.6	62.1	57.0	5.1	8,795.4	53.8	8,741.6	1,389.7	4,606.5	2,745.5	1,399.2	1,198.9	2.0	198.4
2nd Qtr.	22,039.4	20,894.6	8,246.5	5,251.5	...	2,868.9	-	126.1	709.2	704.7	4.5	9,844.0	54.0	9,789.4	6.1	5,576.8	4,207.1	1,693.4	1,380.5	2.0	310.9
3rd Qtr.	20,036.2	19,200.9	6,525.9	3,731.7	...	2,756.0	-	38.2	133.0	127.3	5.8	10,230.4	75.0	10,155.4	22.1	5,389.0	4,744.3	2,030.4	1,645.9	2.3	382.2
4th Qtr.	19,795.4	19,274.5	7,416.3	3,939.8	...	3,444.6	-	31.9	57.8	53.9	3.9	9,525.6	73.3	9,452.3	8.3	5,756.8	3,687.2	2,002.0	1,779.2	2.5	220.3
2008																					
1st Qtr.	18,535.9	18,019.0	7,236.5	3,581.8	...	3,624.1	-	30.6	95.4	89.6	5.8	8,984.3	49.7	8,934.6	-	5,579.2	3,355.4	1,491.0	1,247.8	1.8	241.5
2nd Qtr.	23,751.1	21,881.5	9,837.3	6,777.9	...	2,984.5	-	74.9	950.1	942.7	7.5	8,904.6	80.9	8,823.7	-	5,452.9	3,370.9	1,807.2	1,490.5	2.2	314.5
3rd Qtr.	19,742.9	19,317.8	7,159.9	4,126.5	...	2,948.4	-	85.0	167.1	158.8	8.3	9,465.2	57.0	9,408.2	-	6,480.6	2,927.6	2,168.2	1,838.2	2.8	327.2
4th Qtr.	20,454.0	19,915.7	7,226.3	4,081.6	...	3,117.0	-	27.7	68.8	62.7	6.1	10,015.1	79.9	9,935.2	-	6,485.7	3,449.5	2,288.2	2,025.9	1.9	260.4
2009																					
1st Qtr.	20,999.1	20,569.7	7,542.4	3,884.3	...	3,612.5	-	45.6	79.1	71.9	7.2	10,868.9	44.1	10,824.8	-	5,745.3	5,079.5	1,845.0	1,521.8	1.9	321.3
2nd Qtr.	27,418.2	24,345.2	10,239.7	6,844.2	...	3,328.6	-	66.9	1,355.7	1,350.1	5.6	10,533.2	39.3	10,493.9	13.5	5,194.2	5,286.2	1,790.5	1,520.5	1.5	268.5
3rd Qtr.	22,400.9	21,111.0	7,421.3	4,138.5	...	3,249.7	-	33.1	114.9	107.8	7.1	11,176.9	55.8	11,121.1	-	5,946.4	5,174.7	2,091.7	1,712.7	2.2	376.8
4th Qtr.	24,072.5	23,059.5	7,843.8	4,512.0	...	3,260.4	-	71.4	138.4	131.8	6.6	12,298.6	52.7	12,245.9	-	6,364.5	5,881.4	2,340.5	2,049.5	2.6	288.4
2010																					
1st Qtr.	22,253.4	22,253.4	9,152.9	4,780.0	...	4,327.2	-	45.7	102.1	95.6	6.5	11,069.6	49.0	11,020.6	-	6,053.0	4,967.6	1,928.8	1,590.3	1.4	337.1
2nd Qtr.	28,056.1	28,056.1	12,443.1	8,679.6	...	3,706.0	-	57.5	1,196.2	1,188.7	7.5	12,267.8	53.3	12,214.5	-	6,831.6	5,382.9	2,149.0	1,829.8	1.3	317.9

Source: Ministry of Finance

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

²⁾ The Value Added Tax (VAT) and the 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	Rents Royalties etc.	Interest	Divs.From Enterprises	BOG Surplus	Other Dept. Receipts	Fees Fines etc.	Land Dev. Schemes	Miscellaneous
2000	1,107.1	26.7	474.5	204.1	238.7	28.9	134.3	3,449.6	903.0	-	343.8	386.3	328.8	600.1	-	887.7
2001	1,244.3	16.8	477.7	90.7	238.7	66.8	353.5	3,908.1	888.9	0.0	568.4	823.0	135.2	582.1	-	910.5
2002	1,377.2	8.5	470.8	119.2	228.5	224.0	326.1	3,848.2	970.5	-	809.0	479.5	-	607.7	-	981.6
2003	1,434.7	3.7	444.2	104.9	248.0	289.9	344.0	3,966.8	950.5	-	488.2	231.2	-	588.9	-	1,707.9
2003	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
2005																
1st Qtr.	360.0	0.8	138.3	20.5	37.0	46.1	117.3	1,080.6	211.7	-	507.5	-	-	114.3	-	247.1
2nd Qtr.	540.8	0.6	178.9	23.7	155.4	84.1	98.1	597.6	117.2	-	-	-	-	145.9	-	334.5
3rd Qtr.	458.5	0.5	156.2	28.3	66.2	61.6	145.7	856.3	159.4	-	312.5	-	-	142.3	-	242.1
4th Qtr.	478.4	0.5	264.5	26.7	15.7	59.3	111.7	637.0	26.7	-	250.0	-	-	110.2	-	250.1
2006																
1st Qtr.	407.5	0.4	158.9	23.5	77.3	58.5	88.9	1,125.2	4.8	-	413.6	348.2	-	121.7	-	236.9
2nd Qtr.	516.3	0.5	181.0	28.2	116.9	81.7	108.0	709.5	2.9	-	205.0	-	-	187.4	-	314.2
3rd Qtr.	431.2	0.4	179.3	23.7	55.9	60.9	111.0	690.4	2.5	-	256.3	-	-	131.8	-	299.8
4th Qtr.	677.7	0.5	308.9	27.0	39.2	188.3	113.8	1,384.6	2.7	-	125.0	-	-	151.1	-	1,105.8
2007																
1st Qtr.	334.4	0.6	98.7	9.6	51.1	62.4	112.0	499.8	2.8	-	-	-	-	209.5	-	287.5
2nd Qtr.	401.5	-	50.5	0.4	145.1	88.5	117.0	1,144.8	3.6	-	-	699.0	-	180.5	-	261.7
3rd Qtr.	281.3	-	0.6	0.0	86.1	83.0	111.6	835.3	33.5	-	307.5	-	-	157.1	-	337.2
4th Qtr.	272.8	-	9.1	0.3	23.6	66.7	173.0	520.9	2.9	-	-	-	-	216.9	-	301.0
2008																
1st Qtr.	211.8	-	0.9	-	41.1	59.3	110.5	517.0	1.9	-	-	-	-	201.2	-	313.9
2nd Qtr.	382.3	-	-	-	164.0	84.9	133.4	1,869.7	16.0	-	256.3	1,089.5	-	212.7	-	295.2
3rd Qtr.	357.4	-	6.6	-	106.4	99.2	145.2	425.1	3.3	-	-	-	-	205.5	-	216.3
4th Qtr.	317.3	-	-	-	25.2	75.4	216.7	538.3	2.3	-	125.0	-	-	195.3	-	215.7
2009																
1st Qtr.	234.3	-	-	-	27.2	89.8	117.3	429.4	3.4	-	-	-	-	220.7	-	205.3
2nd Qtr.	426.1	-	-	-	216.1	64.2	145.8	3,073.0	2.8	-	205.0	2,301.3	-	227.9	-	336.0
3rd Qtr.	306.2	-	-	-	52.0	92.2	162.0	1,289.9	3.4	-	771.5	-	-	234.2	-	280.7
4th Qtr.	438.2	-	-	-	63.5	125.7	249.0	1,013.0	3.8	-	410.0	-	-	268.4	-	330.8
2010																
1st Qtr.	300.5	-	-	-	59.2	115.9	125.4	654.2	2.0	53.6	-	-	-	231.3	-	367.3
2nd Qtr.	535.2	-	-	-	242.0	91.3	201.9	2,601.1	1.8	-	453.8	1,510.0	-	270.5	-	365.0

Source: Ministry of Finance

CENTRAL GOVERNMENT: CURRENT EXPENDITURE
(G\$ Million)

Table 6.3

Period	Total Expenditure	Personal Emoluments	Debt Charges	Total Other Expenditure	Other Current Expenditure				
					Specific to the Agencies	Equipment And Supplies	Fuels And Lubricants	Rental And Maintenance of Buildings	Maintenance of Infrastructure
2000	42,935.4	14,317.7	12,381.6	16,236.1	-	1,837.4	361.2	1,146.2	519.8
2001	43,299.4	14,743.2	7,933.6	20,622.7	-	1,714.9	394.9	1,039.5	523.8
2002	44,603.8	15,832.0	7,158.7	21,613.0	-	2,024.4	462.3	1,178.5	557.8
2003	46,743.0	16,341.0	5,921.1	24,480.9	-	1,941.5	551.0	1,252.2	763.0
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	76,154.1	23,911.4	4,615.7	47,627.0	-	3,826.2	1,843.1	2,258.3	1,392.8
2009	78,773.8	26,179.4	4,911.9	47,682.4	-	5,296.0	1,474.2	2,517.7	1,771.3
2005									
1st Qtr.	8,875.0	3,880.5	777.7	4,216.9	-	206.6	129.4	157.6	60.9
2nd Qtr.	12,845.8	4,432.5	888.9	7,524.5	-	622.7	211.8	328.4	213.7
3rd Qtr.	13,543.8	4,124.9	1,223.0	8,195.9	-	1,004.1	259.9	415.2	295.4
4th Qtr.	18,497.0	6,100.8	1,481.1	10,915.0	-	977.7	338.8	629.6	353.7
2006									
1st Qtr.	11,029.9	4,185.2	950.3	5,894.3	-	446.1	224.8	250.5	117.5
2nd Qtr.	14,485.5	4,864.8	1,092.6	8,528.1	-	1,014.7	304.4	442.2	269.0
3rd Qtr.	14,648.0	4,664.2	1,060.3	8,923.6	-	766.7	348.5	469.1	253.9
4th Qtr.	19,429.6	6,370.8	1,381.3	11,677.5	-	1,049.8	346.7	536.0	376.9
2007									
1st Qtr.	11,293.2	4,606.9	1,117.9	5,568.3	-	343.6	246.0	218.2	98.3
2nd Qtr.	15,583.5	5,351.9	1,297.1	8,934.5	-	993.6	301.9	430.9	223.5
3rd Qtr.	13,848.3	4,975.8	882.9	7,989.6	-	742.7	295.3	553.2	300.0
4th Qtr.	22,235.9	7,129.5	1,230.3	13,876.2	-	1,430.9	445.5	684.4	431.8
2008									
1st Qtr.	13,150.7	4,997.2	1,220.1	6,933.4	-	291.5	238.8	191.0	50.1
2nd Qtr.	20,229.9	6,011.1	1,162.0	13,056.8	-	1,394.9	473.0	473.8	296.9
3rd Qtr.	19,796.9	5,529.5	1,179.5	13,087.9	-	979.2	521.6	736.1	388.6
4th Qtr.	22,976.6	7,373.6	1,054.1	14,548.9	-	1,160.6	609.7	857.5	657.1
2009									
1st Qtr.	12,915.7	5,710.4	1,343.3	5,862.1	-	276.9	218.0	177.5	35.7
2nd Qtr.	20,712.0	6,425.4	1,361.7	12,924.9	-	1,973.7	333.7	405.6	405.9
3rd Qtr.	17,795.1	6,017.5	1,210.2	10,567.4	-	914.8	397.5	849.0	602.6
4th Qtr.	27,350.9	8,026.2	996.7	18,328.0	-	2,130.6	525.0	1,085.5	727.1
2010									
1st Qtr.	15,392.2	6,236.9	1,898.6	7,256.7	-	249.5	316.6	171.6	71.2
2nd Qtr.	22,077.0	7,205.1	2,626.4	12,245.5	-	1,593.6	396.0	508.2	382.0

Source: Ministry of Finance.

1) Interest expenditure on debentures (G\$287.7 million) issued to NBIC/RBGL was accrued but not paid.

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 Subvents, Grants And Scl.ships	Rates And Taxes And Subvents to L.A.	Subsidies And Contribution to Local And Int'l Orgns.	Refunds of Revenue	Miscellaneous	Pensions	Payments to Dependents' Pension Funds
2000	313.0	811.6	174.0	-	887.7	201.5	4,267.8	34.3	3,092.6	2,589.0	-
2001	720.0	823.2	182.7	65.7	1,086.6	367.6	4,121.4	45.1	6,715.2	2,822.2	-
2002	1,051.8	984.3	228.0	108.2	1,314.1	290.9	5,044.9	7.3	5,414.2	2,939.2	7.1
2003	1,891.4	1,012.9	248.7	184.8	1,279.4	249.4	5,179.2	102.6	6,537.9	3,281.8	5.2
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	3,940.4	2,241.6	397.2	545.1	2,113.7	127.7	14,020.5	8.2	7,811.4	7,100.7	-
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	-
2005											
1st Qtr.	552.6	129.7	41.5	9.3	272.2	3.7	1,139.5	0.5	1,015.0	498.3	-
2nd Qtr.	418.1	294.9	72.9	25.9	450.6	59.0	1,627.9	1.0	2,247.9	949.9	-
3rd Qtr.	946.1	282.2	72.8	240.8	434.2	82.6	1,952.3	2.5	1,278.6	923.4	5.8
4th Qtr.	1,171.6	458.4	98.5	30.7	424.5	243.9	3,191.3	1.4	1,496.1	1,494.0	4.7
2006											
1st Qtr.	843.2	219.5	56.6	12.4	320.2	5.6	1,459.1	0.6	1,254.0	684.2	-
2nd Qtr.	747.0	401.1	83.4	57.4	506.8	60.1	1,951.2	3.1	1,421.5	1,266.3	-
3rd Qtr.	895.9	530.5	82.0	31.6	478.1	76.0	2,086.2	0.6	1,674.6	1,229.7	-
4th Qtr.	973.3	721.1	123.0	385.6	590.4	309.1	2,863.8	1.3	1,753.6	1,634.8	12.1
2007											
1st Qtr.	429.7	218.4	64.5	27.9	381.3	8.2	1,484.8	0.2	956.3	1,090.8	-
2nd Qtr.	890.1	340.7	85.3	57.4	430.2	48.9	2,541.6	0.1	1,273.7	1,316.7	-
3rd Qtr.	676.5	327.2	92.3	35.3	478.5	7.2	1,850.6	0.2	1,275.3	1,341.0	14.3
4th Qtr.	2,075.4	815.6	128.0	735.8	706.5	304.6	2,496.0	3.6	2,017.2	1,600.7	-
2008											
1st Qtr.	582.0	292.0	68.6	19.1	371.2	4.3	1,921.0	0.8	1,597.3	1,305.5	-
2nd Qtr.	2,332.9	534.9	93.2	179.7	531.4	9.7	2,933.9	1.8	2,037.2	1,763.6	-
3rd Qtr.	354.3	563.3	92.1	108.8	529.6	44.1	4,954.6	1.0	1,842.7	1,972.1	-
4th Qtr.	671.2	851.4	143.4	237.5	681.5	69.6	4,210.9	4.7	2,334.2	2,059.5	-
2009											
1st Qtr.	257.5	219.8	67.4	38.7	514.9	3.1	1,737.0	0.7	962.7	1,352.4	-
2nd Qtr.	1,294.5	517.4	86.7	154.8	656.0	82.6	2,892.5	1.0	1,982.4	2,138.1	-
3rd Qtr.	413.9	597.5	94.6	94.3	649.3	48.9	2,541.2	0.7	1,854.3	1,508.8	-
4th Qtr.	1,716.9	880.9	150.2	463.6	709.5	57.9	3,973.8	4.7	2,982.7	2,919.7	-
2010											
1st Qtr.	290.4	325.6	62.3	43.0	561.0	2.7	2,293.8	0.9	1,251.8	1,616.3	-
2nd Qtr.	929.1	571.9	88.2	158.9	685.6	48.4	2,813.2	2.0	1,797.2	2,271.4	-

Source: Ministry of Finance.

