



## Quarterly Report & Bulletin

2009 Q1 Vol. 3 No. 1



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## 1. OVERVIEW

Preliminary estimates indicate a decline in growth of real output during the first quarter. The agriculture and the mining & quarrying sectors registered lower output, while there was mixed performance from the manufacturing and services sectors. Inflation decreased sharply on account of falling fuel and commodity prices.

The balance of payments recorded a larger surplus of US\$44.6 million compared with a surplus of US\$31.1 million at end March, 2008. The expansion was on account of a higher capital account surplus and a lower deficit on the current account.

The foreign exchange market grew by 3.3 percent during the review period. Total foreign currency purchases surpassed sales by US\$63.4 million. The Guyana dollar remained relatively stable, appreciating by 0.37 per cent against the US dollar.

Fiscal consolidation continued during the first quarter, resulting in a higher central government surplus. This is attributed to increases in receipts from corporations and stronger tax collections. The central government current and capital expenditure were also lower during the review period.

The stock of domestic debt grew as a result of increase in the issuance of treasury bills to mop up excess liquidity. The stock of external debt decreased slightly by 0.3 percent. This reduction is mainly due to higher principal and interest payments to multilateral and bilateral creditors.

The financial system remained relatively stable during the review period. Licensed Depository Financial Institutions (LDFIs) were adequately capitalised, highly liquid and profitable. Capital Adequacy Ratio (CAR) continued to increase in excess of the prudential 8.0 percent benchmark. However, there was some deterioration in asset quality due to increase in non-performing loans.

Monetary policy continued to focus on the stable growth of monetary aggregates. Broad money grew marginally by 0.1 percent. Quasi-money (comprising of interest-earning savings and time deposits of the private sector) grew by 3.1 percent while M1 (narrow money) declined by 5.8 percent. Net foreign assets increased by 5.2 percent due to the accumulation of foreign reserves by the Bank of Guyana. Private sector credit contracted by 0.5 percent compared with an expansion of 1.9 percent in the corresponding period last year. The main sectors affected were manufacturing, personal, rice milling, agriculture and other services. Commercial banks lending and saving rates declined, with the exception of the prime lending rates.

The global recession continued during the first quarter of 2009, in spite of expansionary fiscal and monetary policies by most developed countries. The US and other advanced economies experienced negative growth and high levels of unemployment as high levels of uncertainty in the financial markets continued to be the main obstacle to economic recovery.

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Emerging economies as well as those in Latin America and the Caribbean continued to be adversely affected by the recession from declining exports and lower commodity prices.

The Guyanese economy is expected to rebound during the year, albeit at a slower rate. Growth is expected to be driven by the agriculture and services sectors. Inflation is expected to remain at a low single digit level, with slower growth in world oil and food prices. The balance of payments position is projected to remain favourable on account of a lower import bill and an

increase in capital inflows. The fiscal position of the central government is expected to improve with increase in revenue collection and lower current and capital expenditure.

Bank of Guyana will continue to target monetary aggregate to maintain price and exchange rate stability as well as to provide an environment for credit growth to promote greater economic activity. The Bank notes that a prudent fiscal stance by the central government will facilitate a more efficient monetary policy. □

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## 2. REVIEW OF FIRST QUARTER 2009

### Output & Growth

Preliminary estimates indicate a decline in real output growth during the first quarter of 2009. The agricultural sector, facing inclement weather in early 2009, saw a decline in the production of sugar by 11.3 percent. In contrast, output in the rice industry increased by 21.2 percent. Moreover, output in the livestock and forestry sectors increased. The former resulted from an increase in the importation of hatching eggs and rearing of broilers, while the latter was due to improved weather conditions and early harvesting by loggers.

Output in the mining and quarrying sector declined in the first quarter. Bauxite and gold output decreased by 31.4 percent and 1.5 percent, respectively. In contrast, diamond output increased by 10 percent.

The manufacturing sector registered mixed performance with increases in the production of liquid pharmaceutical, non-alcoholic products and electricity generated by 30 percent, 0.5 percent and 4.4 percent, respectively. Whereas, there were declines in the production of paints and alcoholic products by 8.4 percent and 30 percent, respectively. The services sector also recorded mixed performance in the first quarter of 2009. Growth was registered in the engineering and construction and financial sub-sectors, while transport and communication registered a decline in growth.

### Costs & Prices

The inflation rate dropped sharply to 0.4 percent compared with an increase of 4.8 percent for the corresponding period last year. This outturn was due to lower international fuel and commodity prices as well as falling domestic prices for food items.

### Balance of Payments

The overall balance of payments experienced an increase in surplus from US\$31.1 million at end of March 2008 to US\$44.6 million at the end of March 2009. This outturn is as a result of a reduction in the current account deficit as well as higher capital account surplus, due to a fall in foreign assets accumulation by commercial banks.

The current account deficit decreased by 44.1 percent to US\$62.3 million at the end March 2009. This position was largely due to a significant decrease in the merchandise import bill and a marginal increase in current transfers. Export earnings fell by 3.0 percent to US\$160.1 million, reflecting falling world market prices and lower volumes exported for the major commodities. Merchandise imports decreased by 15.5 percent to US\$253.2 million on account of lower international fuel and commodity prices. Current transfer continued to grow, albeit at a slower pace, amounting to US\$58.3 million compared to US\$57.7 million one year ago. Inflows of

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workers' remittances fell by 1.1 percent to US\$67.1 million at the end of March 2009.

The capital account registered a higher surplus of US\$100.2 million compared with US\$88.2 million in the first quarter of 2008. This improvement resulted from an increase in foreign direct Investment coupled with a decline in foreign assets accumulation by commercial banks.

The balance of payments surplus of US\$44.6 million, contributed to a 14.9 percent increase in the gross international reserves of the Bank of Guyana to US\$405.1 million. This level of reserves is equivalent to 3.6 months of import cover for goods and services.

### **Foreign Exchange Market Activities**

Total transactions in the domestic foreign exchange market were higher by 3.31 percent to US\$1,008.77 million during the first quarter of 2009. Cambio transactions accounted for US\$539.61 million or 53.5 percent of the total. Hard currency and foreign currency accounts transactions contributed US\$459.69 million or 45.57 percent of the total volume. Caricom currency transactions were US\$9.47 million.

Total foreign currency purchases and sales were US\$536.36 million and US\$472.42 million, respectively. The Bank of Guyana's total receipts and sales were US\$99.25 million and US\$50.92 million, respectively. The Bank effected net purchases of US\$9.1 million from the commercial banks. Non-bank purchases were US\$74.0 million. Trading among the commercial banks

amounted to US\$6.9 million during the period.

The Guyana dollar remained relatively stable, appreciating against the US dollar by 0.37 percent to 204.5 at end March, 2009. The weighted mid-rate of the commercial banks, however, depreciated by 0.27 percent to 203.82. The overall spread widened marginally to G\$3.41 from G\$3.38 at end March, 2008.

### **Public Finance**

Central Government's overall balance improved during the review period due to increase in receipts and lower expenditure. Both the Internal Revenue Department and Customs & Trade Administration increased collection by 21.2 percent and 5 percent, respectively. Higher receipts were from excise tax and Value Added Tax (VAT).

Both current and capital expenditure declined during the first quarter. Current expenditure fell by 3 percent due to decreases in other charges. Capital expenditure was lower by 34.9 percent, due to delays in capital works. Spending continued to be focused on the rehabilitation of the water supply system, the transportation and communication sector as well as programmes in respect of social services and public safety under the ongoing Public Sector Investment Programme.

The stock of domestic debt increased by 4.4 percent to G\$78,414 million while the foreign public and publicly guaranteed debt decreased by 0.3 percent to US\$832

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million. Despite a reduction in debentures, the domestic debt increased as a result of the issuance of 364 and 91 day treasury bills to sterilize excess liquidity in the financial system. Debentures were 7.7 percent lower due largely to the maturity of the Series B debentures. The stock of external debt declined on account of higher foreign debt service as well as scheduled debt relief from multilateral and bilateral creditors.

External debt service was higher by 1.8 percent to US\$3.1 million, while domestic debt charges declined by 48.5 percent to G\$1,984 million on account of the lower maturity of debentures during the quarter.

### **Monetary Developments**

Monetary developments reflect subdued economic activities during the review period. Reserve money increased by 6.4 percent to G\$64,452 million, when compared with the end-December 2008 level. This performance was largely associated with an increase in the net foreign assets of the Bank of Guyana to G\$64,439 million from G\$54,231 million at end-December 2008. The net domestic assets of the Bank, however, decreased by 99.8 percent to G\$13 million.

The stock of broad money, comprising of currency in circulation and private sector deposits, grew by 0.1 percent to G\$184,400 million. Quasi-money, comprising of interest-bearing deposits of the private sector, increased by 3.1 percent to reach G\$126,895 million largely on account of the growth in time deposits. In contrast, narrow-

money, consisting of currency in circulation and private sector demand deposits and cashiers cheques and acceptances, contracted by 5.8 percent.

Total deposits by residents grew by 3.9 percent to G\$195,103 million while deposits by non-residents increased by 7.4 percent to G\$8,803 million. Private sector deposits, which accounted for 77.7 percent of total deposit by residents, increased by 3.1 percent, due to higher business enterprises time deposits.

Net domestic credit of the banking system declined by 5.5 percent compared with an increase of 3.0 percent for the corresponding period last year. The decline was a result of higher deposits by the public enterprises, as well as, lower borrowing by central government. The net deposits of the public sector increased by 12.7 percent to G\$20,831 million.

Credit to the private sector contracted by 0.5 percent during the review period. Sectoral break down by economic activities indicates that the mining, distribution and real estate categories increased by 21.5 percent, 8.1 percent and 6.4 percent, respectively. Credit to the manufacturing, rice milling, personal, agriculture and other services sectors decreased by 13.2 percent, 2.9 percent, 2.7 percent, 1.2 percent and 15.6 percent, respectively. The contraction in private sector credit is attributed to decreased economic activities from lower commodity prices resulting from the global financial crisis.

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The net foreign assets of the banking system grew by 5.2 percent to US\$482.8 million due to an increase in the foreign assets of the Bank of Guyana. The higher holding of foreign assets by the Bank reflected higher inflows from the Gold Board. The foreign assets of commercial banks, however, declined by 10.4 percent to US\$216.4 million.

The interest rates of commercial banks trended downwards, with the small savings rate falling by 21 basis points to 2.83 percent. The weighted average lending rate declined by 56 basis points to reach 11.79 percent while the weighted average time deposit rate stood at 2.54 percent, a decline of 2 basis points.

The 91-day treasury bill rate remained relatively stable at 4.18 percent compared with end-December 2008. However, the 182-day and 365-day treasury bill rates declined by 19 basis points and 25 basis point, to 4.29 percent and 4.56 percent respectively due to high levels of excess liquidity and competitive bidding for these bills.

The overall liquidity of the banking system increased by 10.8 percent to G\$74,622 million largely on account of higher holdings of treasury bills by commercial banks. Consequently, the ratio of excess liquid assets to total liquid assets increased from 37.5 percent at end-December 2008 to 42.1 percent at end-March 2009.

## **Non-Bank Financial Institutions (NBFIs)**

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, declined significantly by 9.4 percent to G\$126,342 million at end-March 2009. This resulted in a decline of the NBFIs' share of total assets in the financial sector, by 3.8 percent to 34.4 percent.

The decline was mainly on account of a 56.7 percent decrease in insurance premiums, due to the collapse of the largest insurance company during the first quarter. Additionally, there was a 3.3 percent decline in other liabilities and a 31.4 percent fall in foreign liabilities. The latter reflects suspension of the operations of one of the insurance companies. An increase in share deposits by 3.5 percent partly offset some of the declines.

Investments in the public sector, private sector, foreign sector and other assets declined significantly, during the review period. Investments in Government of Guyana securities declined by 9.8 percent, while private sector investments declined by 4.6 percent. Claims on the foreign sector decreased by 24.9 percent on account of the global financial crisis and other assets contracted by 4.7 percent. On the contrary, claims on the banking sector increased by 2.9 percent.



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## Financial Stability Assessment

The financial system remained relatively stable during the first quarter of 2009, with the Licensed Depository Financial Institutions (LDFIs) being adequately capitalized, highly liquid and profitable. The capital adequacy ratio (CAR) was 16.9 percent at end-March 2009, compared with 15.6 percent at end-March 2008. The improved ratio resulted from Tier 1 capital growing at more than twice the rate of growth of risk-weighted assets.

Non-performing loans of LDFIs as a share of total loans was 9.9 percent during the review period, same as recorded for the corresponding period in 2008. This outturn stemmed mainly from proportional growth in both non-performing and total loans which grew by 17 percent and a 20 percent, respectively. The ratio of provision for loan losses to non-performing loans was reduced from 53.1 percent at the end of March 2008 to 47.1 percent at the end of March 2009. This situation was due to a 6.4 percent decline in provision for loan losses and a 17 percent increase in non-performing loans.

Exposure to the top twenty borrowers amounted to G\$32,027 million, 10 percent above the level at end-March 2008. In spite of this development, the ratio of loans to the top twenty borrowers to total loans, declined from 40.7 percent at the end of March 2008, to 36.9 percent at the end of March 2009. Five of the seven LDFIs were responsible for the increase in exposure to industry's top twenty borrowers.

The gross income of LDFIs amounted to G\$5,264 million at the end of the first quarter of 2009, 10.2 percent below the level for the corresponding period last year. The decline was attributed to an 11.1 percent decline in interest income.

The aggregate expenses of the LDFIs declined by 21.3 percent to G\$3,257 million, mainly on account of the reduction in interest expense, which fell by 52.3 percent. The reductions in interest income and interest expense resulted from significant declines reported by one commercial bank.

The net income before tax of the LDFIs fell by 9.6 percent to reach G\$1,555 million in the first quarter. Net income after tax fell by 6.3 percent to G\$1,143 million. It should be noted that HIHT was the sole LDFI to report a loss for the first quarter. HIHT's loss resulted mainly from the partial write-off of its investment in Stanford International Bank.

The average liquid assets held by LDFIs amounted to G\$63,571 million, 16.3 percent above the average level recorded for the corresponding period in 2008. This growth reflected increases in net due from Head Office/Parent Company, reserves held with the Bank of Guyana, and investments in Government of Guyana Treasury Bills.

## Monetary Policy

The objectives of the Bank of Guyana's monetary policy are the attainment of price stability and the creation of an enabling environment for credit expansion and economic growth. The Bank seeks to allow the expansion of broad money along a path

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

During the review period, base money expanded by G\$3,854 million compared with a targeted increase of G\$1,504 million. The increase was on account of higher net foreign assets which are reflected in the growth of deposits held by the banking system through the central bank. There were twelve (12) issues of treasury bills amounting to G\$31,047 million. Redemptions amounted to G\$26,754 million. Consequently, there was a net issue of treasury bills of G\$4,293 million. Treasury bills were issued when base money exceeded the targeted levels and is likely to adversely affect the stability of the major financial indicators.

The Bank's monetary policy is also reflected in the prevailing interest rates. Treasury bill discount rates and the saving rates at the commercial banks declined marginally,

while the weighted average prime lending rate trended upwards.

## **The Global Economy**

World economic activity continued to contract in spite of the implementation of expansionary monetary and fiscal policies by most developed countries. The US economy recorded its highest quarterly decline since the 1950s at 6.3 percent. The EU and Japan recorded declines of 1.5 percent and 3.2 percent, respectively. In Latin America, Brazil, Mexico and Argentina reported sluggish economic activity. For the Caribbean region, weak economic performances were recorded for most economies with strong trade links with the US and Europe. Barbados, Trinidad and Tobago as well as Jamaica estimated lower growth during the period.

The fall off in global demand and industrial output continued to be the downside risk to many emerging and developing economies. For Latin America and the Caribbean region, the prolonged recession in the US and Europe, the regions largest trading partners, will continue to have adverse effect on output, exports, employment and capital inflows. □

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### 3. OUTLOOK

Guyana's economy is projected to rebound during the year, although the global economy remains in a recession. The agriculture and services sectors will continue to be the main engines of growth in the economy. Mining and quarrying activity is expected to register slow growth, while growth in the manufacturing sector is expected to remain steady. Inflation is expected to remain at a low single digit level with slower growth in world oil and food prices.

A balance of payments surplus is projected for 2009. The current account deficit is expected to decrease on account of a lower

import bill that will offset shortfalls in export revenue and remittances. The capital account surplus is expected to continue from increases in capital inflows from bilateral and multilateral agencies. The surplus on the balance of payments will provide for an increase in the gross foreign reserves of the central bank and relative stability of the exchange rate.

The Bank of Guyana will continue to target monetary aggregate for price stability and a conducive environment for credit and economic growth. Monetary policy will benefit from a prudent fiscal stance by the central government. □

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

Table 1.1

End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Non-Interest Debentures	Other
1999	126515.8	48305.1	-	19551.9	220.9	28532.3	1567.0	-	1567.0	-	-	68723.3	7920.4
2000	130940.3	54654.7	39.1	29260.4	1687.8	23667.4	2178.2	-	2178.2	-	-	68268.5	5839.0
2001	113735.4	54014.8	233.4	30672.1	463.1	22646.2	1022.5	-	1022.5	-	-	47992.7	10705.4
2002	112695.2	53577.6	39.3	36881.8	828.1	15828.4	1120.3	-	1120.3	-	-	47440.6	10556.6
2003	115630.9	52816.9	-	28863.3	873.6	23080.0	2330.7	-	2330.7	-	-	46873.4	13609.9
2004	106935.9	44909.9	114.2	22377.3	1318.0	21100.5	1174.3	-	1174.3	-	-	46873.4	13978.3
2005	114800.9	50159.3	79.2	17338.9	103.4	32637.9	1024.7	-	1024.7	-	-	45771.8	17845.0
2006													
Mar	115162.5	51130.5	79.0	12455.1	2883.2	35713.2	1138.9	-	1138.9	-	-	45771.8	17121.2
Jun	113511.5	49176.6	79.1	12373.9	408.3	36315.4	1764.2	-	1764.2	-	-	45771.8	16798.9
Sep	121534.0	56456.7	79.1	18778.2	373.3	37226.1	2580.8	-	2580.8	-	-	45771.8	16724.7
Dec	121408.4	55721.8	79.5	16776.8	310.5	38555.0	3070.1	-	3070.1	-	-	45415.9	17200.7
2007													
Mar	119404.2	56974.9	79.8	13717.4	269.9	42907.8	1033.4	-	1033.4	-	-	45415.9	15980.1
Jun	119109.8	55181.7	80.5	10880.3	210.4	44010.5	1021.6	-	1021.6	-	-	45415.9	17490.7
Sep	125510.2	62300.4	-	16804.9	164.8	45330.7	1021.5	-	1021.5	-	-	45415.9	16772.4
Dec	130792.1	63594.8	-	14314.9	93.3	49186.6	1024.8	-	1024.8	-	-	44688.3	21484.2
2008													
Jan	137586.2	69167.4	-	22809.3	93.3	46264.8	1024.8	-	1024.8	-	-	44688.3	22705.7
Feb	136921.6	67339.3	-	15379.1	54.9	51905.4	1022.1	-	1022.1	-	-	44688.3	23871.9
Mar	141882.2	71967.8	-	16239.9	154.7	55573.1	1022.1	-	1022.1	-	-	44688.3	24204.0
Apr	140565.7	68409.4	-	12412.8	154.4	55842.2	1021.5	-	1021.5	-	-	44688.3	26446.5
May	146262.2	71476.1	-	16695.2	133.9	54647.0	1021.5	-	1021.5	-	-	44688.3	29076.3
Jun	150684.3	77702.7	-	19495.1	102.8	58104.8	1021.5	-	1021.5	-	-	44688.3	27271.8
Jul	151682.1	77608.1	-	20843.7	102.8	56661.6	1021.5	-	1021.5	-	-	44688.3	28364.2
Aug	151776.0	71973.8	-	17224.0	67.8	54682.0	1021.5	-	1021.5	-	-	44688.3	34092.5
Sep	157656.9	74849.1	-	26463.8	67.8	48317.5	1021.5	-	1021.5	-	-	44688.3	37098.0
Oct	155578.9	74068.4	-	30242.3	67.8	43758.3	1021.5	-	1021.5	-	-	44688.3	35800.7
Nov	154696.4	72557.0	-	40813.4	36.2	31707.4	1021.4	-	1021.4	-	-	44688.3	36429.7
Dec	157013.9	73252.8	-	38664.7	5.4	34582.7	1174.3	-	1174.3	-	-	45537.8	37049.0
2009													
Jan	154750.3	76241.1	-	27734.8	22.0	48484.3	1024.9	-	1024.9	-	-	44688.3	32796.0
Feb	158699.8	78416.2	-	33510.8	9.8	44895.6	1071.1	-	1071.1	-	-	45537.8	33674.7
Mar	162805.9	82892.8	-	42474.7	9.8	40408.2	1071.1	-	1071.1	-	-	45537.8	33304.3

Source: Bank of Guyana

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

Table 1.2

End of Period	Total Liabilities	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
1999	126515.8	15620.3	15413.7	206.6	84906.9	33448.9	40368.5	77.0	10418.5	594.1	1000.0	18126.3	3480.0	3382.3
2000	130940.3	16215.2	15969.0	246.2	88090.4	38037.4	36059.6	75.6	13495.4	422.4	1000.0	19241.1	3493.4	2900.3
2001	113735.4	16808.6	16526.1	282.6	87492.1	36537.4	31617.7	62.2	15727.7	3547.1	1000.0	4197.8	3430.1	806.7
2002	112695.2	17178.1	16860.6	317.5	86244.3	36201.2	29086.9	62.0	19039.0	1855.2	1000.0	4223.1	3509.0	540.7
2003	115630.9	19774.1	19419.5	354.5	86475.8	35680.0	27887.8	61.7	19834.5	3011.8	1000.0	4062.7	3896.0	422.2
2004	106935.9	21778.0	21380.9	397.1	75538.1	24785.7	25626.5	61.7	21451.9	3612.3	1000.0	4173.6	4161.0	285.2
2005	114800.9	23936.2	23498.3	437.9	80355.2	21809.0	29175.8	61.7	24616.7	4692.0	1000.0	3837.1	4407.8	1264.6
2006														
Mar	115162.5	21391.4	20946.9	444.5	83460.1	40773.7	18189.8	61.7	21787.3	2647.5	1000.0	3513.3	4407.8	1389.9
Jun	113511.5	21507.0	21052.7	454.3	82003.2	39152.6	17803.6	61.7	22271.7	2713.6	1000.0	3639.6	4274.9	1086.7
Sep	121534.0	22499.1	22034.9	464.2	88999.7	40544.0	20401.9	61.7	24994.3	2997.8	1000.0	4016.4	4274.9	743.9
Dec	121408.4	28611.7	28132.8	479.0	81684.8	36674.5	20375.0	61.7	21902.3	2671.2	1000.0	4447.5	4274.9	1389.6
2007														
Mar	119404.2	26196.4	25701.4	495.0	81460.2	36426.3	19396.2	61.7	22498.0	3078.0	1000.0	3849.1	4274.9	2623.6
Jun	119109.8	25713.0	25204.8	508.1	82887.8	33445.8	20106.4	61.7	26225.5	3048.5	1000.0	4006.8	4468.0	1034.2
Sep	125510.2	26475.2	25952.9	522.3	83872.0	37251.8	20146.5	61.7	22999.5	3412.4	1000.0	4424.2	4468.0	5270.9
Dec	130792.1	33213.6	32675.7	537.9	85021.9	36481.0	20361.0	61.7	21207.8	6910.3	1000.0	4649.3	4468.0	2439.2
2008														
Jan	137586.2	29655.5	29112.8	542.7	95620.5	36676.2	20308.4	61.7	30408.6	8165.6	1000.0	4697.8	4468.0	2144.4
Feb	136921.6	29684.9	29138.5	546.4	94557.2	38120.2	20564.4	61.7	26534.5	9276.4	1000.0	4958.6	4468.0	2252.8
Mar	141882.2	31246.0	30696.8	549.3	97339.2	37128.3	20670.5	61.7	27914.9	11563.9	1000.0	5406.4	4468.0	2422.6
Apr	140565.7	31512.3	30957.2	555.1	95879.9	35426.4	20496.8	61.7	26237.1	13657.9	1000.0	5432.2	4468.0	2273.4
May	146262.2	31841.1	31281.6	559.5	100831.8	35116.6	21419.2	61.7	29643.9	14590.5	1000.0	5451.8	4813.1	2324.4
Jun	150684.3	30960.2	30396.7	563.5	107205.2	44895.4	21332.4	61.7	28689.2	12226.5	1000.0	5443.8	4813.1	1262.1
Jul	151682.1	31603.6	31035.1	568.5	107384.6	43637.6	21236.0	61.7	28984.1	13465.2	1000.0	5649.2	4813.1	1231.7
Aug	151776.0	31338.0	30762.5	575.4	107305.0	37953.1	21136.7	61.7	29567.9	18585.6	1000.0	6088.2	4813.1	1231.8
Sep	157656.9	31255.0	30673.7	581.2	110891.9	39923.8	21091.6	61.7	29128.2	20686.6	1000.0	6529.5	4813.1	3167.5
Oct	155578.9	32026.3	31440.7	585.6	110274.3	42976.4	21033.9	61.7	27223.2	18979.1	1000.0	6223.9	4813.1	1241.3
Nov	154696.4	32704.7	32112.8	591.9	108227.8	39900.7	21008.9	61.7	28363.5	18893.0	1000.0	6725.6	4813.1	1225.3
Dec	157013.9	37854.8	37258.2	596.6	105058.4	40933.3	21128.9	61.7	20276.1	22658.5	1000.0	6887.5	4813.1	1400.1
2009														
Jan	154750.3	33383.1	32784.3	598.8	108311.2	38398.8	21105.8	61.7	29359.5	19385.4	1000.0	6901.3	4813.1	341.6
Feb	158699.8	33207.3	32608.3	598.9	111271.9	41338.0	21097.5	61.7	29363.5	19411.2	1000.0	4605.5	4813.1	3802.0
Mar	162805.9	33724.3	33124.4	599.9	114667.1	45318.9	20824.9	61.7	29881.6	18580.1	1000.0	4816.0	4813.1	3785.4

Source: Bank of Guyana



# BANK OF GUYANA

## CURRENCY NOTES ISSUE (G\$Million)

Table 1.3

Period	Total Issue G\$Mn.	Denominations							
		\$1000		\$500		\$100		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
1999	15413.7	13506.4	87.6	1140.8	7.4	561.2	3.6	205.3	1.3
2000	15969.0	12777.5	80.0	2411.3	15.1	567.6	3.6	212.6	1.3
2001	16526.1	14748.8	89.2	940.5	5.7	609.3	3.7	227.5	1.4
2002	16860.6	15156.7	89.9	849.1	5.0	620.6	3.7	234.2	1.4
2003	19419.5	17645.3	90.9	855.9	4.4	667.1	3.4	251.3	1.3
2004									
Mar	17179.4	15523.1	90.4	793.1	4.6	622.5	3.6	240.7	1.4
Jun	17169.3	15498.1	90.3	808.0	4.7	622.5	3.6	240.7	1.4
Sep	17758.2	16032.2	90.3	822.1	4.6	652.1	3.7	251.8	1.4
Dec	21380.9	19515.0	91.3	889.0	4.2	705.6	3.3	271.3	1.3
2005									
Mar	19730.8	17983.2	91.1	825.6	4.2	658.5	3.3	263.6	1.3
Jun	19187.1	17456.5	91.0	800.6	4.2	665.9	3.5	264.2	1.4
Sep	19289.3	17538.2	90.9	797.0	4.1	682.2	3.5	271.9	1.4
Dec	23498.3	21128.8	89.9	1315.8	5.6	759.0	3.2	294.7	1.3
2006									
Mar	20946.9	19054.0	91.0	904.1	4.3	708.4	3.4	280.4	1.3
Jun	21052.7	19190.6	91.2	856.4	4.1	722.6	3.4	283.0	1.3
Sep	22034.9	20150.1	91.4	847.6	3.8	744.3	3.4	292.9	1.3
Dec	28132.8	25096.4	89.2	1898.4	6.7	822.7	2.9	315.3	1.1
2007									
Mar	25701.4	23487.8	91.4	1120.7	4.4	780.6	3.0	312.3	1.2
Jun	25204.8	23122.6	91.7	983.5	3.9	783.1	3.1	315.7	1.3
Sep	25952.9	23873.3	92.0	939.4	3.6	813.3	3.1	326.9	1.3
Dec	32675.7	30392.0	93.0	1047.6	3.2	888.1	2.7	348.0	1.1
2008									
Jan	29112.8	26976.1	92.7	949.1	3.3	845.2	2.9	342.4	1.2
Feb	29138.5	27011.7	92.7	967.1	3.3	821.0	2.8	338.6	1.2
Mar	30696.8	28551.0	93.0	986.9	3.2	822.6	2.7	336.3	1.1
Apr	30957.2	28790.6	93.0	991.5	3.2	834.5	2.7	340.6	1.1
May	31281.6	29115.7	93.1	986.7	3.2	836.3	2.7	342.9	1.1
Jun	30396.7	28247.1	92.9	960.7	3.2	842.8	2.8	346.1	1.1
Jul	31035.1	28840.0	92.9	984.8	3.2	857.3	2.8	353.1	1.1
Aug	30762.5	28528.6	92.7	988.5	3.2	884.7	2.9	360.8	1.2
Sep	30673.7	28488.1	92.9	952.2	3.1	873.4	2.8	360.0	1.2
Oct	31440.7	29240.2	93.0	966.5	3.1	873.8	2.8	360.2	1.1
Nov	32112.8	29859.9	93.0	996.8	3.1	891.1	2.8	365.0	1.1
Dec	37258.2	34892.0	93.6	1049.2	2.8	938.9	2.5	378.0	1.0
2009									
Jan	32784.3	30498.5	93.0	1016.7	3.1	897.8	2.7	371.3	1.1
Feb	32608.3	30348.9	93.1	1012.1	3.1	881.1	2.7	366.2	1.1
Mar	33124.4	30873.6	93.2	1013.8	3.1	872.8	2.6	364.2	1.1

Source: Bank of Guyana

## COINS ISSUE (G\$'000)

Table 1.4

Period	Total Issue	Denominations		
		\$10	\$5	\$1
1999	206596.8	95769.0	73722.0	37105.9
2000	246192.4	111767.7	89033.1	45391.6
2001	282586.7	125847.1	103446.7	53292.9
2002	317516.4	139041.0	117271.4	61204.0
2003	354545.8	154315.8	132104.3	68125.7
2004				
Mar	361360.2	156142.5	135379.8	69837.9
Jun	373313.1	161955.8	139846.7	71510.6
Sep	385853.0	167627.1	145093.1	73132.9
Dec	397113.0	172541.0	149645.1	74926.8
2005				
Mar	406309.1	175799.7	154007.8	76501.6
Jun	414209.3	178823.4	157370.2	78015.7
Sep	425156.9	183686.7	161970.6	79499.6
Dec	437939.3	189688.5	166503.0	81747.8
2006				
Mar	444454.7	192668.4	168843.0	82943.3
Jun	454319.8	197418.4	172559.7	84341.6
Sep	464238.3	201878.2	176386.1	85974.1
Dec	478955.3	208704.5	182260.6	87990.2
2007				
Mar	495040.7	214982.6	187811.0	92247.1
Jun	508139.5	219829.0	192139.5	96171.0
Sep	522312.5	222269.5	200051.3	99991.7
Dec	537947.3	222047.3	211583.7	104316.3
2008				
Jan	542716.0	224661.8	212994.2	105060.0
Feb	546382.7	226449.8	214126.3	105806.5
Mar	549250.3	227498.9	215280.8	106470.6
Apr	555098.8	230315.1	217059.5	107724.2
May	559492.6	232220.0	218628.2	108644.3
Jun	563477.2	233952.6	220011.5	109513.2
Jul	568472.7	236403.1	221573.8	110495.8
Aug	575418.3	240342.3	223508.7	111567.2
Sep	581229.2	243146.3	225609.9	112473.0
Oct	585592.3	244936.2	227307.3	113348.7
Nov	591860.6	247792.4	229627.6	114440.6
Dec	596610.3	250048.9	231043.4	115518.0
2009				
Jan	598816.9	250839.6	232037.7	115939.6
Feb	598947.3	250786.8	231701.2	116459.3
Mar	599931.6	251001.2	232151.3	116779.0

Source: Bank of Guyana

**COMMERCIAL BANKS: ASSETS**  
(G\$ THOUSANDS)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector					Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana				Other	
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises			Other	Total	Deposits	External Payment Deposits		Currency
							Total	Securities	Loans									
1999	104,127,717	7,893,742	4,959,704	419,616	2,514,422	15,454,043	13,345,716	13,345,478	238	682,976	1,425,351	568,594	52,165,992	12,418,927	10,143,167	76,972	2,198,788	15,626,419
2000	117,745,982	8,223,770	4,553,178	763,443	2,907,149	23,193,719	20,264,178	20,264,138	40	419,617	2,509,924	659,748	52,778,294	15,509,505	13,713,790	75,608	1,720,107	17,380,946
2001	124,325,837	10,784,082	4,693,479	1,302,137	4,788,466	21,618,879	20,766,067	20,766,067	-	851,603	1,209	463,662	53,897,876	18,340,127	16,607,502	62,239	1,670,386	19,221,211
2002	135,041,638	13,034,284	2,936,306	1,551,060	8,546,918	24,772,996	23,958,389	23,956,186	2,203	807,464	7,143	723,927	55,041,306	21,030,989	19,200,543	62,044	1,768,402	20,438,136
2003	134,996,502	18,008,279	5,636,526	1,476,168	10,895,585	33,132,083	32,248,132	32,246,933	1,199	821,744	62,207	855,478	44,851,255	21,882,609	19,935,021	61,674	1,885,914	16,266,798
2004	146,765,810	21,769,312	7,543,422	1,557,163	12,668,727	39,482,288	38,166,777	38,166,676	101	1,265,422	50,089	489,981	40,838,902	23,318,495	21,024,435	61,674	2,232,386	20,866,832
2005	162,730,902	28,654,563	10,425,188	1,430,216	16,799,159	41,999,363	40,432,632	40,427,232	5,400	1,485,511	81,220	532,463	43,016,883	26,565,174	24,093,968	61,674	2,409,532	21,962,456
2006																		
Mar	165,836,191	28,597,117	11,204,867	1,453,199	15,939,051	50,247,319	47,386,144	47,385,286	858	2,859,225	1,950	372,481	43,700,101	23,182,406	21,300,348	61,674	1,820,384	19,736,767
Jun	170,159,896	33,825,320	15,075,123	1,722,475	17,027,722	45,158,539	41,652,796	41,648,787	4,009	3,453,935	51,808	311,529	45,791,740	23,729,658	22,073,425	61,674	1,594,559	21,343,110
Sep	174,452,240	30,694,213	12,737,055	1,162,617	16,794,541	49,557,263	46,977,216	46,962,830	14,386	2,467,862	112,185	274,593	45,714,394	26,581,272	24,795,160	61,674	1,724,438	21,630,505
Dec	180,216,127	29,861,247	10,111,712	1,365,568	18,383,967	47,078,700	46,021,292	46,020,789	503	966,579	90,829	436,376	49,147,688	28,443,132	25,721,749	61,674	2,659,709	25,248,984
2007																		
Mar	186,671,746	38,025,323	13,116,229	903,053	24,006,041	49,051,364	46,077,406	46,076,483	923	2,855,743	118,215	246,612	50,715,929	23,759,415	21,869,786	61,674	1,827,955	24,873,103
Jun	192,100,391	40,451,343	11,620,060	720,038	28,111,245	45,259,107	42,321,302	42,320,848	454	2,820,297	117,508	209,805	52,126,601	27,818,166	25,758,012	61,674	1,998,480	26,235,369
Sep	193,918,797	41,586,433	9,767,993	675,873	31,142,567	47,398,214	44,484,864	44,484,860	4	2,797,626	115,724	208,496	52,655,523	25,150,895	23,052,813	61,675	2,036,407	26,919,236
Dec	203,975,095	49,624,950	24,551,656	692,892	24,380,402	44,364,708	43,035,615	43,035,613	2	1,239,604	89,489	37,780	56,824,220	24,129,271	20,654,545	61,675	3,413,051	28,994,166
2008																		
Jan	210,645,593	45,074,935	19,602,236	630,239	24,842,460	49,539,273	46,695,106	46,694,785	321	2,761,813	82,354	35,161	56,301,857	32,034,626	29,452,007	61,675	2,520,944	27,659,741
Feb	212,359,614	45,677,526	18,599,568	578,117	26,499,841	52,285,441	49,416,806	49,416,009	797	2,792,221	76,414	57,366	57,079,974	27,877,703	25,881,303	61,675	1,934,725	29,381,604
Mar	216,549,059	47,035,050	19,268,728	397,463	27,368,859	50,015,138	46,793,257	46,781,236	12,021	3,149,710	72,171	38,254	57,183,911	30,253,020	27,241,735	61,675	2,949,610	32,023,686
Apr	219,995,652	47,992,433	18,898,381	417,058	28,676,994	53,301,942	50,277,911	50,277,059	852	2,955,012	69,019	39,772	57,995,931	28,502,544	25,504,968	61,675	2,935,901	32,163,030
May	221,959,194	48,624,129	19,756,104	416,556	28,451,469	50,151,677	47,333,038	47,332,180	858	2,775,704	42,935	39,204	59,355,309	30,785,125	28,527,037	61,675	2,196,413	33,003,750
Jun	224,401,511	50,490,078	20,657,718	342,871	29,489,489	51,871,114	49,191,591	49,151,655	39,936	2,622,966	56,557	94,713	58,800,816	30,494,676	28,389,493	61,675	2,043,508	32,650,114
Jul	225,948,268	48,573,893	19,326,301	361,471	28,886,121	53,340,463	50,303,415	50,298,504	4,911	2,986,545	50,502	190,860	59,387,234	30,720,988	28,348,121	61,675	2,311,192	33,734,830
Aug	226,861,703	46,348,537	14,453,148	1,188,557	30,706,832	51,986,175	49,459,553	49,436,486	23,067	2,455,439	71,183	100,051	61,363,670	32,050,459	29,773,010	61,675	2,215,774	35,012,811
Sep	226,614,411	46,283,023	18,962,136	328,091	26,992,795	53,397,446	50,668,145	50,628,571	39,574	2,673,828	55,473	61,822	61,790,365	30,799,897	28,436,055	61,675	2,302,167	34,281,858
Oct	228,655,121	46,691,084	19,346,068	391,654	26,953,363	54,165,886	50,930,934	50,906,861	24,073	3,180,663	54,289	111,458	63,744,020	28,965,875	26,679,775	61,675	2,224,425	34,976,798
Nov	230,787,294	45,580,420	16,293,274	366,831	28,920,315	53,303,990	50,539,533	50,517,528	22,005	2,701,592	62,865	81,818	64,958,219	29,744,039	27,567,096	61,675	2,115,268	37,118,807
Dec	232,629,338	49,464,474	18,857,418	492,514	30,114,542	53,997,380	50,944,988	50,909,207	35,781	2,998,114	54,278	109,182	67,233,108	25,183,900	21,819,846	61,675	3,302,379	36,641,294
2009																		
Jan	236,027,527	46,398,336	15,910,393	521,994	29,965,949	52,595,503	49,633,171	49,609,170	24,001	2,908,898	53,434	105,973	66,356,710	32,086,393	29,818,960	61,675	2,205,758	38,484,612
Feb	241,333,316	46,562,265	17,782,863	552,047	28,227,355	56,262,110	53,219,162	53,191,626	27,536	2,988,852	54,097	91,279	66,327,924	32,290,999	30,012,639	61,675	2,216,685	39,798,739
Mar	240,424,702	44,217,513	14,051,148	553,707	29,612,658	58,022,113	55,016,577	54,991,292	25,285	2,951,540	53,996	199,311	65,374,761	32,618,150	29,869,739	61,675	2,686,736	39,992,853

Source: Commercial Banks

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

Table 2.1 (b)

