

# **BANK OF GUYANA**



# **STATISTICAL BULLETIN**

RESEARCH DEPT.

DEC. 2004

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

Table 1.1

End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Balances with Banks	SDR Holdings	Money Market Securities	Total	Securities	T/Bills	Advances		Non Interest Debentures	Other
1994	159,505.7	35,638.3	224.4	5,208.9	10.1	30,194.9	2,538.1	174.8	2,363.3	-	-	115,904.7	5,424.6
1995	176,847.6	37,871.0	180.0	9,311.0	21.1	28,358.9	514.6	174.8	339.8	-	-	134,848.9	3,613.1
1996	145,157.7	46,879.5	602.3	9,275.6	15.1	36,986.5	795.1	-	795.1	-	-	94,848.7	2,634.4
1997	122,797.7	44,978.2	3,537.3	14,370.5	28.1	27,042.3	238.4	-	238.4	-	-	75,043.8	2,537.3
1998	118,159.0	45,162.7	3,441.0	13,072.8	33.6	28,615.3	1,020.3	-	1,020.3	-	-	67,960.7	4,015.4
1999	126,515.8	48,305.1	-	19,551.9	220.9	28,532.3	1,567.0	-	1,567.0	-	-	68,723.3	7,920.4
2000	130,940.3	54,654.7	39.1	29,260.4	1,687.8	23,667.4	2,178.2	-	2,178.2	-	-	68,268.5	5,839.0
2001													
Mar	126,693.3	53,137.6	283.2	27,262.0	1,662.6	23,929.7	1,023.9	-	1,023.9	-	-	68,268.5	4,263.4
Jun	124,948.8	50,804.7	71.7	25,431.6	1,272.9	24,028.5	1,316.7	-	1,316.7	-	-	68,268.5	4,558.9
Sep	124,847.3	51,084.6	38.8	34,865.3	1,186.3	14,994.2	1,488.9	-	1,488.9	-	-	68,268.5	4,005.3
Dec	113,735.4	54,014.8	233.4	30,672.1	463.1	22,646.2	1,022.5	-	1,022.5	-	-	47,992.7	10,705.4
2002													
Mar	113,080.5	54,127.3	195.2	30,763.4	388.4	22,780.3	1,022.4	-	1,022.4	-	-	47,992.7	9,938.2
Jun	113,673.1	53,527.2	85.5	34,224.5	206.9	19,010.4	1,194.8	-	1,194.8	-	-	47,992.7	10,958.4
Sep	113,236.5	53,498.4	276.8	32,810.0	1,372.7	19,038.9	1,022.3	-	1,022.3	-	-	47,992.7	10,723.1
Dec	112,695.2	53,577.6	39.3	36,881.8	828.1	15,828.4	1,120.3	-	1,120.3	-	-	47,440.6	10,556.6
2003													
Jan	112,594.7	53,752.4	18.1	31,393.1	768.1	21,573.1	1,120.3	-	1,120.3	-	-	47,992.7	9,729.3
Feb	111,400.2	52,460.4	28.1	29,998.5	755.5	21,678.3	1,133.4	-	1,133.4	-	-	47,440.6	10,365.8
Mar	112,354.7	52,666.4	139.6	30,097.6	755.5	21,673.7	2,013.6	-	2,013.6	-	-	47,440.6	10,234.2
Apr	111,429.9	51,886.5	221.5	29,747.0	339.5	21,578.5	2,013.6	-	2,013.6	-	-	47,440.6	10,089.3
May	109,755.9	50,327.0	258.9	28,301.6	327.2	21,439.2	1,022.2	-	1,022.2	-	-	47,440.6	10,966.1
Jun	112,153.8	50,833.7	96.9	30,729.0	86.1	19,921.8	1,616.6	-	1,616.6	-	-	47,440.6	12,262.9
Jul	109,795.2	48,981.0	132.5	28,953.3	153.1	19,742.1	1,026.6	-	1,026.6	-	-	47,440.6	12,346.9
Aug	109,700.7	49,135.0	172.6	28,724.6	22.8	20,215.1	1,026.6	-	1,026.6	-	-	47,440.6	12,098.5
Sep	111,731.7	51,137.6	17.6	28,617.5	1,623.5	20,878.9	1,321.0	-	1,321.0	-	-	47,440.6	11,832.6
Oct	111,191.4	49,676.3	127.0	24,950.7	1,161.7	23,436.9	2,309.1	-	2,309.1	-	-	47,440.6	11,765.4
Nov	109,570.7	49,389.9	112.0	24,891.3	1,149.6	23,237.0	1,031.9	-	1,031.9	-	-	47,440.6	11,708.2
Dec	115,630.9	52,816.9	-	28,863.3	873.6	23,080.0	2,330.7	-	2,330.7	-	-	46,873.4	13,609.9
2004													
Jan	114,128.5	52,787.4	114.1	27,015.2	828.5	24,829.6	1,377.7	-	1,377.7	-	-	47,440.6	12,522.8
Feb	111,883.2	51,080.1	197.5	25,351.5	725.2	24,805.9	1,022.4	-	1,022.4	-	-	46,873.4	12,907.4
Mar	111,165.9	50,573.4	-	24,125.1	725.2	25,723.1	1,022.0	-	1,022.0	-	-	46,873.4	12,697.1
Apr	111,054.4	50,498.3	94.2	29,297.2	712.0	20,394.9	1,022.0	-	1,022.0	-	-	46,873.4	12,660.7
May	111,264.7	49,555.5	150.1	28,375.8	747.1	20,282.4	1,022.0	-	1,022.0	-	-	46,873.4	13,813.8
Jun	111,508.6	49,021.1	-	29,383.6	506.7	19,130.8	2,065.5	-	2,065.5	-	-	46,873.4	13,548.7
Jul	108,582.7	46,682.7	57.1	27,552.3	408.4	18,664.9	1,022.0	-	1,022.0	-	-	46,873.4	14,004.6
Aug	111,583.9	50,145.2	56.0	29,201.2	2,004.1	18,883.8	1,022.0	-	1,022.0	-	-	46,873.4	13,543.4
Sep	111,948.6	50,950.3	-	29,842.7	2,004.1	19,103.5	1,022.0	-	1,022.0	-	-	46,873.4	13,102.9
Oct	111,533.2	50,121.8	78.7	28,996.8	1,714.1	19,332.3	1,022.0	-	1,022.0	-	-	46,873.4	13,516.0
Nov	112,083.1	50,827.7	53.3	29,034.0	1,557.7	20,182.7	1,046.7	-	1,046.7	-	-	46,873.4	13,335.4
Dec	106,788.4	44,771.7	114.2	22,374.6	1,318.0	20,965.0	1,171.0	-	1,171.0	-	-	46,873.4	13,972.4

Source: Bank of Guyana  
Figures for December 2004 are preliminary

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

Table 1.2

End of Period	Total Liabilities	Currency			Deposits						Capital and Reserve		Allocation SDRs	Other Liabilities
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Capital	Other Reserves		
								EPDs	Other					
1994	159,505.7	8,757.7	8,739.6	18.1	123,459.1	22,259.5	93,382.2	334.2	6,973.3	509.9	4.3	19,367.9	2,808.8	5,108.0
1995	176,847.6	9,606.6	9,588.3	18.3	133,028.1	20,113.7	102,022.5	330.8	9,407.5	1,153.5	4.3	18,234.0	3,274.1	12,700.6
1996	145,157.7	11,285.0	11,209.2	75.8	103,909.9	29,416.6	65,791.5	329.7	9,121.2	(749.0)	4.3	18,212.3	2,955.0	8,791.2
1997	122,797.7	12,469.8	12,331.8	138.0	80,917.9	26,935.3	44,266.7	317.6	11,502.3	(2,104.0)	4.3	18,141.2	2,822.4	8,442.2
1998	118,159.0	12,516.9	12,347.0	169.9	75,507.7	21,461.5	40,663.1	310.2	14,344.6	(1,271.8)	1,000.0	18,258.1	2,838.2	8,038.0
1999	126,515.8	15,620.3	15,413.7	206.6	84,906.9	33,448.9	40,368.5	77.0	10,418.5	594.1	1,000.0	18,126.3	3,480.0	3,382.3
2000	130,940.3	16,215.2	15,969.0	246.2	88,090.4	38,037.4	36,059.6	75.6	13,495.4	422.4	1,000.0	19,241.1	3,493.4	2,900.3
2001														
Mar	126,693.3	14,016.2	13,766.2	250.0	85,558.3	36,966.8	35,944.7	75.5	12,763.0	(191.8)	1,000.0	19,679.3	3,493.4	2,946.2
Jun	124,948.8	13,317.8	13,060.0	257.9	85,579.5	37,036.0	33,621.3	75.5	14,610.1	236.6	1,000.0	19,820.5	3,493.4	1,737.6
Sep	124,847.3	13,613.9	13,344.8	269.1	84,822.4	36,125.9	33,685.8	62.3	14,999.9	(51.4)	1,000.0	20,234.5	3,493.4	1,683.1
Dec	113,735.4	16,808.6	16,526.1	282.6	87,492.1	36,537.4	31,617.7	62.2	15,727.7	3,547.1	1,000.0	4,197.8	3,430.1	806.7
2002														
Mar	113,080.5	15,186.4	14,895.9	290.5	86,600.6	35,364.4	31,472.5	62.1	17,827.7	1,874.0	1,000.0	4,142.6	3,430.1	2,720.8
Jun	113,673.1	14,537.4	14,238.8	298.7	88,120.8	36,117.3	29,914.0	62.0	20,194.2	1,833.2	1,000.0	4,280.3	3,509.0	2,225.7
Sep	113,236.5	14,338.1	14,029.8	308.2	87,895.5	38,004.5	31,109.9	62.0	17,584.6	1,134.5	1,000.0	4,450.4	3,509.0	2,043.5
Dec	112,695.2	17,178.1	16,860.6	317.5	86,275.8	36,201.2	29,086.9	62.0	19,039.0	1,886.6	1,000.0	4,223.1	3,509.0	509.2
2003														
Jan	112,594.7	15,500.5	15,182.3	318.2	88,195.5	35,582.8	29,061.5	62.0	21,757.5	1,731.7	1,000.0	4,415.7	3,509.0	(26.0)
Feb	111,400.2	15,467.9	15,148.0	319.9	86,825.9	37,212.7	28,848.0	62.0	18,657.6	2,045.5	1,000.0	4,158.7	3,509.0	438.9
Mar	112,354.7	15,555.5	15,233.4	322.1	87,537.6	41,041.7	29,005.4	62.0	15,207.8	2,220.7	1,000.0	4,321.6	3,509.0	431.1
Apr	111,429.9	15,740.6	15,415.9	324.7	86,443.5	37,731.7	27,373.9	61.9	18,926.6	2,349.5	1,000.0	4,221.6	3,509.0	515.3
May	109,755.9	15,513.9	15,185.6	328.3	84,789.4	36,632.3	27,364.0	61.9	18,463.7	2,267.5	1,000.0	4,207.7	3,896.0	348.9
Jun	112,153.8	15,438.5	15,107.6	330.9	87,920.6	38,235.8	28,713.1	61.9	17,936.0	2,973.9	1,000.0	4,102.6	3,896.0	(203.9)
Jul	109,795.2	15,341.2	15,007.8	333.4	85,379.1	34,551.1	28,709.5	61.9	19,590.4	2,466.2	1,000.0	4,142.3	3,896.0	36.6
Aug	109,700.7	15,557.3	15,219.8	337.5	84,864.9	34,681.2	28,486.5	61.9	19,266.5	2,368.8	1,000.0	4,132.7	3,896.0	249.8
Sep	111,731.7	15,669.6	15,328.7	340.9	85,925.0	36,956.4	30,158.3	61.7	16,538.0	2,210.6	1,000.0	4,118.1	3,896.0	1,123.0
Oct	111,191.4	16,588.3	16,243.2	345.1	85,784.8	37,383.2	28,409.9	61.7	17,964.1	1,966.0	1,000.0	3,874.5	3,896.0	47.9
Nov	109,570.7	17,342.2	16,993.1	349.0	83,329.2	35,356.4	28,438.1	61.7	17,271.3	2,201.7	1,000.0	3,888.4	3,896.0	114.9
Dec	115,630.9	19,774.1	19,419.5	354.5	86,475.8	35,680.0	27,887.8	61.7	19,834.5	3,011.8	1,000.0	4,062.7	3,896.0	422.2
2004														
Jan	114,128.5	17,758.4	17,400.9	357.5	87,088.6	36,686.1	27,948.4	61.7	19,168.7	3,223.7	1,000.0	4,013.4	3,896.0	372.2
Feb	111,883.2	17,645.7	17,288.0	357.7	84,827.3	37,109.5	27,766.3	61.7	17,071.4	2,818.5	1,000.0	4,006.6	3,896.0	507.6
Mar	111,165.9	17,540.7	17,179.4	361.4	84,565.0	35,224.2	27,640.9	61.7	18,482.9	3,155.3	1,000.0	3,987.7	3,896.0	176.4
Apr	111,054.4	18,074.3	17,709.3	365.1	84,270.6	35,693.9	26,129.1	61.7	19,665.0	2,720.9	1,000.0	3,622.8	3,896.0	190.7
May	111,264.7	18,149.3	17,780.7	368.6	84,384.8	34,767.9	27,221.0	61.7	19,205.3	3,128.9	1,000.0	3,403.4	4,161.0	166.1
Jun	111,508.6	17,542.6	17,169.3	373.3	84,469.8	38,437.7	26,688.0	61.7	16,514.1	2,768.3	1,000.0	3,584.3	4,161.0	750.9
Jul	108,582.7	18,265.0	17,888.2	376.8	81,305.4	35,945.4	26,334.2	61.7	16,568.6	2,395.5	1,000.0	3,460.8	4,161.0	390.5
Aug	111,583.9	18,288.3	17,907.5	380.7	84,380.0	35,886.3	27,901.1	61.7	17,960.9	2,570.0	1,000.0	3,516.3	4,161.0	238.2
Sep	111,948.6	18,144.0	17,758.2	385.9	84,715.9	36,153.0	27,932.0	61.7	17,424.3	3,145.0	1,000.0	3,816.9	4,161.0	110.7
Oct	111,533.2	19,272.8	18,883.5	389.3	83,078.6	34,589.9	26,364.0	61.7	18,103.9	3,959.2	1,000.0	3,909.4	4,161.0	111.4
Nov	112,083.1	19,239.4	18,847.2	392.2	83,639.4	33,354.4	26,101.7	61.7	20,882.6	3,239.0	1,000.0	3,957.0	4,161.0	86.3
Dec	106,788.4	21,778.0	21,380.9	397.1	75,508.8	24,785.7	25,625.9	61.7	21,451.9	3,583.6	1,000.0	4,216.7	4,161.0	124.0

Source: Bank Of Guyana

Figures for December 2004 are preliminary

**BANK OF GUYANA: CURRENCY NOTES ISSUE**

Table 1.3

Period	Total Issue G\$Mn.	Denominations													
		\$1000		\$500		\$100		\$20		\$10 *		\$5 *		\$1 *	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
1994	8,739.6	-	-	7,956.5	91.0	539.8	6.2	155.7	1.8	36.9	0.4	27.2	0.3	23.5	0.3
1995	9,588.3	-	-	8,856.5	92.4	475.6	5.0	160.3	1.7	40.1	0.4	30.2	0.3	25.6	0.3
1996	11,209.2	915.7	8.2	9,425.5	84.1	657.6	5.9	156.4	1.4	19.3	0.2	16.1	0.1	18.6	0.2
1997	12,331.8	8,679.4	70.4	3,027.2	24.5	456.1	3.7	169.1	1.4	-	-	-	-	-	-
1998	12,347.0	10,099.2	81.8	1,587.5	12.9	480.4	3.9	179.8	1.5	-	-	-	-	-	-
1999	15,413.7	13,506.4	87.6	1,140.8	7.4	561.2	3.6	205.3	1.3	-	-	-	-	-	-
2000	15,969.0	12,777.5	80.0	2,411.3	15.1	567.6	3.6	212.6	1.3	-	-	-	-	-	-
2001															
Mar	13,766.2	11,762.9	85.4	1,279.7	9.3	518.5	3.8	205.1	1.5	-	-	-	-	-	-
Jun	13,060.0	11,217.5	85.9	1,123.0	8.6	515.1	3.9	204.4	1.6	-	-	-	-	-	-
Sep	13,344.8	11,655.0	87.3	940.3	7.0	538.6	4.0	210.9	1.6	-	-	-	-	-	-
Dec	16,526.1	14,748.8	89.2	940.5	5.7	609.3	3.7	227.5	1.4	-	-	-	-	-	-
2002															
Mar	14,895.9	13,249.4	88.9	834.8	5.6	590.2	4.0	221.5	1.5	-	-	-	-	-	-
Jun	14,238.8	12,655.9	88.9	799.2	5.6	566.6	4.0	217.1	1.5	-	-	-	-	-	-
Sep	14,029.8	12,425.8	88.6	806.6	5.7	572.6	4.1	224.9	1.6	-	-	-	-	-	-
Dec	16,860.6	15,156.7	89.9	849.1	5.0	620.6	3.7	234.2	1.4	-	-	-	-	-	-
2003															
Jan	15,182.3	13,572.3	89.4	795.1	5.2	588.8	3.9	226.1	1.5	-	-	-	-	-	-
Feb	15,148.0	13,547.6	89.4	785.5	5.2	589.2	3.9	225.7	1.5	-	-	-	-	-	-
Mar	15,233.4	13,648.7	89.6	780.5	5.1	579.2	3.8	225.0	1.5	-	-	-	-	-	-
Apr	15,415.9	13,819.0	89.6	778.1	5.0	589.6	3.8	229.2	1.5	-	-	-	-	-	-
May	15,185.6	13,577.3	89.4	782.1	5.2	595.1	3.9	231.0	1.5	-	-	-	-	-	-
Jun	15,107.6	13,517.1	89.5	774.7	5.1	588.1	3.9	227.8	1.5	-	-	-	-	-	-
Jul	15,007.8	13,423.1	89.4	764.9	5.1	590.1	3.9	229.7	1.5	-	-	-	-	-	-
Aug	15,219.8	13,617.3	89.5	771.6	5.1	597.5	3.9	233.4	1.5	-	-	-	-	-	-
Sep	15,328.7	13,759.2	89.8	754.5	4.9	585.9	3.8	229.1	1.5	-	-	-	-	-	-
Oct	16,243.2	14,623.7	90.0	782.8	4.8	603.2	3.7	233.5	1.4	-	-	-	-	-	-
Nov	16,993.1	15,338.4	90.3	795.5	4.7	620.8	3.7	238.5	1.4	-	-	-	-	-	-
Dec	19,419.5	17,645.3	90.9	855.9	4.4	667.1	3.4	251.3	1.3	-	-	-	-	-	-
2004															
Jan	17,400.9	15,700.7	90.2	817.6	4.7	638.5	3.7	244.0	1.4	-	-	-	-	-	-
Feb	17,287.9	15,605.4	90.3	808.5	4.7	628.6	3.6	245.3	1.4	-	-	-	-	-	-
Mar	17,179.4	15,523.1	90.4	793.1	4.6	622.5	3.6	240.7	1.4	-	-	-	-	-	-
Apr	17,709.3	16,010.4	90.4	809.7	4.6	641.2	3.6	248.0	1.4	-	-	-	-	-	-
May	17,780.7	16,067.7	90.4	820.7	4.6	644.7	3.6	247.6	1.4	-	-	-	-	-	-
Jun	17,169.3	15,498.1	90.3	808.0	4.7	622.5	3.6	240.7	1.4	-	-	-	-	-	-
Jul	17,888.2	16,171.2	90.4	828.5	4.6	641.9	3.6	246.6	1.4	-	-	-	-	-	-
Aug	17,907.5	16,163.1	90.3	836.9	4.7	654.4	3.7	253.1	1.4	-	-	-	-	-	-
Sep	17,758.2	16,032.2	90.3	822.1	4.6	652.1	3.7	251.8	1.4	-	-	-	-	-	-
Oct	18,883.5	17,125.9	90.7	841.3	4.5	661.3	3.5	255.1	1.4	-	-	-	-	-	-
Nov	18,847.2	17,117.4	90.8	823.2	4.4	652.2	3.5	254.3	1.3	-	-	-	-	-	-
Dec	21,380.9	19,515.0	91.3	889.0	4.2	705.6	3.3	271.3	1.3	-	-	-	-	-	-

Source: Bank of Guyana

\* These notes were replaced by coins effective from May 26, 1996 but continued to be legal tender until December 31, 1996.

These notes while not legal tender after December 31, 1996 were convertible to other legal tender until June 30, 1997.

## BANK OF GUYANA: COINS ISSUE

Table 1.4

Period	Total Issue G\$'000	Denominations							
		\$10*	\$5*	\$1*	50c <sup>1)</sup>	25c <sup>1)</sup>	10c <sup>1)</sup>	5c <sup>1)</sup>	1c <sup>1)</sup>
1994	18,126.7	3.7	1.9	487.9	197.9	9,717.3	4,040.6	1,987.4	1,690.1
1995	18,280.3	3.7	1.9	489.4	197.8	9,829.4	4,066.7	1,995.9	1,695.5
1996	92,569.7	40,449.7	25,442.5	9,875.0	193.1	9,150.8	3,867.0	1,913.9	1,677.8
1997	137,965.0	70,225.7	46,658.3	21,081.1	-	-	-	-	-
1998	169,944.5	81,041.3	59,809.6	29,093.7	-	-	-	-	-
1999	206,596.8	95,769.0	73,722.0	37,105.9	-	-	-	-	-
2000	246,192.4	111,767.7	89,033.1	45,391.6	-	-	-	-	-
2001									
Mar	249,978.2	112,414.2	90,842.7	46,721.2	-	-	-	-	-
Jun	257,848.5	115,128.4	93,886.1	48,834.0	-	-	-	-	-
Sep	269,056.9	120,233.7	98,099.4	50,723.8	-	-	-	-	-
Dec	282,586.7	125,847.1	103,446.7	53,292.9	-	-	-	-	-
2002									
Mar	290,474.7	128,258.9	106,997.1	55,218.8	-	-	-	-	-
Jun	298,658.0	131,437.7	110,185.6	57,034.8	-	-	-	-	-
Sep	308,232.1	135,630.1	113,685.8	58,916.2	-	-	-	-	-
Dec	317,516.4	139,041.0	117,271.4	61,204.0	-	-	-	-	-
2003									
Jan	318,161.0	138,974.3	117,534.3	61,652.5	-	-	-	-	-
Feb	319,892.4	139,281.7	118,503.7	62,107.0	-	-	-	-	-
Mar	322,103.6	140,042.0	119,402.5	62,659.1	-	-	-	-	-
Apr	324,705.4	140,996.6	120,313.6	63,395.2	-	-	-	-	-
May	328,335.1	142,578.2	121,837.6	63,919.2	-	-	-	-	-
Jun	330,891.8	143,579.5	122,985.6	64,326.7	-	-	-	-	-
Jul	333,393.3	144,510.1	123,849.0	65,034.1	-	-	-	-	-
Aug	337,518.7	146,242.2	125,458.4	65,818.2	-	-	-	-	-
Sep	340,875.8	147,690.5	126,844.3	66,341.0	-	-	-	-	-
Oct	345,136.1	149,787.2	128,364.8	66,984.1	-	-	-	-	-
Nov	349,016.0	151,570.4	129,749.5	67,696.1	-	-	-	-	-
Dec	354,545.8	154,315.8	132,104.3	68,125.7	-	-	-	-	-
2004									
Jan	357,495.3	155,179.2	133,472.7	68,843.4	-	-	-	-	-
Feb	357,714.4	154,555.1	133,972.7	69,186.6	-	-	-	-	-
Mar	361,360.2	156,142.5	135,379.8	69,837.9	-	-	-	-	-
Apr	365,075.4	157,855.4	136,845.4	70,374.6	-	-	-	-	-
May	368,591.5	159,251.9	138,518.4	70,821.2	-	-	-	-	-
Jun	373,313.1	161,955.8	139,846.7	71,510.6	-	-	-	-	-
Jul	376,821.9	163,208.0	141,598.6	72,015.3	-	-	-	-	-
Aug	380,742.7	165,144.6	143,146.8	72,451.3	-	-	-	-	-
Sep	385,853.0	167,627.1	145,093.1	73,132.9	-	-	-	-	-
Oct	389,332.3	169,023.1	146,481.5	73,827.7	-	-	-	-	-
Nov	392,227.2	170,040.9	147,952.8	74,233.5	-	-	-	-	-
Dec	397,113.0	172,541.0	149,645.1	74,926.8	-	-	-	-	-

Source: Bank of Guyana

\* Includes new coins in circulation effective from May 1996.

<sup>1)</sup> Coins which ceased to be legal tender from May 26, 1996.





**COMMERCIAL BANKS : LIABILITIES, CAPITAL AND RESERVES <sup>1)</sup>**  
(G\$ Thousands)

Table 2.1 (b)

End of Period	Total	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Balances due to banks abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
1994	46,935,090	2,931,250	405,497	2,525,753	-	6,003,136	3,042,199	2,697,972	262,965	1,355,615	30,365,508	334,197	-	1,976,916	3,968,468
1995	57,578,255	2,883,269	278,596	2,604,673	-	4,695,213	1,996,039	2,495,427	203,747	1,827,478	39,634,076	330,499	-	2,815,855	5,391,865
1996	77,768,567	3,567,033	492,402	3,074,631	-	7,571,411	2,623,150	4,542,299	405,962	2,756,848	46,674,437	329,659	-	3,151,050	13,718,129
1997	89,290,729	4,963,726	782,677	4,181,049	-	9,631,037	2,302,744	3,834,771	3,493,522	3,777,663	52,116,931	317,585	-	3,429,724	15,054,063
1998	100,494,733	5,283,883	1,090,731	4,193,152	-	10,040,516	1,680,181	4,010,707	4,349,628	5,898,442	56,422,262	310,233	-	3,154,589	19,384,808
1999	104,127,717	4,662,897	767,983	3,894,914	-	7,270,542	3,789,090	3,301,907	179,545	5,796,269	62,152,230	76,972	-	2,692,217	21,476,590
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															
Mar.	118,307,791	4,635,168	1,416,855	3,218,313	-	6,969,099	3,862,328	1,499,353	1,607,418	8,168,691	73,073,622	75,524	-	3,011,314	22,374,373
Jun.	118,978,236	4,636,415	1,433,092	3,203,323	-	5,413,518	3,389,937	1,311,033	712,548	9,293,830	74,300,948	75,524	-	2,509,193	22,748,808
Sep.	120,530,657	5,008,641	1,751,483	3,257,158	-	6,789,847	3,262,892	1,446,410	2,080,545	8,020,544	74,946,312	62,293	-	3,213,740	22,489,280
Dec	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															
Mar	125,607,970	3,779,616	981,813	2,797,803	-	8,323,001	3,475,396	2,872,410	1,975,195	7,708,388	77,556,845	62,109	-	4,504,518	23,673,493
Jun	130,158,026	4,192,017	1,085,097	3,106,920	-	9,206,776	3,764,476	2,518,708	2,923,592	8,110,918	79,948,338	62,044	-	4,490,147	24,147,786
Sep	132,953,828	4,177,792	969,088	3,208,704	-	10,263,801	4,381,329	2,762,267	3,120,205	9,040,946	80,393,539	62,044	-	5,167,910	23,847,796
Dec	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															
Jan	135,714,620	4,973,158	971,982	4,001,176	-	10,379,953	5,027,664	2,170,424	3,181,866	9,283,890	83,092,863	62,044	-	5,581,730	22,340,981
Feb	135,587,782	4,894,599	828,954	4,065,645	-	10,420,057	5,264,560	1,929,164	3,226,333	8,502,489	83,405,147	62,044	-	5,741,714	22,561,732
Mar	126,407,697	5,059,097	1,071,309	3,987,788	-	9,776,494	4,903,705	1,586,912	3,285,877	9,013,658	83,404,359	62,044	-	4,985,161	14,106,884
Apr	129,812,730	5,960,488	1,191,266	4,769,222	-	9,697,677	4,747,771	1,808,421	3,141,485	9,289,662	85,220,154	61,878	-	5,338,971	14,243,900
May	130,182,796	5,821,803	1,228,639	4,593,164	-	9,612,617	4,485,099	1,907,120	3,220,398	9,854,132	85,470,425	61,878	-	4,894,623	14,467,318
Jun	129,668,144	5,752,475	803,635	4,948,840	-	9,758,779	4,592,639	1,967,477	3,198,663	9,914,195	84,654,629	61,878	-	5,413,991	14,112,197
Jul	131,732,562	5,315,490	719,306	4,596,184	-	10,553,757	4,876,837	1,941,595	3,735,325	10,960,483	85,180,812	61,878	-	5,532,032	14,128,110
Aug	131,718,078	5,106,757	688,893	4,417,864	-	10,873,606	4,950,547	2,236,411	3,686,648	10,251,084	85,527,700	61,878	-	5,680,169	14,216,884
Sep	131,832,291	5,445,466	710,025	4,735,441	-	10,357,238	4,644,406	2,177,618	3,535,214	11,103,333	85,326,106	61,674	-	5,323,236	14,215,238
Oct	133,062,417	4,616,273	448,628	4,167,645	-	10,948,596	5,033,303	2,369,955	3,545,338	10,762,204	86,266,462	61,674	-	6,320,540	14,086,668
Nov	133,786,516	5,011,319	1,002,351	4,008,968	-	10,962,324	5,256,608	2,279,957	3,425,759	10,616,624	86,958,511	61,674	-	5,967,516	14,208,548
Dec	134,994,721	5,170,319	1,128,289	4,042,030	-	10,908,888	5,070,966	2,403,226	3,434,696	10,933,742	86,841,777	61,674	-	6,411,298	14,667,023
2004															
Jan	137,975,847	5,746,778	786,422	4,960,356	-	11,864,333	5,410,746	2,536,729	3,916,858	11,276,883	88,263,415	61,674	-	5,922,883	14,839,881
Feb	139,520,764	5,428,875	965,315	4,463,560	-	11,972,877	5,519,636	2,535,170	3,918,071	11,640,003	89,040,382	61,674	-	6,155,007	15,221,946
Mar	139,031,998	4,480,842	570,286	3,910,556	-	11,538,761	5,106,817	2,539,838	3,892,106	12,358,935	89,137,912	61,674	-	6,563,930	14,889,944
Apr	139,547,139	4,729,977	635,187	4,094,790	-	12,307,556	5,242,494	2,358,342	4,706,720	10,911,747	89,542,875	61,674	-	6,738,520	15,254,790
May	139,169,963	5,330,822	345,628	4,985,194	-	11,936,555	5,206,444	2,381,764	4,348,347	11,809,442	89,058,351	61,674	-	5,588,104	15,385,015
Jun	139,424,086	4,628,874	720,652	3,908,222	-	12,621,532	5,241,390	2,946,076	4,434,066	11,156,067	89,961,317	61,674	-	5,293,061	15,701,561
Jul	140,514,555	5,627,966	1,227,469	4,400,497	-	11,020,160	5,218,965	2,085,634	3,715,561	10,992,447	91,052,958	61,674	-	5,961,167	15,798,183
Aug	139,734,520	4,619,440	493,097	4,126,343	-	11,034,423	5,231,326	1,913,821	3,889,276	10,800,316	91,697,150	61,674	-	5,546,844	15,974,673
Sep	138,612,169	4,229,796	351,956	3,877,840	-	10,972,609	5,119,847	2,347,808	3,504,954	10,520,626	92,052,181	61,674	-	5,395,642	15,379,641
Oct	142,482,132	4,494,129	332,998	4,161,131	-	10,739,785	5,099,456	2,166,390	3,473,939	10,346,391	94,673,567	61,674	-	6,537,297	15,629,289
Nov	145,111,717	5,307,266	321,058	4,986,208	-	11,764,388	5,382,747	2,949,943	3,431,698	10,422,730	96,124,510	61,674	-	6,742,138	14,689,011
Dec	146,751,072	7,108,116	450,506	6,657,610	-	12,644,277	5,249,027	3,848,610	3,546,640	11,920,793	92,872,660	61,674	-	7,138,884	15,004,668

Source: Commercial Banks

<sup>1)</sup> Effective February 1996, commercial banks accounts reflect the merged operations of GNCB with GAIBANK.

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

Table 2.2

End of Period	Total Deposits Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Financial Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Financial Enterprises	Total	Business Enterprises	Individual Customer	Total	Public	Private	
				Total	Central Government	Local Government	Other								
1994	40,250.0	37,724.3	6,003.1	3,305.2	3,042.2	58.9	204.1	2,698.0	30,365.5	5,251.1	25,114.4	1,355.6	147.1	1,208.5	2,525.8
1995	48,761.4	46,156.8	4,695.2	2,199.8	1,996.0	129.0	74.8	2,495.4	39,634.1	4,786.6	34,847.5	1,827.5	976.9	850.6	2,604.7
1996	60,077.3	57,002.7	7,571.4	3,029.1	2,623.2	109.1	296.8	4,542.3	46,674.4	5,118.7	41,555.8	2,756.8	93.6	2,663.3	3,074.6
1997	69,706.7	65,525.6	9,631.0	5,796.3	2,302.7	134.6	3,358.9	3,834.8	52,116.9	6,506.8	45,610.1	3,777.7	764.3	3,013.4	4,181.0
1998	76,554.4	72,361.2	10,040.5	6,029.8	1,680.2	248.1	4,101.6	4,010.7	56,422.3	6,943.5	49,478.7	5,898.4	429.1	5,469.4	4,193.2
1999	79,114.0	75,219.0	7,270.5	3,968.6	3,789.1	111.2	68.3	3,301.9	62,152.2	7,955.8	54,196.4	5,796.3	1,528.6	4,267.7	3,894.9
2000	90,979.7	87,539.8	9,148.0	7,394.8	4,826.0	110.4	2,458.4	1,753.2	69,937.2	13,165.3	56,771.9	8,454.7	1,006.5	7,448.2	3,439.9
2001															
Mar	91,429.7	88,211.4	6,969.1	5,469.7	3,862.3	197.4	1,410.0	1,499.4	73,073.6	14,014.5	59,059.1	8,168.7	528.0	7,640.7	3,218.3
Jun	92,211.6	89,008.3	5,413.5	4,102.5	3,389.9	171.0	541.6	1,311.0	74,300.9	12,874.2	61,426.7	9,293.8	697.8	8,596.1	3,203.3
Sep	93,013.9	89,756.7	6,789.8	5,343.4	3,262.9	187.5	1,893.0	1,446.4	74,946.3	13,132.3	61,814.0	8,020.5	631.6	7,389.0	3,257.2
Dec	95,256.5	92,334.7	7,643.9	5,751.2	3,783.9	263.5	1,703.9	1,892.6	76,682.3	13,967.2	62,715.1	8,008.5	608.3	7,400.3	2,921.8
2002															
Mar	96,386.0	93,588.2	8,323.0	5,450.6	3,475.4	237.7	1,737.5	2,872.4	77,556.8	14,839.0	62,717.8	7,708.4	576.7	7,131.7	2,797.8
Jun	100,373.0	97,266.0	9,206.8	6,688.1	3,764.5	239.1	2,684.5	2,518.7	79,948.3	15,406.8	64,541.5	8,110.9	534.0	7,576.9	3,106.9
Sep	102,907.0	99,698.3	10,263.8	7,501.5	4,381.3	159.0	2,961.2	2,762.3	80,393.5	15,095.4	65,298.1	9,040.9	535.7	8,505.2	3,208.7
Dec	105,347.7	101,124.0	10,280.0	7,571.8	4,453.3	196.5	2,922.0	2,708.2	81,622.4	16,407.2	65,215.3	9,221.6	526.8	8,694.8	4,223.7
2003															
Jan	106,757.9	102,756.7	10,380.0	8,209.5	5,027.7	249.7	2,932.1	2,170.4	83,092.9	16,342.9	66,749.9	9,283.9	596.2	8,687.7	4,001.2
Feb	106,393.3	102,327.7	10,420.1	8,490.9	5,264.6	303.1	2,923.2	1,929.2	83,405.1	16,767.5	66,637.7	8,502.5	624.6	7,877.9	4,065.6
Mar	106,182.3	102,194.5	9,776.5	8,189.6	4,903.7	306.8	2,979.0	1,586.9	83,404.4	16,442.4	66,962.0	9,013.7	1,164.2	7,849.4	3,987.8
Apr	108,976.7	104,207.5	9,697.7	7,889.3	4,747.8	222.8	2,918.6	1,808.4	85,220.2	17,415.1	67,805.0	9,289.7	1,139.1	8,150.5	4,769.2
May	109,530.3	104,937.2	9,612.6	7,705.5	4,485.1	222.4	2,998.0	1,907.1	85,318.6	17,609.8	67,708.8	10,006.0	1,139.3	8,866.7	4,593.2
Jun	109,276.4	104,327.6	9,758.8	7,791.3	4,592.6	178.2	3,020.5	1,967.5	84,654.6	16,943.4	67,711.2	9,914.2	1,282.1	8,632.1	4,948.8
Jul	111,291.2	106,695.1	10,553.8	8,612.2	4,876.8	245.1	3,490.2	1,941.6	85,180.8	17,532.3	67,648.5	10,960.5	346.2	10,614.3	4,596.2
Aug	111,070.3	106,652.4	10,873.6	8,637.2	4,950.5	138.5	3,548.2	2,236.4	85,527.7	18,414.6	67,113.1	10,251.1	366.8	9,884.3	4,417.9
Sep	111,522.1	106,786.7	10,357.2	8,179.6	4,644.4	140.3	3,394.9	2,177.6	85,326.1	18,231.5	67,094.6	11,103.3	846.9	10,256.4	4,735.4
Oct	112,144.9	107,977.3	10,948.6	8,578.6	5,033.3	152.6	3,392.7	2,370.0	86,266.5	18,537.2	67,729.2	10,762.2	813.9	9,948.3	4,167.6
Nov	112,546.4	108,537.5	10,962.3	8,682.4	5,256.6	141.5	3,284.3	2,280.0	86,958.5	18,479.4	68,479.1	10,616.6	814.2	9,802.4	4,009.0
Dec	112,726.4	108,684.4	10,908.9	8,505.7	5,071.0	144.7	3,290.0	2,403.2	86,841.8	18,500.8	68,341.0	10,933.7	863.4	10,070.3	4,042.0
2004															
Jan	116,365.0	111,404.6	11,864.3	9,327.6	5,410.7	210.6	3,706.3	2,536.7	88,263.4	18,822.3	69,441.1	11,276.9	867.0	10,409.9	4,960.4
Feb	117,116.8	112,653.3	11,972.9	9,437.7	5,519.6	179.0	3,739.1	2,535.2	89,040.4	19,782.0	69,258.4	11,640.0	981.3	10,658.7	4,463.6
Mar	116,946.2	113,035.6	11,538.8	8,998.9	5,106.8	195.6	3,696.5	2,539.8	89,137.9	19,147.8	69,990.1	12,358.9	932.3	11,426.6	3,910.6
Apr	116,857.0	112,762.2	12,307.6	9,949.2	5,242.5	196.9	4,509.8	2,358.3	89,542.9	19,036.8	70,506.1	10,911.7	1,001.9	9,909.9	4,094.8
May	117,789.5	112,804.3	11,936.6	9,554.8	5,206.4	163.5	4,184.9	2,381.8	89,058.4	18,921.0	70,137.4	11,809.4	963.1	10,846.3	4,985.2
Jun	117,647.1	113,738.9	12,621.5	9,675.5	5,241.4	156.7	4,277.4	2,946.1	89,961.3	19,217.9	70,743.4	11,156.1	989.2	10,166.9	3,908.2
Jul	117,466.1	113,065.6	11,020.2	8,934.5	5,219.0	196.3	3,519.2	2,085.6	91,053.0	19,714.9	71,338.0	10,992.4	967.9	10,024.6	4,400.5
Aug	117,658.2	113,531.9	11,034.4	9,120.6	5,231.3	196.5	3,692.8	1,913.8	91,697.2	19,851.0	71,846.2	10,800.3	998.3	9,802.0	4,126.3
Sep	116,731.7	112,853.8	10,972.6	8,624.8	5,119.8	161.1	3,343.8	2,347.8	92,052.2	19,574.9	72,477.2	9,829.0	508.8	9,320.2	3,877.8
Oct	119,920.9	115,759.7	10,739.8	8,573.4	5,099.5	254.4	3,219.6	2,166.4	94,673.6	20,887.3	73,786.3	10,346.4	1,050.8	9,295.6	4,161.1
Nov	123,297.8	118,311.6	11,764.4	8,814.4	5,382.7	190.5	3,241.2	2,949.9	96,124.5	22,632.3	73,492.2	10,422.7	1,096.2	9,326.6	4,986.2
Dec	124,095.3	117,437.7	12,644.3	8,795.7	5,249.0	147.8	3,398.8	3,848.6	92,872.7	15,016.6	77,856.1	11,920.8	1,165.5	10,755.3	6,657.6

Source: Commercial Banks

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

Table 2.3

End of Period	Total Deposits Residents & Non-Residents	Total Residents	Public Sector					Public Non-Financial Enterprises	Private Sector			Non-Bank Financial Institutions			Foreign Sector
			Total Public Sector	General Government			Other		Total	Business Enterprises	Individual Customer	Total	Public	Private	
				Total	Central Government	Local Government									
1994	6,270.2	5,444.6	1,642.6	849.6	782.9	48.7	18.0	793.0	3,516.2	2,692.1	824.0	285.8	116.2	169.7	825.6
1995	8,486.0	7,733.0	2,230.2	1,034.0	910.4	100.1	23.4	1,196.3	4,301.3	2,345.5	1,955.9	1,201.5	923.1	278.4	753.0
1996	8,911.8	7,955.3	2,472.5	1,009.4	962.6	23.8	23.0	1,463.0	5,131.3	2,539.2	2,592.1	351.5	22.7	328.8	956.5
1997	9,647.5	8,354.1	2,568.8	812.7	677.2	112.2	23.3	1,756.1	5,186.4	3,351.7	1,834.7	598.9	204.5	394.5	1,293.4
1998	9,312.8	7,827.7	1,727.8	715.0	544.7	139.8	30.5	1,012.7	5,547.3	3,169.3	2,378.0	552.7	195.2	357.5	1,485.0
1999	12,617.2	10,692.9	3,309.4	1,561.6	1,447.0	47.8	66.8	1,747.9	6,720.5	3,548.0	3,172.5	662.9	119.1	543.9	1,924.3
2000	14,053.2	12,475.3	2,521.1	1,593.5	1,497.3	40.7	55.5	927.7	9,318.7	6,166.3	3,152.4	635.5	151.7	483.8	1,577.8
2001															
Mar	13,464.6	11,950.4	2,566.6	1,597.4	1,467.6	72.8	57.1	969.1	8,988.4	5,948.5	3,039.9	395.4	61.5	334.0	1,514.2
Jun	13,322.0	11,823.4	2,515.5	1,704.1	1,590.3	75.2	38.6	811.4	8,674.5	5,593.7	3,080.8	633.4	71.6	561.8	1,498.5
Sep	13,220.0	11,806.7	2,548.2	1,594.0	1,474.4	59.6	60.0	954.2	8,618.6	4,979.0	3,639.7	639.8	30.3	609.5	1,413.3
Dec	13,489.3	11,975.4	2,852.6	1,659.6	1,556.3	82.6	20.8	1,193.0	8,454.3	5,117.9	3,336.4	668.5	104.5	564.0	1,513.9
2002															
Mar	14,376.4	13,009.1	3,686.8	1,562.8	1,420.4	88.1	54.3	2,124.0	8,869.4	5,282.6	3,586.8	452.9	63.1	389.7	1,367.3
Jun	15,876.5	14,321.8	3,525.6	1,750.6	1,589.1	100.0	61.4	1,775.1	10,288.1	6,557.0	3,731.1	508.1	58.1	449.9	1,554.7
Sep	16,667.9	14,928.5	4,302.8	2,264.3	2,125.5	62.8	76.0	2,038.6	9,632.1	5,687.8	3,944.3	993.6	38.9	954.7	1,739.4
Dec	15,864.3	14,039.8	3,627.7	1,981.2	1,845.8	98.7	36.7	1,646.5	9,839.9	6,095.8	3,744.1	572.2	40.6	531.6	1,824.6
2003															
Jan	15,386.6	13,582.7	3,338.4	1,811.9	1,638.1	126.9	46.9	1,526.5	9,568.2	5,789.0	3,779.2	676.1	67.3	608.8	1,803.9
Feb	15,830.4	13,874.7	3,242.4	1,937.0	1,719.2	179.8	38.0	1,305.5	9,854.7	5,976.5	3,878.2	777.6	149.0	628.6	1,955.6
Mar	15,309.8	13,422.9	3,183.3	2,194.6	1,916.2	184.7	93.8	988.7	9,413.3	5,803.1	3,610.2	826.2	343.8	482.4	1,886.9
Apr	17,261.4	14,605.2	3,436.4	2,243.4	2,082.4	127.6	33.4	1,192.9	10,217.6	6,649.4	3,568.2	951.2	293.4	657.8	2,656.2
May	17,118.2	14,585.7	3,535.3	2,208.3	2,038.4	124.1	45.8	1,327.1	10,291.5	6,756.5	3,535.0	758.9	290.5	468.4	2,532.6
Jun	17,253.7	14,345.9	3,664.6	2,249.9	2,079.6	102.1	68.3	1,414.6	9,900.2	6,359.2	3,541.0	781.1	321.2	459.9	2,907.9
Jul	17,876.8	15,433.7	3,341.2	2,024.9	1,818.4	168.6	38.0	1,316.2	10,539.9	6,861.8	3,678.1	1,552.6	344.1	1,208.5	2,443.1
Aug	17,734.7	15,339.1	3,335.6	1,747.2	1,638.8	62.5	45.9	1,588.4	11,099.7	7,458.0	3,641.6	903.9	363.8	540.1	2,395.6
Sep	18,205.9	15,599.9	3,586.6	1,953.1	1,818.4	65.3	69.5	1,633.5	11,014.0	7,339.2	3,674.8	999.3	437.1	562.2	2,606.0
Oct	18,377.3	16,274.4	3,522.5	1,953.5	1,809.8	76.7	67.0	1,569.0	11,623.0	7,843.6	3,779.4	1,128.9	404.0	724.9	2,103.0
Nov	17,495.1	15,595.9	3,410.4	2,017.0	1,891.1	67.5	58.4	1,393.4	11,219.6	7,203.4	4,016.3	965.8	386.1	579.7	1,899.2
Dec	17,821.0	15,874.1	3,355.7	2,107.8	1,973.7	70.0	64.0	1,248.0	11,375.3	7,455.8	3,919.5	1,143.1	437.0	706.0	1,946.9
2004															
Jan	18,640.3	16,700.6	3,763.7	2,085.9	1,870.0	135.7	80.2	1,677.8	11,814.4	7,719.4	4,095.0	1,122.5	440.6	681.9	1,939.7
Feb	20,066.5	18,224.7	3,927.1	2,313.9	2,096.6	104.4	112.9	1,613.2	12,576.6	8,442.1	4,134.5	1,721.0	559.9	1,161.1	1,841.9
Mar	19,449.4	17,794.1	3,349.6	2,150.6	1,959.8	120.6	70.2	1,199.0	12,210.8	8,024.0	4,186.9	2,233.7	507.5	1,726.2	1,655.3
Apr	20,913.3	18,922.0	3,656.8	2,340.3	2,109.6	122.3	108.4	1,316.4	14,048.8	8,232.2	5,816.6	1,216.4	499.8	716.7	1,991.2
May	21,218.4	18,369.8	3,700.0	2,192.4	2,028.5	88.7	75.1	1,507.6	13,301.8	8,114.4	5,187.5	1,368.0	461.9	906.0	2,848.6
Jun	19,878.7	18,204.1	3,834.5	2,229.7	2,080.0	82.1	67.6	1,604.8	13,258.3	7,858.9	5,399.4	1,111.3	484.7	626.6	1,674.7
Jul	20,670.2	18,631.2	3,488.3	2,325.1	2,094.3	121.5	109.3	1,163.1	13,685.6	8,582.5	5,103.1	1,457.3	462.8	994.5	2,039.1
Aug	20,800.7	19,000.4	3,204.3	2,186.3	1,992.2	121.5	72.7	1,017.9	14,553.6	9,056.7	5,496.9	1,242.5	493.3	749.2	1,800.3
Sep	19,244.2	17,482.7	3,298.5	2,025.4	1,853.5	89.1	82.7	1,273.1	13,725.5	8,660.8	5,064.7	458.7	-	458.7	1,761.4
Oct	21,761.7	19,678.9	3,326.7	2,274.0	1,999.2	141.3	133.4	1,052.7	15,138.0	9,658.2	5,479.8	1,214.3	541.3	673.0	2,082.8
Nov	24,788.0	21,832.0	4,080.2	2,373.8	2,213.3	105.4	55.1	1,706.5	16,391.3	10,547.8	5,843.5	1,360.5	569.6	791.0	2,955.9
Dec	23,171.4	19,042.9	4,318.9	2,398.8	2,215.7	70.6	112.5	1,920.1	12,984.4	9,469.6	3,514.8	1,739.5	652.7	1,086.8	4,128.5