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

Table 6.4

Period	Current Receipts				Operating Payments					Operating Balance (1)-(5) (10)
	Total (2)to(4) (1)	Export Sales (2)	Local Sales (3)	Other (4)	Total (6)to(9) (5)	Materials & Supplies (6)	Employment (7)	Interest (8)	Other ^{a)} (9)	
2000 ¹	43,604	23,418	9,342	10,844	39,549	15,777	11,955	60	11,757	4,054
2001	45,462	23,297	10,861	11,305	39,812	11,442	15,247	100	13,023	5,650
2002 ²	50,603	28,494	11,485	10,625	45,662	11,729	17,423	98	16,411	4,942
2003 ³	66,566	27,174	20,788	18,604	61,098	18,254	19,195	204	23,445	5,469
2004	78,427	35,274	31,067	12,086	70,921	21,779	20,105	332	28,706	7,506
2005	82,345	32,823	33,626	15,896	76,897	23,250	18,413	311	34,922	5,448
2006	84,661	32,036	38,207	14,417	76,967	24,003	19,568	359	33,037	7,693
2007	89,917	32,393	42,076	15,448	83,478	26,898	20,871	395	35,315	6,439
2008	101,612	29,636	49,882	22,095	98,307	33,364	21,354	428	43,162	3,305
2009	89,561	27,354	45,833	16,374	81,679	25,441	19,374	637	36,227	7,882
2005 ⁴										
1st Qtr	16,629	5,846	7,611	3,172	17,135	5,433	4,018	63	7,620	(506)
2nd Qtr	19,172	7,528	7,678	3,966	18,704	5,369	4,363	51	8,921	468
3rd Qtr	21,716	8,620	8,632	4,465	20,080	6,356	4,205	89	9,429	1,636
4th Qtr	24,828	10,829	9,706	4,293	20,978	6,091	5,827	107	8,952	3,850
2006 ⁵										
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	20,615	5,752	6,180	139	8,544	6,036
2007										
1st Qtr	17,769	5,616	9,099	3,055	17,848	5,711	4,543	42	7,552	(79)
2nd Qtr	20,795	6,575	10,482	3,738	19,780	6,483	4,600	140	8,558	1,016
3rd Qtr	21,150	7,547	9,832	3,771	19,993	6,460	4,647	103	8,784	1,157
4th Qtr	30,202	12,655	12,664	4,884	25,857	8,243	7,082	110	10,422	4,346
2008										
1st Qtr	20,561	4,927	11,559	4,074	21,328	8,522	4,782	67	7,957	(767)
2nd Qtr	25,374	8,565	12,764	4,045	25,197	8,590	5,555	69	10,983	177
3rd Qtr	29,045	9,376	12,701	6,968	28,586	9,558	4,979	103	13,947	458
4th Qtr	26,633	6,769	12,857	7,007	23,196	6,695	6,038	189	10,275	3,437
2009										
1st Qtr	16,467	3,236	10,011	3,220	16,769	5,592	4,289	66	6,822	(302)
2nd Qtr	22,614	6,922	12,080	3,612	20,014	6,904	4,525	74	8,511	2,600
3rd Qtr	22,008	7,080	11,177	3,750	21,585	6,389	4,885	123	10,188	423
4th Qtr	28,473	10,116	12,564	5,793	23,312	6,556	5,676	374	10,706	5,161
2010										
1st Qtr	21,404	3,728	13,345	4,331	23,538	7,938	5,873	113	9,615	(2,134)
2nd Qtr	23,096	4,383	14,388	4,326	23,060	8,171	4,203	115	10,571	36

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

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

¹ Adjusted to exclude Sanata, GSL and GPC.

² Includes AROAMIA Bauxite Company.

³ Includes GP&L.

⁴ Excludes LINMINE.

⁵ Excludes AROAMIA Bauxite Company from the 2nd quarter.

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

Table 6.4 (Cont'd)

Period	Transfers to Central Gov't.						Current Balance (10)-(11) (17)	Capital Expenditure (18)	Overall Balance (17)-(18) (19)	Total (21)+(22) (20)	External Borrowing (Net) (21)	Domestic Financing (Net)						
	Total (12)+(13) (11)	Taxes ^{b)} (12)	Dividend (13)	Value Added Tax								Total (20)to(24) (22)	Banking System (net) (23)	Non-Bank Fin.Inst Borrowing (24)	Holdings of Cent. Gov't.Sec. (25)	Transfer from Cen. Gov't. (26)	Other c) (27)	
				Total (15)+(16) (14)	Payments (15)	Refunds (16)												
2000 ¹	1,099	958	141	-	-	-	2,956	2,113	843	(843)	(24)	(819)	(2,088)	1,330	277	-	(338)	
2001	481	481	-	-	-	-	5,169	1,713	3,456	(3,456)	(395)	(3,061)	1,082	66	(2,532)	50	(1,727)	
2002 ²	1,683	1,371	312	-	-	-	3,259	1,732	1,527	(1,526)	(142)	(1,384)	(2,425)	-	1,043	-	(2)	
2003 ³	738	610	128	-	-	-	4,730	2,558	2,172	(2,172)	47	(2,219)	(884)	-	2,368	-	(3,703)	
2004	876	876	-	-	-	-	6,630	2,968	3,662	(3,662)	(1,775)	(1,887)	(1,147)	-	6,213	-	(6,953)	
2005	928	678	250	-	-	-	4,520	3,445	1,076	(1,076)	(87)	(988)	(4,736)	-	2,184	-	1,563	
2006	1,355	1,230	125	-	-	-	6,338	2,647	3,691	(3,691)	-	(3,691)	(1,323)	-	(2,435)	-	67	
2007	1,039	1,161	1	(124)	117	(241)	5,400	5,816	(416)	416	-	416	(632)	-	(200)	-	1,247	
2008	1,147	1,272	125	(250)	54	(304)	2,158	8,324	(6,166)	6,166	1,478	4,688	(929)	-	(118)	6,417	(682)	
2009	1,220	1,321	157	(257)	91	(348)	6,662	4,867	1,795	(1,795)	1,175	(2,970)	1,070	-	(3,598)	1,342	(1,784)	
2005 ⁴																		
1st Qtr	120	120	-	-	-	-	(626)	512	(1,138)	1,138	(10)	1,148	906	-	-	-	242	
2nd Qtr	316	316	-	-	-	-	151	408	(257)	257	(10)	267	(1,701)	-	-	-	1,968	
3rd Qtr	121	121	-	-	-	-	1,515	1,369	146	(146)	(10)	(136)	365	-	-	-	(501)	
4th Qtr	370	120	250	-	-	-	3,481	1,156	2,325	(2,325)	(57)	(2,268)	(4,306)	-	2,184	-	(146)	
2006 ⁵																		
1st Qtr	259	259	-	-	-	-	(874)	471	(1,346)	1,346	-	1,346	531	-	-	-	815	
2nd Qtr	538	538	-	-	-	-	446	563	(117)	117	-	117	965	-	(4,335)	-	3,487	
3rd Qtr	184	184	-	-	-	-	1,103	563	541	(541)	-	(541)	(336)	-	1,520	-	(1,724)	
4th Qtr	373	248	125	-	-	-	5,663	1,049	4,613	(4,613)	-	(4,613)	(2,483)	-	380	-	(2,511)	
2007																		
1st Qtr	374	345	-	29	29	-	(452)	1,154	(1,606)	1,606	-	1,606	2,216	-	-	-	(609)	
2nd Qtr	311	252	-	59	59	-	704	874	(170)	170	-	170	(369)	-	(200)	-	739	
3rd Qtr	260	352	1	(92)	14	(107)	896	1,792	(895)	895	-	895	560	-	-	-	336	
4th Qtr	93	213	-	(119)	15	(134)	4,252	1,997	2,255	(2,255)	-	(2,255)	(3,037)	-	-	-	782	
2008																		
1st Qtr	432	417	-	15	15	-	(1,199)	1,300	(2,499)	2,499	1,856	643	1,297	-	-	194	(848)	
2nd Qtr	124	245	-	(121)	17	(138)	53	4,567	(4,514)	4,514	1,198	3,316	(868)	-	(118)	3,257	1,046	
3rd Qtr	92	178	-	(87)	14	(101)	367	1,088	(721)	721	(285)	1,006	687	-	-	516	(198)	
4th Qtr	500	432	125	(57)	8	(66)	2,937	1,369	1,568	(1,568)	(1,291)	(277)	(2,045)	-	-	2,450	(682)	
2009																		
1st Qtr	228	226	-	2	18	(16)	(530)	307	(836)	836	2,807	(1,971)	(1,042)	-	-	21	(950)	
2nd Qtr	386	472	-	(86)	25	(111)	2,214	2,098	115	(115)	1,789	(1,904)	1,486	-	(3,598)	1,001	(793)	
3rd Qtr	321	225	157	(60)	19	(79)	102	1,237	(1,135)	1,135	(223)	1,358	1,395	-	-	-	(36)	
4th Qtr	284	398	-	(114)	28	(142)	4,877	1,225	3,651	(3,651)	(3,198)	(453)	(768)	-	-	320	(5)	
2010																		
1st Qtr	425	380	-	45	45	-	(2,559)	815	(3,374)	3,374	1,676	1,698	(601)	-	-	1,457	842	
2nd Qtr	498	552	-	(54)	43	(97)	(462)	1,191	(1,653)	1,653	1,582	71	(1,653)	-	117	93	1,514	

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

^{b)} Includes special transfers.

^{c)} Comprise of changes in working capital and changes in other financial flows.

¹ Adjusted to exclude Sanata, GSL and GPC.

² Includes AROAMIA Bauxite Company.

³ Includes GP&L.

⁴ Excludes LINMINE.

⁵ Excludes AROAMIA Bauxite Company from the 2nd quarter.

DOMESTIC PUBLIC BONDED DEBT¹
(G\$ Million)

Table 7.1

Period Ended	Total	Bonds	Debentures	CARICOM Loan²	Treasury Bills
2000	48,035.1	4.6	4,017.0	-	44,013.6
2001	52,008.4	4.0	3,914.2	-	48,090.1
2002	53,794.0	3.6	3,898.5	-	49,891.9
2003	62,662.2	3.5	11,816.5	739.5	50,102.7
2004	65,849.8	5,343.1	11,816.5	721.6	47,968.6
2005					
Mar	71,322.7	5,343.1	11,816.5	721.6	53,441.5
Jun	69,203.0	5,343.1	11,816.5	704.4	51,339.0
Sep	65,924.3	5,343.1	11,816.5	704.4	48,060.3
Dec	67,754.3	5,343.1	11,816.5	687.2	49,907.4
2006					
Mar	73,960.1	5,343.1	11,816.5	687.2	56,113.2
Jun	72,817.8	5,343.1	11,816.5	670.1	54,988.1
Sep	77,477.8	5,343.1	11,816.5	670.1	59,648.2
Dec	74,308.2	3,972.4	11,816.5	655.3	57,864.0
2007					
Mar	72,956.9	3.4	15,785.5	655.3	56,512.7
Jun	68,999.1	3.4	15,785.5	641.3	52,568.9
Sep	70,999.1	3.4	15,785.5	641.3	54,568.9
Dec	69,345.4	3.4	15,785.5	630.1	52,926.4
2008					
Mar	72,802.5	3.4	12,742.5	630.1	59,426.5
Jun	74,222.5	3.4	12,742.5	609.6	60,867.0
Sep	74,972.6	3.4	12,742.5	609.6	61,617.1
Dec	74,958.8	3.4	12,742.5	595.8	61,617.1
2009					
Jan	73,488.3	3.4	12,742.5	595.8	60,146.6
Feb	76,989.4	3.4	12,742.5	595.8	63,647.7
Mar	78,414.2	3.4	11,767.5	595.8	66,047.5
Apr	78,528.7	3.4	11,767.5	595.8	66,162.0
May	81,267.7	3.4	11,767.5	595.8	68,901.0
Jun	83,673.4	3.4	11,767.5	579.7	71,322.8
Jul	84,473.5	3.4	11,767.5	579.7	72,122.9
Aug	86,423.5	3.4	11,767.5	579.7	74,072.9
Sep	86,923.4	3.4	11,767.5	579.7	74,572.8
Oct	88,422.9	3.4	11,767.5	579.7	76,072.3
Nov	87,065.1	3.4	11,767.5	579.7	74,714.5
Dec	87,047.4	3.4	11,767.5	560.8	74,715.7
2010					
Jan	87,078.6	3.4	7,798.5	560.8	78,715.9
Feb	93,078.6	3.4	7,798.5	560.8	84,715.9
Mar	93,903.6	3.4	6,823.5	560.8	86,515.9
Apr	94,986.9	3.4	6,823.5	560.8	87,599.2
May	93,892.2	3.4	6,823.5	560.8	86,504.5
Jun	94,760.0	3.4	6,823.5	543.3	87,389.8

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		
2000	44,013.6	23,920.9	2,222.9	21,698.0	6,516.3	12,336.7	-	12,336.7	-	1,210.8	29.0
2001	48,090.1	23,012.9	1,039.9	21,973.0	9,723.2	15,139.2	-	15,139.2	-	166.2	48.7
2002	49,891.9	25,990.3	1,133.4	24,856.9	10,229.5	13,430.3	-	13,430.3	-	198.1	43.9
2003	50,102.7	27,569.7	2,344.4	25,225.3	11,720.0	10,753.3	-	10,753.3	-	0.0	59.8
2004	47,968.6	32,443.2	1,182.6	31,260.7	11,216.9	4,258.9	-	4,258.9	-	7.7	42.0
2005											
Mar	53,441.5	37,126.7	1,135.8	35,990.9	11,998.4	4,258.9	-	4,258.9	-	15.7	42.0
Jun	51,339.0	34,295.2	1,032.7	33,262.5	12,476.9	4,258.9	-	4,258.9	-	308.2	-
Sep	48,060.3	31,118.7	1,032.5	30,086.2	12,673.4	4,258.9	-	4,258.9	-	9.4	-
Dec	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											
Mar	56,113.2	39,940.1	1,150.6	38,789.5	13,773.1	1,977.9	-	1,977.9	-	377.4	44.7
Jun	54,988.1	34,107.6	1,782.7	32,324.9	14,327.3	6,504.6	-	6,504.6	-	3.9	44.7
Sep	59,648.2	40,284.3	2,615.0	37,669.3	13,977.7	4,922.6	-	4,922.6	-	418.9	44.7
Dec	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											
Mar	56,512.7	38,320.6	1,032.8	37,287.8	13,615.0	4,526.7	-	4,526.7	-	3.9	46.5
Jun	52,568.9	34,618.2	1,032.7	33,585.5	13,167.7	4,732.7	-	4,732.7	-	3.9	46.5
Sep	54,568.9	36,831.8	1,032.6	35,799.2	12,954.1	4,732.7	-	4,732.7	-	3.9	46.5
Dec	52,926.4	35,448.3	1,032.6	34,415.7	12,741.6	4,732.7	-	4,732.7	-	3.9	-
2008											
Mar	59,426.5	42,517.2	1,032.6	41,484.6	12,172.8	4,732.7	-	4,732.7	-	3.9	-
Jun	60,867.0	44,720.6	1,032.6	43,688.1	11,292.4	4,850.1	-	4,850.1	-	4.0	-
Sep	61,617.1	45,683.7	1,032.5	44,651.3	11,079.3	4,850.1	-	4,850.1	-	4.0	-
Dec	61,754.5	46,174.5	1,183.3	44,991.2	10,727.2	4,850.1	-	4,850.1	-	2.9	-
2009											
Jan	60,146.6	44,694.5	1,033.3	43,661.2	10,599.2	4,850.1	-	4,850.1	-	2.9	-
Feb	63,647.7	49,065.6	1,034.4	48,031.2	9,729.2	4,850.1	-	4,850.1	-	2.9	-
Mar	66,047.5	51,825.4	1,034.3	50,791.2	9,369.2	4,850.1	-	4,850.1	-	2.9	-
Apr	66,162.0	51,325.4	1,034.3	50,291.2	9,389.3	5,444.6	-	5,444.6	-	2.8	-
May	68,901.0	50,625.2	1,033.1	49,592.1	9,639.4	8,633.8	-	8,633.8	-	2.8	-
Jun	71,322.8	53,494.9	1,033.1	52,461.8	9,191.4	8,633.8	-	8,633.8	-	2.8	-
Jul	72,122.9	54,294.9	1,033.1	53,261.8	9,191.5	8,633.8	-	8,633.8	-	2.8	-
Aug	74,072.9	56,454.5	1,033.1	55,421.4	8,971.5	8,633.8	-	8,633.8	-	13.2	-
Sep	74,572.8	56,954.5	1,033.1	55,921.4	8,971.5	8,633.8	-	8,633.8	-	13.2	-
Oct	76,072.3	58,453.9	1,032.5	57,421.4	8,971.5	8,633.8	-	8,633.8	-	13.2	-
Nov	74,714.5	56,984.5	1,033.1	55,951.4	9,083.1	8,633.8	-	8,633.8	-	13.2	-
Dec	74,715.7	56,984.5	2,333.1	54,651.5	9,084.3	8,633.8	-	8,633.8	-	13.2	-
2010											
Jan	78,715.9	62,884.6	2,033.2	60,851.5	7,184.4	8,633.8	-	8,633.8	-	13.2	-
Feb	84,715.9	64,712.6	1,033.2	63,679.5	11,356.4	8,633.8	-	8,633.8	-	13.2	-
Mar	86,515.9	66,747.2	1,033.2	65,714.0	11,116.4	8,633.8	-	8,633.8	-	18.6	-
Apr	87,599.2	67,027.6	1,031.0	65,996.7	11,803.2	8,752.6	-	8,752.6	-	15.9	-
May	86,504.5	65,126.7	1,031.5	64,095.2	12,352.5	9,009.5	-	9,009.5	-	15.9	-
Jun	87,389.8	65,424.4	1,031.8	64,392.7	12,940.0	9,009.5	-	9,009.5	-	16.0	-