End of Period	Total Liabilities	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
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	124,325,837	4,190,114	1,268,314	2,921,800	-	7,643,860	3,783,884	1,892,619	1,967,357	8,008,540	76,682,347	62,239	-	5,016,241	22,722,496
2002	135,041,638	5,316,744	1,093,082	4,223,662	-	10,279,996	4,453,279	2,708,221	3,118,496	9,221,579	81,622,447	62,044	-	6,261,913	22,276,915
2003	134,996,502	4,892,078	850,048	4,042,030	-	11,988,950	5,070,966	2,403,226	4,514,758	9,853,680	86,841,777	61,674	-	6,703,710	14,654,633
2004	146,765,810	7,108,116	450,506	6,657,610	-	14,051,174	5,249,027	3,848,610	4,953,537	10,513,896	92,872,660	61,674	-	7,215,594	14,942,696
2005	162,730,902	10,572,576	855,016	9,717,560	-	19,922,999	7,371,844	3,361,451	9,189,704	9,909,956	100,618,120	61,674	-	5,526,802	16,118,775
2006															
Mar	165,836,191	10,003,920	652,505	9,351,415	-	21,288,071	2,833,360	9,198,587	9,256,124	9,238,138	104,536,922	61,674	-	4,071,433	16,636,033
Jun	170,159,896	10,567,628	641,512	9,926,116	-	20,318,770	2,025,320	8,976,332	9,317,118	9,282,428	108,167,359	61,674	-	4,217,806	17,544,231
Sep	174,452,240	10,267,092	415,620	9,851,472	-	20,464,669	2,103,452	9,042,253	9,318,964	8,535,125	113,294,728	61,674	-	3,951,268	17,877,684
Dec	180,216,127	10,836,777	761,491	10,075,286	-	21,432,413	2,945,704	9,119,988	9,366,721	8,539,591	114,585,656	61,674	-	7,015,384	17,744,632
2007															
Mar	186,671,746	12,447,112	988,747	11,458,365	-	21,326,209	2,396,249	9,714,221	9,215,739	7,782,250	120,253,289	61,674	-	6,288,715	18,512,497
Jun	192,100,391	11,735,057	569,074	11,165,983	-	23,616,743	2,972,328	11,405,112	9,239,303	8,737,881	123,376,543	61,674	-	5,341,968	19,230,525
Sep	193,918,797	9,696,505	602,113	9,094,392	-	23,461,727	3,830,510	10,297,281	9,333,936	8,725,271	126,041,218	61,674	-	5,565,328	20,367,074
Dec	203,975,095	11,169,120	714,191	10,454,929	-	24,862,530	4,302,450	11,162,399	9,397,681	9,334,233	131,001,549	61,674	-	6,749,262	20,796,727
2008															
Jan	210,645,593	10,986,674	743,803	10,242,871	-	28,087,680	5,954,053	12,626,040	9,507,587	9,804,459	134,696,582	61,674	-	5,617,574	21,390,950
Feb	212,359,614	11,367,569	1,264,278	10,103,291	-	27,823,412	5,856,528	12,427,993	9,538,891	10,332,922	134,264,739	61,674	-	6,340,106	22,169,192
Mar	216,549,059	11,244,978	1,491,331	9,753,647	-	28,359,174	5,722,059	13,154,041	9,483,074	10,349,349	136,824,007	61,674	-	7,432,418	22,277,459
Apr	219,995,652	12,563,970	2,247,509	10,316,461	-	27,876,899	5,095,805	13,227,828	9,553,266	10,085,610	140,310,264	61,674	-	6,389,635	22,707,600
May	221,959,194	10,439,316	959,084	9,480,232	-	27,096,040	4,710,837	12,787,119	9,598,084	11,414,063	143,879,371	61,674	-	5,923,640	23,145,090
Jun	224,401,511	10,822,035	1,080,431	9,741,604	-	29,924,927	7,271,860	13,056,194	9,596,873	10,766,940	143,645,350	61,674	-	5,874,519	23,306,066
Jul	225,948,268	10,339,686	897,964	9,441,722	-	29,808,071	7,813,470	12,335,688	9,658,914	10,607,407	144,517,689	61,674	-	7,003,001	23,610,740
Aug	226,861,703	10,526,354	1,151,020	9,375,334	-	28,140,703	5,914,249	12,575,125	9,651,330	10,999,303	145,924,396	61,674	-	7,195,390	24,013,883
Sep	226,614,411	9,749,067	1,237,575	8,511,492	-	27,681,645	5,786,511	12,115,673	9,779,461	9,916,194	144,984,582	61,674	-	9,811,491	24,409,757
Oct	228,655,121	9,638,095	1,098,394	8,539,701	-	28,995,882	5,788,983	13,353,245	9,853,654	9,848,920	148,028,307	61,674	-	6,914,135	25,168,108
Nov	230,787,294	9,321,873	992,882	8,328,991	-	28,662,035	5,497,720	13,337,269	9,827,045	9,685,028	148,224,868	61,674	-	9,078,694	25,753,121
Dec	232,629,338	9,591,596	1,393,261	8,198,335	-	29,720,704	5,587,763	14,203,403	9,929,537	11,121,764	146,970,062	61,674	-	10,500,192	24,663,346
2009															
Jan	236,027,527	9,599,115	1,106,069	8,493,046	-	29,956,103	5,277,621	14,719,865	9,958,617	11,758,408	150,729,167	61,674	-	7,440,430	26,482,629
Feb	241,333,316	11,002,503	1,955,001	9,047,502	-	31,132,290	5,554,477	15,582,849	9,994,964	11,214,850	152,763,736	61,674	-	7,621,698	27,536,563
Mar	240,424,702	9,965,898	1,163,271	8,802,627	-	31,771,576	5,670,689	16,119,121	9,981,766	11,733,151	151,598,233	61,674	-	7,569,109	27,725,061

Source: Commercial Banks

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

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1999	77552.8	73657.9	5709.4	3316.6	3217.9	80.3	18.4	2392.8	62152.2	7955.8	54196.4	5796.3	1528.6	4267.7	3894.9
2000	90965.9	87526.0	9134.1	7394.8	4826.0	110.4	2458.4	1739.3	69937.2	13165.3	56771.9	8454.7	1006.5	7448.2	3439.9
2001	95256.5	92334.7	7643.9	5751.2	3783.9	263.5	1703.9	1892.6	76682.3	13967.2	62715.1	8008.5	608.3	7400.3	2921.8
2002	105347.7	101124.0	10280.0	7571.8	4453.3	196.5	2922.0	2708.2	81622.4	16407.2	65215.3	9221.6	526.8	8694.8	4223.7
2003	112726.4	108684.4	11989.0	9585.7	5071.0	144.7	4370.0	2403.2	86841.8	18500.8	68341.0	9853.7	863.4	8990.3	4042.0
2004	124095.3	117437.7	14051.2	10202.6	5249.0	147.8	4805.7	3848.6	92872.7	15016.6	77856.1	10513.9	1165.5	9348.4	6657.6
2005	140168.6	130451.1	19923.0	16561.5	7371.8	247.8	8941.9	3361.5	100618.1	15316.5	85301.7	9910.0	1112.2	8797.7	9717.6
2006															
Mar	144414.5	135063.1	21288.1	12089.5	2833.4	516.6	8739.5	9198.6	104536.9	16554.3	87982.7	9238.1	1161.1	8077.0	9351.4
Jun	147694.7	137768.6	20318.8	11342.4	2025.3	395.4	8921.7	8976.3	108167.4	16801.3	91366.1	9282.4	1244.1	8038.3	9926.1
Sep	152146.0	142294.5	20464.7	11422.4	2103.5	348.1	8970.8	9042.3	113294.7	18409.2	94885.6	8535.1	1298.0	7237.2	9851.5
Dec	154632.9	144557.7	21432.4	12312.4	2945.7	298.1	9068.6	9120.0	114585.7	18332.8	96252.9	8539.6	1348.5	7191.1	10075.3
2007															
Mar	160820.1	149361.7	21326.2	11612.0	2396.2	393.9	8821.9	9714.2	120253.3	21211.8	99041.5	7782.3	616.2	7166.1	11458.4
Jun	166897.2	155731.2	23616.7	12211.6	2972.3	341.9	8897.4	11405.1	123376.5	20602.9	102773.7	8737.9	535.7	8202.2	11166.0
Sep	167322.6	158228.2	23461.7	13164.4	3830.5	318.1	9015.8	10297.3	126041.2	20223.7	105817.6	8725.3	577.4	8147.9	9094.4
Dec	175653.2	165198.3	24862.5	13700.1	4302.5	282.3	9115.4	11162.4	131001.5	21872.0	109129.6	9334.2	875.7	8458.5	10454.9
2008															
Jan	182831.6	172588.7	28087.7	15461.6	5954.1	326.8	9180.8	12626.0	134696.6	23660.7	111035.9	9804.5	896.2	8908.2	10242.9
Feb	182524.4	172421.1	27823.4	15395.4	5856.5	338.9	9200.0	12428.0	134264.7	22225.7	112039.0	10332.9	896.1	9436.8	10103.3
Mar	185286.2	175532.5	28359.2	15205.1	5722.1	308.4	9174.7	13154.0	136824.0	23399.1	113424.9	10349.3	915.2	9434.1	9753.6
Apr	188589.2	178272.8	27876.9	14649.1	5095.8	330.9	9222.3	13227.8	140310.3	23549.5	116760.7	10085.6	931.9	9153.8	10316.5
May	191869.7	182389.5	27096.0	14308.9	4710.8	325.6	9272.5	12787.1	143879.4	24847.7	119031.7	11414.1	978.7	10435.4	9480.2
Jun	194078.8	184337.2	29924.9	16868.7	7271.9	320.6	9276.3	13056.2	143645.4	24426.6	119218.8	10766.9	988.1	9778.8	9741.6
Jul	194374.9	184933.2	29808.1	17472.4	7813.5	313.1	9345.8	12335.7	144517.7	24968.3	119549.4	10607.4	1188.2	9419.2	9441.7
Aug	194439.7	185064.4	28140.7	15565.6	5914.2	350.6	9300.7	12575.1	145924.4	28083.9	117840.5	10999.3	1197.2	9802.1	9375.3
Sep	191093.9	182582.4	27681.6	15566.0	5786.5	336.3	9443.2	12115.7	144984.6	27874.8	117109.8	9916.2	361.7	9554.5	8511.5
Oct	195412.8	186873.1	28995.9	15642.6	5789.0	358.0	9495.6	13353.2	148028.3	30748.1	117280.2	9848.9	369.3	9479.6	8539.7
Nov	194900.9	186571.9	28662.0	15324.8	5497.0	332.6	9494.5	13337.3	148224.9	30102.7	118122.2	9685.0	372.9	9312.2	8329.0
Dec	196010.9	187812.5	29720.7	15517.3	5587.8	324.1	9605.4	14203.4	146970.1	28611.2	118358.9	11121.8	1188.8	9932.9	8198.3
2009															
Jan	200936.7	192443.7	29956.1	15236.2	5277.6	318.3	9640.3	14719.9	150729.2	30406.7	120322.5	11758.4	1098.9	10659.5	8493.0
Feb	204158.4	195110.9	31132.3	15549.4	5554.5	342.8	9652.2	15582.8	152763.7	30191.1	122572.6	11214.8	1111.4	10103.5	9047.5
Mar	203905.6	195103.0	31771.6	15652.5	5670.7	350.6	9631.2	16119.1	151598.2	30469.8	121128.4	11733.2	1211.0	10522.2	8802.6

Source: Commercial Banks

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

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1999	12617.2	10692.9	3309.4	1561.6	875.8	16.9	16.9	838.8	6720.5	3548.0	3172.5	662.9	119.1	543.9	1924.3
2000	14039.3	12461.5	2507.3	1593.5	1497.3	40.7	55.5	913.8	9318.7	6166.3	3152.4	635.5	151.7	483.8	1577.8
2001	13489.3	11975.4	2852.6	1659.6	1556.3	82.6	20.8	1193.0	8454.3	5117.9	3336.4	668.5	104.5	564.0	1513.9
2002	15864.3	14039.8	3627.7	1981.2	1845.8	98.7	36.7	1646.5	9839.9	6095.8	3744.1	572.2	40.6	531.6	1824.6
2003	17821.0	15874.1	3355.7	2107.8	1973.7	70.0	64.0	1248.0	11375.3	7455.8	3919.5	1143.1	437.0	706.0	1946.9
2004	23171.4	19042.9	4318.9	2398.8	2215.7	70.6	112.5	1920.1	12984.4	9469.6	3514.8	1739.5	652.7	1086.8	4128.5
2005	26847.2	20521.9	4590.6	3200.6	2907.4	170.4	122.8	1390.0	14445.6	9815.4	4630.2	1485.6	175.7	1309.9	6325.3
2006															
Mar	27701.4	21369.1	4718.7	2022.3	1445.3	436.3	140.6	2696.5	15481.5	10481.0	5000.5	1168.8	115.5	1053.3	6332.4
Jun	29447.2	22526.0	4658.3	1505.6	1057.5	314.8	133.3	3152.7	16502.5	10882.3	5620.2	1365.2	198.3	1166.9	6921.2
Sep	31323.8	24613.4	4698.1	1462.8	1065.3	266.8	130.6	3235.3	18838.4	12550.4	6288.0	1076.9	155.8	921.1	6710.4
Dec	32220.8	25421.8	5372.0	1489.3	1152.7	215.7	120.9	3882.7	18878.9	12235.9	6643.0	1170.9	196.2	974.6	6799.0
2007															
Mar	33695.5	26571.4	5545.5	1581.1	1122.5	305.5	153.2	3964.4	20132.3	13338.6	6793.7	893.7	69.3	824.3	7124.1
Jun	34742.5	27391.2	6844.8	1600.2	1196.7	252.9	150.6	5244.6	19332.2	12763.0	6569.2	1214.2	109.7	1104.5	7351.3
Sep	33861.6	28396.3	7189.9	1812.3	1490.6	227.5	94.2	5377.6	20300.0	13965.3	6334.7	906.5	151.4	755.1	5465.3
Dec	36809.7	30074.1	6931.7	1888.1	1614.9	181.6	91.5	5043.6	21842.8	15063.1	6779.8	1299.6	126.3	1173.3	6735.6
2008															
Jan	38976.2	32662.6	8476.9	1977.4	1630.7	219.7	127.0	6499.4	23401.7	16093.7	7308.0	784.0	144.6	639.4	6313.6
Feb	37207.5	31222.1	7978.6	2195.0	1833.4	236.4	125.3	5783.5	22107.6	14561.7	7545.9	1136.0	147.2	988.7	5985.4
Mar	39145.5	33481.5	8935.3	1988.6	1694.9	215.3	78.4	6946.8	23250.2	15487.8	7762.4	1296.0	165.6	1130.4	5664.0
Apr	39670.8	33320.0	7878.5	1891.2	1544.5	238.2	108.5	5987.3	23878.5	15672.9	8205.6	1563.1	180.5	1382.7	6350.8
May	40475.3	34857.2	7199.0	1843.5	1501.6	221.0	120.9	5355.5	25637.7	16877.5	8760.2	2020.6	225.4	1795.2	5618.0
Jun	42088.4	36315.2	10248.8	4486.0	4156.9	215.7	113.4	5762.8	24737.9	16278.2	8459.7	1328.5	238.1	1090.5	5773.2
Jul	42261.8	36536.4	9992.3	4881.4	4506.1	207.0	168.4	5110.9	25224.6	17014.1	8210.5	1319.5	251.2	1068.3	5725.4
Aug	41379.5	35829.2	7597.3	2551.3	2196.9	233.3	121.1	5046.0	26690.1	18157.0	8533.1	1541.8	259.2	1282.6	5550.3
Sep	39424.5	33954.1	6637.0	2536.0	2202.2	226.4	107.4	4101.0	26196.9	17838.5	8358.4	1120.2	165.0	955.2	5470.4
Oct	40455.0	34954.0	7751.7	2654.3	2287.5	232.5	134.3	5097.3	26092.5	18363.0	7729.5	1109.8	172.5	937.3	5501.0
Nov	38422.2	33077.4	7335.7	2525.3	2201.3	214.8	109.2	4810.4	24699.1	17122.1	7577.0	1042.6	175.0	867.6	5344.8
Dec	38800.1	33362.8	7559.9	2314.9	2001.1	205.4	108.4	5245.0	23852.4	16301.6	7550.8	1950.6	891.1	1059.5	5437.3
2009															
Jan	39805.1	34234.6	6714.7	2419.1	2096.6	199.0	123.6	4295.6	25634.8	17845.6	7789.1	1885.1	901.6	983.5	5570.6
Feb	42305.7	36154.4	7366.1	2565.9	2246.0	210.1	109.8	4800.2	26771.5	17766.6	9004.9	2016.9	913.6	1103.3	6151.3
Mar	40532.6	34716.2	7935.5	2709.9	2398.6	222.2	89.1	5225.7	24703.2	17001.9	7701.3	2077.5	1012.9	1064.6	5816.4

Source: Commercial Banks

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

Table 2.4

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1999	25579.1	24818.3	1163.1	899.3	881.5	16.3	1.5	263.8	18885.4	2287.2	16598.2	4769.8	1403.5	3366.3	760.8
2000	33249.1	32615.6	4128.5	3848.7	1429.0	16.7	2402.9	279.9	21013.7	3545.2	17468.5	7473.4	854.6	6618.8	633.5
2001	33133.8	32754.2	3062.0	3005.5	1239.7	82.7	1683.1	56.6	23188.3	3844.9	19343.4	6503.9	503.3	6000.7	379.5
2002	33798.4	32702.5	4849.7	4354.8	1427.4	42.1	2885.2	494.9	20308.8	3413.5	16895.3	7544.0	486.2	7057.8	1095.9
2003	33379.5	32351.1	6137.3	5921.0	1648.3	17.5	4255.2	216.3	18624.3	3114.2	15510.1	7589.5	0.8	7588.7	1028.4
2004	30520.2	29412.0	7131.9	6973.3	2360.6	21.4	4591.3	158.6	15051.6	2002.3	13049.2	7228.5	86.9	7141.5	1108.2
2005	33899.3	32943.1	12103.3	11941.1	3103.7	21.5	8815.8	162.2	14349.0	2178.4	12170.7	6490.8	502.3	5988.4	956.2
2006															
Mar	33741.5	32853.9	12032.7	8864.8	247.7	21.6	8595.6	3167.9	14390.4	2104.0	12286.5	6430.8	608.7	5822.0	887.7
Jun	33219.6	32359.7	12402.2	9052.5	245.8	21.6	8785.1	3349.7	13920.3	1903.2	12017.1	6037.2	603.2	5434.0	859.9
Sep	33929.0	33023.6	12693.0	9100.7	246.3	17.6	8836.8	3592.3	14689.0	1961.5	12727.6	5641.6	700.0	4941.6	905.5
Dec	33812.6	32929.0	12133.4	9208.6	246.7	17.7	8944.3	2924.8	15053.9	1908.7	13145.2	5741.7	707.5	5034.1	883.6
2007															
Mar	34259.4	33398.8	12672.7	9203.5	520.9	17.7	8665.0	3469.2	14910.0	2040.7	12869.3	5816.2	401.2	5415.0	860.5
Jun	35265.3	34429.6	13116.1	9232.5	471.9	17.6	8743.0	3883.6	14890.8	1810.7	13080.1	6422.7	400.2	6022.5	835.7
Sep	35419.0	34598.2	12382.5	9408.3	473.1	17.6	8917.6	2974.2	15295.1	1883.7	13411.4	6920.6	400.1	6520.5	820.8
Dec	37190.6	36394.7	13921.1	9611.4	574.0	17.6	9019.7	4309.8	15582.9	1901.5	13681.5	6890.6	703.4	6187.2	795.9
2008															
Jan	38711.0	37916.2	14063.0	9650.4	583.2	17.6	9049.6	4412.6	15799.6	1881.6	13918.0	8053.6	705.6	7348.0	794.8
Feb	39588.5	38787.9	14306.4	9672.1	584.0	17.7	9070.4	4634.3	16428.4	1884.2	14544.3	8053.1	702.8	7350.3	800.6
Mar	39890.5	39088.4	14544.7	9698.1	588.5	17.7	9091.9	4846.5	16481.8	1909.4	14572.3	8062.0	703.4	7358.6	802.0
Apr	40101.5	39301.7	14697.1	9715.8	588.7	17.7	9109.4	4981.3	16956.6	1993.1	14963.5	7647.9	705.1	6942.8	799.8
May	41089.2	40296.0	14985.4	9754.6	589.8	17.7	9147.1	5230.8	16991.5	2018.2	14973.3	8319.2	707.0	7612.2	793.2
Jun	41313.3	40533.2	15124.3	9765.8	589.8	17.7	9158.3	5358.5	16872.3	1991.0	14881.3	8536.6	703.6	7833.0	780.1
Jul	41285.4	40512.1	15018.6	9780.6	590.0	17.7	9172.9	5238.0	17107.1	2034.6	15072.5	8386.3	890.5	7495.9	773.3
Aug	41503.4	40763.9	15883.6	10536.7	1346.3	15.5	9174.9	5346.8	16310.4	2657.5	13652.9	8569.9	891.4	7678.5	739.5
Sep	40988.2	40245.1	16153.3	10690.0	1343.4	15.5	9331.1	5463.3	16248.5	2612.0	13636.5	7843.3	180.1	7663.1	743.1
Oct	41019.9	40288.1	16369.0	10718.7	1346.7	15.5	9356.6	5650.2	16024.7	2666.2	13358.5	7894.4	180.3	7714.1	731.8
Nov	40932.2	40205.2	16431.9	10750.8	1354.0	15.5	9381.3	5681.1	15740.0	2489.4	13250.6	8033.3	181.3	7852.0	727.1
Dec	41568.5	40847.2	16706.6	10866.1	1357.6	15.5	9493.0	5840.5	15645.9	2489.4	13156.5	8494.7	281.1	8213.6	721.3
2009															
Jan	42448.3	41733.0	16795.1	10894.5	1366.3	15.5	9512.7	5900.6	16403.0	2460.5	13942.5	8534.9	180.6	8354.3	715.3
Feb	43029.2	42314.5	16962.1	10928.0	1374.1	15.5	9538.4	6034.2	17127.5	2592.1	14535.3	8224.9	181.1	8043.8	714.7
Mar	43540.2	42830.5	16964.1	10935.5	1381.6	15.5	9538.4	6028.6	17761.3	3235.0	14526.3	8105.1	181.4	7923.7	709.7

Source: Commercial Banks

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

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
1999	40917.6	39707.8	2798.0	1507.8	1460.6	47.1	-	1290.3	36546.3	2120.6	34425.7	363.5	6.0	357.5	1209.8
2000	43677.4	42448.9	2498.3	1952.6	1899.7	53.0	0.0	545.7	39604.8	3453.9	36150.9	345.8	0.3	345.5	1228.5
2001	48633.5	47605.1	1729.2	1086.1	987.9	98.2	-	643.1	45039.8	5004.5	40035.4	836.1	0.5	835.6	1028.4
2002	55684.9	54381.7	1802.6	1235.8	1180.1	55.7	-	566.8	51473.8	6897.8	44575.9	1105.3	0.0	1105.3	1303.2
2003	61526.0	60459.2	2496.0	1557.0	1449.0	57.2	50.8	939.0	56842.2	7930.8	48911.4	1121.1	425.6	695.5	1066.7
2004	70403.7	68982.9	2600.3	830.4	672.7	55.8	101.9	1769.9	64836.7	3544.6	61292.1	1545.9	425.9	1120.0	1420.9
2005	79422.2	76986.1	3229.2	1419.9	1360.7	55.9	3.3	1809.3	71823.4	3322.7	68500.7	1933.5	434.2	1499.4	2436.0
2006															
Mar	82971.6	80840.2	4536.6	1202.4	1140.3	58.7	3.4	3334.2	74665.0	3969.3	70695.7	1638.6	436.9	1201.6	2131.4
Jun	85027.9	82882.9	3258.3	784.4	722.0	59.0	3.4	2473.9	77744.5	4015.9	73728.7	1880.1	442.7	1437.4	2145.0
Sep	86893.2	84657.5	3073.6	859.0	791.9	63.6	3.4	2214.6	79767.3	3897.3	75870.0	1816.7	442.2	1374.5	2235.6
Dec	88599.5	86206.9	3927.0	1614.5	1546.3	64.8	3.4	2312.5	80652.8	4188.2	76464.7	1627.1	444.8	1182.3	2392.6
2007															
Mar	92865.3	89391.5	3108.0	827.4	752.9	70.7	3.7	2280.6	85211.1	5832.6	79378.5	1072.4	145.6	926.8	3473.7
Jun	96889.4	93910.4	3655.8	1379.0	1303.8	71.4	3.8	2276.8	89153.5	6029.2	83124.4	1101.0	25.8	1075.2	2979.1
Sep	98042.0	95233.7	3889.4	1943.9	1866.9	73.0	4.0	1945.6	90446.1	4374.7	86071.4	898.2	25.9	872.3	2808.3
Dec	101653.0	98729.5	4009.7	2200.7	2113.5	83.0	4.2	1809.0	93575.8	4907.4	88668.3	1144.0	46.1	1098.0	2923.4
2008															
Jan	105144.4	102009.9	5547.8	3833.8	3740.2	89.4	4.2	1714.0	95495.2	5685.4	89809.8	966.8	46.1	920.8	3134.5
Feb	105728.3	102411.0	5538.5	3528.3	3439.1	84.9	4.3	2010.2	95728.7	5779.8	89948.9	1143.9	46.1	1097.8	3317.3
Mar	106250.2	102962.6	4879.2	3518.4	3438.7	75.4	4.3	1360.8	97092.0	6001.9	91090.2	991.4	46.3	945.1	3287.6
Apr	108816.9	105651.1	5301.3	3042.1	2962.7	75.0	4.4	2259.2	99475.2	5883.5	93591.6	874.6	46.3	828.3	3165.8
May	110305.2	107236.2	4911.7	2710.9	2619.5	86.9	4.5	2200.8	101250.2	5952.0	95298.2	1074.3	46.3	1028.0	3069.0
Jun	110677.1	107488.8	4551.9	2616.9	2525.2	87.2	4.5	1934.9	102035.2	6157.4	95877.8	901.8	46.5	855.3	3188.3
Jul	110827.6	107884.7	4797.1	2810.4	2717.4	88.4	4.6	1986.7	102186.0	5919.6	96266.4	901.6	46.6	855.0	2942.9
Aug	111556.9	108471.4	4659.8	2477.6	2371.0	101.9	4.6	2182.2	102923.9	7269.4	95654.5	887.7	46.6	841.1	3085.5
Sep	110681.3	108383.2	4891.3	2340.0	2240.9	94.4	4.7	2551.4	102539.1	7424.3	95114.8	952.7	16.5	936.2	2298.1
Oct	113938.0	111631.1	4875.3	2269.6	2154.8	110.0	4.7	2605.7	105911.1	9719.0	96192.1	844.7	16.6	828.1	2306.9
Nov	115546.5	113289.4	4894.4	2048.6	1942.4	102.3	3.9	2845.8	107785.8	10491.2	97294.6	609.2	16.6	592.6	2257.1
Dec	115642.3	113602.5	5454.3	2336.3	2229.1	103.2	4.0	3118.0	107471.8	9820.3	97651.5	676.5	16.6	659.9	2039.8
2009															
Jan	118683.3	116476.1	6446.3	1922.7	1814.7	103.8	4.1	4523.6	108691.4	10100.5	98590.9	1338.4	16.6	1321.8	2207.2
Feb	118823.5	116641.9	6804.0	2055.6	1934.4	117.1	4.0	4748.5	108864.8	9832.4	99032.4	973.1	16.6	956.4	2181.5
Mar	119832.8	117556.3	6872.0	2007.1	1890.5	112.8	3.7	4864.9	109133.7	10232.9	98900.8	1550.5	16.6	1533.9	2276.5

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
1999	14820.6	3906.5	1475.3	4715.0	661.7	25579.1
2000	16979.5	5389.5	14.0	9844.4	1021.6	33249.1
2001	16307.9	4547.0	79.7	10022.0	2177.2	33133.8
2002	15645.2	4609.1	318.6	11116.5	2109.1	33798.4
2003	13909.0	5502.0	71.9	12528.3	1368.3	33379.5
2004						
Mar	13626.1	5127.8	352.4	12472.3	1424.7	33003.3
Jun	13176.4	3896.1	458.1	13219.1	1096.2	31845.9
Sep	13115.1	4127.2	181.9	12492.2	1089.9	31006.3
Dec	12760.7	4553.8	32.3	12359.1	814.3	30520.2
2005						
Mar	11903.8	4122.1	5.8	13158.3	910.8	30100.9
Jun	11251.3	3806.2	326.7	15103.0	904.8	31392.1
Sep	12431.4	3865.7	71.2	12238.4	2956.8	31563.4
Dec	11434.3	4070.2	85.3	15305.8	3003.8	33899.3
2006						
Mar	11860.3	4193.4	103.7	14550.7	3033.3	33741.5
Jun	12270.4	3965.9	98.8	13791.7	3092.7	33219.6
Sep	12817.7	3890.4	79.9	13971.3	3169.8	33929.0
Dec	11839.9	4594.3	144.0	14112.3	3122.1	33812.6
2007						
Mar	11897.6	4417.2	176.0	14594.3	3174.3	34259.4
Jun	12437.8	4409.9	174.0	15016.0	3227.5	35265.3
Sep	11607.3	4603.9	49.5	15704.0	3454.4	35419.0
Dec	12519.5	5241.3	18.7	17372.9	2038.3	37190.6
2008						
Jan	12536.3	5311.1	13.5	18748.5	2101.7	38711.0
Feb	13268.0	5501.0	27.1	18716.6	2075.8	39588.5
Mar	14034.1	5490.5	32.5	18207.7	2125.5	39890.5
Apr	14538.2	5421.6	30.5	17867.3	2243.9	40101.5
May	14569.9	5603.8	36.2	18124.1	2755.2	41089.2
Jun	14625.3	5502.8	54.3	18339.6	2791.4	41313.3
Jul	16213.7	4758.0	51.4	17443.7	2818.6	41285.4
Aug	16095.4	4809.8	381.3	17478.6	2738.2	41503.4
Sep	15061.5	4390.7	330.5	18507.7	2697.8	40988.2
Oct	15068.5	4363.6	311.5	18650.3	2625.9	41019.9
Nov	14884.5	4330.1	328.7	18764.4	2624.5	40932.2
Dec	15068.5	4321.7	1168.4	18332.2	2677.6	41568.5
2009						
Jan	15937.3	4369.9	1209.6	18245.9	2685.6	42448.3
Feb	16669.9	4599.6	1056.3	17928.6	2774.8	43029.2
Mar	17012.9	5176.3	478.3	18054.5	2818.1	43540.2

Source: Commercial Banks



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

Table 2.7

Period	Savings Deposits At Beg. Of Period	Credits	Debits	Net Credits (+) Or Debits (-)	Interest Accrued/ Credited To Acc. During The Period	Savings Deposits at end of Period
		On Savings Acc. During The Period				
1999	39322.6	16112.8	14675.7	1437.1	157.9	40917.6
2000	43787.8	10022.0	10330.3	-308.3	197.9	43677.4
2001	47453.2	14021.6	13014.9	1006.7	173.7	48633.5
2002	53913.0	17222.8	15603.1	1619.8	152.2	55684.9
2003	61792.4	20283.0	20798.3	-515.4	248.9	61526.0
2004						
Mar	63327.7	21987.9	21329.5	658.3	507.3	64493.4
Jun	65212.0	25970.2	25888.1	81.9	628.4	65922.5
Sep	65454.6	26372.8	26169.6	203.2	823.4	66481.2
Dec	68433.5	25707.5	23977.3	1730.2	240.0	70403.7
2005						
Mar	72350.8	25518.1	25554.5	-36.4	510.8	72825.2
Jun	72773.3	21983.8	21822.1	161.7	155.3	73090.3
Sep	74441.3	22358.2	21199.6	1158.6	407.4	76007.3
Dec	77179.3	26246.7	24171.8	2075.0	167.9	79422.2
2006						
Mar	81248.0	27488.1	26192.6	1295.5	428.1	82971.6
Jun	84724.0	28681.4	28555.3	126.1	177.8	85027.9
Sep	85771.5	29623.5	28949.3	674.2	447.4	86893.2
Dec	88742.2	31616.0	31979.9	-363.8	221.2	88599.5
2007						
Mar	92173.1	35532.0	35233.4	298.6	393.6	92865.3
Jun	97557.0	31575.4	32517.9	-942.5	274.9	96889.4
Sep	95821.6	32545.9	30763.6	1782.3	438.1	98042.0
Dec	102881.9	32336.5	33753.8	-1417.2	188.4	101653.0
2008						
Jan	101653.0	29938.5	26455.5	3483.0	8.4	105144.4
Feb	105144.4	32229.3	31655.0	574.3	9.7	105728.3
Mar	105728.3	29801.1	29710.4	90.7	431.2	106250.2
Apr	106250.2	38103.8	35875.4	2228.4	338.3	108816.9
May	108816.9	41134.9	39678.6	1456.3	31.9	110305.2
Jun	110305.2	46438.8	46317.2	121.6	250.3	110677.1
Jul	110677.1	48412.2	48342.0	70.2	80.4	110827.6
Aug	110827.6	46288.2	45595.5	692.8	36.5	111556.9
Sep	111556.9	40408.3	41693.5	-1285.2	409.6	110681.3
Oct	110681.3	39889.5	36944.5	2945.0	311.7	113938.0
Nov	113938.0	35372.9	33795.9	1577.0	31.6	115546.5
Dec	115546.5	40026.0	40141.5	-115.6	211.3	115642.3
2009						
Jan	115642.3	37548.8	34538.8	3009.9	31.1	118683.3
Feb	118683.3	38543.6	38432.8	110.9	29.3	118823.5
Mar	118823.5	35887.5	35227.3	660.2	349.1	119832.8

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
1999	1,186,599
2000	1,393,131
2001	1,317,397
2002	103,269
2003	110,920
2004	
Mar	109,478
Jun	109,613
Sep	111,541
Dec	159,657
2005	
Mar	152,684
Jun	164,857
Sep	183,630
Dec	167,641
2006	
Mar	189,629
Jun	172,242
Sep	195,559
Dec	194,351
2007	
Mar	217,974
Jun	231,633
Sep	209,247
Dec	215,212
2008	
Jan	255,922
Feb	228,153
Mar	214,287
Apr	247,154
May	233,818
Jun	249,345
Jul	262,663
Aug	298,522
Sep	277,598
Oct	280,857
Nov	265,924
Dec	276,220
2009	
Jan	278,951
Feb	243,761
Mar	268,265

Table 2.9

Period	Clearings 1)
1999	91,752
2000	107,599
2001	106,865
2002	10,969
2003	16,312
2004	
Mar	10,012
Jun	9,589
Sep	9,798
Dec	13,049
2005	
Mar	11,046
Jun	11,537
Sep	11,275
Dec	12,555
2006	
Mar	11,446
Jun	11,709
Sep	11,282
Dec	13,692
2007	
Mar	13,183
Jun	13,138
Sep	13,237
Dec	17,509
2008	
Jan	16,540
Feb	13,340
Mar	14,239
Apr	16,612
May	15,881
Jun	16,847
Jul	16,941
Aug	15,516
Sep	16,981
Oct	16,612
Nov	16,185
Dec	19,433
2009	
Jan	16,802
Feb	15,311
Mar	15,825

Sources : Bank of Guyana and Commercial Banks

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

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

Table 2.10

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't <sup>1</sup>								
1999	53885.0	53465.4	730.8	47.9	0.2	47.6	683.0	52166.0	41704.3	10461.7	568.6	-	568.6	419.6
2000	54660.3	53896.9	458.8	39.2	0.0	39.2	419.6	52778.3	43621.7	9156.6	659.7	0.0	659.7	763.4
2001	52432.9	51130.7	852.8	1.2	-	1.2	851.6	49814.2	41052.8	8761.5	463.7	-	463.7	1302.1
2002	50473.6	48922.6	816.8	9.3	2.2	7.1	807.5	47381.8	38308.3	9073.5	723.9	-	723.9	1551.1
2003	41738.4	40262.2	885.2	63.4	1.2	62.2	821.7	38521.6	29696.1	8825.5	855.5	-	855.5	1476.2
2004	38136.7	36579.6	1315.6	50.2	0.1	50.1	1265.4	34774.0	26581.5	8192.5	490.0	-	490.0	1557.2
2005	40337.1	38906.9	1572.1	86.6	5.4	81.2	1485.5	36802.3	26499.3	10303.0	532.5	-	532.5	1430.2
2006														
Mar	42469.4	41016.2	2862.0	2.8	0.9	2.0	2859.2	37781.7	27583.8	10197.9	372.5	-	372.5	1453.2
Jun	45584.7	43862.3	3509.8	55.8	4.0	51.8	3453.9	40041.0	29544.4	10496.6	311.5	-	311.5	1722.5
Sep	44424.3	43261.7	2594.4	126.6	14.4	112.2	2467.9	40392.7	29205.2	11187.5	274.6	-	274.6	1162.6
Dec	45968.8	44603.2	1057.9	91.3	0.5	90.8	966.6	43109.0	30595.7	12513.3	436.4	-	436.4	1365.6
2007														
Mar	48571.4	47668.4	2974.9	119.1	0.9	118.2	2855.7	44446.9	31402.3	13044.5	246.6	-	246.6	903.1
Jun	48739.9	48019.9	2938.3	118.0	0.5	117.5	2820.3	44871.8	30774.1	14097.8	209.8	-	209.8	720.0
Sep	49634.0	48958.2	2913.4	115.7	0.0	115.7	2797.6	45836.3	30975.4	14860.9	208.5	-	208.5	675.9
Dec	52021.3	51328.4	1329.1	89.5	0.0	89.5	1239.6	49961.5	32956.5	17005.1	37.8	-	37.8	692.9
2008														
Jan	52956.7	52326.5	2844.5	82.7	0.3	82.4	2761.8	49446.8	33071.8	16375.0	35.2	-	35.2	630.2
Feb	53698.1	53120.0	2869.4	77.2	0.8	76.4	2792.2	50193.2	33939.4	16253.8	57.4	-	57.4	578.1
Mar	54237.1	53839.6	3233.9	84.2	12.0	72.2	3149.7	50567.5	34185.9	16381.6	38.3	-	38.3	397.5
Apr	54835.9	54418.8	3024.9	69.9	0.9	69.0	2955.0	51354.2	34637.9	16716.3	39.8	-	39.8	417.1
May	56012.5	55596.0	2819.5	43.8	0.9	42.9	2775.7	52737.3	35185.5	17551.8	39.2	-	39.2	416.6
Jun	55318.1	54975.2	2719.5	96.5	39.9	56.6	2623.0	52161.1	34550.6	17610.4	94.7	-	94.7	342.9
Jul	56361.3	55999.8	3042.0	55.4	4.9	50.5	2986.5	52767.0	35404.1	17362.9	190.9	-	190.9	361.5
Aug	58424.6	57199.5	2549.7	94.3	23.1	71.2	2455.4	54549.7	36853.4	17696.3	100.1	-	100.1	1225.1
Sep	58212.1	57841.5	2768.9	95.0	39.6	55.5	2673.8	55010.8	37056.9	17954.0	61.8	-	61.8	370.6
Oct	60762.4	60328.4	3259.0	78.4	24.1	54.3	3180.7	56958.0	38357.0	18601.0	111.5	-	111.5	433.9
Nov	61408.1	60999.1	2786.5	84.9	22.0	62.9	2701.6	58130.8	39105.4	19025.4	81.8	-	81.8	409.0
Dec	64117.2	63582.7	3088.2	90.1	35.8	54.3	2998.1	60385.4	40739.0	19646.4	109.2	-	109.2	534.5
2009														
Jan	63159.0	62596.6	2986.3	77.4	24.0	53.4	2908.9	59504.2	40249.5	19254.8	106.0	-	106.0	562.5
Feb	63225.4	62627.5	3070.5	81.6	27.5	54.1	2988.9	59465.7	40121.4	19344.3	91.3	-	91.3	597.8
Mar	62513.4	61906.3	3030.8	79.3	25.3	54.0	2951.5	58676.2	39535.9	19140.4	199.3	-	199.3	607.0

Source: Commercial Banks

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

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

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

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't <sup>1</sup>								
1999	34959.1	34591.5	640.8	47.9	0.2	47.6	593.0	33929.5	27367.8	6561.7	21.2	-	21.2	367.7
2000	33058.4	32446.6	368.0	39.2	0.0	39.2	328.8	31888.0	26090.7	5797.4	190.6	0.0	190.6	611.8
2001	30014.5	29388.9	699.2	1.2	-	1.2	698.0	28648.1	24141.0	4507.1	41.6	-	41.6	625.7
2002	28382.0	27382.0	673.5	1.1	1.1	0.0	672.3	26450.6	22057.1	4393.5	257.9	-	257.9	1000.1
2003	23154.6	22200.8	695.0	50.7	0.1	50.6	644.3	21202.9	16178.3	5024.6	302.9	-	302.9	953.8
2004	19732.7	18516.8	1138.2	50.2	0.1	50.1	1088.0	17210.7	14451.6	2759.2	167.9	-	167.9	1215.9
2005	20618.2	19411.9	1395.2	86.6	5.4	81.2	1308.6	17731.0	14991.3	2739.7	285.7	-	285.7	1206.3
2006														
Mar	22106.5	20869.8	2405.1	2.8	0.9	2.0	2402.3	18230.1	15538.0	2692.1	234.6	-	234.6	1236.7
Jun	23381.9	21874.7	2902.8	55.8	4.0	51.8	2847.0	18768.9	16081.7	2687.2	203.0	-	203.0	1507.2
Sep	22385.5	21444.0	2187.5	126.6	14.4	112.2	2060.9	19085.0	16384.8	2700.2	171.5	-	171.5	941.5
Dec	24017.2	22828.5	931.0	91.3	0.5	90.8	839.7	21552.2	18486.2	3066.1	345.3	-	345.3	1188.7
2007														
Mar	26149.9	25380.9	2199.6	119.1	0.9	118.2	2080.5	23022.6	19124.3	3898.3	158.7	-	158.7	769.0
Jun	25938.6	25321.7	2279.9	118.0	0.5	117.5	2162.0	22835.9	18322.4	4513.5	205.8	-	205.8	616.9
Sep	25871.6	25290.8	2216.0	115.7	0.0	115.7	2100.2	22870.4	18111.9	4758.5	204.5	-	204.5	580.8
Dec	27946.3	27351.1	1249.1	89.5	0.0	89.5	1159.6	26068.2	20089.0	5979.1	33.8	-	33.8	595.2
2008														
Jan	28027.0	27492.0	2187.3	82.7	0.3	82.4	2104.6	25273.5	19784.6	5489.0	31.2	-	31.2	535.0
Feb	28468.9	27983.5	2211.5	77.2	0.8	76.4	2134.3	25718.6	20493.3	5225.3	53.4	-	53.4	485.4
Mar	28947.5	28690.9	2575.3	84.2	12.0	72.2	2491.1	26081.4	20701.1	5380.3	34.3	-	34.3	256.6
Apr	29605.4	29326.9	2365.6	69.9	0.9	69.0	2295.7	26925.5	21311.6	5613.9	35.8	-	35.8	278.5
May	30399.0	30120.1	2159.5	43.8	0.9	42.9	2115.7	27925.4	21719.2	6206.2	35.2	-	35.2	278.9
Jun	29421.5	29215.0	2058.7	96.5	39.9	56.6	1962.2	27065.6	20934.2	6131.4	90.7	-	90.7	206.5
Jul	30747.7	30519.2	2380.5	55.4	4.9	50.5	2325.1	27947.8	21769.0	6178.7	190.9	-	190.9	228.6
Aug	32024.0	30967.0	1860.2	66.9	0.5	66.3	1793.3	29006.8	22634.4	6372.4	100.1	-	100.1	1057.0
Sep	31708.4	31509.3	2077.6	68.4	16.7	51.6	2009.3	29371.6	23088.7	6282.8	60.1	-	60.1	199.1
Oct	34268.1	34003.0	2567.9	52.4	1.9	50.6	2515.5	31341.4	24595.2	6746.2	93.6	-	93.6	265.1
Nov	34433.5	34191.6	2095.0	59.4	0.2	59.2	2035.7	32032.3	25232.2	6800.1	64.2	-	64.2	241.9
Dec	36392.1	36025.8	2194.2	64.3	13.5	50.7	2129.9	33739.9	26635.6	7104.3	91.8	-	91.8	366.2
2009														
Jan	36058.8	35665.3	2091.0	52.0	2.0	50.0	2039.1	33485.6	26517.3	6968.3	88.7	-	88.7	393.5
Feb	35954.2	35529.4	2174.1	56.5	5.8	50.7	2117.7	33281.0	26342.6	6938.4	74.3	-	74.3	424.7
Mar	35752.7	35318.2	2134.5	55.7	4.9	50.8	2078.8	33001.5	25969.2	7032.3	182.2	-	182.2	434.4