Source: Commercial Banks

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

Table 2.4

End of Period	Total Deposits Residents & Non-Residents	Total Residents	Public Sector					Public Non-Financial Enterprises	Private Sector			Non-Bank Financial Institutions			Foreign Sector
			Total Public Sector	General Government			Other		Total	Business Enterprises	Individual Customer	Total	Public	Private	
				Total	Central Government	Local Government									
1994	11,103.1	10,594.7	1,406.4	896.7	713.7	3.1	179.9	509.7	8,780.4	1,140.6	7,639.8	407.9	29.3	378.6	508.4
1995	14,696.8	14,236.5	1,170.2	772.1	703.5	23.2	45.4	398.1	12,756.2	1,319.9	11,436.3	310.1	25.8	284.3	460.3
1996	19,493.5	19,016.8	1,674.5	1,004.3	760.3	77.6	166.4	670.1	15,443.3	1,393.8	14,049.5	1,899.1	15.2	1,883.9	476.7
1997	23,090.5	22,657.1	3,003.4	2,202.2	748.1	13.5	1,440.5	801.3	16,833.0	1,636.6	15,196.4	2,820.7	506.2	2,314.4	433.4
1998	25,848.7	25,006.2	3,288.6	2,555.8	592.0	95.2	1,868.6	732.8	17,047.5	1,771.4	15,276.1	4,670.2	187.8	4,482.4	842.5
1999	25,579.1	24,818.3	1,163.1	899.3	881.5	16.3	1.5	263.8	18,885.4	2,287.2	16,598.2	4,769.8	1,403.5	3,366.3	760.8
2000	33,249.1	32,615.6	4,128.5	3,848.7	1,429.0	16.7	2,402.9	279.9	21,013.7	3,545.2	17,468.5	7,473.4	854.6	6,618.8	633.5
2001															
Mar	32,687.4	32,180.3	2,644.9	2,532.1	1,212.3	16.8	1,302.9	112.8	22,512.7	3,860.5	18,652.2	7,022.7	418.7	6,604.0	507.0
Jun	31,475.7	30,949.3	1,667.5	1,553.4	1,033.4	16.9	503.0	114.1	22,471.3	3,491.3	18,980.0	6,810.6	625.9	6,184.6	526.4
Sep	33,374.9	32,846.7	2,792.4	2,677.1	977.0	17.0	1,683.0	115.3	23,133.8	3,824.0	19,309.8	6,920.5	601.1	6,319.5	528.1
Dec	33,133.8	32,754.2	3,062.0	3,005.5	1,239.7	82.7	1,683.1	56.6	23,188.3	3,844.9	19,343.4	6,503.9	503.3	6,000.7	379.5
2002															
Mar	33,108.8	32,696.5	3,194.1	2,904.2	1,137.1	84.0	1,683.1	289.9	22,892.3	4,076.8	18,815.6	6,610.1	513.1	6,097.0	412.3
Jun	33,986.4	33,550.7	4,485.7	4,061.2	1,352.5	85.7	2,623.0	424.6	22,233.3	3,698.4	18,534.9	6,831.6	475.8	6,355.8	435.7
Sep	33,690.1	33,251.3	4,825.8	4,335.9	1,409.2	41.5	2,885.2	489.9	21,384.5	3,845.6	17,538.9	7,040.9	496.7	6,544.2	438.8
Dec	33,798.4	32,702.5	4,849.7	4,354.8	1,427.4	42.1	2,885.2	494.9	20,308.8	3,413.5	16,895.3	7,544.0	486.2	7,057.8	1,095.9
2003															
Jan	33,620.1	32,562.1	4,651.9	4,349.7	1,422.4	42.1	2,885.2	302.2	20,339.3	3,311.1	17,028.2	7,570.8	528.9	7,041.9	1,058.1
Feb	32,824.4	31,741.0	4,637.4	4,395.4	1,467.9	42.2	2,885.3	242.0	19,979.8	3,209.0	16,770.8	7,123.8	475.6	6,648.2	1,083.5
Mar	32,932.4	31,863.5	4,179.7	3,941.0	1,013.6	42.2	2,885.3	238.7	20,215.2	3,138.1	17,077.1	7,468.6	820.4	6,648.2	1,068.9
Apr	33,397.4	32,342.9	4,172.2	3,932.9	1,032.7	15.0	2,885.3	239.3	20,602.6	3,166.6	17,436.0	7,568.1	845.7	6,722.4	1,054.5
May	33,760.9	32,739.5	4,261.7	4,020.8	1,050.6	18.0	2,952.2	240.9	20,433.7	3,427.9	17,005.8	8,044.1	848.7	7,195.4	1,021.4
Jun	33,803.8	32,773.8	4,274.7	4,033.5	1,063.3	18.0	2,952.2	241.2	20,291.5	3,467.0	16,824.5	8,207.6	958.9	7,248.7	1,029.9
Jul	34,239.1	33,249.9	4,942.7	4,701.0	1,230.7	18.0	3,452.2	241.8	19,606.1	3,417.3	16,188.9	8,701.0	-	8,701.0	989.1
Aug	33,874.7	32,856.0	5,074.4	4,832.6	1,462.9	17.4	3,352.3	241.7	19,291.2	3,296.8	15,994.4	8,490.4	0.8	8,489.6	1,018.7
Sep	33,192.2	32,171.0	4,537.5	4,323.6	1,131.0	17.5	3,175.1	213.9	18,740.0	3,181.2	15,558.8	8,893.6	0.8	8,892.7	1,021.2
Oct	33,129.0	32,111.7	4,953.0	4,739.1	1,546.5	17.5	3,175.1	213.9	18,741.9	3,102.9	15,639.0	8,416.9	0.8	8,416.1	1,017.2
Nov	33,259.0	32,246.6	5,017.6	4,802.0	1,609.4	17.5	3,175.1	215.6	18,734.2	3,121.4	15,612.8	8,494.7	0.8	8,493.9	1,012.4
Dec	33,379.5	32,351.1	5,057.2	4,840.9	1,648.3	17.5	3,175.1	216.3	18,624.3	3,114.2	15,510.1	8,669.6	0.8	8,668.8	1,028.4
2004															
Jan	34,232.0	33,223.9	5,574.8	5,358.5	1,765.9	17.5	3,575.1	216.2	18,795.2	3,074.0	15,721.2	8,854.0	0.8	8,853.2	1,008.1
Feb	33,722.6	32,630.1	5,624.5	5,407.2	1,814.6	17.5	3,575.2	217.3	18,416.5	3,083.2	15,333.3	8,589.1	0.8	8,588.3	1,092.5
Mar	33,003.3	31,916.1	5,698.3	5,480.6	1,887.9	17.5	3,575.2	217.7	18,190.1	2,934.2	15,255.8	8,027.7	0.8	8,026.9	1,087.3
Apr	32,748.2	31,681.9	6,529.2	6,311.5	1,943.8	17.5	4,350.2	217.7	17,184.2	2,797.0	14,387.3	7,968.4	85.8	7,882.6	1,066.4
May	31,359.1	30,295.6	6,244.4	6,025.5	1,949.6	17.5	4,058.4	218.9	15,242.5	2,323.9	12,918.6	8,808.7	85.8	8,722.9	1,063.5
Jun	31,845.9	30,784.8	6,392.2	6,172.6	1,996.7	17.6	4,158.4	219.5	15,783.3	2,400.8	13,382.5	8,609.4	85.8	8,523.5	1,061.1
Jul	31,348.3	30,296.7	5,719.9	5,500.4	2,124.5	17.6	3,358.4	219.4	16,428.5	2,432.2	13,996.3	8,148.4	86.4	8,062.0	1,051.6
Aug	31,403.0	30,364.4	5,955.2	5,735.8	2,149.8	17.6	3,568.4	219.4	16,190.1	2,424.8	13,765.3	8,219.2	86.4	8,132.8	1,038.5
Sep	31,006.3	29,972.8	5,712.8	5,492.7	2,215.7	17.6	3,259.4	220.1	16,232.5	2,380.7	13,851.7	8,027.5	86.4	7,941.1	1,033.5
Oct	30,718.6	29,687.3	5,579.6	5,359.5	2,257.5	17.6	3,084.4	220.1	16,422.5	2,586.1	13,836.4	7,685.1	86.9	7,598.2	1,031.3
Nov	30,076.3	29,048.6	5,429.9	5,208.4	2,106.3	17.6	3,084.4	221.5	16,055.6	2,561.4	13,494.2	7,563.2	104.1	7,459.1	1,027.7
Dec	30,520.2	29,412.0	5,725.0	5,566.4	2,360.6	21.4	3,184.4	158.6	15,051.6	2,002.3	13,049.2	8,635.4	86.9	8,548.4	1,108.2

Source: Commercial Banks

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

Table 2.5

End of Period	Total Deposits Residents & Non-Residents	Total Residents	Public Sector					Public Non-Financial Enterprises	Private Sector			Non-Bank Financial Institutions			Foreign Sector
			Total Public Sector	General Government			Other		Total	Business Enterprises	Individual Customer	Total	Public	Private	
				Total	Central Government	Local Government									
1994	22,876.7	21,684.9	2,954.1	1,558.9	1,545.6	7.1	6.2	1,395.2	18,068.9	1,418.4	16,650.5	661.9	1.6	660.3	1,191.8
1995	25,578.7	24,187.2	1,294.8	393.7	382.1	5.7	6.0	901.1	22,576.6	1,121.2	21,455.3	315.9	28.0	287.9	1,391.4
1996	31,672.0	30,030.6	3,424.5	1,015.4	900.3	7.7	107.4	2,409.2	26,099.8	1,185.7	24,914.1	506.3	55.6	450.6	1,641.4
1997	36,968.7	34,514.4	4,058.8	2,781.5	877.4	9.0	1,895.0	1,277.4	30,097.5	1,518.4	28,579.1	358.1	53.6	304.5	2,454.3
1998	41,392.9	39,527.2	5,024.2	2,758.9	543.4	13.0	2,202.5	2,265.2	33,827.5	2,002.8	31,824.6	675.6	46.1	629.5	1,865.6
1999	40,917.6	39,707.8	2,798.0	1,507.8	1,460.6	47.1	-	1,290.3	36,546.3	2,120.6	34,425.7	363.5	6.0	357.5	1,209.8
2000	43,677.4	42,448.9	2,498.3	1,952.6	1,899.7	53.0	-	545.7	39,604.8	3,453.8	36,150.9	345.8	0.3	345.5	1,228.5
2001															
Mar	45,277.8	44,080.7	1,757.6	1,340.2	1,182.4	107.8	50.0	417.4	41,572.5	4,205.5	37,367.0	750.6	47.8	702.8	1,197.1
Jun	47,414.0	46,235.6	1,230.5	845.0	766.2	78.8	-	385.5	43,155.2	3,789.2	39,365.9	1,849.9	0.3	1,849.6	1,178.4
Sep	46,419.0	45,103.3	1,449.2	1,072.3	811.4	110.9	150.0	376.9	43,193.9	4,329.4	38,864.5	460.2	0.3	459.9	1,315.7
Dec	48,633.5	47,605.1	1,729.2	1,086.1	987.9	98.2	-	643.1	45,039.8	5,004.5	40,035.4	836.1	0.5	835.6	1,028.4
2002															
Mar	48,900.8	47,882.7	1,442.1	983.6	917.9	65.7	-	458.5	45,795.1	5,479.7	40,315.4	645.4	0.5	645.0	1,018.2
Jun	50,510.1	49,393.6	1,195.4	876.3	822.9	53.5	-	319.1	47,426.9	5,151.4	42,275.5	771.3	0.1	771.1	1,116.5
Sep	52,549.0	51,518.5	1,135.1	901.4	846.7	54.7	-	233.8	49,376.9	5,562.0	43,815.0	1,006.4	0.1	1,006.3	1,030.5
Dec	55,684.9	54,381.7	1,802.6	1,235.8	1,180.1	55.7	-	566.8	51,473.8	6,897.8	44,575.9	1,105.3	-	1,105.3	1,303.2
2003															
Jan	57,751.1	56,612.0	2,389.6	2,047.9	1,967.1	80.8	-	341.7	53,185.4	7,242.9	45,942.5	1,037.0	-	1,037.0	1,139.1
Feb	57,738.5	56,712.0	2,540.2	2,158.5	2,077.5	81.1	-	381.7	53,570.6	7,582.0	45,988.7	601.1	-	601.1	1,026.6
Mar	57,940.2	56,908.1	2,413.4	2,053.9	1,973.9	80.0	-	359.5	53,775.8	7,501.1	46,274.7	718.9	0.1	718.8	1,032.0
Apr	58,317.9	57,259.4	2,089.1	1,712.9	1,632.7	80.2	-	376.2	54,400.0	7,599.1	46,800.9	770.4	0.1	770.3	1,058.5
May	58,651.2	57,612.0	1,815.7	1,476.5	1,396.1	80.4	-	339.2	54,593.4	7,425.4	47,167.9	1,203.0	0.1	1,202.9	1,039.2
Jun	58,219.0	57,207.9	1,819.5	1,507.8	1,449.8	58.0	-	311.7	54,462.8	7,117.2	47,345.7	925.6	2.0	923.6	1,011.1
Jul	59,175.4	58,011.4	2,269.9	1,886.3	1,827.7	58.5	-	383.6	55,034.7	7,253.2	47,781.5	706.8	2.1	704.7	1,164.0
Aug	59,460.9	58,457.3	2,463.7	2,057.4	1,848.8	58.6	150.0	406.3	55,136.9	7,659.8	47,477.0	856.8	2.1	854.7	1,003.5
Sep	60,124.0	59,015.8	2,233.2	1,902.9	1,695.1	57.6	150.3	330.2	55,572.2	7,711.1	47,861.0	1,210.5	409.0	801.5	1,108.2
Oct	60,638.6	59,591.2	2,473.1	1,886.0	1,677.0	58.4	150.6	587.1	55,901.6	7,590.7	48,310.9	1,216.4	409.2	807.3	1,047.5
Nov	61,792.4	60,695.0	2,534.3	1,863.3	1,756.1	56.5	50.7	670.9	57,004.7	8,154.6	48,850.0	1,156.1	427.3	728.8	1,097.4
Dec	61,526.0	60,459.2	2,496.0	1,557.0	1,449.0	57.2	50.8	939.0	56,842.2	7,930.8	48,911.4	1,121.1	425.6	695.5	1,066.7
2004															
Jan	63,492.7	61,480.1	2,525.8	1,883.1	1,774.8	57.4	50.9	642.7	57,653.9	8,029.0	49,624.9	1,300.4	425.6	874.8	2,012.6
Feb	63,327.7	61,798.5	2,421.3	1,716.5	1,608.4	57.0	51.0	704.7	58,047.3	8,256.7	49,790.6	1,329.9	420.6	909.3	1,529.2
Mar	64,493.4	63,325.4	2,490.8	1,367.7	1,259.1	57.4	51.2	1,123.1	58,737.0	8,189.6	50,547.4	2,097.5	424.0	1,673.5	1,168.0
Apr	63,195.5	62,158.3	2,121.6	1,297.4	1,189.0	57.0	51.3	824.2	58,309.8	8,007.6	50,302.3	1,726.9	416.3	1,310.6	1,037.2
May	65,212.0	64,139.0	1,992.1	1,336.9	1,228.3	57.2	51.4	655.3	60,514.0	8,482.7	52,031.4	1,632.8	415.3	1,217.4	1,073.1
Jun	65,922.5	64,750.0	2,394.9	1,273.1	1,164.7	56.9	51.5	1,121.8	60,919.7	8,958.3	51,961.5	1,435.4	418.7	1,016.8	1,172.5
Jul	65,447.5	64,137.6	1,812.0	1,109.0	1,000.2	57.2	51.6	703.1	60,938.8	8,700.2	52,238.6	1,386.8	418.7	968.1	1,309.8
Aug	65,454.6	64,167.0	1,875.0	1,198.5	1,089.4	57.4	51.7	676.5	60,953.4	8,369.5	52,584.0	1,338.6	418.7	920.0	1,287.6
Sep	66,481.2	65,398.3	1,961.3	1,106.7	1,050.6	54.4	1.7	854.6	62,094.2	8,533.4	53,560.8	1,342.8	422.4	920.4	1,082.9
Oct	67,440.6	66,393.6	1,833.5	939.9	842.8	95.5	1.7	893.6	63,113.1	8,643.0	54,470.1	1,447.0	422.5	1,024.5	1,047.0
Nov	68,433.5	67,431.0	2,254.3	1,232.3	1,063.1	67.5	101.7	1,022.0	63,677.7	9,523.2	54,154.5	1,499.0	422.5	1,076.5	1,002.5
Dec	70,403.7	68,982.9	2,600.3	830.4	672.7	55.8	101.9	1,769.9	64,836.7	3,544.6	61,292.1	1,545.9	425.9	1,120.0	1,420.9

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
1994	9,013.9	927.6	144.0	935.8	81.9	11,103.1
1995	9,532.4	3,713.9	78.7	1,312.4	59.4	14,696.8
1996	16,908.9	1,907.6	0.2	253.5	423.4	19,493.5
1997	17,513.0	3,701.5	5.9	1,853.4	16.8	23,090.5
1998	17,020.6	5,151.1	2.8	3,655.0	19.2	25,848.7
1999	14,820.6	3,906.5	1,475.3	4,715.0	661.7	25,579.1
2000	16,979.5	5,389.5	14.0	9,844.4	1,021.6	33,249.1
2001						
Mar	16,023.7	5,784.5	841.3	8,836.4	1,201.6	32,687.4
Jun	15,763.1	4,627.1	191.7	9,685.7	1,208.1	31,475.7
Sep	15,365.2	4,685.9	145.7	11,080.1	2,097.9	33,374.9
Dec	16,307.9	4,547.0	79.7	10,022.0	2,177.2	33,133.8
2002						
Mar	16,513.8	4,734.6	33.4	9,650.0	2,177.0	33,108.8
Jun	16,943.6	4,711.5	116.6	10,521.5	1,693.2	33,986.4
Sep	16,088.7	4,682.6	280.3	10,879.6	1,758.9	33,690.1
Dec	15,645.2	4,609.1	318.6	11,116.5	2,109.1	33,798.4
2003						
Jan	15,569.9	4,782.8	221.6	10,938.0	2,107.8	33,620.1
Feb	15,161.7	4,841.9	6.8	10,694.4	2,119.6	32,824.4
Mar	15,451.0	4,934.5	9.7	10,492.1	2,045.0	32,932.4
Apr	15,690.2	5,140.5	11.1	10,518.4	2,037.1	33,397.4
May	15,983.0	4,712.6	104.0	10,928.8	2,032.6	33,760.9
Jun	15,787.7	4,689.7	104.3	11,202.1	2,020.0	33,803.8
Jul	15,253.0	4,922.8	128.9	11,900.8	2,033.5	34,239.1
Aug	15,364.0	4,826.7	129.2	11,524.5	2,030.2	33,874.7
Sep	14,915.1	4,843.2	128.2	11,970.8	1,335.0	33,192.2
Oct	14,871.3	4,873.0	170.3	11,870.8	1,343.6	33,129.0
Nov	14,823.7	5,424.9	83.7	11,598.0	1,328.7	33,259.0
Dec	14,989.1	5,502.0	71.9	11,448.2	1,368.3	33,379.5
2004						
Jan	13,747.7	5,947.5	53.1	13,101.6	1,382.1	34,232.0
Feb	13,714.2	5,452.4	49.7	13,046.5	1,459.7	33,722.6
Mar	13,626.1	5,127.8	352.4	12,472.3	1,424.7	33,003.3
Apr	12,920.0	4,476.5	315.3	13,582.2	1,454.3	32,748.2
May	13,067.6	3,911.1	445.0	12,958.9	976.5	31,359.1
Jun	13,592.9	3,896.1	458.1	12,802.6	1,096.2	31,845.9
Jul	14,441.8	3,858.9	476.3	11,495.1	1,076.2	31,348.3
Aug	14,247.8	3,850.5	484.9	11,745.7	1,074.1	31,403.0
Sep	14,188.2	4,127.2	181.9	11,419.0	1,089.9	31,006.3
Oct	13,260.0	5,201.7	175.9	11,046.0	1,035.0	30,718.6
Nov	13,457.9	4,408.9	47.2	11,158.1	1,004.3	30,076.3
Dec	12,760.7	4,553.8	32.3	12,359.1	814.3	30,520.2

Source: Commercial Banks

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

Table 2.7

Period	Savings Deposits at Beginning of Period	Credits	Debits	Net Credits (+) or Debits (-)	Interest Credited to Account during Period	Savings Deposits at End of Period
		On Savings Account During the Period				
1994	23,048.4	6,978.8	7,547.4	(568.6)	396.9	22,876.7
1995	26,692.3	6,637.4	8,134.7	(1,497.3)	383.6	25,578.7
1996	32,079.9	11,089.7	11,803.6	(713.9)	306.0	31,672.0
1997	35,928.4	12,691.1	11,998.7	692.5	347.9	36,968.7
1998	40,108.9	11,735.7	10,703.1	1,032.6	251.4	41,392.9
1999	39,322.6	16,112.8	14,675.7	1,437.1	157.9	40,917.6
2000	43,787.8	10,022.0	10,330.3	(308.3)	197.9	43,677.4
2001						
Mar	45,093.8	11,874.9	11,990.1	(115.2)	299.1	45,277.8
Jun	46,256.1	14,301.4	13,499.9	801.5	356.4	47,414.0
Sep	46,561.9	11,076.3	11,537.6	(461.3)	318.5	46,419.0
Dec	47,453.2	14,021.6	13,014.9	1,006.7	173.7	48,633.5
2002						
Mar	48,667.1	11,398.5	11,502.4	(103.9)	337.6	48,900.8
Jun	50,449.9	21,690.2	21,767.8	(77.6)	137.8	50,510.1
Sep	51,768.4	14,116.0	13,621.4	494.5	286.0	52,549.0
Dec	53,913.0	17,222.8	15,603.1	1,619.8	152.2	55,684.9
2003						
Jan	55,684.9	20,984.2	19,063.6	1,920.7	145.5	57,751.1
Feb	57,751.1	17,738.5	17,896.7	(158.2)	145.6	57,738.5
Mar	57,883.4	16,624.0	16,957.2	(333.3)	390.0	57,940.2
Apr	57,940.2	18,320.2	18,256.2	64.1	313.7	58,317.9
May	58,317.9	19,043.9	18,871.5	172.4	160.9	58,651.2
Jun	58,651.2	18,138.0	19,057.6	(919.6)	487.3	58,219.0
Jul	58,219.0	20,572.2	19,791.8	780.4	176.0	59,175.4
Aug	59,175.4	18,568.1	18,458.0	110.0	175.4	59,460.9
Sep	59,460.9	18,898.0	18,663.5	234.6	428.6	60,124.0
Oct	60,124.0	19,397.1	19,210.3	186.7	327.9	60,638.6
Nov	60,638.6	19,774.2	18,795.2	979.0	174.7	61,792.4
Dec	61,792.4	20,283.0	20,798.3	(515.3)	248.9	61,526.0
2004						
Jan	61,526.0	23,205.6	21,345.8	1,859.8	107.0	63,492.7
Feb	63,492.7	18,131.2	18,437.5	(306.3)	141.3	63,327.7
Mar	63,327.7	21,987.9	21,329.5	658.4	507.3	64,493.4
Apr	64,493.4	23,633.8	25,385.2	(1,751.4)	453.5	63,195.5
May	63,195.5	26,995.3	25,329.0	1,666.3	350.3	65,212.0
Jun	65,212.0	25,970.2	25,888.1	82.0	628.4	65,922.5
Jul	65,922.5	19,470.1	20,396.7	(926.6)	451.6	65,447.5
Aug	65,447.5	19,964.3	20,414.7	(450.4)	457.5	65,454.6
Sep	65,454.6	26,372.8	26,169.6	203.2	823.4	66,481.2
Oct	66,481.2	26,961.2	26,612.0	349.2	610.1	67,440.6
Nov	67,440.6	28,506.2	27,991.1	515.1	477.8	68,433.5
Dec	68,433.5	25,707.5	23,977.3	1,730.2	240.0	70,403.7

Source: Commercial Banks



## COMMERCIAL BANKS : DEBITS AND CLEARING BALANCES

(G\$ Million)

### DEBITS ON CHEQUING ACCOUNTS

Table 2.8

Period	Debits
1994	520,234
1995	661,849
1996	1,043,587
1997	541,088
1998	881,453
1999	1,186,599
2000	1,393,131
2001	1,317,397
2002	1,195,597
2001	
Mar	112,839
Jun	107,551
Sep	106,260
Dec	107,094
2002	
Mar	101,192
Jun	95,028
Sep	100,823
Dec	103,269
2003	
Jan	97,680
Feb	90,790
Mar	98,909
Apr	95,962
May	94,847
Jun	96,104
Jul	99,598
Aug	97,698
Sep	101,567
Oct	105,974
Nov	101,888
Dec	110,920
2004	
Jan	99,096
Feb	96,152
Mar	109,478
Apr	109,872
May	106,731
Jun	109,613
Jul	108,657
Aug	118,401
Sep	111,541
Oct	114,714
Nov	117,654
Dec	159,657

### CLEARING BALANCES

Table 2.9

Period	Clearings <sup>1)</sup>
1994	35,981
1995	46,806
1996	59,582
1997	65,171
1998	70,059
1999	91,752
2000	107,599
2001	106,865
2002	110,233
2001	
Mar	8,312
Jun	7,998
Sep	8,411
Dec	10,266
2002	
Mar	8,512
Jun	7,969
Sep	8,962
Dec	10,969
2003	
Jan	10,490
Feb	7,787
Mar	9,707
Apr	9,436
May	9,225
Jun	9,179
Jul	10,398
Aug	8,940
Sep	9,447
Oct	10,082
Nov	10,084
Dec	16,312
2004	
Jan	10,948
Feb	7,761
Mar	10,012
Apr	8,641
May	7,744
Jun	9,589
Jul	8,827
Aug	9,960
Sep	9,798
Oct	9,247
Nov	11,419
Dec	13,049

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 Financial Institutions			Non-Residents
			Total Public Sector	General Government			Non-Financial Enterprises	Total Private Sector	Business Enterprises	Individual Customer	Total	Public	Private	
				Total	Central Government	Other Government <sup>1)</sup>								
1993	11,276.7	10,778.8	544.2	73.6	37.3	36.3	470.6	10,206.5	8,115.6	2,090.9	28.1	1.5	26.6	497.9
1994	15,075.8	14,032.8	220.6	32.6	32.5	0.1	188.0	13,799.1	10,581.3	3,217.7	13.2	0.0	13.2	1,042.9
1995	22,189.6	21,208.4	478.5	68.8	33.3	35.5	409.7	20,656.8	15,296.8	5,359.9	73.1	-	73.1	981.2
1996	37,161.8	36,331.3	284.0	29.5	28.5	1.0	254.5	35,864.0	29,795.5	6,068.5	183.3	33.6	149.7	830.5
1997	44,540.1	43,259.8	220.8	4.5	0.5	4.0	216.2	42,920.9	34,152.3	8,768.6	118.2	9.9	108.2	1,280.3
1998	50,048.2	49,478.1	410.8	0.6	0.6	-	410.2	48,872.2	38,925.4	9,946.8	195.1	29.8	165.3	570.1
1999	53,885.0	53,465.4	730.8	47.9	0.2	47.6	683.0	52,166.0	41,704.3	10,461.7	568.6	-	568.6	419.6
2000	54,660.3	53,896.9	458.8	39.2	-	39.2	419.6	52,778.3	43,621.7	9,156.6	659.8	-	659.8	763.5
2001														
Mar	54,483.7	53,122.9	633.8	3.0	3.0	-	630.9	51,812.5	42,874.3	8,938.2	676.6	-	676.6	1,360.8
Jun	54,001.6	52,692.8	680.9	24.1	0.1	24.0	656.8	51,330.9	42,227.9	9,103.1	681.0	-	681.0	1,308.8
Sep	52,829.8	51,630.4	731.2	28.0	-	28.0	703.2	50,381.0	41,617.8	8,763.3	518.2	1.4	516.8	1,199.4
Dec	52,432.9	51,130.7	852.8	1.2	-	1.2	851.6	49,814.2	41,052.8	8,761.5	463.7	-	463.7	1,302.1
2002														
Mar	52,028.2	50,809.7	747.9	21.5	0.0	21.5	726.3	49,685.4	40,514.7	9,170.7	376.4	-	376.4	1,218.5
Jun	50,831.4	49,194.1	736.5	38.2	0.0	38.2	698.3	48,087.2	39,439.0	8,648.1	370.5	-	370.5	1,637.3
Sep	48,671.4	47,079.9	722.0	18.5	0.2	18.3	703.4	45,849.9	37,595.2	8,254.7	508.0	-	508.0	1,591.5
Dec	50,473.6	48,922.6	816.8	9.3	2.2	7.1	807.5	47,381.8	38,308.3	9,073.5	723.9	-	723.9	1,551.1
2003														
Jan	49,512.0	48,045.4	882.5	7.3	1.2	6.1	875.2	46,383.2	37,210.6	9,172.6	779.8	-	779.8	1,466.5
Feb	49,509.9	47,934.4	974.9	39.5	33.8	5.7	935.4	46,191.8	36,976.1	9,215.6	767.7	-	767.7	1,575.6
Mar	40,471.1	38,911.8	726.7	7.3	1.6	5.6	719.5	37,493.7	29,427.5	8,066.2	691.4	0.0	691.4	1,559.3
Apr	40,294.0	38,563.9	720.4	8.2	1.8	6.4	712.2	37,172.1	29,137.8	8,034.3	671.4	0.0	671.4	1,730.1
May	39,897.9	38,284.8	727.1	7.4	1.2	6.2	719.7	36,815.5	28,664.0	8,151.5	742.1	-	742.1	1,613.1
Jun	39,453.2	37,841.9	672.7	9.2	2.9	6.3	663.6	36,427.4	28,229.7	8,197.7	741.8	-	741.8	1,611.3
Jul	39,200.0	37,634.1	576.5	12.5	1.4	11.0	564.0	36,284.9	27,905.4	8,379.5	772.7	-	772.7	1,565.8
Aug	39,291.7	37,757.1	624.2	27.6	5.8	21.7	596.6	36,394.7	27,961.0	8,433.7	738.2	-	738.2	1,534.6
Sep	39,590.8	38,151.6	680.4	63.4	1.5	61.9	617.0	36,743.4	28,365.8	8,377.6	727.7	-	727.7	1,439.2
Oct	40,064.5	38,669.5	724.1	65.1	2.0	63.1	659.0	37,224.2	28,688.8	8,535.4	721.2	-	721.2	1,395.0
Nov	40,774.2	39,385.7	853.9	71.6	1.3	70.4	782.3	37,807.1	29,048.8	8,758.3	724.7	-	724.7	1,388.5
Dec	41,738.4	40,262.2	885.2	63.4	1.2	62.2	821.7	38,521.6	29,696.1	8,825.5	855.5	-	855.5	1,476.2
2004														
Jan	39,713.6	38,357.2	1,249.0	17.7	3.4	14.3	1,231.3	36,264.2	29,089.9	7,174.3	844.1	-	844.1	1,356.3
Feb	39,718.8	38,251.1	1,352.3	21.9	6.2	15.7	1,330.4	36,076.5	28,775.1	7,301.4	822.2	-	822.2	1,467.7
Mar	39,971.4	38,502.0	2,522.7	16.2	3.4	12.8	2,506.5	35,186.5	28,019.6	7,166.9	792.9	-	792.9	1,469.4
Apr	39,993.8	38,390.5	2,532.0	17.0	3.7	13.2	2,515.0	35,085.5	27,662.5	7,423.0	773.0	-	773.0	1,603.3
May	39,369.6	37,752.8	2,347.2	39.4	4.5	35.0	2,307.8	34,670.9	27,470.2	7,200.7	734.7	-	734.7	1,616.7
Jun	39,059.3	37,456.0	2,274.9	73.0	4.3	68.8	2,201.9	34,472.8	27,267.9	7,204.9	708.4	-	708.4	1,603.2
Jul	39,534.9	38,149.1	2,397.3	24.6	5.7	18.9	2,372.7	35,156.2	27,695.6	7,460.6	595.6	1.0	594.7	1,385.8
Aug	38,950.9	37,443.2	2,170.0	45.4	3.9	41.6	2,124.6	34,733.6	27,323.5	7,410.0	539.6	-	539.6	1,507.7
Sep	39,561.9	37,834.1	2,159.4	62.2	4.0	58.2	2,097.2	35,150.0	27,772.4	7,377.5	524.8	-	524.8	1,727.8
Oct	39,778.5	38,139.0	2,082.5	19.1	5.0	14.1	2,063.4	35,567.4	28,109.2	7,458.2	489.1	-	489.1	1,639.5
Nov	39,143.8	37,648.3	2,511.8	15.0	3.6	11.4	2,496.8	34,577.9	27,066.1	7,511.8	558.6	-	558.6	1,495.5
Dec	38,136.7	36,579.6	1,315.6	50.2	0.1	50.1	1,265.4	34,774.0	26,581.5	8,192.5	490.0	-	490.0	1,557.2

Source: Commercial Banks

<sup>1)</sup> Other Government consist of Local Government and NIS.

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

**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 Financial Institutions			Non-Residents
			Total Public Sector	General Government			Non-Financial Enterprises	Total Private Sector	Business Enterprises	Individual Customer	Total	Public	Private	
				Total	Central Government	Other Government <sup>1)</sup>								
1994	11,628.1	10,586.4	220.6	32.6	32.5	0.1	188.0	10,352.6	8,108.3	2,244.3	13.2	0.0	13.2	1,041.7
1995	16,221.1	15,245.9	478.5	68.8	33.3	35.5	409.7	14,694.2	10,932.9	3,761.3	73.1	-	73.1	975.2
1996	23,878.1	23,061.8	284.0	29.5	28.5	1.0	254.5	22,618.5	18,580.2	4,038.3	159.4	33.6	125.8	816.3
1997	28,700.7	28,325.2	219.9	4.1	0.0	4.0	215.8	28,043.3	23,135.5	4,907.8	62.0	9.9	52.0	375.6
1998	32,419.5	32,132.8	358.0	0.2	0.2	-	357.8	31,586.9	26,406.6	5,180.2	188.0	29.8	158.2	286.7
1999	34,959.1	34,591.5	640.8	47.9	0.2	47.6	593.0	33,929.5	27,367.8	6,561.7	21.2	-	21.2	367.7
2000	33,058.4	32,446.6	368.0	39.2	-	39.2	328.8	31,888.0	26,090.7	5,797.4	190.6	-	190.6	611.8
2001														
Mar	32,375.0	31,684.9	543.1	3.0	3.0	-	540.2	30,920.3	25,902.0	5,018.3	221.5	-	221.5	690.1
Jun	32,210.2	31,113.2	585.3	24.1	0.1	24.0	561.2	30,292.2	25,131.3	5,160.8	235.7	-	235.7	1,097.0
Sep	31,080.4	30,224.6	646.1	28.0	-	28.0	618.1	29,487.1	24,704.7	4,782.4	91.4	1.4	90.0	855.8
Dec	30,014.5	29,388.9	699.2	1.2	-	1.2	698.0	28,648.1	24,141.0	4,507.1	41.6	-	41.6	625.7
2002														
Mar	28,751.3	28,183.1	589.5	21.5	0.0	21.5	568.0	27,541.6	23,135.7	4,405.9	51.9	-	51.9	568.2
Jun	28,029.2	26,969.6	580.5	38.2	0.0	38.2	542.3	26,339.3	22,576.0	3,763.4	49.9	-	49.9	1,059.6
Sep	26,579.7	25,602.3	576.0	18.5	0.2	18.3	557.4	24,992.7	21,388.1	3,604.6	33.6	-	33.6	977.4
Dec	28,382.0	27,382.0	673.5	1.1	1.1	0.0	672.3	26,450.6	22,057.1	4,393.5	257.9	-	257.9	1,000.1
2003														
Jan	27,789.8	26,872.2	740.3	0.1	0.1	-	740.2	25,810.3	21,343.2	4,467.1	321.6	-	321.6	917.6
Feb	27,977.0	26,949.3	833.2	32.8	32.8	-	800.4	25,800.1	21,173.9	4,626.2	316.1	-	316.1	1,027.7
Mar	21,766.1	20,752.5	587.9	0.6	0.6	-	587.3	19,919.0	15,845.9	4,073.1	245.6	0.0	245.6	1,013.5
Apr	21,870.9	20,684.5	580.9	0.8	0.8	-	580.1	19,881.8	15,673.6	4,208.1	221.9	0.0	221.9	1,186.4
May	21,464.8	20,393.3	542.5	0.2	0.2	-	542.3	19,573.1	15,308.4	4,264.7	277.7	-	277.7	1,071.5
Jun	21,692.0	20,620.2	488.0	1.9	1.9	-	486.1	19,846.9	15,517.5	4,329.3	285.3	-	285.3	1,071.8
Jul	21,466.6	20,433.0	388.8	2.2	0.5	1.7	386.6	19,721.0	15,160.7	4,560.3	323.3	-	323.3	1,033.6
Aug	21,545.7	20,541.1	435.4	16.2	4.8	11.5	419.2	19,812.0	15,204.9	4,607.1	293.7	-	293.7	1,004.5
Sep	21,253.5	20,343.2	490.3	50.7	50.2	0.4	439.6	19,561.7	15,032.3	4,529.4	291.2	-	291.2	910.3
Oct	21,756.3	20,888.0	532.9	51.3	0.9	50.4	481.5	20,066.2	15,410.8	4,655.4	289.0	-	289.0	868.3
Nov	22,303.7	21,441.9	662.6	57.8	0.1	57.7	604.8	20,501.4	15,548.3	4,953.1	277.8	-	277.8	861.8
Dec	23,154.6	22,200.8	695.0	50.7	0.1	50.6	644.3	21,202.9	16,178.3	5,024.6	302.9	-	302.9	953.8
2004														
Jan	22,258.8	21,426.5	1,055.6	1.7	1.3	0.4	1,053.9	20,075.9	15,357.1	4,718.8	295.0	-	295.0	832.3
Feb	22,199.1	21,258.3	1,153.5	0.5	0.1	0.4	1,153.0	19,830.8	15,073.8	4,757.1	274.0	-	274.0	940.8
Mar	22,670.7	21,718.6	2,329.6	0.6	0.2	0.4	2,329.0	19,126.2	14,342.5	4,783.7	262.8	-	262.8	952.1
Apr	20,550.1	19,455.9	2,338.1	0.5	0.1	0.4	2,337.5	16,869.3	13,953.6	2,915.7	248.5	-	248.5	1,094.2
May	20,094.4	18,990.6	2,146.6	16.2	0.6	15.6	2,130.4	16,636.2	13,785.8	2,850.4	207.8	-	207.8	1,103.8
Jun	19,885.5	18,790.8	2,073.5	49.1	0.1	48.9	2,024.4	16,583.3	13,732.3	2,851.0	134.0	-	134.0	1,094.7
Jul	20,272.0	19,383.0	2,197.0	1.8	1.8	-	2,195.3	17,063.2	14,148.1	2,915.1	122.7	1.0	121.8	889.0
Aug	19,663.7	18,643.3	1,970.6	23.5	0.4	23.1	1,947.1	16,598.2	13,696.6	2,901.6	74.5	-	74.5	1,020.4
Sep	20,175.2	18,923.8	1,958.7	39.0	0.1	38.9	1,919.8	16,899.0	14,004.4	2,894.5	66.0	-	66.0	1,251.5
Oct	20,157.9	18,984.7	1,887.1	1.1	1.1	0.1	1,886.0	17,034.2	14,043.3	2,990.9	63.3	-	63.3	1,173.2
Nov	20,164.9	19,127.4	2,320.4	1.1	0.2	0.9	2,319.4	16,723.8	13,684.6	3,039.2	83.2	-	83.2	1,037.5
Dec	19,732.7	18,516.8	1,138.2	50.2	0.1	50.1	1,088.0	17,210.7	14,451.6	2,759.2	167.9	-	167.9	1,215.9

Source: Commercial Banks

<sup>1)</sup> Other Government consists of Local Government and NIS

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

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Financial Institutions			Non-Residents
			Total Public Sector	General Government			Non-Financial Enterprises	Total Private Sector	Business Enterprises	Individual Customer	Total	Public	Private	
				Total	Central Government	Local Government								
1994	3,447.7	3,446.4	-	-	-	-	-	3,446.4	2,473.0	973.4	-	-	-	1.3
1995	5,968.5	5,962.6	-	-	-	-	-	5,962.6	4,363.9	1,598.6	-	-	-	5.9
1996	13,283.6	13,269.4	-	-	-	-	-	13,245.5	11,215.3	2,030.2	23.9	-	23.9	14.2
1997	15,839.3	14,934.6	0.9	0.5	0.5	-	0.4	14,877.6	11,016.8	3,860.8	56.2	-	56.2	904.7
1998	17,628.7	17,345.3	52.9	0.4	0.4	-	52.5	17,285.3	12,518.7	4,766.6	7.1	-	7.1	283.4
1999	18,925.9	18,874.0	90.0	-	-	-	90.0	18,236.5	14,336.5	3,900.0	547.4	-	547.4	51.9
2000	21,601.9	21,450.3	90.8	-	-	-	90.8	20,890.3	17,531.1	3,359.2	469.2	-	469.2	151.7
2001														
Mar	22,108.7	21,438.0	90.7	-	-	-	90.7	20,892.2	16,972.3	3,919.9	455.1	-	455.1	670.7
Jun	21,791.4	21,579.6	95.6	-	-	-	95.6	21,038.8	17,096.5	3,942.2	445.3	-	445.3	211.8
Sep	21,749.5	21,405.9	85.1	-	-	-	85.1	20,894.0	16,913.1	3,980.9	426.8	-	426.8	343.6
Dec	22,418.3	21,741.8	153.6	-	-	-	153.6	21,166.2	16,911.8	4,254.4	422.0	-	422.0	676.5
2002														
Mar	23,276.9	22,626.5	158.3	-	-	-	158.3	22,143.8	17,379.0	4,764.8	324.4	-	324.4	650.3
Jun	22,802.2	22,224.5	156.0	-	-	-	156.0	21,747.8	16,863.1	4,884.8	320.6	-	320.6	577.7
Sep <sup>1)</sup>	22,091.7	21,477.6	146.0	-	-	-	146.0	20,857.2	16,207.1	4,650.1	474.5	-	474.5	614.1
Dec	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	-	466.0	551.0
2003														
Jan	21,722.2	21,173.2	142.2	7.2	1.1	6.1	135.0	20,572.9	15,867.4	4,705.5	458.2	-	458.2	548.9
Feb	21,532.9	20,985.0	141.8	6.8	1.1	5.7	135.0	20,391.7	15,802.2	4,589.5	451.6	-	451.6	547.9
Mar	18,705.0	18,159.2	138.8	6.7	1.0	5.6	132.2	17,574.6	13,581.6	3,993.1	445.8	-	445.8	545.8
Apr	18,423.1	17,879.4	139.5	7.4	1.0	6.4	132.2	17,290.4	13,464.2	3,826.2	449.5	-	449.5	543.7
May	18,433.0	17,891.4	184.6	7.2	1.0	6.2	177.4	17,242.4	13,355.6	3,886.8	464.4	-	464.4	541.6
Jun	17,761.2	17,221.7	184.7	7.3	1.0	6.3	177.4	16,580.5	12,712.2	3,868.3	456.5	-	456.5	539.5
Jul	17,733.4	17,201.1	187.7	10.3	1.0	9.3	177.4	16,563.9	12,744.7	3,819.2	449.5	-	449.5	532.3
Aug	17,746.1	17,215.9	188.8	11.3	1.1	10.3	177.4	16,582.7	12,756.0	3,826.6	444.5	-	444.5	530.1
Sep	18,337.3	17,808.4	190.2	12.7	1.1	11.6	177.4	17,181.7	13,333.5	3,848.2	436.5	-	436.5	528.9
Oct	18,308.2	17,781.5	191.2	13.8	1.1	12.7	177.4	17,158.0	13,278.0	3,880.0	432.2	-	432.2	526.7
Nov	18,470.6	17,943.9	191.3	13.8	1.1	12.7	177.4	17,305.7	13,500.5	3,805.2	446.9	-	446.9	526.7
Dec	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	-	552.6	522.4
2004														
Jan	17,454.8	16,930.8	193.4	16.0	2.1	13.9	177.4	16,188.3	13,732.7	2,455.5	549.1	-	549.1	524.0
Feb	17,519.6	16,992.7	198.8	21.4	6.1	15.3	177.4	16,245.7	13,701.4	2,544.3	548.2	-	548.2	526.9
Mar	17,300.7	16,783.4	193.1	15.6	3.2	12.4	177.4	16,060.3	13,677.1	2,383.2	530.1	-	530.1	517.3
Apr	19,443.7	18,934.6	193.9	16.5	3.6	12.8	177.4	18,216.2	13,708.9	4,507.3	524.5	-	524.5	509.1
May	19,275.2	18,762.3	200.7	23.2	3.8	19.4	177.4	18,034.7	13,684.4	4,350.4	526.8	-	526.8	512.9
Jun	19,173.8	18,665.2	201.4	24.0	4.1	19.8	177.4	17,889.5	13,535.6	4,353.9	574.3	-	574.3	508.5
Jul	19,262.9	18,766.1	200.3	22.8	3.9	18.9	177.4	18,092.9	13,547.5	4,545.5	472.9	-	472.9	496.8
Aug	19,287.2	18,799.8	199.4	21.9	3.5	18.4	177.4	18,135.4	13,627.0	4,508.4	465.1	-	465.1	487.3
Sep	19,386.7	18,910.4	200.7	23.2	3.9	19.3	177.4	18,251.0	13,768.0	4,483.0	458.7	-	458.7	476.3
Oct	19,620.7	19,154.3	195.4	17.9	3.9	14.0	177.4	18,533.2	14,065.9	4,467.3	425.7	-	425.7	466.3
Nov	18,978.9	18,520.9	191.4	14.0	3.4	10.5	177.4	17,854.1	13,381.5	4,472.6	475.5	-	475.5	457.9
Dec	18,404.0	18,062.8	177.4	-	-	-	177.4	17,563.2	12,129.9	5,433.3	322.1	-	322.1	341.2

Source: Commercial Banks

<sup>1)</sup> 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)

	1993		1994		1995		1996	
	Dec		Dec		Dec		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>73.7</b>	<b>-</b>	<b>33.3</b>	<b>-</b>	<b>68.8</b>	<b>-</b>	<b>29.5</b>	
<b>FINANCIAL INSTITUTIONS</b>	<b>1.5</b>	<b>26.7</b>	<b>0.0</b>	<b>13.2</b>	<b>-</b>	<b>73.1</b>	<b>33.6</b>	<b>149.7</b>
Pub. Financial Institutions	1.5		0.0				33.6	
Co-op Financial Institutions		2.3		0.3		10.4		0.2
Insurance Companies	-	1.3	-	1.9	-	46.7	-	103.9
Building Societies	-	-	-	1.4	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	0.5	-	1.1	-	5.0	-	23.9
Trust & Investment Companies	-	22.6	-	8.5	-	11.1	-	21.7
Pension Funds	-	-	-	-	-	0.0	-	-
<b>BUSINESS ENTERPRISES</b>	<b>470.6</b>	<b>8,115.8</b>	<b>188.0</b>	<b>10,650.8</b>	<b>409.7</b>	<b>15,372.4</b>	<b>254.4</b>	<b>29,754.6</b>
<b>Agriculture</b>	<b>0.2</b>	<b>1,074.4</b>	<b>-</b>	<b>1,765.0</b>	<b>121.3</b>	<b>3,324.4</b>	<b>0.3</b>	<b>7,949.7</b>
Sugarcane	-	31.7	-	65.6	120.9	26.1	-	32.8
Paddy	-	437.0	-	963.2	-	2,263.3	-	6,704.6
Other Farming	0.2	197.3	-	157.9	-	173.9	-	165.2
Livestock	-	130.0	-	211.0	0.5	401.4	0.3	596.6
Forestry	-	64.0	-	158.0	-	168.8	-	111.8
Shrimp & Other Fishing	-	214.4	-	209.3	-	291.0	-	338.7
<b>Mining &amp; Quarrying</b>	<b>-</b>	<b>601.5</b>	<b>110.0</b>	<b>641.7</b>	<b>227.8</b>	<b>839.3</b>	<b>148.4</b>	<b>1,016.2</b>
Bauxite	-	1.1	110.0	21.1	227.8	0.9	148.4	8.2
Other	-	600.4	-	620.6	-	838.4	-	1,008.0
<b>Manufacturing</b>	<b>438.9</b>	<b>2,412.2</b>	<b>75.3</b>	<b>2,402.2</b>	<b>60.5</b>	<b>3,194.9</b>	<b>22.9</b>	<b>8,313.8</b>
Timber and Sawmilling	-	589.1	-	605.6	-	570.0	-	938.1
Other Construction and Engin.	-	510.6	-	438.9	0.1	554.1	-	1,162.9
Sugar Molasses	-	-	-	-	-	26.3	-	19.0
Rice Milling	-	404.7	-	497.2	-	497.5	-	3,944.8
Beverages, Food & Tobacco	64.8	174.1	-	98.6	-	705.9	-	997.0
Textiles & Clothing	28.0	207.4	46.5	119.9	33.7	145.2	22.7	178.9
Electricity	-	11.7	-	3.4	-	0.7	-	2.3
Other Manufacturing	346.1	514.6	28.7	638.5	26.7	695.3	0.2	1,070.9
<b>Services</b>	<b>31.5</b>	<b>4,027.7</b>	<b>2.7</b>	<b>5,841.9</b>	<b>-</b>	<b>8,013.8</b>	<b>82.8</b>	<b>12,474.9</b>
Drainage & Irrigation	-	3.2	-	2.3	-	45.3	-	82.5
Transportation	30.9	343.7	-	362.1	-	634.1	82.8	676.2
Telecommunications	-	2.1	-	2.2	-	5.2	-	12.6
Entertaining & Catering	-	301.0	-	325.9	-	678.3	-	683.8
Distribution	0.6	2,043.7	2.7	3,246.6	-	4,712.6	-	7,025.9
Education	-	12.5	-	108.4	-	30.6	-	82.0
Health	-	44.8	-	23.5	-	24.5	-	88.7
Professional Services	-	288.5	-	321.3	-	482.3	-	399.9
Other Services	-	988.2	-	1,449.7	-	1,400.9	-	3,423.2
<b>HOUSEHOLDS</b>	<b>-</b>	<b>2,090.6</b>	<b>-</b>	<b>3,125.1</b>	<b>-</b>	<b>5,284.3</b>	<b>-</b>	<b>6,109.4</b>
Housing	-	411.0	-	717.9	-	1,376.8	-	2,125.2
Motor Cars	-	233.0	-	329.2	-	415.0	-	601.2
Other Durable Goods	-	28.6	-	167.0	-	129.8	-	198.3
Education	-	4.6	-	6.6	-	33.4	-	144.8
Travel	-	5.0	-	6.4	-	9.4	-	166.5
Other Purpose	-	1,408.4	-	1,898.0	-	3,319.9	-	2,873.5
<b>TOTAL</b>	<b>545.8</b>	<b>10,233.1</b>	<b>221.3</b>	<b>13,789.2</b>	<b>478.5</b>	<b>20,729.9</b>	<b>317.6</b>	<b>36,013.7</b>