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 ³	Debentures ⁴							
		Total Bonds	Defence Bonds ¹	GUYMINE Bonds ²		Total Debentures	Banking System		Non-Banks Financial Institutions	Public Sector			Private Sector
							Bank of Guyana	Commercial Banks		Public Enterprise	National Insurance	Sinking Funds	
2000	4,021.6	4.6	4.6	-	-	4,017.0	3,898.5	-	-	-	67.1	-	51.4
2001	3,918.3	4.0	4.0	-	-	3,914.2	3,898.5	-	-	-	15.7	-	-
2002	3,902.1	3.6	3.6	-	-	3,898.5	3,898.5	-	-	-	-	-	-
2003	12,559.5	3.5	3.5	-	739.5	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2004	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2005													
Mar	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jun	17,864.0	5,343.1	3.4	5,339.7	704.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Sep	17,864.0	5,343.1	3.4	5,339.7	704.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Dec	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2006													
Mar	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jun	17,829.7	5,343.1	3.4	5,339.7	670.1	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Sep	17,829.7	5,343.1	3.4	5,339.7	670.1	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Dec	16,444.3	3,972.4	3.4	3,969.0	655.3	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2007													
Mar	16,444.3	3.4	3.4	-	655.3	15,785.5	3,898.5	11,887.00	-	-	-	-	-
Jun	16,430.2	3.4	3.4	-	641.3	15,785.5	3,898.5	11,887.00	-	-	-	-	-
Sep	16,430.2	3.4	3.4	-	641.3	15,785.5	3,898.5	11,887.00	-	-	-	-	-
Dec	16,419.0	3.4	3.4	-	630.1	15,785.5	3,898.5	11,887.00	-	-	-	-	-
2008													
Mar	13,376.0	3.4	3.4	-	630.1	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Jun	13,355.5	3.4	3.4	-	609.6	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Sep	13,355.5	3.4	3.4	-	609.6	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Dec	13,341.7	3.4	3.4	-	595.8	12,742.5	3,898.5	8,843.99	-	-	-	-	-
2009													
Jan	13,341.7	3.4	3.4	-	595.8	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Feb	13,341.7	3.4	3.4	-	595.8	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Mar	12,366.7	3.4	3.4	-	595.8	11,767.5	3,898.5	7,868.99	-	-	-	-	-
Apr	12,366.7	3.4	3.4	-	595.8	11,767.5	3,898.5	7,868.99	-	-	-	-	-
May	12,366.7	3.4	3.4	-	595.8	11,767.5	3,898.5	7,868.99	-	-	-	-	-
Jun	12,350.6	3.4	3.4	-	579.7	11,767.5	3,898.5	7,868.99	-	-	-	-	-
Jul	12,350.6	3.4	3.4	-	579.7	11,767.5	3,898.5	7,868.99	-	-	-	-	-
Aug	12,350.6	3.4	3.4	-	579.7	11,767.5	3,898.5	7,868.99	-	-	-	-	-
Sep	12,350.6	3.4	3.4	-	579.7	11,767.5	3,898.5	7,868.99	-	-	-	-	-
Oct	12,350.6	3.4	3.4	-	579.7	11,767.5	3,898.5	7,868.99	-	-	-	-	-
Nov	12,350.6	3.4	3.4	-	579.7	11,767.5	3,898.5	7,868.99	-	-	-	-	-
Dec	12,331.7	3.4	3.4	-	560.8	11,767.5	3,898.5	7,868.99	-	-	-	-	-
2010													
Jan	8,362.7	3.4	3.4	-	560.8	7,798.5	3,898.5	3,900.00	-	-	-	-	-
Feb	8,362.7	3.4	3.4	-	560.8	7,798.5	3,898.5	3,900.00	-	-	-	-	-
Mar	7,387.7	3.4	3.4	-	560.8	6,823.5	3,898.5	2,925.00	-	-	-	-	-
Apr	7,387.7	3.4	3.4	-	560.8	6,823.5	3,898.5	2,925.00	-	-	-	-	-
May	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	-	-	-	-	-

Source: Bank of Guyana.

¹ Unclaimed balance on these securities. They are no longer issued.

² Guymine bonds were re-issued to Citizen Bank as Debenture on February 1 2007.

³ The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY
AND TERMS AS AT JUNE 30, 2010
(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. 91	2,857,509,263	2,857,509,263	0.00	1998-12-31	UNFIXED
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. 96	1,697,038,228	1,697,038,228	0.00	2003-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	0.00	2004-12-31	UNFIXED
ISSUE NO. 98	102,503,833	102,503,833	0.00	2005-12-31	UNFIXED
ISSUE NO. 99	4,091,091,420	4,091,091,420	0.00	2006-12-31	UNFIXED
ISSUE NO. 100	7,151,883,823	7,151,883,823	0.00	2007-12-31	UNFIXED
ISSUE NO. 101	849,472,020	849,472,020	0.00	2008-12-31	UNFIXED
ISSUE NO. 102	590,915,223	590,915,223	0.00	2009-12-31	UNFIXED
SPECIAL ISSUE TO BOG					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND
SPECIAL ISSUE TO NBIC/RBGL					
D Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2011-03-15
E Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2012-03-15
F Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2013-03-15

Source: Bank of Guyana.

EXTERNAL PUBLIC DEBT
(US\$ Thousand)

Table 7.5

Period Ended	Total Outstanding Debt	Medium & Long Term					
		Bilateral	Multilateral	Financial ¹	Supp. Cr. ²	Nationalisation	Bonds
2000	1,193,183	353,529	788,357	526	14,746	7,794	28,231
2001	1,197,301	352,282	796,653	170	12,973	7,678	27,545
2002	1,352,138	438,266	835,172	10,451	16,111	24,425	27,715
2003	1,199,125	224,369	916,801	10,998	14,861	3,487	28,609
2004	1,188,652	191,371	974,795	5,485	13,324	3,435	242
2005							
1st Qtr	1,066,435	76,821	970,049	3,159	12,718	3,447	241
2nd Qtr	1,066,641	91,607	955,526	3,098	12,718	3,451	239
3rd Qtr	1,084,926	92,113	973,354	3,041	12,718	3,462	239
4th Qtr	1,214,559	220,938	971,556	5,010	13,347	3,470	238
2006							
1st Qtr	1,172,433	224,626	925,746	4,986	13,353	3,484	238
2nd Qtr	1,205,424	231,141	952,111	5,080	13,359	3,492	240
3rd Qtr	1,020,330	235,755	762,425	5,046	13,365	3,498	241
4th Qtr	1,043,173	243,042	778,119	5,107	13,371	3,493	42
2007							
1st Qtr	1,049,081	247,410	779,716	5,050	13,376	3,485	44
2nd Qtr	658,712	253,482	383,300	5,039	13,382	3,464	45
3rd Qtr	668,635	246,228	400,502	5,003	13,388	3,469	45
4th Qtr	718,113	267,273	429,023	4,894	13,394	3,485	44
2008							
1st Qtr	757,442	295,067	440,631	4,823	13,399	3,477	44
2nd Qtr	773,777	304,548	447,532	4,757	13,405	3,490	44
3rd Qtr	804,301	332,977	449,960	4,416	13,410	3,498	40
4th Qtr	834,137	340,631	472,678	3,895	13,417	3,484	32
2009							
1st Qtr	831,875	339,955	471,154	3,814	13,421	3,499	32
2nd Qtr	861,502	350,696	489,826	4,016	13,427	3,500	37
3rd Qtr	897,941	364,589	512,494	3,877	13,434	3,511	36
4th Qtr	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

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

¹ Data from Dec. 31, 2002 is revised to include debt owed by GPL (Parastatal) which is not guaranteed or serviced by the Government of Guyana.

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

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

Table 8.1(1)

Period	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																	
2000	106,113.3	29,798.6	10,002.9	1,795.7	6,175.5	2,698.3	2,326.4	2,083.8	4,716.0	52,377.1	21,917.4	3,315.5	5,195.7	1,430.8	7,982.4	12,535.2	23,829.2	5,231.9	1,611.3	4,276.2	978.9	5,631.2	6,099.6	108.4	
2001	109,251.0	30,911.3	11,010.6	2,564.4	5,801.0	2,452.7	1,499.7	2,291.8	5,291.1	56,240.6	24,579.9	3,190.8	5,822.8	1,735.2	8,243.3	12,668.6	21,555.9	4,549.9	1,726.4	2,693.5	391.8	5,746.3	6,448.0	543.1	
2002	109,865.3	30,648.7	10,661.2	2,211.4	5,921.1	3,120.3	1,706.4	2,302.7	4,725.6	56,807.5	24,523.0	3,365.1	5,764.9	1,855.3	7,245.0	14,054.2	22,247.9	5,288.0	1,813.5	3,632.6	367.8	6,134.6	5,011.4	161.2	
2003	111,692.7	29,197.6	9,790.8	2,345.8	7,597.0	2,247.2	1,565.1	2,208.7	3,442.9	59,695.0	28,769.1	4,140.7	4,940.7	1,308.3	6,453.2	14,082.9	22,663.7	4,956.9	1,445.9	4,543.7	564.9	6,154.7	4,997.7	136.5	
2004	129,267.9	30,905.6	10,355.0	2,243.5	8,001.4	1,494.2	1,728.8	2,785.3	4,297.4	67,567.8	33,897.2	4,010.3	5,247.3	1,623.3	6,836.5	15,953.1	27,109.3	5,885.2	4,021.2	3,441.5	640.9	7,489.8	5,630.6	3,685.1	
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	
2005																									
1st Qtr	34,225.2	8,018.7	3,416.5	713.4	1,838.9	281.4	281.4	582.8	904.4	18,388.8	8,943.2	1,205.8	1,205.8	401.9	1,286.2	5,345.8	6,913.4	1,748.4	643.1	1,004.9	241.2	1,688.1	1,587.7	904.4	
2nd Qtr	42,381.9	10,507.1	3,746.8	1,094.9	2,551.4	803.6	482.2	642.9	1,185.3	22,050.8	11,812.9	1,249.6	1,892.5	341.5	2,029.1	4,725.2	9,161.0	2,491.2	843.8	1,325.9	642.9	2,250.1	1,607.2	663.0	
3rd Qtr	41,059.7	10,638.6	4,407.7	681.2	2,774.8	370.6	601.1	641.1	1,162.0	22,126.7	12,181.3	1,278.2	1,498.6	340.6	2,103.7	4,724.3	7,573.2	2,203.9	581.0	1,182.1	240.4	2,023.5	1,342.3	721.3	
4th Qtr	39,571.2	9,826.2	2,764.6	841.4	2,624.3	811.3	560.9	440.7	1,782.9	22,577.2	11,559.0	2,524.2	1,282.1	500.8	2,494.1	4,217.0	6,586.8	560.9	500.8	1,742.9	148.2	1,750.9	1,883.1	581.0	
2006																									
1st Qtr	39,084.9	8,309.7	2,457.3	732.4	2,538.5	347.1	353.3	684.4	1,196.6	21,117.6	11,374.1	1,582.8	1,653.6	268.0	2,485.2	3,753.8	9,097.6	2,258.3	645.9	1,965.6	393.9	1,942.3	1,891.6	560.0	
2nd Qtr	45,931.2	9,775.6	3,312.0	734.3	3,078.7	420.0	332.3	828.4	1,069.9	25,808.3	13,506.0	1,355.2	2,183.7	526.5	3,434.4	4,802.5	9,807.7	2,710.5	853.5	1,786.3	97.8	2,301.2	2,058.5	539.7	
3rd Qtr	43,745.3	10,398.1	3,596.0	875.7	2,536.2	565.3	603.7	744.7	1,476.6	22,981.8	12,569.0	860.5	1,115.6	319.5	3,934.3	4,182.8	9,737.2	1,842.6	792.0	1,736.9	229.3	2,410.9	2,725.5	628.3	
4th Qtr	49,233.8	13,103.2	5,339.1	862.5	2,585.2	693.5	710.6	738.3	2,174.0	23,670.6	10,492.0	2,636.7	2,022.0	369.5	3,224.0	4,926.4	11,825.5	2,196.8	1,004.5	1,915.2	2,331.6	2,393.0	1,984.3	634.4	
2007																									
1st Qtr	42,389.8	10,633.9	2,958.8	779.7	2,512.6	514.3	605.1	740.6	2,522.8	21,176.0	11,268.8	748.0	1,563.6	263.1	2,482.1	4,850.4	10,058.7	1,644.6	599.2	2,854.5	435.9	2,447.6	2,077.0	521.2	
2nd Qtr	58,111.2	14,190.6	3,731.7	915.2	3,457.5	665.9	969.0	1,017.9	3,433.3	29,535.2	15,260.1	2,129.4	2,326.6	473.5	2,985.2	6,360.5	13,694.1	2,612.2	790.2	2,474.5	415.7	3,485.9	3,915.6	691.4	
3rd Qtr	54,883.2	13,701.4	3,880.8	969.6	2,794.8	859.6	952.3	1,333.4	2,910.9	28,845.3	14,952.7	2,787.9	1,331.2	802.1	2,716.5	6,255.0	11,910.7	1,416.7	786.9	3,245.8	365.9	3,728.0	2,367.5	425.8	
4th Qtr	59,170.5	15,942.8	4,835.3	1,330.2	3,032.7	874.7	1,189.2	1,005.7	3,675.0	31,359.7	16,062.9	1,925.2	2,175.5	451.0	5,275.1	5,470.1	11,486.1	1,640.5	1,007.8	2,507.3	323.1	3,472.2	2,535.1	381.9	
2008																									
1st Qtr	61,175.9	13,898.1	3,812.3	814.3	3,045.2	711.8	858.8	1,239.0	3,416.7	32,971.5	20,480.7	2,215.2	1,986.7	425.6	2,627.5	5,235.8	13,960.6	2,362.1	993.9	3,372.8	1,488.4	2,863.6	2,879.7	345.8	
2nd Qtr	70,028.9	16,670.4	4,697.1	1,078.3	6,042.9	639.7	824.1	1,355.0	2,033.4	40,697.1	23,236.5	4,569.8	2,964.7	385.8	2,827.1	6,713.2	12,282.0	3,166.1	660.0	2,621.4	758.1	2,828.7	2,247.6	379.3	
3rd Qtr	76,207.9	17,960.0	5,050.7	1,229.5	6,621.2	761.7	1,134.7	1,253.1	1,909.1	45,148.0	28,716.0	2,973.1	3,013.8	400.7	3,452.3	6,592.0	12,769.6	2,992.5	655.7	2,177.1	645.6	3,560.4	2,738.3	330.3	
4th Qtr	59,766.9	17,348.1	5,699.0	1,671.5	4,462.7	803.2	1,357.8	1,121.2	2,232.7	29,580.6	13,192.0	4,040.1	2,865.3	695.4	2,975.1	5,812.9	12,421.6	2,335.0	632.9	2,014.0	1,789.7	3,223.0	2,427.0	416.6	
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	65,944.5	16,713.2	4,049.2	1,133.9	5,890.5	774.5	911.7	1,569.8	2,383.7	34,830.1	18,390.5	4,258.7	1,976.4	305.5	2,473.4	7,425.5	13,928.4	3,287.3	874.3	3,551.4	288.7	3,148.2	2,778.4	472.8	
2nd Qtr	73,062.6	18,181.1	5,661.0	1,590.1	4,941.8	800.4	1,100.5	1,583.6	2,503.7	40,122.2	20,037.4	4,615.0	4,620.9	466.1	3,627.2	6,755.6	14,338.9	3,308.6	878.1	2,873.0	491.8	3,845.9	2,941.4	420.4	

Sources: Bureau of Statistics and Customs and Excise department.