Source: Commercial Banks

<sup>1</sup> Other Govt. 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 Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't								
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	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	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	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	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
2005	19,718.9	19,495.0	176.9	-	-	-	176.9	19,071.3	11,508.0	7,563.3	246.8	-	246.8	223.9
2006														
Mar	20,362.9	20,146.4	456.9	-	-	-	456.9	19,551.6	12,045.7	7,505.8	137.9	-	137.9	216.5
Jun	22,202.8	21,987.6	606.9	-	-	-	606.9	21,272.1	13,462.7	7,809.4	108.6	-	108.6	215.2
Sep	22,038.9	21,817.7	406.9	-	-	-	406.9	21,307.7	12,820.5	8,487.2	103.1	-	103.1	221.1
Dec	21,951.6	21,774.7	126.9	-	-	-	126.9	21,556.7	12,109.5	9,447.2	91.1	-	91.1	176.9
2007														
Mar	22,421.5	22,287.4	775.3	-	-	-	775.3	21,424.2	12,278.0	9,146.2	87.9	-	87.9	134.1
Jun	22,801.3	22,698.2	658.3	-	-	-	658.3	22,035.9	12,451.7	9,584.2	4.0	-	4.0	103.1
Sep	23,762.4	23,667.3	697.4	-	-	-	697.4	22,966.0	12,863.6	10,102.4	4.0	-	4.0	95.1
Dec	24,075.1	23,977.4	80.0	-	-	-	80.0	23,893.4	12,867.5	11,025.9	4.0	-	4.0	97.7
2008														
Jan	24,929.7	24,834.5	657.2	-	-	-	657.2	24,173.3	13,287.2	10,886.1	4.0	-	4.0	95.2
Feb	25,229.2	25,136.4	657.9	-	-	-	657.9	24,474.6	13,446.1	11,028.4	4.0	-	4.0	92.7
Mar	25,289.6	25,148.7	658.6	-	-	-	658.6	24,486.1	13,484.8	11,001.3	4.0	-	4.0	140.9
Apr	25,230.4	25,091.9	659.3	-	-	-	659.3	24,428.6	13,326.3	11,102.4	4.0	-	4.0	138.5
May	25,613.6	25,475.9	660.0	-	-	-	660.0	24,811.8	13,466.3	11,345.5	4.0	-	4.0	137.7
Jun	25,896.6	25,760.2	660.7	-	-	-	660.7	25,095.5	13,616.5	11,479.0	4.0	-	4.0	136.4
Jul	25,613.5	25,480.7	661.4	-	-	-	661.4	24,819.2	13,635.1	11,184.1	-	-	-	132.9
Aug	26,400.6	26,232.5	689.5	27.4	22.5	4.8	662.1	25,542.9	14,218.9	11,324.0	-	-	-	168.1
Sep	26,503.6	26,332.2	691.2	26.7	22.9	3.8	664.5	25,639.3	13,968.1	11,671.1	1.7	-	1.7	171.5
Oct	26,494.2	26,325.4	691.1	25.9	22.2	3.7	665.2	25,616.5	13,761.8	11,854.7	17.8	-	17.8	168.8
Nov	26,974.6	26,807.5	691.4	25.5	21.8	3.7	665.9	26,098.5	13,873.2	12,225.3	17.6	-	17.6	167.1
Dec	27,725.1	27,556.9	894.0	25.8	22.3	3.5	868.2	26,645.5	14,103.4	12,542.1	17.4	-	17.4	168.2
2009														
Jan	27,100.2	26,931.2	895.3	25.5	22.0	3.4	869.8	26,018.7	13,732.2	12,286.5	17.2	-	17.2	169.0
Feb	27,271.2	27,098.1	896.3	25.2	21.8	3.4	871.2	26,184.7	13,778.8	12,405.9	17.0	-	17.0	173.1
Mar	26,760.7	26,588.1	896.3	23.6	20.4	3.2	872.7	25,674.7	13,566.7	12,108.0	17.1	-	17.1	172.6

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)

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

Source: Commercial Banks

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

Table 2-13(b)

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

Source: Commercial Banks

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

Table 2-13(c)

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

Source: Commercial Banks



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

Table 2-13(d)

	2007							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>119.1</b>	<b>-</b>	<b>118.0</b>	<b>-</b>	<b>115.7</b>	<b>-</b>	<b>89.5</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>246.6</b>	<b>0.0</b>	<b>209.8</b>	<b>0.0</b>	<b>208.5</b>	<b>0.0</b>	<b>37.8</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	232.1	-	185.5	-	195.6	-	22.3
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	14.5	-	24.3	-	12.9	-	15.5
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	-	-	-	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	<b>2855.7</b>	<b>31402.3</b>	<b>2820.3</b>	<b>30774.1</b>	<b>2,797.6</b>	<b>30,975.4</b>	<b>1,239.6</b>	<b>32,956.5</b>
<b>Agriculture</b>	<b>517.4</b>	<b>3574.8</b>	<b>416.6</b>	<b>3027.8</b>	<b>433.6</b>	<b>2,866.1</b>	<b>369.7</b>	<b>2,984.5</b>
Sugarcane	517.4	63.9	416.6	60.6	433.6	131.1	369.7	129.8
Paddy	0.0	1202.1	0.0	1022.5	0.0	1,049.7	0.0	942.5
Other Farming	0.0	77.1	0.0	76.0	0.0	62.2	0.0	54.8
Livestock	0.0	563.6	0.0	600.3	0.0	611.8	0.0	637.8
Forestry	0.0	48.4	0.0	49.9	0.0	28.9	0.0	50.2
Shrimp & Other Fishing	0.0	1619.6	0.0	1218.6	0.0	982.4	0.0	1,169.5
<b>Mining &amp; Quarrying</b>	<b>0.1</b>	<b>942.6</b>	<b>0.0</b>	<b>958.3</b>	<b>0.6</b>	<b>1,002.2</b>	<b>1.1</b>	<b>822.8</b>
Bauxite	0.1	184.9	0.0	179.3	0.1	0.0	0.0	0.0
Other	0.0	757.7	0.0	779.0	0.5	1,002.2	1.1	822.8
<b>Manufacturing</b>	<b>2338.2</b>	<b>10394.8</b>	<b>2403.7</b>	<b>10376.6</b>	<b>2,363.4</b>	<b>9,995.7</b>	<b>864.7</b>	<b>10,634.6</b>
Timber and Sawmilling	0.0	1514.9	0.0	1664.2	0.0	1,722.5	0.0	1,747.1
Other Constr. and Engin.	0.0	4124.9	0.0	3747.6	0.0	3,553.0	0.0	3,346.8
Sugar Molasses	1429.7	2.4	1603.1	4.3	1,508.2	6.3	0.0	8.3
Rice Milling	126.9	1339.1	46.9	1517.6	80.0	1,279.3	80.0	1,556.4
Beverages, Food & Tobacco	0.0	1364.4	0.0	1244.4	0.0	1,267.7	0.0	1,315.3
Textiles & Clothing	0.0	36.0	0.0	70.4	0.0	60.9	0.0	48.9
Electricity	781.6	9.9	753.7	8.2	775.2	6.9	784.7	6.3
Other Manufacturing	0.0	2003.1	0.0	2119.9	0.0	2,099.2	0.0	2,605.4
<b>Services</b>	<b>0.0</b>	<b>16490.2</b>	<b>0.0</b>	<b>16411.3</b>	<b>0.0</b>	<b>17,111.4</b>	<b>4.1</b>	<b>18,514.7</b>
Drainage & Irrigation	0.0	46.3	0.0	32.7	0.0	29.5	0.0	25.5
Transportation	0.0	1414.5	0.0	1424.5	0.0	1,303.2	3.2	1,608.2
Telecommunications	0.0	39.3	0.0	113.3	0.0	24.1	0.0	28.5
Entertaining & Catering	0.0	2179.6	0.0	2203.7	0.0	2,080.2	0.0	1,984.2
Distribution	0.0	9908.9	0.0	9686.3	0.0	10,469.5	0.3	10,990.9
Education	0.0	78.8	0.0	78.0	0.0	82.4	0.0	75.1
Health	0.0	198.5	0.0	160.7	0.0	189.0	0.0	217.4
Professional Services	0.0	438.4	0.0	492.8	0.0	609.0	0.0	654.5
Other Services	0.0	2185.9	0.0	2219.4	0.0	2,324.4	0.7	2,930.4
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>13044.5</b>	<b>0.0</b>	<b>14097.8</b>	<b>0.0</b>	<b>13,768.5</b>	<b>0.0</b>	<b>15,762.9</b>
Housing	-	3895.3	-	4081.2	-	5,069.2	-	4,242.6
Motor Cars	-	3284.5	-	3797.0	-	2,712.4	-	4,324.8
Other Durable Goods	-	606.1	-	591.0	-	587.8	-	744.0
Education	-	237.0	-	251.5	-	278.1	-	274.8
Travel	-	61.0	-	66.5	-	85.0	-	68.9
Other Purposes	-	4175.7	-	4322.3	-	5,035.9	-	6,107.7
<b>TOTAL</b>	<b>2974.9</b>	<b>44693.5</b>	<b>2938.3</b>	<b>45081.6</b>	<b>2,913.4</b>	<b>44,952.4</b>	<b>1,329.1</b>	<b>48,757.2</b>

Source: Commercial Banks

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

Table 2-13(e)

	2008											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>82.7</b>	-	<b>77.2</b>	-	<b>84.2</b>	-	<b>69.9</b>	-	<b>43.8</b>	-	<b>96.5</b>	-
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>35.2</b>	<b>0.0</b>	<b>57.4</b>	<b>0.0</b>	<b>38.3</b>	<b>0.0</b>	<b>39.8</b>	<b>0.0</b>	<b>39.2</b>	<b>0.0</b>	<b>94.7</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Insurance Companies	-	21.1	-	31.8	-	24.8	-	26.1	-	23.4	-	80.9
Building Societies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	14.1	-	25.6	-	13.4	-	13.7	-	15.8	-	13.8
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	<b>2,761.8</b>	<b>33,071.8</b>	<b>2,792.2</b>	<b>33,939.4</b>	<b>3,149.7</b>	<b>34,185.9</b>	<b>2,955.0</b>	<b>34,637.9</b>	<b>2,775.7</b>	<b>35,185.5</b>	<b>2,623.0</b>	<b>34,550.6</b>
<b>Agriculture</b>	<b>496.6</b>	<b>3,042.5</b>	<b>418.8</b>	<b>3,133.8</b>	<b>498.3</b>	<b>3,274.9</b>	<b>575.6</b>	<b>3,072.1</b>	<b>427.7</b>	<b>3,324.8</b>	<b>455.6</b>	<b>3,518.3</b>
Sugarcane	496.6	128.4	418.8	128.1	498.3	126.2	575.6	124.0	427.7	126.9	455.6	123.5
Paddy	0.0	1,060.9	0.0	1,145.5	0.0	1,168.5	0.0	1,041.7	0.0	1,144.1	0.0	1,233.5
Other Farming	0.0	48.3	0.0	53.9	0.0	91.4	0.0	89.3	0.0	93.5	0.0	95.4
Livestock	0.0	626.4	0.0	668.4	0.0	627.5	0.0	669.9	0.0	780.9	0.0	864.9
Forestry	0.0	46.8	0.0	30.1	0.0	53.8	0.0	37.8	0.0	45.1	0.0	52.7
Shrimp & Other Fishing	0.0	1,131.7	0.0	1,107.9	0.0	1,207.4	0.0	1,109.5	0.0	1,134.3	0.0	1,148.4
<b>Mining &amp; Quarrying</b>	<b>0.9</b>	<b>754.2</b>	<b>1.4</b>	<b>765.9</b>	<b>0.3</b>	<b>759.4</b>	<b>0.0</b>	<b>790.8</b>	<b>1.4</b>	<b>1,644.0</b>	<b>1.0</b>	<b>1,568.3</b>
Bauxite	0.0	19.8	0.0	0.0	0.0	20.6	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.9	734.5	1.4	765.9	0.3	738.8	0.0	790.8	1.4	1,644.0	1.0	1,568.3
<b>Manufacturing</b>	<b>2,263.5</b>	<b>9,686.1</b>	<b>2,371.9</b>	<b>10,005.4</b>	<b>2,651.1</b>	<b>10,378.3</b>	<b>2,379.1</b>	<b>11,395.0</b>	<b>2,346.5</b>	<b>10,538.4</b>	<b>2,166.3</b>	<b>10,162.5</b>
Timber and Sawmilling	0.0	1,780.2	0.0	1,830.2	0.0	1,898.3	0.0	1,866.6	0.0	1,871.5	0.0	1,766.0
Other Constr. and Engin.	0.0	3,145.4	0.0	3,392.1	0.0	3,371.1	0.0	3,634.1	0.0	2,887.9	0.0	3,005.8
Sugar Molasses	1,222.4	1.4	1,253.0	1.4	1,325.6	1.4	1,301.1	1.2	1,214.7	1.2	1,172.8	1.2
Rice Milling	357.2	1,313.8	357.9	1,177.7	358.6	1,182.5	359.3	1,643.7	360.0	1,959.9	360.7	1,711.9
Beverages, Food & Tobacco	0.0	1,132.0	0.0	1,133.2	0.0	1,121.7	0.0	1,102.5	0.0	1,218.7	0.0	955.8
Textiles & Clothing	0.0	93.2	0.0	90.8	0.0	108.8	0.0	105.4	0.0	102.7	0.0	84.7
Electricity	683.8	24.9	761.0	27.5	966.9	4.8	718.7	4.6	771.8	5.9	632.7	4.8
Other Manufacturing	0.0	2,195.1	0.0	2,352.4	0.0	2,689.7	0.0	3,036.9	0.0	2,490.6	0.0	2,632.2
<b>Services</b>	<b>0.8</b>	<b>19,589.0</b>	<b>0.0</b>	<b>20,034.2</b>	<b>0.0</b>	<b>19,773.3</b>	<b>0.3</b>	<b>19,380.0</b>	<b>0.1</b>	<b>19,678.3</b>	<b>0.1</b>	<b>19,301.6</b>
Drainage & Irrigation	0.0	25.1	0.0	24.9	0.0	24.3	0.0	23.9	0.0	23.5	0.0	22.9
Transportation	0.0	2,000.5	0.0	2,112.7	0.0	2,159.5	0.0	2,040.4	0.0	2,012.5	0.0	2,035.2
Telecommunications	0.0	35.1	0.0	50.8	0.0	44.1	0.0	26.8	0.0	39.6	0.0	61.1
Entertaining & Catering	0.0	2,028.1	0.0	2,033.2	0.0	2,078.2	0.0	2,001.0	0.0	1,898.1	0.0	1,984.6
Distribution	0.1	11,939.6	0.0	12,138.1	0.0	11,593.7	0.0	11,534.9	0.0	11,875.8	0.0	11,681.5
Education	0.0	70.9	0.0	75.9	0.0	67.7	0.0	56.6	0.0	57.0	0.0	58.0
Health	0.0	224.3	0.0	217.3	0.0	204.6	0.0	200.7	0.0	218.3	0.0	203.0
Professional Services	0.0	572.9	0.0	604.0	0.0	547.0	0.0	557.5	0.0	525.8	0.0	509.6
Other Services	0.7	2,692.4	0.0	2,777.3	0.0	3,054.3	0.3	2,938.3	0.1	3,027.9	0.1	2,745.6
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>15,126.0</b>	<b>0.0</b>	<b>14,976.8</b>	<b>0.0</b>	<b>15,085.3</b>	<b>0.0</b>	<b>15,419.7</b>	<b>0.0</b>	<b>16,183.0</b>	<b>0.0</b>	<b>16,190.0</b>
Housing	-	3,989.4	-	5,001.3	-	4,736.9	-	5,145.7	-	5,304.3	-	5,411.5
Motor Cars	-	4,409.1	-	4,487.9	-	4,547.4	-	3,818.6	-	3,885.1	-	3,883.6
Other Durable Goods	-	691.7	-	667.5	-	648.2	-	716.6	-	733.4	-	807.9
Education	-	272.6	-	289.2	-	275.0	-	287.1	-	364.1	-	355.1
Travel	-	66.7	-	66.9	-	65.4	-	96.6	-	97.5	-	109.2
Other Purposes	-	5,696.5	-	4,464.1	-	4,812.3	-	5,355.0	-	5,798.6	-	5,622.8
<b>TOTAL</b>	<b>2,844.5</b>	<b>48,233.0</b>	<b>2,869.4</b>	<b>48,973.6</b>	<b>3,233.9</b>	<b>49,309.4</b>	<b>3,024.9</b>	<b>50,097.3</b>	<b>2,819.5</b>	<b>51,407.8</b>	<b>2,719.5</b>	<b>50,835.4</b>

Source: Commercial Banks

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

Table 2-13(f)

	2008											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>55.4</b>	<b>-</b>	<b>66.9</b>	<b>-</b>	<b>68.4</b>	<b>-</b>	<b>52.4</b>	<b>-</b>	<b>59.4</b>	<b>-</b>	<b>64.3</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>190.9</b>	<b>0.0</b>	<b>100.1</b>	<b>0.0</b>	<b>61.8</b>	<b>0.0</b>	<b>111.5</b>	<b>0.0</b>	<b>81.8</b>	<b>0.0</b>	<b>109.2</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	0.0	-	0.0	-	1.7	-	34.9	-	32.8	-	37.6
Insurance Companies	-	96.6	-	95.0	-	49.4	-	66.9	-	41.3	-	57.4
Building Societies	-	11.8	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	82.5	-	5.0	-	10.8	-	9.7	-	7.8	-	14.1
Trust & Investment Companies	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Pension Funds	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	<b>2,986.5</b>	<b>35,404.1</b>	<b>2,455.4</b>	<b>36,853.4</b>	<b>2,673.8</b>	<b>37,056.9</b>	<b>3,180.7</b>	<b>38,357.0</b>	<b>2,701.6</b>	<b>39,105.4</b>	<b>2,998.1</b>	<b>40,739.0</b>
<b>Agriculture</b>	<b>518.3</b>	<b>3,658.8</b>	<b>430.5</b>	<b>3,736.5</b>	<b>640.3</b>	<b>3,530.8</b>	<b>1,196.0</b>	<b>3,722.4</b>	<b>734.1</b>	<b>3,920.2</b>	<b>903.9</b>	<b>3,933.9</b>
Sugarcane	518.3	179.1	430.5	229.7	640.3	282.5	1,196.0	387.2	734.1	490.1	903.9	593.8
Paddy	0.0	1,328.5	0.0	1,349.7	0.0	1,156.3	0.0	1,092.0	0.0	1,088.7	0.0	1,133.6
Other Farming	0.0	104.5	0.0	98.2	0.0	97.4	0.0	98.8	0.0	97.6	0.0	91.6
Livestock	0.0	839.3	0.0	817.4	0.0	815.7	0.0	803.4	0.0	861.8	0.0	741.1
Forestry	0.0	70.9	0.0	61.7	0.0	91.4	0.0	73.4	0.0	118.7	0.0	112.0
Shrimp & Other Fishing	0.0	1,136.4	0.0	1,179.8	0.0	1,087.6	0.0	1,267.4	0.0	1,263.3	0.0	1,261.7
<b>Mining &amp; Quarrying</b>	<b>0.6</b>	<b>1,669.6</b>	<b>0.2</b>	<b>1,713.5</b>	<b>0.1</b>	<b>1,703.8</b>	<b>0.2</b>	<b>1,716.9</b>	<b>1.0</b>	<b>1,679.3</b>	<b>1.4</b>	<b>1,650.2</b>
Bauxite	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.6	1,669.6	0.2	1,713.5	0.0	1,703.8	0.2	1,716.9	1.0	1,679.3	1.4	1,650.2
<b>Manufacturing</b>	<b>2,467.6</b>	<b>10,528.1</b>	<b>2,024.5</b>	<b>10,041.0</b>	<b>2,031.8</b>	<b>10,360.4</b>	<b>1,984.5</b>	<b>11,003.4</b>	<b>1,964.8</b>	<b>11,248.7</b>	<b>2,091.1</b>	<b>11,633.5</b>
Timber and Sawmilling	0.0	1,915.3	0.0	1,907.0	0.0	1,940.4	0.0	1,947.4	0.0	1,962.0	0.0	2,123.8
Other Constr. and Engin.	0.0	3,193.7	0.0	2,684.2	0.0	2,567.4	0.0	2,929.9	0.0	2,827.4	0.0	2,949.0
Sugar Molasses	1,522.7	1.3	1,080.6	1.3	1,086.8	388.5	1,093.5	1.1	1,295.9	1.1	1,397.6	1.1
Rice Milling	71.7	1,570.9	70.6	1,261.2	69.4	1,580.2	68.2	2,265.2	67.0	2,481.3	65.8	2,852.4
Beverages, Food & Tobacco	0.0	937.3	0.0	1,203.8	0.0	1,196.0	0.0	1,404.5	0.0	1,567.4	0.0	1,372.9
Textiles & Clothing	0.0	87.1	0.0	85.0	0.0	83.3	0.0	81.9	0.0	80.8	0.0	77.9
Electricity	873.2	5.6	873.3	13.9	875.5	16.0	822.8	18.1	601.8	17.2	627.7	17.5
Other Manufacturing	0.0	2,816.9	0.0	2,884.7	0.0	2,588.6	0.0	2,355.3	0.0	2,311.5	0.0	2,239.0
<b>Services</b>	<b>0.0</b>	<b>19,547.6</b>	<b>0.3</b>	<b>21,362.4</b>	<b>1.7</b>	<b>21,461.7</b>	<b>0.0</b>	<b>21,914.4</b>	<b>1.7</b>	<b>22,257.2</b>	<b>1.7</b>	<b>23,521.4</b>
Drainage & Irrigation	0.0	22.8	0.0	22.5	0.0	22.0	0.0	21.6	0.0	21.1	0.0	20.5
Transportation	0.0	2,002.5	0.0	2,156.6	0.0	2,209.1	0.0	2,182.3	0.0	2,233.6	0.0	2,345.5
Telecommunications	0.0	56.5	0.0	59.1	0.0	80.7	0.0	75.6	0.0	80.3	0.0	80.2
Entertaining & Catering	0.0	1,970.2	0.0	1,973.5	0.0	1,901.9	0.0	1,909.5	0.0	1,890.5	0.0	1,873.9
Distribution	0.0	11,920.4	0.2	12,832.8	1.7	13,000.0	0.0	13,251.7	0.0	13,439.1	0.1	14,306.6
Education	0.0	42.6	0.1	39.1	0.0	30.4	0.0	31.7	0.0	35.6	0.0	24.7
Health	0.0	220.2	0.0	228.0	0.0	220.0	0.0	262.0	0.0	245.2	0.0	266.2
Professional Services	0.0	539.7	0.0	594.3	0.0	597.0	0.0	635.8	0.0	649.5	0.0	681.9
Other Services	0.0	2,772.6	0.0	3,456.6	0.0	3,400.6	0.0	3,544.1	1.7	3,662.3	1.6	3,922.0
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>15,860.3</b>	<b>0.0</b>	<b>16,157.0</b>	<b>0.0</b>	<b>16,382.1</b>	<b>0.0</b>	<b>16,886.7</b>	<b>0.0</b>	<b>17,362.2</b>	<b>0.0</b>	<b>17,814.7</b>
Housing	0.0	4,952.6	0.0	4,825.6	0.0	5,053.0	0.0	5,361.2	0.0	5,453.6	0.0	5,502.3
Motor Cars	0.0	3,943.0	0.0	4,052.7	0.0	4,055.8	0.0	3,995.5	0.0	3,998.0	0.0	4,000.2
Other Durable Goods	0.0	800.7	0.0	763.9	0.0	587.9	0.0	566.9	0.0	613.9	0.0	626.7
Education	0.0	374.8	0.0	339.5	0.0	271.6	0.0	277.0	0.0	271.5	0.0	273.7
Travel	0.0	109.2	0.0	102.6	0.0	57.6	0.0	53.7	0.0	52.7	0.0	66.6
Other Purposes	0.0	5,679.9	0.0	6,071.8	0.0	6,356.1	0.0	6,632.3	0.0	6,972.4	0.0	7,345.2
<b>TOTAL</b>	<b>3,042.0</b>	<b>51,455.3</b>	<b>2,522.3</b>	<b>53,110.4</b>	<b>3,297.9</b>	<b>53,500.8</b>	<b>3,233.1</b>	<b>55,355.2</b>	<b>2,760.9</b>	<b>56,549.4</b>	<b>3,062.4</b>	<b>58,662.8</b>

Source: Commercial Banks

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

Table 2-13(g)

	2009					
	Jan.		Feb.		Mar.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>52.0</b>	-	<b>56.5</b>	-	<b>55.7</b>	-
<b>FINANCIAL INSTITUTIONS</b>	<b>0.0</b>	<b>106.0</b>	<b>0.0</b>	<b>91.3</b>	<b>0.0</b>	<b>199.3</b>
Pub. Finan. Instits.	0.0	-	0.0	-	0.0	-
Co-op Finan. Instits.	-	30.8	-	39.6	-	25.4
Insurance Companies	-	63.8	-	33.0	-	144.2
Building Societies	-	0.0	-	0.0	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	11.4	-	17.9	-	28.2
Trust & Investment Companies	-	0.0	-	0.8	-	1.6
Pension Funds	-	0.0	-	0.0	-	0.0
<b>BUSINESS ENTERPRISES</b>	<b>2,908.9</b>	<b>40,249.5</b>	<b>2,988.9</b>	<b>40,121.4</b>	<b>2,951.5</b>	<b>39,535.9</b>
<b>Agriculture</b>	<b>845.5</b>	<b>4,052.3</b>	<b>944.7</b>	<b>3,974.8</b>	<b>922.6</b>	<b>4,062.1</b>
Sugarcane	844.9	603.1	944.6	646.8	922.4	704.6
Paddy	0.0	1,216.5	0.0	1,260.7	0.0	1,265.2
Other Farming	0.0	91.5	0.1	91.7	0.3	94.0
Livestock	0.0	776.7	0.0	686.8	0.0	716.5
Forestry	0.6	111.1	0.0	105.3	0.0	106.8
Shrimp & Other Fishing	0.0	1,253.4	0.0	1,183.4	0.0	1,175.0
<b>Mining &amp; Quarrying</b>	<b>0.3</b>	<b>1,585.4</b>	<b>0.4</b>	<b>1,702.0</b>	<b>0.2</b>	<b>1,652.7</b>
Bauxite	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.3	1,585.4	0.4	1,702.0	0.2	1,652.7
<b>Manufacturing</b>	<b>2,061.6</b>	<b>11,747.6</b>	<b>2,042.5</b>	<b>11,395.6</b>	<b>2,027.6</b>	<b>11,289.4</b>
Timber and Sawmilling	0.0	2,176.2	0.0	1,987.0	0.0	2,060.8
Other Constr. and Engin.	0.0	3,150.1	0.0	3,402.5	0.0	3,272.3
Sugar Molasses	1,413.7	1.1	1,406.2	1.1	1,416.1	0.9
Rice Milling	64.7	2,596.1	63.5	2,260.2	62.3	2,338.0
Beverages, Food & Tobacco	0.0	1,494.5	0.0	1,391.7	0.0	1,250.9
Textiles & Clothing	0.0	81.2	0.0	81.8	0.0	80.5
Electricity	583.2	54.9	572.9	18.0	549.2	16.9
Other Manufacturing	0.0	2,193.5	0.0	2,253.3	0.0	2,269.1
<b>Services</b>	<b>1.6</b>	<b>22,864.2</b>	<b>1.3</b>	<b>23,049.1</b>	<b>1.2</b>	<b>22,531.7</b>
Drainage & Irrigation	0.0	20.1	0.0	19.7	0.0	18.9
Transportation	0.0	2,469.0	0.0	2,476.8	0.0	2,429.2
Telecommunications	0.0	71.2	0.0	66.5	0.0	55.2
Entertaining & Catering	0.0	1,836.0	0.0	1,894.8	0.0	1,866.1
Distribution	0.0	13,667.0	0.0	13,811.6	0.0	13,878.1
Education	0.0	28.6	0.0	32.5	0.2	35.8
Health	0.0	262.7	0.0	247.1	0.0	340.4
Professional Services	0.0	697.2	0.0	651.9	0.0	497.4
Other Services	1.6	3,812.4	1.3	3,848.3	1.0	3,410.5
<b>HOUSEHOLDS</b>	<b>0.0</b>	<b>17,415.6</b>	<b>0.0</b>	<b>17,464.9</b>	<b>0.0</b>	<b>17,258.8</b>
Housing	0.0	5,031.9	0.0	5,197.7	0.0	4,727.4
Motor Cars	0.0	4,013.3	0.0	4,006.6	0.0	3,276.5
Other Durable Goods	0.0	590.3	0.0	575.1	0.0	395.2
Education	0.0	301.6	0.0	298.8	0.0	172.7
Travel	0.0	74.8	0.0	76.4	0.0	14.2
Other Purposes	0.0	7,403.7	0.0	7,310.4	0.0	8,672.9
<b>TOTAL</b>	<b>2,960.9</b>	<b>57,771.1</b>	<b>3,045.3</b>	<b>57,677.7</b>	<b>3,007.2</b>	<b>56,994.0</b>

Source: Commercial Banks

Figures under the 'other purposes' sub-category has been reclassified to exclude credit card transactions effective from March 2007.

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

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Treasury Bills 1)	Req. Liquid Assets 2)	Surplus (+) Deficit (-)
1999	20909.7	2312.7	1133.0	891.1	1058.9	4068.6	11445.5	16155.2	4754.5
2000	31611.2	1897.4	3370.3	1061.2	882.3	3491.9	20908.1	19158.1	12453.2
2001	33533.8	1791.0	4996.7	1239.4	626.9	3454.1	21425.8	20153.5	13380.3
2002	37300.1	1866.0	6006.1	395.6	899.3	2540.7	25592.3	22330.0	14970.0
2003	39992.5	2022.9	6066.7	478.5	773.9	5436.2	25214.1	23510.0	16482.5
2004									
Mar	42237.5	1756.4	4058.3	466.2	558.1	4664.1	30734.3	24461.4	17776.0
Jun	42866.0	1572.6	1769.2	644.7	609.4	5400.2	32870.0	24465.0	18401.0
Sep	41284.9	1915.2	3040.9	636.3	384.6	5400.8	29907.1	24664.3	16620.7
Dec	48954.7	2455.9	6956.2	589.1	883.8	6954.3	31115.4	26330.9	22623.8
2005									
Mar	51888.1	2252.2	4985.6	1206.2	881.6	6549.7	36012.9	27797.8	24052.3
Jun	49861.0	2208.1	3042.8	2644.0	488.0	8114.8	33363.4	28180.8	21634.5
Sep	48532.5	1968.2	5750.0	2186.2	1254.0	7195.2	30178.9	27997.9	20534.6
Dec	56441.6	2811.1	8199.9	2901.0	1604.5	7524.1	33401.0	29826.1	26615.5
2006									
Mar	56777.7	1996.0	4185.0	3693.1	826.3	7511.8	38565.6	30580.9	26196.8
Jun	54262.6	1745.7	4244.7	4081.9	948.5	10993.3	32248.5	31491.7	22770.9
Sep	58756.5	1844.4	5907.0	3278.4	705.8	9458.7	37562.3	32244.2	26512.3
Dec	55577.2	2841.9	4116.5	3917.6	1878.6	6194.1	36628.5	33252.0	22325.2
2007									
Mar	55511.6	2172.9	2157.7	3183.2	855.0	9933.0	37209.8	34875.6	20636.0
Jun	54596.0	2500.3	5851.4	3500.5	1095.7	8119.6	33528.5	35681.4	18914.6
Sep	50823.6	2580.2	2328.9	2755.9	419.6	7012.1	35726.9	35723.2	15100.4
Dec	65050.9	3736.8	1331.3	3095.4	1056.3	21456.3	34374.9	38071.4	26979.5
2008									
Jan	67519.4	2820.9	6726.1	1044.3	340.0	18558.0	38030.2	39339.5	28180.0
Feb	66713.2	2273.2	4111.0	1086.2	977.5	17513.4	40752.0	39206.5	27506.7
Mar	71073.2	3334.0	5498.1	868.9	1811.7	18399.8	41160.7	39503.9	31569.3
Apr	71456.5	3208.3	2444.0	668.3	2248.7	18230.1	44657.1	40417.1	31039.4
May	72169.8	2498.5	6307.4	842.4	1895.2	18913.7	41712.7	41021.4	31148.5
Jun	72499.8	2525.5	4133.6	3553.8	1651.5	17104.0	43531.4	41880.0	30619.8
Jul	74386.8	2675.3	6432.4	3237.1	1280.5	16089.2	44672.3	41849.6	32537.2
Aug	67690.4	2670.0	5882.9	2935.8	873.7	11517.4	43810.8	41599.7	26090.7
Sep	70948.9	2708.6	3618.2	3783.0	1715.9	15175.2	43947.9	41304.3	29644.6
Oct	71625.1	2520.7	4226.4	4304.3	1287.8	15041.7	44244.2	41523.1	30102.0
Nov	68875.5	2448.3	4696.5	4225.2	1597.9	12068.0	43839.6	41791.1	27084.4
Dec	67347.2	3677.2	1109.7	2155.4	-497.9	16655.4	44247.5	42098.1	25249.2
2009									
Jan	70404.8	2499.4	6893.9	2552.5	2195.3	13357.9	42905.9	42580.4	27824.5
Feb	76248.6	2534.5	7031.5	2605.4	2361.0	15177.5	46538.7	43591.2	32657.4
Mar	74621.5	3030.3	5303.7	3744.9	2943.0	10306.2	49293.2	43213.0	31408.4

Source: Commercial Banks

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

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

**COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS**

(G\$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)		
<b>2007</b>	<b>Apr</b>	06th	19528.7	22215.7	2687.0	<b>2008</b>	04th	22411.8	29247.1	6835.3	
		13th	19721.5	23857.8	4136.3		11th	22526.4	27507.4	4981.0	
		20th	19990.6	27355.7	7365.0		18th	22594.7	27405.0	4810.4	
		27th	20133.0	25175.8	5042.8		25th	22842.1	25286.2	2444.0	
	<b>May</b>	04th	20147.4	24081.0	3933.6		02nd	22814.6	25233.3	2418.8	
		11th	20305.4	25356.6	5051.3		09th	22936.3	27102.9	4166.5	
		18th	20291.4	26316.9	6025.5		16th	23149.7	27690.1	4540.4	
		25th	20451.3	26791.3	6340.1		23rd	23067.5	27831.3	4763.8	
	<b>Jun</b>	01st	20275.8	24178.4	3902.6		30th	23208.2	29515.5	6307.4	
		08th	20213.1	25256.1	5043.0		<b>Jun</b>	06th	23280.4	28279.4	4999.0
		15th	20335.2	23856.5	3521.3			13th	23253.8	27375.9	4122.1
		22nd	20289.9	25648.7	5358.8			20th	23261.9	29384.5	6122.6
29th		20188.2	26039.7	5851.4	27th	23650.9		27784.4	4133.6		
<b>Jul</b>	06th	20107.6	26460.4	6352.8	<b>Jul</b>	04th		23477.5	27841.1	4363.6	
	13th	20149.6	25850.1	5700.5		11th	23614.7	26867.8	3253.1		
	20th	20230.4	23283.3	3052.9		18th	23511.9	29245.3	5733.4		
	27th	19967.7	23809.6	3841.9		25th	23605.1	30037.5	6432.4		
<b>Aug</b>	03rd	20024.7	25173.8	5149.1	<b>Aug</b>	01st	23598.5	27592.0	3993.5		
	10th	20127.0	25366.9	5239.9		08th	23530.1	28083.1	4553.0		
	17th	20187.8	24931.6	4743.8		15th	23509.3	28400.0	4890.8		
	24th	20042.6	23754.3	3711.7		22nd	23556.8	28845.2	5288.5		
	31st	19979.1	23952.8	3973.7		29th	23465.7	29348.6	5882.9		
<b>Sep</b>	07th	19956.7	24270.4	4313.8	<b>Sep</b>	05th	23191.2	29206.4	6015.1		
	14th	20102.4	22291.1	2188.7		12th	23082.4	28769.4	5687.0		
	21st	20093.3	22589.4	2496.1		19th	23038.4	27957.8	4919.4		
	28th	20201.0	22529.9	2328.9		26th	23319.1	26937.4	3618.2		
<b>Oct</b>	05th	20268.3	22895.3	2627.0	<b>Oct</b>	03rd	23222.0	27080.4	3858.4		
	12th	20408.0	23286.9	2878.9		10th	23196.4	29366.4	6170.0		
	19th	20626.0	24294.6	3668.6		17th	23503.3	28518.1	5014.9		
	26th	20692.9	24924.6	4231.7		24th	23447.4	26840.8	3393.4		
<b>Nov</b>	02nd	20884.5	25368.6	4484.1	31st	23502.2	27728.5	4226.4			
	09th	21051.9	26926.2	5874.3	<b>Nov</b>	07th	23664.6	28460.2	4795.6		
	16th	21300.4	26732.7	5432.3		14th	23637.0	28809.1	5172.1		
	23rd	21398.9	26463.7	5064.9		21st	23803.9	28053.9	4249.9		
	30th	21578.5	28515.0	6936.5		28th	23658.4	28354.9	4696.5		
<b>Dec</b>	07th	21599.4	28295.1	6695.7		<b>Dec</b>	05th	23705.0	29034.1	5329.1	
	14th	21802.4	25268.4	3466.0	12th		23998.8	25832.8	1833.9		
	21st	21640.3	23322.1	1681.8	19th		23998.1	24529.2	531.2		
	28th	21477.4	22808.6	1331.3	26th		23859.4	24969.1	1109.7		
<b>2008</b>	<b>Jan</b>	04th	21389.6	27576.5	6186.9	<b>2009</b>	02nd	23812.5	28900.4	5087.9	
		11th	21738.8	30065.4	8326.6		09th	24104.9	29338.4	5233.5	
		18th	22001.7	30426.4	8424.7		16th	24272.5	29831.1	5558.5	
		25th	22190.8	28916.8	6726.1		23rd	24303.5	29358.9	5055.3	
	<b>Feb</b>	01st	22052.4	27227.8	5175.5		30th	24146.1	31040.0	6893.9	
		08th	22108.5	27987.8	5879.3		<b>Feb</b>	06th	24242.2	33086.7	8844.5
		15th	22214.1	27776.1	5562.0			13th	24486.7	33355.8	8869.1
		22nd	22239.7	26427.7	4188.0			20th	24586.9	32010.6	7423.7
		29th	22166.3	26277.3	4111.0			27th	24659.3	31690.9	7031.5
	<b>Mar</b>	07th	22156.8	28206.5	6049.7			<b>Mar</b>	06th	24536.2	32740.7
		14th	22216.1	27403.0	5186.9		13th		24835.6	32224.4	7388.7
		21st	22247.6	26615.9	4368.2		20th		24597.4	31507.1	6909.8
28th		22344.9	27843.0	5498.1	27th	24512.6	29816.3		5303.7		

Source: Commercial Banks

**FOREIGN EXCHANGE INTERVENTION**  
US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2004	5.51	3.87	1.64
2005	15.87	3.94	11.93
2006	11.57	24.00	(12.43)
2007	23.15	23.07	0.08
2008			
Jan	18.38	1.90	16.48
Feb	-	5.50	(5.50)
Mar	1.00	-	1.00
Apr	5.97	2.00	3.97
May	3.85	-	3.85
Jun	1.75	2.00	(0.25)
Jul	11.05	3.50	7.55
Aug	2.90	5.00	(2.10)
Sep	-	2.90	(2.90)
Oct	3.80	3.90	(0.10)
Nov	-	6.20	(6.20)
Dec	11.40	37.45	(26.05)
2009			
Jan	20.00	9.42	10.58
Feb	-	-	-
Mar	8.38	9.85	(1.47)

Source: Bank of Guyana

**INTERBANK TRADE**  
US\$ Million

Table 2.16 (b)

Period Ended	Volume
2007	
Jan	-
Feb	1.2
Mar	2.3
Apr	3.0
May	9.6
Jun	0.2
Jul	-
Aug	5.0
Sep	2.8
Oct	-
Nov	2.0
Dec	6.0
2008	
Jan	2.6
Feb	9.5
Mar	3.4
Apr	6.6
May	2.9
Jun	4.2
Jul	3.0
Aug	-
Sep	-
Oct	0.4
Nov	0.2
Dec	0.1
2009	
Jan	3.2
Feb	1.7
Mar	2.0

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

Table 2.17

<b>Period Ended</b>	<b>Total</b>	<b>91-Day Bills</b>	<b>182-Day Bills</b>	<b>364- Day Bills</b>
1999	12,417.9	2,608.7	1,868.0	7,941.2
2000	21,698.0	3,372.1	5,924.5	12,401.4
2001	21,973.0	2,539.8	7,077.0	12,356.3
2002	24,856.9	1,500.0	8,469.0	14,887.9
2003	25,225.3	1,650.0	7,984.7	15,590.7
2004				
Mar	30,751.1	2,239.8	9,313.2	19,198.1
Jun	33,060.1	3,971.0	7,151.0	21,938.1
Sep	30,314.1	1,580.0	7,701.0	21,033.1
Dec	31,260.7	2,832.2	7,646.0	20,782.5
2005				
Mar	35,990.9	4,497.0	10,025.5	21,468.4
Jun	33,262.5	1,705.0	10,644.5	20,913.0
Sep	30,086.2	2,500.0	8,005.1	19,581.1
Dec	33,401.7	1,350.0	7,015.4	25,036.3
2006				
Mar	38,789.5	3,400.0	5,775.4	29,614.1
Jun	32,324.9	0.0	1,956.4	30,368.6
Sep	37,669.3	4,524.5	1,806.4	31,338.5
Dec	36,703.0	800.0	5,806.1	30,096.9
2007				
Mar	37,287.8	2,000.0	7,456.1	27,831.7
Jun	33,585.5	0.0	5,456.3	28,129.2
Sep	35,799.2	2,000.0	4,256.3	29,542.9
Dec	34,415.7	0.0	2,256.3	32,159.4
2008				
Jan	38,132.2	0.0	3,756.3	34,375.9
Feb	41,134.5	0.0	3,756.3	37,378.2
Mar	41,484.6	0.0	3,756.3	37,728.3
Apr	44,984.6	0.0	3,756.3	41,228.3
May	41,888.1	0.0	3,756.3	38,131.8
Jun	43,688.1	1,000.0	3,756.3	38,931.8
Jul	44,788.1	1,000.0	2,856.3	40,931.8
Aug	44,051.3	1,000.0	4,856.3	38,195.0
Sep	44,651.3	0.0	4,456.3	40,195.0
Oct	45,301.3	1,000.0	4,456.3	39,845.0
Nov	44,990.4	1,000.0	6,955.4	37,035.0
Dec	44,991.2	1,000.0	6,956.2	37,035.0
2009				
Jan	43,661.2	1,000.0	6,356.2	36,305.0
Feb	48,031.2	1,000.0	6,856.2	40,175.0
Mar	50,791.2	2,000.0	6,756.2	42,035.0

Source: Bank of Guyana.