Source: Commercial Banks

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

Table 2.13(b)

	1997		1998		1999		2000	
	Dec		Dec		Dec		Dec	
	Public	Private	Public	Private	Public	Private	Public	Private
<b>GENERAL GOVERNMENT</b>	<b>7.1</b>		<b>0.6</b>		<b>47.9</b>		<b>39.2</b>	
<b>FINANCIAL INSTITUTIONS</b>	<b>9.9</b>	<b>108.2</b>	<b>29.8</b>	<b>165.3</b>	-	<b>568.6</b>	-	<b>659.7</b>
Public Financial Institutions	9.9		29.8		-	-	-	-
Co-op Financial Institutions		5.4		0.0	-	-	-	-
Insurance Companies	-	25.1	-	77.8	-	485.8	-	557.0
Building Societies	-	42.8	-	-	-	1.3	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	21.3	-	6.0	-	6.2	-	3.0
Trust & Investment Companies	-	13.7	-	81.4	-	75.3	-	99.8
Pension Funds	-	-	-	-	-	0.0	-	-
<b>BUSINESS ENTERPRISES</b>	<b>216.2</b>	<b>34,152.3</b>	<b>410.2</b>	<b>38,925.7</b>	<b>683.0</b>	<b>42,129.2</b>	<b>419.6</b>	<b>43,646.2</b>
<b><i>Agriculture</i></b>	<b>63.3</b>	<b>7,265.5</b>	<b>62.6</b>	<b>8,978.2</b>	<b>81.6</b>	<b>8,093.6</b>	<b>2.3</b>	<b>8,683.5</b>
Sugarcane	-	185.9	-	181.2	70.3	62.7	2.3	43.3
Paddy	58.0	4,310.9	51.5	6,140.3	10.3	5,443.4	-	5,736.2
Other Farming	1.0	267.1	10.5	396.5	-	333.6	-	373.0
Livestock	-	938.2	0.4	787.8	-	884.8	-	889.3
Forestry	-	793.3	-	794.5	0.9	711.3	-	684.9
Shrimp & Other Fishing	4.3	770.2	0.1	677.8	-	658.0	-	956.7
<b><i>Mining &amp; Quarrying</i></b>	<b>48.9</b>	<b>918.2</b>	<b>176.8</b>	<b>1,041.7</b>	<b>208.7</b>	<b>1,037.3</b>	<b>229.5</b>	<b>803.1</b>
Bauxite	48.9	6.2	176.8	28.8	208.7	2.5	229.5	-
Other	-	912.0	-	1,012.9	-	1,034.8	-	803.1
<b><i>Manufacturing</i></b>	<b>102.4</b>	<b>12,642.2</b>	<b>131.7</b>	<b>13,749.2</b>	<b>199.2</b>	<b>15,914.0</b>	<b>182.7</b>	<b>16,109.8</b>
Timber and Sawmilling	-	1,833.6	-	1,967.3	-	2,299.9	-	2,715.0
Other Construction and Engin.	0.1	1,769.2	-	2,198.4	-	2,764.3	-	2,458.7
Sugar Molasses	-	17.6	-	16.3	-	140.9	-	535.2
Rice Milling	72.8	5,097.1	78.9	5,109.9	156.5	6,098.1	149.9	5,884.0
Beverages, Food & Tobacco	-	910.5	-	905.0	-	1,241.8	-	1,048.9
Textiles & Clothing	29.5	398.7	52.8	384.8	42.6	127.1	32.8	87.8
Electricity	-	163.0	-	160.0	0.0	2.1	-	1.3
Other Manufacturing	-	2,452.5	-	3,007.5	-	3,239.8	-	3,378.9
<b><i>Services</i></b>	<b>1.6</b>	<b>13,326.4</b>	<b>39.1</b>	<b>15,156.6</b>	<b>193.5</b>	<b>17,084.3</b>	<b>5.1</b>	<b>18,049.7</b>
Drainage & Irrigation	-	393.9	0.3	489.0	-	173.6	-	75.4
Transportation	-	879.2	38.6	842.7	52.9	963.1	-	1,297.3
Telecommunications	-	70.5	-	100.7	-	1.7	-	35.7
Entertaining & Catering	-	962.0	-	1,103.6	-	1,433.3	-	1,681.1
Distribution	1.6	7,636.7	0.3	8,715.0	140.6	10,322.7	-	10,743.4
Education	-	95.0	-	113.2	-	81.4	-	81.7
Health	-	297.3	-	255.2	-	135.8	-	142.0
Professional Services	-	592.6	-	559.7	-	780.6	-	799.8
Other Services	-	2,399.1	-	2,977.6	-	3,192.1	5.1	3,193.4
<b>HOUSEHOLDS</b>	<b>-</b>	<b>8,768.6</b>	<b>-</b>	<b>9,946.8</b>	<b>-</b>	<b>10,461.7</b>	<b>-</b>	<b>9,156.6</b>
Housing	-	2,469.3	-	2,943.2	-	3,335.1	-	4,149.6
Motor Cars	-	877.6	-	722.8	-	961.6	-	968.3
Other Durable Goods	-	150.0	-	598.7	-	320.1	-	118.6
Education	-	58.3	-	456.3	-	86.4	-	93.4
Travel	-	70.3	-	452.1	-	42.6	-	15.7
Other Purpose	-	5,143.1	-	4,773.7	-	5,715.9	-	3,811.0
<b>TOTAL</b>	<b>233.2</b>	<b>43,029.1</b>	<b>440.6</b>	<b>49,037.8</b>	<b>730.8</b>	<b>53,159.5</b>	<b>458.8</b>	<b>53,462.5</b>

Source: Commercial Banks

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

Table 2-13(c)

	2001							
	Mar		Jun		Sep		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>3.0</b>		<b>24.1</b>		<b>28.0</b>	<b>-</b>	<b>1.2</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>-</b>	<b>676.6</b>	<b>-</b>	<b>681.0</b>	<b>1.4</b>	<b>516.8</b>	<b>-</b>	<b>463.7</b>
Pub. Financial Institutions	-	-	-	-	1.4	-	-	-
Co-op Financial Institutions	-	-	-	-	-	-	-	-
Insurance Companies	-	588.7	-	603.6	-	400.2	-	385.6
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	11.2	-	16.2	-	12.3	-	8.6
Trust & Investment Companies	-	76.7	-	61.2	-	104.3	-	69.5
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>633.9</b>	<b>42,948.0</b>	<b>656.8</b>	<b>42,523.4</b>	<b>703.2</b>	<b>41,566.5</b>	<b>851.6</b>	<b>41,614.6</b>
<b>Agriculture</b>	<b>-</b>	<b>8,978.9</b>	<b>25.0</b>	<b>8,559.2</b>	<b>6.6</b>	<b>8,057.8</b>	<b>7.3</b>	<b>8,172.9</b>
Sugarcane	-	121.0	-	126.9	-	125.5	-	122.2
Paddy	-	5,767.5	6.5	5,554.0	6.2	5,288.7	6.3	5,399.5
Other Farming	-	374.9	-	362.5	-	188.4	-	180.6
Livestock	-	775.1	-	783.3	-	709.2	-	579.0
Forestry	-	858.9	18.6	881.8	0.3	896.0	1.0	935.3
Shrimp & Other Fishing	-	1,081.3	-	850.7	-	849.9	-	956.2
<b>Mining &amp; Quarrying</b>	<b>461.7</b>	<b>794.0</b>	<b>458.3</b>	<b>740.0</b>	<b>516.1</b>	<b>738.3</b>	<b>660.4</b>	<b>737.3</b>
Bauxite	461.7	-	458.3	-	516.1	-	660.4	-
Other	-	794.0	-	740.0	-	738.3	-	737.3
<b>Manufacturing</b>	<b>164.5</b>	<b>15,553.1</b>	<b>167.9</b>	<b>15,613.1</b>	<b>174.2</b>	<b>15,560.0</b>	<b>179.2</b>	<b>15,236.7</b>
Timber and Sawmilling	-	2,214.4	-	2,126.7	-	2,180.4	-	2,137.4
Other Construction and Engin.	0.0	2,408.5	-	2,507.5	-	2,512.4	-	2,506.1
Sugar Molasses	-	535.6	-	569.5	-	614.8	-	997.8
Rice Milling	148.0	5,608.4	151.4	5,854.7	157.7	5,918.4	162.7	5,146.2
Beverages, Food & Tobacco	-	926.3	-	758.7	-	696.4	-	766.9
Textiles & Clothing	16.5	101.2	16.5	92.0	16.5	73.5	16.5	79.9
Electricity	-	0.5	-	0.4	-	7.7	-	0.1
Other Manufacturing	-	3,758.2	-	3,703.7	-	3,556.3	-	3,602.2
<b>Services</b>	<b>7.7</b>	<b>17,622.2</b>	<b>5.6</b>	<b>17,611.1</b>	<b>6.3</b>	<b>17,210.5</b>	<b>4.6</b>	<b>17,467.8</b>
Drainage & Irrigation	-	60.4	-	68.3	-	63.7	-	61.3
Transportation	-	1,179.8	-	1,132.7	-	1,390.2	-	1,385.8
Telecommunications	-	47.4	-	45.4	-	40.3	-	16.1
Entertaining & Catering	-	1,614.4	-	1,732.1	-	1,796.3	-	1,710.8
Distribution	-	10,734.2	-	10,545.9	-	10,153.7	-	10,367.9
Education	-	93.8	-	101.0	-	101.9	-	102.2
Health	-	129.2	-	169.7	-	127.6	-	156.9
Professional Services	-	851.0	-	889.6	-	741.4	-	809.1
Other Services	7.7	2,912.0	5.6	2,926.4	6.3	2,795.3	4.6	2,857.7
<b>HOUSEHOLDS</b>	<b>-</b>	<b>8,938.2</b>	<b>-</b>	<b>9,103.1</b>	<b>-</b>	<b>8,763.3</b>	<b>-</b>	<b>8,761.5</b>
Housing	-	3,905.7	-	4,240.9	-	4,367.7	-	3,246.0
Motor Cars	-	1,284.7	-	1,059.4	-	1,169.3	-	1,389.2
Other Durable Goods	-	504.8	-	111.5	-	105.2	-	479.7
Education	-	104.0	-	95.9	-	96.8	-	96.9
Travel	-	13.0	-	13.1	-	12.1	-	10.6
Other Purposes	-	3,125.9	-	3,582.2	-	3,012.3	-	3,539.0
<b>TOTAL</b>	<b>636.8</b>	<b>52,562.8</b>	<b>680.9</b>	<b>52,307.5</b>	<b>732.6</b>	<b>50,846.7</b>	<b>852.8</b>	<b>50,839.8</b>

Source: Commercial Banks

**COMMERCIAL BANKS:LOANS AND ADVANCES TO RESIDENTS BY SECTOR**  
(G\$ MILLION)

Table2-13(d)

	2002							
	Mar		Jun		Sep		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>21.5</b>	<b>-</b>	<b>34.0</b>	<b>-</b>	<b>18.5</b>	<b>-</b>	<b>9.3</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>-</b>	<b>376.4</b>	<b>-</b>	<b>370.5</b>	<b>-</b>	<b>508.0</b>	<b>-</b>	<b>723.9</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-
Insurance Companies	-	364.4	-	314.5	-	432.4	-	655.6
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	12.0	-	8.8	-	8.8	-	9.2
Trust & Investment Companies	-	-	-	47.3	-	66.8	-	59.2
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>726.3</b>	<b>40,658.4</b>	<b>698.3</b>	<b>39,584.4</b>	<b>703.4</b>	<b>37,631.4</b>	<b>807.5</b>	<b>38,059.3</b>
<b>Agriculture</b>	<b>27.3</b>	<b>7,929.6</b>	<b>62.0</b>	<b>7,740.4</b>	<b>14.2</b>	<b>7,724.0</b>	<b>127.6</b>	<b>6,854.5</b>
Sugarcane	21.7	125.5	52.1	121.4	7.1	121.2	107.8	114.0
Paddy	5.6	5,167.5	6.6	5,098.1	5.3	4,968.0	4.7	4,024.2
Other Farming	-	165.9	-	161.0	-	147.7	-	140.6
Livestock	-	551.2	-	684.9	-	681.2	-	723.9
Forestry	-	838.7	3.4	638.9	1.8	637.6	15.1	639.8
Shrimp & Other Fishing	-	1,080.9	-	1,036.1	0.0	1,168.4	-	1,212.0
<b>Mining &amp; Quarrying</b>	<b>521.4</b>	<b>686.4</b>	<b>462.0</b>	<b>664.4</b>	<b>506.4</b>	<b>653.3</b>	<b>486.9</b>	<b>714.7</b>
Bauxite	521.4	-	462.0	0.5	506.4	0.5	486.9	0.5
Other	-	686.4	-	663.9	-	652.8	-	714.2
<b>Manufacturing</b>	<b>170.5</b>	<b>14,985.1</b>	<b>168.7</b>	<b>14,344.7</b>	<b>179.1</b>	<b>13,331.7</b>	<b>190.0</b>	<b>13,834.0</b>
Timber and Sawmilling	-	2,080.0	-	1,807.0	-	1,763.8	-	1,486.0
Other Constr. and Engin.	-	2,321.7	-	2,151.1	-	2,168.3	-	2,217.1
Sugar Molasses	-	678.4	-	679.8	-	650.5	-	550.5
Rice Milling	154.0	5,710.3	152.2	5,669.1	162.5	5,263.6	174.4	6,199.4
Beverages, Food & Tobacco	-	729.7	-	779.1	-	547.5	-	516.4
Textiles & Clothing	16.5	78.0	16.5	81.9	16.5	77.9	15.6	77.9
Electricity	-	0.1	-	13.3	-	0.3	-	0.2
Other Manufacturing	-	3,386.9	-	3,163.3	-	2,859.9	-	2,786.5
<b>Services</b>	<b>7.1</b>	<b>17,057.3</b>	<b>5.6</b>	<b>16,835.1</b>	<b>3.8</b>	<b>15,922.4</b>	<b>3.0</b>	<b>16,656.1</b>
Drainage & Irrigation	-	54.5	-	45.2	-	38.5	-	43.5
Transportation	-	1,318.9	1.7	1,382.2	-	927.4	-	1,023.1
Telecommunications	-	26.3	-	3.8	-	90.3	-	4.9
Entertaining & Catering	-	1,773.3	-	1,773.4	-	1,598.8	-	1,698.2
Distribution	0.3	9,957.3	-	10,176.6	-	9,674.9	-	10,156.1
Education	-	94.6	-	219.7	-	270.0	-	382.1
Health	-	153.9	-	167.3	-	165.2	-	107.4
Professional Services	-	811.5	-	587.4	-	605.4	-	653.0
Other Services	6.8	2,866.9	3.8	2,479.4	3.8	2,551.9	3.0	2,587.8
<b>HOUSEHOLDS</b>	<b>-</b>	<b>9,170.7</b>	<b>-</b>	<b>8,648.1</b>	<b>-</b>	<b>8,254.7</b>	<b>-</b>	<b>9,074.6</b>
Housing	-	3,700.4	-	3,657.7	-	3,345.8	-	3,991.3
Motor Cars	-	1,502.7	-	1,553.3	-	1,524.9	-	1,568.3
Other Durable Goods	-	484.9	-	515.5	-	512.5	-	656.7
Education	-	87.6	-	84.1	-	96.6	-	99.4
Travel	-	20.5	-	9.7	-	10.6	-	11.9
Other Purposes	-	3,374.6	-	2,827.8	-	2,764.2	-	2,747.0
<b>TOTAL</b>	<b>747.9</b>	<b>50,205.5</b>	<b>732.3</b>	<b>48,603.0</b>	<b>722.0</b>	<b>46,394.1</b>	<b>816.8</b>	<b>47,857.8</b>

Source: Commercial Banks



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

Table 2-13(e)

	2003											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>7.3</b>	<b>-</b>	<b>39.5</b>	<b>-</b>	<b>7.3</b>	<b>-</b>	<b>8.2</b>	<b>-</b>	<b>7.4</b>	<b>-</b>	<b>9.2</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	-	779.8	-	767.7	-	691.4	-	671.4	-	742.1	0.0	741.7
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
CoOp Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	716.7	-	704.9	-	632.7	-	607.7	-	656.3	-	660.5
Building Societies	-	-	-	-	-	-	-	-	-	-	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	7.1	-	8.7	-	8.7	-	6.7	-	12.7	-	10.9
Trust & Investment Companies	-	56.0	-	54.0	-	50.0	-	57.0	-	72.8	-	70.3
Pension Funds	-	-	-	-	-	-	-	-	-	0.3	-	-
<b>BUSINESS ENTERPRISES</b>	<b>875.2</b>	<b>37,224.3</b>	<b>935.4</b>	<b>36,868.2</b>	<b>719.5</b>	<b>29,354.0</b>	<b>712.2</b>	<b>29,113.0</b>	<b>719.7</b>	<b>28,573.4</b>	<b>663.6</b>	<b>28,152.5</b>
<b>Agriculture</b>	<b>7.4</b>	<b>6,742.3</b>	<b>26.8</b>	<b>6,722.1</b>	<b>32.2</b>	<b>3,857.9</b>	<b>38.6</b>	<b>3,723.6</b>	<b>29.5</b>	<b>3,409.6</b>	<b>10.3</b>	<b>3,471.1</b>
Sugarcane	1.8	113.2	11.6	114.2	31.6	102.6	35.5	101.0	28.1	100.4	9.5	99.2
Paddy	4.7	4,037.6	4.8	4,091.0	-	2,019.1	-	1,943.0	-	1,936.9	-	1,894.4
Other Farming	-	153.3	-	146.1	-	164.2	-	125.9	-	128.8	-	118.9
Livestock	-	692.3	-	638.0	-	521.4	-	553.3	-	559.3	-	530.7
Forestry	0.8	639.5	10.3	634.8	0.6	44.1	3.1	35.7	1.5	30.9	0.8	35.5
Shrimp & Other Fishing	-	1,106.4	-	1,097.9	-	1,006.4	-	964.7	-	653.3	-	792.3
<b>Mining &amp; Quarrying</b>	<b>473.8</b>	<b>691.4</b>	<b>516.1</b>	<b>711.7</b>	<b>313.8</b>	<b>706.1</b>	<b>302.6</b>	<b>674.7</b>	<b>313.6</b>	<b>663.2</b>	<b>270.6</b>	<b>716.5</b>
Bauxite	473.8	0.5	516.1	0.5	313.8	0.5	302.6	0.5	313.6	0.5	270.6	0.5
Other	-	690.9	-	711.2	-	705.6	-	674.2	-	662.7	-	716.0
<b>Manufacturing</b>	<b>391.2</b>	<b>13,539.6</b>	<b>389.2</b>	<b>13,347.5</b>	<b>373.5</b>	<b>9,931.6</b>	<b>371.0</b>	<b>9,921.2</b>	<b>376.0</b>	<b>9,982.2</b>	<b>382.0</b>	<b>9,817.5</b>
Timber and Sawmilling	-	1,474.0	-	1,453.0	-	774.7	-	752.1	-	774.5	-	794.5
Other Constr. and Engin.	-	2,247.1	-	2,183.8	-	2,200.2	-	2,231.2	0.0	2,351.0	0.0	2,214.4
Sugar Molasses	-	478.0	-	478.0	-	478.0	-	478.0	-	480.0	-	469.7
Rice Milling	175.3	6,140.8	176.1	6,124.0	176.1	4,192.5	173.1	4,165.7	177.4	4,178.4	177.4	3,911.6
Beverages, Food & Tobacco	-	474.1	-	527.0	-	318.0	-	327.1	-	322.4	-	523.6
Textiles & Clothing	15.6	82.0	15.6	82.0	-	77.8	-	69.1	-	58.7	-	58.4
Electricity	-	0.2	-	0.2	-	-	-	-	-	-	5.7	-
Other Manufacturing	200.3	2,643.5	197.5	2,499.6	197.4	1,890.4	197.9	1,898.0	198.5	1,817.1	198.9	1,845.3
<b>Services</b>	<b>2.8</b>	<b>16,251.0</b>	<b>3.4</b>	<b>16,086.9</b>	<b>-</b>	<b>14,858.3</b>	<b>-</b>	<b>14,793.5</b>	<b>0.6</b>	<b>14,518.3</b>	<b>0.8</b>	<b>14,147.4</b>
Drainage & Irrigation	-	42.9	-	39.3	-	34.7	-	41.0	-	39.5	-	40.7
Transportation	-	1,018.7	-	1,021.3	-	1,086.1	-	1,052.4	-	1,017.9	-	993.5
Telecommunications	-	5.7	-	7.3	-	6.9	-	10.7	-	14.5	-	82.3
Entertaining & Catering	-	1,852.6	-	1,788.4	-	1,575.6	-	1,526.6	-	1,610.0	-	1,435.9
Distribution	-	9,816.5	0.5	9,576.9	-	9,230.4	-	9,159.4	0.6	8,914.3	-	8,764.3
Education	-	277.8	-	354.7	-	262.4	-	260.0	-	264.1	-	262.0
Health	-	107.0	-	96.6	-	121.0	-	136.7	-	132.5	-	128.1
Professional Services	-	565.4	-	631.9	-	509.2	-	498.8	-	562.8	-	575.0
Other Services	2.8	2,564.5	2.8	2,570.5	-	2,032.0	-	2,107.8	0.0	1,962.8	0.8	1,865.6
<b>HOUSEHOLDS</b>	<b>-</b>	<b>9,172.6</b>	<b>-</b>	<b>9,215.6</b>	<b>-</b>	<b>8,066.2</b>	<b>-</b>	<b>8,034.3</b>	<b>-</b>	<b>8,151.5</b>	<b>-</b>	<b>8,197.7</b>
Housing	-	3,989.6	-	3,929.3	-	3,772.1	-	3,704.9	-	3,680.8	-	3,777.8
Motor Cars	-	1,571.7	-	1,578.2	-	1,402.8	-	1,430.0	-	1,442.7	-	1,484.8
Other Durable Goods	-	661.9	-	660.4	-	654.5	-	654.8	-	661.7	-	642.9
Education	-	104.5	-	104.5	-	96.8	-	102.6	-	101.8	-	56.5
Travel	-	10.4	-	9.1	-	6.6	-	7.0	-	7.0	-	9.8
Other Purposes	-	2,834.5	-	2,934.1	-	2,133.4	-	2,135.0	-	2,257.6	-	2,225.9
<b>TOTAL</b>	<b>882.5</b>	<b>47,176.6</b>	<b>974.9</b>	<b>46,851.4</b>	<b>726.7</b>	<b>38,111.5</b>	<b>720.4</b>	<b>37,818.7</b>	<b>727.1</b>	<b>37,466.9</b>	<b>672.7</b>	<b>37,091.9</b>

Source: Commercial Banks

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

Table 2013(f)

	2003											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	12.5	-	27.6	-	63.4	-	65.1	-	71.6	-	63.4	-
<b>FINANCIAL INSTITUTIONS</b>	-	772.7	-	738.2	-	727.7	-	721.2	-	724.7	-	855.4
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	654.5	-	668.0	-	652.0	-	644.3	-	635.7	-	769.6
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	6.3	-	5.8	-	12.6	-	18.2	-	13.4	-	13.0
Trust & Investment Companies	-	111.9	-	64.4	-	63.1	-	58.7	-	75.6	-	72.8
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	564.0	27,811.8	596.6	27,799.6	617.0	28,011.5	659.0	28,111.2	782.3	28,461.4	821.7	29,390.3
<b>Agriculture</b>	1.8	3,511.8	0.0	3,718.1	0.9	3,402.9	0.9	3,546.4	14.8	3,494.1	102.3	3,538.8
Sugarcane	1.8	99.8	0.0	101.2	-	101.8	0.6	122.7	14.8	121.7	102.3	120.3
Paddy	-	1,900.7	-	2,191.4	-	1,920.1	-	1,853.2	-	1,858.0	-	1,816.0
Other Farming	-	124.9	-	129.0	-	119.8	-	149.6	-	88.4	-	93.4
Livestock	-	500.2	-	463.5	-	444.9	-	444.5	-	463.6	-	486.5
Forestry	-	32.1	-	32.0	0.9	51.7	0.3	37.6	-	54.4	-	72.0
Shrimp & Other Fishing	-	854.0	-	801.0	-	764.7	-	938.8	-	908.0	-	950.6
<b>Mining &amp; Quarrying</b>	185.8	672.2	219.1	638.9	236.3	646.8	277.6	645.6	384.2	632.2	320.9	706.0
Bauxite	185.8	0.5	219.1	0.5	236.3	0.5	277.6	0.5	384.2	0.5	320.9	-
Other	-	671.7	-	638.4	-	646.3	-	645.1	-	631.7	-	706.0
<b>Manufacturing</b>	376.4	9,658.8	377.5	9,359.4	378.6	9,862.4	380.4	9,881.3	382.7	10,000.3	384.6	10,082.5
Timber and Sawmilling	-	804.9	-	806.0	-	1,312.8	-	1,340.6	-	1,301.2	-	1,212.8
Other Constr. and Engin.	0.0	2,301.6	0.0	2,192.2	0.0	2,144.0	0.0	2,159.8	-	2,081.9	-	2,184.9
Sugar Molasses	-	469.7	-	469.7	-	470.5	-	493.0	-	508.5	-	504.8
Rice Milling	177.4	3,826.7	177.4	3,655.6	177.4	3,591.3	177.4	3,531.5	177.4	3,523.0	177.4	3,557.5
Beverages, Food & Tobacco	-	426.0	-	419.2	-	453.4	-	481.8	-	577.9	-	536.7
Textiles & Clothing	-	59.1	-	58.0	-	56.5	-	57.3	-	56.3	-	54.7
Electricity	-	-	-	-	-	4.2	-	4.2	-	-	-	0.0
Other Manufacturing	199.0	1,770.7	200.0	1,758.7	201.2	1,829.8	203.0	1,813.2	205.3	1,951.7	207.1	2,031.2
<b>Services</b>	-	13,969.0	-	14,083.3	1.2	14,099.5	-	14,038.0	0.5	14,334.8	14.0	15,063.0
Drainage & Irrigation	-	39.2	-	38.9	-	38.6	-	30.9	-	30.8	-	28.0
Transportation	-	1,027.8	-	1,001.3	-	988.3	-	1,003.0	-	963.9	-	956.5
Telecommunications	-	87.2	-	90.8	-	95.6	-	90.7	-	89.5	14.0	89.5
Entertaining & Catering	-	1,501.8	-	1,554.3	-	1,480.8	-	1,506.9	-	1,542.0	-	1,794.7
Distribution	-	8,556.8	-	8,717.5	-	8,783.2	-	8,711.5	-	8,980.0	-	9,317.2
Education	-	247.2	-	250.2	-	256.4	-	262.0	-	248.0	-	252.3
Health	-	131.5	-	137.2	-	126.3	-	129.3	-	140.0	-	138.3
Professional Services	-	507.9	-	523.5	-	508.9	-	509.7	-	508.0	-	573.7
Other Services	-	1,869.4	-	1,769.6	1.2	1,821.4	-	1,794.1	0.5	1,832.4	-	1,912.7
<b>HOUSEHOLDS</b>	-	8,379.5	-	8,433.7	-	8,377.6	-	8,535.4	-	8,758.3	-	8,825.5
Housing	-	3,932.3	-	3,821.1	-	3,930.9	-	4,268.4	-	4,393.0	-	4,159.7
Motor Cars	-	1,505.4	-	1,602.5	-	1,630.7	-	1,692.3	-	1,752.7	-	1,786.7
Other Durable Goods	-	606.4	-	613.1	-	615.2	-	621.6	-	646.4	-	688.0
Education	-	93.6	-	110.9	-	126.2	-	125.2	-	127.0	-	125.6
Travel	-	14.5	-	17.1	-	15.9	-	16.3	-	16.3	-	15.8
Other Purposes	-	2,227.3	-	2,269.1	-	2,058.8	-	1,811.7	-	1,822.9	-	2,049.6
<b>TOTAL</b>	576.5	36,963.9	624.2	36,971.6	680.4	37,116.8	724.1	37,367.9	853.9	37,944.4	885.2	39,071.2

Source: Commercial Banks

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

Table 2013(g)

	2004											
	Jan		Feb		Mar		Apr		May		Jun	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	17.7	-	21.9	-	16.2	-	17.0	-	39.4	-	73.0	-
<b>FINANCIAL INSTITUTIONS</b>	-	844.1	-	531.8	-	792.9	-	773.0	-	734.7	-	708.4
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	754.7	-	444.4	-	779.6	-	758.6	-	728.1	-	697.7
Building Societies	-	-	-	-	-	-	-	-	-	-	-	1.2
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	19.2	-	19.9	-	13.3	-	14.5	-	6.5	-	9.5
Trust & Investment Companies	-	70.1	-	67.5	-	-	-	-	-	-	-	-
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	1,231.3	28,694.3	1,330.4	28,378.1	2,506.5	27,671.9	2,515.0	27,430.2	2,307.8	27,218.6	2,201.9	27,021.1
<b>Agriculture</b>	529.0	3,466.5	20.6	3,453.6	75.7	3,692.9	16.3	3,633.8	27.9	3,635.7	0.9	3,552.7
Sugarcane	521.5	120.6	17.0	120.2	75.7	119.1	9.4	116.6	27.9	116.9	0.9	118.4
Paddy	-	1,862.0	-	1,895.9	-	1,844.6	-	1,743.0	-	1,722.5	-	1,694.8
Other Farming	-	117.0	-	118.9	-	116.8	-	117.2	-	117.2	-	112.3
Livestock	-	446.9	-	443.7	-	455.3	-	482.5	-	453.7	-	449.9
Forestry	7.6	27.0	3.6	23.0	-	14.2	6.9	19.4	-	18.6	-	28.3
Shrimp & Other Fishing	-	892.9	-	851.9	-	1,142.9	-	1,155.2	-	1,206.8	-	1,149.1
<b>Mining &amp; Quarrying</b>	287.2	676.4	301.8	667.5	321.3	643.1	442.8	634.5	258.3	615.5	140.2	655.6
Bauxite	287.2	-	301.8	-	321.3	-	442.8	-	258.3	-	140.2	-
Other	-	676.4	-	667.5	-	643.1	-	634.5	-	615.5	-	655.6
<b>Manufacturing</b>	400.4	9,920.1	1,004.8	9,732.1	2,091.8	9,106.4	2,045.4	9,054.0	2,011.7	8,894.6	2,050.7	8,976.9
Timber and Sawmilling	-	1,235.2	-	1,227.8	-	938.0	-	1,036.1	-	978.9	-	1,005.2
Other Constr. and Engin.	-	2,149.0	-	2,182.0	-	2,106.1	-	1,992.4	-	2,062.2	-	2,007.5
Sugar Molasses	-	487.9	601.8	478.2	586.1	468.7	548.0	469.2	522.7	488.4	573.5	469.2
Rice Milling	177.4	3,487.3	177.4	3,447.3	177.4	3,307.3	177.4	3,299.2	177.4	3,302.1	177.4	3,267.5
Beverages, Food & Tobacco	-	495.5	-	538.1	-	459.2	-	561.8	-	386.6	-	558.1
Textiles & Clothing	-	54.0	-	54.4	-	55.1	-	55.7	-	55.1	-	55.6
Electricity	-	-	-	-	1,107.3	-	1,098.0	0.0	1,088.7	-	1,079.4	0.0
Other Manufacturing	223.0	2,011.2	225.6	1,804.4	221.0	1,771.9	222.0	1,639.5	222.9	1,621.3	220.4	1,613.9
<b>Services</b>	14.7	14,631.3	3.2	14,524.8	17.7	14,229.6	10.4	14,107.9	9.9	14,072.8	10.0	13,835.9
Drainage & Irrigation	-	27.9	-	27.9	-	25.9	-	26.8	-	27.6	-	24.0
Transportation	0.0	1,119.7	0.0	1,068.4	-	1,066.1	-	1,226.4	-	1,307.3	-	1,264.1
Telecommunications	14.7	89.5	3.2	90.2	17.7	117.8	10.4	94.8	9.9	85.6	10.0	42.2
Entertaining & Catering	-	1,808.1	-	1,731.4	-	1,751.0	-	1,657.5	-	1,623.4	-	1,641.7
Distribution	-	8,883.3	-	8,825.1	-	8,561.3	-	8,395.6	-	8,347.5	-	8,168.5
Education	-	253.5	-	258.4	-	243.5	-	231.9	-	235.7	-	235.2
Health	-	135.1	-	130.3	-	132.0	-	133.4	-	145.1	-	144.5
Professional Services	-	526.1	-	540.3	-	514.7	-	564.8	-	569.4	-	578.3
Other Services	-	1,788.0	-	1,852.8	-	1,817.3	-	1,776.8	-	1,731.2	-	1,737.5
<b>HOUSEHOLDS</b>	-	7,174.3	-	7,301.4	-	7,166.9	-	7,423.0	-	7,200.7	-	7,204.9
Housing	-	2,698.4	-	2,702.4	-	2,504.6	-	2,623.4	-	2,534.4	-	2,488.6
Motor Cars	-	1,833.7	-	1,888.0	-	1,937.1	-	2,013.0	-	2,110.1	-	2,180.3
Other Durable Goods	-	689.0	-	688.8	-	684.0	-	682.5	-	673.6	-	666.6
Education	-	128.5	-	130.0	-	123.9	-	122.0	-	120.0	-	116.9
Travel	-	14.5	-	14.4	-	14.3	-	13.4	-	13.3	-	14.0
Other Purposes	-	1,810.2	-	1,877.8	-	1,902.9	-	1,968.7	-	1,749.4	-	1,738.5
<b>TOTAL</b>	1,249.0	36,712.6	1,352.3	36,211.3	2,522.7	35,631.6	2,532.0	35,626.3	2,347.2	35,154.0	2,274.9	34,934.4

Source: Commercial Banks

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

Table 2-13(h)

	2004											
	Jul		Aug		Sep		Oct		Nov		Dec	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	24.6	-	45.4	-	62.2	-	19.1	-	15.0	-	50.2	-
<b>FINANCIAL INSTITUTIONS</b>	1.0	594.7	0.0	539.6	0.0	524.8	0.0	489.1	0.0	558.6	0.0	490.0
Pub. Finan. Instits.	1.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.4	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	582.1	-	523.1	-	515.1	-	482.6	-	551.3	-	474.2
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	12.6	-	16.1	-	9.7	-	6.4	-	7.4	-	15.7
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.2
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	2,372.7	27,481.6	2,124.6	27,002.4	2,097.2	27,837.9	2,063.4	28,217.4	2,496.8	27,283.0	1,265.4	26,793.9
<b>Agriculture</b>	14.8	3,449.0	10.7	3,905.3	0.0	3,284.1	12.5	3,270.0	48.1	3,303.1	0.0	3,333.8
Sugarcane	1.9	119.0	5.8	119.8	0.0	170.7	12.5	150.0	48.1	166.4	0.0	28.3
Paddy	0.0	1,668.8	0.0	2,179.7	0.0	1,653.0	0.0	1,590.3	0.0	1,620.8	0.0	1,654.8
Other Farming	0.0	120.2	0.0	117.3	0.0	115.2	0.0	112.2	0.0	117.0	0.0	117.0
Livestock	0.0	307.5	0.0	303.7	0.0	304.9	0.0	333.5	0.0	358.5	0.0	460.7
Forestry	12.8	23.6	4.9	26.4	0.0	33.4	0.0	36.2	0.0	26.0	0.0	29.7
Shrimp & Other Fishing	0.0	1,209.9	0.0	1,158.5	0.0	1,006.9	0.0	1,047.8	0.0	1,014.5	0.0	1,043.4
<b>Mining &amp; Quarrying</b>	283.2	709.1	355.0	672.3	293.3	668.8	144.4	665.7	429.1	307.4	60.3	409.9
Bauxite	283.2	0.0	355.0	0.0	293.3	0.0	144.4	0.0	429.1	95.2	60.3	96.0
Other	0.0	709.1	0.0	672.3	0.0	668.8	0.0	665.7	0.0	212.2	0.0	314.0
<b>Manufacturing</b>	2,071.2	9,106.1	1,757.7	8,764.8	1,802.4	9,715.9	1,902.6	9,992.9	2,017.8	9,462.5	1,201.0	8,566.1
Timber and Sawmilling	0.0	994.6	0.0	1,000.4	0.0	1,061.9	0.0	1,060.1	0.0	1,090.0	0.0	823.7
Other Constr. and Engin.	0.0	2,149.9	0.0	2,272.4	0.0	2,344.6	0.0	2,445.5	0.0	2,369.3	0.0	2,332.6
Sugar Molasses	599.0	469.4	303.2	472.8	356.8	672.2	463.3	672.3	598.3	673.0	0.0	3.5
Rice Milling	177.4	3,284.3	177.4	2,756.8	177.4	3,131.0	177.4	3,234.1	177.4	2,856.9	177.4	2,482.8
Beverages, Food & Tobacco	0.0	630.8	0.0	540.7	0.0	563.0	0.0	657.2	0.0	453.0	0.0	540.9
Textiles & Clothing	0.0	54.1	0.0	53.4	0.0	51.6	0.0	51.3	0.0	51.6	0.0	65.9
Electricity	1,079.4	0.0	1,060.8	0.0	1,051.5	0.0	1,051.5	0.0	1,032.9	5.0	1,023.6	4.9
Other Manufacturing	215.5	1,523.1	216.2	1,668.3	216.7	1,891.6	210.5	1,872.6	209.1	1,963.7	0.0	2,311.8
<b>Services</b>	3.5	14,217.5	1.3	13,660.0	1.5	14,169.2	3.9	14,288.7	1.9	14,209.9	4.1	14,484.0
Drainage & Irrigation	0.0	23.9	0.0	23.9	0.0	27.7	0.0	30.1	0.0	29.3	0.0	25.8
Transportation	0.0	1,266.7	0.0	1,237.1	0.0	1,217.9	0.0	1,214.0	0.0	1,213.6	0.0	1,144.2
Telecommunications	3.5	27.3	1.3	13.1	1.5	13.8	3.9	14.0	1.9	33.5	0.0	40.3
Entertaining & Catering	0.0	1,775.7	0.0	1,820.6	0.0	1,956.4	0.0	1,957.3	0.0	1,945.6	0.0	1,368.5
Distribution	0.0	8,329.5	0.0	7,934.5	0.0	8,337.2	0.0	8,501.5	0.0	8,368.6	0.0	9,029.8
Education	0.0	222.0	0.0	223.0	0.0	225.4	0.0	226.4	0.0	214.0	0.0	216.7
Health	0.0	149.0	0.0	148.5	0.0	147.6	0.0	150.6	0.0	144.3	0.0	148.6
Professional Services	0.0	594.6	0.0	588.9	0.0	599.9	0.0	592.3	0.0	589.5	0.0	527.7
Other Services	0.0	1,828.8	0.0	1,670.3	0.0	1,643.3	0.0	1,602.4	0.0	1,671.6	4.1	1,982.4
<b>HOUSEHOLDS</b>	0.0	7,460.6	0.0	7,410.0	0.0	7,377.6	0.0	7,458.2	0.0	7,511.8	0.0	8,192.5
Housing	-	2,540.6	-	2,538.1	-	2,479.7	-	2,510.0	-	2,444.1	-	2,624.7
Motor Cars	-	2,214.6	-	2,242.2	-	2,044.9	-	2,036.8	-	2,038.4	-	2,156.3
Other Durable Goods	-	669.1	-	656.1	-	539.1	-	540.4	-	554.5	-	310.1
Education	-	116.2	-	129.1	-	140.2	-	142.2	-	139.6	-	169.0
Travel	-	14.0	-	16.8	-	18.4	-	17.4	-	492.5	-	33.5
Other Purposes	-	1,906.0	-	1,827.9	-	2,155.2	-	2,211.5	-	1,842.7	-	2,898.9
<b>TOTAL</b>	<b>2,398.3</b>	<b>35,536.8</b>	<b>2,170.0</b>	<b>34,952.0</b>	<b>2,159.4</b>	<b>35,740.3</b>	<b>2,082.5</b>	<b>36,164.6</b>	<b>2,511.8</b>	<b>35,353.4</b>	<b>1,315.6</b>	<b>35,476.4</b>

Source: Commercial Banks

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

Table 2.14

End of Period	Total Liquid Assets	Cash in Bank	Special <sup>1)</sup> Deposits with BOG	Excess Reserve	Balances due from H/Q Own Branch Abroad	Net Balances due from Commercial Banks in Guyana	Balances due from other Banks Abroad	Treasury Bills	Credit Instruments	Required <sup>2)</sup> Liquid Assets	Surplus (+) Deficit (-)
1994	13,545.4	680.7	-	62.8	228.0	361.5	2,154.0	10,058.4	-	8,033.6	5,511.8
1995	15,068.8	761.5	-	1,663.7	107.0	792.2	2,235.9	9,508.5	-	10,675.0	4,393.8
1996	17,221.5	1,425.3	-	261.2	675.5	754.8	2,348.1	11,756.5	-	13,193.0	4,028.4
1997	22,221.1	1,341.7	-	2,806.9	92.5	1,080.6	2,152.5	14,746.9	-	15,012.0	7,209.1
1998	21,062.0	1,319.0	-	3,412.6	102.7	486.5	2,590.8	13,150.4	-	15,620.5	5,441.5
1999	20,909.7	2,312.7	-	1,133.0	891.1	1,058.9	4,068.6	11,445.5	-	16,155.2	4,754.5
2000	31,611.2	1,897.4	-	3,370.3	1,061.2	882.3	3,491.9	20,908.1	-	19,158.1	12,453.2
2001											
Mar	30,586.5	1,232.7	-	1,645.2	1,020.9	795.8	3,540.9	22,351.0	-	19,102.7	11,483.8
Jun	30,664.7	1,101.6	-	3,176.6	1,500.8	984.5	3,684.0	20,217.3	-	19,199.6	11,465.1
Sep	31,633.3	1,130.3	-	3,865.9	1,609.9	892.2	3,446.3	20,688.8	-	19,310.4	12,322.9
Dec	33,533.8	1,791.0	-	4,996.7	1,239.4	626.9	3,454.1	21,425.8	-	20,153.5	13,380.3
2002											
Mar	34,238.9	1,334.2	-	6,117.1	1,320.4	1,193.8	4,073.9	20,199.4	-	20,441.2	13,797.7
Jun	38,121.3	1,214.5	-	8,352.0	1,398.0	951.1	4,571.3	21,634.3	-	20,640.4	17,480.9
Sep	37,543.3	1,328.2	-	4,763.3	298.5	564.6	3,665.5	26,923.1	-	21,730.7	15,812.6
Dec	37,300.1	1,866.0	-	6,006.1	395.6	899.3	2,540.7	25,592.3	-	22,330.0	14,970.0
2003											
Jan	38,446.8	1,255.0	-	7,848.8	318.1	773.6	2,579.5	25,671.9	-	22,582.7	15,864.1
Feb	38,493.3	1,209.4	-	5,263.8	462.5	865.8	3,169.6	27,522.3	-	22,495.3	15,998.0
Mar	35,717.9	1,455.3	-	2,091.0	793.4	632.6	3,251.6	27,493.9	-	22,419.6	13,298.3
Apr	38,046.6	1,385.0	-	4,912.1	626.6	878.7	3,974.2	26,270.0	-	22,808.0	15,238.6
May	38,004.8	1,306.2	-	5,072.2	473.3	646.7	3,707.4	26,799.1	-	23,000.0	15,204.8
Jun	37,150.5	1,335.2	-	4,565.5	318.5	920.8	3,362.1	26,648.5	-	22,809.0	14,341.6
Jul	38,990.4	1,271.4	-	5,567.9	183.8	858.0	3,475.0	27,634.3	-	23,221.6	15,768.7
Aug	38,145.4	1,132.4	-	5,117.4	189.7	732.5	3,028.0	27,945.3	-	23,487.9	14,657.5
Sep	38,635.3	1,479.3	-	2,941.7	205.2	579.7	3,731.7	29,697.6	-	23,356.8	15,278.4
Oct	39,457.5	1,298.4	-	4,117.3	378.7	1,480.2	3,731.6	28,451.3	-	23,541.8	15,915.7
Nov	38,767.9	1,109.4	-	3,091.6	320.1	1,027.6	4,882.7	28,336.5	-	23,683.8	15,084.1
Dec	39,992.5	2,022.9	-	6,066.7	478.5	773.9	5,436.2	25,214.1	-	23,510.0	16,482.5
2004											
Jan	42,300.8	1,384.5	-	4,856.5	195.7	528.5	6,058.8	29,276.8	-	24,544.5	17,756.4
Feb	43,686.2	1,440.3	-	2,896.9	511.0	1,151.4	5,935.5	31,751.2	-	24,678.4	19,007.8
Mar	42,237.5	1,756.4	-	4,058.3	466.2	558.1	4,664.1	30,734.3	-	24,461.4	17,776.0
Apr	39,365.5	1,587.1	-	2,791.6	441.4	854.8	4,153.1	29,537.6	-	24,846.5	14,519.0
May	42,968.9	1,788.0	-	5,022.8	412.1	710.7	3,992.6	31,042.6	-	24,823.1	18,145.8
Jun	42,866.0	1,572.6	-	1,769.2	644.7	609.4	5,400.2	32,870.0	-	24,465.0	18,401.0
Jul	43,161.4	1,756.6	-	2,252.9	514.1	784.4	5,786.8	32,066.7	-	24,571.2	18,590.2
Aug	43,000.2	2,083.8	-	3,635.3	621.5	707.9	5,547.6	30,404.1	-	24,723.3	18,276.9
Sep	41,284.9	1,915.2	-	3,040.9	636.3	384.6	5,400.8	29,907.1	-	24,664.3	16,620.7
Oct	44,055.5	1,475.0	-	3,846.9	705.8	889.6	7,699.0	29,439.2	-	24,789.4	19,266.1
Nov	46,150.3	1,851.7	-	5,298.8	721.6	737.4	7,255.8	30,285.0	-	26,014.2	20,136.0
Dec	48,954.7	2,455.9	-	6,956.2	589.1	883.8	6,954.3	31,115.4	-	26,330.9	22,623.8

Source: Commercial Banks

<sup>1)</sup> This account was closed with effect from December 28, 1994.

<sup>2)</sup> Statutory reserve deposits are included in the calculation of the required liquid assets.