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

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

Table 8.1(2)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2000	106,113.3	29,798.6	21,917.4	30,459.7	23,829.2	108.4
2001	109,251.0	30,911.3	24,579.9	31,660.8	21,555.9	543.1
2002	109,865.3	30,648.7	24,523.0	32,284.5	22,247.9	161.2
2003	111,692.7	29,197.6	28,769.1	30,925.9	22,663.7	136.5
2004	129,267.9	30,905.7	33,897.1	33,670.6	27,109.2	3,685.2
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
2005						
1st Qtr	34,225.2	8,018.7	8,943.2	9,445.6	6,913.4	904.4
2nd Qtr	42,381.9	10,507.1	11,812.9	10,237.9	9,161.0	663.0
3rd Qtr	41,059.7	10,638.6	12,181.3	9,945.4	7,573.2	721.3
4th Qtr	39,571.2	9,826.2	11,559.0	11,018.2	6,586.9	581.0
2006						
1st Qtr	39,084.9	8,309.7	11,374.1	9,743.5	9,097.6	560.0
2nd Qtr	45,931.2	9,775.6	13,506.0	12,302.3	9,807.7	539.7
3rd Qtr	43,745.3	10,398.1	12,569.0	10,412.7	9,737.2	628.3
4th Qtr	49,233.8	13,103.2	10,492.0	13,178.6	11,825.5	634.4
2007						
1st Qtr	42,389.8	10,633.9	11,268.8	9,907.2	10,058.7	521.2
2nd Qtr	58,111.2	14,190.6	15,260.1	14,275.1	13,694.1	691.4
3rd Qtr	54,883.2	13,701.4	14,952.7	13,892.6	11,910.7	425.8
4th Qtr	59,170.5	15,942.8	16,062.9	15,296.8	11,486.1	381.9
2008						
1st Qtr	61,175.9	13,898.1	20,480.7	12,490.8	13,960.6	345.8
2nd Qtr	70,028.9	16,670.4	23,236.5	17,460.7	12,282.0	379.3
3rd Qtr	76,207.9	17,960.0	28,716.0	16,432.0	12,769.6	330.3
4th Qtr	59,766.9	17,348.1	13,192.0	16,388.6	12,421.6	416.6
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	65,944.5	16,713.2	18,390.5	16,439.6	13,928.4	472.8
2nd Qtr	73,062.6	18,181.1	20,037.4	20,084.7	14,338.9	420.4

Sources: Bureau of Statistics and Customs and Excise Department.

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

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

Table 8.1(2a)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2000	585.4	164.4	121.0	168.2	131.6	0.2
2001	584.1	165.1	131.5	169.1	115.3	3.1
2002	563.1	157.3	125.8	165.3	113.9	0.8
2003	571.7	149.4	147.2	158.3	116.1	0.7
2004	646.9	154.7	169.6	168.5	135.7	18.4
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	1,169.2	335.9	286.5	279.1	259.1	8.6
2005						
1st Qtr	170.3	39.9	44.5	47.0	34.4	4.5
2nd Qtr	211.0	52.3	58.8	51.0	45.6	3.3
3rd Qtr	204.9	53.1	60.8	49.6	37.8	3.6
4th Qtr	197.5	49.1	57.7	55.0	32.9	2.9
2006						
1st Qtr	194.9	41.4	56.7	48.6	45.4	2.8
2nd Qtr	228.7	48.7	67.2	61.2	48.8	2.7
3rd Qtr	218.0	51.8	62.6	51.9	48.5	3.1
4th Qtr	243.4	64.8	51.9	65.2	58.5	3.1
2007						
1st Qtr	209.3	52.5	55.6	48.9	49.7	2.6
2nd Qtr	288.0	70.3	75.6	70.7	67.9	3.4
3rd Qtr	272.6	68.0	74.3	69.0	59.2	2.1
4th Qtr	293.2	79.0	79.6	75.8	56.9	1.9
2008						
1st Qtr	302.6	68.7	101.3	61.8	69.0	1.7
2nd Qtr	347.1	82.6	115.2	86.5	60.9	1.9
3rd Qtr	378.4	89.2	142.6	81.6	63.4	1.6
4th Qtr	295.6	85.8	65.2	81.0	61.4	2.1
2009						
1st Qtr	254.6	76.0	57.4	65.4	53.8	2.0
2nd Qtr	282.8	86.9	73.0	65.6	55.2	2.1
3rd Qtr	296.6	75.2	67.4	68.7	83.1	2.3
4th Qtr	335.1	97.8	88.7	79.3	67.1	2.1
2010						
1st Qtr	325.0	82.4	90.6	81.0	68.6	2.3
2nd Qtr	360.6	89.7	98.9	99.1	70.8	2.1

Sources: Bureau of Statistics and Customs and Excise Department.

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

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

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
2000	502.7	76.3	118.8	51.8	47.1	35.2	2.4	7.2	123.3	40.6
2001	487.1	61.0	109.2	50.2	49.3	33.0	1.6	7.9	127.0	47.9
2002	491.5	35.2	119.5	45.5	52.6	35.5	2.8	9.0	136.2	55.1
2003	501.4	40.4	129.2	45.3	53.9	30.7	3.1	7.9	130.9	60.0
2004	577.9	44.7	136.5	55.1	58.3	45.0	4.0	6.2	145.1	83.2
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
2005										
1st Qtr	108.5	13.0	18.2	9.3	14.3	9.6	0.5	0.6	29.6	13.5
2nd Qtr	139.4	13.7	28.1	13.1	17.7	10.2	0.9	3.1	30.8	21.9
3rd Qtr	139.0	17.8	31.9	9.7	14.8	12.2	0.6	1.4	31.6	19.0
4th Qtr	148.8	18.3	39.8	14.1	15.2	17.6	2.0	0.2	19.9	21.7
2006										
1st Qtr	124.3	16.1	27.8	7.3	20.9	10.2	0.9	0.9	20.5	19.6
2nd Qtr	134.0	16.6	22.9	14.4	15.8	13.4	0.6	1.4	29.6	19.5
3rd Qtr	145.3	17.0	30.2	15.4	16.4	14.9	1.4	1.5	30.3	18.2
4th Qtr	174.3	15.8	56.2	17.5	11.7	16.6	1.8	0.5	34.1	20.3
2007										
1st Qtr	135.1	21.5	18.5	18.0	13.3	12.3	0.7	0.7	33.4	16.8
2nd Qtr	173.8	21.7	37.7	20.6	17.9	13.7	0.0	1.6	38.3	22.3
3rd Qtr	168.3	26.2	38.4	13.3	14.9	15.4	1.1	0.9	40.9	17.3
4th Qtr	204.1	32.0	55.6	23.4	13.8	14.1	1.0	1.1	45.6	17.5
2008										
1st Qtr	162.6	32.6	20.3	7.4	17.1	11.2	0.9	0.6	52.5	20.1
2nd Qtr	220.4	37.1	37.5	43.1	17.2	12.7	0.0	1.3	49.9	21.5
3rd Qtr	205.3	25.5	43.9	33.4	14.8	12.0	0.4	1.7	51.6	22.1
4th Qtr	204.1	35.9	31.7	34.2	10.9	17.9	0.6	2.5	49.7	20.6
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	176.1	28.1	18.0	29.2	9.9	11.5	0.6	0.7	60.8	17.3
2nd Qtr	217.0	28.5	19.8	39.4	14.0	13.0	1.1	1.6	85.9	13.6

Sources: Bank of Guyana and Bureau of Statistics.

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

Table 8.3

Period	Rice			Sugar			Bauxite			Gold			Shrimp			Timber			
	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Ounces)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)	
2000	207,638	6,720,933	32,369	277,446	13,317,448	48,000	2,532,924	7,569,991	2,989	428,009	10,080,732	23,553	...	3,360,309	...	182,773	3,721,789	20,363	
2001	209,041	4,579,716	21,908	252,330	12,400,287	49,143	1,836,388	6,777,069	3,690	449,345	11,594,962	25,804	...	3,887,952	...	187,197	2,565,840	13,707	
2002	193,415	8,669,000	44,821	281,659	22,809,570	80,983	1,514,743	6,714,800	4,433	451,251	25,968,100	57,547	...	10,018,045	...	184,920	6,763,660	36,576	
2003	200,431	8,864,200	44,226	311,847	25,281,850	81,071	1,659,787	7,889,530	4,753	367,935	25,598,500	69,573	...	10,523,800	...	150,572	6,002,200	39,863	
2004	243,093	11,008,100	45,284	289,585	27,279,400	94,202	1,412,391	8,923,020	6,318	363,710	28,987,800	79,700	...	11,646,500	...	205,969	8,353,512	40,557	
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	
2005																			
1st Qtr	37,495	1,869,021	49,847	38,558	3,657,654	94,861	325,785	2,612,610	8,019	72,191	5,948,712	82,403	...	2,863,823	...	44,331	1,929,312	43,520	
2nd Qtr	52,361	2,631,790	50,262	52,982	5,645,290	106,551	373,941	2,752,330	7,360	75,802	6,187,720	81,630	...	3,545,885	...	46,105	2,049,180	44,446	
3rd Qtr	36,287	1,943,395	53,556	61,213	6,391,165	104,409	437,435	3,566,230	8,153	76,365	6,331,060	82,905	...	2,965,180	...	56,963	2,444,270	42,910	
4th Qtr	56,033	2,824,653	50,411	77,572	7,973,134	102,784	427,070	3,666,039	8,584	44,903	3,986,567	88,781	...	3,045,016	...	83,713	3,525,808	42,118	
2006																			
1st Qtr	27,042	1,464,161	54,145	48,642	5,575,846	114,630	394,025	3,233,790	8,207	39,791	4,114,292	103,398	...	4,191,913	...	55,288	2,043,568	36,962	
2nd Qtr	52,624	2,895,216	55,017	39,771	4,594,472	115,523	375,285	3,327,648	8,867	51,287	5,937,422	115,768	...	3,173,588	...	73,666	2,683,851	36,433	
3rd Qtr	59,266	3,091,502	52,164	57,457	6,053,411	105,356	351,448	3,413,397	9,712	51,375	6,083,712	118,419	...	3,288,981	...	98,369	2,993,073	30,427	
4th Qtr	65,645	3,539,200	53,914	92,762	11,363,866	122,506	350,460	3,202,875	9,139	59,884	6,886,272	114,994	...	2,364,186	...	104,797	3,350,631	31,973	
2007																			
1st Qtr	67,734	3,646,967	53,843	31,344	3,738,241	119,265	381,600	4,349,296	11,398	52,440	6,769,597	129,091	...	2,690,823	...	57,589	2,484,803	43,147	
2nd Qtr	78,186	4,149,593	53,073	59,624	7,599,082	127,450	513,473	4,386,083	8,542	58,589	7,726,559	131,878	...	3,611,514	...	53,929	2,769,079	51,347	
3rd Qtr	50,638	2,677,774	52,881	67,833	7,733,698	114,011	655,102	5,280,426	8,060	65,625	8,228,669	125,389	...	3,003,533	...	71,696	3,090,737	43,109	
4th Qtr	72,879	4,718,116	64,739	87,212	11,224,362	128,702	648,596	6,461,348	9,962	63,341	9,207,622	145,365	...	2,790,648	...	58,302	2,844,264	48,785	
2008																			
1st Qtr	22,546	1,489,234	66,053	31,361	4,108,097	130,994	603,605	6,583,219	10,907	62,492	10,613,935	169,845	...	3,450,333	...	41,446	2,259,924	54,527	
2nd Qtr	67,791	8,700,904	128,350	55,936	7,563,527	135,218	611,286	7,478,464	12,234	59,483	10,063,668	169,187	...	3,476,523	...	38,390	2,563,318	66,771	
3rd Qtr	48,689	6,720,824	138,036	65,619	8,841,549	134,741	463,449	5,142,935	11,097	63,667	10,397,852	163,315	...	2,974,368	...	37,824	2,411,003	63,742	
4th Qtr	57,208	6,909,779	120,784	52,323	6,405,652	122,425	438,120	7,267,362	16,588	65,109	10,052,194	154,389	...	2,210,649	...	56,006	3,628,723	64,791	
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	73,359	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	84,095	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	85,156	17,418,615	204,550	...	2,124,321	...	45,554	2,853,882	62,648	
2010																			
1st Qtr	70,130	5,922,657	84,452	35,143	3,645,396	103,730	338,076	5,709,802	16,889	58,647	12,338,216	210,380	...	2,016,317	...	37,702	2,324,803	61,663	
2nd Qtr	87,104	7,978,431	91,596	41,363	4,019,890	97,186	282,703	5,774,525	20,426	79,594	17,403,002	218,646	...	2,836,924	...	45,549	2,638,517	57,927	

Sources: Bank of Guyana and 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
2000	(14,592.7)	106,113.3	91,520.5	91,069.0	451.5
2001	(17,419.8)	109,251.0	91,831.2	91,231.2	600.0
2002	(15,386.2)	109,865.3	94,479.2	93,709.4	769.8
2003	(12,100.3)	111,692.7	99,592.4	98,029.7	1,562.7
2004	(11,562.1)	129,267.9	117,705.8	115,487.8	2,218.0
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	(77,652.8)	206,003.7	128,350.9	127,085.4	1,265.5
2004					
1st Qtr	(7,382.6)	31,371.6	23,989.0	23,690.0	299.0
2nd Qtr	1,450.7	28,967.2	30,417.9	29,559.9	858.0
3rd Qtr	(6,030.5)	34,010.7	27,980.2	27,520.4	459.8
4th Qtr	400.4	34,918.4	35,318.7	34,717.6	601.2
2005					
1st Qtr	(12,098.4)	34,225.2	22,126.8	21,805.2	321.6
2nd Qtr	(13,994.7)	42,381.9	28,387.2	28,005.5	381.7
3rd Qtr	(11,548.2)	41,059.7	29,511.6	27,848.7	1,662.9
4th Qtr	(9,060.9)	39,571.2	30,510.3	29,809.1	701.2
2006					
1st Qtr	(13,860.2)	39,084.9	25,224.6	24,923.8	300.9
2nd Qtr	(18,608.8)	45,931.2	27,322.4	26,920.6	401.7
3rd Qtr	(14,195.8)	43,745.3	29,549.5	29,150.2	399.3
4th Qtr	(13,620.4)	49,233.8	35,613.4	35,259.5	353.9
2007					
1st Qtr	(15,478.4)	42,368.9	26,890.6	26,480.5	410.1
2nd Qtr	(22,904.3)	58,131.4	35,227.1	34,198.1	1,029.0
3rd Qtr	(21,292.8)	54,882.4	33,589.6	33,022.3	567.3
4th Qtr	(17,353.9)	59,065.3	41,711.4	40,379.9	1,331.5
2008					
1st Qtr	(27,727.5)	61,175.9	33,448.4	32,881.4	567.0
2nd Qtr	(25,210.9)	70,028.9	44,818.0	44,463.9	354.1
3rd Qtr	(34,400.1)	76,207.9	41,807.8	41,352.1	455.7
4th Qtr	(18,041.9)	59,766.9	41,725.1	41,269.4	455.7
2009					
1st Qtr	(19,150.6)	51,550.2	32,399.6	31,481.7	917.9
2nd Qtr	(17,846.3)	57,161.1	39,314.9	38,827.7	487.2
3rd Qtr	(19,972.4)	60,011.1	40,038.6	39,553.2	485.5
4th Qtr	(24,372.7)	68,007.6	43,634.9	43,178.8	456.1
2010					
1st Qtr	(29,739.8)	65,944.5	36,204.7	35,736.6	468.1
2nd Qtr	(28,455.6)	73,062.6	44,607.0	43,960.6	646.4

Sources: Bureau of Statistics and the 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
2000	(80.6)	585.8	505.2	502.7	2.5
2001	(93.8)	584.1	490.3	487.1	3.2
2002	(67.7)	563.1	495.4	491.4	4.1
2003	(58.8)	571.7	512.9	501.4	11.5
2004	(57.9)	646.9	589.0	577.9	11.1
2005	(232.7)	783.7	551.0	535.7	15.3
2006	(265.6)	866.0	600.4	593.1	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	(401.1)	1,169.2	768.2	756.7	11.5
2005					
1st Qtr	(60.2)	170.3	110.1	108.5	1.6
2nd Qtr	(69.7)	211.0	141.3	139.4	1.9
3rd Qtr	(57.6)	204.9	147.3	139.0	8.3
4th Qtr	(45.2)	197.5	152.3	148.8	3.5
2006					
1st Qtr	(68.0)	194.9	126.9	125.4	1.5
2nd Qtr	(90.3)	228.6	138.4	136.4	2.0
3rd Qtr	(64.8)	218.0	153.3	151.3	2.0
4th Qtr	(42.6)	224.5	181.9	180.1	1.8
2007					
1st Qtr	(72.1)	209.3	137.2	135.1	2.0
2nd Qtr	(109.0)	288.0	178.9	173.8	5.1
3rd Qtr	(101.4)	272.6	171.1	168.3	2.8
4th Qtr	(82.5)	293.2	210.7	204.1	6.6
2008					
1st Qtr	(137.1)	302.6	165.4	162.6	2.8
2nd Qtr	(125.0)	347.1	222.1	220.4	1.8
3rd Qtr	(170.8)	378.4	207.6	205.3	2.3
4th Qtr	(89.2)	295.6	206.3	204.1	2.3
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	(119.3)	335.1	215.8	213.5	2.3
2010					
1st Qtr	(146.6)	325.0	178.4	176.1	2.3
2nd Qtr	(140.4)	360.6	220.2	217.0	3.2

Source: Bureau of Statistics and the Bank of Guyana.