**MONETARY SURVEY**  
(G\$ MILLION)

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit						Money and Quasi-Money					Other (Net)	
	Total	Bank of Guyana	Commercial Banks	Total	Public Sector			Non-Bank Fin. Inst. (Net)	Private Sector	Total	Money			Quasi-Money Savings & Time Dep.		
					Total	Cent'l Gov't (Net)	Public Ent's. (Net)				Other Pub. Sect. (Net)	Total	Currency			Demand Deposits
1999	11591.9	8361.0	3230.8	23860.3	-26735.3	-22080.0	-2618.9	-2036.4	-5227.7	55823.3	77007.7	21576.0	13422.2	8153.9	55431.7	-41555.5
2000	23181.5	19835.1	3346.4	25006.4	-25848.3	-20421.0	-1319.7	-4107.6	-7486.2	58341.0	85445.1	24826.6	14495.1	10331.6	60618.5	-37257.1
2001	30136.4	23542.4	6594.0	26052.6	-24212.6	-18287.5	-1041.0	-4884.1	-7544.9	57810.0	93035.5	24807.4	15138.3	9669.1	68228.1	-36846.5
2002	32203.2	24539.4	7663.8	29141.2	-22025.9	-15330.5	-1900.8	-4794.7	-7497.7	58664.8	98147.3	26364.8	15409.7	10955.1	71782.6	-36802.9
2003	38080.0	25011.4	13068.6	25198.9	-14396.7	-5926.8	-1581.5	-6888.3	-8998.2	48593.7	106259.1	30792.7	17888.2	12904.5	75466.5	-42980.2
2004	34001.5	19424.9	14576.6	37419.2	-942.9	9551.6	-2583.2	-7911.3	-10023.9	48386.0	114494.6	34606.3	19545.6	15060.7	79888.2	-43073.9
2005	42234.9	24244.0	17990.9	39895.8	-3155.3	12521.8	-1875.9	-13801.1	-9377.5	52428.6	124011.5	37839.0	21526.7	16312.3	86172.5	-41880.7
2006																
Mar	53456.7	34967.8	18488.9	31731.6	-13078.5	5163.2	-6339.4	-11902.3	-8865.7	53675.7	125516.3	36460.8	19571.0	16889.8	89055.4	-40328.0
Jun	56252.4	33071.7	23180.7	32984.5	-15017.7	2484.3	-5522.4	-11979.6	-8970.9	56973.1	129267.3	37602.5	19912.5	17690.0	91664.9	-40030.4
Sep	57931.7	37629.5	20302.2	37652.8	-11623.7	7155.8	-6574.4	-12205.2	-8260.5	57537.1	135227.9	40771.6	20774.7	19996.9	94456.3	-39643.4
Dec	55458.9	36594.8	18864.0	43300.4	-10385.0	9716.4	-8153.4	-11947.9	-8103.2	61788.6	143776.7	48069.9	25952.0	22117.9	95706.8	-45017.4
2007																
Mar	63603.4	38066.4	25537.0	46056.4	-10501.3	8533.5	-6858.5	-12176.3	-7535.6	64093.3	146672.5	46551.5	24368.5	22183.0	100121.0	-37012.7
Jun	65430.0	36720.4	28709.6	44811.9	-13585.8	7170.0	-8584.8	-12171.0	-8528.1	66925.8	148635.5	44591.1	23714.5	20876.6	104044.3	-38393.5
Sep	75440.5	43555.2	31885.3	44720.7	-15060.3	4669.3	-7499.7	-12229.9	-8516.8	68297.7	152350.0	46608.8	24438.8	22170.0	105741.2	-32188.9
Dec	83094.4	44643.2	38451.2	44988.5	-19061.9	3522.2	-9922.8	-12661.2	-9296.5	73346.9	163399.4	54240.7	29800.6	24440.1	109158.7	-35316.5
2008																
Jan	84280.5	50192.2	34088.3	46285.5	-16973.1	5334.9	-9864.2	-12443.8	-9769.3	73027.9	163653.2	52358.3	27134.5	25223.8	111294.9	-33087.2
Feb	82473.5	48163.5	34310.0	48610.7	-15446.0	6707.5	-9635.8	-12517.7	-10275.6	74332.2	163768.1	51610.9	27750.1	23860.8	112157.2	-32684.0
Mar	88271.4	52488.2	35783.2	46355.9	-18088.0	5210.3	-10004.3	-13294.0	-10311.1	74755.1	167164.0	53590.3	28296.4	25293.9	113573.8	-32536.7
Apr	84586.6	49165.1	35421.5	53334.1	-12808.9	11022.6	-10272.8	-13558.6	-10045.8	76188.8	171187.2	54755.4	28576.4	26179.1	116431.8	-33266.5
May	90433.6	52255.7	38177.9	51993.5	-14495.7	8772.4	-10011.4	-13256.7	-11374.9	77864.1	175245.4	57003.7	29644.7	27359.0	118241.7	-32818.2
Jun	97967.7	58299.6	39668.0	42479.3	-24385.7	-1708.9	-10433.2	-12243.6	-10672.2	77537.2	174210.3	55302.8	28916.7	26386.2	118907.4	-33763.4
Jul	96514.1	58279.8	38234.2	47199.4	-21694.3	119.2	-9349.1	-12464.3	-10416.5	79310.2	176270.0	56977.0	29292.4	27684.5	119293.1	-32556.6
Aug	88761.0	52902.3	35858.7	55088.6	-15569.5	6859.0	-10119.7	-12308.7	-10899.3	81557.3	176756.4	57522.1	29122.2	28399.9	119234.3	-32906.8
Sep	92713.6	56137.2	36576.4	56514.6	-15785.6	6224.6	-9441.8	-12568.3	-9854.4	82154.6	178594.8	59807.1	28952.8	30854.3	118787.7	-29366.5
Oct	92956.1	55860.9	37095.3	55543.6	-19340.4	3432.3	-10172.6	-12600.1	-9737.5	84621.5	179224.9	57289.1	29801.9	27487.3	121935.8	-30725.2
Nov	90691.6	54390.9	36300.8	60672.2	-16541.7	6407.8	-10635.7	-12313.8	-9603.2	86817.1	181546.3	58020.6	30589.4	27431.1	123525.8	-30182.5
Dec	94141.7	54230.5	39911.1	59775.5	-18546.5	5843.6	-11205.3	-13184.8	-11012.6	89334.6	184153.0	61035.3	34552.4	26482.9	123117.7	-30235.9
2009																
Jan	93844.1	57008.0	36836.0	59839.8	-17624.7	7226.9	-11811.0	-13040.6	-11652.4	89116.9	183377.9	58283.5	31177.3	27106.1	125094.4	-29694.1
Feb	95832.5	60230.7	35601.9	60170.4	-18109.1	7643.1	-12594.0	-13158.1	-11123.6	89403.0	185232.9	59240.6	30990.6	28250.0	125992.3	-29230.0
Mar	98740.7	64439.4	34301.3	56546.2	-20830.6	5343.4	-13167.6	-13006.4	-11533.8	88910.6	184399.7	57504.7	31037.5	26467.1	126895.0	-29112.8

Source: Bank of Guyana and Commercial Banks.

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

Table 4.1

	2005	2006	2007				2008											2009			
	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
<b>BANK OF GUYANA</b>																					
Bank Rate	6.00	6.75	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.75	6.75	6.75	7.50	7.50	6.75
Treasury Bill Discount Rate																					
91 Days	3.74	4.16	3.94	3.94	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.94	3.94	3.94	3.94	4.19	4.19	4.19	4.93	4.93	4.18
182 Days	3.84	4.18	4.00	3.92	3.92	3.92	3.96	3.96	3.89	3.89	3.89	3.89	3.92	4.07	4.07	4.07	4.48	4.48	4.48	4.39	4.29
364 Days	4.21	4.24	4.23	4.19	4.05	4.35	4.15	4.46	4.34	4.24	4.24	4.30	4.61	4.64	4.76	4.88	4.81	4.81	4.34	4.81	4.56
<b>COMMERCIAL BANKS</b>																					
Small Savings Rate	3.38	3.19	3.19	3.19	3.19	3.15	3.15	3.15	3.11	3.08	3.08	3.25	3.25	3.12	3.12	3.04	3.04	3.04	3.04	3.04	2.82
Prime Lending Rate (weighted average 2)	15.24	14.47	14.33	13.97	13.96	13.89	13.94	13.93	13.98	14.01	13.94	13.94	13.88	13.85	13.82	13.83	13.84	13.91	13.83	13.92	13.95
Prime Lending Rate 3)	14.54	14.54	14.54	14.54	14.71	14.71	14.71	14.71	14.71	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54	14.54
Comm. Banks' Lending Rate (weighted average )	13.50	13.12	12.83	12.72	12.40	12.40	12.35	12.35	12.35	12.04	12.12	12.15	12.13	12.27	12.13	12.39	12.29	12.35	12.29	12.27	11.79
<b>HAND-IN-HAND TRUST CORP. INC. 4)</b>																					
Domestic Mortgages	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
Commercial Mortgages	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
Average Deposit Rates	3.23	3.14	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23
<b>NEW BUILDING SOCIETY</b>																					
Deposits 5)	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
Mortgage Rates	8.95	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	6.95	6.95	6.95
Five dollar shares	4.00	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80
Save and prosper shares	5.00	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50

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

- 1) End of period rates.
- 2) The prime lending rate reported by the banks has been weighted by the amount of loans issued at the corresponding rate.
- 3) The average prime lending rate actually used by commercial banks applicable to loans and advances.
- 4) Effective from March 2004 GNCB Trust Company has been re-named Hand-in Hand Trust Corp. Inc.
- 5) Small savings rate

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

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate 1)	Small Savings Deps.	3 Mths. Time Deps.	6 Mths. Time Deps.	9 Mths. Time Deps.	12 Mths. Time Deps.
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	16.79	6.70	7.15	7.03	7.13	8.07
2002	16.25	4.29	3.70	3.91	4.13	4.23
2003	14.88	3.46	2.81	3.16	3.50	3.54
2004						
Mar	14.54	3.46	2.81	3.15	3.50	3.58
Jun	14.54	3.42	2.71	3.10	3.50	3.42
Sep	14.54	3.42	2.59	2.95	3.50	3.29
Dec	14.54	3.42	2.59	2.85	3.50	3.38
2005						
Mar	14.54	3.38	2.59	2.90	3.38	3.21
Jun	14.54	3.38	2.59	2.90	3.38	3.25
Sep	14.54	3.38	2.59	2.90	3.38	3.25
Dec	14.54	3.38	2.59	2.90	3.38	3.25
2006						
Mar	14.54	3.38	2.59	2.90	3.38	3.25
Jun	14.54	3.29	2.55	2.85	3.38	3.17
Sep	14.54	3.19	2.48	2.20	3.00	3.00
Dec	14.54	3.19	2.48	2.20	3.00	3.00
2007						
Mar	14.54	3.19	2.48	2.20	3.00	3.00
Jun	14.54	3.19	2.48	2.20	3.00	3.00
Sep	14.71	3.19	2.48	2.20	3.00	3.00
Dec	14.71	3.15	2.40	2.10	3.00	2.96
2008						
Jan	14.71	3.15	2.40	2.10	3.00	2.96
Feb	14.71	3.15	2.40	2.10	3.00	2.96
Mar	14.71	3.15	2.40	2.10	3.00	2.96
Apr	14.54	3.11	2.40	2.10	3.00	2.96
May	14.54	3.17	2.40	2.10	3.00	2.96
Jun	14.54	3.17	2.40	2.10	3.00	2.96
Jul	14.54	3.25	2.40	2.10	3.00	2.96
Aug	14.54	3.25	2.40	2.10	3.00	2.96
Sep	14.54	3.12	2.31	2.00	3.00	2.88
Oct	14.54	3.12	2.31	2.00	3.00	2.88
Nov	14.54	3.04	2.32	2.00	3.00	2.88
Dec	14.54	3.04	2.34	2.05	3.00	2.92
2009						
Jan	14.54	3.04	2.36	2.05	2.75	2.92
Feb	14.54	3.04	2.36	2.05	2.75	2.92
Mar	14.54	2.82	2.32	2.00	2.75	2.88

Source: Commercial Banks

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

## COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Bank Rate	Treas Bill	Treas Bill	Bank Rate	Treas Bill	Bank Rate
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	6.25	8.75	6.33	13.00	1.97	7.50	17.03	1.72	1.25	3.83	4.25
2002	3.91	6.25	4.39	7.25	1.51	7.50	17.01	1.20	0.75	3.84	3.75
2003	3.40	5.50	4.79	7.00	0.77	7.50	23.46	0.89	2.00	3.83	3.00
2004											
Mar	3.47	5.50	4.82	7.00	0.37	7.50	15.23	0.94	2.00	4.13	3.00
Jun	3.52	5.50	4.78	7.00	0.30	7.50	14.98	1.28	2.01	4.61	3.00
Sep	3.80	6.00	4.75	7.00	1.79	7.50	14.80	1.67	2.58	4.69	3.00
Dec	3.79	6.00	4.70	7.00	2.76	7.50	14.94	2.20	3.15	4.68	3.00
2005											
Mar	3.84	6.00	4.74	7.25	3.28	7.50	13.46	2.76	3.58	4.77	3.00
Jun	3.80	6.00	4.83	7.25	4.75	7.50	12.88	3.00	4.01	4.62	3.00
Sep	3.76	6.00	4.93	7.75	5.28	10.00	13.15	3.46	4.59	4.40	3.00
Dec	3.74	6.00	4.95	8.00	6.22	10.00	13.55	3.89	5.16	4.43	3.25
2006											
Mar	3.85	6.25	5.43	8.75	6.22	12.00	13.18	4.51	5.53	4.40	3.50
Jun	3.85	6.25	6.12	9.25	6.19	12.00	12.82	4.79	6.02	4.54	3.75
Sep	3.98	6.50	6.70	10.00	6.21	12.00	12.49	4.82	6.25	4.84	4.00
Dec	4.16	6.75	6.74	10.00	6.56	12.00	12.31	4.84	6.25	5.08	4.50
2007											
Mar	3.94	6.50	6.80	10.00	5.74	12.00	11.65	4.96	6.25	5.33	4.75
Jun	3.94	6.50	6.90	10.00	5.76	12.00	12.13	4.63	6.25	5.67	5.00
Sep	3.90	6.50	6.97	10.00	5.16	12.00	14.29	4.01	5.53	5.69	5.00
Dec	3.90	6.50	7.00	10.00	4.90	12.00	13.34	3.08	4.83	5.30	5.00
2008											
Jan	3.90	6.50	7.00	10.00	4.68	12.00	13.33	2.86	4.48	5.12	5.00
Feb	3.90	6.50	6.99	10.25	4.72	12.00	14.22	2.21	3.50	5.02	5.00
Mar	3.90	6.50	7.00	10.25	4.70	12.00	14.22	1.38	3.04	4.88	5.00
Apr	3.90	6.50	7.00	10.25	4.51	12.00	14.20	1.32	2.49	4.83	5.00
May	3.90	6.50	7.04	10.25	4.31	12.00	14.28	1.71	2.25	4.95	5.00
Jun	3.94	6.50	7.05	10.25	4.16	12.00	14.43	1.89	2.25	5.11	5.25
Jul	3.94	6.50	7.04	10.50	4.02	12.00	14.90	1.72	2.25	5.08	5.25
Aug	3.94	6.50	7.02	10.50	3.77	12.00	15.08	1.79	2.25	4.95	...
Sep	3.94	6.50	7.05	10.75	3.48	12.00	15.35	1.46	2.25	4.74	...
Oct	4.19	6.75	6.97	10.75	3.14	12.00	...	0.84	1.81	3.68	...
Nov	4.19	6.75	7.04	10.75	4.07	12.00	...	0.30	1.25	1.99	...
Dec	4.19	6.75	...	10.75	4.81	10.00	...	0.04	0.86	1.30	...
2009											
Jan	4.93	7.50	...	...	...	...	...	...	...	...	...
Feb	4.93	7.50	...	...	...	...	...	...	...	...	...
Mar	4.18	6.75	...	...	...	...	...	...	...	...	...

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

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

Table 5.1

Period Ended	Assets										Total Assets/ Liabilities	Liabilities					Foreign 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								
1999	310.3	123.9	4,705.2	4,705.2	-	-	6,090.5	6,088.8	1.7	738.7	11,968.6	10,236.1	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	450.4	1,660.7	7,019.9	7,019.9	-	-	8,305.7	8,305.7	-	837.0	18,273.7	16,073.7	15,670.8	402.9	2,200.1	...	
2002	497.2	2,497.1	7,862.7	7,862.7	-	-	9,776.5	9,776.5	-	749.0	21,382.5	18,914.8	18,451.1	463.7	2,467.8	...	
2003	721.9	1,686.3	9,557.9	9,557.9	-	-	10,868.8	10,868.8	-	756.7	23,591.5	20,779.5	20,257.8	521.7	2,812.0	...	
2004																	
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	...	
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	...	
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	...	
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	...	
2005																	
Mar	834.7	1,792.3	10,512.0	10,512.0	-	-	12,685.6	12,685.6	-	962.1	26,786.7	23,385.7	22,825.6	560.2	3,401.0	...	
Jun *	851.8	1,804.1	10,903.6	10,903.6	-	-	13,085.9	13,085.9	-	1,020.6	27,665.9	23,196.0	22,645.9	550.2	3,596.3	873.6	
Sep	851.8	1,766.4	11,214.5	11,214.5	-	-	13,417.6	13,417.6	-	1,091.0	28,341.3	23,870.5	23,291.4	579.1	3,676.4	794.3	
Dec	872.9	1,494.1	11,436.4	11,436.4	-	-	13,896.6	13,896.6	-	1,124.9	28,825.0	24,059.7	23,450.2	609.5	3,820.3	945.1	
2006																	
Mar	903.5	1,426.2	12,087.4	12,087.4	-	-	14,272.6	14,272.6	-	1,075.5	29,765.1	24,806.2	24,187.5	618.7	3,893.4	1,065.5	
Jun	919.7	1,575.9	12,389.0	12,389.0	-	-	14,584.6	14,584.6	-	1,113.3	30,582.5	25,395.6	24,764.5	631.0	4,030.1	1,156.8	
Sep	926.3	1,539.8	12,101.5	12,101.5	-	-	15,067.0	15,067.0	-	1,544.2	31,178.7	25,814.6	25,178.9	635.7	4,105.2	1,259.0	
Dec	906.9	1,515.4	11,823.1	11,823.1	-	-	15,600.2	15,600.2	-	1,625.7	31,471.3	25,939.2	25,304.8	634.5	4,193.1	1,339.0	
2007																	
Mar	1,170	1,596	12,381	12,381	-	-	16,008	16,008	-	1,209	32,365	26,740	26,074	666	4,238	1,387	
June	1,236	2,024	12,374	12,374	-	-	16,367	16,367	-	1,213	33,214	27,323	26,617	706	4,460	1,431	
Sep	1,189	2,057	12,685	12,685	-	-	16,662	16,662	-	759	33,353	27,344	26,630	713	4,541	1,468	
Dec	956	2,017	12,515	12,515	-	-	16,992	16,992	-	1,043	33,522	27,368	26,655	713	4,586	1,568	
2008																	
Jan	956	3,498	10,843	10,843	-	-	17,071	17,071	-	1,624	33,993	27,705	27,001	704	4,676	1,612	
Feb	956	3,334	11,336	11,336	-	-	17,145	17,145	-	1,558	34,330	27,985	27,276	709	4,712	1,633	
Mar	1,028	3,225	11,479	11,479	-	-	17,260	17,260	-	1,564	34,557	28,070	27,353	717	4,852	1,635	
April	1,028	3,389	11,479	11,479	-	-	17,366	17,366	-	1,610	34,873	28,397	27,682	714	4,855	1,621	
May	1,028	4,839	10,136	10,136	-	-	17,505	17,505	-	1,606	35,114	28,551	27,832	719	4,917	1,646	
June	1,043	4,289	10,633	10,633	-	-	17,671	17,671	-	1,577	35,213	28,513	27,799	715	5,038	1,662	
July	1,043	4,259	10,633	10,633	-	-	17,821	17,821	-	1,605	35,361	28,692	27,964	728	5,002	1,667	
Aug	1,043	4,259	10,633	10,633	-	-	17,821	17,821	-	1,605	35,361	28,692	27,964	728	5,002	1,667	
Sep	1,043	4,167	10,429	10,429	-	-	18,194	18,194	-	1,652	35,484	28,773	28,059	715	5,119	1,592	
Oct	1,046	4,253	10,281	10,281	-	-	18,451	18,451	-	1,648	35,680	28,962	28,258	704	5,137	1,581	
Nov	1,046	4,157	10,184	10,184	-	-	18,732	18,732	-	1,685	35,805	29,023	28,317	706	5,187	1,595	
Dec	1,036	4,193	9,801	9,801	-	-	19,046	19,046	-	1,701	35,777	28,905	28,219	686	5,248	1,624	
2009																	
Jan	910	4,617	9,921	9,921	-	-	19,181	19,181	-	1,573	36,202	29,487	28,794	693	5,190	1,525	
Feb	742	4,348	9,054	9,054	-	-	19,368	19,368	-	3,120	36,631	29,874	29,175	699	5,143	1,613	
Mar	742	4,511	8,689	8,689	-	-	19,495	19,495	-	3,208	36,644	29,893	29,203	691	5,146	1,605	

Source: New Building Society

\* NBS started reporting foreign liabilities in from June 2005.

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

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
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	6,348,191	137,353	455,695	40,909	414,786	-	-	-	5,306,157	3,309,725	1,305,553	690,879	448,986
2002	6,679,573	90,805	586,017	96,784	489,233	8,960	8,960	-	5,542,494	3,122,319	1,362,411	1,057,764	451,297
2003	7,825,722	165,459	1,457,921	4,388	1,453,533	109,722	109,722	-	5,669,857	2,825,775	1,537,518	1,306,564	422,763
2004													
Mar	7,991,441	306,250	1,504,851	4,192	1,500,659	1,219,061	110,568	1,108,493	4,452,157	2,732,639	1,525,656	193,862	509,122
Jun	8,647,237	487,544	2,310,429	4,339	2,306,090	1,237,969	9,270	1,228,699	3,796,057	2,283,617	1,311,146	201,294	815,238
Sep	8,788,043	493,327	2,151,774	4,488	2,147,286	1,279,762	9,311	1,270,451	3,812,531	2,302,337	1,314,689	195,505	1,050,649
Dec	8,339,496	682,805	1,615,379	4,625	1,610,754	1,321,564	9,361	1,312,203	3,762,558	2,317,990	1,244,790	199,778	957,190
2005													
Mar	8,332,063	777,571	1,568,753	4,517	1,564,236	1,296,784	9,409	1,287,375	3,734,046	2,165,557	1,368,286	200,203	954,909
Jun	7,946,495	825,703	1,453,095	4,566	1,448,529	1,354,483	9,460	1,345,023	3,320,284	1,678,066	1,431,130	211,088	992,930
Sep	8,693,086	937,628	2,174,665	4,605	2,170,060	1,396,710	9,509	1,387,201	3,224,030	1,538,614	1,469,422	215,994	960,053
Dec	8,465,900	1,018,046	1,938,792	4,365	1,934,427	1,438,938	9,559	1,429,379	3,090,685	1,449,171	1,419,546	221,968	979,439
2006													
Mar	8,734,804	2,314,794	961,209	4,504	956,705	1,409,702	9,606	1,400,096	3,048,214	1,371,602	1,457,634	218,978	1,000,885
Jun	8,363,690	2,134,882	1,273,323	4,480	1,268,843	977,863	9,656	968,207	3,076,604	2,350,122	504,609	221,873	901,018
Sep	8,575,962	2,666,990	1,135,394	4,518	1,130,876	980,655	9,706	970,949	2,891,403	2,167,396	504,968	219,039	901,520
Dec		3,170,741	1,146,767	4,657	1,142,110	980,697	9,748	970,949	2,572,563	1,956,559	386,267	229,737	813,559
2007													
Mar	8,796,063	3,460,795	904,045	4,520	899,525	827,857	9,797	818,060	2,602,650	2,130,767	225,544	246,339	1,000,716
Jun	9,241,081	3,636,538	1,118,570	4,571	1,113,999	850,412	9,843	840,569	2,648,653	2,069,400	313,135	266,118	986,908
Sep	9,360,700	4,021,901	975,752	4,528	971,224	757,074	9,893	747,181	2,801,707	1,512,834	925,262	363,611	804,266
Dec	9,706,476	4,363,793	1,118,820	4,692	1,114,128	788,572	10,050	778,522	2,670,268	1,380,278	926,379	363,611	765,023
2008													
Mar	10,200,324	4,847,739	1,172,877	4,445	1,168,432	757,138	9,992	747,146	2,670,470	1,466,893	812,506	391,071	752,100
June	10,486,172	5,049,541	1,336,796	4,805	1,331,991	765,202	10,042	755,160	2,597,487	1,417,868	787,643	391,976	737,146
Sep	10,302,490	5,169,049	1,074,813	4,797	1,070,016	757,447	10,090	747,357	2,589,932	1,386,399	818,653	384,880	711,249
Dec**	9,938,842	5,469,692	1,176,839	4,740	1,172,099	755,290	-	755,290	1,894,707	889,659	633,362	371,686	642,314
2009													
Mar	9,155,002	4,787,663	1,187,739	4,776	1,182,963	746,223	-	746,223	1,824,699	861,926	600,277	362,496	608,678

Source: Trust Companies

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

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

**TRUST COMPANIES: LIABILITIES**  
(G\$ Thousand)

Table 5.2(b)

Period Ended	Total Liabilities	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector				Public Sector	Total	Capital & Reserves		Loans Rec.
				Total	Business Firms	Indiv. Cust.	Other Cust.					
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	6,348,191	102,391	3,635,752	3,635,752	9,333	3,565,093	61,326	-	2,302,976	1,473,947	630,912	307,072
2002	6,679,573	96,312	4,203,523	4,203,523	9,273	4,131,601	62,649	-	2,303,902	1,740,437	563,465	75,836
2003	7,825,722	53,466	5,233,573	4,428,273	9,145	4,309,601	109,527	805,300	2,477,559	1,899,995	577,564	61,124
2004												
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
2005												
Mar	8,332,063	105,040	5,552,826	3,770,826	9,074	3,698,133	63,619	1,782,000	2,357,415	1,712,555	644,860	316,782
Jun	7,946,495	106,698	5,600,677	3,516,677	9,057	3,443,858	63,762	2,084,000	1,878,330	1,349,686	528,644	360,790
Sep	8,693,086	113,080	5,594,915	3,472,415	9,045	3,399,462	63,908	2,122,500	1,920,327	1,379,391	540,936	1,064,764
Dec	8,465,900	115,018	5,956,444	3,583,944	9,020	3,510,870	64,054	2,372,500	1,905,830	1,400,158	505,672	488,608
2006												
Mar	8,734,804	111,925	6,398,833	3,661,333	9,663	3,587,452	64,218	2,737,500	1,847,385	1,411,301	436,084	376,661
Jun	8,363,690	107,763	5,998,882	3,697,139	9,684	3,623,068	64,387	2,301,743	1,794,042	1,378,492	415,550	463,003
Sep	8,575,962	110,204	6,108,036	3,755,901	9,705	3,681,657	64,539	2,352,135	1,715,819	1,422,437	293,382	641,903
Dec	8,684,327	109,311	6,452,314	4,100,179	9,725	4,025,769	64,685	2,352,135	1,792,866	1,415,890	376,976	329,836
2007												
Mar	8,796,063	108,182	6,550,607	4,182,722	9,751	4,108,149	64,822	2,367,885	1,635,953	1,397,971	237,982	501,321
Jun	9,241,081	108,016	6,742,245	4,341,048	9,762	4,266,351	64,935	2,401,197	1,807,074	1,402,748	404,326	583,746
Sep	9,360,700	117,444	7,062,504	4,627,943	9,794	4,553,020	65,129	2,434,561	1,812,840	1,550,288	262,552	367,912
Dec	9,706,476	124,856	7,499,496	5,034,212	9,816	4,959,106	65,290	2,465,284	1,801,707	1,574,699	227,008	280,417
2008												
Mar	10,200,324	118,325	7,813,542	5,329,056	9,842	5,253,777	65,437	2,484,486	1,862,178	1,536,852	325,326	406,279
June	10,486,172	114,606	8,066,676	5,539,240	9,862	5,463,795	65,583	2,527,436	1,803,180	1,477,854	325,326	501,710
Sep	10,302,490	116,642	8,188,354	5,618,087	9,882	5,542,451	65,754	2,570,267	1,665,061	1,509,735	155,326	332,433
Dec	9,938,842	48,625	7,788,144	5,243,453	-	5,243,453	-	2,544,691	1,744,715	1,619,389	125,326	357,358
2009												
Mar	9,155,002	49,027	7,512,053	4,947,152	-	4,947,152	-	2,564,901	1,464,418	1,339,092	125,326	129,504

Source: Trust Companies

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

Table 5.2(c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't T/Bills	Local Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
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	5,713,287	454,027	102,052	22,513	79,539	-	-	-	4,869,357	3,085	422,118	4,444,154	287,851
2002	6,115,245	766,433	190,607	42,116	148,491	-	-	-	4,709,400	4,931	260,351	4,444,118	448,804
2003	6,441,872	853,829	204,386	38,093	166,294	-	-	-	5,096,189	7,531	397,876	4,690,782	287,467
2004													
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	6,727,309	876,377	140,617	8,345	132,272	-	-	-	4,991,119	12,213	172,861	4,806,045	719,196
Sep	6,853,853	821,517	210,961	30,358	180,603	-	-	-	5,080,679	11,240	161,933	4,907,506	740,696
Dec	6,953,339	914,420	193,159	39,062	154,098	-	-	-	5,134,022	12,381	214,135	4,907,506	711,738
2005													
Mar	7,073,756	925,180	282,901	33,549	249,352	-	-	-	5,125,318	178,781	-	4,946,537	740,357
Jun	7,018,501	900,817	179,035	10,220	168,815	-	-	-	5,131,066	184,529	-	4,946,537	807,583
Sep	27,064,798	919,583	1,251,901	27,800	1,224,101	-	-	-	15,807,066	176,598	10,678,505	4,951,962	9,086,249
Dec	26,777,147	929,320	1,335,331	50,190	1,285,141	-	-	-	15,736,069	299,885	10,608,179	4,828,005	8,776,426
2006													
Mar	27,442,830	855,050	1,422,393	25,841	1,396,553	-	-	-	15,608,578	185,802	10,559,080	4,863,696	9,556,809
Jun	28,321,090	558,662	1,513,420	33,287	1,480,134	-	-	-	15,738,453	210,468	10,495,961	5,032,024	10,510,554
Sep	28,075,839	512,158	1,570,059	19,750	1,550,309	-	-	-	15,684,474	228,277	10,427,001	5,029,196	10,309,149
Dec	28,690,399	896,049	1,586,884	4,447	1,582,436	-	-	-	15,856,157	440,925	10,318,358	5,096,874	10,351,309
2007													
Mar	28,574,804	607,037	1,356,204	8,188	1,348,016	-	-	-	16,627,755	1,047,042	10,479,440	5,101,273	9,983,808
Jun	30,794,015	1,086,678	1,091,601	5,681	1,085,920	-	-	-	17,399,553	1,136,049	10,231,885	6,031,619	11,216,183
Sep	30,956,370	605,696	1,032,451	9,460	1,022,991	-	-	-	17,958,518	1,838,973	10,085,670	6,033,875	11,359,706
Dec	31,756,333	605,365	1,062,178	29,280	1,032,899	-	-	-	18,700,501	2,446,003	10,075,877	6,178,621	11,388,289
2008													
Mar	31,722,966	668,388	1,192,432	11,919	1,180,513	-	-	-	19,419,115	1,526,004	10,911,336	6,981,776	10,443,031
Jun	31,952,795	730,293	1,175,599	21,055	1,154,545	-	-	-	19,459,084	1,488,825	10,990,128	6,980,132	10,587,818
Sep	32,136,778	1,267,047	1,165,693	6,275	1,159,418	-	-	-	19,099,606	1,476,449	10,922,085	6,701,073	10,604,432
Dec	34,865,100	3,857,142	594,617	16,277	578,340	-	-	-	19,050,454	1,666,951	10,777,766	6,605,738	11,362,887
2009													
Mar	36,303,561	3,946,561	605,621	4,041	601,580	-	-	-	20,329,708	1,679,165	10,793,669	7,856,874	11,421,671

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

Figures from March 2002 includes the Merchant Bank

Figures from July 2005 includes Asset Management Companies

Figures from January 2006 includes DFLSA

Figures from July 2007 includes IPED



**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.
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	5,713,287	917,471	-	-	-	-	-	-	4,751,447	2,965,834	1,785,613	44,369
2002	6,115,245	917,471	-	-	-	-	-	-	5,141,725	3,560,940	1,580,785	56,049
2003	6,441,872	917,471	-	-	-	-	-	-	5,435,947	3,968,832	1,467,115	88,453
2004												
Mar	6,508,934	917,471	-	-	-	-	-	-	5,475,823	4,008,795	1,467,028	115,640
Jun	6,727,309	917,471	-	-	-	-	-	-	5,691,872	4,202,472	1,489,400	117,966
Sep	6,853,853	923,971	-	-	-	-	-	-	5,761,825	4,254,606	1,507,219	168,057
Dec	6,953,339	917,471	-	-	-	-	-	-	5,805,896	4,290,835	1,515,061	229,972
2005												
Mar	7,073,756	917,471	-	-	-	-	-	-	5,879,883	4,384,867	1,495,016	276,402
Jun	7,018,501	917,471	-	-	-	-	-	-	5,920,127	4,444,036	1,476,091	180,902
Sep	27,064,798	917,471	-	-	-	-	-	-	11,074,834	6,899,955	4,174,878	15,072,494
Dec	26,777,147	917,471	-	-	-	-	-	-	10,903,463	7,054,083	3,849,380	14,956,213
2006												
Mar	27,442,830	917,471	-	-	-	-	-	-	11,682,867	7,453,380	4,229,487	14,842,492
Jun	28,321,090	917,471	-	-	-	-	-	-	12,508,177	7,990,330	4,517,847	14,895,441
Sep	28,075,839	917,471	-	-	-	-	-	-	12,292,532	7,792,229	4,500,303	14,865,836
Dec	28,690,399	917,471	-	-	-	-	-	-	12,634,784	7,834,333	4,800,451	15,138,144
2007												
Mar	28,574,804	607,037	-	-	-	-	-	-	12,476,977	7,880,891	4,596,086	15,490,790
Jun	30,794,015	973,644	-	-	-	-	-	-	12,257,947	6,802,749	5,455,198	17,562,424
Sep	30,956,370	973,644	-	-	-	-	-	-	12,362,236	6,850,318	5,511,918	17,620,489
Dec	31,756,333	992,726	-	-	-	-	-	-	15,145,601	9,643,606	5,501,995	15,618,006
2008												
Mar	31,722,966	992,726	-	-	-	-	-	-	15,203,355	9,995,349	5,208,006	15,526,886
Jun	31,952,795	992,726	-	-	-	-	-	-	15,331,950	10,075,626	5,256,324	15,628,119
Sep	32,136,778	1,028,410	-	-	-	-	-	-	15,834,112	11,036,528	4,797,584	15,274,256
Dec	34,865,100	1,015,159	-	-	-	-	-	-	18,569,963	13,760,892	4,809,071	15,279,978
2009												
Mar	36,303,561	1,015,159	-	-	-	-	-	-	19,766,722	14,890,702	4,876,020	15,521,679

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

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

Table 5.3 (a)

Period Ended	Assets																			Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified				Life Ins. Fund	Cap. and Res.	Foreign Liab. <sup>1)</sup>	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						
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	5,555.8	2,284.6	1,300.1	1,379.7	591.5	797.9	120.5	677.4	84.5	84.5	-	-	1,752.2	1,230.7	186.2	335.3	2,008.9	1,219.7	789.2	10,199.4	3,066.9	967.6	4,673.1	1,491.9	
2003	8,195.1	5,110.8	1,169.2	1,419.2	496.0	961.5	193.9	767.7	-	-	-	-	2,306.9	1,477.4	106.8	722.7	3,255.4	1,891.9	1,363.5	14,719.0	6,596.2	834.9	5,506.3	1,781.6	
2004																									
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	
2005																									
Mar	14,868.4	11,968.8	1,210.4	1,136.2	552.9	1,382.0	289.8	1,092.2	-	-	-	-	3,088.1	2,359.7	153.5	574.9	4,017.6	2,015.3	2,002.3	23,356.1	14,284.6	1,291.8	5,684.4	2,095.3	
Jun	15,133.1	11,705.9	1,329.4	1,315.6	782.2	1,299.8	306.7	993.2	-	-	-	-	3,189.1	2,338.5	130.8	719.8	3,130.1	2,038.4	1,091.7	22,752.1	13,204.4	1,820.5	5,551.4	2,175.7	
Sep	14,431.6	11,022.7	1,434.6	1,427.9	546.4	1,305.9	348.9	957.0	-	-	-	-	3,250.6	2,394.5	129.7	726.4	3,676.1	2,026.0	1,650.1	22,664.2	13,566.7	1,402.7	5,525.7	2,169.1	
Dec	13,618.5	10,265.0	1,435.0	1,406.8	511.8	1,865.4	242.5	1,622.9	-	-	-	-	3,648.7	2,525.9	132.6	990.1	3,611.4	2,095.7	1,515.6	22,743.9	13,458.1	1,595.5	5,467.3	2,223.0	
2006																									
Mar	14,596.2	11,190.4	1,474.5	1,475.4	456.0	1,392.5	265.9	1,126.7	0.3	0.3	-	-	3,818.8	2,684.3	95.8	1,038.6	3,644.9	2,160.9	1,484.0	23,452.7	14,026.4	1,560.4	5,471.2	2,394.7	
Jun	10,740.8	7,140.9	1,583.0	1,515.8	501.2	2,065.6	244.6	1,821.0	0.3	0.3	-	-	4,247.6	2,728.7	44.2	1,474.6	3,612.1	2,015.4	1,596.7	20,666.4	10,757.9	1,795.3	5,329.5	2,783.7	
Sep	11,441.8	7,634.2	1,617.3	1,630.5	559.8	1,644.3	243.3	1,401.0	-	-	-	-	4,442.0	2,929.2	44.2	1,468.6	3,496.2	2,051.5	1,444.7	21,024.4	11,125.8	1,978.1	5,569.3	2,351.3	
Dec	10,586.0	7,636.0	1,698.9	769.4	481.8	1,229.7	169.5	1,060.2	-	-	-	-	5,629.3	3,248.8	26.0	2,354.4	3,941.4	2,011.9	1,929.5	21,386.4	11,262.3	1,986.0	5,503.2	2,635.0	
2007																									
Mar	13,527.7	9,346.7	1,997.8	1,560.9	622.4	1,670.2	324.4	1,345.8	-	-	-	-	4,575.2	3,004.6	28.4	1,542.2	4,142.8	2,381.6	1,761.2	23,915.9	13,429.2	2,441.7	5,847.4	2,197.6	
Jun	13,444.8	9,529.1	1,952.7	1,511.7	451.3	1,784.6	435.6	1,348.9	-	-	-	-	4,582.2	3,045.9	28.4	1,507.9	4,219.0	2,387.2	1,831.8	24,030.5	14,606.4	2,457.3	4,512.6	2,454.3	
Sep	13,653.7	9,647.9	1,866.8	1,679.9	459.2	1,795.9	457.5	1,338.4	-	-	-	-	5,698.6	4,050.2	32.5	1,615.9	3,544.3	2,413.4	1,130.9	24,692.5	14,739.2	2,159.4	4,722.5	3,071.4	
Dec	12,067.3	9,511.8	1,954.7	1,525.7	924.8	1,713.7	395.0	1,318.7	-	-	-	-	7,854.9	4,542.8	1,608.7	1,703.4	4,551.6	2,504.2	2,047.3	26,187.5	14,174.8	3,190.5	5,030.4	3,791.7	
2008																									
Mar	13,287.7	9,405.8	2,568.9	1,005.5	307.6	1,620.2	350.0	1,270.2	-	-	-	-	7,650.1	5,219.6	772.0	1,658.4	4,459.4	2,898.7	1,560.7	27,017.4	15,701.3	3,116.1	5,217.0	2,983.1	
Jun	12,750.0	9,183.8	1,959.5	1,028.8	577.9	1,914.7	452.3	1,462.4	-	-	-	-	7,666.3	5,215.3	797.1	1,653.9	5,087.4	2,641.0	2,446.4	27,418.3	14,053.7	5,252.4	4,734.1	3,378.6	
Sep	13,422.8	9,635.8	1,930.9	1,008.0	848.1	1,860.5	576.5	1,283.9	-	-	-	-	8,085.7	5,552.6	882.1	1,651.1	5,043.9	2,673.8	2,370.1	28,413.0	14,272.2	5,422.6	5,025.8	3,692.7	
Dec	14,061.0	10,409.2	1,889.8	1,047.6	714.5	2,052.2	578.8	1,473.4	-	-	-	-	8,520.2	5,776.3	1,031.1	1,712.8	6,054.4	3,469.5	2,584.9	30,687.8	16,016.4	5,660.8	5,018.5	3,992.4	
2009																									
Mar *	6,906.9	3,507.4	1,989.8	994.8	415.0	1,841.7	599.8	1,241.8	-	-	-	-	4,336.4	3,487.2	118.7	730.5	3,062.4	1,986.3	1,076.1	16,147.4	6,935.6	5,006.6	2,090.7	2,114.4	

Source: Life Insurance Companies.