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

Table 2.15

End of Period	Day Of Reserve Period (Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Reserve Period (Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
<b>2003</b>					<b>2004</b>				
<b>Jan</b>	3rd	12,877.1	20,763.2	7,886.1	<b>Jan</b>	2nd	13,669.1	22,466.4	8,797.3
	10th	12,934.0	20,659.5	7,725.5		9th	13,901.3	22,211.7	8,310.4
	17th	12,968.4	21,034.0	8,065.6		16th	13,945.0	18,544.3	4,599.3
	24th	12,961.1	22,193.6	9,232.5		23rd	14,025.4	19,298.0	5,272.6
	31st	13,004.3	20,853.0	7,848.8		30th	14,111.7	18,968.2	4,856.5
<b>Feb</b>	7th	12,964.9	18,858.1	5,893.2	<b>Feb</b>	6th	14,162.4	18,513.2	4,350.8
	14th	12,998.3	18,093.1	5,094.8		13th	14,145.7	18,659.4	4,513.7
	21st	12,933.6	18,381.0	5,447.3		20th	14,171.5	18,217.1	4,045.6
	28th	12,949.7	18,213.5	5,263.8		27th	14,156.2	17,053.0	2,896.9
<b>Mar</b>	7th	12,888.5	17,897.4	5,008.9	<b>Mar</b>	5th	14,042.0	17,429.9	3,388.0
	14th	12,934.8	14,866.5	1,931.6		12th	14,061.5	16,805.2	2,743.7
	21st	12,894.7	15,757.8	2,863.1		19th	14,021.4	16,989.1	2,967.7
	28th	12,918.5	15,009.5	2,091.0		26th	14,046.1	18,104.4	4,058.3
<b>Apr</b>	4th	12,838.7	15,592.0	2,753.3	<b>Apr</b>	2nd	14,120.9	17,794.8	3,674.0
	11th	12,949.0	17,057.8	4,108.9		9th	14,097.3	17,543.4	3,446.1
	18th	13,041.0	17,545.0	4,504.0		16th	14,075.3	17,728.9	3,653.5
	25th	13,124.1	18,036.2	4,912.1		23rd	14,103.3	19,428.6	5,325.3
<b>May</b>	2nd	13,174.8	17,224.7	4,049.9	<b>May</b>	30th	14,241.0	17,032.6	2,791.6
	9th	13,114.6	18,090.1	4,975.5		7th	14,062.4	16,176.3	2,113.9
	16th	13,160.0	17,925.0	4,765.0		14th	14,001.1	16,736.4	2,735.3
	23rd	13,217.1	18,457.8	5,240.7		21st	13,966.5	18,399.0	4,432.5
	30th	13,228.7	18,300.9	5,072.2		28th	14,235.5	19,258.3	5,022.8
<b>Jun</b>	6th	13,225.8	18,829.1	5,603.3	<b>Jun</b>	4th	14,234.4	19,466.3	5,231.9
	13th	13,238.4	18,105.4	4,867.0		11th	14,238.3	16,337.2	2,098.9
	20th	13,133.4	17,830.3	4,696.9		18th	14,152.1	14,896.3	744.1
	27th	13,130.5	17,696.0	4,565.5		25th	14,057.0	15,826.1	1,769.2
<b>Jul</b>	4th	12,948.9	16,428.5	3,479.6	<b>Jul.</b>	2nd	14,100.7	16,110.1	2,009.4
	11th	13,150.3	16,238.7	3,088.4		9th	14,196.3	16,186.6	1,990.3
	18th	13,139.0	16,931.9	3,792.9		16th	14,062.2	16,381.1	2,318.9
	25th	13,346.9	18,914.8	5,567.9		23rd	14,120.9	16,516.6	2,395.6
<b>Aug</b>	1st	13,490.8	18,687.3	5,196.4	<b>Aug.</b>	30th	14,098.8	16,351.7	2,252.9
	8th	13,452.0	19,052.3	5,600.3		6th	14,103.0	17,743.9	3,640.9
	15th	13,435.6	19,618.0	6,182.5		13th	14,108.0	17,657.8	3,549.8
	22nd	13,463.3	19,701.4	6,238.2		20th	14,115.4	17,735.1	3,619.8
	29th	13,494.9	18,612.4	5,117.4		27th	14,173.3	17,808.6	3,635.3
<b>Sep</b>	5th	13,406.4	17,564.8	4,158.4	<b>Sep.</b>	3rd	14,163.5	18,442.6	4,279.1
	12th	13,518.3	16,314.7	2,796.4		10th	14,227.2	17,716.2	3,488.9
	19th	13,452.9	16,103.7	2,650.8		17th	14,184.8	16,788.5	2,603.7
	26th	13,431.2	16,372.9	2,941.7		24th	14,152.9	17,193.8	3,040.9
<b>Oct</b>	3rd	13,437.1	16,664.6	3,227.5	<b>Oct.</b>	1st	14,166.7	17,897.9	3,731.2
	10th	13,418.1	16,382.0	2,963.9		8th	14,325.2	18,170.5	3,845.3
	17th	13,429.8	16,325.1	2,895.4		15th	14,412.4	17,316.2	2,903.8
	24th	13,457.5	17,612.6	4,155.0		22nd	14,357.4	18,204.4	3,846.9
	31st	13,517.5	17,634.8	4,117.3		29th	14,197.1	18,065.4	3,868.4
<b>Nov</b>	7th	13,559.9	17,739.6	4,179.7	<b>Nov.</b>	5th	14,482.9	17,926.2	3,443.3
	14th	13,567.6	17,061.7	3,494.1		12th	14,526.8	18,655.5	4,128.7
	21st	13,612.7	17,453.3	3,840.6		19th	14,638.8	19,079.0	4,440.2
	28th	13,625.8	16,717.4	3,091.6		26th	14,861.0	20,159.8	5,298.8
<b>Dec</b>	5th	13,645.1	17,364.3	3,719.2	<b>Dec.</b>	3rd	14,917.5	19,356.8	4,439.4
	12th	13,793.2	19,397.5	5,604.4		10th	14,987.9	18,993.4	4,005.6
	19th	13,867.5	17,787.8	3,920.3		17th	15,085.9	18,537.7	3,451.8
	24th	13,516.7	19,583.4	6,066.7		24th	14,968.0	20,208.2	5,240.2
					31st	15,038.5	21,994.7	6,956.2	

Source: Commercial Banks

**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 Financial Institution (Net)	Private Sector	Total	Money			Quasi-Money		
					Total	Government (Net)	Public Enterprises (Net)				Other (Net)	Total	Currency		Demand Deposits	
1994	(76,002.7)	(76,617.5)	614.8	1,229.7	(11,328.2)	(6,912.0)	(2,510.0)	(1,906.2)	(1,342.4)	13,900.3	39,115.9	12,266.6	8,167.1	4,099.5	26,849.3	(113,888.9)
1995	(74,966.5)	(75,881.4)	914.9	8,282.6	(11,070.2)	(6,747.1)	(2,085.8)	(2,237.3)	(1,754.3)	21,107.1	49,339.6	14,006.9	8,967.4	5,039.5	35,332.7	(116,023.5)
1996 <sup>1)</sup>	(26,173.0)	(26,356.3)	183.3	14,487.7	(19,247.6)	(13,994.2)	(4,287.8)	(965.5)	(2,573.6)	36,308.9	57,580.3	16,037.2	9,959.3	6,077.9	41,543.1	(69,265.6)
1997	(6,300.9)	(4,834.6)	(1,466.3)	23,926.8	(17,277.0)	(10,974.2)	(3,618.6)	(2,684.3)	(3,659.5)	44,863.3	64,319.2	17,388.7	11,192.7	6,196.0	46,930.5	(46,693.3)
1998	(71.2)	1,229.8	(1,301.0)	31,947.0	(14,187.9)	(6,340.9)	(3,600.5)	(4,246.5)	(5,703.4)	51,838.3	68,695.6	17,820.7	11,334.2	6,486.4	50,874.9	(36,819.9)
1999	11,591.9	8,361.0	3,230.8	23,860.3	(26,735.3)	(22,080.0)	(2,618.9)	(2,036.4)	(5,227.7)	55,823.3	77,007.7	21,576.0	13,422.2	8,153.9	55,431.7	(41,555.5)
2000	23,181.5	19,835.1	3,346.4	24,697.7	(25,848.3)	(20,421.0)	(1,319.7)	(4,107.6)	(7,794.9)	58,341.0	85,445.1	24,826.6	14,495.1	10,331.6	60,618.5	(37,565.9)
2001																
Mar	23,141.4	18,980.8	4,160.6	29,242.4	(21,540.1)	(18,102.1)	(868.5)	(2,569.4)	(7,492.1)	58,274.6	86,386.3	22,301.1	12,861.1	9,440.0	64,085.2	(34,002.4)
Jun	24,146.3	18,658.0	5,488.3	27,033.4	(22,276.3)	(19,546.1)	(654.3)	(2,075.9)	(8,612.8)	57,922.6	87,098.5	21,472.0	12,278.8	9,193.3	65,626.4	(35,918.8)
Sep	23,760.0	18,112.6	5,647.4	28,111.3	(21,764.6)	(17,870.7)	(743.2)	(3,150.7)	(7,502.4)	57,378.2	88,015.1	21,687.5	12,566.1	9,121.4	66,327.7	(36,143.8)
Dec	30,136.4	23,542.4	6,594.0	26,052.5	(24,212.6)	(18,287.5)	(1,041.0)	(4,884.1)	(7,544.9)	57,810.0	93,035.5	24,807.4	15,138.3	9,669.1	68,228.1	(36,846.5)
2002																
Mar	31,814.3	23,933.9	7,880.4	25,774.8	(25,019.9)	(18,287.0)	(2,146.1)	(4,586.8)	(7,332.0)	58,126.7	92,225.0	23,537.5	13,960.4	9,577.2	68,687.5	(34,635.8)
Jun	32,675.0	24,016.8	8,658.2	24,094.5	(25,015.9)	(17,719.3)	(1,820.4)	(5,476.1)	(7,740.4)	56,850.8	94,085.4	24,425.1	13,539.0	10,886.1	69,660.3	(37,315.9)
Sep	32,056.8	23,001.3	9,055.5	24,992.1	(23,482.2)	(16,054.8)	(2,058.8)	(5,368.6)	(8,532.9)	57,007.3	94,104.0	23,342.6	13,158.5	10,184.0	70,761.5	(37,055.2)
Dec	32,203.2	24,539.4	7,663.8	28,141.2	(22,025.9)	(15,330.5)	(1,900.8)	(4,794.6)	(8,497.7)	58,664.8	98,147.3	26,364.8	15,409.7	10,955.1	71,782.6	(37,802.9)
2003																
Jan	32,276.9	24,502.6	7,774.3	27,924.9	(21,207.1)	(15,207.9)	(1,295.2)	(4,704.0)	(8,504.1)	57,636.2	98,044.2	24,519.5	14,291.6	10,227.9	73,524.7	(37,842.3)
Feb	32,229.4	23,509.4	8,720.0	28,725.6	(20,872.6)	(15,008.5)	(993.7)	(4,870.4)	(7,734.8)	57,333.0	98,617.2	25,066.7	14,300.3	10,766.4	73,550.4	(37,662.1)
Mar	32,796.7	23,379.3	9,417.3	24,432.5	(15,712.4)	(9,741.8)	(867.4)	(5,103.1)	(8,322.3)	48,467.2	98,182.2	24,191.2	14,169.3	10,021.9	73,991.0	(40,953.1)
Apr	33,705.1	24,266.7	9,438.4	25,873.9	(13,701.4)	(7,693.4)	(1,096.2)	(4,911.8)	(8,618.3)	48,193.6	100,523.9	25,521.3	14,476.3	11,045.0	75,002.6	(40,945.0)
May	32,249.2	22,402.5	9,846.7	25,949.6	(12,892.9)	(6,794.2)	(1,187.4)	(4,911.3)	(9,263.8)	48,106.2	100,199.3	25,172.2	14,358.3	10,813.9	75,027.1	(42,000.5)
Jun	33,150.5	23,393.0	9,757.4	23,823.2	(14,973.5)	(8,067.6)	(1,303.9)	(5,602.1)	(9,172.4)	47,969.2	99,662.2	24,907.8	14,277.7	10,630.1	74,754.4	(42,688.5)
Jul	31,887.8	21,605.2	10,282.6	26,414.0	(11,257.3)	(4,254.6)	(1,377.6)	(5,625.1)	(10,187.8)	47,859.0	100,017.9	25,377.0	14,262.1	11,115.0	74,640.9	(41,716.2)
Aug	31,988.9	21,993.1	9,995.9	27,387.2	(11,250.1)	(4,143.1)	(1,639.8)	(5,467.2)	(9,512.9)	48,150.1	100,749.1	26,321.0	14,597.2	11,723.8	74,428.0	(41,373.0)
Sep	32,638.6	21,656.7	10,981.9	26,279.0	(10,771.4)	(4,095.1)	(1,560.6)	(5,115.7)	(10,375.6)	47,426.0	100,269.0	25,956.9	14,386.9	11,569.9	74,312.1	(41,351.3)
Oct	34,325.4	22,125.8	12,199.6	26,012.6	(11,759.0)	(5,168.5)	(1,711.0)	(4,879.5)	(10,041.0)	47,812.6	102,221.6	27,578.1	15,381.8	12,196.3	74,643.5	(41,883.6)
Nov	35,196.1	22,948.0	12,248.1	27,980.4	(10,449.8)	(3,965.2)	(1,497.7)	(4,986.9)	(9,891.9)	48,322.2	104,156.0	28,417.1	16,313.1	12,104.0	75,738.9	(40,979.4)
Dec	38,078.2	25,011.4	13,066.8	25,198.9	(13,316.6)	(5,926.8)	(1,581.5)	(5,808.3)	(10,078.3)	48,593.7	106,259.1	30,792.7	17,888.2	12,904.5	75,466.5	(42,982.0)
2004																
Jan	37,780.8	24,994.3	12,786.5	25,552.4	(11,999.2)	(4,160.9)	(1,305.4)	(6,533.0)	(10,432.8)	47,984.5	105,525.8	29,076.8	16,461.6	12,615.2	76,449.0	(42,192.6)
Feb	37,072.8	23,654.9	13,418.0	27,154.3	(9,903.5)	(2,571.2)	(1,204.8)	(6,127.6)	(10,817.8)	47,875.6	106,068.9	29,605.1	16,260.1	13,345.0	76,463.8	(41,841.8)
Mar	36,436.6	22,954.4	13,482.1	27,751.9	(7,763.5)	(1,293.4)	(33.4)	(6,436.8)	(11,566.1)	47,081.5	105,806.2	28,879.1	15,893.2	12,985.9	76,927.1	(41,617.7)
Apr	37,669.1	24,822.2	12,846.9	26,878.6	(9,755.9)	(3,095.0)	156.6	(6,817.5)	(10,138.7)	46,773.2	106,896.8	31,402.7	14,782.3	15,494.1	75,494.1	(42,349.1)
May	35,478.5	23,527.4	11,951.1	28,533.2	(7,556.1)	(638.8)	(74.0)	(6,843.4)	(11,074.8)	47,164.1	106,165.8	30,409.3	16,461.1	13,948.1	75,756.5	(42,154.1)
Jun	37,527.8	23,492.0	14,035.8	27,899.0	(8,755.2)	(1,477.4)	(744.2)	(6,533.6)	(10,447.7)	47,101.9	106,615.1	29,912.0	16,067.8	13,844.3	76,703.0	(41,188.3)
Jul	35,912.6	22,078.8	13,833.9	31,278.2	(6,018.2)	(808.0)	287.1	(5,497.2)	(10,396.8)	47,693.2	108,508.0	31,140.7	16,769.9	14,370.8	77,367.3	(41,317.2)
Aug	38,171.3	23,452.8	14,718.5	29,453.0	(7,831.4)	(2,225.4)	210.8	(5,816.8)	(10,260.7)	47,545.1	108,817.4	31,673.9	15,188.3	17,143.5	77,143.5	(41,193.2)
Sep	39,381.4	24,104.3	15,277.1	28,622.0	(9,115.5)	(2,877.5)	(250.6)	(5,987.4)	(9,995.8)	47,733.4	109,145.8	30,819.1	16,480.4	14,338.6	78,326.7	(41,142.4)
Oct	42,288.6	24,678.1	17,610.5	29,514.3	(8,875.3)	(1,957.7)	(103.0)	(6,814.6)	(9,857.3)	48,246.9	113,390.7	33,855.1	17,883.7	15,971.4	79,535.6	(41,587.8)
Nov	41,746.7	25,089.4	16,657.4	30,715.1	(6,644.3)	(136.4)	(453.1)	(6,054.8)	(9,864.1)	47,223.5	114,412.8	34,679.6	17,515.0	17,164.6	79,733.2	(41,951.0)
Dec	33,987.4	19,425.6	14,561.8	37,408.3	457.8	9,517.3	(2,583.2)	(6,476.3)	(11,430.8)	48,381.3	114,494.6	34,606.3	19,545.6	15,060.7	79,888.2	(43,098.8)

Source: Bank of Guyana and Commercial Banks.

<sup>1)</sup> Net foreign assets reflect Naples terms debt stock reduction in December 1996.

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

Table 4.1

	2000	2001	2002	2003												2004												
	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
<b>BANK OF GUYANA</b>																												
Bank Rate	11.75	8.75	6.25	6.25	5.25	5.25	5.25	5.25	5.25	5.25	5.00	5.50	5.25	5.25	5.50	5.50	5.50	5.50	5.50	5.50	5.50	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Treasury Bill Discount Rate																												
91 Days	9.20	6.25	3.91	2.88	2.88	3.00	3.00	2.99	2.99	2.88	2.84	3.40	3.22	2.98	3.40	3.47	3.47	3.47	3.39	3.39	3.52	3.80	3.80	3.80	3.77	3.77	3.79	
182 Days	10.66	7.31	4.12	3.70	3.37	3.70	3.70	3.74	3.72	3.73	3.53	3.32	3.26	3.06	3.37	3.92	3.98	3.98	3.93	3.98	3.97	3.95	3.95	3.99	3.94	3.96	3.96	
364 Days	11.09	8.17	4.91	4.91	4.73	4.50	4.16	4.16	4.37	4.30	3.83	4.33	3.89	3.92	4.01	4.13	4.22	3.88	3.79	3.98	4.13	4.13	4.06	4.44	4.06	4.13	4.13	
Interest Rate on EPD <sup>2)</sup>	10.75	7.75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>COMMERCIAL BANKS</b>																												
Small Savings Rate	7.28	6.70	4.29	4.29	4.23	4.25	4.25	3.96	3.96	3.65	3.63	3.54	3.46	3.46	3.46	3.46	3.46	3.46	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	
Prime Lending Rate (weighted average) <sup>3)</sup>	17.16	17.26	17.27	17.02	17.01	16.57	16.58	16.61	16.62	16.63	16.63	16.65	16.65	16.66	16.69	16.63	16.56	16.60	16.55	16.66	16.72	16.53	16.63	16.84	16.71	16.88	15.91	
Prime Lending Rate <sup>4)</sup>	17.21	16.79	16.25	15.57	15.57	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	
Commercial Banks' Lending Rate (weighted average)	17.68	17.60	16.83	16.79	16.77	16.59	16.49	16.33	16.24	16.16	16.08	15.92	15.81	15.75	15.58	15.36	15.26	15.12	15.05	15.03	14.85	14.73	14.18	14.08	13.80	13.45	10.85	
<b>HAND-IN-HAND TRUST CORP. INC. <sup>5)</sup></b>																												
Domestic Mortgages	16.00	16.00	16.00	16.00	16.00	16.00	16.00	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	20.00	20.00	20.00	20.00	20.00	20.00	20.00	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 <sup>6)</sup>	9.18	7.55	4.82	4.82	4.82	4.82	4.82	4.29	4.29	4.29	4.29	3.79	3.79	3.79	3.79	3.79	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	
<b>NEW BUILDING SOCIETY</b>																												
Deposits <sup>6)</sup>	7.50	6.50	4.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	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	11.00	11.00	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	
Five dollar shares	9.00	8.00	5.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Save and prosper shares	10.50	9.00	6.50	6.50	6.50	6.50	6.50	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	

Source: Bank of Guyana, Commercial Banks and other

<sup>1)</sup> End of period rates.

<sup>2)</sup> With effect from April 30, 2002 interest payments on deposits in the External Deposits Scheme have been discontinued.

<sup>3)</sup> The prime lending rate reported by the banks has been weighted by the amount of loans issued at the corresponding rate.

<sup>4)</sup> The average prime lending rate actually used by commercial banks applicable to loans and advances.

<sup>5)</sup> Effective from March 2004 GNCB Trust Company has been renamed Hand-in-Hand Trust Company Inc.

<sup>6)</sup> Small savings rate



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

Table 4.2

End of Period	Commercial Banks					
	Prime Lending Rate <sup>1)</sup>	Small Savings Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits	12 Months Time Deposits
1994	19.89	11.20	12.81	14.37	14.25	14.27
1995	19.07	10.47	12.81	13.83	14.18	14.43
1996	17.21	7.73	8.96	9.93	12.75	9.50
1997	16.93	7.39	8.43	9.43	-	9.30
1998	16.64	7.06	8.02	8.34	9.00	9.65
1999	17.25	7.97	9.34	9.90	10.17	10.26
2000	17.21	7.28	7.37	8.92	8.96	9.41
2001						
Mar	17.29	7.20	8.28	8.57	8.39	9.13
Jun	17.14	7.04	7.87	8.06	8.28	8.63
Sep	16.71	7.30	7.90	7.69	8.55	8.68
Dec	16.79	6.70	7.15	7.03	7.13	8.07
2002						
Mar	16.25	5.77	5.28	5.43	6.05	6.09
Jun	16.25	4.79	4.12	4.28	4.63	4.71
Sep	16.25	4.40	3.73	3.91	4.13	4.23
Dec	16.25	4.29	3.70	3.91	4.13	4.23
2003						
Jan	15.57	4.29	3.64	3.91	4.13	4.23
Feb	15.57	4.23	3.62	3.91	4.13	4.15
Mar	14.88	4.25	3.56	3.91	4.13	4.23
Apr	14.88	4.25	3.56	3.91	4.13	4.23
May	14.88	3.96	3.17	3.61	4.13	3.90
Jun	14.88	3.96	3.27	3.56	4.00	3.85
Jul	14.88	3.65	3.02	3.26	3.50	3.65
Aug	14.88	3.63	2.98	3.26	3.50	3.73
Sep	14.88	3.54	2.94	3.33	3.50	3.75
Oct	14.88	3.46	2.81	3.16	3.50	3.54
Nov	14.88	3.46	2.81	3.16	3.50	3.54
Dec	14.88	3.46	2.81	3.16	3.50	3.54
2004						
Jan	14.54	3.46	2.77	3.10	3.50	3.58
Feb	14.54	3.46	2.81	3.15	3.50	3.58
Mar	14.54	3.46	2.81	3.15	3.50	3.58
Apr	14.54	3.42	2.81	3.15	3.50	3.58
May	14.54	3.42	2.79	3.10	3.50	3.54
Jun	14.54	3.42	2.71	3.10	3.50	3.42
Jul	14.54	3.42	2.55	2.90	3.38	3.21
Aug	14.54	3.42	2.59	2.95	3.50	3.29
Sep	14.54	3.42	2.59	2.95	3.50	3.29
Oct	14.54	3.42	2.59	2.85	3.50	3.25
Nov	14.54	3.42	2.59	2.85	3.50	3.25
Dec	14.54	3.42	2.59	2.85	3.50	3.38

Source: Commercial Banks

<sup>1)</sup> Arithmetic average of the Prime Lending Rate as reported by the Commercial Banks.

Note: Interest rates for nine and twelve months deposits have been revised for 1999 to 2001.

**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 1)	Bank Rate
1994	18.64	20.25	...	13.00	7.77	9.50	29.47	5.64	4.75	5.92	6.25	...
1995	15.49	17.25	9.04	13.00	8.27	12.50	42.50	5.16	5.25	6.22	6.50	...
1996	9.94	12.00	11.58	13.00	5.61	12.50	28.83	5.00	5.00	6.08	6.00	...
1997	8.16	11.00	10.81	13.00	4.91	9.00	28.08	5.16	5.00	7.04	7.17	...
1998	8.84	11.25	11.88	13.00	5.70	9.00	23.52	4.42	4.50	5.72	7.06	...
1999	11.07	13.25	10.09	13.00	6.05	10.00	20.61	5.23	5.00	5.49	...	4.00
2000	9.20	11.75	10.85	13.00	3.85	10.00	20.16	5.83	6.00	5.63	...	5.75
2001												
Mar.	9.40	12.00	10.46	13.00	3.69	10.00	16.88	4.50	4.50	5.23	...	5.75
Jun.	8.45	11.00	9.53	13.00	3.64	9.50	16.20	3.48	3.25	4.98	...	5.50
Sep.	6.43	9.00	7.67	13.00	2.71	8.50	15.10	2.87	2.50	4.43	...	4.75
Dec.	6.25	8.75	6.33	13.00	1.97	7.50	17.03	1.72	1.25	3.83	...	4.25
2002												
Mar.	5.88	8.25	5.70	13.00	1.16	7.50	14.30	1.81	1.25	3.97	...	4.25
Jun.	5.49	7.75	4.67	7.75	2.81	7.50	13.81	1.71	1.25	3.98	...	4.25
Sep.	3.93	6.25	4.18	7.25	2.51	7.50	16.69	1.63	1.25	3.79	...	4.25
Dec.	3.91	6.25	4.39	7.25	1.51	7.50	17.01	1.20	0.75	3.84	...	3.75
2003												
Jan.	2.88	6.25	4.55	7.25	1.09	7.50	18.45	1.17	2.25	3.80	...	3.75
Feb.	2.88	5.25	4.10	7.25	0.92	7.50	...	1.16	2.25	3.50	...	3.75
Mar.	3.00	5.25	4.30	7.25	2.50	7.50	33.47	1.12	2.25	3.47	...	3.50
Apr.	3.00	5.25	4.54	7.25	2.30	7.50	30.34	1.14	2.25	3.45	...	3.50
May	2.99	5.25	...	7.25	2.18	7.50	...	1.08	2.25	3.44	...	3.50
Jun.	2.99	5.25	...	7.25	1.91	7.50	29.92	0.94	2.20	3.47	...	3.00
Jul.	2.88	5.25	4.92	7.25	1.52	7.50	26.31	0.90	2.00	3.31	...	3.00
Aug.	2.84	5.00	4.78	7.25	1.25	7.50	25.74	0.95	2.00	3.40	...	3.00
Sep.	3.40	5.50	4.80	7.00	0.94	7.50	23.42	0.94	2.00	3.52	...	3.00
Oct.	3.22	5.25	4.78	7.00	0.90	7.50	22.44	0.92	2.00	3.65	...	3.00
Nov.	2.98	5.25	4.85	7.00	0.78	7.50	23.46	0.94	2.00	3.81	...	3.00
Dec.	3.40	5.50	4.79	7.00	0.64	7.50	23.46	0.89	2.00	3.83	...	3.00
2004												
Jan.	3.47	5.50	4.80	7.00	0.44	7.50	17.15	0.89	2.00	3.92	...	3.00
Feb.	3.47	5.50	4.78	7.00	0.38	7.50	16.31	0.92	2.00	4.01	...	3.00
Mar.	3.47	5.50	4.82	7.00	0.28	7.50	15.23	0.94	2.00	4.13	...	3.00
Apr.	3.39	5.50	4.78	7.00	0.24	7.50	15.09	0.94	2.00	4.20	...	3.00
May	3.39	5.50	4.83	7.00	0.32	7.50	14.96	1.03	2.00	4.40	...	3.00
Jun.	3.52	5.50	4.78	7.00	0.35	7.50	14.98	1.28	2.01	4.61	...	3.00
Jul.	3.80	6.00	...	...	1.24	7.50	14.96	1.35	2.25	4.67	...	3.00
Aug.	3.80	6.00	...	...	...	...	16.36	1.50	2.43	4.71	...	3.00
Sep.	3.80	6.00	...	...	...	...	14.80	1.67	2.58	...	...	3.00
Oct.	3.77	6.00	...	...	...	...	...	...	...	...	...	...
Nov.	3.77	6.00	...	...	...	...	...	...	...	...	...	...
Dec.	3.79	6.00	...	...	...	...	...	...	...	...	...	...

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

1) This rate has been discontinued with effect from 1998.

**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
			Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't. Sec.	Loans			Other		Total Deposits	Shares Deposits	Other Deposits	
							Total	Mortgage Loans	Other Loans						
1994	148.0	82.4	3,131.7	3,101.4	21.2	9.1	1,097.1	1,096.4	0.7	236.5	4,695.7	4,043.2	3,812.6	230.6	652.5
1995	168.1	352.6	3,234.1	3,211.2	13.8	9.1	1,862.7	1,861.4	1.3	265.8	5,883.3	5,006.2	4,766.5	239.7	877.1
1996	184.8	153.3	4,338.5	4,333.4	4.9	0.2	2,658.1	2,653.8	4.3	404.5	7,739.2	6,700.0	6,439.7	260.3	1,039.2
1997	209.4	114.7	5,054.7	5,054.7	-	-	3,604.3	3,602.6	1.7	435.9	9,418.9	8,156.7	7,871.2	285.5	1,262.3
1998	277.9	66.7	5,226.1	5,226.1	-	-	4,921.6	4,921.3	0.3	430.2	10,922.5	9,468.9	9,129.6	339.3	1,453.5
1999	310.3	123.9	4,705.2	4,705.2	-	-	6,090.5	6,088.8	1.7	738.7	11,968.6	10,236.0	9,918.4	317.6	1,732.5
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															
Mar	418.7	1,436.5	5,721.6	5,721.6	-	-	7,497.4	7,497.4	-	729.2	15,803.3	13,825.2	13,450.0	375.2	1,978.0
Jun	425.1	2,488.6	5,469.4	5,469.4	-	-	7,753.8	7,753.8	-	760.3	16,897.1	14,834.6	14,428.1	406.5	2,062.5
Sep	423.4	1,683.2	6,408.8	6,408.8	-	-	8,035.3	8,035.3	-	831.0	17,381.7	15,287.4	14,902.1	385.3	2,094.3
Dec	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	2,200.0
2002															
Mar	450.4	2,225.1	7,523.0	7,523.0	-	-	8,611.9	8,611.9	-	806.4	19,616.8	17,378.3	16,960.0	418.4	2,238.5
Jun	454.4	2,142.1	7,861.8	7,861.8	-	-	9,065.8	9,065.8	-	894.1	20,418.1	18,057.5	17,610.5	447.0	2,360.5
Sep	467.4	3,007.5	7,341.0	7,341.0	-	-	9,422.8	9,422.8	-	804.3	21,043.1	18,616.6	18,143.7	472.9	2,426.5
Dec	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															
Jan	497.2	2,904.7	7,946.9	7,946.9	-	-	9,848.9	9,848.9	-	742.5	21,940.2	19,508.7	19,018.2	490.5	2,431.5
Feb	497.2	2,272.9	8,644.4	8,644.4	-	-	9,933.9	9,933.9	-	708.4	22,056.8	19,596.7	19,108.3	488.3	2,460.1
Mar	497.2	2,328.2	8,732.1	8,732.1	-	-	10,020.8	10,020.8	-	773.9	22,352.1	19,747.1	19,252.4	494.8	2,605.0
Apr	497.2	2,713.1	8,533.7	8,533.7	-	-	10,080.3	10,080.3	-	747.6	22,572.0	19,968.0	19,460.8	507.2	2,603.9
May	497.2	3,087.9	8,366.2	8,366.2	-	-	10,185.3	10,185.3	-	736.8	22,873.3	20,243.7	19,725.8	517.9	2,629.6
Jun	502.2	2,787.9	8,605.9	8,605.9	-	-	10,279.8	10,279.8	-	760.2	22,936.0	20,214.7	19,701.7	513.0	2,721.3
Jul	601.8	2,566.7	8,565.6	8,565.6	-	-	10,431.4	10,431.4	-	771.0	22,936.4	20,258.3	19,740.1	518.3	2,678.1
Aug	603.4	2,472.3	8,802.8	8,802.8	-	-	10,498.2	10,498.2	-	740.4	23,117.1	20,415.7	19,906.1	509.5	2,701.5
Sep	597.9	2,469.2	8,734.9	8,734.9	-	-	10,604.9	10,604.9	-	737.9	23,144.7	20,394.4	19,873.4	521.0	2,750.3
Oct	597.9	2,000.3	9,260.1	9,260.1	-	-	10,722.6	10,722.6	-	730.2	23,311.0	20,575.9	20,068.6	507.4	2,735.1
Nov	597.9	1,782.8	9,557.9	9,557.9	-	-	10,827.3	10,827.3	-	740.7	23,506.6	20,751.6	20,232.8	518.7	2,755.0
Dec	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															
Jan	721.0	1,651.2	10,011.9	10,011.9	-	-	10,896.2	10,896.2	-	776.8	24,057.1	21,294.1	20,759.2	535.0	2,763.0
Feb	720.1	1,517.4	10,263.3	10,263.3	-	-	10,945.8	10,945.8	-	757.0	24,203.5	21,417.6	20,888.0	529.6	2,785.9
Mar	742.9	2,599.1	9,340.0	9,340.0	-	-	11,030.9	11,030.9	-	822.2	24,535.0	21,582.9	21,049.9	533.0	2,952.1
Apr	742.3	1,435.1	10,554.2	10,554.2	-	-	11,141.9	11,141.9	-	800.6	24,674.1	21,724.5	21,183.4	541.1	2,949.6
May	741.7	1,396.2	10,619.0	10,619.0	-	-	11,271.1	11,271.1	-	937.1	24,965.2	21,988.5	21,440.8	547.7	2,976.7
Jun	748.1	1,227.4	10,730.4	10,730.4	-	-	11,416.5	11,416.5	-	958.6	25,081.0	22,018.2	21,464.3	553.9	3,062.8
Jul	747.6	1,452.7	10,331.5	10,331.5	-	-	11,561.7	11,561.7	-	979.6	25,073.1	22,045.2	21,515.1	530.0	3,027.9
Aug	747.0	1,494.8	10,328.5	10,328.5	-	-	11,662.2	11,662.2	-	937.1	25,169.6	22,112.6	21,585.9	526.7	3,057.0
Sep	746.4	1,567.4	10,285.4	10,285.4	-	-	11,846.8	11,846.8	-	968.5	25,414.5	22,301.5	21,759.8	541.7	3,112.9
Oct	745.8	1,764.3	10,026.6	10,026.6	-	-	12,038.4	12,038.4	-	940.1	25,515.2	22,380.6	21,829.2	551.4	3,134.6
Nov	745.2	1,749.9	10,034.3	10,034.3	-	-	12,225.6	12,225.6	-	943.7	25,698.9	22,526.9	21,988.6	538.3	3,171.9
Dec	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

Source: New Building Society

**TRUST COMPANIES\*: ASSETS <sup>2)</sup>**  
(G\$ Thousand)

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other 1)
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
1994	3,165,036	-	89,820	9,037	80,783	321,535	321,495	40	2,662,139	908,623	436,358	1,317,158	91,542
1995	4,431,353	-	235,378	19,668	215,710	184,647	184,607	40	3,899,021	1,150,691	587,921	2,160,409	112,307
1996	5,221,388	-	356,675	48,460	308,215	40	-	40	4,789,871	1,727,492	831,059	2,231,320	74,802
1997	6,772,366	-	173,475	27,103	146,372	1,992	1,952	40	5,870,294	2,298,479	847,949	2,723,866	726,605
1998	4,495,139	124,767	170,438	48,231	122,207	12,538	12,538	-	3,795,151	2,677,095	953,481	164,575	392,245
1999	5,359,969	152,128	149,686	23,829	125,857	19,982	19,982	-	4,628,936	2,907,144	1,354,823	366,969	409,237
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													
Mar	6,202,767	151,147	390,506	34,814	355,692	-	-	-	5,181,701	2,983,581	1,830,494	367,626	479,413
Jun	6,203,836	150,540	413,616	26,735	386,881	-	-	-	5,160,927	3,258,992	1,528,671	373,264	478,753
Sep	6,232,362	144,943	597,395	160,033	437,362	-	-	-	5,145,231	3,372,492	1,408,827	363,912	344,793
Dec	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													
Mar	6,438,634	134,034	461,250	26,188	435,062	-	-	-	5,402,934	3,304,394	1,405,796	692,744	440,416
Jun	6,555,390	123,957	492,562	33,333	459,229	39	39	-	5,565,124	2,474,674	2,291,233	799,217	373,708
Sep	6,733,582	95,484	668,882	25,799	643,083	-	-	-	5,451,004	3,211,128	1,429,261	810,615	518,212
Dec	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													
Mar	6,715,336	202,828	576,332	58,113	518,219	15,040	15,040	-	5,474,116	3,070,714	1,369,586	1,033,816	447,020
Jun	6,692,348	238,869	579,455	44,816	534,639	9,082	9,082	-	5,415,547	3,006,039	1,332,340	1,077,168	449,395
Sep	7,540,303	852,280	756,973	157,940	599,033	9,133	9,133	-	5,460,104	2,905,484	1,436,206	1,118,414	461,813
Dec	7,825,722	163,994	1,457,921	4,388	1,453,533	109,722	109,722	-	5,669,857	2,825,775	1,537,518	1,306,564	424,228
2004													
Mar	7,991,441	306,250	1,504,851	4,192	1,500,659	110,568	110,568	-	4,452,157	2,732,639	1,525,656	193,862	1,617,615
Jun	8,647,237	487,544	2,310,429	4,339	2,306,090	9,270	9,270	-	3,796,057	2,283,617	1,311,146	201,294	2,043,937
Sep	8,788,043	493,327	2,151,774	4,488	2,147,286	9,311	9,311	-	3,812,531	2,302,337	1,314,689	195,505	2,321,100
Dec	8,339,496	682,805	1,615,379	4,625	1,610,754	9,361	9,361	-	3,762,558	2,317,990	1,244,790	199,778	2,269,393

Source: Trust Companies

\* Includes finance companies prior to December 1998.

1) Other includes claims on non-residents prior to December 1998.

2) Data series for Private Sector shares were revised in March 2004.

**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.
1994	3,165,036	-	1,536,293	1,536,293	9,471	1,200,958	325,864	-	1,416,386	51,743	1,203,108	212,357
1995	4,431,353	-	1,913,303	1,913,303	13,782	1,339,844	559,677	-	2,030,284	68,547	1,773,712	487,766
1996	5,221,388	-	1,963,144	1,963,144	22,850	1,727,214	213,080	-	2,888,841	795,722	1,825,866	369,403
1997	6,772,366	-	2,391,978	2,391,978	11,677	2,308,457	71,844	-	4,000,446	1,177,228	1,863,918	379,942
1998	4,495,139	82,172	2,692,562	2,692,562	23,404	2,572,787	96,371	-	1,658,417	1,131,281	350,080	61,988
1999	5,359,969	83,047	3,186,545	3,186,545	12,487	3,103,865	70,193	-	1,985,325	1,316,653	501,851	105,052
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												
Mar	6,202,767	99,173	3,459,116	3,259,116	9,104	3,163,217	86,795	200,000	2,411,212	1,451,604	770,606	233,266
Jun	6,203,836	99,326	3,526,149	3,326,149	11,802	3,252,034	62,313	200,000	2,451,124	1,476,526	795,659	127,237
Sep	6,232,362	100,186	3,425,330	3,425,330	11,438	3,347,729	66,163	-	2,376,291	1,480,964	710,390	330,555
Dec	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												
Mar	6,438,634	101,977	3,736,324	3,736,324	9,256	3,665,310	61,758	-	2,418,030	1,673,105	744,925	182,303
Jun	6,555,390	99,066	3,845,883	3,845,883	9,222	3,785,225	51,436	-	2,482,982	1,721,732	761,250	127,459
Sep	6,733,582	96,167	3,918,028	3,918,028	9,266	3,846,682	62,080	-	2,536,945	1,756,149	780,796	182,442
Dec	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												
Mar	6,715,336	100,457	4,231,211	4,231,211	9,248	4,159,467	62,496	-	2,271,056	1,758,171	512,885	112,612
Jun	6,692,348	104,082	4,201,532	4,201,532	9,208	4,129,727	62,597	-	2,306,690	1,791,959	514,731	80,044
Sep	7,540,303	107,752	4,962,705	4,157,405	9,160	4,085,511	62,734	805,300	2,389,886	1,845,448	544,438	79,960
Dec	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												
Mar	7,991,441	56,786	5,228,583	4,423,283	9,135	4,305,886	108,262	805,300	2,579,511	1,974,338	605,173	126,561
Jun	8,647,237	102,466	6,141,709	5,136,409	9,118	5,064,157	63,134	1,005,300	2,266,492	1,641,884	624,608	136,570
Sep	8,788,043	106,374	6,052,558	4,452,558	9,101	4,380,137	63,320	1,600,000	2,357,264	1,721,857	635,407	271,847
Dec	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

Source: Trust Companies

\* Includes finance companies prior to December 1998.

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

Table 5.2(c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other 1)
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
1994	3,165,036	-	89,820	9,037	80,783	321,535	321,495	40	2,662,139	908,623	436,358	1,317,158	91,542
1995	4,431,353	-	235,378	19,668	215,710	184,647	184,607	40	3,899,021	1,150,691	587,921	2,160,409	112,307
1996	5,221,388	-	356,675	48,460	308,215	40	-	40	4,789,871	1,727,492	831,059	2,231,320	74,802
1997	6,772,366	-	173,475	27,103	146,372	1,992	1,952	40	5,870,294	2,298,479	847,949	2,723,866	726,605
1998	3,245,634	73	31,581	-	31,581	-	-	-	3,162,052	-	1,275	3,160,777	51,928
1999	4,320,177	17,749	93,705	11,471	82,234	-	-	-	4,109,684	1,279	484,190	3,624,215	99,039
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													
Mar	5,564,839	438,802	67,233	21,650	45,583	-	-	-	4,760,260	1,492	437,112	4,321,656	298,544
Jun	5,583,621	450,431	92,740	21,420	71,320	-	-	-	4,834,663	1,659	388,850	4,444,154	205,787
Sep	5,625,184	457,693	71,026	7,954	63,072	-	-	-	4,812,737	3,150	365,433	4,444,154	283,728
Dec	5,713,287	454,027	102,052	22,513	79,539	-	-	-	4,869,357	3,085	422,118	4,444,154	287,851
2002													
Mar	6,041,212	598,282	334,540	15,058	319,482	-	-	-	4,811,245	3,919	348,210	4,459,116	297,146
Jun	6,093,855	662,429	280,212	24,339	255,872	-	-	-	4,774,606	4,170	311,319	4,459,117	376,609
Sep	6,126,558	765,646	296,233	16,925	279,308	-	-	-	4,729,954	5,632	265,205	4,459,117	334,726
Dec	6,115,245	766,433	190,607	42,116	148,491	-	-	-	4,709,400	4,931	260,351	4,444,118	448,804
2003													
Mar	6,346,486	858,401	173,391	29,433	143,958	-	-	-	4,854,367	4,471	234,582	4,615,314	460,327
Jun	6,411,178	803,213	181,535	18,500	163,035	-	-	-	4,881,024	3,935	230,981	4,646,108	545,406
Sep	6,389,646	815,816	189,883	23,355	166,529	-	-	-	4,890,433	5,656	221,129	4,663,648	493,514
Dec	6,441,872	853,829	204,386	38,093	166,294	-	-	-	5,096,189	7,531	397,876	4,690,782	287,467
2004													
Mar	6,508,934	853,204	141,830	31,685	110,145	-	-	-	4,874,126	11,102	172,177	4,690,847	639,773
Jun	6,726,680	876,377	139,988	8,345	131,643	-	-	-	4,991,119	12,213	172,861	4,806,045	719,196
Sep	6,853,380	821,517	210,488	30,358	180,130	-	-	-	5,080,679	11,240	161,933	4,907,506	740,696
Dec	6,953,289	914,420	193,157	39,062	154,096	-	-	-	5,134,022	12,381	214,135	4,907,506	711,690

Source: Trust and Finance Companies

\* Includes Trust Companies prior to December 1998.

1) Other includes claims on non - residents prior to December 1998

**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.
1994	3,165,036	-	1,536,293	1,536,293	9,471	1,200,958	325,864	-	1,416,386	213,278	1,203,108	212,357
1995	4,431,353	-	1,913,303	1,913,303	13,782	1,339,844	559,677	-	2,030,284	256,572	1,773,712	487,766
1996	5,221,388	-	1,963,144	1,963,144	22,850	1,727,214	213,080	-	2,888,841	1,062,975	1,825,866	369,403
1997	6,772,366	-	2,391,978	2,391,978	11,677	2,308,457	71,844	-	4,000,446	2,136,528	1,863,918	379,942
1998	3,245,634	28,982	-	-	-	-	-	-	3,213,666	1,867,229	1,346,437	2,986
1999	4,320,177	261,921	-	-	-	-	-	-	4,031,740	2,388,229	1,643,511	26,516
2000	4,937,274	540,984	-	-	-	-	-	-	4,338,259	2,730,766	1,607,493	58,031
2001												
Mar	5,564,839	917,534	-	-	-	-	-	-	4,615,698	2,711,302	1,904,396	31,607
Jun	5,583,621	917,471	-	-	-	-	-	-	4,610,623	2,870,076	1,740,547	55,527
Sep	5,625,184	917,471	-	-	-	-	-	-	4,674,896	2,911,193	1,763,703	32,817
Dec	5,713,287	917,471	-	-	-	-	-	-	4,751,447	2,965,834	1,785,613	44,369
2002												
Mar	6,041,212	917,471	-	-	-	-	-	-	5,073,623	3,368,567	1,705,056	50,118
Jun	6,093,855	917,471	-	-	-	-	-	-	5,086,851	3,413,398	1,673,453	89,533
Sep	6,126,558	917,471	-	-	-	-	-	-	5,095,149	3,481,759	1,613,390	113,938
Dec	6,115,245	917,471	-	-	-	-	-	-	5,141,725	3,560,940	1,580,785	56,049
2003												
Mar	6,346,486	917,474	-	-	-	-	-	-	5,305,177	3,766,392	1,538,785	123,836
Jun	6,411,178	974,516	-	-	-	-	-	-	5,377,711	3,848,142	1,529,569	58,951
Sep	6,389,646	940,694	-	-	-	-	-	-	5,395,828	3,898,638	1,497,190	53,124
Dec	6,441,872	917,471	-	-	-	-	-	-	5,435,947	3,968,832	1,467,115	88,453
2004												
Mar	6,508,934	917,471	-	-	-	-	-	-	5,475,823	4,008,795	1,467,028	115,640
Jun	6,726,680	917,471	-	-	-	-	-	-	5,690,897	4,202,597	1,488,300	118,312
Sep	6,853,380	923,971	-	-	-	-	-	-	5,761,006	4,254,817	1,506,189	168,403
Dec	6,953,289	917,471	-	-	-	-	-	-	5,805,822	4,291,291	1,514,531	229,996

Source: Trust and Finance Companies

\* Includes Trust Companies prior to December 1998.

**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	
1994	3,594.7	1,304.5	615.2	1,262.2	412.8	87.1	51.3	35.8	156.6	130.1	26.0	0.5	278.6	135.8	71.9	70.9	501.8	413.7	88.1	4,618.8	1,439.7	90.4	2,889.8	198.9	
1995	3,626.7	1,324.6	626.9	1,244.1	431.1	316.1	49.0	267.1	134.8	111.3	23.2	0.3	358.9	221.2	84.7	53.0	1,007.8	738.2	269.6	5,444.3	1,659.6	349.0	2,868.9	566.8	
1996	3,845.7	1,676.3	544.3	1,254.5	370.6	341.4	58.3	283.1	33.4	13.0	20.1	0.3	528.3	357.0	75.1	96.2	1,238.9	996.2	242.7	5,987.7	1,890.6	400.8	3,151.8	544.5	
1997	4,178.4	1,792.0	758.8	1,218.8	408.8	354.1	33.3	320.8	93.6	83.1	10.2	0.3	539.4	430.4	45.6	63.4	1,532.8	1,155.6	377.2	6,698.3	1,962.0	546.8	3,320.9	868.6	
1998	4,250.5	2,005.0	884.2	663.1	698.2	538.1	26.7	511.4	84.6	80.0	4.3	0.3	1,167.0	479.0	124.7	563.3	1,689.0	1,309.8	379.2	7,729.2	2,305.9	571.6	3,336.7	1,514.9	
1999	4,346.8	2,043.5	1,118.2	843.9	341.2	523.5	79.9	443.6	211.1	207.4	3.4	0.3	1,269.7	538.0	112.8	618.9	2,572.0	1,840.2	731.8	8,923.1	2,673.0	676.4	4,113.8	1,459.8	
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																									
Mar	5,046.7	2,150.1	746.9	1,430.4	719.3	707.8	152.9	554.9	133.7	133.4	0.3	-	1,722.5	1,272.2	153.9	296.4	2,265.5	1,361.4	904.1	9,876.2	2,477.0	1,375.9	4,596.7	1,426.5	
Jun	5,454.5	2,178.8	781.2	1,401.8	1,092.7	756.0	207.3	548.7	124.2	124.2	-	-	2,266.1	1,756.7	180.1	329.3	1,900.0	1,370.2	529.8	10,500.8	2,872.8	1,465.6	4,636.3	1,526.1	
Sep	5,506.5	2,248.8	1,285.1	1,377.3	595.3	748.4	119.6	628.8	72.8	72.8	-	-	2,158.9	1,653.6	180.1	325.2	1,989.3	1,167.8	821.5	10,475.9	2,985.1	1,471.4	4,553.8	1,465.6	
Dec	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	
2002																									
Mar	5,707.4	2,334.3	1,413.6	1,052.4	907.2	637.3	112.9	524.4	147.2	147.2	-	-	2,415.2	1,484.5	187.3	743.4	2,067.5	1,671.2	396.2	10,974.5	3,412.4	1,185.8	4,808.5	1,567.9	
Jun	5,245.3	2,326.5	1,293.7	1,140.6	484.5	648.4	63.0	585.5	113.4	113.4	-	-	2,419.7	1,523.7	201.2	694.8	2,464.2	1,641.9	822.3	10,891.0	3,549.2	1,161.9	4,685.5	1,494.4	
Sep	5,343.4	2,451.4	1,218.8	1,144.2	529.0	912.4	198.0	714.4	50.7	50.7	-	-	2,417.0	1,525.7	202.3	689.0	2,453.4	1,625.5	827.9	11,177.0	3,585.0	987.8	4,787.6	1,816.6	
Dec	6,231.1	2,788.7	1,328.4	1,212.9	901.0	1,352.1	165.4	1,186.7	-	-	-	-	2,226.0	1,402.7	118.7	704.5	2,252.2	1,657.9	594.3	12,061.3	4,402.6	976.6	4,869.9	1,812.2	
2003																									
Mar	6,893.1	3,265.8	1,218.4	1,547.1	861.8	1,075.3	199.4	875.9	-	-	-	-	1,918.7	1,313.6	110.2	494.9	2,227.7	1,647.7	580.0	12,114.8	4,479.5	795.2	5,017.5	1,822.6	
Jun	7,519.5	4,142.7	1,166.8	1,366.2	843.8	1,684.8	285.4	1,399.3	-	-	-	-	2,375.2	1,537.8	109.9	727.5	2,740.0	1,657.5	1,082.6	14,319.5	6,503.2	795.3	5,246.8	1,774.2	
Sep	8,389.2	5,037.9	1,140.3	1,372.6	838.4	751.6	179.8	571.7	-	-	-	-	2,372.0	1,542.5	107.3	722.2	2,781.4	1,667.6	1,113.8	14,294.2	6,630.1	783.3	5,213.5	1,667.3	
Dec	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																									
Mar	10,024.1	6,626.8	1,217.0	1,372.4	807.8	2,050.6	210.7	1,839.9	47.8	47.8	-	-	2,382.7	1,564.4	106.5	711.8	2,979.4	1,877.9	1,101.5	17,484.6	9,358.4	952.1	5,501.1	1,672.9	
Jun	14,147.8	11,064.0	1,224.1	1,356.3	503.4	1,327.4	329.0	998.4	-	-	-	-	2,155.3	1,397.2	103.5	654.6	3,307.7	1,918.8	1,388.9	20,938.2	12,757.2	1,045.0	5,500.4	1,635.6	
Sep	15,698.1	12,416.1	1,377.7	1,408.1	496.2	1,040.3	209.0	831.3	-	-	-	-	2,163.3	1,392.5	102.6	668.2	3,642.7	1,974.6	1,668.1	22,544.4	14,079.6	1,044.2	5,668.3	1,752.4	
Dec	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	

Source: Life Insurance Companies.

