



## Quarterly Report & Statistical Bulletin

2018 Q1 Vol. 12 No. 1



# TABLE OF CONTENTS

<b>1. OVERVIEW</b>	<b>2</b>
<b>2. REVIEW OF THE FIRST QUARTER OF 2018</b>	<b>4</b>
• PRODUCTION	4
• INFLATION	4
• BALANCE OF PAYMENTS	5
• FOREIGN EXCHANGE MARKET	5
• PUBLIC FINANCE	7
• PUBLIC DEBT	7
• MONETARY DEVELOPMENTS	8
• NON-BANK FINANCIAL INSTITUTIONS	10
• FINANCIAL STABILITY ASSESSMENT	10
• MONETARY POLICY	11
• BANK ACTIVITIES	12
• THE GLOBAL ECONOMY	13
<b>3. OUTLOOK FOR 2018</b>	<b>16</b>

## STATISTICAL ANNEX

---

## 1. OVERVIEW

The global economy experienced higher economic growth at 3.9 percent for the first quarter of 2018. Activity improved in the advanced, emerging and developing countries with the latter two benefitting from increased trade and improvements in commodity prices. Advanced economies experienced stronger growth especially from the USA, Euro Zone and Japan. Structural impediments and political risks were the major threats to the global turnaround.

Guyana's economy experienced economic growth in most sectors during the first quarter of 2018. The agriculture sector registered increases in the production of rice, forestry and poultry meat which were attributed to favourable weather and market conditions, improved varieties and efficiency gains in production. The output of sugar declined due to the reduced operations of the Guyana Sugar Corporation (GUYSUCO). The mining & quarrying sector recorded greater production of bauxite, sand and stone due to favourable prices and demand. Conversely, the output of gold and diamond contracted. The gold industry experienced lesser declarations by the small & medium scale miners while the combined output of the foreign gold mining companies expanded. The manufacturing sector registered higher production of nitrogen gas, paints, liquid pharmaceuticals and detergent but lower production of oxygen, whitewash and margarine. Construction and service sectors' activities were relatively flat during the first quarter of 2018. There were declines in private sector credit to the construction & engineering sector as well as in public spending on construction projects. Electricity generated is estimated to grow modestly at the end of review period.

The urban consumer price index fell by 0.3 percent at the end of March 2018. This rate was primarily on account of a decline in the category of food price. There were increases in the price indices of housing (which comprises fuel and power) as well as transport & communication.

The overall balance of payments recorded a higher deficit of US\$94.0 million compared to US\$8.8 million for the same period last year. This was primarily due to an expansion of the current account deficit despite a surplus on the capital account. The deficit on the current account resulted from a higher merchandise trade deficit due to higher imports, primarily fuel.

The overall value of transactions on the foreign exchange market declined by 5.4 percent or US\$84.7 million to US\$1,581.0 million. Lower volumes in the hard currency to the Bank is largely responsible for this outcome. In contrast, the cambio market, foreign currency accounts and soft currency transactions recorded higher values in transactions. Total purchases were greater than sales resulting in a net purchase position of US\$41.7 million. The Bank's weighted mid-rate, which is the reference for official transactions, was unchanged at G\$206.50 during the first quarter of 2018.

The overall financial position of the public sector weakened due to the widening of the Central Government and the Non-Financial Public Enterprises (NFPEs) overall balances end-Mar 2018. The performance of the Central Government was due to expansions in the current and capital account deficits, stemming from increased expenditures that outweighed growths in revenues. Likewise, the NFPEs deficit was due to higher current and capital expenditures.

---

Domestic debt stock amounted to G\$89,572 million and accounted for 12.2 percent of GDP, which is relatively low by debt sustainability measures. This outturn was due to an increase in the stock of treasury bills. Similarly, domestic debt service payments as a percent of government current revenue stood at 1.9 percent, well below the liquidity threshold.