<sup>1)</sup> Foreign liabilities include insurance fund from non-residents

\* - Figures from March 2009 reflects the collapse of one of the largest insurance company in Guyana.

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

Table 5.3 (b)

Period Ended	Assets																		Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector				Unclassified				Total Assets/ Liabilities	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						
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	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 <sup>1)</sup>	1,464.3	1,024.0	342.4	33.0	64.9	524.7	15.5	509.2	-	-	-	-	1,567.6	1,002.2	-	565.4	2,592.2	2,134.8	457.4	6,148.8	326.7	4,083.3	7.0	1,731.7
2003	2,210.6	947.5	402.5	45.2	815.5	441.1	56.2	384.9	-	-	-	-	4,954.1	1,022.9	485.5	3,445.8	3,530.5	2,121.0	1,409.5	11,136.4	3,422.5	4,095.0	349.4	3,269.5
2004																								
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
2005																								
Mar	1,353.2	710.1	371.2	33.5	238.4	773.8	49.5	724.3	-	-	-	-	5,956.0	1,079.4	564.1	4,312.6	3,190.5	2,101.2	1,089.3	11,273.5	4,315.2	4,073.2	352.7	2,532.5
Jun	1,830.4	921.2	312.5	23.0	573.7	821.9	34.7	787.2	-	-	-	-	5,886.1	1,154.6	609.5	4,122.0	2,853.7	2,060.0	793.7	11,392.2	4,457.2	4,184.9	510.6	2,239.5
Sep <sup>2)</sup>	1,652.1	1,036.6	396.9	23.2	195.4	520.7	25.5	495.2	-	-	-	-	1,265.7	1,134.9	78.0	52.7	2,536.8	1,948.6	588.2	5,975.3	-	3,973.8	520.5	1,481.0
Dec	1,655.0	1,053.4	407.9	23.2	170.5	585.9	31.4	554.5	-	-	-	-	1,319.8	1,189.3	77.7	52.7	2,536.4	1,946.4	589.9	6,097.1	-	3,427.5	1,170.8	1,498.8
2006																								
Mar	1,673.7	1,062.4	420.9	23.2	167.3	638.3	6.8	631.5	-	-	-	-	1,318.6	1,188.4	77.4	52.7	2,592.7	1,942.2	650.5	6,223.2	-	3,674.6	1,170.3	1,378.4
Jun	1,643.5	1,054.3	479.0	17.5	92.6	647.3	24.1	623.2	-	-	-	-	1,309.8	1,207.8	70.9	31.1	2,762.6	1,942.3	820.3	6,363.1	-	3,533.5	1,323.2	1,506.4
Sep	1,654.2	964.8	528.0	17.2	144.3	711.4	29.8	681.6	-	-	-	-	1,309.4	1,208.0	69.9	31.4	2,785.8	1,956.5	829.2	6,460.7	-	3,562.4	1,366.7	1,531.6
Dec	1,702.9	1,016.9	535.1	11.9	138.9	665.9	9.2	656.7	-	-	-	-	1,330.3	1,205.9	77.8	46.6	2,836.9	1,962.5	874.4	6,536.0	-	3,770.9	1,272.3	1,492.8
2007																								
Mar	1,929.1	1,045.8	565.3	-	318.1	746.3	8.7	737.6	-	-	-	-	1,374.2	1,202.5	110.9	60.9	3,230.2	1,964.4	1,265.8	7,279.9	-	5,196.3	165.3	1,918.3
Jun	1,966.7	1,083.9	572.7	-	310.1	927.7	14.9	912.8	-	-	-	-	1,796.0	1,202.6	131.9	461.5	2,979.2	1,982.7	996.5	7,669.6	-	5,469.1	270.4	1,930.2
Sep	1,857.0	1,116.9	615.3	-	124.8	976.4	9.0	967.4	19.8	-	-	19.8	1,400.0	1,202.8	131.1	66.2	2,983.4	1,954.5	1,029.0	7,236.7	-	5,168.4	192.9	1,875.4
Dec	2,151.4	1,126.5	631.7	-	393.2	1,013.1	19.0	994.1	-	-	-	-	1,819.9	1,208.6	128.2	483.1	3,000.8	1,954.7	1,046.1	7,985.2	-	5,453.8	201.0	2,330.4
2008																								
Mar	2,255.4	1,047.3	643.3	-	564.8	1,053.0	5.7	1,047.3	-	-	-	-	2,046.7	1,425.9	135.5	485.3	2,983.4	1,949.5	1,034.0	8,338.5	-	5,542.2	796.3	2,000.0
Jun	2,361.3	1,309.6	604.4	-	447.3	997.2	9.6	987.6	-	-	-	-	1,972.0	1,355.1	135.6	481.4	2,914.0	1,960.1	953.8	8,244.5	-	5,541.4	690.5	2,012.6
Sep	2,410.2	1,282.8	604.2	-	523.2	1,121.3	3.0	1,118.3	-	-	-	-	2,015.0	1,355.1	131.5	528.5	2,937.5	1,949.7	987.8	8,484.0	-	5,782.3	717.8	1,983.8
Dec	2,406.4	1,282.8	575.6	-	548.0	1,149.6	3.0	1,146.6	-	-	-	-	2,057.0	1,378.3	135.2	543.5	2,953.1	1,990.1	963.0	8,566.2	-	5,903.0	703.9	1,959.2
2009																								
Mar	2,350.7	1,261.4	560.3	-	528.9	1,204.1	8.0	1,196.1	-	-	-	-	1,967.6	1,732.1	138.2	97.3	2,947.3	2,001.0	946.2	8,469.6	-	5,806.0	1,013.8	1,649.8

Source: Non-Life Insurance Companies

<sup>1)</sup> The figures for March 2002 includes a new Insurance Company.

<sup>2)</sup> The figures from September 2005 excludes Guyflag Insurance Company.

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

Table 5.3 (c)

Period Ended	Assets																			Total Assets/ Liabilities	Liabilities				
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified				Life Ins. Fund	Cap. & Res.	Foreign Liab. <sup>1)</sup>	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						
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	6,605.4	3,042.0	1,544.7	1,424.0	594.6	1,022.4	129.6	892.8	84.5	84.5	-	-	2,381.9	1,694.3	308.1	379.6	3,542.0	2,318.1	1,224.0	13,636.3	3,066.9	3,624.6	4,991.8	1,953.1	
2002	7,695.4	3,812.7	1,670.8	1,245.9	965.9	1,876.8	180.9	1,695.9	-	-	-	-	3,793.6	2,404.9	118.7	1,269.9	4,844.4	3,792.7	1,051.7	18,210.1	4,729.3	5,059.9	4,876.9	3,543.9	
2003	10,405.7	6,058.3	1,571.6	1,464.3	1,311.5	1,402.6	250.1	1,152.6	-	-	-	-	7,261.1	2,500.3	592.3	4,168.5	6,786.0	4,013.0	2,773.0	25,855.4	10,018.7	4,929.8	5,855.8	5,051.1	
2004																									
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	
2005																									
Mar	16,221.6	12,678.9	1,581.6	1,169.8	791.3	2,155.8	339.3	1,816.5	-	-	-	-	9,044.1	3,439.1	717.6	4,887.4	7,208.1	4,116.5	3,091.6	34,629.6	18,599.8	5,365.1	6,037.1	4,627.7	
Jun	16,963.5	12,627.1	1,641.8	1,338.7	1,355.9	2,121.8	341.4	1,780.4	-	-	-	-	9,075.3	3,493.1	740.3	4,841.8	5,983.8	4,098.4	1,885.4	34,144.3	17,661.6	6,005.4	6,062.0	4,415.2	
Sep	16,083.7	12,059.3	1,831.5	1,451.1	741.7	1,826.6	374.4	1,452.2	-	-	-	-	4,516.3	3,529.4	207.7	779.2	6,212.9	3,974.6	2,238.3	28,639.4	13,566.7	5,376.5	6,046.1	3,650.1	
Dec	15,273.5	11,318.4	1,842.8	1,430.0	682.3	2,451.3	273.9	2,177.4	-	-	-	-	4,968.5	3,715.2	210.3	1,042.9	6,147.7	4,042.2	2,105.5	28,841.0	13,458.1	5,023.0	6,638.1	3,721.8	
2006																									
Mar	16,269.9	12,252.7	1,895.4	1,498.6	623.2	2,030.8	272.6	1,758.2	0.3	0.3	-	-	5,137.4	3,872.8	173.2	1,091.4	6,237.6	4,103.0	2,134.6	29,675.9	14,026.4	5,235.0	6,641.5	3,773.0	
Jun	12,384.3	8,195.2	2,062.0	1,533.3	593.8	2,712.8	268.6	2,444.2	0.3	0.3	-	-	5,557.3	3,936.5	115.2	1,505.7	6,374.8	3,957.7	2,417.0	27,029.5	10,757.9	5,328.8	6,652.7	4,290.1	
Sep	13,096.0	8,599.0	2,145.3	1,647.6	704.1	2,355.7	273.0	2,082.7	-	-	-	-	5,751.4	4,137.2	114.2	1,500.0	6,282.0	4,008.0	2,274.0	27,485.1	11,125.8	5,540.5	6,936.0	3,882.8	
Dec	12,288.9	8,652.9	2,234.0	781.3	620.7	1,895.6	178.7	1,716.9	-	-	-	-	6,959.5	4,454.7	103.8	2,401.1	6,778.4	3,974.5	2,803.9	27,922.4	11,262.3	5,756.8	6,775.4	4,127.9	
2007																									
Mar	15,456.9	10,392.5	2,563.1	1,560.9	940.5	2,416.5	333.1	2,083.4	-	-	-	-	5,949.4	4,207.1	139.3	1,603.1	7,373.0	4,346.0	3,027.0	31,195.8	13,429.2	7,638.0	6,012.8	4,115.9	
Jun	15,411.6	10,613.1	2,525.4	1,511.7	761.4	2,712.3	450.5	2,261.7	-	-	-	-	6,378.1	4,248.5	160.2	1,969.4	7,198.2	4,369.9	2,828.3	31,700.1	14,606.4	7,926.3	4,782.9	4,384.4	
Sep	15,510.7	10,764.8	2,482.1	1,679.9	584.0	2,772.3	466.5	2,305.8	19.8	-	-	19.8	7,098.6	5,253.0	163.6	1,682.1	6,527.7	4,367.8	2,159.9	31,929.2	14,739.2	7,327.8	4,915.3	4,946.8	
Dec	14,218.7	10,638.3	2,586.3	-	994.1	2,726.8	414.0	2,312.8	-	-	-	-	9,674.7	5,751.4	1,736.9	2,186.5	7,552.4	4,459.0	3,093.4	34,172.7	14,174.8	8,644.4	5,231.4	6,122.1	
2008																									
Mar	14,745.3	10,032.4	3,212.1	1,005.5	495.2	2,039.7	355.6	1,684.1	-	-	-	-	9,336.8	6,285.6	907.5	2,143.8	6,538.4	4,407.9	2,130.5	32,660.2	15,701.3	6,527.3	6,013.3	4,418.3	
Jun	15,111.3	10,493.4	2,563.9	1,028.8	1,025.1	2,911.9	461.9	2,450.0	-	-	-	-	9,638.3	6,570.4	932.6	2,135.3	8,001.4	4,601.1	3,400.3	35,662.8	14,053.7	10,793.8	5,424.6	5,391.3	
Sep	15,833.0	10,918.6	2,535.1	1,008.0	1,371.3	2,981.8	579.5	2,402.3	-	-	-	-	10,100.7	6,907.7	1,013.6	2,179.5	7,981.4	4,623.5	3,357.9	36,897.0	14,272.2	11,204.9	5,743.6	5,676.5	
Dec	16,467.4	11,692.0	2,465.4	1,047.6	1,262.4	3,201.8	581.8	2,620.0	-	-	-	-	10,577.2	7,154.6	1,166.4	2,256.2	9,007.6	5,459.7	3,547.9	39,254.0	16,016.4	11,563.8	5,722.4	5,951.6	
2009																									
Mar	9,257.6	4,768.8	2,550.1	994.8	943.9	3,045.8	607.9	2,438.0	-	-	-	-	6,304.0	5,219.3	256.9	827.8	6,009.6	3,987.3	2,022.3	24,617.0	6,935.6	10,812.7	3,104.6	3,764.2	

Source: Insurance Companies.

<sup>1)</sup> Foreign liabilities include insurance fund from non-residents

\* - Figures from March 2009 reflects the collapse of one of the largest insurance company in Guyana.

**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						
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	1,345.9	3,729.8	2.8	3,727.0	1,500.9	1,500.9	-	-	3,495.3	3,495.3	-	954.3	11,026.3	10,197.7	712.9	115.6	
2002	2,017.4	3,880.1	122.6	3,757.5	1,771.6	1,771.6	-	-	4,804.3	4,720.8	83.5	1,501.4	13,974.8	13,172.2	633.1	169.0	
2003 <sup>3)</sup>	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	3,199.6	5,897.9	63.6	5,834.3	930.2	930.2	-	-	4,995.8	4,945.8	50.0	1,232.3	16,255.8	15,248.1	790.0	217.8	
2005																	
Mar	3,204.9	6,267.4	160.2	6,107.1	1,024.4	1,024.4	-	-	5,157.0	5,130.6	26.4	1,114.0	16,767.7	15,713.0	860.3	194.4	
Jun	3,479.4	3,724.5	52.0	3,672.5	1,072.5	1,072.5	0.0	-	5,069.8	5,043.4	26.4	1,091.3	14,437.6	13,228.9	981.4	227.3	
Sep	3,725.5	3,762.4	214.2	3,548.2	950.3	950.3	0.0	-	5,134.3	5,107.9	26.4	1,209.4	14,781.8	13,569.8	1,039.6	172.4	
Dec	3,821.5	3,832.8	27.0	3,805.8	1,131.3	1,131.2	0.0	-	5,093.6	5,067.2	26.4	1,242.1	15,121.3	13,902.0	1,038.8	180.4	
2006																	
Mar	4,255.9	3,450.6	88.3	3,362.3	1,139.9	1,139.9	0.0	-	5,653.8	5,598.4	55.4	1,236.3	15,736.5	15,453.6	84.1	198.8	
Jun	4,615.6	3,034.1	36.1	2,998.0	1,360.2	1,360.2	0.0	-	5,851.0	5,675.5	175.5	1,135.0	15,995.9	14,601.7	1,208.1	186.1	
Sep	4,691.7	2,866.2	57.8	2,808.4	1,307.6	1,307.5	0.0	-	6,360.6	6,153.9	206.7	1,152.2	16,378.2	14,886.2	1,293.0	199.0	
Dec	4,895.6	2,955.3	26.9	2,928.4	1,124.7	1,124.7	0.0	-	6,801.1	6,583.8	217.3	1,215.5	16,992.1	15,324.4	1,462.0	205.7	
2007																	
Mar	7,387.4	3,532.3	51.2	3,481.2	673.8	673.7	0.0	-	4,537.1	4,322.3	214.9	1,079.5	17,210.1	15,816.5	1,052.1	341.6	
Jun	8,039.9	3,268.2	251.6	3,016.6	402.4	402.4	0.0	-	4,914.0	4,698.5	215.5	1,029.9	17,654.4	16,114.3	1,361.5	178.6	
Sep	8,131.0	3,146.3	118.3	3,028.0	489.3	400.3	89.0	-	5,012.1	4,796.6	215.5	1,123.5	17,902.2	16,365.2	1,362.5	174.5	
Dec	5,870.2	2,276.0	53.5	2,222.4	441.9	288.2	153.7	-	7,506.5	7,427.5	79.0	1,933.1	18,027.7	16,317.5	1,567.7	142.5	
2008																	
Mar	6,771.9	2,323.2	27.1	2,296.0	264.9	264.9	-	-	7,434.2	7,211.8	222.4	2,006.1	18,800.3	16,981.6	1,583.0	235.7	
Jun	6,507.3	1,978.8	27.8	1,951.0	260.9	260.9	-	-	8,272.3	8,050.4	221.9	2,088.8	19,108.1	17,301.6	1,556.3	250.2	
Sep	6,704.0	1,922.3	19.1	1,903.2	234.0	234.0	-	-	8,571.2	8,233.4	337.8	2,100.9	19,532.4	17,662.7	1,663.8	205.9	
Dec	6,462.5	1,904.3	18.0	1,886.3	282.8	282.8	-	-	8,733.6	8,396.2	337.4	2,186.8	19,569.8	17,810.1	1,591.1	168.6	
2009																	
Mar	6,210.0	2,017.5	31.9	1,985.6	238.8	238.8	-	-	8,826.6	8,490.5	336.1	2,256.5	19,549.4	17,664.0	1,652.5	233.0	

Source: Pension Schemes.

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

<sup>2)</sup> Information as of June 2003 includes University of Guyana Pension Plan.

<sup>3)</sup> Information as of December 2003 includes New GPC Pension Plan.

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

Table 5.5

Period Ended	Assets					Total Assets/ Liabilities	Liabilities				
	Banking System <sup>1)</sup>	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. <sup>2)</sup>	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

<sup>1)</sup> Balance includes cash in hand and deposits at Bank.

<sup>2)</sup> 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)	
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	41,334.5	42,935.4	(1,600.9)	10,144.0	5,680.4	4,463.6	16,994.9	(6,850.9)	(8,451.8)	8,703.6	12,282.1	-	(3,578.5)	855.7	2,088.3	(1,232.7)	(1,107.5)
2001	41,426.1	43,299.4	(1,873.3)	10,906.4	7,986.5	2,919.9	16,510.5	(5,604.1)	(7,477.5)	7,960.5	12,911.1	-	(4,950.6)	8,053.9	1,307.8	6,746.1	(8,536.9)
2002	44,584.3	44,603.8	(19.5)	11,420.3	8,731.7	2,688.6	15,734.0	(4,313.7)	(4,333.2)	3,852.2	8,719.7	-	(4,867.5)	3,057.2	3,178.4	(121.3)	(2,576.2)
2003	45,391.5	46,743.0	(1,351.5)	8,406.0	5,761.7	2,644.3	17,292.5	(8,886.5)	(10,238.0)	6,741.7	9,980.0	-	(3,238.3)	8,389.3	9,403.7	(1,014.4)	(4,893.1)
2004	51,664.3	46,937.8	4,726.5	10,133.5	5,930.7	4,202.8	22,416.7	(12,283.2)	(7,556.7)	(126.4)	12,806.9	(8,685.2)	(4,248.1)	8,767.8	15,444.1	(6,676.3)	(1,084.8)
2005	56,152.4	53,761.6	2,390.8	11,995.8	5,437.9	6,557.9	35,143.2	(23,147.4)	(20,756.6)	15,084.7	17,560.1	629.8	(3,105.2)	2,930.4	3,000.7	(70.3)	2,741.5
2006	62,356.4	59,593.0	2,763.5	17,524.6	6,204.1	11,320.5	41,806.4	(24,281.8)	(21,518.3)	20,810.8	17,007.8	6,552.0	(2,749.0)	(350.1)	(2,805.4)	2,455.3	1,057.6
2007	80,356.9	62,960.9	17,396.0	11,136.0	3,624.0	7,512.0	42,877.2	(31,741.2)	(14,345.2)	20,147.3	19,964.1	2,299.6	(2,116.4)	(6,766.3)	(6,194.5)	(571.8)	964.2
2008	82,483.9	76,154.1	6,329.8	17,029.1	3,417.5	13,611.6	36,389.6	(19,360.5)	(13,030.7)	25,314.6	27,375.3	(219.6)	(1,841.1)	482.0	2,321.4	(1,839.4)	(12,765.9)
2004																	
1st Qtr	11,818.1	8,805.6	3,012.5	1,841.2	1,583.8	257.4	2,473.3	(632.1)	2,380.5	680.8	2,095.2	-	(1,414.4)	1,841.7	4,633.4	(2,791.7)	(4,903.0)
2nd Qtr	14,605.4	10,879.4	3,726.0	2,261.2	1,681.8	579.4	3,662.4	(1,401.2)	2,324.8	1,640.8	1,971.9	-	(331.1)	(2,886.3)	(184.0)	(2,702.3)	(1,079.3)
3rd Qtr	12,301.6	11,124.3	1,177.3	1,867.6	1,004.4	863.2	5,564.8	(3,697.2)	(2,519.9)	1,463.7	2,898.8	-	(1,435.1)	(2,031.6)	(1,400.1)	(631.5)	3,087.8
4th Qtr	12,939.2	16,128.5	(3,189.3)	4,163.5	1,660.7	2,502.8	10,716.2	(6,552.7)	(9,742.0)	(3,911.7)	5,841.0	(8,685.2)	(1,067.5)	11,844.0	12,394.8	(550.8)	1,809.7
2005																	
1st Qtr	12,693.1	8,875.0	3,818.1	1,906.3	1,716.1	190.2	4,853.9	(2,947.6)	870.5	3,262.9	4,421.3	-	(1,158.4)	1,801.7	1,075.9	725.8	(5,935.1)
2nd Qtr	15,734.4	12,845.8	2,888.6	2,692.6	2,001.9	690.7	5,681.6	(2,989.0)	(100.4)	2,588.6	2,720.7	-	(132.1)	(4,024.5)	(4,480.3)	455.8	1,536.3
3rd Qtr	13,855.9	13,543.8	312.1	4,671.1	560.8	4,110.3	10,789.3	(6,118.2)	(5,806.1)	4,160.0	5,758.5	-	(1,598.5)	604.0	467.2	136.8	1,042.1
4th Qtr	13,869.0	18,497.0	(4,628.0)	2,725.8	1,159.1	1,566.7	13,818.4	(11,092.6)	(15,720.6)	5,073.2	4,659.6	629.8	(216.2)	4,549.2	5,937.9	(1,388.7)	6,098.2
2006																	
1st Qtr	14,507.6	11,029.9	3,477.7	3,703.9	1,270.3	2,433.6	4,027.6	(323.7)	3,154.0	373.2	1,321.9	133.0	(1,081.7)	(6,689.8)	(7,358.6)	668.8	3,162.6
2nd Qtr	17,319.6	14,485.5	2,834.1	4,814.3	2,587.7	2,226.6	8,487.7	(3,673.4)	(839.3)	3,381.5	3,033.0	664.0	(315.5)	1,807.3	(2,678.9)	4,486.2	(4,349.5)
3rd Qtr	14,425.2	14,648.0	(222.8)	3,634.1	240.2	3,393.9	12,570.7	(8,936.6)	(9,159.4)	7,611.0	7,174.2	1,494.0	(1,057.2)	3,222.7	4,671.5	(1,448.8)	(1,674.3)
4th Qtr	16,104.1	19,429.6	(3,325.5)	5,372.3	2,105.9	3,266.4	16,720.4	(11,348.1)	(14,673.6)	9,445.1	5,478.7	4,261.0	(294.6)	1,309.8	2,560.6	(1,250.9)	3,918.8
2007																	
1st Qtr	18,422.2	11,293.2	7,129.0	1,649.0	367.9	1,281.1	5,134.3	(3,485.3)	3,643.7	1,767.1	1,683.1	597.0	(513.0)	(1,078.1)	(1,182.9)	104.8	(4,332.6)
2nd Qtr	22,039.4	15,583.5	6,455.9	2,689.0	1,555.2	1,133.8	8,315.4	(5,626.4)	829.5	4,074.2	3,163.4	1,058.0	(147.2)	(1,590.2)	(1,363.5)	(226.7)	(3,313.4)
3rd Qtr	20,036.2	13,848.3	6,187.9	2,035.8	211.2	1,824.6	8,249.2	(6,213.4)	(25.5)	5,211.2	5,720.1	69.0	(577.9)	(2,704.5)	(2,500.7)	(203.8)	(2,481.2)
4th Qtr	19,859.1	22,235.9	(2,376.8)	4,762.2	1,489.7	3,272.5	21,178.3	(16,416.1)	(18,792.9)	9,094.8	9,397.5	575.6	(878.3)	(1,393.4)	(1,147.4)	(246.0)	11,091.5
2008*																	
1st Qtr	18,535.9	13,150.8	5,385.1	2,796.9	210.6	2,586.3	2,988.2	(191.3)	5,193.8	4,704.4	5,513.6	(725.7)	(83.5)	1,140.4	1,688.1	(547.7)	(11,038.6)
2nd Qtr	23,751.1	20,229.9	3,521.2	7,381.8	1,282.7	6,099.1	9,537.4	(2,155.6)	1,365.6	6,202.1	6,251.8	562.7	(612.4)	(7,655.9)	(6,919.2)	(736.7)	88.1
3rd Qtr	19,742.9	19,796.9	(54.0)	1,694.5	660.6	1,033.9	7,744.5	(6,050.0)	(6,104.0)	7,642.4	8,343.5	(617.6)	(83.5)	7,726.8	7,933.5	(206.7)	(9,265.2)
4th Qtr	20,454.0	22,976.5	(2,522.5)	5,155.9	1,263.6	3,892.3	16,119.5	(10,963.6)	(13,486.1)	6,765.7	7,266.4	561.0	(1,061.7)	(729.3)	(381.0)	(348.3)	7,449.8
2009*																	
1st Qtr	21,029.7	12,915.8	8,113.9	917.6	210.6	707.0	1,945.4	(1,027.8)	7,086.1	610.3	1,043.3	(433.0)	-	(2,823.5)	(500.0)	(2,323.5)	(4,872.7)

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	Value Added Tax	Excise Tax	Total	Import Duty	Export Duty	Travel Tax	
1999	36,839.4	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	41,334.6	37,885.0	16,082.5	8,266.4	576.9	7,060.1	0.2	179.0	700.5	680.8	19.7	14,961.0	4.4	14,956.6	-	-	5,033.8	3,943.0	7.3	1,083.5	
2001	41,426.2	37,518.0	16,861.4	8,176.3	725.8	7,818.4	0.2	140.8	706.3	686.6	19.7	13,932.2	790.5	13,141.7	-	-	4,773.8	3,665.4	12.4	1,096.1	
2002	44,584.4	40,736.2	18,765.2	9,014.9	584.4	9,025.1	0.1	140.7	1,166.7	1,150.0	16.7	14,770.4	139.6	14,630.7	-	-	4,656.8	3,479.8	7.9	1,169.1	
2003	45,391.6	41,424.8	19,306.3	9,652.3	-	9,515.5	-	138.5	905.6	883.5	22.1	15,347.3	22.5	15,324.8	-	-	4,430.9	3,318.6	11.7	1,100.6	
2004	51,664.3	48,172.4	21,409.8	11,168.6	-	10,069.0	-	172.2	749.1	729.6	19.5	19,520.5	22.6	19,497.8	-	-	4,843.6	3,684.6	13.1	1,145.9	
2005	56,152.3	52,980.8	23,842.9	12,554.9	-	11,139.2	-	148.8	828.1	806.8	21.3	21,666.6	271.1	21,395.5	-	-	4,805.6	3,634.8	6.9	1,163.9	
2006	62,356.4	58,446.7	26,859.4	14,989.5	-	11,708.9	-	161.0	865.3	842.8	22.5	23,485.0	109.2	23,375.8	-	-	5,204.4	4,114.7	7.3	1,082.4	
2007	80,293.2	77,292.5	29,519.9	16,459.5	-	12,831.7	-	228.7	962.2	942.9	19.3	38,395.4	256.1	38,139.3	21,329.2	15,384.0	7,125.0	6,004.5	8.7	1,111.8	
2008	82,484.0	79,134.0	31,460.0	18,567.8	-	12,674.0	-	218.2	1,281.4	1,253.8	27.6	37,369.2	267.4	37,101.8	23,998.4	13,103.3	7,754.6	6,602.4	8.6	1,143.6	
2004																					
1st Qtr.	11,818.1	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.	14,605.4	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.	12,301.6	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	
4th Qtr.	12,939.2	12,414.4	5,263.9	2,583.1	...	2,656.9	-	23.9	53.9	48.1	5.8	5,267.5	9.8	5,257.7	-	-	1,416.3	1,157.2	3.5	255.6	
2005																					
1st Qtr.	12,693.1	11,612.5	5,255.7	2,294.1	...	2,935.6	-	26.0	60.6	57.2	3.4	4,930.4	71.6	4,858.8	-	-	1,005.8	789.5	1.3	215.0	
2nd Qtr.	15,734.4	15,136.8	7,356.2	4,524.1	...	2,790.7	-	41.4	633.1	626.2	6.9	5,402.6	87.2	5,315.4	-	-	1,204.1	909.4	1.1	293.6	
3rd Qtr.	13,855.9	12,999.6	5,460.0	2,946.4	...	2,485.2	-	28.4	78.9	74.2	4.7	5,712.0	43.3	5,668.7	-	-	1,290.2	886.1	2.5	401.6	
4th Qtr.	13,869.0	13,232.0	5,771.0	2,790.3	...	2,927.7	-	53.0	55.5	49.2	6.3	5,621.6	69.0	5,552.6	-	-	1,305.5	1,049.8	2.0	253.7	
2006																					
1st Qtr.	14,507.6	13,382.4	6,286.6	3,103.4	...	3,149.7	-	33.5	74.9	70.6	4.3	5,470.8	45.3	5,425.5	-	-	1,142.5	886.2	2.3	254.0	
2nd Qtr.	17,319.6	16,610.1	8,130.3	5,237.5	...	2,852.2	-	40.6	655.0	649.2	5.8	6,126.8	63.2	6,063.6	-	-	1,181.7	905.1	1.3	275.3	
3rd Qtr.	14,425.2	13,734.8	6,093.3	3,325.7	...	2,715.6	-	52.0	79.3	73.7	5.6	5,753.9	57.1	5,696.8	-	-	1,377.1	1,036.3	1.9	338.9	
4th Qtr.	16,104.1	14,719.5	6,349.2	3,322.9	...	2,991.4	-	34.9	56.1	49.3	6.8	6,133.4	(56.5)	6,189.9	-	-	1,503.1	1,287.1	1.8	214.2	
2007 <sup>2)</sup>																					
1st Qtr.	18,422.2	17,922.4	7,331.3	3,536.5	...	3,762.2	-	32.6	62.1	57.0	5.1	8,795.4	53.8	8,741.6	1,389.7	4,606.5	2,745.5	1,399.2	1,198.9	2.0	198.4
2nd Qtr.	22,039.4	20,894.6	8,246.5	5,251.5	...	2,868.9	-	126.1	709.2	704.7	4.5	9,844.0	54.0	9,789.5	6.1	5,576.8	4,207.1	1,693.4	1,380.5	2.0	310.9
3rd Qtr.	20,036.2	19,200.9	6,525.9	3,731.7	...	2,756.0	-	38.2	133.0	127.3	5.8	10,230.4	75.0	10,155.4	22.1	5,389.0	4,744.3	2,030.4	1,645.9	2.3	382.2
4th Qtr.	19,795.4	19,274.5	7,416.3	3,939.8	...	3,444.6	-	31.9	57.8	53.9	3.9	9,525.6	73.3	9,452.3	8.3	5,756.8	3,687.2	2,002.0	1,779.2	2.5	220.3
2008																					
1st Qtr.	18,535.9	18,019.0	7,236.5	3,581.8	...	3,624.1	-	30.6	95.4	89.6	5.8	8,984.3	49.7	8,934.6	-	5,579.2	3,355.4	1,491.0	1,247.8	1.8	241.5
2nd Qtr.	23,751.1	21,881.5	9,837.3	6,777.9	...	2,984.5	-	74.9	950.1	942.7	7.5	8,904.6	80.9	8,823.7	-	5,452.9	3,370.9	1,807.2	1,490.5	2.2	314.5
3rd Qtr.	19,742.9	19,317.8	7,159.9	4,126.5	...	2,948.4	-	85.0	167.1	158.8	8.3	9,465.2	57.0	9,408.2	-	6,480.6	2,927.6	2,168.2	1,838.2	2.8	327.2
4th Qtr.	20,454.0	19,915.7	7,226.3	4,081.6	...	3,117.0	-	27.7	68.8	62.7	6.1	10,015.1	79.9	9,935.2	-	6,485.7	3,449.5	2,288.2	2,025.9	1.9	260.4
2009																					
1st Qtr.	21,029.7	20,600.5	7,542.3	3,884.2	...	3,613.5	-	44.6	79.2	71.9	7.3	10,899.7	44.1	10,855.6	-	5,776.1	5,079.5	1,845.0	1,521.8	1.9	321.3

Source: Ministry of Finance

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

<sup>2)</sup> The Value Added Tax (VAT) and the Excise Tax were implemented on January 01, 2007.



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

Table 6.2 (Cont'd)

Period	Other Tax Revenue							Non-Tax Revenue								
	Total	Entertainment Tax	Purchase Tax- M. Car	Other Taxes And Duties	Licences Vehicles	Licences Other	Environmental Tax	Total	Rents Royalties etc.	Interest	Divs.From Enterprises	BOG Surplus	Other Dept. Receipts	Fees Fines etc.	Land Dev. Schemes	Miscellaneous
1999	2,674.1	27.6	392.2	1,874.5	191.7	55.3	132.7	3,613.0	882.0	-	314.5	-	776.4	459.8	-	1,180.3
2000	1,107.1	26.7	474.5	204.1	238.7	28.9	134.3	3,449.6	903.0	-	343.8	386.3	328.8	600.1	-	887.7
2001	1,244.3	16.8	477.7	90.7	238.7	66.8	353.5	3,908.1	888.9	0.0	568.4	823.0	135.2	582.1	-	910.5
2002	1,377.2	8.5	470.8	119.2	228.5	224.0	326.1	3,848.2	970.5	-	809.0	479.5	-	607.7	-	981.6
2003	1,434.7	3.7	444.2	104.9	248.0	289.9	344.0	3,966.8	950.5	-	488.2	231.2	-	588.9	-	1,707.9
2004	1,649.4	4.0	718.3	104.0	257.5	292.2	273.4	3,491.9	997.6	-	624.4	-	-	632.5	-	1,237.4
2005	1,837.7	2.4	737.9	99.2	274.3	251.1	472.8	3,171.5	515.0	-	1,070.0	-	-	512.7	-	1,073.8
2006	2,032.7	1.8	828.1	102.4	289.3	389.4	421.7	3,909.7	12.9	-	999.9	348.2	-	592.0	-	1,956.7
2007	1,290.0	0.6	158.9	10.3	306.0	300.6	513.6	3,000.7	42.7	-	307.5	699.0	-	764.0	-	1,187.5
2008	1,268.7	-	7.5	-	336.7	318.8	605.9	3,350.1	23.5	-	381.3	1,089.5	-	814.7	-	1,041.1
2004																
1st Qtr.	297.5	1.3	184.3	23.8	8.4	45.7	34.0	1,118.2	299.4	-	316.9	-	-	170.5	-	331.4
2nd Qtr.	533.0	1.0	181.9	26.7	147.6	118.1	57.7	800.1	269.1	-	-	-	-	179.4	-	351.6
3rd Qtr.	406.1	0.9	140.3	30.0	83.1	65.1	86.7	1,048.8	286.4	-	307.5	-	-	164.2	-	290.7
4th Qtr.	412.8	0.8	211.8	23.5	18.4	63.3	95.0	524.8	142.7	-	-	-	-	118.4	-	263.7
2005																
1st Qtr.	360.0	0.8	138.3	20.5	37.0	46.1	117.3	1,080.6	211.7	-	507.5	-	-	114.3	-	247.1
2nd Qtr.	540.8	0.6	178.9	23.7	155.4	84.1	98.1	597.6	117.2	-	-	-	-	145.9	-	334.5
3rd Qtr.	458.5	0.5	156.2	28.3	66.2	61.6	145.7	856.3	159.4	-	312.5	-	-	142.3	-	242.1
4th Qtr.	478.4	0.5	264.5	26.7	15.7	59.3	111.7	637.0	26.7	-	250.0	-	-	110.2	-	250.1
2006																
1st Qtr.	407.5	0.4	158.9	23.5	77.3	58.5	88.9	1,125.2	4.8	-	413.6	348.2	-	121.7	-	236.9
2nd Qtr.	516.3	0.5	181.0	28.2	116.9	81.7	108.0	709.5	2.9	-	205.0	-	-	187.4	-	314.2
3rd Qtr.	431.2	0.4	179.3	23.7	55.9	60.9	111.0	690.4	2.5	-	256.3	-	-	131.8	-	299.8
4th Qtr.	677.7	0.5	308.9	27.0	39.2	188.3	113.8	1,384.6	2.7	-	125.0	-	-	151.1	-	1,105.8
2007																
1st Qtr.	334.4	0.6	98.7	9.6	51.1	62.4	112.0	499.8	2.8	-	-	-	-	209.5	-	287.5
2nd Qtr.	401.5	-	50.5	0.4	145.1	88.5	117.0	1,144.8	3.6	-	-	699.0	-	180.5	-	261.7
3rd Qtr.	281.3	-	0.6	0.0	86.1	83.0	111.6	835.3	33.5	-	307.5	-	-	157.1	-	337.2
4th Qtr.	272.8	-	9.1	0.3	23.6	66.7	173.0	520.9	2.9	-	-	-	-	216.9	-	301.0
2008*																
1st Qtr.	211.8	-	0.9	-	41.1	59.3	110.5	517.0	1.9	-	-	-	-	201.2	-	313.9
2nd Qtr.	382.3	-	-	-	164.0	84.9	133.4	1,869.7	16.0	-	256.3	1,089.5	-	212.7	-	295.2
3rd Qtr.	357.4	-	6.6	-	106.4	99.2	145.2	425.1	3.3	-	-	-	-	205.5	-	216.3
4th Qtr.	317.3	-	-	-	25.2	75.4	216.7	538.3	2.3	-	125.0	-	-	195.3	-	215.7
2009*																
1st Qtr.	234.3	-	-	-	27.2	89.8	117.3	429.2	3.4	-	-	-	-	220.7	-	205.1

Source: Ministry of Finance

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

Table 6.3

Period	Total Expenditure	Personal Emoluments	Debt Charges	Total Other Expenditure	Other Current Expenditure				
					Specific to the Agencies	Equipment And Supplies	Fuels And Lubricants	Rental And Maintenance of Buildings	Maintenance of Infrastructure
1999	31,839.5	12,020.5	7,397.8	12,421.2	-	1,438.1	298.2	1,011.9	322.3
2000	42,935.4	14,317.7	12,381.6	16,236.1	-	1,837.4	361.2	1,146.2	519.8
2001	43,299.4	14,743.2	7,933.6	20,622.7	-	1,714.9	394.9	1,039.5	523.8
2002	44,603.8	15,832.0	7,158.7	21,613.0	-	2,024.4	462.3	1,178.5	557.8
2003	46,743.0	16,341.0	5,921.1	24,480.9	-	1,941.5	551.0	1,252.2	763.0
2004	46,937.8	17,322.0	4,475.6	25,140.1	-	2,423.0	647.1	1,460.7	836.5
2005	53,761.6	18,538.6	4,370.7	30,852.3	-	2,811.1	939.9	1,530.8	923.7
2006	59,593.0	20,085.0	4,484.4	35,023.5	-	3,277.3	1,224.4	1,697.8	1,017.3
2007	62,960.9	22,064.1	4,528.2	36,368.6	-	3,510.8	1,288.6	1,886.8	1,053.7
2008	76,154.1	23,911.4	4,615.7	47,627.0	-	3,826.2	1,843.1	2,258.3	1,392.8
2004									
1st Qtr.	8,805.6	3,818.9	931.3	4,055.3	-	336.5	116.8	168.8	90.2
2nd Qtr.	10,879.4	4,318.9	1,180.4	5,380.1	-	392.1	148.0	252.7	125.0
3rd Qtr.	11,124.3	3,882.8	945.7	6,295.8	-	785.6	169.1	379.3	244.0
4th Qtr.	16,128.5	5,301.4	1,418.2	9,408.9	-	908.9	213.3	659.9	377.3
2005									
1st Qtr.	8,875.0	3,880.5	777.7	4,216.9	-	206.6	129.4	157.6	60.9
2nd Qtr.	12,845.8	4,432.5	888.9	7,524.5	-	622.7	211.8	328.4	213.7
3rd Qtr.	13,543.8	4,124.9	1,223.0	8,195.9	-	1,004.1	259.9	415.2	295.4
4th Qtr.	18,497.0	6,100.8	1,481.1	10,915.0	-	977.7	338.8	629.6	353.7
2006									
1st Qtr.	11,029.9	4,185.2	950.3	5,894.3	-	446.1	224.8	250.5	117.5
2nd Qtr.	14,485.5	4,864.8	1,092.6	8,528.1	-	1,014.7	304.4	442.2	269.0
3rd Qtr.	14,648.0	4,664.2	1,060.3	8,923.6	-	766.7	348.5	469.1	253.9
4th Qtr.	19,429.6	6,370.8	1,381.3	11,677.5	-	1,049.8	346.7	536.0	376.9
2007									
1st Qtr.	11,293.2	4,606.9	1,117.9	5,568.3	-	343.6	246.0	218.2	98.3
2nd Qtr.	15,583.5	5,351.9	1,297.1	8,934.5	-	993.6	301.9	430.9	223.5
3rd Qtr.	13,848.3	4,975.8	882.9	7,989.6	-	742.7	295.3	553.2	300.0
4th Qtr.	22,235.9	7,129.5	1,230.3	13,876.2	-	1,430.9	445.5	684.4	431.8
2008*									
1st Qtr.	13,150.7	4,997.2	1,220.1	6,933.4	-	291.5	238.8	191.0	50.1
2nd Qtr.	20,229.9	6,011.1	1,162.0	13,056.8	-	1,394.9	473.0	473.8	296.9
3rd Qtr.	19,796.9	5,529.5	1,179.5	13,087.9	-	979.2	521.6	736.1	388.6
4th Qtr.	22,976.6	7,373.6	1,054.1	14,548.9	-	1,160.6	609.7	857.5	657.1
2009*									
1st Qtr.	12,915.7	5,710.4	1,343.3	5,862.1	-	276.9	218.0	177.5	35.7

Source: Ministry of Finance.