1) Foreign liabilities include insurance fund from non-residents



**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	
1994	424.0	178.2	191.2	-	54.6	68.9	2.6	66.3	56.8	44.4	11.6	0.8	190.3	136.4	41.6	12.3	753.4	666.0	87.4	1,493.4	-	1,161.5	83.5	248.4	
1995	645.2	216.2	284.5	-	144.5	213.5	4.3	209.2	93.2	82.6	9.9	0.7	235.0	154.4	66.1	14.5	1,032.5	753.9	278.6	2,219.4	-	1,602.5	30.3	586.6	
1996	500.9	294.9	167.8	-	38.2	405.8	7.6	398.2	5.2	-	5.2	-	406.1	287.0	79.1	40.0	1,367.9	917.3	450.6	2,685.9	-	1,890.4	148.0	647.5	
1997	535.7	370.5	144.0	-	21.2	472.9	5.6	467.3	2.3	1.4	0.9	-	490.9	315.0	97.1	78.8	1,411.1	899.2	511.9	2,912.9	-	2,121.1	58.6	733.2	
1998	619.6	456.3	146.2	-	17.1	415.8	0.2	415.6	-	-	-	-	442.4	323.3	86.8	32.3	1,478.0	831.0	647.0	2,955.8	-	2,166.4	164.6	624.6	
1999	836.7	620.3	197.8	-	18.6	155.3	9.9	145.4	37.6	37.6	-	-	380.3	242.2	112.9	25.2	1,557.1	924.2	632.9	2,967.0	-	2,336.1	32.9	598.0	
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																									
Mar	1,108.1	812.3	259.4	32.6	3.9	238.0	11.6	226.5	22.2	22.2	-	-	620.0	467.7	94.1	58.2	1,485.5	1,154.8	330.8	3,473.8	-	2,655.1	72.5	746.3	
Jun	1,509.5	874.2	220.9	43.6	370.9	268.1	6.3	261.8	22.2	22.2	-	-	637.7	461.0	138.8	37.9	1,240.8	1,123.3	117.5	3,678.3	-	2,328.6	209.7	1,139.9	
Sep	1,467.2	792.0	255.6	43.8	375.8	139.1	5.3	133.8	-	-	-	-	641.3	463.3	136.2	41.8	1,302.0	1,104.8	197.2	3,549.6	-	2,417.6	461.7	670.3	
Dec	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																									
Mar	1,279.8	903.9	294.5	37.5	43.9	214.1	6.1	208.1	1.0	1.0	-	-	649.7	480.3	121.9	47.5	1,592.4	1,100.9	491.5	3,737.0	-	2,741.2	306.5	689.3	
Jun	1,469.0	964.7	385.1	38.4	80.8	491.8	19.4	472.4	-	-	-	-	1,296.9	761.0	147.7	388.2	1,480.6	1,125.3	355.3	4,738.2	-	3,158.0	484.3	1,095.9	
Sep	1,469.1	1,004.7	393.0	-	71.5	553.3	5.4	547.9	-	-	-	-	1,345.1	749.5	-	595.6	2,524.5	2,122.9	401.7	5,892.1	300.0	3,942.6	230.9	1,418.6	
Dec	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																									
Mar	1,452.5	957.9	350.6	36.6	107.5	617.1	15.0	602.0	-	-	-	-	2,175.5	1,646.8	172.9	355.8	2,570.0	2,144.7	425.4	6,815.1	671.4	4,018.2	103.7	2,021.8	
Jun	1,540.9	1,038.0	351.1	44.4	107.5	591.0	19.0	572.0	-	-	-	-	2,374.8	1,847.2	172.5	355.1	2,680.7	2,107.6	573.1	7,187.4	865.8	4,075.0	276.4	1,970.1	
Sep	1,517.2	934.7	399.8	45.7	137.2	297.6	24.4	273.2	-	-	-	-	2,670.4	1,034.6	177.8	1,458.0	2,911.9	2,120.0	791.9	7,397.3	1,105.1	4,079.2	354.6	1,858.4	
Dec	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																									
Mar	1,984.4	777.3	390.0	45.2	772.0	579.2	40.2	538.9	-	-	-	-	5,224.2	1,279.8	498.3	3,446.2	3,215.1	2,126.2	1,088.9	11,002.9	3,426.0	4,130.7	343.4	3,102.7	
Jun	1,765.2	841.6	394.2	33.3	496.1	607.0	35.6	571.4	-	-	-	-	5,966.3	1,344.4	498.0	4,123.9	3,050.0	2,034.0	1,016.0	11,388.4	4,118.6	4,100.7	259.0	2,910.2	
Sep	1,621.1	858.0	375.6	33.8	353.6	713.6	31.3	682.3	-	-	-	-	5,859.0	1,154.2	576.4	4,128.4	3,186.8	2,078.0	1,108.8	11,380.5	4,146.6	4,179.3	270.7	2,783.8	
Dec	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	

Source: Non-Life Insurance Companies

**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						
1994	3,701.0	1,407.8	862.6	1,014.4	416.2	157.1	49.4	107.7	85.3	19.7	62.9	2.7	82.5	16.8	41.7	24.0	1,111.8	381.2	730.6	5,137.8	2,122.3	173.8	2,509.8	331.9	
1995	3,806.1	1,525.2	853.2	1,018.5	409.2	114.2	27.5	86.7	88.1	10.0	52.3	25.8	100.3	22.9	46.7	30.7	1,154.2	383.2	771.0	5,262.9	2,133.2	222.1	2,587.5	320.1	
1996	3,938.1	1,544.2	859.2	1,075.3	459.4	243.9	81.4	162.5	108.4	7.8	60.1	40.5	113.2	17.7	68.8	26.7	1,237.4	417.7	819.7	5,641.0	2,299.5	310.0	2,642.1	389.4	
1997	4,714.1	2,162.5	902.8	1,218.8	430.0	827.0	38.9	788.1	95.9	84.5	11.1	0.3	1,030.3	745.4	142.7	142.2	2,943.9	2,054.8	889.1	9,611.2	1,962.0	2,667.9	3,379.5	1,601.8	
1998	4,870.1	2,461.3	1,030.4	663.1	715.3	953.9	26.9	927.0	84.6	80.0	4.3	0.3	1,609.4	802.3	211.5	595.6	3,167.0	2,140.8	1,026.2	10,685.0	2,305.9	2,738.0	3,501.3	2,139.5	
1999	5,183.5	2,663.8	1,316.0	843.9	359.8	678.8	89.8	589.0	248.7	245.0	3.4	0.3	1,650.0	780.2	225.7	644.1	4,129.1	2,764.4	1,364.7	11,890.1	2,673.0	3,012.5	4,146.7	2,057.8	
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																									
Mar	6,154.8	2,962.4	1,006.3	1,463.0	723.2	945.8	164.5	781.4	155.9	155.6	0.3	-	2,342.5	1,739.9	248.0	354.6	3,751.0	2,516.2	1,234.9	13,350.0	2,477.0	4,031.0	4,669.2	2,172.8	
Jun	6,964.0	3,053.0	1,002.1	1,445.4	1,463.6	1,024.1	213.6	810.5	146.4	146.4	-	-	2,903.8	2,217.7	318.9	367.2	3,140.8	2,493.5	647.3	14,179.1	2,872.8	3,794.2	4,846.0	2,666.0	
Sep	6,973.7	3,040.8	1,540.7	1,421.1	971.1	887.5	124.9	762.6	72.8	72.8	-	-	2,800.2	2,116.9	316.3	367.0	3,291.3	2,272.6	1,018.7	14,025.5	2,985.1	3,889.0	5,015.5	2,135.9	
Dec	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																									
Mar <sup>2)</sup>	6,987.2	3,238.2	1,708.1	1,089.9	951.1	851.4	119.0	732.4	148.2	148.2	-	-	3,064.8	1,964.8	309.2	790.9	3,659.9	2,772.1	887.7	14,711.4	3,412.4	3,927.0	5,114.9	2,257.2	
Jun	6,714.3	3,291.2	1,678.8	1,179.0	565.3	1,140.2	82.4	1,057.9	113.4	113.4	-	-	3,716.6	2,284.6	348.9	1,083.0	3,944.7	2,767.2	1,177.6	15,629.2	3,549.2	4,319.9	5,169.8	2,590.3	
Sep	6,812.6	3,456.1	1,611.8	1,144.2	600.5	1,465.6	203.4	1,262.2	50.7	50.7	-	-	3,762.2	2,275.2	202.3	1,284.6	4,977.9	3,748.4	1,229.6	17,069.0	3,885.0	4,930.4	5,018.5	3,235.2	
Dec	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																									
Mar	8,345.6	4,223.7	1,569.0	1,583.7	969.3	1,692.3	214.4	1,478.0	-	-	-	-	4,094.2	2,960.4	283.1	850.7	4,797.8	3,792.4	1,005.4	18,929.9	5,150.8	4,813.4	5,121.3	3,844.4	
Jun	9,060.4	5,180.7	1,517.8	1,410.6	951.3	2,275.7	304.4	1,971.3	-	-	-	-	4,750.0	3,385.0	282.3	1,082.7	5,420.7	3,765.1	1,655.6	21,506.9	7,369.0	4,870.3	5,523.2	3,744.3	
Sep	9,906.4	5,972.6	1,540.0	1,418.3	975.5	1,049.2	204.3	844.9	-	-	-	-	5,042.5	2,577.1	285.1	2,180.2	5,693.4	3,787.6	1,905.7	21,691.5	7,735.3	4,862.4	5,568.0	3,525.7	
Dec	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																									
Mar	12,008.5	7,404.1	1,607.0	1,417.6	1,579.8	2,629.8	250.9	2,378.9	47.8	47.8	-	-	7,606.9	2,844.1	604.8	4,158.0	6,194.5	4,004.1	2,190.4	28,487.4	12,784.4	5,082.8	5,844.6	4,775.7	
Jun	15,913.0	11,905.6	1,618.3	1,389.6	999.5	1,934.4	364.6	1,569.8	-	-	-	-	8,121.5	2,741.6	601.5	4,778.5	6,357.7	3,952.8	2,404.9	32,326.7	16,875.8	5,145.7	5,759.4	4,545.7	
Sep	17,319.2	13,274.1	1,753.3	1,442.0	849.8	1,753.9	240.3	1,513.5	-	-	-	-	8,022.3	2,546.8	679.0	4,796.6	6,829.5	4,052.6	2,776.9	33,924.9	18,226.2	5,223.5	5,939.0	4,536.2	
Dec	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	

Source: Insurance Companies.

1) Foreign liabilities include insurance fund from non-residents

2) The figures for March 2002 includes a new insurance company.

**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. <sup>1)</sup>						Mortgage Loans
1994	77.4	751.9	106.8	645.1	2,557.9	2,085.6	471.8	0.5	92.3	92.3	-	339.7	3,819.2	3,549.8	216.5	52.9
1995	85.1	882.9	38.8	844.1	3,237.4	2,814.2	423.2	-	227.7	227.7	-	385.1	4,818.2	4,523.7	239.8	54.7
1996	91.2	2,703.4	21.7	2,681.7	2,218.6	1,865.5	353.1	-	306.5	306.5	-	408.4	5,728.1	5,381.6	277.5	69.0
1997	80.8	4,616.4	243.8	4,372.6	985.0	547.8	437.2	-	755.9	755.9	-	291.7	6,729.9	6,371.4	317.1	41.4
1998	139.0	4,008.1	13.1	3,995.0	680.0	310.4	369.6	-	1,065.1	1,065.1	-	1,928.2	7,820.4	7,486.7	142.0	191.7
1999	157.5	3,469.6	31.2	3,438.4	1,710.9	1,414.0	296.9	-	1,509.1	1,509.1	-	2,306.3	9,153.4	8,408.9	697.8	46.8
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																
Mar	701.6	4,713.8	130.0	4,583.8	1,111.0	1,052.3	58.6	-	3,212.3	3,212.3	-	943.3	10,681.8	9,871.3	711.1	99.5
Jun	1,146.2	4,119.9	6.6	4,113.3	1,189.0	1,137.6	51.4	-	3,161.0	3,161.0	-	861.2	10,477.3	9,673.8	711.5	92.1
Sep	1,199.3	3,820.3	57.5	3,762.9	1,552.4	1,552.4	-	-	3,264.8	3,264.8	-	932.6	10,769.5	9,959.0	711.9	98.5
Dec	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																
Mar	1,351.0	3,266.4	15.9	3,250.5	1,920.4	1,920.4	-	-	3,866.5	3,866.5	-	948.2	11,352.4	10,521.7	723.8	106.9
Jun	1,358.1	3,060.4	8.3	3,052.1	1,921.5	1,921.5	-	-	4,199.8	4,199.8	-	1,144.4	11,684.1	10,848.7	714.3	121.2
Sep	1,339.7	3,858.4	54.9	3,803.5	1,842.0	1,842.0	-	-	4,779.9	4,779.9	-	1,153.4	12,973.4	12,087.9	730.7	154.8
Dec	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																
Mar	1,895.1	3,825.1	71.3	3,753.7	1,888.3	1,888.3	-	-	5,360.2	5,310.2	50.0	1,277.9	14,246.5	13,441.5	631.8	173.2
Jun <sup>2)</sup>	1,862.8	4,058.1	32.0	4,026.1	2,069.0	2,069.0	-	-	5,493.3	5,443.3	50.0	1,324.1	14,807.4	14,009.7	635.1	162.6
Sep	2,105.5	4,269.6	57.2	4,212.4	1,917.9	1,917.9	-	-	5,453.9	5,403.9	50.0	1,095.0	14,841.8	14,098.0	639.5	104.3
Dec*	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																
Mar	2,412.2	4,801.7	90.6	4,711.1	1,094.0	1,094.0	-	-	5,989.9	5,939.9	50.0	1,149.1	15,446.9	14,449.9	876.7	120.4
Jun	2,721.1	4,752.4	44.4	4,708.0	1,213.9	1,213.9	-	-	5,685.9	5,635.9	50.0	1,192.0	15,565.4	14,515.0	935.0	115.4
Sep	2,976.1	4,750.0	57.8	4,692.2	1,241.0	1,241.0	-	-	5,669.8	5,619.8	50.0	1,069.2	15,706.0	14,672.0	817.8	216.2
Dec	3,209.6	5,887.9	63.6	5,824.3	924.8	924.8	-	-	4,995.8	4,945.8	50.0	1,228.4	16,246.6	15,238.8	790.0	217.8

Source: Pension Schemes.

1) Shares and other securities exclude deposits with private non-banks prior to 2000.

2) Information for June 2003 includes University of Guyana 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	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. 1)	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

Balance includes cash in hand and deposits at Bank

1) Figures are estimated

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

Table 6.1

Period	Current Account			Capital Account					Overall Deficit/ Surplus (3)+(8) 9	External Financing				Domestic Financing			Other Financing (17)	
	Revenue (1)	Expenditure (2)	Balance (1) - (2) (3)	Receipts			Expenditure (7)	Balance (4) - (7) (8)		Total (11)+(12)+(13) (10)	Project Loans (11)	Other (12)	External Debt Payments (13)	Total (15)+(16) (14)	Banking System (net) 15	Non-Bank Borrowing a) 16		
				Total (5)+(6) (4)	Revenue (5)	External Grants (6)												
1993	21,778.0	20,678.8	1,099.2	2,122.8	1,412.9	709.9	7,223.2	(5,100.4)	(4,001.2)	1,174.8	5,483.6	-	(4,308.8)	(6,573.0)	(7,045.0)	472.0	9,399.4	
1994	23,653.8	23,538.3	115.5	5,479.5	4,484.1	995.4	10,687.4	(5,207.9)	(5,092.4)	3,675.2	7,427.2	-	(3,752.0)	(4,394.1)	(9,795.8)	5,401.7	5,811.3	
1995	29,496.1	23,774.7	5,721.4	2,932.0	1,326.9	1,605.1	11,539.5	(8,607.5)	(2,886.1)	1,199.0	5,522.2	-	(4,323.2)	1,627.0	383.3	1,243.7	60.1	
1996	35,117.3	23,943.7	11,173.6	2,944.7	457.4	2,487.3	15,705.5	(12,760.8)	(1,587.2)	7,023.5	11,266.1	-	(4,242.6)	(7,298.5)	(7,291.9)	(6.6)	1,862.2	
1997	34,083.0	28,081.2	6,001.8	2,973.6	310.8	2,662.8	16,379.0	(13,405.4)	(7,403.6)	4,269.8	8,877.6	-	(4,607.8)	1,783.0	3,020.0	(1,237.0)	1,350.9	
1998	33,121.1	30,194.7	2,926.4	5,161.2	65.0	5,096.2	13,086.1	(7,924.9)	(4,998.5)	2,735.0	7,093.4	-	(4,358.4)	3,278.0	3,955.7	(677.7)	(1,014.5)	
1999	36,839.4	31,839.5	4,999.9	4,303.9	959.4	3,344.5	12,345.2	(8,041.3)	(3,041.4)	4,262.0	7,668.4	-	(3,406.4)	(7,701.2)	(15,243.3)	7,542.1	6,480.7	
2000	41,356.1	42,846.9	(1,490.8)	10,110.1	5,685.3	4,424.8	16,994.9	(6,884.8)	(8,375.6)	8,614.2	12,192.7	-	(3,578.5)	855.7	2,088.3	(1,232.7)	(1,094.2)	
2001	41,427.2	43,308.2	(1,881.1)	5,716.4	2,796.5	2,919.9	16,510.5	(10,794.1)	(12,675.2)	8,774.2	12,826.3	-	(4,052.1)	8,053.9	1,307.8	6,746.1	(4,152.8)	
2002	44,599.1	44,657.2	(58.1)	5,863.9	3,158.5	2,705.4	15,675.3	(9,811.4)	(9,869.4)	6,328.2	8,643.6	-	(2,315.4)	3,057.2	3,178.4	(121.3)	484.3	
2003**	45,391.5	46,671.8	(1,280.3)	8,583.1	5,761.7	2,821.4	16,850.0	(8,266.9)	(9,547.2)	6,741.7	9,980.0	-	(3,238.3)	8,389.3	9,403.7	(1,014.4)	(5,584.0)	
2000																		
1st Qtr.	8,693.2	7,840.5	852.7	1,083.1	642.9	440.2	1,725.0	(641.9)	210.8	4,122.3	4,579.8	-	(457.5)	(2,927.3)	(2,465.9)	(461.4)	(1,405.8)	
2nd Qtr.	11,740.2	12,059.6	(319.4)	2,803.3	2,410.1	393.2	4,027.8	(1,224.5)	(1,543.9)	728.4	1,952.2	-	(1,223.8)	(297.7)	(965.0)	667.3	1,113.2	
3rd Qtr.	9,850.6	9,740.2	110.4	2,380.8	884.4	1,496.4	4,426.5	(2,045.7)	(1,935.3)	877.8	1,754.7	-	(876.9)	2,637.8	3,322.6	(684.8)	(1,580.4)	
4th Qtr.	11,072.0	13,206.6	(2,134.6)	3,842.9	1,747.9	2,095.0	6,815.7	(2,972.8)	(5,107.3)	2,885.7	3,906.0	-	(1,020.3)	1,442.9	2,196.6	(753.8)	778.8	
2001																		
1st Qtr.	9,413.9	9,526.6	(112.7)	1,663.4	802.5	860.9	2,316.6	(653.2)	(765.9)	887.5	1,651.7	-	(764.2)	5,359.3	1,628.9	3,730.4	(5,480.9)	
2nd Qtr.	11,764.7	11,610.8	153.9	625.2	5.0	620.2	3,646.6	(3,021.4)	(2,867.4)	1,058.3	1,920.9	-	(862.6)	(141.1)	(1,635.9)	1,494.8	1,950.2	
3rd Qtr.	9,696.2	9,600.8	95.4	1,438.2	831.1	607.1	4,902.1	(3,463.9)	(3,368.4)	348.2	1,753.0	-	(1,404.8)	2,042.4	1,733.4	309.0	977.9	
4th Qtr.	10,552.3	12,570.2	(2,017.8)	1,989.6	1,157.9	831.7	5,645.2	(3,655.6)	(5,673.4)	6,480.2	7,500.7	-	(1,020.5)	793.3	(418.5)	1,211.9	(1,600.0)	
2002																		
1st Qtr.	10,005.3	8,561.1	1,444.3	1,207.7	269.4	938.3	2,865.8	(1,658.1)	(213.8)	1,113.7	1,776.7	-	(663.0)	1,241.8	0.5	1,241.2	(2,141.5)	
2nd Qtr.	12,685.0	11,898.5	786.5	487.1	278.7	208.4	3,772.4	(3,285.3)	(2,498.8)	1,208.4	1,865.4	-	(657.0)	(67.1)	567.7	(634.8)	1,357.5	
3rd Qtr.	11,035.0	10,332.7	702.3	677.5	162.0	515.5	4,095.1	(3,417.6)	(2,715.3)	768.2	1,432.5	-	(664.3)	367.0	1,664.5	(1,297.5)	1,580.2	
4th Qtr.	10,873.7	13,864.9	(2,991.2)	3,491.6	2,448.4	1,043.2	4,942.0	(1,450.4)	(4,441.6)	3,237.9	3,569.0	-	(331.1)	1,515.5	945.7	569.8	(311.9)	
2003**																		
1st Qtr.	10,337.5	9,606.0	731.5	1,786.9	1,741.8	45.1	1,763.1	23.8	755.4	(20.3)	1,140.2	-	(1,160.5)	6,891.7	5,588.7	1,303.0	(7,626.8)	
2nd Qtr.	11,611.2	11,217.5	393.7	2,100.1	1,364.4	735.7	4,409.8	(2,309.7)	(1,916.0)	2,129.7	2,294.3	-	(164.6)	117.7	1,674.2	(1,556.5)	(331.4)	
3rd Qtr.	10,830.7	11,046.7	(216.0)	2,139.0	1,418.7	720.3	4,709.9	(2,570.9)	(2,786.9)	2,672.8	3,826.6	-	(1,153.8)	2,418.6	3,972.5	(1,553.9)	(2,304.6)	
4th Qtr.	12,612.1	14,801.6	(2,189.5)	2,557.1	1,236.8	1,320.3	5,967.2	(3,410.1)	(5,599.6)	1,959.5	2,718.9	-	(759.4)	(1,038.7)	(1,831.7)	793.0	4,678.8	
2004*																		
1st Qtr.	11,686.2	8,804.8	2,881.4	1,841.8	1,584.4	257.4	2,473.3	(631.5)	2,249.9	550.1	1,965.2	-	(1,415.1)	1,841.7	4,633.4	(2,791.7)	(4,641.3)	
2nd Qtr.	14,470.7	10,879.4	3,591.3	2,259.1	1,679.7	579.4	3,662.4	(1,403.3)	2,188.0	1,638.1	1,971.9	-	(333.8)	(2,886.3)	(184.0)	(2,702.3)	(939.7)	
3rd Qtr.	12,169.2	11,124.3	1,044.9	1,850.7	987.5	863.2	5,564.8	(3,714.1)	(2,669.2)	865.2	2,300.7	-	(1,435.5)	(2,031.6)	(1,400.1)	(631.5)	3,835.7	

Sources: Ministry of Finance and Bank of Guyana.

**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	Total	Import Duty	Export Duty	Travel Tax	
1993	21,778.0	20,742.5	7,066.4	4,539.3	131.9	2,183.4	1.4	210.4	257.9	242.0	15.9	5,682.0	168.4	5,513.6	3,266.3	2,689.3	152.2	424.8	
1994	23,653.8	22,492.1	8,125.0	4,503.2	293.3	3,192.8	0.8	134.9	365.8	348.5	17.3	5,795.6	48.9	5,746.7	3,467.7	2,857.6	180.9	429.2	
1995	29,496.1	28,144.2	10,948.7	6,131.2	394.3	4,240.2	4.3	178.7	427.8	410.5	17.3	10,531.0	-	10,531.0	3,225.6	2,521.1	129.6	574.9	
1996	35,117.3	32,568.8	13,023.2	7,518.5	593.4	4,641.3	0.3	269.7	507.6	487.0	20.6	11,319.3	-	11,319.3	4,638.5	3,831.3	194.3	613.0	
1997	34,083.0	31,352.8	12,382.7	7,050.2	560.5	4,575.8	2.3	193.9	488.4	467.9	20.5	11,235.2	9.6	11,225.6	4,384.5	3,700.6	10.2	673.7	
1998	33,121.0	30,889.2	12,027.4	6,541.5	553.5	4,759.5	0.1	172.8	459.5	430.0	29.5	11,012.1	10.8	11,001.3	4,480.0	3,724.2	4.5	751.3	
1999	36,605.4	33,226.3	13,766.4	7,468.4	511.3	5,648.9	0.2	137.7	489.4	471.0	18.5	11,707.1	8.3	11,698.7	4,589.2	3,703.8	7.8	877.7	
2000	41,356.1	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	41,427.2	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	44,599.1	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**	45,391.5	41,424.8	19,306.3	9,652.3	-	9,515.5	-	138.5	905.6	883.5	22.1	15,347.4	22.5	15,324.8	4,430.9	3,318.6	11.7	1,100.6	
2000																			
1st Qtr.	8,693.2	8,252.1	3,322.2	1,519.0	96.0	1,677.2	0.0	30.0	29.9	25.0	4.9	3,628.3	1.7	3,626.6	1,041.0	877.7	1.8	161.5	
2nd Qtr.	11,740.2	10,585.3	5,161.7	3,074.0	231.5	1,785.8	0.0	70.4	400.7	395.4	5.4	3,592.6	0.9	3,591.7	1,006.6	767.5	0.9	238.1	
3rd Qtr.	9,850.6	9,309.5	3,804.0	1,806.8	126.1	1,831.2	0.0	39.9	240.5	236.4	4.0	3,727.2	0.7	3,726.5	1,328.9	916.1	2.0	410.8	
4th Qtr.	11,072.0	9,738.0	3,794.5	1,866.5	123.3	1,766.0	0.0	38.7	29.3	24.0	5.4	4,013.0	1.1	4,011.9	1,657.4	1,381.7	2.6	273.1	
2001																			
1st Qtr.	9,413.9	8,601.9	3,845.6	1,728.8	114.0	1,978.8	0.0	24.0	45.3	39.2	6.1	3,447.7	0.7	3,447.0	978.7	758.3	1.9	218.4	
2nd Qtr.	11,764.7	10,135.4	4,960.5	2,683.8	295.2	1,930.6	0.0	50.8	502.9	498.8	4.2	3,246.8	1.7	3,245.1	1,080.8	826.9	1.1	252.8	
3rd Qtr.	9,696.2	9,031.5	3,910.6	1,864.4	157.5	1,859.6	0.1	29.0	101.0	96.4	4.6	3,388.1	4.6	3,383.4	1,339.7	934.4	2.7	402.7	
4th Qtr.	10,552.3	9,749.2	4,144.7	1,899.2	159.1	2,049.4	0.0	37.0	57.1	52.2	4.8	3,849.6	783.5	3,066.1	1,374.6	1,145.8	6.6	222.2	
2002																			
1st Qtr.	10,005.3	9,147.8	4,298.8	1,578.0	142.7	2,557.2	0.0	20.9	67.6	63.5	4.1	3,429.2	5.6	3,423.6	1,038.1	787.5	1.7	248.9	
2nd Qtr.	12,685.0	11,309.9	5,579.5	3,056.3	264.2	2,207.7	0.0	51.2	472.4	468.1	4.3	3,740.9	101.5	3,639.4	1,119.5	836.4	1.4	281.7	
3rd Qtr.	11,035.0	10,460.2	4,721.6	2,455.6	177.4	2,048.8	0.0	39.7	538.1	534.3	3.8	3,608.1	25.6	3,582.5	1,262.9	857.5	1.9	403.5	
4th Qtr.	10,873.7	9,818.4	4,165.3	1,925.0	...	2,211.4	-	28.9	88.6	84.1	4.5	3,992.2	7.0	3,985.2	1,236.3	998.4	2.9	235.0	
2003**																			
1st Qtr.	10,337.5	8,817.8	4,427.7	1,786.2	...	2,616.2	-	25.3	29.1	24.3	4.8	3,182.4	5.4	3,177.0	914.8	679.8	3.2	231.8	
2nd Qtr.	11,611.2	10,584.9	5,129.5	2,968.4	...	2,130.4	-	30.7	644.5	638.6	5.9	3,398.9	4.7	3,394.2	1,030.5	778.7	1.6	250.2	
3rd Qtr.	10,830.7	10,080.9	4,554.9	2,082.9	...	2,431.9	-	40.1	101.9	95.5	6.4	3,809.9	8.2	3,801.7	1,187.3	824.8	3.5	359.0	
4th Qtr.	12,612.1	11,941.2	5,194.2	2,814.8	...	2,337.0	-	42.4	130.1	125.1	5.0	4,956.2	4.3	4,951.9	1,298.4	1,035.3	3.4	259.6	
2004*																			
1st Qtr.	11,686.2	10,699.9	4,745.4	2,017.2	...	2,693.7	-	34.5	79.1	75.3	3.8	4,546.5	2.9	4,543.6	1,031.4	786.2	2.7	242.5	
2nd Qtr.	14,470.7	13,805.3	6,577.0	4,080.3	...	2,415.6	-	81.1	559.8	554.9	4.9	5,022.0	4.6	5,017.3	1,113.5	836.0	1.9	275.6	
3rd Qtr.	12,169.2	11,252.8	4,823.5	2,488.0	...	2,302.8	-	32.7	56.3	51.3	5.0	4,684.5	5.3	4,679.2	1,282.4	905.2	5.0	372.2	

Source: Ministry of Finance

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

**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 1)	BOG Surplus	Other Dept. Receipts	Fees Fines etc.	Land Dev. Schemes	Harbour Surplus	Miscellaneous
1993	4,469.9	38.4	254.5	4,072.2	76.3	28.5	-	1,035.5	424.0	2.9	213.7	5.2	18.0	213.9	2.6	-	155.2
1994	4,738.0	32.0	293.8	4,297.2	87.1	27.9	-	1,161.7	619.3	0.3	154.0	-	41.8	192.2	1.3	-	152.8
1995	3,011.1	39.9	335.0	2,435.5	94.5	24.0	82.2	1,351.9	511.6	1.6	82.5	-	159.4	368.2	2.1	-	226.5
1996	3,070.1	46.1	470.5	2,276.2	167.6	33.5	76.2	2,558.6	1,123.3	2.3	253.3	-	271.5	373.1	2.6	-	532.5
1997	2,862.0	34.4	442.3	2,091.7	128.5	32.3	132.8	2,730.2	978.0	-	84.9	-	220.2	258.2	-	-	1,188.9
1998	2,910.2	28.6	433.0	2,057.3	216.6	34.9	139.8	2,231.8	708.3	-	144.8	148.6	151.9	384.8	-	-	693.6
1999	2,674.1	27.6	392.2	1,874.5	191.7	55.3	132.7	3,379.0	882.0	-	314.5	-	776.4	459.8	-	-	946.3
2000	1,107.1	26.7	474.5	204.1	238.7	28.9	134.3	3,471.1	903.0	-	343.8	386.3	328.8	600.1	-	-	909.1
2001	1,244.3	16.8	477.7	90.7	238.7	66.8	353.5	3,909.1	888.9	0.0	568.4	823.0	135.2	582.1	-	-	911.5
2002	1,377.2	8.5	470.8	119.2	228.5	224.0	326.1	3,862.9	970.5	-	809.0	479.5	-	607.7	-	-	996.2
2003**	1,434.6	3.7	444.2	104.9	248.0	289.8	344.1	3,966.7	950.5	-	488.2	231.2	-	588.9	-	-	1,707.9
2000																	
1st Qtr.	230.7	7.2	112.3	16.6	58.2	8.6	27.7	441.1	60.6	-	11.7	-	26.5	119.8	-	-	222.4
2nd Qtr.	423.7	7.1	116.4	144.2	117.7	8.2	30.1	1,154.9	198.6	-	186.2	386.3	40.4	139.6	-	-	203.8
3rd Qtr.	208.9	7.6	113.7	22.4	31.3	4.4	29.5	541.1	165.3	-	17.3	-	35.4	125.6	-	-	197.5
4th Qtr.	243.8	4.8	132.0	20.9	31.4	7.7	47.0	1,334.0	478.4	-	128.6	-	226.5	215.0	-	-	285.5
2001																	
1st Qtr.	284.7	4.7	94.6	20.0	48.6	17.2	99.6	811.9	293.2	-	180.0	-	24.4	159.1	-	-	155.3
2nd Qtr.	344.3	3.4	121.8	23.5	115.2	10.2	70.2	1,629.4	190.6	-	279.0	823.0	36.3	143.4	-	-	157.1
3rd Qtr.	292.1	4.7	113.3	24.3	54.2	4.8	90.7	664.7	209.0	-	90.0	-	36.3	127.5	-	-	201.9
4th Qtr.	323.2	3.9	148.1	22.9	20.6	34.6	93.1	803.1	196.1	0.0	19.4	0.0	38.2	152.1	-	-	397.2
2002																	
1st Qtr.	314.0	3.5	142.4	23.3	23.8	51.9	69.1	857.6	241.6	-	262.9	-	-	161.1	-	-	192.0
2nd Qtr.	397.7	2.4	116.9	27.3	133.7	50.0	67.3	1,375.1	221.0	-	163.1	479.5	-	184.5	-	-	327.0
3rd Qtr.	329.5	1.6	115.6	28.7	46.2	57.3	80.0	574.9	246.9	-	-	-	-	135.2	-	-	192.8
4th Qtr.	336.0	1.0	95.9	39.8	24.8	64.7	109.7	1,055.4	261.0	-	383.0	-	-	127.0	-	-	284.4
2003**																	
1st Qtr.	263.9	0.8	85.4	22.9	6.1	82.0	66.7	1,519.7	229.6	-	180.0	-	-	137.3	-	-	972.8
2nd Qtr.	381.5	0.9	91.1	26.9	112.7	69.6	80.3	1,026.3	224.8	-	180.0	231.2	-	150.9	-	-	239.4
3rd Qtr.	426.9	1.2	128.8	25.6	105.0	70.2	96.2	749.8	210.6	-	117.5	-	-	164.9	-	-	256.9
4th Qtr.	362.3	0.8	138.9	29.4	24.2	68.1	100.9	670.9	285.6	-	10.7	-	-	135.8	-	-	238.8
2004*																	
1st Qtr.	297.5	1.3	184.3	23.8	8.4	45.7	34.0	986.3	292.2	-	316.9	-	-	108.0	-	-	269.2
2nd Qtr.	533.0	1.0	181.9	26.7	147.6	118.1	57.7	665.4	261.9	-	-	-	-	113.7	-	-	289.8
3rd Qtr.	406.1	0.9	140.3	30.0	83.1	65.1	86.7	916.4	279.2	-	307.5	-	-	102.0	-	-	227.7

Source: Ministry of Finance

1) As of 1988 includes Dividends from Financial Enterprises.

**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	Electricity Charges	Transport Travel and Postage	Telephone Charges
1992	23,070.7	3,287.8	11,397.3	8,385.6	8.0	391.8	180.9	368.3	279.7	98.0	523.9	89.2
1993 1)	20,678.8	3,583.9	9,825.9	7,269.0	7.4	607.3	176.1	410.6	442.3	159.5	342.2	53.3
1994	23,538.3	4,623.1	12,195.8	6,719.4	13.4	809.6	217.7	520.6	473.1	459.8	442.7	61.5
1995	23,774.7	5,740.5	8,633.0	9,401.2	3.1	1,042.1	236.2	592.2	443.6	206.4	514.2	57.3
1996	23,943.7	6,763.6	8,642.9	8,537.2	18.7	907.4	269.6	670.6	413.7	224.7	603.3	65.3
1997	28,081.2	8,931.0	10,257.5	8,892.7	37.9	1,128.0	299.5	717.0	476.5	235.5	720.4	68.9
1998	30,194.7	9,159.3	10,497.8	10,537.6	-	1,355.4	270.6	777.6	402.7	233.8	746.5	161.7
1999	31,839.5	12,020.5	7,397.8	12,421.2	-	1,438.1	298.2	1,011.9	322.3	1,001.0	773.8	162.7
2000	42,846.9	14,317.7	12,381.6	16,147.6	-	1,837.4	361.2	1,146.2	519.8	313.0	811.6	174.0
2001	43,308.2	14,743.2	7,933.6	20,631.5	-	1,714.9	394.9	1,039.5	523.8	720.0	823.2	182.7
2002	44,657.2	15,835.6	7,158.7	21,662.8	-	2,024.4	462.3	1,178.5	557.8	1,051.8	984.3	228.0
2003**	46,671.8	16,341.1	5,850.0	24,480.7	-	1,941.5	551.0	1,252.2	763.0	1,891.4	1,012.9	248.7
2000												
1st Qtr.	7,840.5	2,638.0	3,174.2	2,028.3	-	143.4	58.6	144.3	31.6	42.5	109.8	33.1
2nd Qtr.	12,059.6	4,207.6	3,610.2	4,241.8	-	454.0	79.4	277.0	121.7	80.1	189.1	40.7
3rd Qtr.	9,740.2	3,544.6	1,818.7	4,376.9	-	556.9	88.8	305.1	178.6	83.7	202.1	47.8
4th Qtr.	13,206.6	3,927.5	3,778.5	5,500.6	-	683.1	134.4	419.8	187.9	106.7	310.6	52.4
2001												
1st Qtr.	9,526.6	3,171.5	1,803.0	4,552.1	-	115.2	67.8	153.0	37.7	79.8	132.4	27.1
2nd Qtr.	11,610.8	3,685.8	2,783.7	5,141.3	-	279.7	101.3	221.8	91.1	287.4	205.1	47.9
3rd Qtr.	9,600.8	3,296.5	1,362.2	4,942.1	-	373.5	100.2	286.3	161.3	145.0	211.9	44.9
4th Qtr.	12,570.2	4,589.5	1,984.7	5,996.0	-	946.6	125.7	378.4	233.7	207.8	273.8	62.8
2002												
1st Qtr.	8,561.1	3,441.7	1,536.3	3,583.1	-	147.0	79.4	163.7	62.6	63.4	166.6	36.7
2nd Qtr.	11,898.5	3,974.9	2,197.4	5,726.2	-	540.1	122.2	284.0	146.7	168.5	250.7	59.7
3rd Qtr.	10,332.7	3,607.1	1,533.0	5,192.6	-	461.2	104.6	316.6	184.6	319.5	231.6	50.6
4th Qtr.	13,864.9	4,811.9	1,892.1	7,160.9	-	876.1	156.1	414.2	163.9	500.4	335.4	81.0
2003**												
1st Qtr.	9,606.0	3,609.4	1,134.2	4,862.5	-	152.3	95.5	180.4	55.1	567.1	157.0	44.7
2nd Qtr.	11,217.5	4,095.6	1,653.8	5,468.0	-	389.9	137.8	224.7	150.8	289.7	233.7	63.7
3rd Qtr.	11,046.7	3,679.4	1,090.1	6,277.2	-	472.9	134.5	316.0	205.9	217.9	246.5	62.6
4th Qtr.	14,801.6	4,956.7	1,971.9	7,873.0	-	926.4	183.2	531.1	351.2	816.7	375.7	77.7
2004*												
1st Qtr.	8,804.8	3,818.9	930.7	4,055.2	-	336.4	116.8	168.8	90.2	450.1	135.4	51.4
2nd Qtr.	10,879.4	4,318.9	1,180.4	5,380.1	-	392.1	148.0	252.7	125.0	557.5	225.4	55.5
3rd Qtr.	11,124.3	3,882.8	945.7	6,295.8	-	785.6	169.1	379.3	244.0	331.9	252.8	60.9

Source: Ministry of Finance.

1) As of 1993 Interest payments are on a cash basis.



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

Table 6.3 (Cont'd)

Period	Other Current Expenditure									
	Other Services Purchased	Education Subvents, Grants And Sci.ships	Rates And Taxes And Subvents to L.A.	Subsidies And Contribution to Local And Int'l Orgns.	Refunds of Revenue	Miscellaneous	Unallocated Stores	Pensions	Payments to Dependents' Pension Funds	Appropriation in Aid
1992	398.5	475.4	56.5	4,382.3	58.1	992.8	-	82.0	0.2	-
1993 1)	322.1	521.9	43.9	2,953.4	129.7	964.8	-	134.5	-	-
1994	442.7	527.9	144.9	995.9	162.7	1,269.2	-	177.4	0.3	-
1995	519.7	351.8	164.9	3,511.1	99.8	1,658.8	-	-	-	-
1996	626.6	463.0	93.2	1,879.5	154.6	370.2	-	1,776.8	-	-
1997	670.2	651.4	97.1	2,187.6	150.0	635.2	-	817.5	-	-
1998	-	715.3	143.2	2,069.0	123.0	2,416.7	-	1,122.1	-	-
1999	-	773.8	184.5	2,407.4	172.1	1,955.1	-	1,920.3	-	-
2000	-	887.7	201.5	4,267.8	34.3	3,004.1	-	2,589.0	-	-
2001	65.7	1,086.6	367.6	4,121.4	45.1	6,724.0	-	2,822.2	-	-
2002	108.2	1,314.1	290.9	5,044.9	7.3	5,464.0	-	2,939.2	7.1	-
2003**	184.8	1,279.4	249.4	5,179.2	102.6	6,537.7	-	3,281.8	5.2	-
2000										
1st Qtr.	-	156.3	3.8	502.2	30.0	349.4	-	423.3	-	-
2nd Qtr	-	193.1	82.6	1,541.1	0.7	549.3	-	632.9	-	-
3rd Qtr.	-	253.0	23.9	1,332.8	2.5	605.7	-	696.1	-	-
4th Qtr.	-	285.3	91.2	891.7	1.1	1,499.7	-	836.7	-	-
2001										
1st Qtr.	3.4	188.8	11.7	858.6	35.7	2,327.4	-	513.4	-	-
2nd Qtr.	3.4	294.4	22.9	1,024.7	3.1	1,834.0	-	724.6	-	-
3rd Qtr.	24.7	275.9	123.6	1,307.4	2.0	1,172.7	-	712.9	-	-
4th Qtr.	34.2	327.5	209.4	930.7	4.3	1,389.9	-	871.3	-	-
2002										
1st Qtr.	4.1	264.1	4.7	967.7	4.4	936.0	-	681.2	1.6	-
2nd Qtr.	18.2	365.2	97.3	1,645.1	2.0	1,308.6	-	715.9	2.0	-
3rd Qtr.	25.3	340.0	53.7	1,159.7	0.5	1,290.7	-	652.2	1.8	-
4th Qtr.	60.6	344.8	135.3	1,272.4	0.4	1,928.7	-	889.9	1.7	-
2003**										
1st Qtr.	5.5	287.1	3.4	971.6	98.9	1,507.3	-	734.4	2.2	-
2nd Qtr.	16.1	311.4	10.4	1,633.4	1.0	1,247.1	-	756.9	1.4	-
3rd Qtr.	76.6	331.8	107.7	1,083.2	0.5	2,183.6	-	835.9	1.6	-
4th Qtr.	86.6	349.1	127.9	1,491.0	2.2	1,599.7	-	954.6	-	-
2004*										
1st Qtr.	6.4	283.4	4.1	1,211.0	0.3	662.7	-	538.4	-	-
2nd Qtr.	11.0	285.0	9.4	1,671.2	0.8	787.5	-	855.5	3.5	-
3rd Qtr.	45.9	405.0	98.7	1,605.1	0.6	911.8	-	1,005.1	-	-

Source: Ministry of Finance.

1) As of 1993 Interest payments are on a cash basis.

**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)	
1994	40,242	24,792	14,298	1,152	34,500	13,716	10,165	95	10,525	5,742
1995	47,639	29,844	16,763	1,031	38,277	15,302	10,780	89	12,107	9,361
1996	51,544	30,406	19,010	2,128	40,456	14,162	11,484	50	14,760	11,088
1997	53,170	30,643	18,874	3,653	43,578	14,089	14,055	78	15,357	9,592
1998 <sup>1)</sup>	49,711	27,769	13,694	8,248	41,091	13,113	13,196	121	14,661	8,620
1999 <sup>2)</sup>	46,699	28,785	8,890	9,025	38,955	11,733	15,323	67	11,833	7,744
2000 <sup>3)</sup>	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 <sup>4)</sup>	50,603	28,494	11,485	10,625	45,662	11,729	17,423	98	16,411	4,942
2003** <sup>5)</sup>	66,256	27,174	20,683	18,399	60,202	18,233	19,069	204	22,696	6,054
2000 <sup>3)</sup>										
1st Qtr.	9,116	4,977	2,067	2,072	8,141	3,568	2,461	5	2,107	975
2nd Qtr.	11,377	6,348	2,319	2,709	9,856	3,607	3,195	29	3,024	1,521
3rd Qtr.	9,403	4,099	2,265	3,038	10,150	3,592	3,295	10	3,253	(747)
4th Qtr.	13,709	7,994	2,690	3,025	11,404	5,010	3,004	17	3,373	2,305
2001										
1st Qtr.	8,548	4,133	2,486	1,929	8,923	3,229	3,096	13	2,586	(375)
2nd Qtr.	11,173	4,896	2,785	3,492	9,578	2,895	3,262	30	3,391	1,595
3rd Qtr.	8,947	3,737	2,542	2,669	9,284	2,623	3,287	30	3,344	(337)
4th Qtr.	16,794	10,532	3,048	3,215	12,027	2,694	5,603	28	3,702	4,767
2002 <sup>4)</sup>										
1st Qtr.	11,009	5,516	3,123	2,370	10,469	2,891	4,063	20	3,495	540
2nd Qtr.	10,276	5,171	2,728	2,377	9,917	2,401	3,900	19	3,597	360
3rd Qtr.	11,901	6,494	3,029	2,378	10,532	2,688	4,370	20	3,454	1,369
4th Qtr.	17,418	11,313	2,605	3,500	14,745	3,749	5,090	40	5,865	2,673
2003** <sup>5)</sup>										
1st Qtr.	10,604	4,287	2,768	3,549	11,911	2,927	4,497	16	4,471	(1,308)
2nd Qtr.	15,004	6,044	4,675	4,285	14,757	4,310	4,391	29	6,028	247
3rd Qtr.	16,354	5,235	6,055	5,065	14,737	4,895	4,057	38	5,748	1,617
4th Qtr.	24,295	11,609	7,186	5,500	18,797	6,101	6,125	122	6,449	5,498
2004*										
1st Qtr.	15,419	5,562	7,196	2,661	15,498	4,856	4,393	76	6,173	(79)
2nd Qtr.	18,781	8,652	7,253	2,876	16,320	5,524	4,067	83	6,646	2,462
3rd Qtr.	17,891	7,711	7,400	2,780	17,036	5,706	4,428	89	6,813	855

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)1998 figures exclude NEOCOL and Stockfeeds.

2)1999 figures exclude GAC and GEC.

3) Adjusted to exclude Sanata, GSL and GPC.

4) Includes AROAMIA Bauxite Company.

5) 2003 figures excludes GPL for the 1st quarter.

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

Table 6.4 (Cont'd)

Period	Transfers to Central Gov't.			Current Balance (10)-(11) (14)	Capital Expenditure (15)	Overall Balance (14)-(15) (16)	Total (18)+(19) (17)	External Borrowing (Net) (18)	Domestic Financing (Net)					
	Total (12)+(13) (11)	Taxes b) (12)	Dividend (13)						Total (20)to(24) (19)	Banking System (net) (20)	Non-Bank Fin.Inst Borrowing (21)	Holdings of Cent. Gov't.Sec. (22)	Transfer from Cen. Gov't. (23)	Other c) (24)
1994	3,598	3,455	143	2,144	2,467	(323)	323	(889)	1,212	481	(353)	(1,206)	592	1,699
1995	4,420	4,316	103	4,942	2,512	2,429	(2,429)	(1,002)	(1,427)	(28)	4	(1,476)	42	31
1996	4,592	4,317	274	6,497	3,675	2,822	(2,822)	(1,299)	(1,524)	(2,535)	-	(1,835)	1,058	1,788
1997	3,177	1,808	1,369	6,415	3,691	2,724	(2,724)	(531)	(2,193)	(2,058)	-	2,082	1,310	(3,526)
1998 <sup>1)</sup>	3,156	3,009	147	5,464	3,435	2,029	(2,029)	(493)	(1,535)	(695)	-	(2,623)	1,269	514
1999 <sup>2)</sup>	2,920	1,489	1,431	4,824	3,749	1,075	(1,075)	(25)	(1,050)	3,367	-	(6,682)	311	1,954
2000 <sup>3)</sup>	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 <sup>4)</sup>	1,683	1,371	312	3,259	1,732	1,527	(1,527)	(142)	(1,385)	(2,425)	-	1,043	-	(3)
2003** <sup>5)</sup>	1,339	1,211	128	4,715	2,556	2,158	(2,158)	(309)	(1,849)	(884)	-	2,369	-	(3,334)
2000 <sup>3)</sup>														
1st Qtr.	244	244	-	731	836	(105)	105	(10)	115	(108)	139	518	-	(434)
2nd Qtr.	324	199	124	1,198	500	698	(698)	(7)	(691)	784	221	(1,008)	-	(687)
3rd Qtr.	384	367	17	(1,131)	414	(1,544)	1,544	(5)	1,549	(773)	346	(1,309)	-	3,285
4th Qtr.	147	147	-	2,158	364	1,794	(1,794)	(2)	(1,792)	(1,990)	625	2,076	-	(2,503)
2001														
1st Qtr.	161	161	-	(537)	585	(1,122)	1,122	2	1,120	1,523	65	(1,186)	-	718
2nd Qtr.	151	151	-	1,444	541	904	(904)	(64)	(840)	997	0	(1,535)	-	(302)
3rd Qtr.	71	71	-	(408)	269	(677)	677	823	(145)	(1,413)	-	603	50	615
4th Qtr.	98	98	-	4,669	317	4,352	(4,352)	(1,156)	(3,196)	(24)	-	(414)	-	(2,758)
2002 <sup>4)</sup>														
1st Qtr.	130	130	-	410	484	(75)	75	(49)	123	(1,120)	-	(26)	-	1,269
2nd Qtr.	200	127	73	160	485	(325)	325	1,260	(934)	(1,013)	-	657	-	(578)
3rd Qtr.	1,023	1,023	-	347	314	33	(33)	1,314	(1,347)	(484)	-	340	-	(1,203)
4th Qtr.	330	91	239	2,343	449	1,894	(1,894)	(2,667)	773	191	-	71	-	510
2003** <sup>5)</sup>														
1st Qtr.	210	210	-	(1,517)	605	(2,122)	2,122	2,872	(750)	1,035	-	(171)	-	(1,613)
2nd Qtr.	266	266	-	(19)	616	(634)	634	(55)	689	(692)	-	1,231	-	150
3rd Qtr.	312	194	118	1,305	770	535	(535)	(75)	(460)	(752)	-	1,500	-	(1,208)
4th Qtr.	552	541	11	4,945	566	4,380	(4,380)	(3,051)	(1,329)	(475)	-	(192)	-	(663)
2004*														
1st Qtr.	266	266	-	(345)	748	(1,093)	1,093	598	496	932	-	2,200	-	(2,636)
2nd Qtr.	463	463	-	1,998	934	1,064	(1,064)	935	(1,999)	(1,267)	-	4,176	-	(4,908)
3rd Qtr.	209	209	-	646	687	(40)	40	(89)	130	1,415	-	-	-	(1,285)

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

b) Includes special transfers.

c) Comprises of changes in working capital and changes in other financial flows.