The stock of external debt increased to US\$1,259.6 million on account of higher disbursements by the Inter-American Development Bank (IADB) and the Caribbean Development Bank (CDB) for financing of social and economic infrastructural projects. The external debt service to exports ratio rose to 7.4 percent from 4.8 percent at end-March 2018, below the liquidity threshold of 20 percent.

The monetary aggregates of reserve money and broad money grew by 1.3 percent and 0.7 percent respectively. The former was mainly due to an increase in the net domestic assets of the Bank while the latter reflected an increase in net domestic credit which counterbalanced declines in net foreign assets and other items (net) respectively. Private sector credit fell by 2.0 percent compared to the decline of 1.5 percent one year ago. The weighted average lending rate increased while the treasury bill rates declined during the review period.

The financial resources of the Non-Bank Financial Institutions (NBFIs), which includes depository and non-depository financial institutions, increased by 4.0 percent to G\$226,842 million. The sector's share of total assets in the financial sector grew marginally from 31.7 percent to 32.2 percent.

At the end of the first quarter of 2018, the financial system remained relatively stable as

Licensed Depository Financial Institutions (LDFIs) were adequately capitalized, highly liquid and profitable. Capital Adequacy Ratio (CAR) continued to exceed the prudential 8.0 percent benchmark while asset quality remained relatively satisfactory, despite the marginal increase when compared with the first quarter of 2017.

The conduct of monetary policy continued to focus on price and exchange rate stability while ensuring adequate level of liquidity in the system and creating an enabling environment for economic growth. The Bank continued to use treasury bills as its primary open market operation for the effective management of liquidity, in addition to purchasing and selling foreign currency. At the end of the first quarter of 2018, there was a net issue of G\$1,000 million in treasury bills. Additionally, the Bank continued to facilitate efficient intermediation through the issuance of notes and coins as well as the promotion of an enhanced payment system. □

---

## 2. REVIEW OF THE FIRST QUARTER OF 2018

### PRODUCTION

The economy experienced economic growth in most sectors during the first quarter of 2018. The agricultural sector recorded increased production of rice by 67.2 percent due to improved varieties, favourable weather conditions as well as estimated higher yield of over 6.0 tonnes per hectare from 5.8 tonnes per hectare for the similar period in 2017. There was greater output of poultry meat by 50.0 percent on account of domestic demand and efficiency gains from mechanization. The forestry sub-sector expanded as a result of increased production of roundwood, logs and plywood by 64.6 percent, 37.3 percent and 24.8 percent respectively. The increase in logging activities were attributed to increased domestic and foreign demand. Conversely, the sugar industry contracted by 25.8 percent due to the reduced operations of GUYSUCO.

The mining & quarrying sector experienced an expansion in bauxite production by 34.9 percent on account of increases in Refractory Grade (RASC), Chemical Grade (CGB) and Metal Grade (MAZ) bauxite by 82.6 percent, 26.7 percent and 23.1 percent respectively, primarily driven by favourable prices and demand in international markets. There was greater production of sand and crushed stone by 134.1 percent and 53.6 percent respectively due to increased domestic demand. Conversely, the gold industry contracted by 10.9 percent on account of lower output by small to medium scale miners of 25.6 percent to 77,153 ounces or 53.2 percent of total output. The combined output of the two foreign gold mining companies expanded by 15.1 percent to 67,980 ounces from 59,070 ounces at end-March 2017. The output of Troy Resources

increased by 18.1 percent to 26,217 ounces while Guyana Goldfields' output decreased by 4.1 percent to 41,763 ounces. The average export price of gold increased by 7.2 percent to US\$1,317.73 per ounce at end-March 2018 from US\$1,229.63 per ounce at end-December 2017. The diamond industry contracted by 0.9 percent on account of gradual increases in labour, fuel and other operational costs. The average export price of diamond increased by 16.4 percent to US\$198.28 per metric carat from US\$170.34 per metric carat at end-December 2017.