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

Table 6.3 (Cont'd)

Period	Other Current Expenditure										
	Electricity Charges	Transport Travel and Postage	Telephone Charges	Other Services Purchased	Education 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	Pensions	Payments to Dependants' Pension Funds
1999	1,001.0	773.8	162.7	-	773.8	184.5	2,407.4	172.1	1,955.1	1,920.3	-
2000	313.0	811.6	174.0	-	887.7	201.5	4,267.8	34.3	3,092.6	2,589.0	-
2001	720.0	823.2	182.7	65.7	1,086.6	367.6	4,121.4	45.1	6,715.2	2,822.2	-
2002	1,051.8	984.3	228.0	108.2	1,314.1	290.9	5,044.9	7.3	5,414.2	2,939.2	7.1
2002	1,891.4	1,012.9	248.7	184.8	1,279.4	249.4	5,179.2	102.6	6,537.9	3,281.8	5.2
2002	2,365.0	1,008.7	264.1	293.3	1,435.5	273.0	6,699.2	2.0	3,688.4	3,713.5	30.0
2002	3,088.4	1,165.2	285.7	306.7	1,581.5	389.2	7,911.0	5.4	6,037.6	3,865.6	10.5
2002	3,459.4	1,872.3	345.0	487.0	1,895.5	450.8	8,360.3	5.6	6,103.8	4,814.9	12.1
2002	4,071.7	1,701.9	370.1	856.3	1,996.5	368.9	8,373.0	4.1	5,522.5	5,349.2	14.3
2002	3,940.4	2,241.6	397.2	545.1	2,113.7	127.7	14,020.5	8.2	7,811.4	7,100.7	-
2004											
1st Qtr.	450.1	135.4	51.4	6.4	283.4	4.1	1,211.0	0.3	662.7	538.4	-
2nd Qtr.	557.5	225.4	55.5	11.0	285.0	9.4	1,671.2	0.8	787.5	855.5	3.5
3rd Qtr.	331.9	252.8	60.9	45.9	405.0	98.7	1,605.1	0.6	911.8	1,005.1	-
4th Qtr.	1,025.5	395.1	96.3	230.0	462.1	160.8	2,211.9	0.3	1,326.5	1,314.6	26.5
2005											
1st Qtr.	552.6	129.7	41.5	9.3	272.2	3.7	1,139.5	0.5	1,015.0	498.3	-
2nd Qtr.	418.1	294.9	72.9	25.9	450.6	59.0	1,627.9	1.0	2,247.9	949.9	-
3rd Qtr.	946.1	282.2	72.8	240.8	434.2	82.6	1,952.3	2.5	1,278.6	923.4	5.8
4th Qtr.	1,171.6	458.4	98.5	30.7	424.5	243.9	3,191.3	1.4	1,496.1	1,494.0	4.7
2006											
1st Qtr.	843.2	219.5	56.6	12.4	320.2	5.6	1,459.1	0.6	1,254.0	684.2	-
2nd Qtr.	747.0	401.1	83.4	57.4	506.8	60.1	1,951.2	3.1	1,421.5	1,266.3	-
3rd Qtr.	895.9	530.5	82.0	31.6	478.1	76.0	2,086.2	0.6	1,674.6	1,229.7	-
4th Qtr.	973.3	721.1	123.0	385.6	590.4	309.1	2,863.8	1.3	1,753.6	1,634.8	12.1
2007											
1st Qtr.	429.7	218.4	64.5	27.9	381.3	8.2	1,484.8	0.2	956.3	1,090.8	-
2nd Qtr.	890.1	340.7	85.3	57.4	430.2	48.9	2,541.6	0.1	1,273.7	1,316.7	-
3rd Qtr.	676.5	327.2	92.3	35.3	478.5	7.2	1,850.6	0.2	1,275.3	1,341.0	14.3
4th Qtr.	2,075.4	815.6	128.0	735.8	706.5	304.6	2,496.0	3.6	2,017.2	1,600.7	-
2008*											
1st Qtr.	582.0	292.0	68.6	19.1	371.2	4.3	1,921.0	0.8	1,597.3	1,305.5	-
2nd Qtr.	2,332.9	534.9	93.2	179.7	531.4	9.7	2,933.9	1.8	2,037.2	1,763.6	-
3rd Qtr.	354.3	563.3	92.1	108.8	529.6	44.1	4,954.6	1.0	1,842.7	1,972.1	-
4th Qtr.	671.2	851.4	143.4	237.5	681.5	69.6	4,210.9	4.7	2,334.2	2,059.5	-
2009*											
1st Qtr.	257.5	219.8	67.4	38.7	514.9	3.1	1,737.0	0.7	962.7	1,352.4	-

Source: Ministry of Finance.

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

Table 6.4

Period	Current Receipts				Operating Payments					Operating Balance (1)-(5) (10)
	Total (2)to(4) (1)	Export Sales (2)	Local Sales (3)	Other (4)	Total (6)to(9) (5)	Materials & Supplies (6)	Employment (7)	Interest (8)	Other <sup>a)</sup> (9)	
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>	66,566	27,174	20,788	18,604	61,098	18,254	19,195	204	23,445	5,469
2004	78,427	35,274	31,067	12,086	70,921	21,779	20,105	332	28,706	7,506
2005	82,345	32,823	33,626	15,896	76,897	23,250	18,413	311	34,922	5,448
2006	84,661	32,036	38,207	14,417	76,967	24,003	19,568	359	33,037	7,693
2007	89,917	32,393	42,076	15,448	83,478	26,898	20,871	395	35,315	6,439
2008	101,515	29,636	49,796	22,083	98,494	33,403	21,307	428	43,355	3,021
2004										
1st Qtr	15,501	5,562	7,234	2,705	15,692	4,863	4,421	75	6,332	(191)
2nd Qtr	18,863	8,652	7,285	2,926	16,481	5,528	4,093	83	6,777	2,383
3rd Qtr	17,970	7,711	7,428	2,832	17,177	5,713	4,458	89	6,917	793
4th Qtr	26,092	13,349	9,120	3,623	21,572	5,675	7,133	84	8,680	4,521
2005 <sup>6</sup>										
1st Qtr	16,629	5,846	7,611	3,172	17,135	5,433	4,018	63	7,620	(506)
2nd Qtr	19,172	7,528	7,678	3,966	18,704	5,369	4,363	51	8,921	468
3rd Qtr	21,716	8,620	8,632	4,465	20,080	6,356	4,205	89	9,429	1,636
4th Qtr	24,828	10,829	9,706	4,293	20,978	6,091	5,827	107	8,952	3,850
2006 <sup>7</sup>										
1st Qtr	18,712	7,075	8,703	2,934	19,327	6,331	4,382	61	8,552	(615)
2nd Qtr	19,426	6,645	9,472	3,309	18,441	6,340	4,249	61	7,792	984
3rd Qtr	19,872	6,781	9,545	3,546	18,584	5,580	4,757	98	8,149	1,287
4th Qtr	26,652	11,536	10,487	4,628	20,615	5,752	6,180	139	8,544	6,036
2007										
1st Qtr	17,769	5,616	9,099	3,055	17,848	5,711	4,543	42	7,552	(79)
2nd Qtr	20,795	6,575	10,482	3,738	19,780	6,483	4,600	140	8,558	1,016
3rd Qtr	21,150	7,547	9,832	3,771	19,993	6,460	4,647	103	8,784	1,157
4th Qtr	30,202	12,655	12,664	4,884	25,857	8,243	7,082	110	10,422	4,346
2008*										
1st Qtr	20,561	4,927	11,559	4,074	21,328	8,522	4,782	67	7,957	(767)
2nd Qtr	25,374	8,565	12,764	4,045	25,197	8,590	5,555	69	10,983	177
3rd Qtr	29,045	9,376	12,701	6,968	28,586	9,558	4,979	103	13,947	458
4th Qtr	26,535	6,769	12,772	6,995	23,383	6,734	5,991	189	10,468	3,152
2009*										
1st Qtr	16,475	3,236	10,008	3,231	16,823	5,593	4,287	66	6,878	(348)

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

<sup>a)</sup> Includes current outlays on freight, repairs and maintenance, payments to creditors and contribution to community.

<sup>1</sup> 1998 figures exclude NEOCOL and Stockfeeds.

<sup>2</sup> 1999 figures exclude GAC and GEC.

<sup>3</sup> Adjusted to exclude Sanata, GSL and GPC.

<sup>4</sup> Includes AROAMIA Bauxite Company.

<sup>5</sup> Includes GP&L.

<sup>6</sup> Excludes LINMINE.

<sup>7</sup> Excludes AROAMIA Bauxite Company from the 2nd quarter.

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

Table 6.4 (Cont'd)

Period	Transfers to Central Gov't.						Current Balance (10)-(11) (17)	Capital Expenditure (18)	Overall Balance (17)-(18) (19)	Total (21)+(22) (20)	External Borrowing (Net) (21)	Domestic Financing (Net)						
	Total (12)+(13) (11)	Taxes <sup>b)</sup> (12)	Dividend (13)	Value Added Tax								Total (20)to(24) (22)	Banking System (net) (23)	Non-Bank Fin.Inst Borrowing (24)	Holdings of Cent. Gov't.Sec. (25)	Transfer from Cen. Gov't. (26)	Other c) (27)	
				Total (15)+(16) (14)	Payments (15)	Refunds (16)												
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	(1,526)	(142)	(1,384)	(2,425)	-	1,043	-	(2)	
2003 <sup>5</sup>	738	610	128	-	-	-	4,730	2,558	2,172	(2,172)	47	(2,219)	(884)	-	2,368	-	(3,703)	
2004	876	876	-	-	-	-	6,630	2,968	3,662	(3,662)	(1,775)	(1,887)	(1,147)	-	6,213	-	(6,953)	
2005	928	678	250	-	-	-	4,520	3,445	1,076	(1,076)	(87)	(988)	(4,736)	-	2,184	-	1,563	
2006	1,355	1,230	125	-	-	-	6,338	2,647	3,691	(3,691)	-	(3,691)	(1,323)	-	(2,435)	-	67	
2007	1,039	1,161	1	(124)	117	(241)	5,400	5,816	(416)	416	-	416	(632)	-	(200)	-	1,247	
2008	1,727	1,243	125	359	54	(304)	1,294	12,644	(11,350)	10,741	(83)	10,824	(100)	-	(118)	7,203	3,839	
2004																		
1st Qtr	149	149	-	-	-	-	(340)	749	(1,089)	1,089	598	492	924	-	2,200	-	(2,632)	
2nd Qtr	378	378	-	-	-	-	2,005	935	1,070	(1,070)	935	(2,005)	(1,262)	-	4,176	-	(4,919)	
3rd Qtr	154	154	-	-	-	-	639	687	(47)	47	(89)	137	1,428	-	-	-	(1,292)	
4th Qtr	195	195	-	-	-	-	4,326	597	3,729	(3,729)	(3,218)	(511)	(2,238)	-	(164)	-	1,890	
2005 <sup>6</sup>																		
1st Qtr	120	120	-	-	-	-	(626)	512	(1,138)	1,138	(10)	1,148	906	-	-	-	242	
2nd Qtr	316	316	-	-	-	-	151	408	(257)	257	(10)	267	(1,701)	-	-	-	1,968	
3rd Qtr	121	121	-	-	-	-	1,515	1,369	146	(146)	(10)	(136)	365	-	-	-	(501)	
4th Qtr	370	120	250	-	-	-	3,481	1,156	2,325	(2,325)	(57)	(2,268)	(4,306)	-	2,184	-	(146)	
2006 <sup>7</sup>																		
1st Qtr	259	259	-	-	-	-	(874)	471	(1,346)	1,346	-	1,346	531	-	-	-	815	
2nd Qtr	538	538	-	-	-	-	446	563	(117)	117	-	117	965	-	(4,335)	-	3,487	
3rd Qtr	184	184	-	-	-	-	1,103	563	541	(541)	-	(541)	(336)	-	1,520	-	(1,724)	
4th Qtr	373	248	125	-	-	-	5,663	1,049	4,613	(4,613)	-	(4,613)	(2,483)	-	380	-	(2,511)	
2007																		
1st Qtr	374	345	-	29	29	-	(452)	1,154	(1,606)	1,606	-	1,606	2,216	-	-	-	(609)	
2nd Qtr	311	252	-	59	59	-	704	874	(170)	170	-	170	(369)	-	(200)	-	739	
3rd Qtr	260	352	1	(92)	14	(107)	896	1,792	(895)	895	-	895	560	-	-	-	336	
4th Qtr	93	213	-	(119)	15	(134)	4,252	1,997	2,255	(2,255)	-	(2,255)	(3,037)	-	-	-	782	
2008*																		
1st Qtr	403	388	-	15	15	-	(1,170)	1,494	(2,664)	2,664	(43)	2,707	1,297	-	-	194	1,216	
2nd Qtr	400	245	-	155	17	(138)	(223)	4,567	(4,790)	4,514	(14)	4,528	(868)	-	(118)	3,257	2,257	
3rd Qtr	293	178	-	115	14	(101)	165	1,604	(1,439)	1,237	258	979	687	-	-	516	(224)	
4th Qtr	631	432	125	74	8	(66)	2,521	4,979	(2,457)	2,326	(285)	2,610	(1,215)	-	-	3,236	590	
2009*																		
1st Qtr	188	186	1	2	2	-	(536)	404	(940)	940	(14)	954	(1,597)	-	-	21	2,530	

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

<sup>b)</sup> Includes special transfers.

<sup>c)</sup> Comprise of changes in working capital and changes in other financial flows.

<sup>1</sup> 1998 figures exclude NEOCOL and Stockfeeds.

<sup>2</sup> 1999 figures exclude GAC and GEC.

<sup>3</sup> Adjusted to exclude Sanata, GSL and GPC.

<sup>4</sup> Includes AROAMIA Bauxite Company.

<sup>5</sup> Includes GP&L.

<sup>6</sup> Excludes LINMINE.

<sup>7</sup> Excludes AROAMIA Bauxite Company from the 2nd quarter.

**DOMESTIC PUBLIC BONDED DEBT<sup>1</sup>**  
(G\$ Million)

Table 7.1

Period Ended	Total	Bonds	Debentures	CARICOM Loan <sup>3</sup>	Treasury Bills
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	52,008.4	4.0	3,914.2	-	48,090.1
2002	53,794.0	3.6	3,898.5	-	49,891.9
2003	62,662.2	3.5	11,816.5	739.5	50,102.7
2004					
Mar	63,950.8	3.4	11,816.5	739.5	51,391.4
Jun	64,438.3	3.4	11,816.5	731.4	51,886.9
Sep	59,995.6	3.4	11,816.5	731.4	47,444.2
Dec	65,849.8	5,343.1	11,816.5	721.6	47,968.6
2005					
Mar	71,322.7	5,343.1	11,816.5	721.6	53,441.5
Jun	69,203.0	5,343.1	11,816.5	704.4	51,339.0
Sep	65,924.3	5,343.1	11,816.5	704.4	48,060.3
Dec	67,754.3	5,343.1	11,816.5	687.2	49,907.4
2006					
Mar	73,960.1	5,343.1	11,816.5	687.2	56,113.2
Jun	72,817.8	5,343.1	11,816.5	670.1	54,988.1
Sep	77,477.8	5,343.1	11,816.5	670.1	59,648.2
Dec	74,308.2	3,972.4	11,816.5	655.3	57,864.0
2007					
Mar	72,956.9	3.4	15,785.5	655.3	56,512.7
Jun	68,999.1	3.4	15,785.5	641.3	52,568.9
Sep	70,999.1	3.4	15,785.5	641.3	54,568.9
Dec	69,345.4	3.4	15,785.5	630.1	52,926.4
2008					
Jan	71,845.5	3.4	15,785.5	630.1	55,426.5
Feb	75,345.5	3.4	15,785.5	630.1	58,926.5
Mar	72,802.5	3.4	12,742.5	630.1	59,426.5
Apr	74,722.7	3.4	12,742.5	630.1	61,346.7
May	71,920.2	3.4	12,742.5	630.1	58,544.2
Jun	74,222.5	3.4	12,742.5	609.6	60,867.0
Jul	75,322.7	3.4	12,742.5	609.6	61,967.2
Aug	74,372.7	3.4	12,742.5	609.6	61,017.2
Sep	74,972.6	3.4	12,742.5	609.6	61,617.1
Oct	75,460.9	3.4	12,742.5	609.6	62,105.4
Nov	75,061.3	3.4	12,742.5	609.6	61,705.8
Dec	74,958.8	3.4	12,742.5	595.8	61,617.1
2009					
Jan	73,488.3	3.4	12,742.5	595.8	60,146.6
Feb	76,989.4	3.4	12,742.5	595.8	63,647.7
Mar	78,414.2	3.4	11,767.5	595.8	66,047.5

Source: Bank of Guyana.

<sup>1</sup> Excludes non-interest bearing debentures.

<sup>2</sup> As of Dec. 1998 an amount is included to satisfy the Bank's reserve requirement of G\$1,000 Million.

<sup>3</sup> The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

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

Table 7.2

Period Ended	Treasury Bills										
	Total Treasury Bills	Banking System			Non-Bank Financial Institutions	Public Sector				Private Sector	Non Residents
		Total	Bank of Guyana	Commercial Banks		Total	Public Enterprise	Nat. Insur. Scheme	Sinking Funds		
1999	35,207.0	14,030.9	1,613.0	12,417.9	6,185.4	12,939.2	274.9	12,664.4	-	2,038.3	13.3
2000	44,013.6	23,920.9	2,222.9	21,698.0	6,516.3	12,336.7	-	12,336.7	-	1,210.8	29.0
2001	48,090.1	23,012.9	1,039.9	21,973.0	9,723.2	15,139.2	-	15,139.2	-	166.2	48.7
2002	49,891.9	25,990.3	1,133.4	24,856.9	10,229.5	13,430.3	-	13,430.3	-	198.1	43.9
2003	50,102.7	27,569.7	2,344.4	25,225.3	11,720.0	10,753.3	-	10,753.3	-	0.0	59.8
2004											
Mar	51,391.4	31,783.0	1,031.9	30,751.1	10,954.0	8,441.2	-	8,441.2	-	213.2	-
Jun	51,886.9	35,141.9	2,081.8	33,060.1	12,386.8	4,084.0	-	4,084.0	-	232.3	42.0
Sep	47,444.2	31,346.8	1,032.7	30,314.1	11,963.8	4,084.0	-	4,084.0	-	7.7	42.0
Dec	47,968.6	32,443.2	1,182.6	31,260.7	11,216.9	4,258.9	-	4,258.9	-	7.7	42.0
2005											
Mar	53,441.5	37,126.7	1,135.8	35,990.9	11,998.4	4,258.9	-	4,258.9	-	15.7	42.0
Jun	51,339.0	34,295.2	1,032.7	33,262.5	12,476.9	4,258.9	-	4,258.9	-	308.2	-
Sep	48,060.3	31,118.7	1,032.5	30,086.2	12,673.4	4,258.9	-	4,258.9	-	9.4	-
Dec	49,907.4	34,434.1	1,032.5	33,401.7	13,090.8	1,977.9	-	1,977.9	-	359.9	44.7
2006											
Mar	56,113.2	39,940.1	1,150.6	38,789.5	13,773.1	1,977.9	-	1,977.9	-	377.4	44.7
Jun	54,988.1	34,107.6	1,782.7	32,324.9	14,327.3	6,504.6	-	6,504.6	-	3.9	44.7
Sep	59,648.2	40,284.3	2,615.0	37,669.3	13,977.7	4,922.6	-	4,922.6	-	418.9	44.7
Dec	57,864.0	39,784.9	3,081.9	36,703.0	13,502.1	4,526.7	-	4,526.7	-	3.9	46.5
2007											
Mar	56,512.7	38,320.6	1,032.8	37,287.8	13,615.0	4,526.7	-	4,526.7	-	3.9	46.5
Jun	52,568.9	34,618.2	1,032.7	33,585.5	13,167.7	4,732.7	-	4,732.7	-	3.9	46.5
Sep	54,568.9	36,831.8	1,032.6	35,799.2	12,954.1	4,732.7	-	4,732.7	-	3.9	46.5
Dec	52,926.4	35,448.3	1,032.6	34,415.7	12,741.6	4,732.7	-	4,732.7	-	3.9	-
2008											
Jan	55,426.5	39,164.7	1,032.6	38,132.2	11,525.3	4,732.7	-	4,732.7	-	3.9	-
Feb	58,926.5	42,167.0	1,032.6	41,134.5	12,023.0	4,732.7	-	4,732.7	-	3.9	-
Mar	59,426.5	42,517.2	1,032.6	41,484.6	12,172.8	4,732.7	-	4,732.7	-	3.9	-
Apr	61,346.7	46,017.2	1,032.6	44,984.6	12,173.0	3,152.6	-	3,152.6	-	4.0	-
May	58,544.2	42,920.7	1,032.6	41,888.1	10,769.5	4,850.1	-	4,850.1	-	4.0	-
Jun	60,867.0	44,720.6	1,032.6	43,688.1	11,292.4	4,850.1	-	4,850.1	-	4.0	-
Jul	61,967.2	45,820.6	1,032.6	44,788.1	11,292.5	4,850.1	-	4,850.1	-	4.0	-
Aug	61,017.2	45,083.9	1,032.6	44,051.3	11,079.3	4,850.1	-	4,850.1	-	4.0	-
Sep	61,617.1	45,683.7	1,032.5	44,651.3	11,079.3	4,850.1	-	4,850.1	-	4.0	-
Oct	62,105.4	46,333.7	1,032.5	45,301.3	10,918.8	4,850.1	-	4,850.1	-	2.9	-
Nov	61,705.8	46,023.2	1,032.8	44,990.4	10,829.7	4,850.1	-	4,850.1	-	2.9	-
Dec	61,754.5	46,174.5	1,183.3	44,991.2	10,727.2	4,850.1	-	4,850.1	-	2.9	-
2009											
Jan	60,146.6	44,694.5	1,033.3	43,661.2	10,599.2	4,850.1	-	4,850.1	-	2.9	-
Feb	63,647.7	49,065.6	1,034.4	48,031.2	9,729.2	4,850.1	-	4,850.1	-	2.9	-
Mar	66,047.5	51,825.4	1,034.3	50,791.2	9,369.2	4,850.1	-	4,850.1	-	2.9	-

Source: Bank of Guyana.

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

Table 7.3

Period Ended	Total Amount Outstanding	Bonds			CARICOM Loans <sup>2</sup>	Debentures <sup>3</sup>							
		Total Bonds	Defence Bonds <sup>1</sup>	GUYMINE Bonds		Total Debentures	Banking System		Non-Banks Financial Institutions	Public Sector			Private Sector
							Bank of Guyana	Commercial Banks		Public Enterprise	National Insurance	Sinking Funds	
1999	6,422.6	4.6	4.6	-	-	6,418.0	3,898.5	1,950.0	3.4	-	259.6	-	306.5
2000	4,021.6	4.6	4.6	-	-	4,017.0	3,898.5	-	-	-	67.1	-	51.4
2001	3,918.3	4.0	4.0	-	-	3,914.2	3,898.5	-	-	-	15.7	-	-
2002	3,902.1	3.6	3.6	-	-	3,898.5	3,898.5	-	-	-	-	-	-
2003	12,559.5	3.5	3.5	-	739.5	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2004													
Mar	12,559.4	3.4	3.4	-	739.5	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jun	12,551.4	3.4	3.4	-	731.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Sep	12,551.4	3.4	3.4	-	731.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Dec	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2005													
Mar	17,881.2	5,343.1	3.4	5,339.7	721.6	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jun	17,864.0	5,343.1	3.4	5,339.7	704.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Sep	17,864.0	5,343.1	3.4	5,339.7	704.4	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Dec	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2006													
Mar	17,846.9	5,343.1	3.4	5,339.7	687.2	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Jun	17,829.7	5,343.1	3.4	5,339.7	670.1	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Sep	17,829.7	5,343.1	3.4	5,339.7	670.1	11,816.5	3,898.5	7,918.0	-	-	-	-	-
Dec	16,444.3	3,972.4	3.4	3,969.0	655.3	11,816.5	3,898.5	7,918.0	-	-	-	-	-
2007													
Mar	16,444.3	3.4	3.4	-	655.3	15,785.5	3,898.5	11,887.00	-	-	-	-	-
Jun	16,430.2	3.4	3.4	-	641.3	15,785.5	3,898.5	11,887.00	-	-	-	-	-
Sep	16,430.2	3.4	3.4	-	641.3	15,785.5	3,898.5	11,887.00	-	-	-	-	-
Dec	16,419.0	3.4	3.4	-	630.1	15,785.5	3,898.5	11,887.00	-	-	-	-	-
2008													
Jan	16,419.0	3.4	3.4	-	630.1	15,785.5	3,898.5	11,887.00	-	-	-	-	-
Feb	16,419.0	3.4	3.4	-	630.1	15,785.5	3,898.5	11,887.00	-	-	-	-	-
Mar	13,376.0	3.4	3.4	-	630.1	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Apr	13,376.0	3.4	3.4	-	630.1	12,742.5	3,898.5	8,843.99	-	-	-	-	-
May	13,376.0	3.4	3.4	-	630.1	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Jun	13,355.5	3.4	3.4	-	609.6	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Jul	13,355.5	3.4	3.4	-	609.6	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Aug	13,355.5	3.4	3.4	-	609.6	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Sep	13,355.5	3.4	3.4	-	609.6	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Oct	13,355.5	3.4	3.4	-	609.6	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Nov	13,355.5	3.4	3.4	-	609.6	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Dec	13,341.7	3.4	3.4	-	595.8	12,742.5	3,898.5	8,843.99	-	-	-	-	-
2009													
Jan	13,341.7	3.4	3.4	-	595.8	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Feb	13,341.7	3.4	3.4	-	595.8	12,742.5	3,898.5	8,843.99	-	-	-	-	-
Mar	12,366.7	3.4	3.4	-	595.8	11,767.5	3,898.5	7,868.99	-	-	-	-	-

Source: Bank of Guyana.

<sup>1</sup> Unclaimed balance on these securities. They are no longer issued.

<sup>2</sup> The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

<sup>3</sup> Excludes Non-Interest Bearing Debentures issued to the Bank of Guyana.



**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY  
AND TERMS AS AT MARCH 31, 2009  
(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. 91	2,857,509,263	2,857,509,263	0.0	1998-12-31	UNFIXED
ISSUE NO. 93	4,892,538,923	4,892,538,923	0.00	2000-12-31	UNFIXED
ISSUE NO. 94	14,851,974,507	14,851,974,507	0.00	2001-12-31	UNFIXED
ISSUE NO. 95	2,566,705,406	2,566,705,406	0.00	2002-12-31	UNFIXED
ISSUE NO. 96	1,697,038,228	1,697,038,228	0.00	2003-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	0.00	2004-12-31	UNFIXED
ISSUE NO. 98	102,503,833	102,503,833	0.00	2005-12-31	UNFIXED
ISSUE NO. 99	4,091,091,420	4,091,091,420	0.00	2006-12-31	UNFIXED
ISSUE NO. 100	7,151,883,823	7,151,883,823	0.00	2007-12-31	UNFIXED
ISSUE NO. 101	849,472,020	849,472,020	0.00	2008-12-31	UNFIXED
<b>SPECIAL ISSUE TO BOG</b>					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND
<b>SPECIAL ISSUE TO NBIC/RBGL</b>					
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>1</sup>	Supp. Cr. <sup>2</sup>	Nationalisation	Bonds
1999 <sup>3</sup>	1,210,924	360,917	792,250	526	15,190	7,508	34,533
2000	1,193,183	353,529	788,357	526	14,746	7,794	28,231
2001	1,197,301	352,282	796,653	170	12,973	7,678	27,545
2002	1,352,138	438,266	835,172	10,451	16,111	24,425	27,715
2003	1,199,125	224,369	916,801	10,998	14,861	3,487	28,609
2004							
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	1,188,652	191,371	974,795	5,485	13,324	3,435	242
2005							
1st Qtr	1,066,435	76,821	970,049	3,159	12,718	3,447	241
2nd Qtr	1,066,641	91,607	955,526	3,098	12,718	3,451	239
3rd Qtr	1,084,926	92,113	973,354	3,041	12,718	3,462	239
4th Qtr	1,214,559	220,938	971,556	5,010	13,347	3,470	238
2006							
1st Qtr	1,172,433	224,626	925,746	4,986	13,353	3,484	238
2nd Qtr	1,205,424	231,141	952,111	5,080	13,359	3,492	240
3rd Qtr	1,020,330	235,755	762,425	5,046	13,365	3,498	241
4th Qtr	1,043,173	243,042	778,119	5,107	13,371	3,493	42
2007							
1st Qtr	1,049,081	247,410	779,716	5,050	13,376	3,485	44
2nd Qtr	658,712	253,482	383,300	5,039	13,382	3,464	45
3rd Qtr	668,635	246,228	400,502	5,003	13,388	3,469	45
4th Qtr	718,113	267,273	429,023	4,894	13,394	3,485	44
2008							
1st Qtr	757,442	295,067	440,631	4,823	13,399	3,477	44
2nd Qtr	773,777	304,548	447,532	4,757	13,405	3,490	44
3rd Qtr	804,301	332,977	449,960	4,416	13,410	3,498	40
4th Qtr	834,137	340,631	472,678	3,895	13,417	3,484	32
2009							
1st Qtr	831,875	339,955	471,154	3,814	13,421	3,499	32

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

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

<sup>2</sup> Includes External Payment Deposit Schemes (EPDS) from 1992.

<sup>3</sup> Stock of outstanding debt after HIPC debt relief.

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

Table 8.1(1)

Period	Consumer Goods									Intermediate Goods							Capital Goods							Misc.
	Total	Non-Durable			Semi-Durable		Durable			Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining	Building	Other	
		Food for Households	Beverage & Tobacco	Other	Cloth. & Footwear	Other	Motor Car	Other																
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	129,267.9	30,905.6	10,355.0	2,243.5	8,001.4	1,494.2	1,728.8	2,785.3	4,297.4	67,567.8	33,897.2	4,010.3	5,247.3	1,623.3	6,836.5	15,953.1	27,109.3	5,885.2	4,021.2	3,441.5	640.9	7,489.8	5,630.6	3,685.1
2005	157,238.1	38,990.6	14,335.6	3,330.9	9,789.4	2,266.9	1,925.6	2,307.5	5,034.6	85,143.5	44,496.4	6,257.8	5,879.0	1,584.9	7,913.1	19,012.3	30,234.4	7,004.4	2,568.7	5,255.8	1,272.7	7,712.5	6,420.3	2,869.6
2006	177,995.1	41,586.6	14,704.4	3,205.0	10,738.5	2,025.9	2,000.0	2,995.9	5,917.0	93,578.3	47,941.2	6,435.2	6,974.9	1,483.5	13,077.8	17,665.6	40,467.9	9,008.2	3,295.8	7,403.9	3,052.6	9,047.4	8,659.9	2,362.3
2007	214,554.7	54,468.6	15,406.7	3,994.7	11,797.5	2,914.6	3,715.6	4,097.5	12,542.0	110,916.2	57,544.5	7,590.4	7,396.8	1,989.7	13,458.9	22,935.9	47,149.6	7,314.0	3,184.0	11,082.1	1,540.6	13,133.6	10,895.3	2,020.2
2008	262,467.8	63,836.8	19,259.0	4,793.6	18,132.2	2,916.5	4,175.3	4,968.3	9,592.0	145,255.7	82,089.6	13,798.2	10,830.5	1,907.5	11,882.0	24,747.8	51,433.8	10,855.7	2,942.5	10,185.3	4,681.8	12,475.8	10,292.7	1,941.5
2004																								
1st Qtr	31,371.6	6,570.1	2,210.3	374.1	1,385.4	359.6	308.9	669.5	1,262.2	15,961.7	8,137.4	1,012.9	1,252.1	310.1	1,902.2	3,347.0	7,846.0	1,107.8	2,815.9	904.3	92.9	1,516.4	1,408.9	993.8
2nd Qtr	28,967.2	6,889.7	2,387.3	492.3	1,760.9	265.8	481.3	816.1	686.0	15,822.3	7,925.3	925.9	1,252.7	499.8	1,564.0	3,654.6	5,122.4	893.7	361.8	876.6	95.6	1,680.3	1,214.4	1,132.8
3rd Qtr	34,010.7	8,838.5	2,711.3	757.7	2,946.4	429.4	463.4	548.2	982.1	17,709.6	8,719.9	1,090.0	1,494.1	439.0	1,581.0	4,385.5	6,822.0	1,602.4	360.3	937.1	207.3	2,089.3	1,625.6	640.6
4th Qtr	34,918.4	8,607.4	3,046.1	619.4	1,908.7	439.5	475.1	751.5	1,367.1	18,074.2	9,114.5	981.5	1,248.4	374.3	1,789.3	4,566.1	7,318.8	2,281.2	483.3	723.6	245.1	2,203.9	1,381.7	918.0
2005																								
1st Qtr	34,225.2	8,018.7	3,416.5	713.4	1,838.9	281.4	281.4	582.8	904.4	18,388.8	8,943.2	1,205.8	1,205.8	401.9	1,286.2	5,345.8	6,913.4	1,748.4	643.1	1,004.9	241.2	1,688.1	1,587.7	904.4
2nd Qtr	42,381.9	10,507.1	3,746.8	1,094.9	2,551.4	803.6	482.2	642.9	1,185.3	22,050.8	11,812.9	1,249.6	1,892.5	341.5	2,029.1	4,725.2	9,161.0	2,491.2	843.8	1,325.9	642.9	2,250.1	1,607.2	663.0
3rd Qtr	41,059.7	10,638.6	4,407.7	681.2	2,774.8	370.6	601.1	641.1	1,162.0	22,126.7	12,181.3	1,278.2	1,498.6	340.6	2,103.7	4,724.3	7,573.2	2,203.9	581.0	1,182.1	240.4	2,023.5	1,342.3	721.3
4th Qtr	39,571.2	9,826.2	2,764.6	841.4	2,624.3	811.3	560.9	440.7	1,782.9	22,577.2	11,559.0	2,524.2	1,282.1	500.8	2,494.1	4,217.0	6,586.8	560.9	500.8	1,742.9	148.2	1,750.9	1,883.1	581.0
2006																								
1st Qtr	39,084.9	8,309.7	2,457.3	732.4	2,538.5	347.1	353.3	684.4	1,196.6	21,117.6	11,374.1	1,582.8	1,653.6	268.0	2,485.2	3,753.8	9,097.6	2,258.3	645.9	1,965.6	393.9	1,942.3	1,891.6	560.0
2nd Qtr	45,931.2	9,775.6	3,312.0	734.3	3,078.7	420.0	332.3	828.4	1,069.9	25,808.3	13,506.0	1,355.2	2,183.7	526.5	3,434.4	4,802.5	9,807.7	2,710.5	853.5	1,786.3	97.8	2,301.2	2,058.5	539.7
3rd Qtr	43,745.3	10,398.1	3,596.0	875.7	2,536.2	565.3	603.7	744.7	1,476.6	22,981.8	12,569.0	860.5	1,115.6	319.5	3,934.3	4,182.8	9,737.2	1,842.6	792.0	1,736.9	229.3	2,410.9	2,725.5	628.3
4th Qtr	49,233.8	13,103.2	5,339.1	862.5	2,585.2	693.5	710.6	738.3	2,174.0	23,670.6	10,492.0	2,636.7	2,022.0	369.5	3,224.0	4,926.4	11,825.5	2,196.8	1,004.5	1,915.2	2,331.6	2,393.0	1,984.3	634.4
2007																								
1st Qtr	42,389.8	10,633.9	2,958.8	779.7	2,512.6	514.3	605.1	740.6	2,522.8	21,176.0	11,268.8	748.0	1,563.6	263.1	2,482.1	4,850.4	10,058.7	1,644.6	599.2	2,854.5	435.9	2,447.6	2,077.0	521.2
2nd Qtr	58,111.2	14,190.6	3,731.7	915.2	3,457.5	665.9	969.0	1,017.9	3,433.3	29,535.2	15,260.1	2,129.4	2,326.6	473.5	2,985.2	6,360.5	13,694.1	2,612.2	790.2	2,474.5	415.7	3,485.9	3,915.6	691.4
3rd Qtr	54,883.2	13,701.4	3,880.8	969.6	2,794.8	859.6	952.3	1,333.4	2,910.9	28,845.3	14,952.7	2,787.9	1,331.2	802.1	2,716.5	6,255.0	11,910.7	1,416.7	786.9	3,245.8	365.9	3,728.0	2,367.5	425.8
4th Qtr	59,170.5	15,942.8	4,835.3	1,330.2	3,032.7	874.7	1,189.2	1,005.7	3,675.0	31,359.7	16,062.9	1,925.2	2,175.5	451.0	5,275.1	5,470.1	11,486.1	1,640.5	1,007.8	2,507.3	323.1	3,472.2	2,535.1	381.9
2008																								
1st Qtr	60,610.4	13,898.1	3,812.3	814.3	3,045.2	711.8	858.8	1,239.0	3,416.7	32,226.0	19,693.0	2,215.2	1,986.7	425.6	2,627.5	5,278.0	13,960.6	2,362.1	993.9	3,372.8	1,488.4	2,863.6	2,879.7	525.7
2nd Qtr	69,231.3	16,670.4	4,697.1	1,078.3	6,042.9	639.7	824.1	1,355.0	2,033.4	39,736.7	22,136.5	4,569.8	2,964.7	385.8	2,827.1	6,852.8	12,282.0	3,166.1	660.0	2,621.4	758.1	2,828.7	2,247.6	542.1
3rd Qtr	73,189.9	15,920.2	5,050.7	1,229.5	4,581.4	761.7	1,134.7	1,253.1	1,909.1	44,166.4	27,637.5	2,973.1	3,013.8	400.7	3,452.3	6,688.9	12,769.6	2,992.5	655.7	2,177.1	645.6	3,560.4	2,738.3	333.7
4th Qtr	59,436.1	17,348.1	5,699.0	1,671.5	4,462.7	803.2	1,357.8	1,121.2	2,232.7	29,126.5	12,622.6	4,040.1	2,865.3	695.4	2,975.1	5,928.1	12,421.6	2,335.0	632.9	2,014.0	1,789.7	3,223.0	2,427.0	539.9
2009																								
1st Qtr	51,254.0	15,390.4	4,093.9	930.0	5,778.6	783.4	818.8	1,541.6	1,444.1	24,441.2	11,201.9	2,030.7	1,856.1	425.0	3,190.2	5,737.4	10,885.9	2,323.2	513.4	2,569.9	262.3	2,941.9	2,275.2	536.5

Sources: Bureau of Statistics and Customs and Excise department.

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

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

Table 8.1(2)

<b>Period</b>	<b>Total Imports</b>	<b>Consumer Goods</b>	<b>Fuel &amp; Lubricants</b>	<b>Other Intermediate</b>	<b>Capital Goods</b>	<b>Miscellaneous Imports</b>
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	129,267.9	30,905.7	33,897.1	33,670.6	27,109.2	3,685.2
2005	157,238.0	38,990.5	44,496.4	40,647.0	30,234.5	2,869.6
2006	177,995.1	41,586.6	47,941.2	45,637.0	40,467.9	2,362.3
2007	214,554.7	54,468.6	57,544.5	53,371.7	47,149.6	2,020.2
2008	262,467.8	63,836.8	82,089.6	63,166.1	51,433.8	1,941.5
2004						
1st Qtr	31,371.6	6,570.1	8,137.4	7,824.3	7,846.0	993.8
2nd Qtr	28,967.2	6,889.7	7,925.3	7,897.0	5,122.4	1,132.8
3rd Qtr	34,010.7	8,838.5	8,719.9	8,989.7	6,822.0	640.6
4th Qtr	34,918.4	8,607.4	9,114.5	8,959.6	7,318.8	918.0
2005						
1st Qtr	34,225.2	8,018.7	8,943.2	9,445.6	6,913.4	904.4
2nd Qtr	42,381.9	10,507.1	11,812.9	10,237.9	9,161.0	663.0
3rd Qtr	41,059.7	10,638.6	12,181.3	9,945.4	7,573.2	721.3
4th Qtr	39,571.2	9,826.2	11,559.0	11,018.2	6,586.9	581.0
2006						
1st Qtr	39,084.9	8,309.7	11,374.1	9,743.5	9,097.6	560.0
2nd Qtr	45,931.2	9,775.6	13,506.0	12,302.3	9,807.7	539.7
3rd Qtr	43,745.3	10,398.1	12,569.0	10,412.7	9,737.2	628.3
4th Qtr	49,233.8	13,103.2	10,492.0	13,178.6	11,825.5	634.4
2007						
1st Qtr	42,389.8	10,633.9	11,268.8	9,907.2	10,058.7	521.2
2nd Qtr	58,111.2	14,190.6	15,260.1	14,275.1	13,694.1	691.4
3rd Qtr	54,883.2	13,701.4	14,952.7	13,892.6	11,910.7	425.8
4th Qtr	59,170.5	15,942.8	16,062.9	15,296.8	11,486.1	381.9
2008						
1st Qtr	60,610.4	13,898.1	19,693.0	12,533.0	13,960.6	525.7
2nd Qtr	69,231.3	16,670.4	22,136.5	17,600.2	12,282.0	542.1
3rd Qtr	73,189.9	15,920.2	27,637.5	16,528.9	12,769.6	333.7
4th Qtr	59,436.1	17,348.1	12,622.6	16,503.9	12,421.6	539.9
2009						
1st Qtr	51,254.0	15,390.4	11,201.9	13,239.4	10,885.9	536.5

Sources: Bureau of Statistics and Customs and Excise Department.