1) 1998 figures exclude NEOCOL and Stockfeeds.

2) 1999 figures exclude GAC and GEC.

3) Adjusted to exclude Sanata, GSL and GPC.

4) Includes AROAMIA

5) 2003 figures excludes GPL for the 1st quarter.

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

Table 7.1

<b>Period Ended</b>	<b>Total 1)</b>	<b>Defence Bonds</b>	<b>Debentures</b>	<b>Treasury Bills 2)</b>
1994	31,909.6	27.5	7,943.3	23,938.8
1995	33,252.4	27.6	10,436.5	22,788.3
1996	37,678.1	16.6	10,126.8	27,534.7
1997	34,010.8	8.8	8,323.7	25,678.3
1998 2)	35,851.8	5.9	8,123.0	27,722.9
1999	41,629.6	4.6	6,418.0	35,207.0
2000	48,035.1	4.6	4,017.0	44,013.6
2001				
Mar	50,047.4	4.6	3,957.4	46,085.4
Jun	49,743.6	4.0	3,938.1	45,801.6
Sep	50,767.0	4.0	3,929.3	46,833.6
Dec	52,008.4	4.0	3,914.2	48,090.1
2002				
Mar	51,823.7	4.0	3,907.7	47,912.1
Jun	52,329.6	3.9	3,898.5	48,427.2
Sep	54,839.1	3.7	3,898.5	50,936.9
Dec	53,794.0	3.6	3,898.5	49,891.9
2003				
Jan	53,974.9	3.6	3,898.5	50,072.8
Feb	56,973.3	3.6	3,898.5	53,071.3
Mar	65,918.5	3.6	11,816.5	54,098.5
Apr	63,360.1	3.6	11,816.5	51,540.1
May	62,849.6	3.6	11,816.5	51,029.5
Jun	62,692.6	3.5	11,816.5	50,872.6
Jul	61,318.6	3.5	11,816.5	49,498.6
Aug	61,818.4	3.5	11,816.5	49,998.3
Sep	63,893.7	3.5	11,816.5	52,073.7
Oct	63,768.8	3.5	11,816.5	51,948.8
Nov	63,634.5	3.5	11,816.5	51,814.5
Dec	61,922.7	3.5	11,816.5	50,102.7
2004				
Jan	63,818.5	3.5	11,816.5	51,998.6
Feb	65,619.2	3.5	11,816.5	53,799.2
Mar	63,211.3	3.4	11,816.5	51,391.4
Apr	62,209.4	3.4	11,816.5	50,389.5
May	60,431.1	3.4	11,816.5	48,611.1
Jun	63,706.9	3.4	11,816.5	51,886.9
Jul	61,157.0	3.4	11,816.5	49,337.1
Aug	59,657.6	3.4	11,816.5	47,837.7
Sep	59,264.1	3.4	11,816.5	47,444.2
Oct	58,264.3	3.4	11,816.5	46,444.4
Nov	58,764.2	3.4	11,816.5	46,944.3
Dec	59,788.6	3.4	11,816.5	47,968.6

Source: Bank of Guyana.

1) Excludes non-interest bearing debentures.

2) As of Dec 1998 includes an amount to satisfy the Bank's reserve requirement of G\$1,000 Million.

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

Table 7.2

Period Ended	Total Amount Outstanding 1)	Defence Premium Bonds	Treasury Bills										
			Total Treasury Bills	Banking System			Non-Bank Financial Institutions	Public Sector				Private Sector	Non Resident
				Total	Bank of Guyana	Commercial Banks		Total	Public Enterprise	Special Funds	Sinking Funds		
1993	22,198.4	25.3	22,800.0	17,156.4	699.1	16,457.3	2,916.6	1,138.2	0.0	511.3	626.9	1,575.3	13.5
1994	23,556.6	27.5	23,938.8	13,274.0	2,491.3	10,782.7	5,422.7	2,232.3	175.0	1,647.6	409.7	2,996.9	12.9
1995	22,572.7	27.6	22,788.3	10,457.6	350.5	10,107.1	6,058.1	3,764.2	56.0	3,465.0	243.3	2,492.6	15.8
1996	27,541.1	16.6	27,534.7	13,693.2	810.3	12,882.9	5,964.9	5,239.9	0.0	5,229.8	10.2	2,621.9	14.7
1997	25,687.1	8.8	25,678.3	15,291.9	241.3	15,050.6	6,599.3	3,004.4	0.0	3,004.4	0.0	767.0	15.7
1998 2)	27,728.8	5.9	27,722.9	15,497.8	1,043.5	14,454.3	6,392.7	5,754.0	0.0	5,754.0	0.0	63.7	14.7
1999	35,211.6	4.6	35,207.0	14,030.9	1,613.0	12,417.9	6,185.4	12,939.2	274.9	12,664.4	0.0	2,038.3	13.3
2000	44,018.1	4.6	44,013.6	23,920.9	2,222.9	21,698.0	6,516.3	12,336.7	0.0	12,336.7	0.0	1,210.8	29.0
2001													
Mar	46,090.0	4.6	46,085.4	24,225.3	1,048.7	23,176.6	7,063.8	13,711.7	0.0	13,711.7	0.0	1,039.0	45.8
Jun	45,805.6	4.0	45,801.6	22,210.5	1,351.3	20,859.2	7,852.4	15,485.3	0.0	15,485.3	0.0	218.9	34.5
Sep	46,837.6	4.0	46,833.6	22,926.5	1,509.5	21,417.0	8,946.8	14,802.1	0.0	14,802.1	0.0	139.9	18.3
Dec	48,094.1	4.0	48,090.1	23,012.9	1,039.9	21,973.0	9,723.2	15,139.2	0.0	15,139.2	0.0	166.2	48.7
2002													
Mar	47,916.1	4.0	47,912.1	21,666.3	1,038.7	20,627.6	10,948.2	15,099.4	0.0	15,099.4	0.0	147.9	50.4
Jun	48,431.1	3.9	48,427.2	23,255.9	1,211.5	22,044.4	10,785.2	14,089.5	0.0	14,089.5	0.0	246.3	50.4
Sep	50,940.6	3.7	50,936.9	27,357.1	1,034.2	26,322.9	9,782.7	13,646.8	0.0	13,646.8	0.0	106.6	43.9
Dec	49,895.5	3.6	49,891.9	25,990.3	1,133.4	24,856.9	10,229.5	13,430.3	0.0	13,430.3	0.0	198.1	43.9
2003													
Jan	50,076.4	3.6	50,072.8	26,028.1	1,133.4	24,894.8	10,281.8	13,521.1	0.0	13,521.1	0.0	241.9	0.0
Feb	53,074.8	3.6	53,071.3	28,040.4	1,031.8	27,008.6	11,272.0	13,521.1	0.0	13,521.1	0.0	178.0	59.8
Mar	54,102.0	3.6	54,098.5	28,985.7	2,030.8	26,955.0	11,325.3	13,542.7	0.0	13,542.7	0.0	185.0	59.8
Apr	51,543.6	3.6	51,540.1	27,512.1	2,030.8	25,481.3	11,099.0	12,684.3	0.0	12,684.3	0.0	185.0	59.8
May	51,033.1	3.6	51,029.5	27,024.8	1,030.9	25,993.9	10,937.2	12,823.5	0.0	12,823.5	0.0	184.4	59.8
Jun	50,876.1	3.5	50,872.6	27,499.2	1,630.9	25,868.3	11,123.5	12,163.8	0.0	12,163.8	0.0	26.4	59.8
Jul	49,502.1	3.5	49,498.6	27,923.1	1,035.4	26,887.8	10,904.1	10,589.7	0.0	10,589.7	0.0	21.9	59.8
Aug	50,001.8	3.5	49,998.3	28,186.6	1,035.1	27,151.5	11,140.4	10,589.7	0.0	10,589.7	0.0	21.9	59.8
Sep	52,077.1	3.5	52,073.7	30,325.9	1,331.0	28,995.0	11,078.9	10,589.7	0.0	10,589.7	0.0	19.4	59.8
Oct	51,952.2	3.5	51,948.8	29,964.2	2,231.0	27,733.2	11,335.1	10,589.7	0.0	10,589.7	0.0	0.0	59.8
Nov	51,818.0	3.5	51,814.5	29,445.0	1,041.2	28,403.9	11,720.0	10,589.7	0.0	10,589.7	0.0	0.0	59.8
Dec	50,106.2	3.5	50,102.7	27,569.7	2,344.4	25,225.3	11,720.0	10,753.3	0.0	10,753.3	0.0	0.0	59.8
2004													
Jan	52,002.0	3.5	51,998.6	30,636.4	1,391.3	29,245.1	12,190.2	8,899.0	0.0	8,899.0	0.0	213.2	59.8
Feb	53,802.7	3.5	53,799.2	32,854.5	1,032.0	31,822.6	11,832.6	8,899.0	0.0	8,899.0	0.0	213.2	0.0
Mar	51,394.8	3.4	51,391.4	31,783.0	1,031.9	30,751.1	11,954.0	8,441.2	0.0	8,441.2	0.0	213.2	0.0
Apr	50,392.9	3.4	50,389.5	30,641.3	1,031.9	29,609.4	12,076.8	7,439.2	0.0	7,439.2	0.0	232.3	0.0
May	48,614.5	3.4	48,611.1	32,241.1	1,031.8	31,209.4	12,053.8	4,084.0	0.0	4,084.0	0.0	232.3	0.0
Jun	51,890.3	3.4	51,886.9	35,141.9	2,081.8	33,060.1	12,386.8	4,084.0	0.0	4,084.0	0.0	232.3	42.0
Jul	49,340.5	3.4	49,337.1	33,220.9	1,031.8	32,189.1	11,986.3	4,084.0	0.0	4,084.0	0.0	3.9	42.0
Aug	47,841.1	3.4	47,837.7	31,726.5	1,032.4	30,694.1	11,981.3	4,084.0	0.0	4,084.0	0.0	3.9	42.0
Sep	47,447.6	3.4	47,444.2	31,346.8	1,032.7	30,314.1	11,963.8	4,084.0	0.0	4,084.0	0.0	7.7	42.0
Oct	46,447.8	3.4	46,444.4	30,621.8	1,032.7	29,589.1	11,689.0	4,084.0	0.0	4,084.0	0.0	7.7	42.0
Nov	46,947.7	3.4	46,944.3	31,536.1	1,057.7	30,478.5	11,274.6	4,084.0	0.0	4,084.0	0.0	7.7	42.0
Dec	47,972.0	3.4	47,968.6	32,443.2	1,182.6	31,260.7	11,216.9	4,258.9	0.0	4,258.9	0.0	7.7	42.0

Source: Bank of Guyana.

1) Excludes Sinking Fund.

2) As of Dec 1998 includes an amount to satisfy the Bank's reserve requirement of G\$1,000 Million.

**GOVERNMENT OF GUYANA: DEBENTURES  
BY HOLDERS AND DEFENCE BONDS  
(G\$ Million)**

Table 7.3

Period Ended	Total Amount Outstanding	Defence Bonds	Debentures 1)							Private Sector
			Total Debentures	Banking System		Non-Banks Financial Institutions	Public Sector			
				Bank of Guyana	Commercial Banks		Public Enterprise	National Insurance	Sinking Funds	
1994	7,943.3	-	7,943.3	174.8	5,559.0	90.0	4.3	604.6	9.5	1,501.1
1995	10,436.5	-	10,436.5	3,009.9	5,505.3	61.6	4.3	382.0	3.7	1,469.5
1996	10,126.8	-	10,126.8	3,762.6	5,453.7	21.9	4.3	541.0	0.0	343.3
1997	8,323.7	-	8,323.7	3,898.5	3,278.0	11.4	-	685.4	0.0	450.3
1998	8,123.0	-	8,123.0	3,898.5	3,249.8	3.4	-	558.9	-	412.3
1999	6,418.0	-	6,418.0	3,898.5	1,950.0	3.4	-	259.6	-	306.5
2000	4,017.0	-	4,017.0	3,898.5	-	-	-	67.1	-	51.4
2001										
Mar	3,957.4	-	3,957.4	3,898.5	-	-	-	58.9	-	-
Jun	3,938.1	-	3,938.1	3,898.5	-	0.0	-	39.5	-	-
Sep	3,929.3	-	3,929.3	3,898.5	-	0.0	-	30.8	-	-
Dec	3,914.2	-	3,914.2	3,898.5	-	0.0	-	15.7	-	-
2002										
Mar	3,907.7	-	3,907.7	3,898.5	-	-	-	9.2	-	-
Jun	3,898.5	-	3,898.5	3,898.5	-	-	-	-	-	-
Sep	3,898.5	-	3,898.5	3,898.5	-	-	-	-	-	-
Dec	3,898.5	-	3,898.5	3,898.5	-	-	-	-	-	-
2003 <sup>2)</sup>										
Jan	3,898.5	-	3,898.5	3,898.5	-	-	-	-	-	-
Feb	3,898.5	-	3,898.5	3,898.5	-	-	-	-	-	-
Mar	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Apr	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
May	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jun	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jul	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Aug	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Sep	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Oct	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Nov	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Dec	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2004										
Jan	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Feb	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Mar	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Apr	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
May	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jun	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jul	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Aug	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Sep	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Oct	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Nov	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Dec	11,816.5	-	11,816.5	3,898.5	7,918.0	-	-	-	-	-

Source: Bank of Guyana.

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

2) Figure for total debenture from March 2003 includes special issues to NBIC.

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY  
AND TERMS AS AT DECEMBER 31,2004  
(G\$)**

Table 7.4

Item	Amount Issued	Amount Outstanding	Nominal Rate of Interest (Percent)	Issue Date	Maturity Date
<b>SPECIAL ISSUES</b>					
<b>NON-INTEREST BEARING SPECIAL ISSUE TO BOG</b>					
ISSUE NO. 85	3,782,533,508	3,782,533,508	0.00	1994-12-31	UNFIXED
ISSUE NO. 86	4,447,052,933	4,447,052,933	0.00	1994-12-31	UNFIXED
ISSUE NO. 87	7,879,467,902	7,879,467,902	0.00	1995-12-29	UNFIXED
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
<b>SPECIAL ISSUE TO BOG</b>					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	UNFIXED
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	UNFIXED
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	UNFIXED
<b>SPECIAL ISSUE TO NBIC</b>					
A Series	3,043,010,000	3,043,010,000	VARIABLE	2003-03-15	2008-03-15
B Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2009-03-15
C Series	975,000,000	975,000,000	VARIABLE	2003-03-15	2010-03-15
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 <sup>4)</sup>	Supp. Cr. <sup>1)</sup>	Nationalisation	Bonds
1965	62,185	35,332	600	701	312	0	25,240
1966	66,103	39,096	458	698	724	0	25,127
1967	61,404	38,316	267	602	550	0	21,669
1968	62,212	44,811	163	596	368	0	16,274
1969	70,563	54,258	51	0	193	0	16,061
1970	93,595	62,933	1,247	0	14,000	0	15,415
1971	145,898	73,316	2,462	0	0	52,565	17,555
1972	157,600	83,900	4,800	0	0	52,700	16,200
1973	151,400	64,300	8,700	12,500	0	51,800	14,100
1974	213,800	108,700	14,300	13,700	2,000	60,800	14,300
1975	287,500	143,000	20,000	47,700	900	63,600	12,300
1976	363,800	159,500	23,700	71,300	17,400	81,600	10,300
1977	404,400	179,100	28,900	79,700	25,800	79,300	11,600
1978	463,000	206,100	41,700	107,600	25,300	68,800	13,500
1979	496,100	219,600	70,700	95,700	25,300	71,300	13,500
1980	639,200	231,800	192,200	108,000	26,300	66,400	14,500
1981	746,100	292,100	259,600	110,600	20,800	55,400	7,600
1982	679,300	286,700	204,800	110,300	18,200	52,900	6,400
1983	701,200	286,700	235,500	110,500	50,300	12,400	5,800
1984	697,000	302,000	227,000	87,000	34,200	41,800	5,000
1985	781,000	339,000	265,000	89,000	40,200	41,800	6,000
1986	1,035,600	559,600	310,100	99,400	22,600	38,000	5,900
1987	1,117,400	590,300	343,200	103,400	31,600	41,500	7,400
1988	1,233,500	740,100	348,600	85,100	16,700	35,800	7,200
1989	1,391,900	738,500	513,700	76,600	25,800	30,100	7,200
1990	1,820,100	973,300	716,800	69,100	22,700	28,700	9,500
1991	1,855,400	922,200	814,700	69,100	14,400	25,500	9,500
1992	1,967,200	943,200	863,400	0	97,400	34,700	28,500
1993	1,953,500	912,600	907,300	0	75,800	28,100	29,700
1994	1,999,500	928,700	939,700	0	71,600	27,900	31,600
1995	2,058,300	947,000	986,600	0	68,900	22,600	33,200
1996 <sup>2)</sup>	1,537,025	441,700	980,130	2,871	64,610	14,959	32,755
1997	1,513,020	449,790	953,050	2,780	58,990	14,940	33,470
1998	1,507,490	450,940	966,440	1,020	54,360	6,640	28,090
1999							
1st Qtr.	1,525,040	465,855	953,229	2,111	54,810	21,225	27,809
2nd Qtr.	1,386,415	429,951	883,160	2,071	22,296	21,234	27,703
3rd Qtr.	1,314,156	430,087	813,911	2,140	18,100	22,213	27,705
4th Qtr. <sup>3)</sup>	1,210,924	360,917	792,250	526	15,190	7,508	34,533
2000							
1st Qtr.	1,201,302	354,527	796,075	189	15,153	7,828	27,530
2nd Qtr.	1,193,137	352,627	790,481	178	14,984	7,511	27,356
3rd Qtr.	1,177,838	350,719	777,350	173	14,956	7,584	27,056
4th Qtr.	1,193,183	353,529	788,357	526	14,746	7,794	28,231
2001							
1st Qtr.	1,178,950	352,036	777,401	167	14,728	7,557	27,061
2nd Qtr.	1,167,600	349,468	768,657	165	14,730	7,659	26,921
3rd Qtr.	1,186,917	352,855	785,894	173	13,019	7,771	27,205
4th Qtr.	1,196,743	351,724	796,653	170	12,973	7,678	27,545
2002**							
1st Qtr.	1,194,718	352,071	794,825	167	12,945	7,695	27,015
2nd Qtr.	1,221,349	354,176	818,495	179	12,927	8,117	27,455
3rd Qtr.	1,225,619	353,737	823,040	182	12,921	8,315	27,424
4th Qtr.	1,246,660	350,999	835,172	8,541	15,660	8,574	27,715
2003							
1st Qtr.	1,250,177	352,430	842,603	8,707	15,192	3,430	27,815
2nd Qtr.	1,246,016	336,593	854,045	8,892	14,932	3,450	28,104
3rd Qtr.	1,265,773	336,167	874,322	9,074	14,636	3,450	28,125
4th Qtr.	1,092,003	119,903	916,802	8,886	14,317	3,487	28,609
2004							
1st Qtr.	1,081,592	119,213	913,536	3,346	13,604	3,400	28,493
2nd Qtr.	1,020,398	86,951	910,762	3,299	13,516	3,435	2,436
3rd Qtr.	1,043,304	84,350	936,793	3,248	13,055	3,421	2,436
4th Qtr.	1,078,752	84,303	974,795	3,213	12,765	3,435	242

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

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

2) Figures represent the outstanding stock after the Naples Terms Debt Stock Reduction.

3) Stock of outstanding debt after HIPC debt relief.

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



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

Table 8.1(1)

Period	Total	Consumer Goods								Intermediate Goods							Capital Goods							Misc.		
		Total	Non-Durable			Semi-Durable		Durable			Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining	Building		Other	
			Food for Households	Beverage & Tobacco	Other	Cloth. & Footwear	Other	Motor Car	Other																	
1994	70,000.6	15,260.5	...	...	...	...	...	...	...	30,173.1	11,382.6	...	...	...	...	18,790.5	17,194.9	...	...	...	...	...	...	...	7,372.1	
1995	74,911.5	16,331.1	...	...	...	...	...	...	...	32,289.9	12,181.1	...	...	...	...	...	18,401.2	...	...	...	...	...	...	...	...	7,889.3
1996 <sup>1)</sup>	83,894.8	23,814.7	7,910.1	1,240.8	4,399.2	1,917.6	1,128.0	2,086.6	5,132.4	35,391.0	12,675.9	3,186.6	4,455.6	1,015.2	4,681.2	9,376.5	24,548.1	4,399.2	3,017.4	5,851.5	1,579.2	3,778.8	5,922.0	141.0		
1997	91,062.3	25,760.3	8,494.2	1,358.5	4,647.5	2,002.0	1,358.5	2,002.0	5,897.6	38,959.8	14,193.0	3,003.0	4,676.1	1,701.7	4,847.7	10,538.3	26,228.7	4,733.3	5,148.0	6,191.9	815.1	4,018.3	5,322.1	113.5		
1998	90,890.3	29,344.9	10,075.8	2,382.0	4,755.6	1,869.2	1,363.6	2,687.1	6,211.6	36,830.0	10,897.5	3,501.8	4,832.8	1,776.3	4,796.2	11,025.3	24,641.5	4,715.9	3,238.8	4,484.8	1,566.0	5,351.7	5,284.4	73.8		
1999	97,497.0	30,982.1	11,386.0	1,623.1	4,928.9	2,445.1	1,548.5	2,831.1	6,219.4	42,425.1	15,701.7	2,617.4	5,168.3	1,127.8	5,418.0	12,391.9	24,010.3	5,023.0	1,950.7	4,047.8	1,842.2	5,112.6	6,034.0	79.4		
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	134,710.0	34,309.7	12,155.3	2,238.5	7,993.8	1,498.9	1,738.6	4,380.2	4,304.4	71,444.6	36,773.6	5,017.8	5,254.7	1,618.3	6,832.7	15,947.4	28,736.1	5,878.0	4,030.3	3,435.9	639.9	7,494.4	7,257.6	219.7		
2000																										
1st Qtr.	26,223.1	6,591.9	2,510.3	361.2	1,282.3	505.7	270.9	487.6	1,173.9	13,147.7	4,858.1	704.3	1,426.7	198.7	2,456.2	3,503.6	6,465.5	1,571.2	379.3	1,137.8	289.0	1,408.7	1,679.6	18.1		
2nd Qtr.	25,323.1	6,507.0	2,313.6	397.7	1,446.0	650.7	433.8	506.1	759.2	12,995.9	5,332.1	885.7	1,337.6	289.2	1,916.0	3,235.4	5,729.8	994.1	235.0	1,247.2	180.8	1,482.2	1,590.6	90.4		
3rd Qtr.	25,520.9	6,889.8	2,128.2	342.7	1,839.7	847.7	324.6	468.9	937.9	12,733.4	5,753.5	775.5	1,280.6	541.1	1,947.9	2,434.9	5,897.8	1,460.9	595.2	667.3	180.4	1,406.8	1,587.2	-		
4th Qtr.	29,046.1	9,809.9	3,050.8	694.2	1,607.6	694.2	1,297.0	621.1	1,845.1	13,500.1	5,973.6	949.9	1,150.9	401.9	1,662.4	3,361.3	5,736.2	1,205.7	401.9	1,224.0	328.8	1,333.6	1,242.2	-		
2001																										
1st Qtr.	27,914.9	7,249.4	2,399.8	709.5	1,415.3	523.8	338.0	542.4	1,320.6	14,320.6	7,123.1	622.2	1,634.5	278.6	1,950.3	2,711.8	6,318.9	1,489.6	430.9	728.1	189.5	1,396.8	2,084.0	26.0		
2nd Qtr.	25,885.8	6,959.1	2,560.2	481.1	1,376.1	574.3	257.3	537.0	1,172.9	13,940.5	5,845.8	923.0	1,480.6	343.1	1,872.2	3,475.8	4,937.7	1,133.7	481.1	704.9	89.5	1,320.2	1,208.3	48.5		
3rd Qtr.	27,416.6	7,782.1	2,820.7	642.6	1,526.2	663.1	354.9	672.5	1,102.1	13,989.5	6,155.1	849.9	1,561.6	431.5	1,655.0	3,336.2	5,533.0	941.5	549.2	616.4	56.0	1,464.5	1,905.4	112.1		
4th Qtr.	28,033.7	8,920.7	3,230.0	731.2	1,483.3	691.5	549.4	539.9	1,695.5	13,990.1	5,455.9	795.6	1,146.1	682.0	2,765.8	3,144.7	4,766.3	985.1	265.2	644.1	56.8	1,564.8	1,250.3	356.5		
2002																										
1st Qtr.	26,308.2	7,022.5	2,679.1	479.6	1,232.9	749.6	307.2	608.1	966.0	12,875.3	5,649.5	565.8	1,363.6	340.8	1,390.3	3,565.3	6,389.2	1,584.9	634.0	1,190.9	72.4	1,338.1	1,568.9	21.1		
2nd Qtr.	28,945.8	7,473.0	2,559.4	510.2	1,663.0	654.6	427.9	651.5	1,006.6	15,914.2	6,029.3	782.2	1,594.5	477.7	3,255.7	3,775.0	5,522.1	1,040.2	434.6	1,153.9	125.8	1,519.6	1,248.1	36.4		
3rd Qtr.	26,157.9	7,410.1	2,574.3	565.9	1,472.2	901.2	370.6	601.8	924.0	13,529.3	5,654.4	773.6	1,480.2	645.9	1,415.7	3,559.5	5,181.0	1,284.6	275.0	646.3	102.8	1,751.3	1,121.0	37.5		
4th Qtr.	28,453.4	8,743.0	2,848.4	655.8	1,553.0	815.0	600.7	441.3	1,828.9	14,488.6	7,189.8	1,243.5	1,326.7	390.9	1,183.2	3,154.5	5,155.6	1,378.3	470.0	641.6	66.8	1,525.6	1,073.4	66.1		
2003																										
1st Qtr.	27,215.6	5,707.1	2,018.8	427.1	1,533.5	427.1	271.8	446.5	582.4	15,141.4	7,726.0	1,300.6	1,261.8	310.6	1,358.8	3,183.6	6,308.9	1,611.2	310.6	1,553.0	252.4	1,281.2	1,300.6	58.2		
2nd Qtr.	28,296.7	7,181.3	2,511.9	611.4	1,643.4	642.6	370.0	603.6	798.4	14,319.7	6,270.0	642.6	1,382.5	370.0	1,402.0	4,252.7	6,776.3	1,363.0	331.0	1,655.1	136.3	1,674.6	1,616.2	19.5		
3rd Qtr.	26,833.8	8,384.6	2,592.2	635.4	2,740.3	584.7	389.8	526.2	916.0	13,732.7	6,295.3	1,130.4	1,130.4	331.3	1,637.2	3,208.1	4,677.6	955.0	428.8	584.7	116.9	1,598.2	994.0	39.0		
4th Qtr.	29,346.6	7,924.6	2,667.9	671.9	1,679.8	592.9	533.6	632.4	1,146.2	16,501.3	8,477.9	1,067.1	1,166.0	296.4	2,055.2	3,438.6	4,901.0	1,027.6	375.5	751.0	59.3	1,600.7	1,086.9	19.8		
2004*																										
1st Qtr.	30,414.7	6,577.2	2,212.3	378.7	1,395.2	358.8	308.9	677.7	1,245.7	15,954.8	8,131.8	1,016.5	1,255.7	318.9	1,893.4	3,338.4	7,842.8	1,116.1	2,810.3	896.9	99.7	1,514.8	1,405.1	39.9		
2nd Qtr.	27,971.5	6,884.1	2,394.5	478.9	1,756.0	259.4	488.9	798.2	708.4	15,873.4	7,981.6	917.9	1,247.1	498.9	1,576.4	3,651.6	5,114.2	878.0	359.2	886.0	79.8	1,676.1	1,235.2	99.8		
3rd Qtr.	33,432.3	8,826.9	2,689.1	759.7	2,939.0	439.8	459.8	559.8	979.7	17,713.8	8,716.9	1,099.6	1,489.5	439.8	1,579.4	4,388.5	6,831.6	1,609.4	359.9	931.7	219.9	2,099.3	1,611.4	60.0		
4th Qtr.	42,891.5	12,021.4	4,859.5	621.2	1,903.7	440.9	480.9	2,344.6	1,370.7	21,902.6	11,943.2	1,983.9	1,262.5	360.7	1,783.5	4,568.9	8,947.4	2,274.4	501.0	721.4	240.5	2,204.3	3,005.9	20.0		

Sources: Bureau of Statistics and Customs and Excise department.

1) The values of imports from 1996 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
1994	70,000.6	15,260.5	11,382.6	18,790.5	17,194.9	7,372.1
1995	74,911.5	16,331.1	12,181.1	20,108.8	18,401.2	7,889.3
1996 <sup>1)</sup>	83,894.8	23,814.7	12,675.9	22,715.1	24,548.1	141.0
1997	91,062.3	25,760.3	14,193.0	24,766.8	26,228.7	113.5
1998	90,890.3	29,344.9	10,897.5	25,932.5	24,641.5	73.8
1999	97,497.0	30,982.1	15,701.7	26,723.5	24,010.3	79.4
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	134,710.0	34,309.7	36,773.6	34,671.0	28,736.1	219.7
1998						
1st Qtr.	18,836.2	5,522.3	2,533.5	6,258.3	4,504.5	17.5
2nd Qtr.	20,559.2	6,313.6	2,186.0	6,302.7	5,715.9	40.9
3rd. Qtr.	22,847.7	7,746.1	2,529.1	6,525.7	6,038.4	8.4
4th. Qtr.	28,647.2	9,762.8	3,648.9	6,845.7	8,382.7	7.1
1999						
1st Qtr.	21,353.9	6,507.4	2,791.4	6,088.7	5,931.6	34.9
2nd Qtr.	13,564.8	5,401.2	4,606.9	1,818.1	1,721.0	17.7
3rd Qtr.	35,557.3	10,684.6	3,100.8	11,237.9	10,525.1	8.9
4th Qtr.	27,021.0	8,388.9	5,202.6	7,578.8	5,832.6	18.0
2000						
1st Qtr.	26,223.1	6,591.9	4,858.1	8,289.5	6,465.5	18.1
2nd Qtr.	25,323.1	6,507.0	5,332.1	7,663.8	5,729.8	90.4
3rd Qtr.	25,520.9	6,889.8	5,753.5	6,979.9	5,897.8	-
4th Qtr.	29,046.1	9,809.9	5,973.6	7,526.4	5,736.2	-
2001						
1st Qtr.	27,914.9	7,249.4	7,123.1	7,197.4	6,318.9	26.0
2nd Qtr.	25,885.8	6,959.1	5,845.8	8,094.7	4,937.7	48.5
3rd Qtr.	27,416.6	7,782.1	6,155.1	7,834.4	5,533.0	112.1
4th Qtr.	28,033.7	8,920.7	5,455.9	8,534.3	4,766.3	356.5
2002						
1st Qtr.	26,308.2	7,022.5	5,649.5	7,225.9	6,389.2	21.1
2nd Qtr.	28,945.8	7,473.0	6,029.3	9,885.0	5,522.1	36.4
3rd Qtr.	26,157.9	7,410.1	5,654.4	7,874.9	5,181.0	37.5
4th Qtr.	28,453.4	8,743.0	7,189.8	7,298.8	5,155.6	66.1
2003						
1st Qtr.	27,215.6	5,707.1	7,726.0	7,415.4	6,308.9	58.2
2nd Qtr.	28,296.7	7,181.3	6,270.0	8,049.7	6,776.3	19.5
3rd Qtr.	26,833.8	8,384.6	6,295.3	7,437.4	4,677.6	39.0
4th Qtr.	29,346.6	7,924.6	8,477.9	8,023.4	4,901.0	19.8
2004*						
1st Qtr.	30,414.7	6,577.2	8,131.8	7,822.9	7,842.8	39.9
2nd Qtr.	27,971.5	6,884.1	7,981.6	7,891.8	5,114.2	99.8
3rd Qtr.	33,432.3	8,826.9	8,716.9	8,996.9	6,831.6	60.0
4th Qtr.	42,891.5	12,021.4	11,943.2	9,959.4	8,947.4	20.0

Sources: Bureau of Statistics and Customs and Excise Department.

1) The values of imports from 1996 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
1994	504.0	110.4	82.3	135.9	124.4	51.0
1995	536.5	117.5	87.6	144.7	132.4	54.3
1996 <sup>1)</sup>	595.0	168.9	89.9	161.1	174.1	1.0
1997	641.6	181.5	100.0	174.5	184.8	0.8
1998	601.2	193.7	72.0	172.4	162.6	0.5
1999	550.2	174.9	88.5	151.0	135.5	0.3
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	674.0	171.6	184.0	173.5	143.8	1.1
1998						
1st Qtr.	129.9	38.1	17.5	43.2	31.1	0.1
2nd Qtr.	140.4	43.1	14.9	43.0	39.0	0.3
3rd Qtr.	152.7	51.8	16.9	43.6	40.4	0.1
4th Qtr.	178.2	60.7	22.7	42.6	52.1	0.0
1999						
1st Qtr.	122.4	37.4	16.0	34.9	34.0	0.1
2nd Qtr.	80.8	30.5	26.1	14.3	9.8	0.1
3rd Qtr.	207.0	60.4	17.5	69.7	59.4	0.0
4th Qtr.	140.0	46.6	28.9	32.1	32.3	0.1
2000						
1st Qtr.	145.2	36.5	27.2	47.1	34.3	0.1
2nd Qtr.	140.1	36.0	29.2	41.2	33.2	0.1
3rd Qtr.	151.5	38.1	31.9	38.7	42.8	0.0
4th Qtr.	149.0	53.8	32.7	41.2	21.3	0.0
2001						
1st Qtr.	150.4	39.0	38.4	38.7	34.0	0.3
2nd Qtr.	138.9	37.4	31.3	43.4	26.5	0.3
3rd Qtr.	148.1	43.0	33.0	42.0	29.6	0.5
4th Qtr.	146.7	45.7	28.8	45.0	25.2	2.0
2002						
1st Qtr.	132.2	35.3	28.4	36.3	32.1	0.1
2nd Qtr.	145.6	37.6	30.3	49.7	27.8	0.2
3rd Qtr.	137.3	38.9	29.7	41.3	27.2	0.2
4th Qtr.	148.0	45.5	37.4	38.0	26.8	0.3
2003						
1st Qtr.	140.2	29.4	39.8	38.2	32.5	0.3
2nd Qtr.	145.3	36.9	32.2	41.3	34.8	0.1
3rd Qtr.	137.7	43.0	32.3	38.2	24.0	0.2
4th Qtr.	148.5	40.1	42.9	40.6	24.8	0.1
2004*						
1st Qtr.	152.6	33.0	40.8	39.3	39.4	0.2
2nd Qtr.	140.2	34.5	40.0	39.6	25.6	0.5
3rd Qtr.	167.2	44.2	43.6	45.0	34.2	0.3
4th Qtr.	214.0	60.0	59.6	49.7	44.7	0.1

Sources: Bureau of Statistics and Customs and Excise Department.

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

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

Table 8.2

Period	Total	Bauxite	Sugar	Rice	Shrimp 1)	Timber 2)	Molasses	Rum 3)	Gold	Other
1994	61,702.6	11,038.5	16,227.7	7,331.9	1,801.9	1,042.8	63.4	1,547.9	17,502.5	5,146.0
1995	67,674.6	11,986.7	17,573.0	10,242.1	388.1	1,035.7	46.5	559.3	13,425.5	12,417.7
1996	78,554.4	11,019.9	20,097.8	13,154.4	1,769.4	1,419.1	56.4	1,615.8	14,541.7	14,879.9
1997	81,608.0	12,676.2	18,943.5	12,112.1	2,894.4	6,298.1	99.4	1,217.4	19,798.9	7,568.0
1998	79,443.3	11,848.0	19,647.3	11,123.7	2,791.5	4,692.7	184.7	936.9	18,759.1	9,459.3
1999	89,506.2	13,682.3	24,186.1	12,598.9	5,174.7	6,613.1	407.5	1,335.3	19,235.8	6,272.4
2000	91,069.0	13,824.6	21,536.8	9,384.5	8,522.4	6,363.5	436.3	1,308.1	22,330.7	7,362.2
2001	91,231.2	11,420.6	20,494.6	9,404.2	9,209.9	6,180.6	301.3	1,479.3	23,769.6	8,971.1
2002	93,709.4	6,714.8	22,809.6	8,669.1	10,020.3	6,763.6	543.6	1,709.7	25,968.0	10,510.8
2003	98,029.7	7,889.5	25,281.9	8,864.1	10,523.8	6,002.2	607.1	1,547.4	25,598.5	11,715.1
2004	115,487.8	8,923.0	27,279.4	11,008.2	11,646.6	8,993.3	799.6	1,229.8	28,987.9	16,620.2
1998										
1st Qtr.	17,258.6	3,234.2	2,915.1	2,465.5	638.1	855.7	29.0	232.0	4,597.5	2,291.5
2nd Qtr.	17,868.1	2,960.9	3,576.6	2,682.4	688.9	1,172.6	29.3	219.9	3,957.7	2,579.8
3rd Qtr.	18,170.5	1,761.6	5,758.8	1,795.0	628.2	1,136.8	29.9	179.5	3,948.9	2,931.8
4th Qtr.	26,146.1	3,891.4	7,396.8	4,180.8	836.2	1,527.6	96.5	305.5	6,255.1	1,656.2
1999										
1st Qtr.	19,871.0	2,930.9	4,675.5	2,773.9	1,465.5	1,325.9	104.7	157.0	5,164.0	1,273.6
2nd Qtr.	19,751.5	3,265.4	6,301.4	3,177.2	388.3	1,606.2	88.3	194.2	4,112.7	617.8
3rd Qtr.	21,404.6	3,561.5	3,650.1	3,065.4	1,718.7	1,718.7	88.6	372.1	5,386.6	1,842.8
4th Qtr.	28,479.2	3,924.4	9,559.1	3,582.4	1,602.2	1,962.2	126.0	612.1	4,572.5	2,538.3
2000										
1st Qtr.	23,205.8	3,756.3	5,688.6	2,094.8	1,733.7	2,004.5	54.2	90.3	5,815.0	1,968.4
2nd Qtr.	21,453.8	3,452.1	3,741.3	2,819.5	3,000.3	1,861.6	72.3	379.6	5,205.3	921.8
3rd Qtr.	20,525.0	2,579.1	4,599.2	1,839.7	2,290.6	1,839.7	54.1	162.3	5,464.9	1,695.4
4th Qtr.	25,884.3	4,037.0	7,507.7	2,630.4	1,497.9	657.6	255.7	675.9	5,845.4	2,776.6
2001										
1st Qtr.	18,889.8	2,618.9	2,767.5	1,541.6	2,618.9	1,671.7	18.6	297.2	5,739.4	1,615.9
2nd Qtr.	20,996.5	2,629.2	3,636.2	2,983.5	3,244.6	1,957.9	55.9	466.2	4,568.5	1,454.5
3rd Qtr.	24,190.6	2,914.1	5,604.0	1,942.7	2,353.7	990.0	37.4	280.2	7,229.2	2,839.4
4th Qtr.	27,154.3	3,258.4	8,486.9	2,936.3	992.7	1,561.0	189.4	435.7	6,232.6	3,061.4
2002										
1st Qtr.	23,065.9	1,453.4	5,558.7	1,960.8	2,964.7	1,612.4	194.6	261.1	6,722.0	2,338.3
2nd Qtr.	22,180.2	1,635.0	3,979.9	2,384.2	3,052.2	1,704.1	57.6	763.1	5,962.4	2,641.7
3rd Qtr.	22,706.8	1,978.7	5,873.0	1,854.0	1,882.1	1,687.6	45.8	330.2	6,321.1	2,734.4
4th Qtr.	25,756.5	1,647.8	7,398.0	2,470.0	2,121.3	1,759.6	245.6	355.3	6,962.6	2,796.3
2003										
1st Qtr.	21,683.2	1,650.0	5,804.2	1,281.2	3,164.2	1,125.9	135.9	427.1	5,318.9	2,775.9
2nd Qtr.	22,295.4	2,161.4	4,322.8	2,297.7	2,550.8	1,557.8	97.4	370.0	5,822.1	3,115.5
3rd Qtr.	23,933.7	2,319.3	5,847.0	2,202.4	2,358.3	1,520.2	116.9	39.0	6,256.3	3,274.3
4th Qtr.	30,117.3	1,758.8	9,307.9	3,082.9	2,450.5	1,798.3	256.9	711.4	8,201.2	2,549.3
2004*										
1st Qtr.	23,690.0	1,881.5	3,930.4	2,192.4	3,408.2	1,674.2	139.5	39.9	7,474.1	2,949.8
2nd Qtr.	29,559.9	2,206.9	6,740.5	3,691.5	2,813.5	2,314.7	219.5	419.0	7,522.7	3,631.6
3rd Qtr.	27,520.4	2,109.3	6,017.9	2,479.1	2,479.1	2,319.2	100.0	279.9	7,037.5	4,698.4
4th Qtr.	34,717.6	2,725.3	10,590.6	2,645.1	2,945.7	2,685.2	340.7	491.0	6,953.5	5,340.4

Sources: Bank of Guyana and Bureau of Statistics.

1) From 1987 figures include exports from non-residents.

2) From the first quarter of 1997 figures include Barama's export.

3) Includes Neutral Spirit.

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

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Shrimp 1)	Timber 2)	Molasses	Rum 3)	Gold	Other
1994	447.4	76.4	116.4	55.6	13.1	7.9	0.6	11.5	128.0	37.9
1995	479.3	82.9	125.5	76.5	3.1	8.3	0.4	3.0	94.7	84.9
1996	552.8	69.8	150.7	93.8	12.6	8.9	0.4	11.5	103.5	101.6
1997	573.4	89.4	133.4	84.7	20.2	44.6	0.7	8.6	139.8	52.0
1998	525.0	78.5	129.0	73.3	18.5	31.0	1.2	6.2	124.0	63.3
1999	504.7	77.2	136.2	71.1	29.2	37.3	2.3	7.5	108.7	35.2
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
1998										
1st Qtr.	119.0	22.3	20.1	17.0	4.4	5.9	0.2	1.6	31.7	15.8
2nd Qtr.	121.9	20.2	24.4	18.3	4.7	8.0	0.2	1.5	27.0	17.6
3rd Qtr.	121.5	11.8	38.5	12.0	4.2	7.6	0.2	1.2	26.4	19.6
4th Qtr.	162.6	24.2	46.0	26.0	5.2	9.5	0.6	1.9	38.9	10.3
1999										
1st Qtr.	113.8	16.8	26.8	15.9	8.4	7.6	0.6	0.9	29.6	7.2
2nd Qtr.	111.9	18.5	35.7	18.0	2.2	9.1	0.5	1.1	23.3	3.5
3rd Qtr.	120.8	20.1	20.6	17.3	9.7	9.7	0.5	2.1	30.4	10.4
4th Qtr.	158.2	21.8	53.1	19.9	8.9	10.9	0.7	3.4	25.4	14.1
2000										
1st Qtr.	128.5	20.8	31.5	11.6	9.6	11.1	0.3	0.5	32.2	10.9
2nd Qtr.	118.7	19.1	20.7	15.6	16.6	10.3	0.4	2.1	28.8	5.1
3rd Qtr.	113.8	14.3	25.5	10.2	12.7	10.2	0.3	0.9	30.3	9.4
4th Qtr.	141.7	22.1	41.1	14.4	8.2	3.6	1.4	3.7	32.0	15.2
2001										
1st Qtr.	101.7	14.1	14.9	8.3	14.1	9.0	0.1	1.6	30.9	8.7
2nd Qtr.	112.6	14.1	19.5	16.0	17.4	10.5	0.3	2.5	24.5	7.8
3rd Qtr.	129.5	15.6	30.0	10.4	12.6	5.3	0.2	1.5	38.7	15.2
4th Qtr.	143.3	17.2	44.8	15.5	5.2	8.2	1.0	2.3	32.9	16.2
2002										
1st Qtr.	121.4	7.7	29.3	10.3	15.6	8.5	1.0	1.4	35.4	12.3
2nd Qtr.	116.8	8.6	21.0	12.6	16.1	9.0	0.3	4.0	31.4	13.9
3rd Qtr.	119.2	10.4	30.8	9.7	9.9	8.9	0.2	1.7	33.2	14.4
4th Qtr.	133.9	8.6	38.5	12.8	11.0	9.2	1.3	1.8	36.2	14.5
2003										
1st Qtr.	111.7	8.5	29.9	6.6	16.3	5.8	0.7	2.2	27.4	14.3
2nd Qtr.	114.5	11.1	22.2	11.8	13.1	8.0	0.5	1.9	29.9	16.0
3rd Qtr.	122.8	11.9	30.0	11.3	12.1	7.8	0.6	0.2	32.1	16.8
4th Qtr.	152.4	8.9	47.1	15.6	12.4	9.1	1.3	3.6	41.5	12.9
2004*										
1st Qtr.	118.9	9.4	19.7	11.0	17.1	8.4	0.7	0.2	37.5	14.8
2nd Qtr.	148.1	11.1	33.8	18.5	14.1	11.6	1.1	2.1	37.7	18.2
3rd Qtr.	137.7	10.6	30.1	12.4	12.4	11.6	0.5	1.4	35.2	23.5
4th Qtr.	173.3	13.6	52.9	13.2	14.7	13.4	1.7	2.5	34.7	26.7

Sources: Bank of Guyana and Bureau of Statistics.

1) From 1987 figures include exports from non-residents.

2) From the first quarter of 1997 figures include Barama's export.

3) Includes Neutral Spirit.