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
2000	178.4	295.8	117.4	107.4	295.8	188.4	18.1	38.8	20.7	125.5	334.6	209.1
2001	187.4	285.1	97.6	124.2	285.1	160.8	28.8	46.4	17.5	153.1	331.4	178.4
2002	183.4	279.5	96.2	128.0	279.5	151.5	40.0	65.9	25.9	167.9	345.4	177.5
2003	176.2	271.5	95.4	128.8	271.5	142.8	67.3	92.7	25.4	196.0	364.2	168.2
2004	136.6	224.7	88.1	97.2	224.7	127.5	73.0	109.0	36.0	170.2	333.7	163.5
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												
Mar	214.5	254.6	40.1	175.1	254.6	79.5	92.6	143.2	50.6	267.6	397.7	130.1
Jun	204.8	245.9	41.1	165.4	245.9	80.6	115.9	169.1	53.2	281.3	415.1	133.8
Sep	227.6	282.3	54.7	188.1	282.3	94.2	101.5	153.5	52.0	289.7	435.8	146.1
Dec	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												
Mar	223.3	279.2	56.0	188.7	279.2	90.6	126.6	188.5	61.9	315.3	467.7	152.5
Jun	215.0	271.2	56.2	180.4	271.2	90.7	141.1	198.8	57.7	321.5	470.0	148.4
Sep	248.3	306.0	57.7	213.8	306.0	92.3	156.5	204.1	47.6	370.3	510.1	139.9
Dec	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												
Mar	291.6	352.5	60.9	257.0	352.5	95.5	175.2	230.3	55.1	432.2	582.8	150.6
Jun	320.4	380.9	60.5	285.8	380.9	95.1	194.5	247.5	53.0	480.2	628.4	148.2
Sep	309.8	367.5	57.7	275.2	367.5	92.3	179.3	227.1	47.8	454.5	594.6	140.1
Dec	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												
Jan	313.7	369.0	55.3	279.1	369.0	89.9	180.3	227.4	47.0	459.5	596.4	136.9
Feb	328.8	383.1	54.4	294.2	383.1	89.0	173.9	227.6	53.8	468.0	610.8	142.7
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
Apr	371.2	426.7	55.5	336.6	426.7	90.1	160.7	218.0	57.3	497.3	644.7	147.4
May	380.9	438.3	57.4	346.3	438.3	92.0	167.8	220.4	52.6	514.1	658.8	144.6
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
Jul	385.2	442.8	57.6	350.6	442.8	92.2	159.1	218.1	59.0	509.7	660.9	151.2
Aug	504.8	562.8	58.0	470.2	562.8	92.7	149.1	205.2	56.1	619.2	768.0	148.8
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
Oct	524.5	583.4	58.9	489.8	583.4	93.6	164.8	217.6	52.8	654.7	801.0	146.3
Nov	545.2	604.9	59.7	510.6	604.9	94.3	167.6	224.7	57.1	678.2	829.6	151.4
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												
Jan	565.0	622.6	57.6	530.3	622.6	92.2	160.1	216.6	56.5	690.4	839.1	148.7
Feb	559.8	616.6	56.8	525.2	616.6	91.4	156.2	214.4	58.2	681.4	831.0	149.7
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
Apr	582.0	638.0	56.0	547.3	638.0	90.6	178.7	236.8	58.0	726.0	874.7	148.7
May	597.5	652.1	54.6	562.8	652.1	89.3	177.8	236.7	58.9	740.7	888.8	148.2
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

Source: 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
2009															
Jan	89,180,769	83,684,814	718,827	664,414	4,112,713	10,236,170	6,233,853	1,238,763	976,467	1,787,088	99,416,939	89,918,667	1,957,590	1,640,881	5,899,801
Feb	58,829,086	55,991,641	758,354	1,413,708	665,383	9,763,958	5,743,746	1,238,924	1,252,908	1,528,380	68,593,044	61,735,387	1,997,278	2,666,616	2,193,763
Mar	93,481,568	89,588,985	1,947,613	1,425,709	519,261	12,697,916	8,047,624	1,768,040	984,967	1,897,285	106,179,484	97,636,609	3,715,653	2,410,676	2,416,546
Apr	81,713,975	74,826,616	2,626,671	2,328,157	1,932,531	14,186,118	9,319,777	1,561,934	1,663,742	1,640,665	95,900,094	84,146,393	4,188,604	3,991,899	3,573,197
May	59,066,764	52,087,395	5,212,536	1,121,979	644,853	8,769,285	4,904,549	1,173,026	1,295,549	1,396,161	67,836,049	56,991,944	6,385,562	2,417,528	2,041,015
Jun	89,915,956	82,289,209	4,019,976	2,310,888	1,295,883	12,842,280	6,833,127	2,315,872	1,635,823	2,057,458	102,758,236	89,122,336	6,335,848	3,946,711	3,353,341
Jul	97,514,938	87,338,259	5,593,608	3,400,946	1,182,126	13,204,697	7,414,194	1,767,693	1,769,989	2,252,821	110,719,635	94,752,453	7,361,301	5,170,936	3,434,946
Aug	73,999,531	66,371,460	3,214,381	1,863,068	2,550,621	12,256,128	7,424,495	1,445,420	1,394,668	1,991,545	86,255,659	73,795,955	4,659,801	3,257,736	4,542,166
Sep	94,890,945	87,534,464	2,701,475	2,749,840	1,905,167	11,077,010	6,742,379	1,620,793	1,190,491	1,523,346	105,967,955	94,276,843	4,322,268	3,940,331	3,428,513
Oct	107,800,430	99,335,076	4,836,104	2,059,630	1,569,622	13,362,735	8,993,975	1,648,930	1,204,766	1,515,064	121,163,165	108,329,051	6,485,034	3,264,396	3,084,685
Nov	97,166,651	89,163,227	3,125,031	3,469,174	1,409,219	8,782,105	5,093,826	1,251,526	989,750	1,447,002	105,948,756	94,257,053	4,376,557	4,458,924	2,856,221
Dec	121,490,671	102,593,756	2,304,667	3,583,999	13,008,249	10,639,052	6,721,449	1,350,989	1,032,931	1,533,684	132,129,723	109,315,205	3,655,656	4,616,930	14,541,933
Total	1,065,051,285	970,804,903	37,059,242	26,391,512	30,795,628	137,817,453	83,472,994	18,381,909	15,392,051	20,570,499	1,202,868,738	1,054,277,897	55,441,151	41,783,563	51,366,127
2010															
Jan	83,541,516.09	77,446,576.70	1,167,848.47	1,650,707.75	3,276,383.18	9,571,301.96	4,717,957.00	1,415,362.97	1,119,716.25	2,318,265.74	93,112,818.06	82,164,533.70	2,583,211.44	2,770,424.00	5,594,648.92
Feb	83,223,542.93	76,831,345.20	802,641.64	3,155,233.11	2,434,322.97	8,178,602.52	4,396,488.00	1,463,315.91	978,279.79	1,340,518.82	91,402,145.45	81,227,833.20	2,265,957.56	4,133,512.90	3,774,841.79
Mar	81,316,989.14	72,666,375.54	1,556,948.93	1,440,737.30	5,652,927.37	9,505,609.88	5,818,027.00	1,154,454.23	1,122,452.00	1,410,676.64	90,822,599.02	78,484,402.54	2,711,403.17	2,563,189.30	7,063,604.02
Apr	100,224,834.04	94,706,464.89	1,395,764.12	1,770,429.56	2,352,175.47	9,068,955.10	5,755,423.00	937,706.91	934,482.49	1,441,342.70	109,293,789.14	100,461,887.89	2,333,471.04	2,704,912.05	3,793,518.16
May	85,646,474.94	79,155,616.99	1,379,230.07	3,294,569.20	1,817,058.68	8,479,863.68	5,618,913.00	877,594.29	867,936.02	1,115,420.37	94,126,338.62	84,774,529.99	2,256,824.36	4,162,505.22	2,932,479.05
Jun	104,677,091.61	93,674,467.23	4,689,187.83	3,511,106.04	2,802,330.51	9,903,878.22	6,025,007.00	1,159,647.05	1,009,527.16	1,709,697.01	114,580,969.82	99,699,474.23	5,848,834.88	4,520,633.19	4,512,027.52
Jul															
Aug															
Sep															
Oct															
Nov															
Dec															
Total	538,630,449	494,480,847	10,991,621	14,822,783	18,335,198	54,708,211	32,331,815	7,008,081	6,032,394	9,335,921	593,338,660	526,812,662	17,999,702	20,855,177	27,671,119

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
2009															
Jan	88,144,094	85,339,907	956,910	1,177,682	669,594	10,249,924	6,275,625	1,238,763	946,129	1,789,408	98,394,018	91,615,532	2,195,673	2,123,811	2,459,002
Feb	61,769,274	59,068,264	955,814	1,358,013	387,182	9,692,065	5,686,933	1,236,436	1,256,983	1,511,713	71,461,339	64,755,197	2,192,250	2,614,997	1,898,895
Mar	82,794,897	77,298,950	2,809,100	1,308,965	1,377,882	12,772,104	8,088,280	1,770,214	989,155	1,924,455	95,567,002	85,387,230	4,579,315	2,298,120	3,302,337
Apr	79,377,497	72,887,559	2,613,244	2,348,330	1,528,364	14,220,628	9,365,992	1,549,480	1,665,301	1,639,855	93,598,125	82,253,551	4,162,725	4,013,631	3,168,219
May	62,056,324	53,612,186	5,206,138	1,193,990	2,044,010	8,659,318	4,831,934	1,138,610	1,296,722	1,392,051	70,715,641	58,444,120	6,344,748	2,490,712	3,436,062
Jun	94,933,572	83,910,955	3,889,369	1,556,690	5,576,557	12,822,631	6,765,945	2,375,208	1,631,124	2,050,354	107,756,203	90,676,900	6,264,577	3,187,814	7,626,912
Jul	99,931,472	88,221,410	5,809,746	4,594,526	1,305,790	13,241,884	7,456,758	1,758,899	1,774,669	2,251,559	113,173,356	95,678,168	7,568,645	6,369,194	3,557,349
Aug	80,933,050	73,863,816	2,946,538	1,623,072	2,499,624	12,143,863	7,348,509	1,429,362	1,389,934	1,976,058	93,076,913	81,212,325	4,375,900	3,013,006	4,475,682
Sep	84,660,734	74,830,255	2,877,867	2,836,397	4,116,216	11,313,324	6,926,561	1,635,140	1,190,725	1,560,898	95,974,058	81,756,816	4,513,007	4,027,122	5,677,113
Oct	110,030,818	103,327,733	3,534,763	1,410,912	1,757,410	13,261,625	9,022,989	1,625,674	1,179,479	1,433,483	123,292,442	112,350,722	5,160,437	2,590,391	3,190,893
Nov	91,612,142	83,802,139	1,762,727	3,418,524	2,628,752	8,592,795	4,924,069	1,269,866	966,082	1,432,778	100,204,936	88,726,208	3,032,592	4,384,606	4,061,530
Dec	101,725,002	92,087,054	2,107,504	3,928,672	3,601,773	10,674,754	6,748,490	1,338,365	1,052,933	1,534,965	112,399,756	98,835,544	3,445,869	4,981,605	5,136,738
Total	1,037,968,874	948,250,228	35,469,719	26,755,772	27,493,155	137,644,916	83,442,085	18,366,017	15,339,236	20,497,577	1,175,613,790	1,031,692,313	53,835,736	42,095,009	47,990,732
2010															
Jan	84,770,219.78	78,084,772.80	1,495,465.93	1,242,612.66	3,947,368.39	9,541,310.01	4,692,257.00	1,417,837.66	1,118,636.02	2,312,579.33	94,311,529.79	82,777,029.80	2,913,303.59	2,361,248.68	6,259,947.72
Feb	85,669,046.52	77,197,957.15	1,350,823.56	3,552,643.78	3,567,622.03	8,155,224.54	4,371,901.00	1,461,758.17	973,161.47	1,348,403.90	93,824,271.06	81,569,858.15	2,812,581.73	4,525,805.26	4,916,025.92
Mar	77,575,062.92	71,096,500.67	1,715,066.42	1,541,794.51	3,221,701.33	9,162,907.31	5,499,086.00	1,138,158.66	1,121,441.57	1,404,221.08	86,737,970.23	76,595,586.67	2,853,225.07	2,663,236.08	4,625,922.41
Apr	97,816,028.92	93,250,852.38	1,285,972.45	1,631,327.13	1,647,876.95	9,405,825.67	6,088,883.00	937,339.28	936,636.51	1,442,966.88	107,221,854.58	99,339,735.38	2,223,311.73	2,567,963.65	3,090,843.83
May	83,134,317.45	74,701,056.03	1,829,466.90	2,830,596.66	3,773,197.86	8,455,990.97	5,614,887.00	874,104.64	861,746.29	1,105,253.04	91,590,308.42	80,315,943.03	2,703,571.53	3,692,342.95	4,878,450.90
Jun	114,896,453.29	103,594,839.15	3,610,317.35	3,213,076.20	4,478,220.59	9,894,529.80	5,993,509.00	1,173,542.97	1,017,960.18	1,709,517.65	124,790,983.09	109,588,348.15	4,783,860.32	4,231,036.38	6,187,738.24
Jul															
Aug															
Sep															
Oct															
Nov															
Dec															
Total	543,861,129	497,925,978	11,287,113	14,012,051	20,635,987	54,615,788	32,260,523	7,002,741	6,029,582	9,322,942	598,476,917	530,186,501	18,289,854	20,041,633	29,958,929

Sources: Commercial Banks and Non-bank Dealers.