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

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

Table 8.1(2a)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
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	646.9	154.7	169.6	168.5	135.7	18.4
2005	783.7	194.4	221.8	202.6	150.7	14.3
2006	885.0	206.7	238.5	226.9	201.2	11.7
2007	1,063.1	269.9	285.1	264.5	233.6	10.0
2008	1,300.2	316.2	406.8	312.9	254.8	9.6
2004						
1st Qtr	157.5	33.0	40.8	39.3	39.4	5.0
2nd Qtr	145.1	34.5	39.7	39.6	25.7	5.7
3rd Qtr	170.1	44.2	43.6	45.0	34.1	3.2
4th Qtr	174.2	43.0	45.5	44.7	36.5	4.6
2005						
1st Qtr	170.3	39.9	44.5	47.0	34.4	4.5
2nd Qtr	211.0	52.3	58.8	51.0	45.6	3.3
3rd Qtr	204.9	53.1	60.8	49.6	37.8	3.6
4th Qtr	197.5	49.1	57.7	55.0	32.9	2.9
2006						
1st Qtr	194.9	41.4	56.7	48.6	45.4	2.8
2nd Qtr	228.7	48.7	67.2	61.2	48.8	2.7
3rd Qtr	218.0	51.8	62.6	51.9	48.5	3.1
4th Qtr	243.4	64.8	51.9	65.2	58.5	3.1
2007						
1st Qtr	209.3	52.5	55.6	48.9	49.7	2.6
2nd Qtr	288.0	70.3	75.6	70.7	67.9	3.4
3rd Qtr	272.6	68.0	74.3	69.0	59.2	2.1
4th Qtr	293.2	79.0	79.6	75.8	56.9	1.9
2008						
1st Qtr	299.8	68.7	97.4	62.0	69.0	2.6
2nd Qtr	343.1	82.6	109.7	87.2	60.9	2.7
3rd Qtr	363.4	79.1	137.2	82.1	63.4	1.7
4th Qtr	293.9	85.8	62.4	81.6	61.4	2.7
2009						
1st Qtr	253.2	76.0	55.3	65.4	53.8	2.7

Sources: Bureau of Statistics and Customs and Excise Department.

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

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

Table 8.2

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
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	8,669.0	10,020.3	6,763.7	543.6	1,709.7	25,968.1	10,510.7
2003	98,029.7	7,889.5	25,281.9	8,864.2	10,523.8	6,002.2	607.1	1,547.5	25,598.5	11,715.0
2004	113,168.7	8,923.0	27,279.4	11,008.1	11,646.5	6,674.1	799.7	1,229.8	28,987.8	16,620.2
2005	107,468.5	12,597.2	23,667.2	9,268.9	12,419.9	9,948.6	802.2	1,063.9	22,454.1	15,246.5
2006	116,254.1	13,177.7	27,587.6	10,990.1	13,018.7	11,071.1	929.9	859.8	23,021.7	15,597.5
2007	137,529.8	20,477.2	30,295.4	15,192.4	12,096.5	11,188.9	554.4	865.6	31,932.4	14,926.8
2008	159,331.4	26,472.0	26,918.8	23,820.7	12,111.9	10,863.0	371.1	1,247.3	41,127.6	16,398.9
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	25,201.2	2,109.3	6,017.9	2,479.1	2,479.1	0.0	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
2005										
1st Qtr	21,805.2	2,612.6	3,657.7	1,869.0	2,863.8	1,929.3	100.5	120.6	5,948.7	2,703.0
2nd Qtr	28,005.5	2,752.3	5,645.3	2,631.8	3,545.9	2,049.2	180.8	622.8	6,187.7	4,389.7
3rd Qtr	27,848.7	3,566.2	6,391.2	1,943.4	2,965.2	2,444.3	120.2	280.5	6,331.1	3,806.7
4th Qtr	29,809.1	3,666.0	7,973.1	2,824.7	3,045.0	3,525.8	400.7	40.1	3,986.6	4,347.2
2006										
1st Qtr	24,923.8	3,233.8	5,575.8	1,464.2	4,191.9	2,043.6	183.7	180.5	4,114.3	3,936.0
2nd Qtr	26,920.6	3,327.6	4,594.5	2,895.2	3,173.6	2,683.9	117.3	281.2	5,937.4	3,909.9
3rd Qtr	29,150.2	3,413.4	6,053.4	3,091.5	3,289.0	2,993.1	274.9	301.0	6,083.7	3,650.2
4th Qtr	35,259.5	3,202.9	11,363.9	3,539.2	2,364.2	3,350.6	353.9	97.1	6,886.3	4,101.4
2007										
1st Qtr	27,368.0	4,349.3	3,738.2	3,647.0	2,690.8	2,484.8	135.5	140.8	6,769.6	3,412.0
2nd Qtr	35,080.6	4,386.1	7,599.1	4,149.6	3,611.5	2,769.1	0.1	329.6	7,726.6	4,509.0
3rd Qtr	33,890.7	5,280.4	7,733.7	2,677.8	3,003.5	3,090.7	213.5	178.3	8,228.7	3,484.0
4th Qtr	41,190.5	6,461.3	11,224.4	4,718.1	2,790.6	2,844.3	205.3	216.9	9,207.6	3,521.9
2008										
1st Qtr	32,805.5	6,583.2	4,108.1	1,489.2	3,450.3	2,259.9	174.4	128.9	10,613.9	3,997.5
2nd Qtr	44,297.9	7,478.5	7,563.5	8,700.9	3,476.5	2,563.3	0.0	270.3	10,063.7	4,181.2
3rd Qtr	41,286.0	5,142.9	8,841.6	6,720.8	2,974.4	2,411.0	73.7	341.7	10,397.9	4,382.0
4th Qtr	40,941.9	7,267.4	6,405.7	6,909.8	2,210.6	3,628.7	123.1	506.4	10,052.2	3,838.1
2009										
1st Qtr	31,481.7	4,442.2	3,340.5	4,924.4	2,706.5	1,288.9	59.4	302.7	11,497.1	2,920.1

Sources: Bank of Guyana and Bureau of Statistics.

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

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
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
2005	535.7	62.8	118.0	46.2	61.9	49.6	4.0	5.3	111.9	76.0
2006	577.9	65.5	137.0	54.6	64.8	55.0	4.6	4.3	114.4	77.6
2007	681.4	101.5	150.1	75.3	59.9	55.4	2.7	4.3	158.2	73.9
2008	789.3	131.1	133.4	118.0	60.0	53.8	1.8	6.2	203.7	81.2
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
2005										
1st Qtr	108.5	13.0	18.2	9.3	14.3	9.6	0.5	0.6	29.6	13.5
2nd Qtr	139.4	13.7	28.1	13.1	17.7	10.2	0.9	3.1	30.8	21.9
3rd Qtr	139.0	17.8	31.9	9.7	14.8	12.2	0.6	1.4	31.6	19.0
4th Qtr	148.8	18.3	39.8	14.1	15.2	17.6	2.0	0.2	19.9	21.7
2006										
1st Qtr	124.3	16.1	27.8	7.3	20.9	10.2	0.9	0.9	20.5	19.6
2nd Qtr	134.0	16.6	22.9	14.4	15.8	13.4	0.6	1.4	29.6	19.5
3rd Qtr	145.3	17.0	30.2	15.4	16.4	14.9	1.4	1.5	30.3	18.2
4th Qtr	174.3	15.8	56.2	17.5	11.7	16.6	1.8	0.5	34.1	20.3
2007										
1st Qtr	135.1	21.5	18.5	18.0	13.3	12.3	0.7	0.7	33.4	16.8
2nd Qtr	173.8	21.7	37.7	20.6	17.9	13.7	0.0	1.6	38.3	22.3
3rd Qtr	168.3	26.2	38.4	13.3	14.9	15.4	1.1	0.9	40.9	17.3
4th Qtr	204.1	32.0	55.6	23.4	13.8	14.1	1.0	1.1	45.6	17.5
2008										
1st Qtr	162.2	32.6	20.3	7.4	17.1	11.2	0.9	0.6	52.5	19.8
2nd Qtr	219.6	37.1	37.5	43.1	17.2	12.7	0.0	1.3	49.9	20.7
3rd Qtr	205.0	25.5	43.9	33.4	14.8	12.0	0.4	1.7	51.6	21.8
4th Qtr	202.5	35.9	31.7	34.2	10.9	17.9	0.6	2.5	49.7	19.0
2009										
1st Qtr	155.5	21.9	16.5	24.3	13.4	6.4	0.3	1.5	56.8	14.4

Sources: Bank of Guyana and Bureau of Statistics.

**GUYANA: SELECTED EXPORTS BY VOLUME, VALUE AND UNIT VALUE<sup>1)</sup>**

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\$)	
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	6,720,933	32,369	277,446	13,317,448	48,000	2,532,924	7,569,991	2,989	428,009	10,080,732	23,553	...	3,360,309	...	182,773	3,721,789	20,363	
2001	209,041	4,579,716	21,908	252,330	12,400,287	49,143	1,836,388	6,777,069	3,690	449,345	11,594,962	25,804	...	3,887,952	...	187,197	2,565,840	13,707	
2002	193,415	8,669,000	44,821	281,659	22,809,570	80,983	1,514,743	6,714,800	4,433	451,251	25,968,100	57,547	...	10,018,045	...	184,920	6,763,660	36,576	
2003	200,431	8,864,200	44,226	311,847	25,281,850	81,071	1,659,787	7,889,530	4,753	367,935	25,598,500	69,573	...	10,523,800	...	150,572	6,002,200	39,863	
2004	243,093	11,008,100	45,284	289,585	27,279,400	94,202	1,412,391	8,923,020	6,318	363,710	28,987,800	79,700	...	11,646,500	...	205,969	8,353,512	40,557	
2005	182,176	9,268,859	50,879	230,325	23,667,243	102,756	1,564,231	12,597,209	8,053	269,262	22,454,059	83,391	...	12,419,904	...	231,112	9,948,570	43,047	
2006	204,577	10,990,079	53,721	238,632	27,587,594	115,607	1,471,218	13,177,709	8,957	202,336	23,021,698	113,779	...	13,018,668	...	332,120	11,071,124	33,335	
2007	269,436	15,192,450	224,536	246,013	30,295,383	489,428	2,198,771	20,477,152	37,962	239,995	31,932,447	531,724	...	12,096,519	...	241,516	11,188,883	186,388	
2008	196,233	23,820,740	453,223	205,239	26,918,826	523,377	2,116,460	26,471,980	50,825	250,751	41,127,650	656,736	...	12,111,873	...	173,666	10,862,968	249,832	
2004																			
1st Qtr	52,847	2,192,400	41,486	46,784	3,930,400	84,012	358,476	1,881,500	5,249	93,846	7,474,100	79,642	...	3,408,200	...	39,455	1,674,200	42,433	
2nd Qtr	81,911	3,691,500	45,067	71,335	6,740,500	94,491	339,445	2,206,900	6,501	97,283	7,522,700	77,328	...	2,813,500	...	51,604	2,314,700	44,855	
3rd Qtr	53,987	2,479,100	45,920	60,521	6,017,900	99,435	341,953	2,109,300	6,168	89,170	7,037,500	78,922	...	2,479,100	...	52,223	1,679,412	32,158	
4th Qtr	54,348	2,645,100	48,670	110,945	10,590,600	95,458	372,517	2,725,320	7,316	83,411	6,953,500	83,365	...	2,945,700	...	62,687	2,685,200	42,835	
2005																			
1st Qtr	37,495	1,869,021	49,847	38,558	3,657,654	94,861	325,785	2,612,610	8,019	72,191	5,948,712	82,403	...	2,863,823	...	44,331	1,929,312	43,520	
2nd Qtr	52,361	2,631,790	50,262	52,982	5,645,290	106,551	373,941	2,752,330	7,360	75,802	6,187,720	81,630	...	3,545,885	...	46,105	2,049,180	44,446	
3rd Qtr	36,287	1,943,395	53,556	61,213	6,391,165	104,409	437,435	3,566,230	8,153	76,365	6,331,060	82,905	...	2,965,180	...	56,963	2,444,270	42,910	
4th Qtr	56,033	2,824,653	50,411	77,572	7,973,134	102,784	427,070	3,666,039	8,584	44,903	3,986,567	88,781	...	3,045,016	...	83,713	3,525,808	42,118	
2006																			
1st Qtr	27,042	1,464,161	54,145	48,642	5,575,846	114,630	394,025	3,233,790	8,207	39,791	4,114,292	103,398	...	4,191,913	...	55,288	2,043,568	36,962	
2nd Qtr	52,624	2,895,216	55,017	39,771	4,594,472	115,523	375,285	3,327,648	8,867	51,287	5,937,422	115,768	...	3,173,588	...	73,666	2,683,851	36,433	
3rd Qtr	59,266	3,091,502	52,164	57,457	6,053,411	105,356	351,448	3,413,397	9,712	51,375	6,083,712	118,419	...	3,288,981	...	98,369	2,993,073	30,427	
4th Qtr	65,645	3,539,200	53,914	92,762	11,363,866	122,506	350,460	3,202,875	9,139	59,884	6,886,272	114,994	...	2,364,186	...	104,797	3,350,631	31,973	
2007																			
1st Qtr	67,734	3,646,967	53,843	31,344	3,738,241	119,265	381,600	4,349,296	11,398	52,440	6,769,597	129,091	...	2,690,823	...	57,589	2,484,803	43,147	
2nd Qtr	78,186	4,149,593	53,073	59,624	7,599,082	127,450	513,473	4,386,083	8,542	58,589	7,726,559	131,878	...	3,611,514	...	53,929	2,769,079	51,347	
3rd Qtr	50,638	2,677,774	52,881	67,833	7,733,698	114,011	655,102	5,280,426	8,060	65,625	8,228,669	125,389	...	3,003,533	...	71,696	3,090,737	43,109	
4th Qtr	72,879	4,718,116	64,739	87,212	11,224,362	128,702	648,596	6,461,348	9,962	63,341	9,207,622	145,365	...	2,790,648	...	58,302	2,844,264	48,785	
2008																			
1st Qtr	22,546	1,489,220	66,053	31,361	4,108,097	130,994	603,605	6,583,219	10,907	62,492	10,613,935	169,845	...	3,450,333	...	41,446	2,259,924	54,527	
2nd Qtr	67,791	8,700,904	128,350	55,936	7,563,519	135,217	611,286	7,478,464	12,234	59,483	10,063,668	169,187	...	3,476,523	...	38,390	2,563,318	66,771	
3rd Qtr	48,689	6,720,838	138,037	65,619	8,841,558	134,741	463,449	5,142,935	11,097	63,667	10,397,852	163,315	...	2,974,368	...	37,824	2,411,003	63,742	
4th Qtr	57,208	6,909,779	120,784	52,323	6,405,652	122,425	438,120	7,267,362	16,588	65,109	10,052,194	154,389	...	2,210,649	...	56,006	3,628,723	64,791	
2009																			
1st Qtr	45,168	4,924,363	109,024	27,503	3,340,507	121,460	357,039	4,442,183	12,442	69,222	11,497,114	166,090	...	2,706,459	...	15,318	1,288,950	84,148	

Sources: Bank of Guyana and Bureau of Statistics.

<sup>1)</sup> The values are f.o.b.



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

Table 8.4

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
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	(12,100.3)	111,692.7	99,592.4	98,029.7	1,562.7
2004	(11,562.1)	129,267.9	117,705.8	115,487.8	2,218.0
2005	(46,702.2)	157,238.0	110,535.8	107,468.5	3,067.3
2006	(60,285.2)	177,995.1	117,709.9	116,254.1	1,455.8
2007	(77,029.4)	214,448.1	137,418.7	134,080.8	3,337.9
2008	(101,278.7)	262,467.8	161,189.0	159,331.4	1,857.6
2004					
1st Qtr	(7,382.6)	31,371.6	23,989.0	23,690.0	299.0
2nd Qtr	1,450.7	28,967.2	30,417.9	29,559.9	858.0
3rd Qtr	(6,030.5)	34,010.7	27,980.2	27,520.4	459.8
4th Qtr	400.4	34,918.4	35,318.7	34,717.6	601.2
2005					
1st Qtr	(12,098.4)	34,225.2	22,126.8	21,805.2	321.6
2nd Qtr	(13,994.7)	42,381.9	28,387.2	28,005.5	381.7
3rd Qtr	(11,548.2)	41,059.7	29,511.6	27,848.7	1,662.9
4th Qtr	(9,060.9)	39,571.2	30,510.3	29,809.1	701.2
2006					
1st Qtr	(13,860.2)	39,084.9	25,224.6	24,923.8	300.9
2nd Qtr	(18,608.8)	45,931.2	27,322.4	26,920.6	401.7
3rd Qtr	(14,195.8)	43,745.3	29,549.5	29,150.2	399.3
4th Qtr	(13,620.4)	49,233.8	35,613.4	35,259.5	353.9
2007					
1st Qtr	(15,478.4)	42,368.9	26,890.6	26,480.5	410.1
2nd Qtr	(22,904.3)	58,131.4	35,227.1	34,198.1	1,029.0
3rd Qtr	(21,292.8)	54,882.4	33,589.6	33,022.3	567.3
4th Qtr	(17,353.9)	59,065.3	41,711.4	40,379.9	1,331.5
2008					
1st Qtr	(27,238.7)	60,610.4	33,371.7	32,805.5	566.1
2nd Qtr	(24,570.2)	69,231.3	44,661.1	44,297.9	363.2
3rd Qtr	(31,440.7)	73,189.9	41,749.2	41,286.0	463.2
4th Qtr	(18,029.1)	59,436.1	41,407.0	40,941.9	465.1
2009					
1st Qtr	(18,854.4)	51,254.0	32,399.6	31,481.7	917.9

Sources: Bureau of Statistics and the Bank of Guyana .

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

Table 8.4(a)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
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	495.4	491.4	4.1
2003	(58.8)	571.7	512.9	501.4	11.5
2004	(57.9)	646.9	589.0	577.9	11.1
2005	(232.7)	783.7	551.0	535.7	15.3
2006	(265.6)	866.0	600.4	593.1	7.2
2007	(365.1)	1,063.1	698.0	681.4	16.5
2008	(501.8)	1,300.2	798.5	789.3	9.2
2004					
1st Qtr	(37.1)	157.5	120.4	118.9	1.5
2nd Qtr	7.3	145.1	152.4	148.1	4.3
3rd Qtr	(30.2)	170.1	140.0	137.7	2.3
4th Qtr	2.1	174.2	176.3	173.3	3.0
2005					
1st Qtr	(60.2)	170.3	110.1	108.5	1.6
2nd Qtr	(69.7)	211.0	141.3	139.4	1.9
3rd Qtr	(57.6)	204.9	147.3	139.0	8.3
4th Qtr	(45.2)	197.5	152.3	148.8	3.5
2006					
1st Qtr	(68.0)	194.9	126.9	125.4	1.5
2nd Qtr	(90.3)	228.6	138.4	136.4	2.0
3rd Qtr	(64.8)	218.0	153.3	151.3	2.0
4th Qtr	(42.6)	224.5	181.9	180.1	1.8
2007					
1st Qtr	(72.1)	209.3	137.2	135.1	2.0
2nd Qtr	(109.0)	288.0	178.9	173.8	5.1
3rd Qtr	(101.4)	272.6	171.1	168.3	2.8
4th Qtr	(82.5)	293.2	210.7	204.1	6.6
2008					
1st Qtr	(134.7)	299.8	165.0	162.2	2.8
2nd Qtr	(121.8)	343.1	221.4	219.6	1.8
3rd Qtr	(156.1)	363.4	207.3	205.0	2.3
4th Qtr	(89.2)	293.9	204.8	202.5	2.3
2009					
1st Qtr	(93.1)	253.2	160.0	155.5	4.5

Source: Bureau of Statistics and the Bank of Guyana.

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

Table 8.5

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
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	187.4	285.1	97.6	124.2	285.1	160.8	28.8	46.4	17.5	153.1	331.4	178.4
2002	183.4	279.5	96.2	128.0	279.5	151.5	40.0	65.9	25.9	167.9	345.4	177.5
2003	176.2	271.5	95.4	128.8	271.5	142.8	67.3	92.7	25.4	196.0	364.2	168.2
2004	136.6	224.7	88.1	97.2	224.7	127.5	73.0	109.0	36.0	170.2	333.7	163.5
2005												
Mar	143.9	242.2	98.3	104.5	242.2	137.7	78.7	114.7	36.0	183.2	356.9	173.7
Jun	145.0	232.0	87.0	105.6	232.0	126.4	90.4	135.1	44.7	196.0	367.0	171.0
Sep	139.7	238.4	98.7	100.3	238.4	138.1	96.0	137.8	41.8	196.3	376.2	179.9
Dec	160.5	251.4	90.9	121.1	251.4	130.3	89.8	143.1	53.3	210.9	394.5	183.6
2006												
Mar	214.5	254.6	40.1	175.1	254.6	79.5	92.6	143.2	50.6	267.6	397.7	130.1
Jun	204.8	245.9	41.1	165.4	245.9	80.6	115.9	169.1	53.2	281.3	415.1	133.8
Sep	227.6	282.3	54.7	188.1	282.3	94.2	101.5	153.5	52.0	289.7	435.8	146.1
Dec	221.5	277.3	55.8	182.1	277.3	95.2	93.9	148.6	54.7	275.9	425.8	149.9
2007												
Mar	223.3	279.2	56.0	188.7	279.2	90.6	126.6	188.5	61.9	315.3	467.7	152.5
Jun	215.0	271.2	56.2	180.4	271.2	90.7	141.1	198.8	57.7	321.5	470.0	148.4
Sep	248.3	306.0	57.7	213.8	306.0	92.3	156.5	204.1	47.6	370.3	510.1	139.9
Dec	254.0	312.5	58.6	219.4	312.5	93.2	188.9	243.9	54.9	408.3	556.4	148.1
2008												
Jan	282.2	341.3	59.1	247.6	341.3	93.7	168.1	222.3	54.2	415.7	563.6	147.9
Feb	272.5	332.1	59.7	237.8	332.1	94.3	169.4	225.6	56.1	407.3	557.7	150.4
Mar	291.6	352.5	60.9	257.0	352.5	95.5	175.2	230.3	55.1	432.2	582.8	150.6
Apr	275.6	335.8	60.2	241.0	335.8	94.8	173.6	235.3	61.6	414.6	571.0	156.4
May	291.4	351.4	60.1	256.8	351.4	94.7	187.6	238.9	51.3	444.4	590.4	146.0
Jun	320.4	380.9	60.5	285.8	380.9	95.1	194.5	247.5	53.0	480.2	628.4	148.2
Jul	319.9	380.0	60.1	285.3	380.0	94.7	187.2	237.8	50.6	472.5	617.8	145.3
Aug	293.6	352.0	58.4	259.0	352.0	93.0	175.6	227.1	51.5	434.6	579.1	144.5
Sep	309.8	367.5	57.7	275.2	367.5	92.3	179.3	227.1	47.8	454.5	594.6	140.1
Oct	307.8	362.9	55.2	273.2	362.9	89.8	181.4	228.5	47.1	454.6	591.4	136.9
Nov	301.6	356.7	55.1	266.9	356.7	89.8	178.2	223.9	45.8	445.1	580.6	135.5
Dec	298.8	355.9	57.1	264.2	355.9	91.7	194.5	241.2	46.7	458.7	597.1	138.4
2009												
Jan	313.7	369.0	55.3	279.1	369.0	89.9	180.3	227.4	47.0	459.5	596.4	136.9
Feb	328.8	383.1	54.4	294.2	383.1	89.0	173.9	227.6	53.8	468.0	610.8	142.7
Mar	349.7	405.1	55.4	315.1	405.1	90.0	167.7	216.5	48.8	482.8	621.6	138.8

Source: Bank of Guyana and Commercial Banks

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

Table 8.6(a)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2008															
Jan	108,934,093	97,318,149	1,192,592	2,485,551	7,937,800	6,383,991	4,849,978	633,807	437,361	462,845	115,318,084	102,168,127	1,826,399	2,922,912	8,400,646
Feb	58,516,416	52,674,142	1,605,475	735,595	3,501,204	4,106,715	3,115,073	375,667	345,752	270,224	62,623,132	55,789,215	1,981,142	1,081,347	3,771,428
Mar	88,333,396	81,802,473	3,941,437	2,112,533	476,953	8,603,953	6,801,652	788,473	540,625	473,203	96,937,349	88,604,125	4,729,910	2,653,158	950,156
Apr	132,640,996	109,863,606	13,789,334	3,798,512	5,189,544	7,639,289	6,485,505	453,445	315,286	385,053	140,280,285	116,349,111	14,242,778	4,113,798	5,574,597
May	69,585,045	60,509,383	2,911,345	2,575,861	3,588,456	5,102,512	4,354,739	201,306	282,836	263,631	74,687,556	64,864,122	3,112,651	2,858,696	3,852,087
Jun	89,910,406	81,110,261	1,352,363	1,991,528	5,456,254	6,156,513	4,956,959	418,874	451,388	329,292	96,066,919	86,067,220	1,771,237	2,442,916	5,785,547
Jul	109,481,978	89,495,640	3,489,072	2,303,612	14,193,653	11,369,572	7,364,916	1,550,054	1,036,022	1,418,581	120,851,550	96,860,556	5,039,126	3,339,633	15,612,234
Aug	60,173,702	56,622,808	1,606,872	1,404,595	539,428	8,308,133	4,879,889	1,267,460	790,310	1,370,474	68,481,836	61,502,697	2,874,331	2,194,906	1,909,902
Sep	88,134,122	84,402,941	1,648,016	1,243,981	839,184	12,751,228	7,968,139	1,754,311	1,102,476	1,926,303	100,885,350	92,371,080	3,402,327	2,346,457	2,765,486
Oct	90,296,335	81,351,980	1,028,142	2,276,485	5,639,728	10,819,089	7,060,597	1,494,825	718,645	1,545,022	101,115,424	88,412,577	2,522,968	2,995,130	7,184,749
Nov	69,937,169	67,317,877	941,898	1,169,776	507,617	10,880,259	7,075,845	728,216	645,601	2,430,597	80,817,428	74,393,722	1,670,114	1,815,377	2,938,214
Dec	86,404,022	71,264,550	1,304,015	13,168,601	666,856	15,546,269	7,386,976	1,598,409	2,460,894	4,099,989	101,950,291	78,651,526	2,902,424	15,629,495	4,766,845
<b>Total</b>	<b>1,052,347,680</b>	<b>933,733,811</b>	<b>34,810,561</b>	<b>35,266,631</b>	<b>48,536,677</b>	<b>107,667,523</b>	<b>72,300,268</b>	<b>11,264,845</b>	<b>9,127,195</b>	<b>14,975,214</b>	<b>1,160,015,203</b>	<b>1,006,034,079</b>	<b>46,075,406</b>	<b>44,393,826</b>	<b>63,511,892</b>
2009															
Jan	89,180,769	83,684,814	718,827	664,414	4,112,713	10,236,170	6,233,853	1,238,763	976,467	1,787,088	99,416,939	89,918,667	1,957,590	1,640,881	5,899,801
Feb	58,829,086	55,991,641	758,354	1,413,708	665,383	9,763,958	5,743,746	1,238,924	1,252,908	1,528,380	68,593,044	61,735,387	1,997,278	2,666,616	2,193,763
Mar	93,481,568	89,588,985	1,947,613	1,425,709	519,261	12,697,916	8,047,624	1,768,040	984,967	1,897,285	106,179,484	97,636,609	3,715,653	2,410,676	2,416,546
Apr															
May															
Jun															
Jul															
Aug															
Sep															
Oct															
Nov															
Dec															
<b>Total</b>	<b>241,491,423</b>	<b>229,265,441</b>	<b>3,424,793</b>	<b>3,503,832</b>	<b>5,297,357</b>	<b>32,698,044</b>	<b>20,025,223</b>	<b>4,245,727</b>	<b>3,214,341</b>	<b>5,212,753</b>	<b>274,189,467</b>	<b>249,290,664</b>	<b>7,670,520</b>	<b>6,718,173</b>	<b>10,510,110</b>

Sources: Commercial Banks and Non-Bank Dealers.

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

Table 8.6(b)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
<b>2008</b>															
Jan	125,600,834	116,311,410	1,993,574	1,892,030	5,403,820	6,349,735	4,871,592	653,069	415,532	409,542	131,950,569	121,183,002	2,646,643	2,307,562	5,813,362
Feb	58,913,107	51,342,981	1,418,530	1,282,321	4,869,276	4,078,425	3,074,796	389,379	318,637	295,613	62,991,532	54,417,777	1,807,908	1,600,958	5,164,888
Mar	82,996,678	78,381,101	2,351,129	1,455,859	808,589	8,627,205	6,708,689	827,906	604,149	486,461	91,623,883	85,089,790	3,179,035	2,060,008	1,295,050
Apr	117,986,543	100,576,223	11,187,536	4,677,389	1,545,396	7,563,037	6,549,307	373,558	295,713	344,458	125,549,579	107,125,530	11,561,094	4,973,102	1,889,854
May	70,995,751	55,173,462	6,236,288	2,712,710	6,873,290	5,108,066	4,411,068	222,471	209,527	265,000	76,103,817	59,584,530	6,458,759	2,922,237	7,138,291
Jun	95,402,815	86,694,491	2,404,727	1,723,424	4,580,174	6,356,297	4,999,336	439,382	554,702	362,877	101,759,112	91,693,827	2,844,109	2,278,125	4,943,052
Jul	109,936,361	91,025,205	1,783,009	2,413,322	14,714,825	11,478,498	7,381,527	1,616,063	1,022,087	1,458,821	121,414,859	98,406,732	3,399,073	3,435,408	16,173,646
Aug	62,704,793	60,162,956	801,795	958,670	781,373	8,293,135	4,897,584	1,238,642	793,478	1,363,430	70,997,928	65,060,540	2,040,437	1,752,148	2,144,803
Sep	92,979,654	88,499,594	1,807,307	1,619,608	1,053,145	12,728,276	7,946,765	1,736,402	1,117,134	1,927,975	105,707,930	96,446,359	3,543,710	2,736,742	2,981,120
Oct	82,720,298	79,426,620	810,207	1,157,002	1,326,469	10,779,925	7,049,801	1,495,990	717,594	1,516,539	93,500,223	86,476,421	2,306,198	1,874,596	2,843,009
Nov	66,510,023	64,609,785	530,683	895,791	473,763	11,210,684	7,236,006	738,588	665,237	2,570,854	77,720,707	71,845,791	1,269,271	1,561,028	3,044,616
Dec	89,383,834	70,228,704	1,538,316	16,783,874	832,939	15,988,928	7,859,991	1,591,457	2,434,679	4,102,802	105,372,762	78,088,695	3,129,773	19,218,553	4,935,740
<b>Total</b>	<b>1,056,130,691</b>	<b>942,432,533</b>	<b>32,863,101</b>	<b>37,572,000</b>	<b>43,263,058</b>	<b>108,562,210</b>	<b>72,986,462</b>	<b>11,322,908</b>	<b>9,148,468</b>	<b>15,104,372</b>	<b>1,164,692,901</b>	<b>1,015,418,994</b>	<b>44,186,009</b>	<b>46,720,468</b>	<b>58,367,430</b>
<b>2009</b>															
Jan	88,144,094	85,339,907	956,910	1,177,682	669,594	10,249,924	6,275,625	1,238,763	946,129	1,789,408	98,394,018	91,615,532	2,195,673	2,123,811	2,459,002
Feb	61,769,274	59,068,264	955,814	1,358,013	387,182	9,692,065	5,686,933	1,236,436	1,256,983	1,511,713	71,461,339	64,755,197	2,192,250	2,614,997	1,898,895
Mar	82,794,897	77,298,950	2,809,100	1,308,965	1,377,882	12,772,104	8,088,280	1,770,214	989,155	1,924,455	95,567,002	85,387,230	4,579,315	2,298,120	3,302,337
Apr															
May															
Jun															
Jul															
Aug															
Sep															
Oct															
Nov															
Dec															
<b>Total</b>	<b>232,708,265</b>	<b>221,707,121</b>	<b>4,721,824</b>	<b>3,844,660</b>	<b>2,434,659</b>	<b>32,714,094</b>	<b>20,050,838</b>	<b>4,245,413</b>	<b>3,192,267</b>	<b>5,225,576</b>	<b>265,422,359</b>	<b>241,757,959</b>	<b>8,967,237</b>	<b>7,036,927</b>	<b>7,660,235</b>

Sources: Commercial Banks and Non-bank Dealers.

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

Table 8.7

Item	2008 Jan-Mar	2009 Jan-Mar
<b>CURRENT ACCOUNT</b>	<b>(111.4)</b>	<b>(62.3)</b>
<b>Merchandise Trade</b>	<b>(134.7)</b>	<b>(93.1)</b>
Exports f.o.b.	165.1	160.0
Imports c.i.f.	(299.8)	(253.2)
<b>Net Services</b>	<b>(34.4)</b>	<b>(27.5)</b>
Non Factor Services (net)	(29.9)	(24.9)
Factor Services (net)	(4.5)	(2.5)
<b>Unrequited Transfers</b>	<b>57.7</b>	<b>58.3</b>
<b>CAPITAL ACCOUNT</b>	<b>88.2</b>	<b>100.2</b>
<b>Capital Transfer <sup>1/</sup></b>	<b>4.6</b>	<b>3.3</b>
<b>Medium and Long Term Capital (net)</b>	<b>69.6</b>	<b>69.1</b>
Non-Financial Public Sector (net)	4.3	(5.8)
Disbursements	22.8	7.8
Amortization	(10.5)	(9.1)
Private Sector (net)	65.3	75.7
Other <sup>2/</sup>	(8.0)	(4.4)
<b>Short Term Capital (net) <sup>3/</sup></b>	<b>14.0</b>	<b>27.0</b>
<b>ERRORS AND OMISSIONS</b>	<b>54.3</b>	<b>6.7</b>
<b>OVERALL BALANCE</b>	<b>31.1</b>	<b>44.6</b>
<b>FINANCING</b>	<b>(31.1)</b>	<b>(44.6)</b>
Change in Net Foreign Assets of Bank of Guyana (-increase) <sup>4/</sup>	(37.3)	(50.9)
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	6.2	6.3
Debt Relief	(0.4)	0.4
Debt stock Restructuring	(0.3)	0.3
Debt Forgiveness	6.9	7.0

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

<sup>1/</sup> Includes US\$12.5m write-off of debt from Venezuela 2008.

<sup>2/</sup> Includes MDR1 debt relief.

<sup>3/</sup> Includes changes in Foreign Assets of Commercial Banks.

<sup>4/</sup> Includes valuation changes.

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

Table 9.1

Date			Rate	Date			Rate
06	Oct	08	204.75	05	Jan	09	204.00
07	Oct	08	203.75	06	Jan	09	203.25
08	Oct	08	204.25	07	Jan	09	204.75
09	Oct	08	203.25	08	Jan	09	204.25
10	Oct	08	203.75	09	Jan	09	204.00
13	Oct	08	204.25	12	Jan	09	204.75
14	Oct	08	204.50	13	Jan	09	204.50
15	Oct	08	203.25	14	Jan	09	204.75
16	Oct	08	204.50	15	Jan	09	204.50
17	Oct	08	204.00	16	Jan	09	204.75
20	Oct	08	204.50	19	Jan	09	204.50
21	Oct	08	204.00	21	Jan	09	203.25
22	Oct	08	204.50	23	Jan	09	203.75
23	Oct	08	204.00	26	Jan	09	204.50
24	Oct	08	203.75	27	Jan	09	204.75
27	Oct	08	204.50	28	Jan	09	205.00
29	Oct	08	204.50	29	Jan	09	203.75
03	Nov	08	204.50	30	Jan	09	204.25
05	Nov	08	204.00	02	Feb	09	204.75
06	Nov	08	204.50	03	Feb	09	205.00
10	Nov	08	204.25	05	Feb	09	204.00
11	Nov	08	204.75	06	Feb	09	205.00
12	Nov	08	204.25	09	Feb	09	204.25
14	Nov	08	204.00	10	Feb	09	205.25
17	Nov	08	204.75	11	Feb	09	205.00
18	Nov	08	204.25	12	Feb	09	203.75
19	Nov	08	204.00	13	Feb	09	204.00
21	Nov	08	204.75	16	Feb	09	205.00
24	Nov	08	203.25	17	Feb	09	204.50
25	Nov	08	202.50	18	Feb	09	204.25
26	Nov	08	203.50	19	Feb	09	204.50
27	Nov	08	203.25	24	Feb	09	205.00
28	Nov	08	203.75	25	Feb	09	204.75
01	Dec	08	204.00	26	Feb	09	204.25
02	Dec	08	202.25	27	Feb	09	204.75
03	Dec	08	203.25	02	Mar	09	204.25
04	Dec	08	203.50	03	Mar	09	204.50
06	Dec	08	203.50	04	Mar	09	204.25
09	Dec	08	204.00	05	Mar	09	203.50
10	Dec	08	203.50	06	Mar	09	204.00
11	Dec	08	203.75	09	Mar	09	203.75
12	Dec	08	204.00	12	Mar	09	204.00
15	Dec	08	203.75	16	Mar	09	203.50
16	Dec	08	204.00	17	Mar	09	204.00
17	Dec	08	204.25	18	Mar	09	204.50
18	Dec	08	203.25	19	Mar	09	204.00
19	Dec	08	203.75	20	Mar	09	204.75
22	Dec	08	203.75	23	Mar	09	204.00
23	Dec	08	203.50	24	Mar	09	204.50
24	Dec	08	203.75	25	Mar	09	205.00
29	Dec	08	205.00	26	Mar	09	204.50
30	Dec	08	204.50	27	Mar	09	202.25
31	Dec	08	205.25	30	Mar	09	203.75
02	Jan	09	205.00	31	Mar	09	204.50

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

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

Table 9.2(a)

Period Ended	Bahamas	Barbados	Belize	E.C.	Jamaica	Trinidad
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
2004	1.0000	2.0000	2.0000	2.7000	61.7284	6.2540
2005	1.0000	2.0000	2.0000	2.7000	64.5342	6.2322
2006	1.0000	2.0000	2.0000	2.7000	66.8620	6.2686
2007	1.0000	2.0000	2.0000	2.7000	67.4402	6.2500
2008	1.0000	2.0000	2.0000	2.7000	75.9780	6.2744
2004						
Mar	1.0000	2.0000	2.0000	2.7000	60.8951	6.2451
Jun	1.0000	2.0000	2.0000	2.7000	60.9705	6.2486
Sep	1.0000	2.0000	2.0000	2.7000	61.8143	6.2505
Dec	1.0000	2.0000	2.0000	2.7000	61.7284	6.2540
2005						
Mar	1.0000	2.0000	2.0000	2.7000	61.5740	6.2543
Jun	1.0000	2.0000	2.0000	2.7000	61.5674	6.2234
Sep	1.0000	2.0000	2.0000	2.7000	62.3721	6.2235
Dec	1.0000	2.0000	2.0000	2.7000	64.5342	6.2322
2006						
Mar	1.0000	2.0000	2.0000	2.7000	65.3017	6.2548
Jun	1.0000	2.0000	2.0000	2.7000	65.7377	6.2614
Sep	1.0000	2.0000	2.0000	2.7000	65.8910	6.2332
Dec	1.0000	2.0000	2.0000	2.7000	66.8620	6.2686
2007						
Mar	1.0000	2.0000	2.0000	2.7000	67.5591	6.2824
Jun	1.0000	2.0000	2.0000	2.7000	68.2637	6.2751
Sep	1.0000	2.0000	2.0000	2.7000	69.9340	6.3037
Dec	1.0000	2.0000	2.0000	2.7000	67.4402	6.2500
2008						
Jan	1.0000	2.0000	2.0000	2.7000	71.4711	6.2970
Feb	1.0000	2.0000	2.0000	2.7000	71.2130	6.2899
Mar	1.0000	2.0000	2.0000	2.7000	70.9914	6.3086
Apr	1.0000	2.0000	2.0000	2.7000	71.9269	6.2500
May	1.0000	2.0000	2.0000	2.7000	61.6724	5.3977
Jun	1.0000	2.0000	2.0000	2.7000	71.0809	6.1367
Jul	1.0000	2.0000	2.0000	2.7000	71.9002	6.2038
Aug	1.0000	2.0000	2.0000	2.7000	71.9024	6.1905
Sep	1.0000	2.0000	2.0000	2.7000	72.3770	6.2285
Oct	1.0000	2.0000	2.0000	2.7000	79.8307	6.2278
Nov	1.0000	2.0000	2.0000	2.7000	77.0883	6.2417
Dec	1.0000	2.0000	2.0000	2.7000	75.9780	6.2744
2009						
Jan	1.0000	2.0000	2.0000	2.7000	85.4908	6.1828
Feb	1.0000	2.0000	2.0000	2.7000	88.0425	6.2161
Mar	1.0000	2.0000	2.0000	2.7000	88.4931	6.2675

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

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
1999		
1999	180.50	177.65
2000	184.75	182.44
2001	189.50	187.34
2002	191.75	190.67
2003	194.25	193.81
2004	199.75	198.32
2005	200.25	199.88
2006	201.00	200.92
2007	203.50	203.49
2008	205.25	203.84
2004		
Mar	197.25	196.97
Jun	198.75	198.43
Sep	200.00	199.38
Dec	199.75	199.78
2005		
Mar	199.75	199.75
Jun	200.25	200.19
Sep	200.00	199.82
Dec	200.25	200.14
2006		
Mar	199.75	199.82
Jun	200.00	200.00
Sep	200.00	200.00
Dec	201.00	200.92
2007		
Mar	201.75	201.75
Jun	203.50	202.30
Sep	203.75	203.60
Dec	203.50	203.49
2008		
Jan	202.75	202.94
Feb	202.50	203.00
Mar	204.25	203.50
Apr	204.00	203.61
May	203.00	203.47
Jun	204.00	203.82
Jul	204.25	203.70
Aug	204.25	203.68
Sep	204.00	203.90
Oct	204.50	204.10
Nov	203.75	204.04
Dec	205.25	203.84
2009		
Jan	204.25	204.29
Feb	204.75	204.61
Mar	204.50	204.08

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 (March 31, 2007)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	201.750	67.559	6.282
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	100.875	33.780	3.141
<b>Belize \$</b>	0.500	1.000	1.000	1.350	100.875	33.780	3.141
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	74.722	25.022	2.327
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.335	0.031
<b>Jamaica \$</b>	0.015	0.030	0.030	0.040	2.986	1.000	0.093
<b>Trinidad \$</b>	0.159	0.318	0.318	0.430	32.113	10.754	1.000

### EXCHANGE CROSS RATES (March 31, 2008)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	204.250	70.991	6.309
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	102.125	35.496	3.154
<b>Belize \$</b>	0.500	1.000	1.000	1.350	102.125	35.496	3.154
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	75.648	26.293	2.337
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.348	0.031
<b>Jamaica \$</b>	0.014	0.028	0.028	0.038	2.877	1.000	0.089
<b>Trinidad \$</b>	0.159	0.317	0.317	0.428	32.376	11.253	1.000

### EXCHANGE CROSS RATES (March 31, 2009)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	204.500	88.493	6.268
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	102.250	44.247	3.134
<b>Belize \$</b>	0.500	1.000	1.000	1.350	102.250	44.247	3.134
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	75.741	32.775	2.321
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.433	0.031
<b>Jamaica \$</b>	0.011	0.023	0.023	0.031	2.311	1.000	0.071
<b>Trinidad \$</b>	0.160	0.319	0.319	0.431	32.629	14.119	1.000

Note: Table derived from Table 9.2

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

Table 9.4

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

Source: International Financial Statistics

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

Table 9.4(a)

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

Source: Bank of Guyana

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

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

Table 9.5

Countries	2001	2002	2003	2004	2005	2006	2007	2008												2009			
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	
CANADA (Canadian dollar)	1.5926	1.5796	1.2924	1.2036	1.1645	1.1653	0.9881	1.0022	0.9798	1.0279	1.0095	0.9942	1.0186	1.0257	1.6682	1.0599	1.2165	1.2372	...	...	...	...	...
EURO	1.1347	0.9536	0.7918	0.7342	0.8477	0.7593	0.6793	0.6725	0.6593	0.6324	0.6435	0.6448	0.6344	0.6406	0.6787	0.6992	0.7839	0.7857	...	...	...	...	...
JAPAN (Japanese yen)	131.8000	119.9000	107.1000	104.1200	117.9700	118.9500	114.0000	106.3600	104.7300	100.1000	104.0800	105.6600	106.4000	107.9900	109.1000	104.3000	98.3000	95.2500	...	...	...	...	...
SWEDEN (Swedish krona)	10.6675	8.8250	7.1947	6.6146	7.9584	6.8644	6.4136	6.3702	6.1942	5.9430	6.0216	6.0150	6.0075	6.0630	6.4052	6.8477	7.7651	8.0975	...	...	...	...	...
UNITED KINGDOM (Pound sterling)	0.6895	0.6204	0.5603	0.5178	0.5808	0.5094	0.4992	0.5015	0.5042	0.5029	0.5084	0.5067	0.5021	0.5049	0.8454	0.5556	0.6183	0.6521	...	...	...	...	...