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\$)	
1994	182,587	7,331,882	40,156	238,354	16,227,700	68,082	1,996,492	11,038,500	5,529	358,826	17,502,500	48,777	3,525	1,801,900	511,177	39,166	1,042,800	26,625	
1995	200,544	10,242,138	51,072	225,421	17,573,000	77,956	1,971,063	11,986,700	6,081	275,305	13,425,500	48,766	1,029	388,100	377,162	43,121	1,035,700	24,018	
1996	261,823	13,154,370	50,241	255,529	20,097,800	78,652	2,100,568	11,019,900	5,246	289,994	14,541,700	50,145	3,100	1,769,400	570,774	120,815	1,419,100	11,746	
1997	285,788	12,112,100	42,381	256,241	18,943,500	73,928	2,200,300	12,676,200	5,761	356,105	19,798,900	55,598	4,880	2,894,400	593,115	99,101	6,298,100	63,552	
1998	249,756	11,123,684	44,538	236,771	19,647,285	82,980	2,346,113	11,848,049	5,050	417,000	18,759,143	44,986	7,579	2,791,454	368,314	160,000	4,692,725	29,330	
1999	251,509	12,598,879	50,093	275,267	24,186,111	87,864	2,389,003	13,682,318	5,727	391,691	19,235,783	49,110	...	5,174,707	...	169,507	6,613,098	39,014	
2000	207,638	9,384,508	45,197	277,446	21,536,820	77,625	2,532,924	13,824,561	5,458	428,009	22,330,658	52,173	...	8,522,414	...	182,773	6,363,455	34,816	
2001	209,041	9,404,202	44,987	252,330	20,494,603	81,221	1,836,388	11,420,609	6,219	449,345	23,769,617	52,898	...	9,209,858	...	187,197	6,180,621	33,017	
2002	193,415	8,669,052	44,821	281,659	22,809,584	80,983	1,514,743	6,714,801	4,433	451,251	25,968,023	57,547	...	10,018,045	...	184,920	6,763,605	36,576	
2003	200,431	8,864,130	44,225	311,847	25,281,874	81,071	1,659,787	7,889,540	4,753	367,935	25,598,536	69,574	...	10,523,766	...	150,572	6,002,218	39,863	
2004	243,093	11,008,180	45,284	289,585	27,279,359	94,202	1,412,391	8,922,964	6,318	363,710	28,987,852	79,700	...	11,646,580	...	205,969	8,993,282	43,663	
1998																			
1st Qtr.	58,056	2,465,510	42,468	40,519	2,915,103	71,944	599,329	3,234,169	5,396	89,673	4,597,451	51,269	1,800	638,132	354,518	33,075	855,677	25,871	
2nd Qtr.	55,571	2,682,414	48,270	49,949	3,576,552	71,604	617,304	2,960,916	4,797	132,589	3,957,660	29,849	2,865	688,926	240,463	36,939	1,172,640	31,745	
3rd Qtr.	43,956	1,794,960	40,835	43,325	5,758,830	132,922	336,399	1,761,604	5,237	98,995	3,948,912	39,890	1,534	628,236	409,541	11,992	1,136,808	94,797	
4th Qtr.	92,173	4,180,800	45,358	102,978	7,396,800	71,829	793,081	3,891,360	4,907	95,743	6,255,120	65,332	1,380	836,160	605,913	77,994	1,527,600	19,586	
1999																			
1st Qtr.	54,237	2,773,914	51,144	49,395	4,675,528	94,657	551,909	2,930,928	5,311	102,629	5,164,016	50,318	1,664	1,465,464	880,688	38,239	1,325,896	34,674	
2nd Qtr.	56,074	3,177,180	56,660	72,194	6,301,407	87,284	554,329	3,265,435	5,891	85,529	4,112,683	48,085	643	388,322	603,922	39,463	1,606,241	40,702	
3rd Qtr.	60,996	3,065,387	50,256	43,850	3,650,114	83,240	564,657	3,561,519	6,307	117,159	5,386,576	45,977	...	1,718,743	...	41,060	1,718,743	41,860	
4th Qtr.	80,202	3,582,398	44,667	109,828	9,559,062	87,037	718,109	3,924,436	5,465	86,374	4,572,508	52,939	...	1,602,178	...	50,745	1,962,218	38,668	
2000																			
1st Qtr.	46,975	2,094,844	44,595	68,069	5,688,585	83,571	704,028	3,756,272	5,335	112,287	5,814,998	51,787	...	1,733,664	...	51,533	2,004,549	38,898	
2nd Qtr.	60,508	2,819,544	46,598	47,261	3,741,318	79,163	625,537	3,452,134	5,519	100,263	5,205,312	51,916	...	3,000,284	...	44,269	1,861,622	42,053	
3rd Qtr.	40,185	1,839,672	45,780	60,695	4,599,180	75,775	477,116	2,579,148	5,406	108,214	5,464,908	50,501	...	2,290,572	...	43,386	1,839,672	42,402	
4th Qtr.	59,970	2,630,448	43,863	101,421	7,507,737	74,025	726,243	4,037,007	5,559	107,246	5,845,440	54,505	...	1,497,894	...	43,585	657,612	15,088	
2001																			
1st Qtr.	34,669	1,541,642	44,468	33,757	2,767,526	81,984	399,093	2,618,934	6,562	116,339	5,739,366	49,333	...	2,618,934	...	43,909	1,671,660	38,071	
2nd Qtr.	65,881	2,983,520	45,287	47,868	3,636,165	75,962	439,294	2,629,227	5,985	91,447	4,568,515	49,958	...	3,244,578	...	50,195	1,957,935	39,006	
3rd Qtr.	43,295	1,942,720	44,872	62,191	5,604,000	90,110	489,405	2,914,080	5,954	132,756	7,229,160	54,455	...	2,353,680	...	48,136	990,040	20,567	
4th Qtr.	65,198	2,936,320	45,037	108,514	8,486,912	78,210	508,597	3,258,368	6,407	108,803	6,232,576	57,283	...	992,666	...	44,956	1,560,986	34,723	
2002																			
1st Qtr.	43,909	1,960,799	44,656	66,941	5,558,719	83,039	353,644	1,453,382	4,110	125,415	6,721,984	53,598	...	2,981,901	...	43,710	1,612,354	36,888	
2nd Qtr.	52,070	2,384,244	45,790	52,490	3,979,871	75,821	348,214	1,634,958	4,695	103,422	5,962,360	57,651	...	3,037,120	...	47,556	1,704,071	35,833	
3rd Qtr.	42,746	1,853,974	43,372	72,467	5,873,021	81,044	427,548	1,978,661	4,628	108,172	6,321,093	58,436	...	1,885,455	...	46,358	1,687,558	36,403	
4th Qtr.	54,691	2,470,036	45,164	89,761	7,397,973	82,419	385,337	1,647,799	4,276	114,242	6,962,587	60,946	...	2,113,569	...	47,297	1,759,622	37,204	
2003																			
1st Qtr.	28,569	1,281,192	44,846	77,206	5,804,188	75,178	372,228	1,650,020	4,433	78,506	5,318,888	67,752	...	3,164,156	...	30,247	1,125,896	37,223	
2nd Qtr.	51,840	2,297,696	44,323	59,583	4,322,784	72,551	452,687	2,161,392	4,775	88,749	5,822,128	65,803	...	2,550,832	...	38,587	1,557,760	40,370	
3rd Qtr.	50,667	2,202,370	43,468	67,238	5,847,000	86,960	462,507	2,319,310	5,015	90,961	6,256,290	68,780	...	2,358,290	...	38,243	1,520,220	39,752	
4th Qtr.	69,356	3,082,872	44,450	107,820	9,307,902	86,328	372,365	1,758,818	4,723	109,719	8,201,230	74,748	...	2,450,488	...	43,495	1,798,342	41,346	
2004*																			
1st Qtr.	52,847	2,192,410	41,486	46,784	3,930,393	84,011	358,476	1,881,486	5,249	93,846	7,474,125	79,643	...	3,408,201	...	39,455	1,674,204	42,433	
2nd Qtr.	81,911	3,691,490	45,067	71,335	6,740,461	94,490	339,445	2,206,912	6,502	97,283	7,522,658	77,327	...	2,813,514	...	51,604	2,314,664	44,855	
3rd Qtr.	53,987	2,479,132	45,921	60,521	6,017,893	99,435	341,953	2,109,262	6,168	89,170	7,037,536	78,923	...	2,479,132	...	52,223	2,319,188	44,409	
4th Qtr.	54,348	2,645,148	48,671	110,945	10,590,612	95,458	372,517	2,725,304	7,316	83,411	6,953,533	83,365	...	2,945,733	...	62,687	2,685,226	42,835	

Sources: Guyana Rice Development Board, Guyana Sugar Corporation, Guyana Mining Enterprise, Guyana Gold Board, Guyana Forestry Commission, Ministry of Agriculture (Fisheries Division) and Bureau of Statistics.  
 1) The values are f.o.b.

**GUYANA: DESTINATION OF MAJOR EXPORTS FOR 1993 (f.o.b.)\*\***  
(G\$)

Table 8.4(a)

Products	Total Exports	Major Industrialised Countries								CARICOM	Rest Of The World
		Non - E.E.C.				E. E. C.					
		Total	U.S.A.	Canada	Japan	Total	U.K.	Germany	Others		
Sugar	14,800,727,177	1,698,198,715	642,273,921	1,055,924,794	0	12,533,656,034	12,533,656,034	0	0	568,872,428	0
Rice	4,144,478,889	0	0	0	0	1,321,952,596	326,636,079	0	995,316,517	717,797,222	2,104,729,071
Bauxite	11,548,706,440	0	...	...	...	0	...	...	...	...	...
Gold	12,739,589,895	12,739,589,895	0	12,739,589,895	0	0	0	0	0	0	0
Diamond	508,418,460	35,851,865	35,226,815	625,050	0	471,778,962	0	0	471,778,962	0	787,633
Timber	568,109,911	103,545,155	99,345,385	515,278	3,684,492	181,897,885	130,052,107	0	51,845,778	182,870,750	99,796,121
Molasses	180,093,559	35,665,257	35,665,257	0	0	42,553,404	42,553,404	0	0	101,874,898	0
Shrimp	1,446,161,644	0	...	...	...	0	...	...	...	...	...
Fish & Fish Products	706,596,945	0	...	...	...	0	...	...	...	...	...
Rum & Other Spirits	1,183,151,158	0	...	...	...	0	...	...	...	...	...
Fruits & Vegetables	69,547,051	0	...	...	...	0	...	...	...	...	...
Wildlife	91,381,579	0	...	...	...	0	...	...	...	...	...
Pharmaceuticals	109,269,398	0	...	...	...	0	...	...	...	...	...
Garments & Clothing	761,466,397	0	...	...	...	0	...	...	...	...	...
Personal Effects	3,863,299	0	...	...	...	0	...	...	...	...	...
Freezers, Cookers & Refridgerators	127,460,263	0	...	...	...	0	...	...	...	...	...
Wood Products	49,380,108	0	...	...	...	0	...	...	...	...	...
Handicraft	14,812,767	0	...	...	...	0	...	...	...	...	...
Nibbi Furniture	10,013,926	0	...	...	...	0	...	...	...	...	...
Prepared Foods	369,954,553	0	...	...	...	0	...	...	...	...	...
Other	2,726,480,647	0	...	...	...	0	...	...	...	...	...
<b>Total</b>	<b>52,159,664,066</b>	<b>14,612,850,887</b>	<b>812,511,378</b>	<b>13,796,655,017</b>	<b>3,684,492</b>	<b>14,551,838,881</b>	<b>13,032,897,624</b>	<b>0</b>	<b>1,518,941,257</b>	<b>1,571,415,298</b>	<b>2,205,312,825</b>

Sources: Guyana Sugar Corporation, Guyana Rice Development Board, LINMINE, BERMINE, Guyana Gold Board, Omai Gold Mines, Guyana Geology & Mines Commission, Guyana Forestry Commission and the Bureau of Statistics.

**GUYANA: DESTINATION OF MAJOR EXPORTS FOR 1994 (f.o.b.)\*\***  
(G\$)

Table 8.4(b)

Products	Total Exports	Major Industrialised Countries								CARICOM	Rest Of The World
		Non - E.E.C.				E. E. C.					
		Total	U.S.A.	Canada	Japan	Total	U.K.	Germany	Others		
Sugar	16,227,700,000	2,594,191,163	900,891,839	1,693,299,324	0	13,275,584,734	0	0	13,275,584,734	357,924,103	0
Rice	7,331,881,896	0	0	0	0	2,256,869,735	702,177,901	0	1,554,691,834	469,921,126	4,605,091,035
Bauxite	11,038,454,846	0	...	...	...	0	...	...	...	...	...
Gold	17,502,543,741	17,502,543,741	0	17,502,543,741	0	0	0	0	0	0	0
Diamond	362,603,250	55,365,512	55,365,512	0	0	185,592,704	0	0	185,592,704	0	121,645,034
Timber	1,042,918,344	148,831,226	148,110,546	720,680	0	140,645,366	139,355,028	0	1,290,338	359,051,490	394,390,262
Molasses	63,437,040	0	0	0	0	0	0	0	0	63,437,040	0
Shrimp	1,801,912,820	0	...	...	...	0	...	...	...	...	...
Fish & Fish Products	502,234,739	0	...	...	...	0	...	...	...	...	...
Rum & Other Spirits	1,547,923,012	0	...	...	...	0	...	...	...	...	...
Fruits & Vegetables	125,375,848	0	...	...	...	0	...	...	...	...	...
Wildlife	44,776,301	0	...	...	...	0	...	...	...	...	...
Pharmaceuticals	65,474,477	0	...	...	...	0	...	...	...	...	...
Garments & Clothing	749,324,737	0	...	...	...	0	...	...	...	...	...
Personal Effects	3,791,171	0	...	...	...	0	...	...	...	...	...
Freezers, Cookers & Refrigerators	79,438,450	0	...	...	...	0	...	...	...	...	...
Wood Products	2,082,774,948	0	...	...	...	0	...	...	...	...	...
Handicraft	18,544,574	0	...	...	...	0	...	...	...	...	...
Nibbi Furniture	19,700,305	0	...	...	...	0	...	...	...	...	...
Prepared Foods	451,555,773	0	...	...	...	0	...	...	...	...	...
Other	640,190,396	0	...	...	...	0	...	...	...	...	...
<b>Total</b>	<b>61,702,556,668</b>	<b>20,300,931,642</b>	<b>1,104,367,897</b>	<b>19,196,563,745</b>	<b>0</b>	<b>15,858,692,539</b>	<b>841,532,929</b>	<b>0</b>	<b>15,017,159,610</b>	<b>1,250,333,759</b>	<b>5,121,126,331</b>

Sources: Guyana Sugar Corporation, Guyana Rice Development Board, LINMINE, BERMINE, Guyana Gold Board, Omai Gold Mines, Guyana Geology & Mines Commission, Guyana Forestry Commission and the Bureau of Statistics.



**GUYANA: DESTINATION OF MAJOR EXPORTS FOR 1995 (f.o.b.)\*\***  
(G\$)

Table 8.4(c)

Products	Total Exports	MAJOR INDUSTRIALISED COUNTRIES								CARICOM	Rest Of The World
		Non - E.E.C.				E.E.C.					
		Total	U.S.A.	Canada	SPA	Total	U.K.	Germany	Others		
Sugar	17,573,000,000	2,358,113,432	345,626,816	...	2,012,486,615	13,135,301,508	...	...	13,135,301,508	868,364,781	1,211,220,278
Rice	10,242,138,000	0	...	...	...	0	...	...	...	1,243,915,426	8,998,222,574
Bauxite	11,986,700,000	0	...	...	...	0	...	...	...	...	...
Gold	13,425,500,991	9,699,849,168	...	9,699,849,168	...	364,560,000	...	...	364,560,000	...	3,725,651,823
Diamond	434,000,000	0	...	...	...	0	...	...	...	608,020,000	69,440,000
Timber	1,035,700,000	0	...	...	...	0	...	...	...	...	805,980,000
Molasses	46,500,000	0	...	...	...	0	...	...	...	...	...
Shrimp	388,100,000	0	...	...	...	0	...	...	...	...	...
Fish & Fish Products	927,898,000	0	...	...	...	0	...	...	...	...	...
Rum & Other Spirits	473,381,000	0	...	...	...	0	...	...	...	...	...
Fruits & Vegetables	124,959,000	0	...	...	...	0	...	...	...	...	...
Wildlife	49,983,600	0	...	...	...	0	...	...	...	...	...
Pharmaceuticals	192,399,600	0	...	...	...	0	...	...	...	...	...
Garments & Clothing	...	0	...	...	...	0	...	...	...	...	...
Personal Effects	2,277,000	0	...	...	...	0	...	...	...	...	...
Freezers, Cookers & Refrigerators	79,267,200	0	...	...	...	0	...	...	...	...	...
Wood Products	219,627,000	0	...	...	...	0	...	...	...	...	...
Handicraft	16,863,600	0	...	...	...	0	...	...	...	...	...
Nibbi Furniture	15,483,000	0	...	...	...	0	...	...	...	...	...
Prepared Foods	475,341,000	0	...	...	...	0	...	...	...	...	...
Other	9,965,481,009	0	...	...	...	0	...	...	...	...	...
<b>Total</b>	<b>67,674,600,000</b>	<b>12,057,962,600</b>	<b>345,626,816</b>	<b>9,699,849,168</b>	<b>2,012,486,615</b>	<b>13,499,861,508</b>	<b>0</b>	<b>0</b>	<b>13,499,861,508</b>	<b>2,720,300,207</b>	<b>14,810,514,675</b>

Sources: Guyana Sugar Corporation, Guyana Rice Development Board, LINMINE, BERMINE, Guyana Gold Board, Omai Gold Mines, Guyana Geology & Mines Commission, Guyana Forestry Commission and the Bureau of Statistics.

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

Table 8.5

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
1994	(6,173.9)	70,000.6	63,826.7	61,702.6	2,124.1
1995	(4,852.8)	74,911.5	70,058.7	67,674.6	2,384.1
1996	(2,258.2)	83,894.8	81,636.6	78,554.4	3,082.2
1997	(6,594.3)	91,062.3	84,468.0	81,608.0	2,860.0
1998	(8,142.7)	90,890.3	82,747.6	79,443.3	3,304.3
1999	(4,411.6)	97,497.0	93,085.4	89,506.2	3,579.2
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	(10,789.9)	111,064.3	100,274.4	98,029.7	2,244.7
2004	(17,004.2)	134,710.0	117,705.8	115,487.8	2,218.0
1999					
1st Qtr.	(244.2)	21,353.9	21,109.7	19,871.0	1,238.7
2nd Qtr.	7,175.1	13,564.8	20,739.9	19,751.5	988.5
3rd Qtr.	(13,298.8)	35,557.3	22,258.5	21,404.6	854.0
4th Qtr.	1,956.3	27,021.0	28,977.3	28,479.2	498.1
2000					
1st Qtr.	(2,836.7)	26,223.1	23,386.4	23,205.8	180.6
2nd Qtr.	(3,670.4)	25,323.1	21,652.7	21,453.8	198.8
3rd Qtr.	(4,923.8)	25,520.9	20,597.1	20,525.0	72.1
4th Qtr.	(3,161.8)	29,046.1	25,884.3	25,884.3	-
2001					
1st Qtr.	(8,913.7)	27,914.9	19,001.2	18,889.8	111.4
2nd Qtr.	(4,777.4)	25,885.8	21,108.4	20,996.5	111.9
3rd Qtr.	(3,076.6)	27,416.6	24,340.0	24,190.6	149.4
4th Qtr.	(652.1)	28,033.7	27,381.6	27,154.3	227.3
2002					
1st Qtr.	(3,156.7)	26,308.2	23,151.4	23,065.9	85.5
2nd Qtr.	(6,664.8)	28,945.8	22,281.0	22,180.2	100.8
3rd Qtr.	(3,286.3)	26,157.9	22,871.6	22,706.8	164.8
4th Qtr.	(2,278.3)	28,453.4	26,175.1	25,756.5	418.6
2003					
1st Qtr.	(5,144.2)	27,215.6	22,071.4	21,683.2	388.2
2nd Qtr.	(5,436.6)	28,296.7	22,860.1	22,295.4	564.7
3rd Qtr.	(2,003.6)	26,833.8	24,830.3	23,933.7	896.5
4th Qtr.	1,794.4	28,718.1	30,512.5	30,117.3	395.2
2004*					
1st Qtr.	(6,425.8)	30,414.7	23,989.0	23,690.0	299.0
2nd Qtr.	2,446.4	27,971.5	30,417.9	29,559.9	858.0
3rd Qtr.	(5,452.1)	33,432.3	27,980.2	27,520.4	459.8
4th Qtr.	(7,572.7)	42,891.5	35,318.7	34,717.6	601.2

Sources: Bureau of Statistics and the Bank of Guyana .

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

Table 8.5(a)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
1994	(40.6)	504.0	463.4	447.4	16.0
1995	(40.8)	536.5	495.7	479.3	16.4
1996	(20.2)	595.0	574.8	552.8	22.0
1997	(48.2)	641.6	593.4	573.4	20.0
1998	(54.2)	601.2	547.0	525.0	22.0
1999	(25.2)	550.2	525.0	504.7	20.3
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	495.5	491.5	4.0
2003	(58.8)	571.7	512.9	501.4	11.5
2004	(85.0)	674.0	589.0	577.9	11.1
1999					
1st Qtr.	(1.5)	122.4	120.9	113.8	7.1
2nd Qtr.	36.7	80.8	117.5	111.9	5.6
3rd Qtr.	(81.4)	207.0	125.6	120.8	4.8
4th Qtr.	21.0	140.0	161.0	158.2	2.8
2000					
1st Qtr.	(15.7)	145.2	129.5	128.5	1.0
2nd Qtr.	(20.3)	140.1	119.8	118.7	1.1
3rd Qtr.	(37.3)	151.5	114.2	113.8	0.4
4th Qtr.	(7.3)	149.0	141.7	141.7	-
2001					
1st Qtr.	(48.1)	150.4	102.3	101.7	0.6
2nd Qtr.	(25.7)	138.9	113.2	112.6	0.6
3rd Qtr.	(17.8)	148.1	130.3	129.5	0.8
4th Qtr.	(2.2)	146.7	144.5	143.3	1.2
2002					
1st Qtr.	(10.4)	132.2	121.9	121.4	0.5
2nd Qtr.	(28.2)	145.6	117.4	116.8	0.5
3rd Qtr.	(17.3)	137.3	120.1	119.2	0.9
4th Qtr.	(11.8)	148.0	136.1	133.9	2.2
2003					
1st Qtr.	(26.5)	140.2	113.7	111.7	2.0
2nd Qtr.	(27.9)	145.3	117.4	114.5	2.9
3rd Qtr.	(10.3)	137.7	127.4	122.8	4.6
4th Qtr.	5.9	148.5	154.4	152.4	2.0
2004*					
1st Qtr.	(32.2)	152.6	120.4	118.9	1.5
2nd Qtr.	12.3	140.2	152.4	148.1	4.3
3rd Qtr.	(27.3)	167.2	140.0	137.7	2.3
4th Qtr.	(37.8)	214.0	176.3	173.3	3.0

Source: Bureau of Statistics and the Bank of Guyana.

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

Table 8.6

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
1994	89.4	269.2	179.8	(527.6)	269.2	796.8	4.7	27.1	22.4	(522.9)	296.3	819.2
1995	86.4	268.8	182.4	(540.0)	268.8	808.8	6.5	27.0	20.5	(533.5)	295.8	829.3
1996 1)	153.9	331.6	177.7	(186.6)	331.6	518.2	1.3	26.6	25.3	(185.3)	358.2	543.5
1997	149.9	315.3	165.4	(33.6)	315.3	348.9	(10.2)	24.3	34.5	(43.8)	339.6	383.4
1998	122.2	276.4	154.2	7.4	276.4	268.9	(7.9)	23.5	31.4	(0.4)	299.9	300.3
1999	126.8	267.0	140.2	46.3	267.0	220.7	17.9	40.1	22.2	64.2	307.2	243.0
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												
Mar	172.9	285.4	112.5	101.9	285.4	183.5	25.3	44.7	19.4	127.2	330.1	202.9
Jun	167.0	271.5	104.5	99.9	271.5	171.6	29.4	46.8	17.5	129.3	318.4	189.1
Sep	162.9	269.9	107.0	95.7	269.9	174.1	29.8	49.2	19.4	125.5	319.1	193.5
Dec	187.4	285.1	97.6	124.2	285.1	160.8	34.8	52.3	17.5	159.0	337.4	178.4
2002												
Mar	188.9	284.6	95.7	125.6	284.6	159.0	41.4	57.1	15.7	167.0	341.7	174.7
Jun	185.2	280.3	95.0	125.9	280.3	154.4	45.4	63.7	18.3	171.3	343.9	172.6
Sep	179.8	280.4	100.6	120.4	280.4	160.0	47.4	67.8	20.4	167.8	348.2	180.4
Dec	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												
Jan	183.1	280.5	97.4	127.8	280.5	152.7	40.6	65.2	24.6	173.9	345.7	171.8
Feb	177.7	273.4	95.7	122.3	273.4	151.1	45.3	68.9	23.6	173.6	342.3	168.7
Mar	176.1	272.0	95.9	120.7	272.0	151.3	48.6	72.0	23.4	181.1	343.9	162.8
Apr	176.6	268.3	91.7	125.2	268.3	143.1	48.7	76.6	27.9	190.6	344.9	154.3
May	167.8	261.9	94.1	116.4	261.9	145.5	51.2	79.3	28.1	183.0	341.2	158.2
Jun	172.1	262.4	90.3	120.7	262.4	141.7	50.4	78.8	28.4	189.4	341.2	151.8
Jul	162.8	252.5	89.7	111.4	252.5	141.1	53.0	79.8	26.8	176.8	332.3	155.5
Aug	164.4	252.0	87.6	113.1	252.0	138.9	51.4	77.1	25.7	171.6	329.1	157.5
Sep	162.3	261.7	99.4	110.9	261.7	150.8	56.2	83.4	27.2	189.1	345.2	156.1
Oct	160.7	255.2	94.5	113.4	255.2	141.8	62.5	84.9	22.4	211.4	362.7	151.3
Nov	164.5	251.8	87.3	117.1	251.8	134.7	62.5	86.8	24.3	208.7	364.9	156.2
Dec	176.1	271.5	95.4	128.7	271.5	142.8	67.3	92.7	25.4	170.1	333.6	163.5
2004												
Jan	174.9	269.7	94.8	127.5	269.7	142.2	65.2	94.8	29.6	192.8	364.5	171.8
Feb	168.1	261.5	93.4	120.7	261.5	140.8	68.5	96.3	27.9	189.1	357.8	168.7
Mar	163.8	256.1	92.4	116.4	256.1	139.7	68.4	91.4	23.0	184.7	347.5	162.8
Apr	169.2	255.9	86.7	125.8	255.9	130.1	65.1	89.4	24.3	191.0	345.3	154.3
May	162.1	249.7	87.7	118.7	249.7	131.1	60.3	87.5	27.2	179.0	337.2	158.2
Jun	161.6	246.5	84.9	118.2	246.5	128.3	70.6	94.1	23.5	188.8	340.6	151.8
Jul	155.9	239.0	83.1	112.5	239.0	126.5	70.5	99.4	29.0	183.0	338.5	155.5
Aug	161.1	251.8	90.7	117.7	251.8	134.1	73.9	97.3	23.5	191.6	349.1	157.5
Sep	163.9	255.1	91.2	120.5	255.1	134.6	76.4	97.9	21.5	196.9	353.0	156.1
Oct	162.8	251.8	89.0	123.4	251.8	128.4	88.1	110.9	22.9	211.4	362.7	151.3
Nov	164.8	254.7	89.8	125.4	254.7	129.2	83.3	110.2	26.9	208.7	364.9	156.2
Dec	136.6	224.7	88.1	97.2	224.7	127.4	72.9	108.9	36.0	170.1	333.6	163.5

Source: Bank of Guyana and Commercial Banks

1) Net Foreign Assets reflect Naples terms debt stock reduction in December 1996.

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

Table 8.7(a)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2003															
Jan	39,859,802	38,302,247	955,961	601,594		3,976,490	3,121,042	536,817	318,631		43,836,292	41,423,289	1,492,777	920,225	0
Feb	35,294,897	33,726,318	975,710	592,869		3,328,571	2,360,056	348,487	620,028		38,623,468	36,086,374	1,324,197	1,212,897	0
Mar	43,295,039	40,614,291	2,018,779	661,968		3,420,810	2,449,075	487,018	484,717		46,715,848	43,063,366	2,505,798	1,146,685	0
Apr	41,498,072	39,572,096	1,215,896	710,079		3,770,737	3,109,005	424,640	237,092		45,268,809	42,681,101	1,640,536	947,172	0
May	32,616,206	30,868,555	1,165,555	582,095		3,515,601	2,689,610	478,629	347,362		36,131,807	33,558,165	1,644,185	929,457	0
Jun	34,806,314	33,347,432	927,962	530,921		3,530,706	2,676,538	620,312	233,856		38,337,021	36,023,970	1,548,274	764,777	0
Jul	44,049,467	41,942,439	1,365,895	741,133		4,610,491	3,714,472	513,715	382,304		48,659,958	45,656,911	1,879,609	1,123,437	0
Aug	35,933,082	34,573,458	826,171	533,454		5,287,700	4,383,397	446,871	457,433		41,220,783	38,956,855	1,273,041	990,887	0
Sep	36,711,073	35,064,863	891,783	754,427		5,323,204	4,179,159	896,237	247,808		42,034,276	39,244,022	1,788,020	1,002,235	0
Oct	46,835,965	44,611,617	1,550,278	674,070		5,506,660	4,440,932	785,632	280,096		52,342,626	49,052,549	2,335,910	954,166	0
Nov	39,909,665	38,122,453	1,121,881	665,331		3,974,799	3,464,650	350,856	159,294		43,884,464	41,587,103	1,472,736	824,624	0
Dec	48,238,140	46,723,153	793,144	721,843		6,383,279	4,926,480	1,005,840	450,959		54,621,419	51,649,633	1,798,984	1,172,802	0
Total	479,047,722	457,468,923	13,809,014	7,769,785	0	52,629,049	41,514,416	6,895,053	4,219,580	0	531,676,770	498,983,339	20,704,067	11,989,364	0
2004															
Jan	36,051,588	34,661,703	460,432	880,223	49,230	4,443,924	3,293,090	876,068	232,038	42,728	40,495,513	37,954,793	1,336,500	1,112,260	91,959
Feb	40,141,373	37,994,064	703,900	536,273	907,134	4,362,590	3,369,365	777,939	166,337	48,949	44,503,962	41,363,429	1,481,839	702,611	956,083
Mar	53,671,671	51,136,878	1,420,783	972,516	141,495	7,121,082	5,397,012	1,350,727	302,743	70,600	60,792,754	56,533,890	2,771,509	1,275,260	212,095
Apr	40,838,189	39,148,901	895,518	705,636	88,135	4,631,191	3,442,450	936,773	172,623	79,345	45,469,380	42,591,351	1,832,291	878,259	167,479
May	39,138,429	37,801,475	676,895	609,794	50,264	4,639,241	3,549,795	767,737	220,252	101,457	43,777,670	41,351,270	1,444,633	830,046	151,721
Jun	52,233,501	50,035,451	1,184,038	825,083	188,929	6,404,029	5,167,933	639,486	446,601	150,009	58,637,530	55,203,384	1,823,524	1,271,684	338,938
Jul	40,119,831	38,441,918	851,374	611,364	215,175	6,667,705	5,179,698	910,781	468,585	108,641	46,787,537	43,621,616	1,762,156	1,079,949	323,816
Aug	40,493,682	38,543,837	1,052,767	421,319	475,759	5,319,447	3,936,064	824,690	425,177	133,516	45,813,129	42,479,901	1,877,456	846,497	609,275
Sep	47,469,540	45,052,471	1,126,155	1,062,998	227,915	6,354,234	4,721,725	1,042,570	425,761	164,177	53,823,773	49,774,196	2,168,726	1,488,758	392,093
Oct	46,473,395	43,922,277	1,598,992	862,149	89,978	5,822,905	4,407,942	1,029,439	294,123	91,402	52,296,300	48,330,219	2,628,431	1,156,271	181,379
Nov	43,680,054	41,508,053	1,388,880	700,764	82,357	5,440,836	4,188,687	828,120	299,069	124,960	49,120,890	45,696,740	2,217,000	999,833	207,317
Dec	53,656,723	51,495,650	1,196,955	714,071	250,046	8,117,904	6,033,536	1,594,832	299,933	189,603	61,774,627	57,529,186	2,791,787	1,014,004	439,650
Total	533,967,977	509,742,679	12,556,691	8,902,189	2,766,418	69,325,088	52,687,297	11,579,162	3,753,243	1,305,386	603,293,065	562,429,976	24,135,853	12,655,432	4,071,805

Sources: Commercial Banks and Non-Bank Dealers.

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

Table 8.7(b)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2003															
Jan	41,240,300	39,527,097	1,069,910	643,293		4,249,537	3,356,527	574,151	318,860		45,489,837	42,883,624	1,644,061	962,152	0
Feb	32,208,658	30,756,821	851,268	600,569		3,291,373	2,331,961	337,487	621,925		35,500,031	33,088,782	1,188,755	1,222,494	0
Mar	42,802,545	40,861,046	1,439,741	501,758		3,375,423	2,450,452	454,186	470,785		46,177,968	43,311,498	1,893,927	972,544	0
Apr	42,343,985	40,644,502	1,009,691	689,791		3,759,759	3,093,702	427,864	238,192		46,103,743	43,738,204	1,437,555	927,984	0
May	34,879,234	33,015,778	1,166,662	696,795		3,564,673	2,678,998	521,654	364,021		38,443,907	35,694,776	1,688,316	1,060,816	0
Jun	35,619,524	33,850,822	1,252,356	516,346		3,469,257	2,654,404	584,972	229,881		39,088,781	36,505,226	1,837,328	746,228	0
Jul	43,959,881	41,802,042	1,468,038	689,801		4,304,581	3,424,365	525,737	354,480		48,264,463	45,226,407	1,993,775	1,044,281	0
Aug	37,996,499	36,549,627	860,179	586,693		4,879,969	3,957,608	452,606	469,755		42,876,469	40,507,235	1,312,786	1,056,447	0
Sep	33,943,265	32,489,525	763,111	690,629		5,828,582	4,646,405	912,545	269,632		39,771,847	37,135,930	1,675,656	960,261	0
Oct	45,825,379	43,670,403	1,405,201	749,775		5,442,070	4,384,469	780,273	277,328		51,267,449	48,054,872	2,185,474	1,027,103	0
Nov	39,507,573	37,876,044	1,030,116	601,413		4,081,979	3,574,283	349,012	158,684		43,589,552	41,450,327	1,379,128	760,097	0
Dec	44,842,442	42,861,202	1,268,608	712,632		6,470,695	5,102,890	944,704	423,100		51,313,136	47,964,092	2,213,313	1,135,732	0
Total	475,169,285	453,904,908	13,584,882	7,679,495	0	52,717,899	41,656,064	6,865,192	4,196,644	0	527,887,184	495,560,972	20,450,074	11,876,139	0
2004															
Jan	35,686,174	33,866,039	832,181	799,785	188,169	4,588,320	3,378,383	924,861	247,999	37,077	40,274,494	37,244,422	1,757,042	1,047,784	225,246
Feb	39,157,773	37,095,856	764,285	632,705	664,926	3,853,344	3,002,230	617,194	176,159	57,761	43,011,117	40,098,086	1,381,479	808,865	722,687
Mar	57,735,707	55,183,638	1,424,146	898,969	228,955	6,839,336	5,177,919	1,300,640	294,297	66,480	64,575,043	60,361,557	2,724,786	1,193,266	295,435
Apr	43,081,732	41,438,723	781,174	638,724	223,110	4,936,031	3,876,716	813,710	167,801	77,804	48,017,763	45,315,439	1,594,883	806,525	300,915
May	39,871,487	38,459,066	593,187	666,900	152,334	4,964,178	3,682,646	1,006,678	180,495	94,359	44,835,665	42,141,712	1,599,865	847,395	246,693
Jun	49,473,292	47,096,684	1,284,503	872,401	219,704	6,431,567	5,160,797	627,622	481,538	161,610	55,904,859	52,257,481	1,912,125	1,353,939	381,315
Jul	39,098,009	37,375,988	846,740	678,860	196,421	6,474,342	5,130,876	826,171	412,045	105,251	45,572,351	42,506,864	1,672,911	1,090,904	301,672
Aug	36,820,152	34,891,175	1,032,459	451,085	445,433	5,180,691	3,560,243	1,022,738	461,238	136,474	42,000,844	38,451,417	2,055,196	912,323	581,907
Sep	45,767,298	43,800,586	987,270	795,187	184,254	6,721,094	5,117,272	981,868	458,856	163,097	52,488,392	48,917,858	1,969,138	1,254,044	347,352
Oct	43,897,736	42,003,581	694,613	1,048,531	151,011	5,808,882	4,450,563	979,352	287,051	91,916	49,706,618	46,454,144	1,673,965	1,335,582	242,927
Nov	43,289,278	40,752,615	1,670,287	735,065	131,311	5,151,353	3,780,005	942,449	305,347	123,553	48,440,631	44,532,620	2,612,736	1,040,411	254,864
Dec	56,851,667	54,367,775	1,503,234	741,335	239,322	8,405,855	6,323,863	1,597,133	307,530	177,329	65,257,522	60,691,638	3,100,367	1,048,865	416,652
Total	530,730,305	506,331,726	12,414,079	8,959,548	3,024,952	69,354,992	52,641,512	11,640,415	3,780,355	1,292,711	600,085,297	558,973,238	24,054,494	12,739,902	4,317,663

Sources: Commercial Banks and Non-bank Dealers.

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

Table 8.8

Item	2003 Jan-Dec	2004* Jan-Dec
<b>CURRENT ACCOUNT BALANCE</b>	<b>(86.1)</b>	<b>(91.0)</b>
<b>Merchandise Trade</b>		
Exports f.o.b.	512.8	589.0
Imports f.o.b.	(571.7)	(674.0)
Trade Balance	(58.8)	(85.0)
<b>Net Services and unrequited Transfers</b>	(27.3)	(6.1)
Non Factor Services (net)	(15.3)	(20.3)
Factor Services (net)	(55.2)	(32.1)
Transfers	43.2	46.3
<b>CAPITAL ACCOUNT BALANCE</b>	<b>55.0</b>	<b>80.7</b>
<b>1. Capital Transfer</b>	43.8	31.1
<b>2. Medium and Long Term Capital (net)</b>	<b>38.5</b>	<b>55.2</b>
1. Public Sector	12.4	20.2
Central Government and Non-Financial Public Sector (net)	12.4	20.2
Disbursements	44.2	64.4
Amortization	(31.8)	(44.2)
2. Private Sector (net)	26.1	35.0
3. Other <sup>1)</sup>	-	-
<b>Short Term Capital (net) 2/</b>	<b>(27.3)</b>	<b>(5.6)</b>
<b>ERRORS AND OMISSIONS</b>	<b>22.2</b>	<b>(34.3)</b>
<b>OVERALL BALANCE</b>	<b>(8.9)</b>	<b>(44.6)</b>
<b>FINANCING</b>	<b>8.9</b>	<b>44.6</b>
Change in Net Foreign Assets of Bank of Guyana (-increase) 3/	(0.8)	31.5
Change in Non-Financial Public Sector arrears 4/	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	9.7	13.1
Debt Relief	-	-
Debt stock Restructuring	9.7	1.1
Balance of Payments Support	-	-
Debt Forgiveness	-	12.0

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

1/ Includes sales of assets, 2001 figure relates to trade credits.

2/ Includes changes in Net Foreign Assets of Commercial Banks

3/ Includes valuation changes

4/ Includes arrears on Non-Financial Public Sector medium and long term debt

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

Table 9.1

Date					Rate	Date					Rate			
31	Mar	03			193.75	16	Feb	04	-	20	Feb	04	196.25	
04	Apr	03			193.75	24	Feb	04	-	27	Feb	04	196.00	
07	Apr	03	-	11	Apr	03	01	Mar	04	-	05	Mar	04	196.25
14	Apr	03	-	17	Apr	03	09	Mar	04	-			196.00	
22	Apr	03	-	25	Apr	03	10	Mar	04	-	12	Mar	04	197.25
28	Apr	03			193.75	15	Mar	04	-	19	Mar	04	197.25	
02	May	03			193.75	22	Mar	04	-	26	Mar	04	197.25	
05	May	03	-	09	May	03	29	Mar	04	-	31	Mar	04	197.25
12	May	03	-	16	May	03	01	Apr	04	-	02	Apr	04	197.25
19	May	03	-	23	May	03	05	Apr	04	-	08	Apr	04	197.25
27	May	03	-	30	May	03	13	Apr	04	-	16	Apr	04	197.25
02	Jun	03		06	Jun	03	19	Apr	04	-	23	Apr	04	197.25
09	Jun	03	-	13	Jun	03	26	Apr	04	-	30	Apr	04	197.25
16	Jun	03	-	20	Jun	03	04	May	04	-	06	May	04	197.25
23	Jun	03	-	27	Jun	03	07	May	04	-			198.25	
30	Jun	03	-		193.75	10	May	04	-	14	May	04	198.25	
01	Jul	03		04	Jul	03	17	May	04	-	21	May	04	198.25
07	Jul	03	-	11	Jul	03	24	May	04	-	28	May	04	198.25
14	Jul	03	-	18	Jul	03	01	Jun	04	-	04	Jun	04	198.25
21	Jul	03	-	25	Jul	03	07	Jun	04	-	11	Jun	04	198.25
28	Jul	03	-	31	Jul	03	14	Jun	04	-	18	Jun	04	198.25
04	Aug	03	-	08	Aug	03	21	Jun	04	-	25	Jun	04	198.75
11	Aug	03	-	14	Aug	03	28	Jun	04	-	30	Jun	04	198.75
18	Aug	03	-	22	Aug	03	01	Jul	04	-	02	Jul	04	198.75
25	Aug	03	-		194.00	05	Jul	04	-	09	Jul	04	199.25	
26	Aug	03	-	29	Aug	03	12	Jul	04	-	16	Jul	04	199.25
01	Sept.	03	-	05	Sept.	03	19	Jul	04	-	23	Jul	04	199.25
08	Sept.	03	-	12	Sept.	03	26	Jul	04	-	30	Jul	04	196.25
15	Sept.	03	-	19	Sept.	03	02	Aug	04	-			196.25	
22	Sept.	03	-	24	Sept.	03	03	Aug	04	-	06	Aug	04	199.25
25	Sept.	03	-	26	Sept.	03	09	Aug	04	-	13	Aug	04	199.25
29	Sept.	03	-	30	Sept.	03	16	Aug	04	-	20	Aug	04	199.25
01	Oct	03	-	03	Oct	03	23	Aug	04	-	27	Aug	04	199.25
06	Oct	03	-	10	Oct	03	30	Aug	04	-	31	Aug	04	199.25
13	Oct	03	-	17	Oct	03	01	Sep	04	-	03	Sep	04	200.00
20	Oct	03	-	24	Oct	03	06	Sep	04	-	10	Sep	04	197.25
27	Oct	03	-	31	Oct	03	13	Sep	04	-	17	Sep	04	200.00
03	Nov	03	-	07	Nov	03	20	Sep	04	-	24	Sep	04	200.00
10	Nov	03	-		195.25	27	Sep	04	-	30	Sep	04	200.00	
11	Nov	03	-	14	Nov	03	01	Oct	04	-			200.00	
17	Nov	03	-	21	Nov	03	04	Oct	04	-	08	Oct	04	200.00
24	Nov	03	-	28	Nov	03	11	Oct	04	-	15	Oct	04	200.00
01	Dec	03	-	05	Dec	03	18	Oct	04	-	22	Oct	04	200.00
08	Dec	03	-	12	Dec	03	25	Oct	04	-	29	Oct	04	200.00
15	Dec	03	-	19	Dec	03	01	Nov	04	-	05	Nov	04	200.00
22	Dec	03	-	24	Dec	03	08	Nov	04	-	11	Nov	04	200.00
29	Dec	03	-	31	Dec	03	15	Nov	04	-	19	Nov	04	200.00
02	Jan	04	-		194.25	22	Nov	04	-	26	Nov	04	200.00	
05	Jan	04	-	09	Jan	04	29	Nov	04	-	30	Nov	04	200.00
12	Jan	04	-	16	Jan	04	01	Dec	04	-	03	Dec	04	200.00
19	Jan	04	-	23	Jan	04	06	Dec	04	-	10	Dec	04	199.75
26	Jan	04	-	30	Jan	04	13	Dec	04	-	17	Dec	04	199.75
02	Feb	04	-	06	Feb	04	20	Dec	04	-	24	Dec	04	199.75
09	Feb	04	-	13	Feb	04	27	Dec	04	-	31	Dec	04	199.75

Effective from October 1, 1991 the official exchange rate fluctuates either daily or periodically and is the 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
1994	1.0000	2.0000	2.0000	2.7000	33.2020	5.8920
1995	1.0000	2.0000	2.0000	2.7000	39.7199	5.8690
1996	1.0000	2.0000	2.0000	2.7000	34.8545	6.1847
1997	1.0000	2.0000	2.0000	2.7000	36.3410	6.2786
1998	1.0000	2.0000	2.0000	2.7000	37.1978	6.2428
1999	1.0000	2.0000	2.0000	2.7000	41.1160	6.2370
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
2001						
Mar	1.0000	2.0000	2.0000	2.7000	45.6274	6.2388
Jun	1.0000	2.0000	2.0000	2.7000	45.7272	6.1809
Sep	1.0000	2.0000	2.0000	2.7000	45.8010	6.0799
Dec	1.0000	2.0000	2.0000	2.7000	47.2985	6.1963
2002						
Mar	1.0000	2.0000	2.0000	2.7000	47.5859	6.2184
Jun	1.0000	2.0000	2.0000	2.7000	48.3583	6.1120
Sep	1.0000	2.0000	2.0000	2.7000	49.0121	6.1620
Dec	1.0000	2.0000	2.0000	2.7000	50.0506	6.2419
2003						
Jan	1.0000	2.0000	2.0000	2.7000	51.3309	6.2332
Feb	1.0000	2.0000	2.0000	2.7000	52.9305	6.2273
Mar	1.0000	2.0000	2.0000	2.7000	54.5074	6.2239
Apr	1.0000	2.0000	2.0000	2.7000	56.5114	6.2304
May	1.0000	2.0000	2.0000	2.7000	60.6009	6.2431
Jun	1.0000	2.0000	2.0000	2.7000	59.9663	6.2330
Jul	1.0000	2.0000	2.0000	2.7000	58.9284	6.2259
Aug	1.0000	2.0000	2.0000	2.7000	58.9891	6.2233
Sep	1.0000	2.0000	2.0000	2.7000	59.4177	6.2338
Oct	1.0000	2.0000	2.0000	2.7000	59.8773	6.2326
Nov	1.0000	2.0000	2.0000	2.7000	60.3373	6.2323
Dec	1.0000	2.0000	2.0000	2.7000	60.4744	6.2429
2004						
Jan	1.0000	2.0000	2.0000	2.7000	60.5781	6.2337
Feb	1.0000	2.0000	2.0000	2.7000	60.7124	6.2323
Mar	1.0000	2.0000	2.0000	2.7000	60.8951	6.2451
Apr	1.0000	2.0000	2.0000	2.7000	60.6201	6.2471
May	1.0000	2.0000	2.0000	2.7000	60.5465	6.2362
Jun	1.0000	2.0000	2.0000	2.7000	60.9705	6.2486
Jul	1.0000	2.0000	2.0000	2.7000	61.3428	6.2464
Aug	1.0000	2.0000	2.0000	2.7000	61.6146	6.2425
Sep	1.0000	2.0000	2.0000	2.7000	61.8143	6.2505
Oct	1.0000	2.0000	2.0000	2.7000	61.6834	6.2422
Nov	1.0000	2.0000	2.0000	2.7000	61.8154	6.2436
Dec	1.0000	2.0000	2.0000	2.7000	61.7284	6.2540

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

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
1994		142.50
1995		140.50
1996		141.25
1997		144.00
1998		165.25
1999		180.50
2000		184.75
2001		189.50
2002		191.75
2003		194.25
2001		
Mar		186.25
Jun		186.75
Sep		189.25
Dec		189.50
2002		
Mar		190.50
Jun		190.75
Sep		191.00
Dec		191.75
2003		
Jan		191.75
Feb		192.25
Mar		193.75
Apr		193.75
May		192.50
Jun		193.75
Jul		194.00
Aug		194.50
Sep		195.25
Oct		195.25
Nov		196.00
Dec		194.25
2004		
Jan		196.00
Feb		196.00
Mar		197.25
Apr		197.25
May		198.25
Jun		198.75
Jul		196.25
Aug		199.25
Sep		200.00
Oct		200.00
Nov		200.00
Dec		199.75

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 (31st Dec, 2002)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	191.750	50.051	6.242
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	95.875	25.025	3.121
<b>Belize \$</b>	0.500	1.000	1.000	1.350	95.875	25.025	3.121
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	71.019	18.537	2.312
<b>Guyana \$</b>	0.005	0.010	0.010	0.014	1.000	0.261	0.033
<b>Jamaica \$</b>	0.020	0.040	0.040	0.054	3.831	1.000	0.125
<b>Trinidad \$</b>	0.160	0.320	0.320	0.433	30.720	8.018	1.000

### EXCHANGE CROSS RATES (31st Dec, 2003)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	195.500	60.474	6.243
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	97.750	30.237	3.121
<b>Belize \$</b>	0.500	1.000	1.000	1.350	97.750	30.237	3.121
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	72.407	22.398	2.312
<b>Guyana \$</b>	0.005	0.010	0.010	0.014	1.000	0.309	0.032
<b>Jamaica \$</b>	0.017	0.033	0.033	0.045	3.233	1.000	0.103
<b>Trinidad \$</b>	0.160	0.320	0.320	0.432	31.316	9.687	1.000

### EXCHANGE CROSS RATES (31st Dec, 2004)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	199.780	61.728	6.254
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	99.890	30.864	3.127
<b>Belize \$</b>	0.500	1.000	1.000	1.350	99.890	30.864	3.127
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	73.993	22.862	2.316
<b>Guyana \$</b>	0.005	0.010	0.010	0.014	1.000	0.309	0.031
<b>Jamaica \$</b>	0.016	0.032	0.032	0.044	3.236	1.000	0.101
<b>Trinidad \$</b>	0.160	0.320	0.320	0.432	31.944	9.870	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 EMU-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											
	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
CANADA (Canadian dollar)	1.5926	1.5796	1.4693	1.3553	1.3504	1.2924	1.3264	1.3401	1.3105	1.3707	1.3658	1.3404	1.3292	1.3167	1.2639	1.2207	...	...
EURO	1.1347	0.9536	0.9179	0.8751	0.8582	0.7918	0.8075	0.8053	0.8181	0.8370	0.8166	0.8227	0.8306	0.8257	0.8059	0.7851	...	...
JAPAN (Japanese yen)	131.80	119.90	120.15	119.85	111.20	107.10	105.97	109.00	104.30	110.20	110.50	108.38	112.08	109.65	111.00	106.13	...	...
SWEDEN (Swedish krona)	10.6675	8.8250	8.5050	8.0025	7.6625	7.1947	7.4241	7.4340	7.5737	7.6574	7.4515	7.5237	7.6715	7.5355	7.3002	7.1076	...	...
UNITED KINGDOM (Pound sterling)	0.6895	0.6204	0.6330	0.6060	0.5975	0.5603	0.5522	0.5408	0.5451	0.5640	0.5450	0.5520	0.5507	0.5578	0.5559	0.5459	...	...

Source: International Financial Statistics.

**COMMODITY PRICES**

Table 9.5(a)

Commodity (Units)	2001	2002	2003				2004											
	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
GOLD (US\$/fine ounce)																		
United Kingdom (London)	275.84	332.04	340.60	356.40	379.00	407.00	413.80	404.90	406.70	403.30	383.80	392.40	398.10	400.50	405.30	420.50	...	...
ALUMINIUM (US \$/MT) <sup>1)</sup>																		
All origins (London)	1348.72	1375.86	1386.55	1410.54	1416.60	1557.80	1608.90	1685.20	1657.40	1731.70	1625.30	1682.00	1707.90	1692.10	1731.00	1830.40	...	...
Sugar (US cents/pound)																		
EEC Import Price	23.86	26.30	26.25	27.55	26.69	29.01	30.19	30.97	30.31	29.93	29.65	30.31	30.54	30.18	29.73	29.95	...	...
US import price	21.44	22.04	22.26	21.63	21.17	20.40	20.58	20.65	21.13	21.05	20.75	20.03	20.36	20.10	20.78	20.43	...	...
International sugar agreement price	7.41	7.51	7.84	6.40	6.27	6.34	6.03	5.87	6.50	6.86	6.62	7.51	8.17	7.88	8.76	8.96	...	...
OIL (US\$/brl.)																		
U.K. Brent	18.60	28.52	30.34	27.55	27.10	29.88	31.18	30.87	33.80	33.36	37.92	35.19	38.37	43.14	43.38	49.77	...	...
Rice (US\$/metric ton)																		
Thailand (Bangkok)	179.38	185.27	196.95	203.67	202.86	197.00	207.45	213.25	240.35	253.41	251.57	244.23	240.32	252.55	252.00	253.52	...	...
Timber (US\$/cubic metre)																		
Hardwood logs (Malaysia, Sarawak)	139.91	183.37	184.15	182.70	187.15	196.40	199.10	199.00	195.20	198.00	188.40	198.60	200.50	198.70	199.30	198.00	...	...
Coconut oil (US \$/MT) <sup>1)</sup>																		
Philippines (New York)	341.43	485.27	438.10	462.38	430.50	583.04	579.09	645.00	691.30	740.91	711.90	660.00	652.73	630.68	660.00	641.19	...	...