BALANCE OF PAYMENTS
(US\$ Million)

Table 8.7

Item	2009 Jan-Jun	2010 Jan-Jun
CURRENT ACCOUNT	(102.9)	(143.9)
Merchandise Trade	(182.8)	(287.1)
Exports f.o.b.	354.7	398.6
Imports c.i.f.	(537.5)	(685.6)
Net Services	(40.7)	(36.8)
Non Factor Services (net)	(35.4)	(45.2)
Factor Services (net)	(5.3)	8.4
Unrequited Transfers	120.5	179.9
CAPITAL ACCOUNT	153.7	165.4
Capital Transfer ^{1/}	9.2	9.7
Medium and Long Term Capital (net)	117.2	160.2
Non-Financial Public Sector (net)	9.9	20.1
Disbursements	30.2	43.6
Amortization	(20.3)	(23.5)
Private Sector (net)	115.1	158.0
Other ^{2/}	(7.9)	(17.9)
Short Term Capital (net) ^{3/}	27.4	(4.5)
ERRORS AND OMISSIONS	6.6	13.2
OVERALL BALANCE	57.3	34.6
FINANCING	(57.3)	(34.6)
Change in Net Foreign Assets of Bank of Guyana (-increase) ^{4/}	(75.4)	(52.6)
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	18.1	18.0
Debt Relief	2.3	2.1
Debt stock Restructuring	(0.3)	(0.3)
Debt Forgiveness	16.1	16.1

Source: Bank of Guyana in collaboration with the 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		
17	Dec	09				203.75	23	Mar	10				203.75		
18	Dec	09				203.50	24	Mar	10	-	26	Mar	10	204.00	
21	Dec	09				203.00	29	Mar	10					203.50	
22	Dec	09				203.75	30	Mar	10					204.00	
23	Dec	09				203.50	31	Mar	10					203.00	
24	Dec	09				203.25	01	Apr	10	-	05	Apr	10	203.50	
28	Dec	09				203.25	06	Apr	10					203.75	
29	Dec	09				203.50	07	Apr	10	-	11	Apr	10	204.00	
30	Dec	09	-	31	Dec	09	203.25	12	Apr	10					203.25
04	Jan	10	-	05	Jan	10	203.25	13	Apr	10	-	14	Apr	10	203.75
06	Jan	10				203.75	15	Apr	10	-	18	Apr	10	203.50	
07	Jan	10				204.25	19	Apr	10					203.75	
08	Jan	10				203.25	20	Apr	10					204.00	
11	Jan	10	-	12	Jan	10	204.00	21	Apr	10					203.50
13	Jan	10				203.50	22	Apr	10					204.00	
14	Jan	10				204.00	23	Apr	10	-	25	Apr	10	202.50	
15	Jan	10				203.75	26	Apr	10					203.50	
18	Jan	10				203.75	27	Apr	10					204.00	
19	Jan	10	-	20	Jan	10	204.00	28	Apr	10					203.50
21	Jan	10	-	22	Jan	10	203.25	29	Apr	10					204.00
25	Jan	10				204.00	30	Apr	10					203.25	
26	Jan	10				203.75	03	May	10					204.25	
27	Jan	10				203.50	04	May	10					204.00	
28	Jan	10				204.00	06	May	10					203.75	
29	Jan	10				203.50	07	May	10					203.50	
01	Feb	10				203.50	10	May	10	-	11	May	10	204.00	
02	Feb	10				204.00	12	May	10					203.50	
03	Feb	10				203.50	13	May	10					203.75	
04	Feb	10				204.25	14	May	10					203.50	
05	Feb	10				203.75	17	May	10					203.25	
08	Feb	10				203.50	18	May	10					204.00	
09	Feb	10				204.50	19	May	10					203.50	
10	Feb	10				203.75	20	May	10					204.00	
11	Feb	10	-	12	Feb	10	204.25	21	May	10					204.25
15	Feb	10				203.75	24	May	10					203.75	
16	Feb	10				204.25	25	May	10					204.50	
17	Feb	10				204.00	27	May	10					204.00	
18	Feb	10				203.75	28	May	10					203.75	
19	Feb	10				204.50	31	May	10					204.00	
22	Feb	10				204.25	01	Jun	10	-	03	Jun	10	204.00	
24	Feb	10				203.75	04	Jun	10					203.25	
25	Feb	10	-	26	Feb	10	204.00	07	Jun	10					204.00
02	Mar	10				203.25	08	Jun	10					203.50	
03	Mar	10	-	04	Mar	10	204.25	09	Jun	10					204.25
05	Mar	10				204.00	10	Jun	10					203.75	
08	Mar	10				203.75	11	Jun	10					203.50	
09	Mar	10				203.00	14	Jun	10					203.75	
10	Mar	10				203.75	15	Jun	10	-	17	Jun	10	204.00	
11	Mar	10				204.00	18	Jun	10					203.25	
12	Mar	10				203.75	21	Jun	10	-	23	Jun	10	203.75	
15	Mar	10				203.75	24	Jun	10					203.50	
16	Mar	10	-	18	Mar	10	204.00	25	Jun	10					203.75
19	Mar	10				204.50	28	Jun	10					204.00	
22	Mar	10				204.00	29	Jun	10	-	30	Jun	10	203.75	

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
2000	1.0000	2.0000	2.0000	2.7000	45.3607	6.2543
2001	1.0000	2.0000	2.0000	2.7000	47.2985	6.1963
2002	1.0000	2.0000	2.0000	2.7000	50.0506	6.2419
2003	1.0000	2.0000	2.0000	2.7000	60.4744	6.2429
2004	1.0000	2.0000	2.0000	2.7000	61.7284	6.2540
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
2005						
Mar	1.0000	2.0000	2.0000	2.7000	61.5740	6.2543
Jun	1.0000	2.0000	2.0000	2.7000	61.5674	6.2234
Sep	1.0000	2.0000	2.0000	2.7000	62.3721	6.2235
Dec	1.0000	2.0000	2.0000	2.7000	64.5342	6.2322
2006						
Mar	1.0000	2.0000	2.0000	2.7000	65.3017	6.2548
Jun	1.0000	2.0000	2.0000	2.7000	65.7377	6.2614
Sep	1.0000	2.0000	2.0000	2.7000	65.8910	6.2332
Dec	1.0000	2.0000	2.0000	2.7000	66.8620	6.2686
2007						
Mar	1.0000	2.0000	2.0000	2.7000	67.5591	6.2824
Jun	1.0000	2.0000	2.0000	2.7000	68.2637	6.2751
Sep	1.0000	2.0000	2.0000	2.7000	69.9340	6.3037
Dec	1.0000	2.0000	2.0000	2.7000	67.4402	6.2500
2008						
Mar	1.0000	2.0000	2.0000	2.7000	70.9914	6.3086
Jun	1.0000	2.0000	2.0000	2.7000	71.0809	6.1367
Sep	1.0000	2.0000	2.0000	2.7000	72.3770	6.2285
Dec	1.0000	2.0000	2.0000	2.7000	75.9780	6.2744
2009						
Jan	1.0000	2.0000	2.0000	2.7000	85.4908	6.1828
Feb	1.0000	2.0000	2.0000	2.7000	88.0425	6.2161
Mar	1.0000	2.0000	2.0000	2.7000	88.4931	6.2675
Apr	1.0000	2.0000	2.0000	2.7000	88.8626	6.2639
May	1.0000	2.0000	2.0000	2.7000	88.8355	6.2638
Jun	1.0000	2.0000	2.0000	2.7000	88.8796	6.2675
Jul	1.0000	2.0000	2.0000	2.7000	88.9027	6.2505
Aug	1.0000	2.0000	2.0000	2.7000	88.8456	6.2794
Sep	1.0000	2.0000	2.0000	2.7000	88.0058	6.2793
Oct	1.0000	2.0000	2.0000	2.7000	88.0967	6.3117
Nov	1.0000	2.0000	2.0000	2.7000	89.1180	6.3112
Dec	1.0000	2.0000	2.0000	2.7000	89.6312	6.3354
2010						
Jan	1.0000	2.0000	2.0000	2.7000	89.3787	6.3218
Feb	1.0000	2.0000	2.0000	2.7000	89.5309	6.3057
Mar	1.0000	2.0000	2.0000	2.7000	89.5081	6.3247
Apr	1.0000	2.0000	2.0000	2.7000	88.9405	6.3223
May	1.0000	2.0000	2.0000	2.7000	88.7051	6.3115
Jun	1.0000	2.0000	2.0000	2.7000	86.3344	6.3182

EXCHANGE RATE
(G\$/US\$)

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
2000		184.75
2001		189.50
2002		191.75
2003		194.25
2004		199.75
2005		200.25
2006		201.00
2007		203.50
2008		205.25
2009		203.25
2005		
Mar		199.75
Jun		200.25
Sep		200.00
Dec		200.25
2006		
Mar		199.75
Jun		200.00
Sep		200.00
Dec		201.00
2007		
Mar		201.75
Jun		203.50
Sep		203.75
Dec		203.50
2008		
Mar		204.25
Jun		204.00
Sep		204.00
Dec		205.25
2009		
Jan		204.25
Feb		204.75
Mar		204.50
Apr		203.25
May		203.75
Jun		204.50
Jul		204.50
Aug		204.00
Sep		204.25
Oct		203.00
Nov		204.25
Dec		203.25
2010		
Jan		203.50
Feb		204.00
Mar		203.00
Apr		203.25
May		204.00
Jun		203.75

Sources: International Financial Statistics & Bank of Guyana.

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

EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

EXCHANGE CROSS RATES (June 30, 2008)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	204.000	71.081	6.137
Barbados \$	0.500	1.000	1.000	1.350	102.000	35.540	3.068
Belize \$	0.500	1.000	1.000	1.350	102.000	35.540	3.068
E.C. \$	0.370	0.741	0.741	1.000	75.556	26.326	2.273
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.348	0.030
Jamaica \$	0.014	0.028	0.028	0.038	2.870	1.000	0.086
Trinidad \$	0.163	0.326	0.326	0.440	33.243	11.583	1.000

EXCHANGE CROSS RATES (June 30, 2009)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	204.500	88.880	6.268
Barbados \$	0.500	1.000	1.000	1.350	102.250	44.440	3.134
Belize \$	0.500	1.000	1.000	1.350	102.250	44.440	3.134
E.C. \$	0.370	0.741	0.741	1.000	75.741	32.918	2.321
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.435	0.031
Jamaica \$	0.011	0.023	0.023	0.030	2.301	1.000	0.071
Trinidad \$	0.160	0.319	0.319	0.431	32.629	14.181	1.000

EXCHANGE CROSS RATES (June 30, 2010)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	203.750	86.022	6.325
Barbados \$	0.500	1.000	1.000	1.350	101.875	43.011	3.162
Belize \$	0.500	1.000	1.000	1.350	101.875	43.011	3.162
E.C. \$	0.370	0.741	0.741	1.000	75.463	31.860	2.342
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.422	0.031
Jamaica \$	0.012	0.023	0.023	0.031	2.369	1.000	0.074
Trinidad \$	0.158	0.316	0.316	0.427	32.215	13.601	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	2001	2002	2003	2004	2005	2006	2007	2008	2009				2010					
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun
CANADA (Canadian dollar)	1.5926	1.5796	1.2924	1.2036	1.1645	1.1653	0.9881	1.2246	1.2602	1.1583	1.0722	1.0466	1.0650	1.0526	1.0156	1.0116	...	...
EURO	1.1347	0.9536	0.7918	0.7342	0.8477	0.7593	0.6793	0.7186	0.7514	0.7075	0.6829	0.6942	0.7160	0.7369	0.7419	0.7510	...	...
JAPAN (Japanese yen)	131.8000	119.9000	107.1000	104.1200	117.9700	118.9500	114.0000	90.7500	98.1000	95.9500	89.7700	92.0600	89.8500	89.2500	93.2500	94.0600	...	...
SWEDEN (Swedish krona)	10.6675	8.8250	7.1947	6.6146	7.9584	6.8644	6.4136	7.8106	8.2206	7.6500	6.9876	7.1165	7.3312	7.1673	7.2064	7.2262	...	...
UNITED KINGDOM (Pound sterling)	0.6895	0.6204	0.5603	0.5178	0.5808	0.5094	0.4992	0.6723	0.7086	0.6039	0.6206	0.6175	0.6184	0.6403	0.6601	0.6524	...	...

Source: International Financial Statistics

COMMODITY PRICES

Table 9.5(a)

Commodity (Units)	2001	2002	2003	2004	2005	2006	2007	2008	2009				2010					
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun
GOLD (US\$/fine ounce) United Kingdom (London)	275.84	332.04	407.00	442.10	510.10	629.80	803.20	816.10	924.30	945.67	996.59	1,134.72	1118.00	1095.40	1113.3000	1,148.70	...	...
ALUMINIUM (US \$/MT) ¹ All origins (London)	1,348.72	1,375.86	1,557.80	1,852.90	2,250.90	2,823.70	2,382.80	1,504.40	1,338.10	1,586.30	1,835.60	2,181.30	2230.10	2053.30	2210.5000	2,314.30	...	...
Sugar (US cents/pound) EEC Import Price	23.86	26.30	29.01	31.98	29.32	32.57	33.60	24.70	23.50	27.03	27.11	26.85	26.80	25.90	25.0000	25.40	...	...
US import price	21.44	22.04	20.40	20.55	21.74	19.59	20.20	20.00	20.50	22.47	27.34	31.53	33.40	35.00	31.9000	28.70	...	...
International sugar agreement price	7.41	7.51	6.34	8.80	13.93	11.70	10.90	11.30	12.90	16.58	23.45	24.90	28.40	26.00	19.3000	16.30	...	...
OIL (US\$/bbl.) U.K. Brent	18.60	28.52	29.88	39.65	56.75	62.31	91.50	41.60	46.80	68.59	67.69	74.67	76.40	74.30	79.3000	85.00	...	...
Rice (US\$/metric ton) Thailand (Bangkok)	179.38	185.27	197.00	278.43	277.27	309.29	378.00	580.80	625.30	548.60	593.67	606.00	598.00	584.80	544.4000	504.80	...	...
Timber (US\$/cubic metre) Hardwood logs (Malaysia, Sarawak)	139.91	183.37	196.40	191.88	210.52	268.46	275.30	326.60	262.40	278.80	280.80	264.80	258.50	252.80	249.6000	246.30	...	...
Coconut oil (US \$/MT) Philippines (New York)	341.43	485.27	583.04	656.00	548.98	732.14	1,146.60	739.10	625.20	757.50	702.05	760.87	781.70	799.80	918.90	936.40	...	...

Source: International Financial Statistics

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.6

Month	Buying Rate											
	2008				2009				2010			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	190.80	200.55	385.67	278.42	145.98	200.59	285.48	258.45	179.08	201.63	310.72	276.47
Feb	190.41	200.83	381.07	283.07	155.50	200.88	284.13	255.34	178.65	201.70	306.00	262.38
Mar	191.48	201.08	387.14	288.68	154.49	200.73	280.52	232.93	182.75	201.45	298.23	265.66
Apr	189.03	200.68	387.39	300.73	147.53	200.23	285.81	254.00	186.68	200.99	299.09	263.55
May	190.88	200.20	386.45	299.29	160.16	200.40	295.77	262.49	184.64	200.89	290.53	250.51
Jun	188.88	200.51	382.49	297.05	168.97	200.60	310.92	270.29	184.64	201.11	288.29	243.38
Jul	190.36	200.17	385.93	301.32	167.33	200.63	314.52	269.93				
Aug	185.03	199.58	372.83	264.07	172.48	200.61	317.84	270.25				
Sep	179.07	199.70	347.04	278.30	172.73	200.65	317.61	272.68				
Oct	168.24	200.16	335.58	261.21	178.41	201.45	316.52	275.76				
Nov	159.25	200.71	303.63	247.93	178.72	201.27	322.14	281.86				
Dec	162.88	200.81	293.11	253.76	179.28	201.67	319.28	281.84				

Month	Selling Rate											
	2008				2009				2010			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	195.15	203.32	391.71	287.12	152.80	204.07	314.72	269.61	187.96	204.33	329.43	290.43
Feb	193.84	203.54	395.53	292.01	170.81	204.22	307.15	265.28	186.96	204.36	320.78	279.24
Mar	200.32	203.85	397.71	295.10	165.59	204.14	305.02	242.53	189.91	204.01	311.93	277.19
Apr	197.74	203.49	397.71	311.31	165.76	203.69	308.79	272.29	193.62	203.59	315.88	279.14
May	198.57	202.72	396.41	306.58	171.60	203.66	311.67	276.01	192.77	203.42	301.97	265.67
Jun	199.60	202.97	394.11	304.57	178.20	203.87	328.44	280.95	191.27	203.70	298.57	254.71
Jul	200.02	203.10	392.68	312.54	176.84	203.98	332.59	280.57				
Aug	195.60	202.81	389.57	303.37	181.37	204.00	335.74	283.79				
Sep	191.82	202.95	369.62	289.82	182.22	204.04	333.84	285.08				
Oct	180.91	203.50	356.11	276.79	186.64	204.27	332.74	290.93				
Nov	172.40	203.94	313.49	253.46	185.91	204.49	335.37	295.94				
Dec	176.15	204.19	320.74	268.56	186.72	204.40	334.08	293.05				