Source: International Financial Statistic

**COMMODITY PRICES**

Table 9.5(a)

Commodity (Units)	2001	2002	2003	2004	2005	2006	2007	2008												2009				
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		
GOLD (US\$/fine ounce)																								
United Kingdom (London)	275.84	332.04	407.00	442.10	510.10	629.80	803.20	889.60	922.30	968.40	896.00	888.70	889.50	939.80	839.00	829.90	806.60	760.90	...	...	...	...	...	
ALUMINIUM (US \$/MT) <sup>1</sup>																								
All origins (London)	1,348.72	1,375.86	1,557.80	1,852.90	2,250.90	2,823.70	2,382.80	2,456.10	2,784.90	3,012.10	2,948.10	2,908.30	2,967.90	3,067.50	2,762.60	2,524.10	2,122.00	1,857.10	...	...	...	...	...	
Sugar (US cents/pound)																								
EEC Import Price	23.86	26.30	29.01	31.98	29.32	32.57	33.60	32.70	32.60	33.20	32.70	32.60	32.60	40.70	48.10	29.80	28.10	25.50	...	...	...	...	...	
US import price	21.44	22.04	20.40	20.55	21.74	19.59	20.20	20.30	20.20	20.60	21.10	20.80	21.90	23.20	23.20	22.90	21.60	20.60	...	...	...	...	...	
International sugar agreement price	7.41	7.51	6.34	8.80	13.93	11.70	10.90	11.70	13.60	12.90	11.80	10.90	12.10	13.20	13.70	14.00	11.70	11.80	...	...	...	...	...	
OIL (US\$/bbl.)																								
U.K. Brent	18.60	28.52	29.88	39.65	56.75	62.31	91.50	91.90	94.80	103.30	122.50	123.90	133.10	133.90	113.90	99.10	72.80	53.20	...	...	...	...	...	
Rice (US\$/metric ton)																								
Thailand (Bangkok)	179.38	185.27	197.00	278.43	277.27	309.29	378.00	393.50	481.10	580.00	953.00	1,009.30	834.60	799.00	737.00	722.00	624.00	563.30	...	...	...	...	...	
Timber (US\$/cubic metre)																								
Hardwood logs (Malaysia, Sarawak)	139.91	183.37	196.40	191.88	210.52	268.46	275.30	287.10	288.40	290.40	282.30	283.00	272.30	273.80	273.00	284.50	301.50	316.00	...	...	...	...	...	
Coconut oil (US \$/MT)																								
Philippines (New York)	341.43	485.27	583.04	656.00	548.98	732.14	1,146.60	1,270.00	1,381.60	1,446.70	1,500.90	1,498.80	1,558.60	1,438.50	1,186.40	1,102.70	870.70	715.00	...	...	...	...	...	

Source: International Financial Statistics

**MONTHLY AVERAGE MARKET EXCHANGE RATES**

Table 9.6

Month	Buying Rate											
	2007				2008				2009			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	167.15	200.93	373.68	254.31	190.80	200.55	385.67	278.42	145.98	200.59	285.48	258.45
Feb	167.18	200.97	379.56	254.72	190.41	200.83	381.07	283.07	155.50	200.88	284.13	255.34
Mar	166.74	200.46	378.46	254.48	191.48	201.08	387.14	288.68	154.49	200.73	280.52	232.93
Apr	168.02	200.09	384.55	258.27	189.03	200.68	387.39	300.73				
May	170.12	200.24	387.99	261.00	190.88	200.20	386.45	299.29				
Jun	177.21	199.81	385.69	258.96	188.88	200.51	382.49	297.05				
Jul	180.09	199.83	389.58	263.10	190.36	200.17	385.93	301.32				
Aug	180.47	199.45	390.08	262.06	185.03	199.58	372.83	264.07				
Sep	183.15	199.97	389.26	267.02	179.07	199.70	347.04	278.30				
Oct	217.70	200.18	394.14	272.20	168.24	200.16	335.58	261.21				
Nov	199.75	199.96	400.87	277.61	159.25	200.71	303.63	247.93				
Dec	192.67	200.46	396.32	278.78	162.88	200.81	293.11	253.76				

  

Month	Selling Rate											
	2007				2008				2009			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	175.82	204.34	386.62	262.03	195.15	203.32	391.71	287.12	152.80	204.07	314.72	269.61
Feb	174.94	204.33	390.99	261.98	193.84	203.54	395.53	292.01	170.81	204.22	307.15	265.28
Mar	174.00	204.06	388.52	262.01	200.32	203.85	397.71	295.10	165.59	204.14	305.02	242.53
Apr	176.55	203.87	393.48	266.16	197.74	203.49	397.71	311.31				
May	180.29	203.48	397.85	269.65	198.57	202.72	396.41	306.58				
Jun	184.59	203.32	398.47	269.40	199.60	202.97	394.11	304.57				
Jul	189.30	203.21	403.26	270.28	200.02	203.10	392.68	312.54				
Aug	188.61	202.47	398.00	273.35	195.60	202.81	389.57	303.37				
Sep	191.54	203.14	404.08	275.19	191.82	202.95	369.62	289.82				
Oct	199.49	203.13	406.63	279.46	180.91	203.50	356.11	276.79				
Nov	207.34	203.51	414.00	285.82	172.40	203.94	313.49	253.46				
Dec	199.77	203.50	408.22	282.48	176.15	204.19	320.74	268.56				

  

Month	Mid Rate											
	2007				2008				2009			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	171.49	202.64	380.15	258.17	192.98	201.93	388.69	282.77	149.39	202.33	300.10	264.03
Feb	171.06	202.65	385.28	258.35	192.12	202.19	388.30	287.54	163.15	202.55	295.64	260.31
Mar	170.37	202.26	383.49	258.24	195.90	202.47	392.42	291.89	160.04	202.44	292.77	237.73
Apr	172.29	201.98	389.02	262.22	193.38	202.08	392.55	306.02				
May	175.21	201.86	392.92	265.32	194.73	201.46	391.43	302.94				
Jun	180.90	201.56	392.08	264.18	194.24	201.74	388.30	300.81				
Jul	184.69	201.52	396.42	266.69	195.19	201.64	389.31	306.93				
Aug	184.54	200.96	394.04	267.71	190.32	201.20	381.20	283.72				
Sep	187.35	201.56	396.67	271.11	185.45	201.33	358.33	284.06				
Oct	208.59	201.66	400.39	275.83	174.57	201.83	345.85	269.00				
Nov	203.55	201.74	407.43	281.72	165.82	202.33	308.56	250.69				
Dec	196.22	201.98	402.27	280.63	169.52	202.50	306.92	261.16				

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

Table 10.1

Item	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<b>PRODUCT</b>											
Sugar	12,427	16,906	13,852	12,029	15,402	18,448	20,074	16,707	20,457	15,794	13,410
Rice	9,438	9,950	7,345	9,057	8,565	8,621	8,790	7,968	9,316	9,280	10,259
Livestock	1,881	2,111	2,330	2,546	2,754	2,979	3,224	3,502	3,540	4,098	4,621
Other Agriculture	4,953	5,482	5,982	5,825	5,971	5,415	5,860	6,367	7,099	8,465	9,572
Fishing	5,813	6,282	7,240	7,780	7,768	8,389	8,812	10,126	10,214	12,016	12,365
Forestry	2,107	2,569	2,232	2,433	2,295	2,411	2,571	3,110	3,674	3,658	3,289
Mining & Quarrying	14,439	16,156	17,235	17,603	17,671	15,930	15,786	14,031	15,009	19,209	21,649
Manufacturing <sup>1</sup>	3,191	3,681	3,434	3,599	3,953	3,874	4,111	5,064	5,541	6,380	6,565
Distribution	4,194	4,268	4,755	4,927	5,024	4,996	5,407	7,026	8,054	9,920	11,700
Transport & Communication	6,204	7,138	8,401	9,599	10,432	11,502	12,630	15,213	17,438	21,867	25,112
Engineering & Construction	4,913	4,771	5,335	5,589	5,580	6,199	6,840	8,388	9,790	11,579	13,191
Rent of Dwelling	3,632	3,848	4,360	4,567	4,704	5,087	5,506	6,389	7,323	8,508	9,287
Financial Services	3,087	3,387	4,174	4,049	4,149	4,400	4,715	5,473	6,159	7,447	8,675
Other Services	1,406	1,570	1,851	1,979	2,043	2,201	2,372	2,894	3,257	3,898	4,421
Government	12,786	16,976	19,560	20,636	21,451	22,809	23,836	25,528	27,132	29,072	36,611
<b>G.D.P. current at Factor Cost</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>	<b>137,788</b>	<b>154,003</b>	<b>171,190</b>	<b>190,728</b>
Indirect Taxes net of Subs.	17,531	18,570	21,926	21,185	20,685	20,803	25,824	27,240	29,084	46,362	45,331
G.D.P. at Market Prices	108,003	123,665	130,014	133,404	138,447	144,064	156,358	165,028	183,087	217,552	236,059
Net factor income paid abroad	8,455	12,216	8,022	9,612	10,485	8,325	6,320	4,088	8,792	7,228	2,985
G.N.P. at factor cost	82,017	92,879	100,066	102,607	107,277	114,936	124,214	133,700	145,211	163,962	187,743
G.N.P. at market prices	99,548	111,449	121,992	123,792	127,962	135,739	150,038	160,940	174,295	210,324	233,074
<b>EXPENDITURE</b>											
<b>Domestic Expenditure at market prices</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>	<b>218,690</b>	<b>246,589</b>	<b>309,720</b>	<b>359,771</b>
Public Investment <sup>2</sup>	16,527	16,160	19,684	18,170	20,291	19,393	19,587	21,938	41,806	42,349	41,826
Private Investment <sup>3</sup>	28,252	31,443	30,381	33,205	32,375	31,080	30,458	31,372	41,012	44,513	51,920
Public Consumption	23,151	29,947	35,798	30,505	32,976	37,928	37,732	44,374	44,284	53,381	60,438
Private Consumption	53,057	54,119	64,813	74,008	70,287	71,615	85,100	121,006	119,487	169,477	205,587

Source: Bureau of Statistics.

<sup>1</sup> Includes Utilities.

<sup>2</sup> Includes Investment of Public Enterprises.

<sup>3</sup> Includes Stock Changes.

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

Table 10.2

Item	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<b>GDP AT FACTOR COST</b>	5,270	5,426	5,352	5,474	5,536	5,500	5,587	5,478	5,758	6,068	6,254
<b>AGRICULTURE, FORESTRY AND FISHING</b>	1,475	1,670	1,519	1,571	1,625	1,588	1,633	1,461	1,535	1,542	1,467
Sugarcane	600	754	642	668	748	664	714	545	569	585	496
Rice Paddy	153	161	130	143	129	161	148	139	140	135	150
Other crops	272	275	278	281	285	291	133	129	125	128	137
Livestock	109	111	116	119	125	130	297	288	156	161	158
Fishing	142	143	164	165	159	159	157	161	237	211	179
Forestry	200	226	189	195	180	183	184	199	308	322	347
<b>MINING AND QUARRYING</b>	645	591	626	652	607	554	518	426	334	409	434
Bauxite	262	240	254	267	249	222	207	104	76	168	178
Other	383	351	372	385	358	332	311	322	258	241	256
<b>MANUFACTURING</b>	575	654	563	577	640	637	653	591	646	654	616
Sugar	190	240	204	212	276	271	292	216	233	239	203
Rice	56	64	50	56	48	57	52	29	49	48	53
Other	328	350	309	309	316	309	309	346	364	367	360
<b>CONSTRUCTION</b>	471	424	452	461	443	468	487	533	597	631	685
<b>SERVICES</b>	2,103	2,087	2,193	2,213	2,222	2,253	2,296	2,467	2,646	2,831	3,052
Distribution	439	404	425	427	423	412	420	483	532	579	648
Transport and Communications	439	448	480	506	529	555	575	629	692	782	860
Rental of dwellings	93	87	92	94	94	97	98	104	114	118	123
Financial services	294	300	309	293	290	293	296	315	340	364	408
Government	650	657	689	689	682	686	694	708	722	729	736
Other <sup>1</sup>	188	191	198	204	204	210	213	228	246	258	277

Sources: Bureau of Statistics and Bank of Guyana.

<sup>1</sup> Includes electricity, gas and water.

**PRODUCTION OF MAJOR COMMODITIES**

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Bauxite (Tonnes)						Raw Gold (Troy Ounces)			Diamonds (M/Carats)
			Total	R.A.S.C.	A.A.C./ A.C.G.	C.G.B.	M.A.Z.	Other <sup>1</sup>	Total	Local & Lic. Dealers	OMAI	
1999	321,438	365,469	2,359,272	107,776	-	86,405	2,128,876	36,215	414,915	110,676	304,239	46,668
2000	273,703	291,841	2,689,451	105,716	-	102,247	2,443,404	38,084	434,906	105,290	329,609	81,706
2001	284,477	322,310	2,011,301	91,428	-	220,364	1,681,621	17,888	455,919	101,850	354,076	179,463
2002	331,067	288,375	1,639,266	62,117	-	128,374	1,448,775	-	453,481	117,241	336,240	248,437
2003	302,378	355,019	1,715,705	87,203	3,265	165,240	1,459,793	204	391,323	105,747	285,576	412,538
2004												
1st Qtr	89,487	55,208	383,461	30,590	-	35,827	317,044	-	102,662	26,775	75,887	96,075
2nd Qtr	38,125	121,103	338,256	36,051	-	9,079	293,126	-	96,528	27,188	69,340	102,053
3rd Qtr	103,635	75,839	370,483	31,087	-	25,782	313,614	-	91,776	27,788	63,988	130,802
4th Qtr	94,070	73,443	386,697	33,797	-	43,505	309,395	-	77,540	34,185	43,355	126,010
2005												
1st Qtr	48,843	50,804	367,723	44,312	-	30,523	292,888	-	74,740	41,390	33,350	89,132
2nd Qtr	38,063	85,083	435,453	41,018	-	60,106	320,881	13,448	75,853	39,333	36,520	80,552
3rd Qtr	82,563	65,152	449,512	50,729	-	69,852	328,931	-	70,776	39,396	31,380	86,790
4th Qtr	76,739	72,199	456,832	76,661	-	30,945	344,390	4,836	46,297	42,408	3,889	100,474
2006												
1st Qtr	58,014	51,614	385,806	45,363	-	44,976	292,616	2,851	40,244	40,244	-	107,056
2nd Qtr	32,340	89,698	395,764	39,485	-	42,778	313,415	86	48,868	48,868	-	86,195
3rd Qtr	105,872	79,614	331,329	18,467	-	74,009	238,837	16	52,063	52,063	-	70,550
4th Qtr	63,362	86,110	365,910	46,194	-	12,743	302,799	4,174	41,041	41,041	-	43,863
2007												
1st Qtr	65,525	60,747	407,139	51,559	-	40,772	309,547	5,261	52,703	52,703	-	91,702
2nd Qtr	35,427	108,155	541,469	42,901	-	73,817	424,751	-	54,938	54,938	-	78,524
3rd Qtr	81,309	45,810	612,203	54,288	-	38,606	507,181	12,128	65,084	65,084	-	60,231
4th Qtr	84,222	83,414	682,117	69,439	-	73,008	534,289	5,381	65,573	65,573	-	38,488
2008												
Jan	1,521	49	216,414	17,570	-	19,844	169,723	9,277	16,900	16,900	-	12,923
Feb	17,045	604	141,040	8,971	-	32,019	96,566	3,484	21,863	21,863	-	18,410
Mar	39,441	35,777	231,203	21,086	-	50,728	150,998	8,391	19,652	19,652	-	11,461
Apr	25,686	20,492	224,386	19,472	-	73,792	125,914	5,208	21,333	21,333	-	10,981
May	18,184	104,684	186,527	22,928	-	...	156,250	7,349	20,153	20,153	-	12,781
Jun	1,403	10,891	165,165	27,364	-	19,415	113,441	4,945	22,206	22,206	-	15,912
Jul	5,278	-	135,196	21,385	-	2,656	104,043	7,112	21,959	21,959	-	16,792
Aug	31,268	110	213,308	15,301	-	17,608	167,072	13,327	18,892	18,892	-	13,829
Sep	35,831	38,596	190,752	24,959	-	20,538	133,491	11,764	27,359	27,359	-	20,839
Oct	30,374	69,420	104,608	20,498	-	10,724	65,112	8,274	19,509	19,509	-	14,511
Nov	18,610	43,834	138,252	12,176	-	35,114	89,414	1,548	24,203	24,203	-	12,347
Dec	1,626	5,116	145,386	20,227	-	26,904	81,476	16,779	27,396	27,396	-	8,140
2009												
Jan	-	5	135,886	17,177	-	29,751	83,165	5,793	17,415	17,415	-	12,556
Feb	7,928	998	137,547	19,014	-	7,243	107,930	3,360	18,923	18,923	-	14,339
Mar	43,522	43,150	242,068	130,492	-	2,712	103,050	5,814	21,213	21,213	-	20,164

Sources: Bureau of Statistics & State Planning Secretariat.

<sup>1</sup> Includes Road Grade Bauxite, Tailings and Capping.

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

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

## PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Poultry (Tonnes)	Eggs ( <sup>'000</sup> )	Forestry Product			Fishing		
			Logs <sup>1</sup> (Cu. Mt)	Sawnwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
1999	12,433	25,728	330,359	2,001	86,599	41,251	1,595	12,791
2000	11,769	30,119	284,882	2,176	89,155	28,629	1,132	18,196
2001	12,489	25,693	299,001	3,208	76,033	25,245	1,889	27,968
2002	16,732	17,369	270,545	26,057	56,142	25,187	1,522	20,538
2003	23,681	9,272	210,386	37,429	45,217	33,723	1,161	21,423
2004								
1st Qtr	5,480	9,741	68,883	7,808	12,358	7,313	368	4,822
2nd Qtr	6,284	2,615	56,532	8,488	15,796	9,778	480	5,487
3rd Qtr	4,516	4,045	117,542	9,502	14,163	7,339	233	2,749
4th Qtr	8,032	5,066	92,301	10,754	11,895	12,262	5	656
2005								
1st Qtr	4,548	6,841	83,573	7,881	9,541	9,084	372	5,880
2nd Qtr	3,881	8,880	72,830	6,406	13,001	6,414	165	7,152
3rd Qtr	6,468	4,714	91,926	9,103	6,268	6,540	28	1,402
4th Qtr	7,802	3,689	82,986	9,788	8,310	8,257	17	2,682
2006								
1st Qtr	3,311	949	85,303	14,262	4,320	5,319	1,027	5,166
2nd Qtr	5,050	1,302	91,395	15,231	11,310	6,067	320	5,478
3rd Qtr	5,514	1,344	104,593	15,169	10,148	5,596	196	3,256
4th Qtr	-	-	112,678	22,908	9,096	8,693	118	3,049
2007								
1st Qtr	7,581	1,689	91,624	16,229	12,522	5,475	276	11,833
2nd Qtr	5,209	1,713	68,050	20,325	9,514	8,424	208	12,402
3rd Qtr	6,615	4,562	87,686	17,871	8,113	7,828	97	7,237
4th Qtr	5,707	1,876	83,014	19,938	4,295	5,670	74	4,375
2008								
Jan	2,968	945	11,500	3,831	-	1,348	127	3,790
Feb	1,198	1,078	10,227	4,519	-	1,885	57	3,029
Mar	1,939	1,357	26,525	4,333	450	1,204	139	3,635
Apr	1,821	1,120	25,503	5,280	2,364	2,364	163	3,636
May	2,399	1,508	25,992	5,278	951	2,938	52	3,578
Jun	1,732	1,310	19,993	5,140	3,510	3,121	132	2,803
Jul	1,478	1,504	20,119	4,821	2,623	3,104	64	3,406
Aug	2,256	1,997	18,457	5,120	784	2,066	126	3,147
Sep	1,595	2,270	33,858	6,603	2,395	1,966	20	782
Oct	1,121	2,591	29,588	6,222	3,305	1,917	31	1,119
Nov	2,136	2,172	31,681	7,533	2,040	1,391	10	3,376
Dec	2,544	1,982	21,877	8,280	2,209	1,396	10	3,070
2009								
Jan	2,874	2,664	14,918	2,868	-	1,642	112	2,762
Feb	1,706	1,842	18,705	5,375	-	1,366	60	2,086
Mar	1,858	1,761	20,450	5,553	621	1,676	67	1,691

Source: Bureau of Statistics

<sup>1</sup> Represent Greenheart & Other Logs.



PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c1)

Period	Beverages					Food Items			
	Rum ( <sup>'000</sup> Litres)	Beer & Stout ( <sup>'000</sup> Litres)	Shandy ( <sup>'000</sup> Litres)	Non-Alcoholic		Margarine ( <sup>'000</sup> Kgs)	Edible Oil ( <sup>'000</sup> Litres)	Biscuits ( <sup>'000</sup> Kgs)	Flour (Tonnes)
				Soft Drinks ( <sup>'000</sup> Litres)	Malta ( <sup>'000</sup> Litres)				
1999	13,785	13,607	160	41,177	1,625	1,969	1,994	1,547	35,290
2000	9,206	12,978	577	37,944	1,523	2,078	1,291	1,456	35,880
2001	13,240	11,952	449	35,866	1,404	2,178	1,354	1,462	36,620
2002	14,586	13,059	5,888	40,575	1,567	710	2,225	1,256	36,570
2003	11,954	10,498	373	42,868	1,095	1,920	3,141	1,192	34,657
2004									
1st Qtr	2,034	2,310	84	9,756	244	446	283	337	8,803
2nd Qtr	2,285	2,437	74	10,392	289	474	61	278	8,983
3rd Qtr	3,631	2,788	72	10,950	194	517	201	220	9,032
4th Qtr	3,765	3,454	74	12,710	268	626	260	527	9,364
2005									
1st Qtr	2,775	2,704	136	9,925	265	461	221	379	9,104
2nd Qtr	2,569	2,760	49	11,137	72	376	186	307	9,756
3rd Qtr	3,239	3,053	97	10,242	295	304	-	216	8,639
4th Qtr	3,165	3,413	121	11,786	270	650	-	273	9,319
2006									
1st Qtr	2,639	2,748	113	8,097	311	460	116	314	8,753
2nd Qtr	3,987	2,833	65	9,146	197	497	-	267	9,907
3rd Qtr	2,260	3,027	111	10,686	292	555	-	238	9,206
4th Qtr	2,982	3,588	144	11,617	263	752	-	252	9,537
2007									
1st Qtr	3,305	2,666	71	9,089	204	456	-	243	8,925
2nd Qtr	2,243	3,014	86	9,120	220	489	-	247	8,527
3rd Qtr	2,615	3,158	109	9,630	143	602	-	170	8,645
4th Qtr	4,387	3,232	146	10,472	249	765	-	124	8,094
2008									
Jan	1,391	1,041	47	2,813	70	24	51	52	2,136
Feb	1,455	419	12	2,684	34	91	56	62	2,466
Mar	1,179	1,064	36	2,811	94	138	6	51	3,125
Apr	1,227	848	22	2,967	64	191	52	59	3,925
May	1,254	922	22	2,817	58	191	66	70	2,801
Jun	406	997	36	2,956	70	142	6	63	2,960
Jul	931	1,068	25	3,146	72	125	-	67	2,519
Aug	1,342	873	50	3,496	76	109	13	72	2,617
Sep	641	1,042	-	3,416	59	163	...	61	3,305
Oct	1,285	938	37	3,481	73	177	...	63	3,576
Nov	1,291	919	111	3,989	70	177	...	52	...
Dec	1,784	1,379	12	4,748	85	...	...	25	...
2009									
Jan	1,114	729	36	2,474	44	105	30	73	3,204
Feb	879	634	47	2,323	48	123	43	50	2,750
Mar	394	819	-	3,551	31	138	30	40	3,619

Source: Bureau of Statistics.

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

Table 10.3(c2)

Period	Pharmaceuticals			Laundry Soap (Kilos)	Other Detergents (Kilos)	Stock Feed (Tonnes)	Paints (Litres)	Neutral Alcohol ('000 Litres)	Garments (Dozens)	Footwear (Pairs)	Electricity (MWH)
	Liquid (Litres)	Tablets ('000)	Ointment (Kilos)								
1999	199,260	7,623	5,838	292,682	228,752	26,567	1,846,054	5,400	245,707	17,750	512,247
2000	350,507	8,351	4,740	133,080	154,334	28,548	1,855,988	4,706	199,087	15,627	540,145
2001	231,501	6,984	4,931	109,480	196,999	31,939	1,819,019	4,868	289,758	28,069	576,791
2002	313,087	9,042	10,086	115,120	178,196	38,388	1,932,075	2,496	407,681	53,632	580,934
2003	232,068	9,680	7,493	344,219	277,376	37,578	1,914,366	5,694	279,630	37,518	549,335
2004											
1st Qtr	85,292	2,379	992	17,615	102,787	10,754	398,245	956	36,061	1,557	140,291
2nd Qtr	69,484	3,721	1,891	115,275	74,484	8,525	372,049	1,402	57,819	14,512	140,294
3rd Qtr	57,162	7,248	1,092	167,131	121,500	9,956	582,824	1,388	72,165	149	142,531
4th Qtr	50,856	4,262	2,048	115,674	106,538	9,880	609,867	1,280	64,267	15,490	153,713
2005											
1st Qtr	124,514	4,476	3,020	70,729	149,037	8,946	452,839	1,342	21,076	-	126,252
2nd Qtr	105,465	3,949	2,344	148,131	164,389	11,633	460,304	1,389	48,611	13,877	132,389
3rd Qtr	100,140	8,063	2,763	45,877	68,981	7,334	599,465	1,276	19,997	25	134,560
4th Qtr	122,466	2,668	15,521	76,935	91,626	10,392	656,444	1,283	-	16,006	135,197
2006											
1st Qtr	324,431	3,361	2,288	64,323	158,906	9,020	533,143	1,471	26,130	40	127,705
2nd Qtr	134,869	3,914	699	79,979	169,867	11,044	467,298	1,397	45,907	9,287	132,685
3rd Qtr	127,534	3,770	1,279	91,341	181,972	9,548	630,189	635	10,682	76	135,296
4th Qtr	23,029	3,194	938	125,606	203,016	-	772,903	1,355	-	32	138,878
2007											
1st Qtr	74,223	6,168	3,073	56,771	207,216	10,821	469,548	1,391	28,735	14,556	135,191
2nd Qtr	-	5,896	-	31,321	216,943	10,260	592,061	1,318	18,451	15,955	138,890
3rd Qtr	-	5,447	-	-	257,808	11,155	607,923	1,125	52,793	-	141,945
4th Qtr	-	6,504	-	29,397	224,836	14,613	811,440	980	32,169	32	143,188
2008											
Jan	26,660	774	934	-	30,905	3,449	133,820	567	7,137	...	46,990
Feb	38,459	3,316	315	-	90,210	2,727	146,786	280	10,902	11,874	42,306
Mar	21,580	1,145	392	-	78,569	3,986	147,844	312	8,554	...	45,818
Apr	34,837	898	1,238	16,779	51,781	3,959	230,913	406	18,486	...	46,248
May	28,505	920	96	3,270	73,290	4,251	186,448	483	8,281	119	47,739
Jun	30,130	2,994	593	4,440	66,255	3,776	189,306	452	7,112	13,813	46,441
Jul	40,748	1,400	466	4,035	87,011	3,566	189,306	468	8,027	...	47,438
Aug	33,650	1,366	651	...	42,474	3,139	210,554	161	8,597	...	49,296
Sep	31,999	2,279	849	...	87,609	3,377	262,879	394	7,028	30	48,150
Oct	33,273	3,396	1,035	...	64,648	3,707	248,004	488	5,875	...	48,834
Nov	31,412	1,723	705	...	...	4,193	298,682	467	7,787	...	50,868
Dec	23,022	190	953	...	...	4,582	244,127	432	6,843	65	49,023
2009											
Jan	34,108	2,376	1,306	-	59,532	3,419	77,875	471	-	-	48,142
Feb	35,608	2,370	616	-	60,732	3,178	169,136	430	-	-	42,055
Mar	42,977	1,122	909	-	59,184	4,315	145,485	334	-	-	50,875

Source: Bureau of Statistics.

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

Table 11.1

End of Period **	All Items Index	Sub-Group Indices			
		Food <sup>1</sup>	Clothing	Housing <sup>2</sup>	Miscellaneous
1999	154.0	157.0	73.8	158.7	138.1
2000	163.0	163.7	72.7	179.4	155.7
2001	165.4	167.6	73.2	182.2	155.4
2002	175.5	170.9	74.6	199.6	156.0
2003	184.3	175.8	75.2	213.3	158.7
2004					
1st Qtr	186.5	177.8	75.2	216.0	158.9
2nd Qtr	190.9	183.8	75.2	220.0	160.6
3rd Qtr	193.1	187.3	75.2	221.0	161.1
4th Qtr	194.4	185.6	75.2	228.5	161.6
2005					
1st Qtr	197.9	191.8	75.2	229.2	162.9
2nd Qtr	200.8	195.8	75.2	231.5	163.9
3rd Qtr	209.1	198.1	75.2	249.4	164.5
4th Qtr	210.4	200.1	75.4	252.3	165.3
2006					
1st Qtr	217.0	211.2	75.4	256.2	166.4
2nd Qtr	217.6	210.0	75.4	258.1	167.0
3rd Qtr	218.4	210.1	75.4	264.2	167.6
4th Qtr	219.2	212.4	75.4	261.4	170.9
2007					
1st Qtr	234.8	227.6	85.1	272.3	202.5
2nd Qtr	246.1	243.2	86.3	282.5	209.3
3rd Qtr	249.7	252.9	86.5	282.6	209.7
4th Qtr	250.0	256.2	86.6	277.6	209.6
2008					
Jan	253.4	262.0	86.3	281.4	212.4
Feb	255.9	264.8	86.3	285.5	211.9
Mar	261.9	277.7	86.0	286.4	213.9
Apr	263.1	279.4	86.0	286.7	216.3
May	262.9	277.3	85.3	287.7	214.0
Jun	264.4	279.0	85.1	288.2	214.5
Jul	264.5	277.6	84.3	292.4	215.2
Aug	267.1	284.0	84.2	291.9	216.2
Sep	269.4	284.0	84.1	301.6	217.2
Oct	268.8	285.0	84.3	299.1	217.9
Nov	264.0	277.4	84.7	297.9	218.1
Dec	265.9	285.9	84.7	296.5	215.6
2009					
Jan	274.1	301.4	84.7	307.3	218.3
Feb	267.3	284.2	86.1	309.1	221.5
Mar	267.0	274.6	86.1	324.9	221.3

Source: Bureau of Statistics.

<sup>1</sup> Includes Beverages & Tobacco.

<sup>2</sup> Includes Rent, Fuel & Power.

## CARICOM COUNTRIES: CONSUMER PRICE INDICES

Table 11.2

Period Average	Guyana (Urban) <sup>1</sup> (2000 = 100)	Jamaica (2000 = 100)	Trinidad (2000 = 100)	Barbados (2000 = 100)
1999	94.3	92.4	96.6	97.6
2000	100.0	100.0	100.0	100.0
2001	102.7	107.0	105.5	102.6
2002	108.2	114.6	109.9	102.7
2003	116.5	134.7	115.4	104.4
2004				
1st Qtr	117.5	138.4	116.3	104.4
2nd Qtr	120.3	141.0	117.4	105.8
3rd Qtr	121.7	145.1	119.5	106.7
4th Qtr	122.5	154.5	122.0	108.3
2005				
1st Qtr	124.7	156.7	124.6	109.0
2nd Qtr	126.5	165.7	126.5	111.6
3rd Qtr	131.8	172.8	127.8	113.9
4th Qtr	132.6	174.4	130.7	116.3
2006				
1st Qtr	136.7	174.6	132.7	117.7
2nd Qtr	137.1	179.6	136.4	120.4
3rd Qtr	137.6	184.0	140.1	123.5
4th Qtr	138.1	184.4	142.6	122.9
2007				
1st Qtr	148.0	186.2	143.4	122.9
2nd Qtr	155.1	193.5	146.4	124.7
3rd Qtr	157.3	200.5	150.3	127.0
4th Qtr	157.5	215.1	153.5	128.6
2008				
Jan	159.7	219.9	156.7	128.6
Feb	161.2	223.7	156.4	128.7
Mar	165.0	226.3	157.4	129.0
Apr	165.8	229.8	158.3	132.1
May	165.7	235.3	160.3	134.2
Jun	166.6	239.9	163.0	135.9
Jul	166.7	246.8	166.8	138.2
Aug	168.3	249.7	170.0	139.8
Sep	169.8	251.4	172.5	...
Oct	169.4	252.1	175.1	...
Nov	166.4	251.2	175.5	...
Dec	167.5	251.4	175.6	...
2009				
Jan	172.7	250.4	...	...
Feb	168.4	252.5	...	...
Mar	168.2	...	...	...

Sources: IMF International Financial Statistics.

<sup>1</sup> Bureau of Statistics and Bank of Guyana (Base year shifted from 1994 to 2000).

## I. GENERAL NOTES

### Symbols Used

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

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

### Acknowledgement

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

## II. NOTES TO THE TABLES

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

### **Foreign Assets**

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

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

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

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

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

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

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

**TABLE 1.2: Bank of Guyana: Liabilities**

**Currency Issue:** Notes and Coins issued by the Bank.

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

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

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

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

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

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

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

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

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

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

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

**TABLE 1.3: Bank of Guyana: Currency Notes Issue**

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

**TABLE 1.4: Bank of Guyana: Coins Issue**

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

**TABLE 2.1(a): Commercial Banks: Assets**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Other:** Include all other foreign claims on Commercial Banks.

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

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

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



Banks: Time Deposits.

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

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

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

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

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

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

**TABLE 2.2: Commercial Banks: Total Deposits**

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

**TABLE 2.3: Commercial Banks: Demand Deposits**

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

**TABLE 2.4: Commercial Banks: Time Deposits**

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

**TABLE 2.5: Commercial Banks: Savings Deposits**

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

**TABLE 2.6: Commercial Banks: Time Deposits by Maturity**

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

**TABLE 2.7: Commercial Banks: Savings Deposits**

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

saving accounts differs from the opening balance for March 2003 due to the reclassification from demand and time accounts to saving accounts.

**TABLE 2.9: Commercial Banks: Clearing Balances**

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

**TABLE 2.10: Commercial Banks: Total Loans and Advances**

The data include Loans and Advances to Residents and Non-Residents. Real Estate Mortgage Loans and inter-bank loans are excluded. The total of loans and advances to the private sector differs from total credit to the private sector in Table 3.1 (Monetary Survey). The totals for credit to the private sector in Table 3.1 include local securities, other credit instruments and real estate mortgage loans. See note under Loans to Non-Residents for Table 2.1 (a) above. See note under Private Sector for Table 2.1(a) above

**TABLE 2.11: Commercial Banks: Demand Loans and Advances**

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

**TABLE 2.12: Commercial Banks: Term Loans and Advances**

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

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

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

**TABLE 2.14: Commercial Banks: Liquid Assets**

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

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

assets was based on the assets held by the banks on September 30, 1989. Further, between February 20, 1991 and May 14, 1991 the required balances were set as at the end of July 30, 1990.

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

**TABLE 2.15: Commercial Banks: Minimum Reserve Requirements**

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

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

Effective February 1, 1999, the required reserve ratio applicable to all liabilities of licensed Financial Institutions was lowered to twelve per cent (12 %). The first reserve base period for which the revised requirements became relevant was the 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 notes under Public Enterprises Deposits for Table 2.1 (b) and Commercial Banks: Time Deposits for Table 2.4 above.

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

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

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

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

### **Money and Quasi-Money**

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

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

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

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

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

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

#### **TABLE 4.1: Guyana: Selected Interest Rates**

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

#### **TABLE 4.2: Commercial Banks: Selected Interest Rates**

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

#### **TABLE 4.3: Comparative Treasury Bills Rates and Bank Rates**

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

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

**Assets**

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

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

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

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

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

**Local Authorities Securities:** Bonds at book value.

**Liabilities**

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

**Other Deposits:** Ordinary Saving deposits

**TABLE 5.2 (a): Trust Companies: Assets**

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

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

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

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

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

**TABLE 5.2 (b): Trust Companies: Liabilities**

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

**Deposits – Individual Customers:** Balances held by private individuals.

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

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

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

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

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

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

**TABLE 5.2 (d): Finance Companies: Liabilities**

**Loans:** Loans received from Companies' affiliates.

**Capital and Reserves:** Includes retained earnings and reserves.

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

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

The data cover five insurance companies: Demerara Mutual Life Assurance Company; Guyana and Trinidad Mutual Life Insurance Company; Hand-In-Hand Mutual Life Insurance Company; North American Life Insurance Company Limited, and Clico Life and General Insurance Company (S.A.) Guyana.

**Assets**

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

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

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

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

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

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

**Liabilities**

**Life Insurance Fund:** Insurance premia received.

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

**TABLE 5.4: Pension Schemes: Assets and Liabilities**

**Assets**

**Foreign Sector:** Includes foreign deposits and foreign securities.

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

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

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

**Liabilities:**

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

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

**Assets**

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

**Government Treasury Bills:** Recorded at book value

**Liabilities**

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

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

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

**TABLE 6.1 Central Government Finances: Summary**

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

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

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

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

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

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

**Borrowing from abroad:**

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

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

**Domestic Borrowing:**

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

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

Treasury Bills by sinking funds are excluded.

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

**TABLE 6.4 Public Corporations Finances: Summary**

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

**TABLE 7.1 Domestic Public Debt**

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

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

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

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

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

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

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

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

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

**Private Sector:** excludes financial institutions.

**Non-residents:** include foreign missions and organizations.

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

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

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

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

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



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

**TABLE 7.5 External Public Debt**

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

**Bilateral Debt:** Debt contracted with foreign investments.

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

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

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

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

**TABLE 8.1(1) Imports by End-Use**

The data are compiled on a cost-insurance-freight (c.i.f.) basis as recorded on customs returns.

**TABLE 8.2 Domestic Exports**

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

**TABLE 8.6 International Reserves and Foreign Assets**

**International Reserves**

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

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

**Foreign Assets**

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

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

include interest obligations.

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

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

**TABLE 8.8 Balances of Payments**

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

**Imports:** The data are compiled on a cost-insurance-freight (c.i.f.) basis as recorded on customs returns. Data on fuel and lubricants collected from the National Energy Authority. The Conversion rate is an average rate for the period for the United States Dollar against the Guyana Dollar.

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

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

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

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

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

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

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

**TABLE 9.1**      **Exchange Rate (G\$/US\$)**  
The Period Ended and Period Average Exchange Rates relate to the Bank of Guyana Transaction Rate.

**TABLE 9.6:**      **Monthly Average Market Exchange Rate**  
On March 13, 1990, the authorities established the cambio system for foreign currency transactions. Under the system, transactions in the cambio market were conducted freely with licensed dealers (banks and non-banks) setting the rate at which foreign exchange could be bought and sold. The rates are referred to as the market exchange rates. Data collection for the Euro started in January 2004.

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

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

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

The rate is based on transactions in foreign notes only.

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