Source: International Financial Statistics.

1) Aluminum and Coconut oil will be reported in US\$ per metric tonne.

## MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.6

Month	Buying Rate									
	2002			2003			2004			
	CN\$	US\$	£	CN\$	US\$	£	CN\$	US\$	£	EURO
Jan	115.59	187.59	259.96	118.19	191.00	284.11	139.37	196.58	327.17	232.49
Feb	114.92	187.93	261.76	120.53	191.98	290.35	139.13	197.26	338.00	236.07
Mar	114.49	188.51	261.00	121.93	192.71	288.92	140.29	197.74	339.18	232.69
Apr	114.77	187.66	261.00	123.04	192.53	288.01	138.89	197.13	333.85	231.87
May	116.13	187.94	263.39	125.33	192.62	292.96	137.52	197.26	332.00	232.12
Jun	117.41	187.97	264.18	130.28	192.77	297.67	138.94	197.82	339.05	235.28
Jul	118.66	188.47	267.22	130.46	192.79	297.91	141.93	198.18	343.87	233.19
Aug	117.67	188.51	271.26	128.73	192.68	294.55	142.33	198.10	338.41	232.35
Sep	118.06	188.82	276.52	131.09	192.64	292.90	142.14	198.17	339.54	231.17
Oct	117.54	189.73	275.79	133.88	194.52	301.71	146.19	198.75	342.21	234.52
Nov	119.72	190.87	276.49	135.29	195.33	307.21	149.78	198.95	338.07	241.43
Dec	118.42	190.37	280.77	137.73	196.04	312.93	152.03	198.81	354.65	243.93

  

Month	Selling Rate									
	2002			2003			2004			
	CN\$	US\$	£	CN\$	US\$	£	CN\$	US\$	£	EURO
Jan	120.13	191.42	271.21	124.24	195.32	299.30	148.98	200.85	344.61	243.08
Feb	119.55	191.90	272.59	126.22	196.55	303.85	149.71	201.53	356.85	240.70
Mar	119.25	192.25	272.02	127.88	197.17	304.90	149.56	201.90	355.93	242.79
Apr	118.92	191.57	271.78	128.58	196.62	305.05	147.80	201.39	354.22	238.30
May	121.01	191.75	274.97	133.24	196.70	307.29	147.25	201.51	351.49	237.73
Jun	123.37	192.04	278.83	136.76	197.10	315.09	147.64	202.16	358.22	242.59
Jul	124.43	192.33	280.25	137.67	197.00	313.44	148.44	202.03	360.04	240.39
Aug	123.27	192.37	285.25	135.72	196.86	309.93	149.30	201.60	358.76	239.25
Sep	123.11	192.19	287.36	137.39	197.43	309.27	150.57	201.52	355.33	241.60
Oct	123.45	193.36	288.96	141.40	199.21	319.20	153.54	202.05	356.70	243.45
Nov	124.66	194.58	292.49	144.08	200.25	320.18	157.27	202.13	359.96	246.24
Dec	121.89	194.89	295.58	146.24	200.36	330.76	159.70	201.63	368.84	251.87

  

Month	Mid Rate									
	2002			2003			2004			
	CN\$	US\$	£	CN\$	US\$	£	CN\$	US\$	£	EURO
Jan	117.86	189.50	265.59	121.22	193.16	291.71	144.17	198.71	335.89	237.79
Feb	117.23	189.92	267.18	123.38	194.27	297.10	144.42	199.39	347.42	238.38
Mar	116.87	190.38	266.51	124.90	194.94	296.91	144.93	199.82	347.55	237.74
Apr	116.85	189.62	266.39	125.81	194.58	296.53	143.35	199.26	344.03	235.09
May	118.57	189.85	269.18	129.29	194.66	300.12	142.38	199.38	341.75	234.92
Jun	120.39	190.01	271.51	133.52	194.94	306.38	143.29	199.99	348.63	238.93
Jul	121.55	190.40	273.73	134.06	194.90	305.67	145.18	200.11	351.96	236.79
Aug	120.47	190.44	278.26	132.22	194.77	302.24	145.82	199.85	348.59	235.80
Sep	120.59	190.50	281.94	134.24	195.04	301.09	146.35	199.85	347.43	236.39
Oct	120.49	191.54	282.38	137.64	196.86	310.46	149.86	200.40	349.46	238.98
Nov	122.19	192.73	284.49	139.69	197.79	313.70	153.52	200.54	349.02	243.83
Dec	120.15	192.63	288.18	141.98	198.20	321.84	155.87	200.22	361.74	247.90

Note: Data collection for the Euro started in January 2004.

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

Table 10.1

Item	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003**	2004*
<b>PRODUCT</b>											
Sugar	13,246	14,608	14,557	14,560	12,427	16,906	13,852	12,029	15,402	18,448	20,074
Rice	5,651	9,682	9,848	9,301	9,438	9,950	7,345	9,057	8,565	8,621	8,790
Livestock	916	1,249	1,598	1,807	1,881	2,111	2,330	2,546	2,754	2,979	3,224
Other Agriculture	2,715	3,518	3,974	4,478	4,953	5,482	5,982	5,825	5,971	5,415	5,860
Fishing	3,924	4,536	4,832	5,532	5,813	6,282	7,240	7,780	7,768	8,389	8,812
Forestry	1,936	2,473	2,597	3,103	2,107	2,569	2,232	2,433	2,295	2,411	2,571
Mining & Quarrying	13,570	12,604	15,567	15,565	14,439	16,156	17,235	17,603	17,671	15,930	15,786
Manufacturing 1)	2,296	2,846	3,078	3,297	3,191	3,681	3,434	3,599	3,953	3,874	4,111
Distribution	2,750	3,205	3,534	3,855	4,194	4,268	4,755	4,927	5,024	4,996	5,407
Transport & Communication	3,300	3,742	4,486	5,183	6,204	7,138	8,401	9,599	10,432	11,502	12,630
Engineering & Construction	2,253	3,098	3,747	4,446	4,913	4,771	5,335	5,589	5,580	6,199	6,840
Rent of Dwelling	2,491	2,798	3,025	3,489	3,632	3,848	4,360	4,567	4,704	5,087	5,506
Financial Services	2,076	2,324	2,829	2,974	3,087	3,387	4,174	4,049	4,149	4,400	4,715
Other Services	906	1,057	1,193	1,315	1,406	1,570	1,851	1,979	2,043	2,201	2,372
Government	5,115	6,187	7,393	10,839	12,786	16,976	19,560	20,636	21,451	22,809	23,836
<b>G.D.P. current at Factor Cost 2)</b>	<b>63,145</b>	<b>73,927</b>	<b>82,258</b>	<b>89,744</b>	<b>90,472</b>	<b>105,095</b>	<b>108,087</b>	<b>112,219</b>	<b>117,762</b>	<b>123,261</b>	<b>130,534</b>
Indirect Taxes net of Subs.	12,267	14,344	16,780	16,934	17,531	18,570	21,926	21,185	20,685	20,803	25,824
G.D.P. at Market Prices	75,412	88,271	99,038	106,678	108,003	123,665	130,014	133,404	138,447	144,064	156,358
Net factor income paid abroad	11,471	12,203	7,319	10,460	8,455	12,216	8,022	9,612	10,485	8,325	6,320
G.N.P. at factor cost	51,674	61,724	74,939	79,284	82,017	92,879	100,066	102,607	107,277	114,936	124,214
G.N.P. at market prices	63,941	76,068	91,719	96,218	99,548	111,449	121,992	123,792	127,962	135,739	150,038
<b>EXPENDITURE</b>											
<b>Domestic Expenditure at market prices</b>	<b>82,296</b>	<b>95,068</b>	<b>105,003</b>	<b>116,812</b>	<b>120,987</b>	<b>131,669</b>	<b>150,676</b>	<b>155,888</b>	<b>155,929</b>	<b>160,016</b>	<b>172,877</b>
Public Investment 3)	9,467	12,159	15,976	19,110	16,527	16,160	19,684	18,170	20,291	19,393	19,587
Private Investment 4)	24,881	27,918	27,460	27,989	28,252	31,443	30,381	33,205	32,375	31,080	30,458
Public Consumption	11,817	14,093	17,343	21,747	23,151	29,947	35,798	30,505	32,976	37,928	37,732
Private Consumption	36,131	40,898	44,224	47,966	53,057	54,119	64,813	74,008	70,287	71,615	85,100

Source: Bureau of Statistics.

1) Includes Utilities.

2) Components may not add up due to rounding.

3) Includes Investment of Public Enterprises.

4) Includes Stock Changes.

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

Table 10.2

Item	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003**	2004*
<b>GDP AT FACTOR COST</b>	4,450	4,675	5,048	5,360	5,270	5,426	5,352	5,474	5,536	5,500	5,587
<b>AGRICULTURE, FORESTRY AND FISHING</b>	1,302	1,412	1,493	1,577	1,475	1,670	1,519	1,571	1,625	1,588	1,633
Sugarcane	598	595	631	648	600	754	642	668	748	664	714
Rice Paddy	103	140	150	153	153	161	130	143	129	161	148
Other crops	215	233	242	255	272	275	278	281	285	130	133
Livestock	69	84	105	111	109	111	116	119	125	291	297
Fishing	120	132	135	146	142	143	164	165	159	159	157
Forestry	197	228	230	264	200	226	189	195	180	183	184
<b>MINING AND QUARRYING</b>	535	474	546	628	645	591	626	652	607	554	518
Bauxite	217	236	221	255	262	240	254	267	249	222	207
Other	318	238	325	373	383	351	372	385	358	332	311
<b>MANUFACTURING</b>	533	583	640	629	575	654	563	577	640	637	653
Sugar	190	188	233	206	190	240	204	212	276	271	292
Rice	41	54	56	57	56	64	50	56	48	57	52
Other 1)	302	341	351	367	328	350	309	309	316	309	309
<b>CONSTRUCTION</b>	318	349	398	450	471	424	452	461	443	468	487
<b>SERVICES</b>	1,762	1,858	1,971	2,075	2,103	2,087	2,193	2,213	2,222	2,253	2,296
Distribution	358	376	395	417	439	404	425	427	423	412	420
Transport and Communications	342	375	416	453	439	448	480	506	529	555	575
Rental of dwellings	72	77	82	88	93	87	92	94	94	97	98
Financial services	231	249	273	285	294	300	309	293	290	293	296
Government	609	621	633	651	650	657	689	689	682	686	694
Other 2)	150	160	172	181	188	191	198	204	204	210	213

Sources: Bureau of Statistics and Bank of Guyana.

1) Components may not add to the total due to rounding

2) Includes electricity, gas and water.

**PRODUCTION OF MAJOR COMMODITIES**

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Forestry Timber (Cubic Metres)	Bauxite					Other 1)	Raw Gold (Ounces 2)
				Calcined		Dried				
				R.A.S.C. (Tonnes)	A.A.C. (Tonnes)	C.G.B. (Tonnes)	M.A.Z. (Tonnes)	A.C.G.B. (Tonnes)		
1994	256,670	233,435	469,557	173,180	2,469	128,714	1,672,172	14,597	-	375,618
1995	254,487	316,500	538,437	194,187	14,797	100,793	1,698,543	19,760	-	289,514
1996	280,066	334,515	470,457	156,687	286	132,257	2,165,876	20,353	-	386,025
1997	276,349	340,699	564,671	177,668	-	92,437	2,200,790	-	-	467,822
1998	255,565	339,736	428,020	147,187	-	129,584	1,964,577	-	26,020	469,552
1999	321,438	365,469	498,400	107,776	-	86,405	2,128,876	-	36,215	414,905
2000	273,703	291,841	418,948	105,716	-	102,247	2,443,404	-	38,084	434,891
2001	284,477	322,310	438,396	91,428	-	220,364	1,681,621	-	17,888	455,920
2002	331,067	288,375	194,541 a)	62,117	-	128,374	1,448,775	-	-	453,479
2003	302,378	355,019	131,303 a)	87,203	3,265	165,240	1,459,793	-	204	391,323
1999										
1st Qtr.	60,930	65,247	103,724	27,720	-	11,418	544,016	-	4,029	108,561
2nd Qtr.	64,296	128,361	119,913	25,726	-	12,549	475,101	-	8,865	94,955
3rd Qtr.	92,471	41,913	136,554	23,788	-	34,173	436,971	-	16,624	101,459
4th Qtr.	103,741	129,948	138,209	30,542	-	28,265	672,788	-	6,697	109,930
2000										
1st Qtr.	77,890	63,021	106,821	24,838	-	10,799	654,111	-	6,901	98,136
2nd Qtr.	28,357	123,984	87,230	27,684	-	23,543	653,268	-	15,583	113,244
3rd Qtr.	90,915	63,977	115,964	29,846	-	38,652	597,430	-	15,600	107,197
4th Qtr.	76,541	40,859	108,933	23,348	-	29,253	538,595	-	-	116,314
2001										
1st Qtr.	74,485	107,100	138,983	26,002	-	53,380	372,540	-	5,906	107,865
2nd Qtr.	23,739	64,668	111,777	17,585	-	44,730	399,437	-	5,674	110,624
3rd Qtr.	76,218	41,722	97,779	19,588	-	60,123	507,085	-	5,717	115,185
4th Qtr.	110,035	108,820	89,857	28,253	-	62,131	402,559	-	591	122,246
2002										
1st Qtr.	84,661	48,465	142,790	8,913	-	10,516	375,797	-	-	117,406
2nd Qtr.	44,038	113,286	51,751	15,158	-	50,716	284,250	-	-	104,105
3rd Qtr.	96,859	85,364	...	22,234	-	42,699	405,203	-	-	122,569
4th Qtr.	105,509	41,260	...	15,812	-	24,443	383,525	-	-	109,400
2003										
1st Qtr.	92,610	112,774	104,362	15,433	-	31,911	374,126	-	-	96,478
2nd Qtr.	35,351	66,795	26,941	16,118	3,265	61,110	384,942	-	-	81,397
3rd Qtr.	74,066	64,543	...	30,814	-	63,657	375,306	-	-	91,875
4th Qtr.	100,351	110,907	...	24,838	-	8,562	325,419	-	204	121,573
2004										
1st Qtr.	89,487	55,208	...	30,590	-	35,827	317,044	-	-	102,662
2nd Qtr.	38,125	121,103	...	36,051	-	9,079	293,126	-	-	96,528
3rd Qtr.	103,635	75,839	...	31,087	-	25,782	315,277	-	-	91,776
4th Qtr.	75,504 b)	73,443	...	...	...	...	...	...	...	...

Sources: Bureau of Statistics & State Planning Secretariat.

1) Includes Road Grade Bauxite and Tailings.

2) Gold production includes Omai Production from 1993 January.

a) Total does not indicate whole year figure.

b) Figures does not represent total for the 4th quarter.

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

R.B.S.C: Refractory "B" Grade Super Calcined Bauxite; C.G.B: Chemical Grade Bauxite;

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



PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Animal Husbandry			Dairy		Forestry Product	Fishing		
	Beef (Kilos)	Pork (Kilos)	Poultry (*000 Kilos)	Eggs (*000)	Milk 1) (Litres)	Timber (Cubic Metres)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
1994	...	...	6,236	18,012	847,248	469,557	29,992	2,168	6,013
1995	...	...	7,230	30,394	797,627	538,437	38,048	1,874	9,344
1996	...	...	10,728	38,491	366,816	470,454	33,835	1,601	19,170
1997	...	...	11,975	30,345	365,335	564,671	35,655	1,854	21,111
1998	...	...	11,278	24,049	142,487	428,020	39,190	1,935	12,808
1999	...	...	12,433	25,728	-	498,400	41,251	1,595	12,790
2000	...	...	11,769	30,119	-	418,949	48,216	1,741	14,191
2001	...	...	12,489	25,693	-	438,395	25,245	1,889	27,968
2002	...	...	16,732	17,369	-	194,541 c)	25,187	1,522	20,538
2003	...	...	23,681	9,272	-	131,303 c)	33,723	1,161	21,423
2001	...	...	...	...	...	...	...	...	...
1st Qtr.	...	...	1,885	4,319	-	138,983	5,283	599	6,225
2nd Qtr.	...	...	3,600	6,110	-	111,777	7,858	534	7,620
3rd Qtr.	...	...	3,418	8,613	-	97,779	7,194	372	7,090
4th Qtr.	...	...	3,586	6,650	-	89,857	4,910	384	7,033
2002	...	...	...	...	...	...	...	...	...
1st Qtr.	...	...	3,822	4,639	-	142,790	4,766	455	6,246
2nd Qtr.	...	...	3,774	5,051	-	51,751 d)	7,113	540	6,901
3rd Qtr.	...	...	3,494	4,718	-	-	6,513	275	2,466
4th Qtr.	...	...	5,643	2,961	-	-	6,795	252	4,926
2003	...	...	...	...	...	...	...	...	...
Jan	...	...	852	243	-	28,664	1,905	108	2,837
Feb	...	...	1,349	688	-	34,790	1,857	124	2,586
Mar	...	...	1,386	565	-	40,908	2,817	131	3,316
Apr	...	...	1,556	541	-	26,941	3,076	112	2,267
May	...	...	1,762	494	-	...	1,893	128	2,432
Jun	...	...	1,969	537	-	...	2,760	136	1,575
Jul	...	...	1,330	301	-	...	3,343	132	1,718
Aug	...	...	1,628	1,133	-	...	2,420	120	1,418
Sep	...	...	1,263	890	-	...	4,189	1	276
Oct	...	...	2,045	784	-	...	1,875	34	511
Nov	...	...	3,477	1,469	-	...	5,812	10	883
Dec	...	...	5,066	1,628	-	...	1,776	125	1,605
2004	...	...	...	...	...	...	...	...	...
Jan	...	...	1,205	420	-	...	1,502	112	1,934
Feb	...	...	2,194	1,121	-	...	3,552	92	1,040
Mar	...	...	2,081	8,201	-	...	2,259	164	1,848
Apr	...	...	2,672	771	-	...	2,813	190	2,110
May	...	...	2,257	986	-	...	4,118	158	1,666
Jun	...	...	1,356	858	-	...	2,847	132	1,711
Jul	...	...	1,330	691	-	...	1,968	126	1,991
Aug	...	...	1,339	818	-	...	2,464	101	555
Sep	...	...	1,847	2,537	-	...	...	...	...
Oct	...	...	2,429	1,675	-	...	...	...	...
Nov	...	...	1,984	1,223	-	...	...	...	...
Dec	...	...	3,654	2,168	-	...	...	...	...

Source: Bureau of Statistics

1) Represent processed milk.

a) Represent total as at third quarter.

b) Represent total as at October.

c) Total does not represent whole year figure.

d) Figure does not represent total for second quarter.

PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c1)

Period	Agro-Based		Beverages					Textiles (Metres)	Garments (Dozens)	Footwear (Pairs)
	Sugar (Tonnes)	Rice (Tonnes)	Alcoholic Rum (Litres)	Beer and Stout (Litres)	Shandy (Litres)	Non-Alcoholic				
						Soft Drinks ('000 Cases)	Malta (Litres)			
1994	256,670	233,435	25,790	9,662	0	3,449	1,389	629	376,040	95,744
1995	254,487	316,500	22,593	9,661	0	3,986	1,150	323	356,586	55,339
1996	280,066	334,515	23,946	11,210	0	4,260	1,549	388	265,857	92,614
1997	276,349	340,699 a)	23,334	12,887	0	4,237	1,408	232	294,474	44,012
1998	255,565	339,736	21,411	13,106	0	4,207	1,578	24	286,386	33,146
1999	321,438	365,469	13,785	12,923	500	3,973	1,625	0	245,707	17,750
2000	273,703	291,841	9,206	11,826	577	3,625	1,523	0	186,087	15,627
2001	284,477	322,310	13,240	10,629	449	3,609	1,404	0	289,758	28,069
2002	331,068	288,375	14,586	10,855	586	4,218	1,567	447	407,681	53,632
2003	302,378	355,019	11,954	8,427	373	4,198	1,095	213	279,630	37,518
2001										
1st Qtr.	74,485	107,100	3,759	2,217	93	808	358	0	103,115	14,459
2nd Qtr.	23,739	64,668	3,108	2,568	119	855	290	0	59,394	510
3rd Qtr.	76,218	41,722	2,766	2,446	118	821	296	0	38,270	13,100
4th Qtr.	110,035	108,820	3,608	3,398	119	1,125	461	0	88,979	0
2002										
1st Qtr.	84,661	48,465	3,860	2,651	195	973	360	236	104,634	17,140
2nd Qtr.	44,038	113,286	3,604	2,584	94	990	365	0	92,876	16,579
3rd Qtr.	96,860	85,364	3,588	2,579	96	1,055	367	69	129,277	2,295
4th Qtr.	105,509	41,260	3,535	3,042	201	1,200	475	142	80,894	17,618
2003										
Jan	0	0	1,172	867	95	273	73	35	19,905	2,500
Feb	36,065	0	990	484	0	238	160	62	36,582	2,717
Mar	56,545	112,774	1,027	756	24	334	0	7	37,480	1,051
Apr	33,571	33,257	832	627	0	353	122	3	42,284	512
May	1,780	33,210	1,155	712	73	373	120	43	24,589	231
Jun	0	328	507	441	0	303	73	64	43,570	12,739
Jul	0	148	828	919	46	328	73	0	26,156	0
Aug	23,895	0	915	665	26	351	75	0	27,048	242
Sep	50,171	64,395	874	495	23	356	75	0	12,063	384
Oct	44,845	105,158	1,281	727	0	456	76	0	690	424
Nov	42,329	5,427	1,273	704	0	395	149	0	6,192	1,159
Dec	13,177	322	1,100	1,029	86	439	100	0	3,072	15,559
2004										
Jan	1,904	0	1,294	614	25	320	171	...	8,062	1,049
Feb	36,550	5,145	620	469	35	301	0	...	5,675	0
Mar	51,033	50,063	120	635	24	361	73	...	4,646	508
Apr	30,009	106,513	530	678	35	369	143	...	12,449	0
May	8,116	13,521	545	623	14	344	73	...	8,644	14,467
Jun	0	1,069	1,210	632	25	345	73	...	417	45
Jul	10,763	0	1,331	635	24	330	74	...	...	24
Aug	41,381	7,233	1,111	813	24	334	48	...	...	45
Sep	51,491	68,606	1,188	684	24	430	72	...	...	80
Oct	41,395	65,193	1,482	727	...	390	99	...	...	0
Nov	34,109	7,765	...	793	...	433	122	...	...	3,100
Dec	...	485	...	1,121	...	...	47	...	...	12

Source: Bureau of Statistics.

Measurements of LITRES and METRES are in thousands.

a) Represent total output for 1997.

b) Represents total output for the respective quarters.

PRODUCTION INDICATORS: MANUFACTURING(Cont'd)

Table 10.3(c2)

Period	Foodstuff					Cigarettes Million (Sticks)	Matches Gross (Cartons)
	Margarine (Kilos)	Butter (Kilos)	Edible Oil (*000 Litres)	Biscuits (*000 Kilos)	Flour (Tonnes)		
1994	1,342,620	-	1,908	1,826	35,575	314	33,020
1995	1,262,420	-	2,388	1,936	38,001	318	30,339
1996	1,608,191	-	1,662	1,767	36,612	400	-
1997	1,803,740	-	1,176	1,398	34,989	221	-
1998	1,770,644	-	3,403	1,467	32,791	-	-
1999	1,969,001	-	1,994	1,547	35,290	-	-
2000	1,888,708	-	1,195	1,456	35,880	-	-
2001	2,178,088	-	1,354	1,462	36,620	-	-
2002	710,245 b)	-	2,225	1,256	36,570	-	-
2003	1,919,647 b)	6,745	3,142	1,191	34,657	-	-
2001							
1st Qtr.	525,046	-	311	447	9,256	-	-
2nd Qtr.	522,279	-	346	439	8,953	-	-
3rd Qtr.	522,162	-	312	239	9,130	-	-
4th Qtr.	608,601	-	385	337	9,282	-	-
2002							
1st Qtr.	461,946	-	363	339	8,608	-	-
2nd Qtr.	...	-	416	390	8,835	-	-
3rd Qtr.	...	-	967	300	9,077	-	-
4th Qtr.	248,299 c)	-	478	228	10,050	-	-
2003							
Jan	209,584	-	259	111	2,115	-	-
Feb	131,478	-	246	77	2,384	-	-
Mar	148,076	1,602	301	104	3,288	-	-
Apr	239,952	665	315	81	2,831	-	-
May	151,104	-	332	98	2,581	-	-
Jun	148,075	1,602	315	111	3,381	-	-
Jul	203,140	-	323	83	2,634	-	-
Aug	103,319	-	299	82	2,690	-	-
Sep	222,327	1,580	367	123	3,281	-	-
Oct	169,080	-	215	136	3,488	-	-
Nov	193,512	1,296	121	120	2,649	-	-
Dec	...	-	50	66	3,336	-	-
2004							
Jan	101,636	-	153	148	2,627	-	-
Feb	157,324	-	-	82	2,665	-	-
Mar	186,729	464	130	107	3,511	-	-
Apr	216,567	-	61	104	2,764	-	-
May	135,186	1,220	-	57	2,947	-	-
Jun	121,898	1,458	-	117	3,272	-	-
Jul	-	-	...	88	2,854	-	-
Aug	196,806	-	...	71	2,767	-	-
Sep	220,687	594	...	61	3,411	-	-
Oct	177,664	...	...	114	2,849	-	-
Nov	...	...	...	296	2,884	-	-
Dec	...	...	...	...	...	-	-

Source: Bureau of Statistics.

a) Represent total as at third quarter.

b) Total does not represent whole year figure.

c) Figure does not represent total for quarter.

**PRODUCTION INDICATORS: MANUFACTURING (Cont'd).**

Table 10.3(c3)

Period	Pharmaceuticals			Detergents		Stock Feed (Tonnes)	Consumer Durables		Paints (Litres)
	Liquid (Litres)	Tablets ('000)	Ointment (Kilos)	Soap (Kilos)	Soap Powder (Kilos)		Stoves (Units)	Refrigerators (Units) b)	
1993	148,917	11,707	1,745	424,809	175,467	10,168	1,571	6,744	1,064,909
1994	227,935	12,164	3,508	216,483	204,260	14,610	584	2,958	1,063,902
1995	198,433	16,759	2,065	229,588	591,256	13,837	2,763	3,274	1,135,889
1996	221,703	20,287	2,919	507,773	578,144	21,849	2,499	2,899	1,175,043
1997	175,797	5,976	5,655	238,358	275,494	22,524	2,611	2,918	1,180,666
1998	261,492	5,926	4,252	180,731	216,207	21,847	890	519	1,208,595
1999	199,260	7,623	5,886	292,682	228,752	26,567	677	114	1,846,054
2000	350,507	8,351	4,740	114,936	149,563	25,879	83	3	1,855,988
2001	232,041	6,984	4,931	109,480	196,999	31,939	-	-	1,819,020
2002	313,087	9,042	10,086	115,120	178,196	38,388	-	-	1,932,075
2003	209,374	9,680	7,493	344,219	277,376 c)	37,578	-	-	1,914,365
2001									
1st Qtr.	52,454	824	840	36,818	37,914	6,036	-	-	443,110
2nd Qtr.	50,951	1,809	2,085	23,758	55,334	9,199	-	-	339,045
3rd Qtr.	76,167	2,923	1,679	26,460	67,573	5,928	-	-	439,291
4th Qtr.	52,470	1,428	327	22,444	36,178	10,776	-	-	597,574
2002									
1st Qtr.	83,634	4,201	4,022	35,935	37,745	8,873	-	-	432,810
2nd Qtr.	100,045	548	1,330	21,276	41,516	9,823	-	-	401,155
3rd Qtr.	69,494	2,019	4,087	29,482	44,808	8,659	-	-	487,685
4th Qtr.	59,914	2,274	647	28,427	54,127	11,034	-	-	610,425
2003									
Jan	27,427	646	892	28,287	55,359	2,586	-	-	147,013
Feb	16,417	489	590	18,900	59,990	2,747	-	-	117,640
Mar	29,775	370	1,007	31,503	18,615	3,759	-	-	142,522
Apr	9,015	815	495	17,993	10,997	3,651	-	-	127,642
May	20,710	1,739	142	32,216	21,296	3,139	-	-	141,186
Jun	13,331	2,377	689	31,503	18,615	2,948	-	-	132,007
Jul	27,179	1,176	414	36,193	14,756	2,737	-	-	107,779
Aug	15,161	1,015	648	23,513	6,703	2,809	-	-	159,094
Sep	24,922	543	1,261	27,796	18,281	3,144	-	-	172,377
Oct	0	0	0	52,416	37,899	3,660	-	-	186,288
Nov	20,544	273	1,075	43,899	14,865	2,167	-	-	267,387
Dec	4,893	237	280	-	...	4,232	-	-	213,431
2004									
Jan	32,288	275	271	17,615	31,264	3,888	-	-	146,825
Feb	25,147	1	385	-	22,043	3,275	-	-	120,606
Mar	11,804	966	1,077	-	49,480	3,590	-	-	130,814
Apr	31,271	1,191	460	40,694	16,172	3,249	-	-	144,742
May	10,601	786	492	12,726	21,051	2,701	-	-	129,903
Jun	...	...	...	61,855	37,261	...	-	-	97,404
Jul	...	...	...	-	-	2,937	-	-	181,354
Aug	...	...	...	35,323	34,756	3,555	-	-	208,750
Sep	...	...	...	61,711	49,070	3,435	-	-	192,721
Oct	...	...	...	45,477	49,388	4,131	-	-	193,382
Nov	...	...	...	...	...	3,682	-	-	63,103
Dec	...	...	...	...	...	...	-	-	40,933

Source: Bureau of Statistics.

a) Represent total as at third quarter.

b) Guyana Refrigerators Limited (GRL) closed in March 2000.

c) Total does not indicate whole year figure.

PRODUCTION INDICATORS: MINING

Table 10.3(d)

Period	Bauxite						Raw Gold			
	Calcined			Dried			Total (Tonnes)	(Ozs)		
	R.A.S.C. (Tonnes)	A.A.C. (Tonnes)	C.G.B. (Tonnes)	M.A.Z. (Tonnes)	A.C.G.B. (Tonnes)	Other 1) (Tonnes)		Gold Board	Omai	Total
1993	267,309	4,980	195,276	1,616,244 a)	10,090	-	2,093,899	87,096	222,676	309,772
1994	173,180	2,469	128,714	1,672,172	14,597	-	1,991,132	99,154	276,464	375,618
1995	194,187	14,797	100,793	1,698,543	19,760	-	2,028,080	92,434	197,080	289,514
1996	156,687	286	132,257	2,165,776	20,353	-	2,475,359	141,910	244,115	386,025
1997	177,668	-	92,437	2,200,790	-	-	2,470,895	98,047	369,775	467,822
1998	147,187	-	129,584	1,964,577	-	26,020	2,267,368	112,662	356,890	469,552
1999	107,776	-	86,405	2,128,876	-	36,215	2,359,272	110,673	304,232	414,905
2000	105,716	-	102,247	2,443,404	-	38,084	2,689,451	105,288	329,603	434,892
2001	91,428	-	220,364	1,681,621	-	17,888	2,011,301	101,852	354,068	455,920
2002	62,117	-	128,374	1,448,775	-	-	1,639,266	117,239	336,240	453,479
2003	87,203	3,265	165,240	1,459,793	-	204	1,715,705	105,747	285,576	391,323
2001										
1st Qtr.	26,002	-	53,380	372,540	-	5,906	457,828	19,795	88,070	107,865
2nd Qtr.	17,585	-	44,730	399,437	-	5,674	467,426	24,512	86,112	110,624
3rd Qtr.	19,588	-	60,123	507,085	-	5,717	592,513	25,528	89,657	115,185
4th Qtr.	28,253	-	62,131	402,559	-	591	493,534	32,017	90,229	122,246
2002										
1st Qtr.	8,913	-	10,516	375,797	-	-	395,226	30,648	86,758	117,406
2nd Qtr.	15,158	-	50,716	284,250	-	-	350,124	27,656	76,448	104,104
3rd Qtr.	22,234	-	42,699	405,203	-	-	470,136	29,156	93,413	122,569
4th Qtr.	15,812	-	24,443	383,525	-	-	423,780	29,779	79,621	109,400
2003										
Jan	5,517	-	30,005	145,509	-	-	181,031	6,188	22,091	28,279
Feb	3,457	-	-	89,329	-	-	92,786	6,749	25,693	32,442
Mar	6,459	-	1,906	139,288	-	-	147,653	6,835	28,922	35,757
Apr	5,224	3,265	34,603	108,379	-	-	151,471	6,926	20,487	27,413
May	7,433	-	24,770	117,276	-	-	149,479	7,136	19,272	26,408
Jun	3,461	-	1,737	159,287	-	-	164,485	6,527	21,049	27,576
Jul	12,737	-	5,166	105,985	-	-	123,888	9,556	19,939	29,495
Aug	10,398	-	45,526	123,465	-	-	179,389	8,582	21,104	29,686
Sep	7,679	-	12,965	145,856	-	-	166,500	10,058	22,636	32,694
Oct	8,038	-	4,091	116,364	-	-	128,493	11,160	27,597	38,757
Nov	7,535	-	-	146,364	-	-	153,899	11,583	28,800	40,383
Dec	9,265	-	4,471	62,691	-	204	76,631	14,447	27,986	42,433
2004										
Jan	8,669	-	7,991	108,332	-	-	124,992	5,779	25,524	31,303
Feb	10,928	-	1,762	103,762	-	-	116,452	9,246	23,982	33,228
Mar	10,993	-	26,074	104,950	-	-	142,017	11,750	26,381	38,131
Apr	13,708	-	8,047	101,849	-	-	123,604	8,120	20,668	28,788
May	11,561	-	-	102,857	-	-	114,418	8,446	23,354	31,800
Jun	10,782	-	1,032	88,420	-	-	100,234	10,622	25,318	35,940
Jul	12,174	-	6,996	105,086	-	-	124,256	8,612	22,237	30,849
Aug	13,163	-	11,585	95,938	-	-	120,686	9,543	20,735	30,278
Sep	5,750	-	7,201	114,253	-	-	127,204	9,633	21,016	30,649
Oct	...	-	...	...	...	...	...	...	...	...
Nov	...	-	...	...	...	...	...	...	...	...
Dec	...	-	...	...	...	...	...	...	...	...

Sources: Bureau of Statistics & State Planning Secretariat.

1) Includes Road Grade Bauxite and Tailings.

a) 1993 includes production of non-resident firm.

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

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

**GUYANA: URBAN CONSUMER PRICE INDEX**  
(1970 = 100)

Table 11.1

Period Average	All Items Index	Sub-Group Indices			
		Food 1)	Clothing	Housing 2)	Miscellaneous
1970	100.0	100.0	100.0	100.0	100.0
1971	101.0	101.2	104.8	100.4	100.0
1972	106.0	110.1	107.2	100.5	105.1
1973	114.0	123.3	119.9	100.8	111.3
1974	133.9	155.9	138.8	107.3	125.1
1975	144.5	168.9	153.4	113.2	135.2
1976	157.5	192.2	162.5	133.4	147.6
1977	170.5	208.7	185.9	115.3	164.5
1978	196.5	244.7	240.7	116.6	195.4
1979	231.4	291.0	313.2	125.3	228.6
1980	264.0	326.2	365.6	140.7	273.5
1981	322.7	416.3	497.5	151.2	308.5
1982	390.2	527.7	570.5	158.5	346.0
1983	448.5	650.8	619.0	168.3	354.1
1984	561.5	867.4	678.8	178.0	402.1
1985	645.9	1,043.2	740.0	192.8	430.9
1986	696.7	1,134.0	792.3	200.6	462.3
1987	896.9	1,424.5	1,200.0	230.3	574.9
1988	1,255.1	2,167.2	1,679.9	242.8	738.7
1989	2,415.6	...	...	...	...
1990	5,055.4	...	...	...	...
1991	9,587.0	...	...	...	...
1992	12,105.0	...	...	...	...
1993	13,238.3	...	...	...	...
1991					
Jan.	6,859.1	...	...	...	...
Feb.	7,233.9	...	...	...	...
Mar.	8,237.0	...	...	...	...
Apr.	9,042.4	...	...	...	...
May	9,604.7	...	...	...	...
Jun.	9,822.6	...	...	...	...
Jul.	10,238.0	...	...	...	...
Aug.	10,491.2	...	...	...	...
Sep.	10,658.4	...	...	...	...
Oct.	10,795.2	...	...	...	...
Nov.	10,845.8	...	...	...	...
Dec.	11,215.7	...	...	...	...
1992					
Jan.	11,220.2	...	...	...	...
Feb.	11,519.1	...	...	...	...
Mar.	11,681.2	...	...	...	...
Apr.	11,899.0	...	...	...	...
May	11,985.1	...	...	...	...
Jun.	12,020.6	...	...	...	...
Jul.	12,192.8	...	...	...	...
Aug.	12,167.5	...	...	...	...
Sep.	12,466.3	...	...	...	...
Oct.	12,562.3	...	...	...	...
Nov.	12,739.9	...	...	...	...
Dec.	12,805.7	...	...	...	...
1993					
Jan.	12,816.1	...	...	...	...
Feb.	12,795.8	...	...	...	...
Mar.	12,740.1	...	...	...	...
Apr.	12,963.0	...	...	...	...
May	13,079.5	...	...	...	...
Jun.	13,074.4	...	...	...	...
Jul.	13,353.1	...	...	...	...
Aug.	13,398.6	...	...	...	...
Sep.	13,631.8	...	...	...	...
Oct.	13,515.3	...	...	...	...
Nov.	13,697.7	...	...	...	...
Dec.	13,793.9	...	...	...	...

Source: Bureau of Statistics.

1) Includes Beverages & Tobacco.

2) Includes Rent, Fuel & Light.

Figures for 1989 to 1993 were estimated.

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

Table 11.2

Period Average	All Items Index	Sub-Group Indices			
		Food 1)	Clothing	Housing 2)	Miscellaneous
1994	115.0	120.1	100.3	113.9	113.5
1995	124.3	130.7	88.7	131.3	116.7
1996	129.9	137.6	89.0	137.0	121.0
1997	153.3	142.9	80.6	144.5	124.3
1998	141.7	146.9	76.1	144.0	133.4
1999	154.0	157.0	73.8	158.7	138.1
2000	163.0	163.7	72.7	179.4	155.7
2001					
Mar.	161.2	158.6	73.3	180.0	153.6
Jun.	162.3	161.0	73.5	178.4	154.1
Sep.	163.9	163.0	73.1	183.8	154.3
Dec.	165.5	167.8	73.2	182.2	155.4
2002					
Mar.	167.8	162.7	72.9	188.4	155.6
Jun.	172.2	170.6	73.3	190.3	154.7
Sep.	173.6	170.2	74.7	196.1	155.5
Dec.	175.5	170.9	74.6	199.6	156.0
2003					
Jan	176.4	171.2	75.2	199.9	157.9
Feb	176.9	171.9	75.2	200.1	158.2
Mar	178.5	173.4	75.2	203.1	157.9
Apr	181.7	174.4	75.2	210.8	157.9
May	182.2	174.6	75.2	212.7	158.0
Jun	182.1	173.8	75.2	212.9	158.5
Jul	183.2	175.3	75.2	211.6	158.2
Aug	183.0	174.9	75.2	211.6	157.8
Sep	184.3	176.9	75.2	213.0	158.2
Oct	185.5	179.0	75.2	212.9	158.5
Nov	185.0	177.7	75.2	212.9	158.6
Dec	184.3	175.8	75.2	213.3	158.7
2004					
Jan	185.7	177.8	75.2	213.4	158.5
Feb	186.0	178.4	75.2	213.6	158.7
Mar	186.5	177.8	75.2	216.0	158.9
Apr	186.7	177.1	75.2	217.0	158.9
May	189.3	181.1	75.2	218.8	159.7
Jun	190.9	183.8	75.2	220.0	160.6
Jul	191.3	184.2	75.2	220.1	160.7
Aug	192.8	186.8	75.2	221.0	161.2
Sep	193.1	187.3	75.2	221.0	161.1
Oct	194.2	186.2	75.2	226.6	161.2
Nov	194.1	185.0	75.2	228.2	161.4
Dec	194.4	185.7	75.2	228.5	161.6

Source: Bureau of Statistics.

1) Includes Beverages & Tobacco.

2) Includes Rent, Fuel & Light.

## CARICOM COUNTRIES: CONSUMER PRICE INDICES

Table 11.3

Period Average	Guyana (Urban) 1 (1995 = 100)	Jamaica (1995 = 100)	Trinidad (1995 = 100)	Barbados (1995 = 100)
1993	81.7	71.5	91.7	99.7
1994	94.8	92.7	96.4	101.4
1995	102.0	112.9	...	104.0
1996	108.8	131.2	105.3	103.7
1997	113.3	144.0	109.0	107.8
1998	118.2	155.5	...	109.4
1999	128.4	166.1	119.6	112.6
2000	135.9	176.2	126.3	116.9
2001				
Mar.	134.4	179.0	126.3	114.3
Jun.	135.3	184.3	...	117.2
Sep.	136.7	189.3	...	117.0
Dec.	138.0	191.6	...	115.4
2002				
Mar.	139.9	192.7	...	...
Jun.	143.6	195.9	...	...
Sep.	144.8	200.5	134.9	...
Dec.	146.3	205.5	136.0	117.3
2003				
Jan	147.1	204.9	135.8	117.2
Feb	147.5	203.7	135.8	117.2
Mar	148.8	204.6	136.4	118.0
Apr	151.5	207.8	...	118.1
May	151.9	211.7	...	118.7
Jun	151.8	216.9	138.4	118.9
Jul	152.8	220.2	139.0	118.6
Aug	152.6	223.3	138.9	118.6
Sep	153.7	226.8	138.9	118.6
Oct	154.7	230.5	...	119.0
Nov	154.3	232.6	...	118.0
Dec	153.7	234.4	...	117.6
2004				
Jan	154.8	237.2	...	...
Feb	155.1	237.7	...	...
Mar	155.5	...	...	...
Apr	155.7	...	...	...
May	157.8	...	...	...
Jun	159.2	...	...	...
Jul	159.5	...	...	...
Aug	160.8	...	...	...
Sep	161.0	...	...	...
Oct	161.9	...	...	...
Nov	161.9	...	...	...
Dec	162.1	...	...	...

Sources : IMF International Financial Statistics;

1) Bureau of Statistics and Bank of Guyana.

Base year was shifted from 1990 to 1995.



## 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.

With effect from December 2002, the assets and liabilities of the banking system include accrued interest.

### Acknowledgement

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

## II. NOTES TO THE TABLES

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

### Foreign Assets

**Balances with Foreign Banks:** Deposits of the Central Bank with Foreign Banks. The data also include holdings of foreign notes and gold.

**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.

**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; revaluation accounts; and miscellaneous items.

**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 Guyana National Co-operative Bank (GNCB)'s asset net of loan valued G\$8,473.0 million by the National Bank of Industry and Commerce Limited on March 15<sup>th</sup>, 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.

**Non-Bank Financial Institutions Deposits:** Consist of total deposits made by Public and Private Financial Institutions. See note above under deposits to non-residents.

**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 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<sup>th</sup>, 2003 resulted in the decline in the capital and reserve of the banking system 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.
- 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.
- 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 the demand and time account 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, which is consistent with prior years data.

**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 loans on non-resident for Table 2.1(a) above. 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. See note under loans Private Sector 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. Special deposits are stated according to Bank of Guyana records. The special reserves deposits (SDRs) 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 SDRs 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 26<sup>th</sup>, October 1998. The liquid assets based period as been redefined as the Monday for Friday workweek immediately proceeding 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. These percentages were changed with effect from May 16, 1991, to 11 percent of demand liabilities and 9 percent of time liabilities. Commencing April 7, 1994, the minimum required reserves of the Commercial Banks were again revised to the sum of 16 percent of demand liabilities and 14 percent of time liabilities.

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

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

#### **TABLE 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 note under Public Enterprises Deposits for Table 2.1 (b) 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 note under loans to non-residents for Table 2.1(b) 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.

#### **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.



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

**Assets**

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

**Cash and Deposits:** Holdings of till 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:** Fixed term 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 and Guyana National Co-operative Trust Company.

**Cash:** Currency in the till **plus** balances on cash management current accounts at commercial banks. The figures in brackets result from overdrawn cash management accounts.

**Deposits:** Balances of savings and time deposits at 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-profit organizations.

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

Prior to December 1998 data reflect the operation of Trust and Finance Companies. Effective December 1998 Trust companies have been excluded from database. Finance Companies thus reflect the consolidated operation of Secure International Finance Company, Beharry Stock Brokers Limited and one merchant bank.

**Cash:** Currency in the till **plus** balances on cash management current accounts at commercial banks. The figures in brackets result from overdrawn cash management accounts.

**Deposits:** Balances of savings and time deposits at commercial banks.

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

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

**TABLE 5.2(d): Finance 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-profit organizations.

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

The data cover four insurance companies: Demerara Mutual Life Assurance Company, Guyana and Trinidad Mutual Life Insurance Company; Hand-in-Hand Mutual Life Insurance Company; 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 miscellaneous 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 miscellaneous 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 are recorded at book value.

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

**Liabilities**

**Pension Fund:** Receipts from the twenty 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 terms 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**

Comprises Government of Guyana Defence Bonds; Debentures; and Treasury Bills. Banking system loans, advances and holdings by Sinking Funds are excluded. The data are recorded at face value.

**Defence Bonds:** These are long term non-interest bearing savings certificates issued by the Government of Guyana. Data are at face value.

**Government of Guyana Debentures:** These are long term government securities with maturities of over one year. Non-interest bearing debentures held by the Bank of Guyana are excluded. Data are at face value.

**Government of Guyana Treasury Bills:** These are short term government securities with maturities of ninety-one (91) days. Data are recorded at face value.

**TABLE 7.2: Government of Guyana Treasury Bills by Holders and Defence Bonds**

The holdings Treasury Bills and short-term Defence Bonds are recorded at face value. Consequently, figures in this table will differ from those reported in the balance sheets of the Bank of Guyana, Commercial Banks and non-bank financial institutions which are recorded at book value.

**Other Financial Institutions:** Consist of the non bank financial institutions viz:- building societies, Insurance Companies, Pension funds and Development Banks.

**Public Sector:** Include public enterprises, national insurance scheme, other funds and Sinking funds.

**Private Sector:** Excludes Financial institutions.

**Non-residents:** Include foreign controlled firms domiciled in Guyana, foreign missions and organisations.

**TABLE 7.3 Government of Guyana: Debentures by Holders and Defence Bonds**

The holdings of Debentures and long-term Defence Bonds are at face value. These are long term government securities with maturities of over one year. Non-interest bearing debentures held by the Bank of Guyana are excluded.

**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.

**Equated Annuity:** Interest on this category of debentures is paid equally on a half yearly basis.

**Special Issues:** Comprise Fixed date and Equated Annuity debentures issued to Bank of Guyana and the National Insurance Scheme. In 1994 the Central Bank absorbed between 75 to 80 per cent 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 was calculated at a rate of point five per cent (0.5 per cent) per annum above the regular three month treasury bill yield rate averaged over the calendar months prior to the interest due date.

**TABLE 7.5: External Public Debt**

The data comprise the stock of Central Government and Government guaranteed debt outstanding.

Bank of Guyana external debt is excluded.

**Bilateral debt:** Debt contracted with foreign governments.

**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 but excludes amounts owed to the I.M.F.

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

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

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

**TABLES 8.1(1): Imports by End-Use**

The data are compiled on a free on board basis (f.o.b.) based on customs returns.

**TABLE 8.2 Domestic Exports**

The data are compiled on a free on board basis (f.o.b.) as recorded on customs returns. Figures (f.o.b.) for sugar, bauxite, rice, rum, shrimp and molasses are, however, collected directly from the exporting agencies and compiled by 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 term liabilities in arrears. The liabilities include interest obligations. Rescheduled short-term liabilities are excluded.

**Foreign Assets**

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

**Bank of Guyana Foreign Liabilities:** Data 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 Balance of Payments**

**Exports**

The data are compiled on a free-on-board (f.o.b.) basis as recorded on customs returns. Data for products including sugar, rice, bauxite, rum, shrimp and molasses are collected directly from the exporting agencies and compiled by 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 on customs returns. For fuel and lubricants the data are collected from the National Energy Authority. The conversion rate is the average period rate for the United States dollar against the Guyana dollar.

**The Merchandise Trade:**

The trade data in this table do not agree with those of tables 8.1(a) to 8.5(a) due mainly to valuation differences.

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

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\$ at the rate of 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 rate 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 not 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\$10.00 per US\$1.00, effective from April 3, 1989 the Guyana dollar was devalued moving the exchange rate to G\$33 to US\$1. On June 15, 1990 the Guyana dollar was devalued from G\$33 per US\$ to G\$45 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 to US\$1 to G\$101.75 thereby unifying the official exchange rate with the market determined rate prevailing at that date. The US dollar continued to be the intervention currency. From February 25, 1991 the exchange rate was fixed on a weekly basis. During the period February to September, 1991, the exchange rate was determined by the previous week free market average rate of the commercial banks and non-bank dealers.

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

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

The Period End and Period Average Exchange Rates relate to the Bank of Guyana Transactions 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.

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

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

The mid-rate is the average of the buying and selling rates of all the licensed foreign exchange dealers.

The rates are based on transaction in foreign notes only.

## **BANK OF GUYANA**

P.O. Box 1003  
Georgetown,  
Guyana.

Cable Address: CENTRAL BANK, Georgetown.

Telephone:	226-3256-9
Telex:	GY 2267
Telefax:	592-227-2965
Website:	<a href="http://www.bankofguyana.org.gy">www.bankofguyana.org.gy</a>

*Any comments or queries?  
Kindly contact the Director of Research, Bank of Guyana  
e-mail: [bogres@guyana.net.gy](mailto:bogres@guyana.net.gy)*