Month	Mid Rate											
	2008				2009				2010			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	192.98	201.93	388.69	282.77	149.39	202.33	300.10	264.03	183.52	202.98	320.07	283.45
Feb	192.12	202.19	388.30	287.54	163.15	202.55	295.64	260.31	182.80	203.03	313.39	270.81
Mar	195.90	202.47	392.42	291.89	160.04	202.44	292.77	237.73	186.33	202.73	305.08	271.42
Apr	193.38	202.08	392.55	306.02	156.64	201.96	297.30	263.14	190.15	202.29	307.49	271.35
May	194.73	201.46	391.43	302.94	165.88	202.03	303.72	269.25	188.71	202.15	296.25	258.09
Jun	194.24	201.74	388.30	300.81	173.58	202.23	319.68	275.62	187.96	202.40	293.43	249.04
Jul	195.19	201.64	389.31	306.93	172.09	202.30	323.56	275.25				
Aug	190.32	201.20	381.20	283.72	176.93	202.30	326.79	277.02				
Sep	185.45	201.33	358.33	284.06	177.48	202.35	325.72	278.88				
Oct	174.57	201.83	345.85	269.00	182.52	202.86	324.63	283.34				
Nov	165.82	202.33	308.56	250.69	182.31	202.88	328.76	288.90				
Dec	169.52	202.50	306.92	261.16	183.00	203.03	326.68	287.44				

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

Table 10.1

Item	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
PRODUCT											
Sugar	16,906	13,852	12,029	15,402	18,448	20,074	16,707	20,457	15,794	13,410	14,328
Rice	9,950	7,345	9,057	8,565	8,621	8,790	7,968	9,316	9,280	10,259	10,976
Livestock	2,111	2,330	2,546	2,754	2,979	3,224	3,502	3,540	4,098	4,621	4,926
Other Agriculture	5,482	5,982	5,825	5,971	5,415	5,860	6,367	7,099	8,465	9,572	10,026
Fishing	6,282	7,240	7,780	7,768	8,389	8,812	10,126	10,214	12,016	12,365	11,830
Forestry	2,569	2,232	2,433	2,295	2,411	2,571	2,955	3,674	3,658	3,289	3,480
Mining & Quarrying	16,156	17,235	17,603	17,671	15,930	15,786	14,031	15,009	19,209	21,649	22,701
Manufacturing ¹	3,681	3,434	3,599	3,953	3,874	4,111	5,064	5,541	6,380	6,565	6,880
Distribution	4,268	4,755	4,927	5,024	4,996	5,407	7,026	8,054	9,920	13,191	13,925
Transport & Communication	7,138	8,401	9,599	10,432	11,502	12,630	15,213	17,438	21,867	11,700	13,133
Engineering & Construction	4,771	5,335	5,589	5,580	6,199	6,840	8,388	9,790	11,579	25,112	26,946
Rent of Dwelling	3,848	4,360	4,567	4,704	5,087	5,506	6,389	7,323	8,508	9,287	9,899
Financial Services	3,387	4,174	4,049	4,149	4,400	4,715	5,473	6,159	7,447	8,675	9,292
Other Services	1,570	1,851	1,979	2,043	2,201	2,372	2,894	3,257	3,898	4,421	4,736
Government	16,976	19,560	20,636	21,451	22,809	23,836	25,528	27,132	29,072	36,611	39,178
G.D.P. current at Factor Cost	105,095	108,087	112,219	117,762	123,261	130,534	137,633	154,003	171,190	190,728	202,258
Indirect Taxes net of Subs.	18,570	21,926	21,185	20,685	20,803	25,824	27,240	29,084	46,362	45,331	53,565
G.D.P. at Market Prices	123,665	130,014	133,404	138,447	144,064	156,358	164,873	183,087	217,552	236,059	255,823
Net factor income paid abroad	12,216	8,022	9,612	10,485	8,325	6,320	4,088	8,792	7,228	2,985	3,417
G.N.P. at factor cost	92,879	100,066	102,607	107,277	114,936	124,214	133,545	145,211	163,962	187,743	198,841
G.N.P. at market prices	111,449	121,992	123,792	127,962	135,739	150,038	160,785	174,295	210,324	233,074	252,405
EXPENDITURE											
Domestic Expenditure at market prices	131,669	150,676	155,888	155,929	160,016	172,877	218,690	246,589	309,720	364,278	357,511
Public Investment ²	16,160	19,684	18,170	20,291	19,393	19,587	21,938	41,806	42,349	41,826	52,996
Private Investment ³	31,443	30,381	33,205	32,375	31,080	30,458	31,372	41,012	44,513	51,920	57,060
Public Consumption	29,947	35,798	30,505	32,976	37,928	37,732	44,374	44,284	53,381	60,438	66,811
Private Consumption	54,119	64,813	74,008	70,287	71,615	85,100	121,006	119,487	169,477	210,093	180,644

Source: Bureau of Statistics.

¹ Includes Utilities.

² Includes Investment of Public Enterprises.

³ Includes Stock Changes.

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

Table 10.2

Item	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
GDP AT FACTOR COST	5,426	5,352	5,474	5,536	5,500	5,587	5,478	5,758	6,068	6,254	6,397
AGRICULTURE, FORESTRY AND FISHING	1,670	1,519	1,571	1,625	1,588	1,633	1,461	1,535	1,542	1,467	1,503
Sugarcane	754	642	668	748	664	714	545	569	585	496	512
Rice Paddy	161	130	143	129	161	148	139	140	135	150	164
Other crops	275	278	281	285	291	133	129	125	128	137	141
Livestock	111	116	119	125	130	297	288	156	161	158	141
Fishing	143	164	165	159	159	157	161	237	211	179	178
Forestry	226	189	195	180	183	184	199	308	322	347	367
MINING AND QUARRYING	591	626	652	607	554	518	426	334	409	434	437
Bauxite	240	254	267	249	222	207	104	76	168	178	179
Other	351	372	385	358	332	311	322	258	241	256	258
MANUFACTURING	654	563	577	640	637	653	591	646	654	616	627
Sugar	240	204	212	276	271	292	216	233	239	203	210
Rice	64	50	56	48	57	52	29	49	48	53	57
Other	350	309	309	316	309	309	346	364	367	360	360
CONSTRUCTION	424	452	461	443	468	487	533	597	631	685	695
SERVICES	2,087	2,193	2,213	2,222	2,253	2,296	2,467	2,646	2,831	3,052	3,134
Distribution	404	425	427	423	412	420	483	532	579	648	690
Transport and Communications	448	480	506	529	555	575	629	692	782	860	877
Rental of dwellings	87	92	94	94	97	98	104	114	118	123	125
Financial services	300	309	293	290	293	296	315	340	364	408	420
Government	657	689	689	682	686	694	708	722	729	736	736
Other ¹	191	198	204	204	210	213	228	246	258	277	285

Sources: Bureau of Statistics and Bank of Guyana.

¹ Includes electricity, gas and water.

PRODUCTION OF MAJOR COMMODITIES

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Bauxite (Tonnes)						Raw Gold (Troy Ounces)			Diamonds (M/Carats)
			Total	R.A.S.C.	A.A.C./ A.C.G.	C.G.B.	M.A.Z.	Other ¹	Total	Local & Lic. Dealers	OMAI	
2000	273,703	291,841	2,689,451	105,716	-	102,247	2,443,404	38,084	434,906	105,290	329,609	81,706
2001	284,477	322,310	2,011,301	91,428	-	220,364	1,681,621	17,888	455,919	101,850	354,076	179,463
2002	331,067	288,375	1,639,266	62,117	-	128,374	1,448,775	-	453,481	117,241	336,240	248,437
2003	302,378	355,019	1,715,705	87,203	3,265	165,240	1,459,793	204	391,323	105,747	285,576	412,538
2004	325,317	325,593	1,478,897	131,525	-	114,193	1,233,179	-	368,506	115,936	252,570	454,940
2005												
1st Qtr	48,843	50,804	367,723	44,312	-	30,523	292,888	-	74,740	41,390	33,350	89,132
2nd Qtr	38,063	85,083	423,295	41,018	-	47,948	320,881	13,448	75,853	39,333	36,520	80,552
3rd Qtr	82,563	65,152	446,276	50,729	-	66,616	328,931	-	70,776	39,396	31,380	86,790
4th Qtr	76,739	72,199	456,832	76,661	-	30,945	344,390	4,836	46,297	42,408	3,889	100,474
2006												
1st Qtr	58,014	51,614	385,806	45,363	-	44,976	292,616	2,851	40,244	40,244	-	107,056
2nd Qtr	32,340	89,698	395,764	39,485	-	42,778	313,415	86	48,868	48,868	-	86,195
3rd Qtr	105,872	79,614	335,666	22,804	-	74,009	238,837	16	52,063	52,063	-	70,550
4th Qtr	63,362	86,110	361,434	41,718	-	12,743	302,799	4,174	41,041	41,041	-	76,743
2007												
1st Qtr	65,525	60,747	407,139	51,559	-	40,772	309,547	5,261	52,703	52,703	-	91,702
2nd Qtr	35,427	108,155	541,469	42,901	-	73,817	424,751	-	54,938	54,938	-	78,524
3rd Qtr	81,309	45,810	612,203	54,288	-	38,606	507,181	12,128	65,084	65,084	-	60,231
4th Qtr	84,222	83,414	682,117	69,439	-	73,008	534,289	5,381	65,573	65,573	-	38,488
2008												
1st Qtr	58,007	36,430	588,657	47,627	-	102,591	417,287	21,152	58,415	58,415	-	42,794
2nd Qtr	45,273	136,067	576,078	69,764	-	93,207	395,605	17,502	63,692	63,692	-	39,674
3rd Qtr	72,377	38,706	539,256	61,645	-	40,802	404,606	32,203	68,210	68,210	-	51,460
4th Qtr	50,610	118,370	388,246	52,901	-	72,742	236,002	26,601	71,108	71,108	-	34,998
2009												
Jan	-	5	135,886	17,177	-	29,751	83,165	5,793	17,415	17,415	-	12,556
Feb	7,928	998	137,547	19,014	-	7,243	107,930	3,360	18,923	18,923	-	14,339
Mar	43,522	43,150	130,492	18,916	-	2,712	103,050	5,814	21,213	21,213	-	20,164
Apr	22,891	62,399	130,449	16,215	-	38,324	74,917	993	22,568	22,568	-	12,035
May	9,016	47,096	142,926	14,253	-	11,507	112,668	4,498	26,432	26,432	-	13,388
Jun	-	7,220	116,828	6,125	-	12,575	97,743	385	24,999	24,999	-	14,864
Jul	856	2	90,008	3,980	-	7,863	78,165	-	28,323	28,323	-	13,664
Aug	35,625	356	157,347	5,701	-	39,847	111,799	-	30,526	30,526	-	10,210
Sep	50,584	22,183	138,395	-	-	44,932	93,463	-	31,253	31,253	-	6,161
Oct	28,375	131,632	117,578	5,604	-	7,400	104,574	-	26,803	26,803	-	8,221
Nov	24,986	40,787	92,218	8,056	-	13,265	70,897	-	25,752	25,752	-	8,366
Dec	9,953	3,961	95,261	14,155	-	5,025	76,081	-	25,616	25,616	-	10,014
2010												
Jan	-	8	95,021	9,898	-	31,845	53,278	-	15,814	15,814	-	8,669
Feb	33,505	517	82,595	14,062	-	3,871	64,662	-	19,685	19,685	-	9,624
Mar	38,240	48,357	115,521	9,377	-	33,645	72,499	-	28,436	28,436	-	5,394
Apr	7,101	64,284	110,467	15,529	-	8,775	86,163	-	30,342	30,342	-	6,050
May	3,018	46,892	89,653	14,378	-	5,080	70,195	-	24,226	24,226	-	4,302
Jun	-	8,209	94,918	13,715	-	22,488	52,612	6,103	23,710	23,710	-	1,336

Sources: Bureau of Statistics & State Planning Secretariat.

¹ Includes Road Grade Bauxite, Tailings and Capping.

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

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

PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Poultry (Tonnes)	Eggs ('000)	Forestry Product			Fishing		
			Logs ¹ (Cu. Mt)	Sawnwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
2000	11,769	30,119	284,882	2,176	89,155	28,629	1,132	18,196
2001	12,489	25,693	299,001	3,208	76,033	25,245	1,889	27,968
2002	16,732	17,369	270,545	26,057	56,142	25,187	1,522	20,538
2003	23,681	9,272	210,386	37,429	45,217	33,723	1,161	21,423
2004	43,179	33,193	680,050	36,552	54,212	66,071	1,805	22,607
2005								
1st Qtr	4,548	6,841	83,573	7,881	9,541	9,084	372	5,880
2nd Qtr	3,881	8,880	72,830	6,406	13,001	6,414	371	7,152
3rd Qtr	6,468	4,714	81,926	9,103	6,268	6,540	82	1,402
4th Qtr	7,802	3,689	82,986	9,788	8,310	8,257	195	2,935
2006								
1st Qtr	3,311	949	85,303	14,262	4,320	5,319	1,027	5,166
2nd Qtr	5,050	1,302	91,395	15,231	11,310	6,067	320	5,478
3rd Qtr	5,514	1,344	104,593	15,169	10,148	5,596	196	3,256
4th Qtr	6,816	1,801	112,678	22,908	9,096	8,693	118	3,049
2007								
1st Qtr	7,581	1,689	91,624	16,229	12,522	5,475	276	11,833
2nd Qtr	5,209	1,713	68,050	20,325	9,514	8,424	208	12,402
3rd Qtr	6,615	4,562	87,686	17,871	8,113	7,828	97	7,237
4th Qtr	5,707	1,876	83,014	19,938	4,295	5,670	74	4,375
2008								
1st Qtr	6,105	3,380	48,252	12,683	450	4,437	323	10,454
2nd Qtr	5,952	3,938	71,488	15,698	6,825	8,423	347	10,017
3rd Qtr	5,329	5,771	72,434	16,544	5,802	7,136	210	7,335
4th Qtr	5,801	6,745	83,146	22,035	7,554	4,704	51	7,565
2009								
Jan	2,874	2,664	14,919	2,868	-	1,451	126	1,314
Feb	1,706	1,842	18,705	5,375	-	1,227	64	1,366
Mar	1,858	1,761	20,450	5,553	621	1,757	91	1,871
Apr	2,202	1,498	20,591	5,755	2,156	2,016	71	2,613
May	3,132	1,669	20,495	7,083	2,092	1,992	112	2,018
Jun	2,242	1,289	21,604	6,229	2,406	2,897	104	1,653
Jul	1,588	1,255	19,297	6,853	1,743	2,332	49	1,567
Aug	2,549	1,610	26,606	5,504	1,613	2,134	5	795
Sep	2,160	1,022	25,483	6,516	2,087	1,946	-	134
Oct	1,990	1,411	28,327	6,309	2,066	2,633	6	1,283
Nov	2,488	1,566	27,873	6,675	2,482	2,402	69	732
Dec	2,295	1,528	21,848	8,398	1,613	2,513	50	1,410
2010								
Jan	2,658	1,933	18,824	2,813	634	1,099	131	1,962
Feb	1,841	861	13,189	4,561	2,078	1,009	91	1,393
Mar	1,060	733	29,289	6,036	1,719	1,966	128	1,595
Apr	1,809	641	32,397	4,662	2,052	1,821	126	1,799
May	2,128	795	24,627	6,346	2,004	2,250	93	2,447
Jun	2,856	1,637	20,175	5,831	1,909	2,298	118	2,888