The manufacturing sector registered mixed performance during the review period. There was higher production of gas nitrogen, paints, liquid pharmaceuticals, and detergent by 20.9 percent, 15.1 percent, 14.3 percent and 8.4 percent respectively due to favourable demand. Conversely, there was lower production of oxygen, whitewash and margarine by 32.2 percent, 5.8 percent and 3.4 percent respectively due to reduced sales during the period.

Construction and service activities were relatively flat as at end-Mar 2018. Private sector credit to construction & engineering declined by 11.6 percent while public spending on construction projects fell by 37.4 percent compared to the same period in 2017. Electricity generated grew by an estimated 1.2 percent compared to 1.7 percent growth end-March 2017.

### INFLATION

The urban consumer price index fell by 0.3 percent at the end of March 2018. This rate was primarily on account of the decline in the category of food price by 1.1 percent. There were increases in the price indices of transport &

---

communication by 0.6 percent and housing by 0.3 percent (which includes fuel and power).

## **BALANCE OF PAYMENTS**

The overall balance of payments recorded a higher deficit of US\$94.0 million compared to US\$8.8 million for the same period last year. This was primarily due to an expansion of the current account deficit despite a surplus on the capital account.

The current account recorded a higher deficit of US\$94.8 million compared to US\$39.7 million for the same period last year. This was mainly on account of a higher merchandise trade and net services deficits. The merchandise trade deficit increased by 70.2 percent to US\$100.9 million while the net services deficit also increased by 47.3 percent to US\$109.7 million.

Merchandise imports increased by 13.3 percent to US\$427.1 million due to higher imports of capital goods, intermediate goods and consumption goods by 18.0 percent, 15.4 percent and 6.1 percent respectively.

Export receipts grew by 2.6 percent or US\$8.4 million to US\$326.2 million. This increase resulted from higher export receipts from bauxite by 35.7 percent or US\$8.2 million, other exports by 17.3 percent or US\$10.6 million, timber by 7.6 percent or US\$0.6 million and gold by 0.5 percent or US\$0.9 million.

The services account recorded a deficit of US\$109.7 million, an increase of 47.3 percent or US\$35.2 million on account of a rise in payments for non-factor services as well as factor services. Net non-factor services increased by US\$28.9 million to US\$88.8 million, while, net factor services payments escalated by US\$6.3 million to US\$20.9 million. Net unrequited transfers

increased by 23.2 percent or US\$21.8 million to US\$115.8 million.

The capital account recorded a lower surplus of US\$14.7 million from US\$28.6 million for the same period last year. This outturn was mainly on account of higher inflows to the private sector through foreign direct investments which increased by US\$40.7 million to US\$59.9 million.

The overall deficit was financed by a drawdown of gross international reserves of the Bank of Guyana which amounted to US\$498.5 million and was equivalent to 2.6 months of import cover at the end of the first quarter.

## **FOREIGN EXCHANGE MARKET**

Foreign currency transactions declined by 5.4 percent to US\$1,581.0 million compared with US\$1,665.7 million in the first quarter of last year. Total purchases and sales were US\$811.4 million and US\$769.6 million respectively.

Transactions processed at the bank and non-bank cambios were US\$826.5 million, an increase of 24.0 percent or US\$160.1 million in the value of trades when compared with the previous year. At the Bank, total hard currency inflows and outflows decreased to US\$242.3 million from US\$284.0 million. Net payments were US\$85.8 million. The value of foreign currency account transactions increased by 31.2 percent to US\$745.0 million. Net credits amounted to US\$0.1 million. Soft currency transactions also increased by 48.4 percent or US\$3.0 million to US\$9.2 million at the cambios.