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		Margarine ('000 Kgs)	Edible Oil ('000 Litres)	Biscuits ('000 Kgs)	Flour (Tonnes)
				Soft Drinks ('000 Litres)	Malta ('000 Litres)				
2000	9,206	12,978	577	37,944	1,523	2,078	1,291	1,456	35,880
2001	13,240	11,952	449	35,866	1,404	2,178	1,354	1,462	36,620
2002	14,586	13,059	588	40,575	1,567	710	2,225	1,256	36,570
2003	11,954	10,498	373	42,868	1,095	1,920	3,141	1,192	34,657
2004	11,715	10,989	304	43,808	995	2,063	805	1,362	36,182
2005									
1st Qtr	2,775	2,704	136	9,925	265	461	221	379	9,104
2nd Qtr	2,569	2,760	49	11,137	72	376	186	307	9,756
3rd Qtr	3,239	3,053	97	10,242	295	304	-	216	8,639
4th Qtr	3,165	3,413	121	11,786	270	650	-	273	9,319
2006									
1st Qtr	2,639	2,748	113	8,097	311	460	116	314	8,753
2nd Qtr	3,987	2,833	65	9,146	197	497	-	267	9,907
3rd Qtr	2,260	3,027	111	10,686	292	555	-	238	9,206
4th Qtr	2,982	3,588	144	11,617	263	752	-	252	9,537
2007									
1st Qtr	3,305	2,666	71	9,089	204	456	-	243	8,925
2nd Qtr	2,243	3,014	86	9,120	220	489	-	247	8,527
3rd Qtr	2,615	3,158	109	9,630	143	602	-	170	8,645
4th Qtr	4,387	3,232	146	10,472	249	765	-	124	8,094
2008									
1st Qtr	4,024	2,524	96	8,308	198	253	113	165	7,723
2nd Qtr	2,887	2,766	80	8,740	192	524	124	192	9,686
3rd Qtr	2,913	2,984	75	10,058	207	397	13	200	8,441
4th Qtr	4,361	3,235	159	12,218	228	354	...	140	3,576
2009									
Jan	181	729	36	2,474	44	105	30	73	3,204
Feb	147	634	47	2,323	48	123	43	50	2,750
Mar	195	819	-	3,551	31	138	30	40	3,619
Apr	196	978	49	3,508	62	195	34	75	2,709
May	192	1,116	12	3,410	74	152	-	55	2,731
Jun	188	902	25	3,527	66	173	-	69	3,409
Jul	227	1,018	49	3,148	75	131	-	51	2,706
Aug	218	1,084	36	3,624	72	165	-	65	2,659
Sep	302	1,180	49	4,157	70	171	-	53	3,553
Oct	270	892	13	4,062	-	211	-	58	2,843
Nov	291	960	85	3,550	65	243	-	49	2,915
Dec	321	1,497	35	4,331	117	215	-	45	3,386
2010									
Jan	257	1,702	72	2,395	89	83	-	101	3,251
Feb	211	138	-	2,329	-	134	-	78	3,093
Mar	257	1,419	49	4,423	70	181	-	97	3,755
Apr	298	1,176	38	3,357	82	168	-	107	3,083
May	265	941	61	3,446	82	197	-	139	3,034
Jun	300	1,155	-	3,753	-	150	-	74	3,976

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)	Neutral Alcohol ('000 Litres)	Garments (Dozens)	Footwear (Pairs)	Electricity (MWH)
	Liquid (Litres)	Tablets ('000)	Ointment (Kilos)								
2000	350,507	8,351	4,740	133,080	154,334	28,548	1,855,988	4,706	199,087	15,627	540,145
2001	231,501	6,984	4,931	109,480	196,999	31,939	1,819,019	4,868	289,758	28,069	576,791
2002	313,087	9,042	10,086	115,120	178,196	38,388	1,932,075	2,496	407,681	53,632	580,934
2003	232,068	9,680	7,493	344,219	277,376	37,578	1,914,366	5,694	279,630	37,518	549,335
2004	262,794	17,610	6,023	415,695	402,309	39,114	1,962,985	5,026	230,312	31,708	576,829
2005											
1st Qtr	124,514	4,476	3,020	70,729	149,037	8,946	452,839	1,342	21,076	-	126,252
2nd Qtr	105,465	3,949	2,344	148,131	164,389	11,633	460,304	1,389	48,611	13,877	132,389
3rd Qtr	100,140	8,063	2,763	45,877	68,981	7,334	599,465	1,276	19,997	25	134,560
4th Qtr	122,466	2,668	15,521	76,935	91,626	10,392	656,444	1,283	-	16,006	135,197
2006											
1st Qtr	324,431	3,361	2,288	64,323	158,906	8,688	533,143	1,471	26,130	40	127,705
2nd Qtr	134,869	3,914	699	79,979	169,867	11,044	467,298	1,397	26,502	9,287	132,685
3rd Qtr	127,534	3,770	1,279	91,341	181,972	9,548	630,189	635	35,397	76	135,296
4th Qtr	23,029	3,194	938	125,606	203,016	11,041	772,903	1,355	52,369	32	138,878
2007											
1st Qtr	74,223	6,168	3,073	56,771	207,216	10,821	469,548	1,391	28,735	14,556	135,191
2nd Qtr	-	5,896	-	31,321	216,943	10,260	592,061	1,318	18,451	15,955	138,890
3rd Qtr	-	5,447	-	-	257,808	11,155	607,923	1,125	52,793	-	141,945
4th Qtr	-	6,504	-	29,397	224,836	14,613	811,440	980	32,169	32	143,188
2008											
1st Qtr	86,699	5,235	1,641	-	199,684	10,162	428,451	1,159	26,593	11,874	135,113
2nd Qtr	93,472	4,812	1,927	24,489	191,326	11,985	606,666	1,341	33,879	13,932	140,428
3rd Qtr	106,397	5,045	1,966	4,035	217,094	10,083	662,738	1,023	23,652	30	144,884
4th Qtr	87,707	5,309	2,694	...	64,648	12,482	790,812	1,387	20,505	65	148,725
2009											
Jan	34,108	2,376	1,306	-	59,532	3,419	77,875	471	4,873	-	48,142
Feb	35,608	2,370	616	-	60,732	3,178	169,136	430	8,816	-	42,055
Mar	42,977	1,122	909	-	59,184	4,315	145,485	334	6,336	-	50,875
Apr	34,051	1,684	578	-	54,435	5,255	202,171	430	5,654	-	49,136
May	33,802	2,253	650	15,595	84,796	4,159	183,296	481	5,499	-	51,958
Jun	43,818	1,936	879	7,274	61,982	3,764	232,535	379	-	104	47,816
Jul	28,004	2,204	501	1,148	72,663	3,641	197,959	291	-	11,186	50,085
Aug	43,855	2,981	397	4,819	104,326	2,844	234,890	435	-	217	52,966
Sep	42,722	1,668	590	2,034	54,915	3,397	222,422	267	-	20	52,756
Oct	23,831	429	529	3,264	113,566	4,206	208,970	260	-	1,721	53,764
Nov	36,460	1,497	82	7,579	99,791	4,716	219,936	420	-	4	50,288
Dec	15,377	38	125	5,298	102,199	4,403	282,080	361	-	-	52,182
2010											
Jan	35,800	3,138	832	6,718	46,766	3,313	141,799	433	-	-	50,655
Feb	32,994	13	1,139	3,785	71,541	3,256	198,245	296	-	-	46,478
Mar	38,875	2,995	1,628	16,424	79,128	4,040	216,987	425	-	-	53,084
Apr	37,356	1,295	205	5,742	89,538	3,622	184,826	101	-	-	52,094
May	33,262	1,703	396	3,022	83,162	2,916	162,478	443	-	-	53,192
Jun	27,356	2,993	1,006	18,480	94,799	3,141	195,540	424	-	-	52,162

Source: Bureau of Statistics.

GEORGETOWN: URBAN CONSUMER PRICE INDEX

Table 11.1

End of Period	All Items Index	Sub-Group Indices			
		Food ¹	Clothing	Housing ²	Miscellaneous
(JAN 1994 = 100)					
2000	163.0	163.7	72.7	179.4	155.7
2001	165.4	167.6	73.2	182.2	155.4
2002	175.5	170.9	74.6	199.6	156.0
2003	184.3	175.8	75.2	213.3	158.7
2004	194.4	185.6	75.2	228.5	161.6
2005					
1st Qtr	197.9	191.8	75.2	229.2	162.9
2nd Qtr	200.8	195.8	75.2	231.5	163.9
3rd Qtr	209.1	198.1	75.2	249.4	164.5
4th Qtr	210.4	200.1	75.4	252.3	165.3
2006					
1st Qtr	217.0	211.2	75.4	256.2	166.4
2nd Qtr	217.6	210.0	75.4	258.1	167.0
3rd Qtr	218.4	210.1	75.4	264.2	167.6
4th Qtr	219.2	212.4	75.4	261.4	170.9
2007					
1st Qtr	234.8	227.6	85.1	272.3	202.5
2nd Qtr	246.1	243.2	86.3	282.5	209.3
3rd Qtr	249.7	252.9	86.5	282.6	209.7
4th Qtr	250.0	256.2	86.6	277.6	209.6
2008					
1st Qtr	257.1	268.2	86.2	284.4	212.7
2nd Qtr	263.5	278.6	85.5	287.5	214.9
3rd Qtr	267.0	281.9	84.2	295.3	216.2
4th Qtr	266.2	282.8	84.6	297.8	217.2
2009					
Jan	274.1	301.4	84.7	307.3	218.3
Feb	267.3	284.2	86.1	309.1	221.5
Mar	267.0	274.6	86.1	324.9	221.3
Apr	265.4	268.3	86.5	327.9	221.4
May	267.6	272.3	86.6	328.3	221.8
Jun	269.4	275.1	86.9	329.6	221.8
Jul	270.8	269.2	86.9	344.4	223.7
Aug	274.2	276.1	87.1	345.1	224.4
Sep	275.0	277.5	87.1	345.8	222.0
Oct	272.6	272.8	82.0	345.4	223.7
Nov	274.4	271.6	81.2	352.5	224.3
Dec	275.6	273.7	80.8	352.7	228.2
(DEC 2009=100)					
2010					
Jan	99.6	98.7	100.0	100.1	100.8
Feb	100.7	101.9	99.9	100.1	100.7
Mar	100.5	101.3	100.4	99.9	101.9
Apr	...	...	...	...	...
May	...	...	...	...	...
Jun	102.0	105.5	100.4	99.9	101.9

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				
2000	100.0	100.0	100.0	100.0
2001	102.7	107.0	105.5	102.6
2002	108.2	114.6	109.9	102.7
2003	114.6	126.4	114.1	104.4
2004	122.5	154.5	122.0	108.3
2005=100				
2005				
1st Qtr	97.4	94.1	97.7	96.8
2nd Qtr	98.2	98.4	99.0	99.3
3rd Qtr	101.4	102.5	100.8	100.9
4th Qtr	103.0	105.1	102.5	103.0
2006				
1st Qtr	105.9	105.4	104.3	104.6
2nd Qtr	106.2	107.4	106.8	106.4
3rd Qtr	107.5	110.4	109.9	108.9
4th Qtr	107.1	110.9	112.3	109.3
2007				
1st Qtr	115.1	112.9	113.0	109.4
2nd Qtr	118.9	115.7	115.2	110.3
3rd Qtr	122.3	119.4	118.4	112.4
4th Qtr	122.5	126.4	120.9	114.4
2008				
1st Qtr	126.3	134.8	124.0	114.7
2nd Qtr	129.4	141.8	126.9	119.4
3rd Qtr	131.1	150.4	134.2	124.5
4th Qtr	130.8	151.8	138.7	124.1
2009				
Jan	134.6	151.2	138.3	122.5
Feb	131.3	152.5	138.1	123.0
Mar	131.1	153.7	138.5	122.5
Apr	130.3	154.4	140.0	122.1
May	131.4	155.7	139.7	122.2
Jun	132.3	157.9	139.7	123.3
Jul	133.0	159.4	139.7	124.8
Aug	134.7	160.0	140.2	127.5
Sep	135.1	162.7	143.1	128.3
Oct	133.9	164.0	142.1	128.3
Nov	134.8	165.4	140.8	128.2
Dec	135.4	167.3	140.7	128.3
2010				
Jan	...	169.7	143.4	...
Feb	...	173.4	144.7	...
Mar	...	174.2	145.5	...
Apr	...	176.5	...	...
May	...	...	...	...
Jun	...	...	...	...

Sources: IMF International Financial Statistics.

I. GENERAL NOTES

Symbols Used

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

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

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 is made in gold and/or convertible currencies.

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

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

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

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

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

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

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

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

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

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

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

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

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

TABLE 1.3: Bank of Guyana: Currency Notes Issue

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

TABLE 1.4: Bank of Guyana: Coins Issue

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

TABLE 2.1(a): Commercial Banks: Assets

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

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

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

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

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

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

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

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

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

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

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

The acquisition 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 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 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 Tables 2.1 (b) above. See note under Non – Resident Deposits for Table 2.1(b) above.

TABLE 2.3: Commercial Banks: Demand Deposits

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

TABLE 2.4: Commercial Banks: Time Deposits

Fixed deposits of Residents and Non-Residents with a minimum withdrawal notice of three months; exclude inter-bank deposits. See note under Non-Resident deposits for Table 2.1(b) above. 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. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above

TABLE 2.11: Commercial Banks: Demand Loans and Advances

The data cover lending for short periods including overnight loans to Residents and Non-Residents and exclude inter-bank loans. See note under Private Sector For Table 2.1(a) above.

TABLE 2.12: Commercial Banks: Term Loans and Advances

The Loans and Advances are for longer periods extended to Residents and Non-Residents; inter-bank lending is excluded. See note under Private Sector for Table 2.1(a) above. See note under loans to Non-Residents for Table 2.1(a) above.

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

The data provided record balances at the end of the respective period and therefore indicates the indebtedness of the respective industries at the end of the reporting period. The value of credit obtained by each industry for a given period can be obtained by taking the difference between the balances at the end of the desired period and that immediately preceding. The balances in this table exclude inter-bank loans, real estate mortgage loans, local securities and other credit instruments. It should be noted that gross indebtedness of the sugar and rice industry can be obtained by adding the balances of sugar cane and sugar and molasses manufacturing of sugar, and paddy and rice milling for rice respectively. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above.

TABLE 2.14: Commercial Banks: Liquid Assets

The liquid assets comprise Bank of Guyana notes and coins, foreign currency held by banks, (special interest earning) deposits held at the Bank of Guyana (BOG), balances due from other Commercial Banks - both local and foreign, Government of Guyana Treasury Bills. 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, 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 3.1: Monetary Survey

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

Foreign Assets (net)

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

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

Domestic Credit

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

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

Other Public Sector (net): Gross borrowing from the banking system by local authorities and

municipalities **less** their total deposits and other Public Sector funds. See note under loans to Non-Residents for Table 2.1(b) above.

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

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

Money and Quasi-Money

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

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

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

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

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

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

TABLE 4.1: Guyana: Selected Interest Rates

Interest rates at Commercial Banks and Non-Bank Financial Institutions on loans and deposits. The small savings rate represents an arithmetic average of savings deposit rates as reported by the Commercial Banks. Treasury bill rates for all maturities reflect rates at the end of the reporting period. Special deposits have been discontinued with effect from December 1994. NBS deposit rate for September, October and December 2001 have been revised. Small savings rate for November 2001 has been revised. The rates for the Five dollar shares, Save and prosper shares and the deposits for NBS have been revised for July 2002. The average deposit rates for GNCB Trust Company has been revised for the period of September 2002. Due to the modification of the interest rate structure, figures for the Commercial Banks' weighted average lending rate from September 2005 have been revised.

TABLE 4.2: Commercial Banks: Selected Interest Rates

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

TABLE 4.3: Comparative Treasury Bills Rates and Bank Rates

The average discount rate on three month Treasury Bills for the U.K., U.S.A., Barbados, Trinidad, Guyana and Jamaica. The U.K. and U.S. rates are the average discount rates at the last tender in each month. The rates for the CARICOM territories are those rates of monthly tender held towards the end of the month. Treasury bills rates for Barbados for 2001 have been revised. The Euro area Bank Rate is the rate at which other Monetary Financial Institutions obtain overnight liquidity from the National Central Bank against eligible assets.

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

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

Prior to December 1998 data reflect the operation of Trust and Finance Companies. Effective December 1998 finance companies have been excluded from database. Finance Companies thus reflect the consolidated operation of Secure International Finance Company, Beharry Stock Brokers Limited, Laparkan Financial Services; 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 five insurance companies: Demerara Mutual Life Assurance Company; Guyana and Trinidad Mutual Life Insurance Company; Hand-In-Hand Mutual Life Insurance Company; North American Life Insurance Company Limited, and Clico Life and General Insurance Company (S.A.) Guyana.

Assets

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

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

Other Foreign Assets: Balances due from reinsurance abroad, and other foreign 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-nine pension funds in Guyana which submit returns to the Bank of Guyana.

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

Assets

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

Government Treasury Bills: Recorded at book value

Liabilities

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

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

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

TABLE 6.1 Central Government Finances: Summary

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

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

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

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

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

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

Borrowing from abroad:

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

Long 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.

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 on fuel and lubricants collected from the National Energy Authority. 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 9.1 **Exchange Rate (G\$/US\$)**
The Period Ended and Period Average Exchange Rates relate to the Bank of Guyana Transaction Rate.

TABLE 9.6: **Monthly Average Market Exchange Rate**
On March 13, 1990, the authorities established the cambio system for foreign currency transactions. Under the system, transactions in the cambio market were conducted freely with licensed dealers (banks and non-banks) setting the rate at which foreign exchange could be bought and sold. The rates are referred to as the market exchange rates. 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.

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