Commercial bank cambios continued to dominate the cambio trade. Total turnover was US\$798.5 million or 96.6 percent of the entire cambio market volume, an increase of 25.2 percent

---

compared with the corresponding period in 2017. However, the value of foreign exchange activities at the non-bank cambios showed a decline of 1.4 percent in activities. Trades amounted to US\$28.1 million against US\$28.5 million during the same period in 2017. The non-bank cambios accounted for 3.4 percent of the market.

Hard currency purchases and sales by the Bank of Guyana were US\$78.2 million and US\$164.0 million respectively compared with US\$141.7 million and US\$142.3 million respectively, for the same period in 2017. The lower level of transactions stemmed from declined revenue from gold, GUYSUCO and other income. Fuel imports represented the largest category of total payments, amounting to 48.9 percent. The Bank purchased foreign currency to the tune of US\$12.6 million and sold US\$7.7 million to commercial banks in the first quarter of 2018.

The debits and credits of authorized foreign currency accounts at commercial banks were US\$372.5 million and US\$372.6 million respectively. This resulted in net sales of US\$0.1 million on these accounts. The corresponding period last year recorded debits and credits of these accounts at US\$285.8 million and US\$281.9 million respectively.

Interbank trade amounted to US\$23.9 million in March 2018 when compared with US\$3.8 million for the same period last year.

The US dollar was the most traded currency on the market. US dollar transactions accounted for 95.7 percent of the overall market activity. The market share of the Pound Sterling, Canadian dollar and the Euro was 1.0 percent, 2.6 percent and 0.8 percent respectively.

CARICOM currency transactions rose by 48.4 percent to US\$9.2 million from US\$6.2 million at end-March 2017. The market share of the Trinidad & Tobago dollar was 69.8 percent, followed by the Barbadian dollar with 24.0 percent and the EC dollar with 6.2 percent of the aggregate turnover.

The Guyana dollar vis-à-vis the United States dollar depreciated by 0.4 percent to G\$213.82. The Bank's weighted mid-rate, which is the reference for official transactions, was unchanged at G\$206.50 during the first quarter of 2018. The un-weighted rate experienced an appreciation of 0.1 percent, from G\$210.92 at the end of December 2017 to G\$210.75 at the end of March 2018.

The average buying and selling rates of the US dollar at bank cambios depreciated to G\$212.95 and G\$216.02 respectively from G\$210.60 and G\$214.86 at the end of March 2018. At the non-bank cambios, the buying and selling rates were lower than their counterpart at G\$210.39 and G\$213.27 compared with G\$209.75 and G\$211.94 respectively.

The difference between the banks' and non-banks' buying rates increased to G\$3.31 from G\$0.85 at end-March 2017. The banks and non-banks reported higher buying and selling rates during the review period. The difference in the selling rates of the bank and non-bank cambios was G\$1.82 compared with G\$2.92 for the same period in 2017. The banks' spread was lower at G\$1.38 compared with the non-banks' spread at G\$2.88. The total market spread declined to G\$1.39 compared with G\$3.22 at the end of March 2017.



---

## **PUBLIC FINANCE**

The overall financial position of the public sector further deteriorated from the corresponding first quarter last year. The higher deficit was due to greater expenditures activities that outweighed the increases in revenues.

### **Central Government**

Central Government fiscal deficit widened to G\$1,676 million end-Mar 2018 from G\$918 million end-Mar 2017. This outturn resulted from higher total expenditure by G\$5,952 million to G\$51,652 million, which outweighed the G\$5,193 million increase in total revenue (including grants) to G\$49,976 million.

Total current revenue grew by 21.0 percent to G\$45,943 million. This is on account of greater collection of production & consumption taxes by 19.4 percent to G\$20,287 million, income taxes by 25.5 percent to G\$17,656 million, trade taxes by 17.6 percent to G\$4,432 million, other tax revenues by 33.8 percent to G\$1,683 million, and non-tax revenues by 0.4 percent to G\$1,885 million.

Total current expenditures expanded by 20.7 percent to G\$46,431 million, due to increased transfer payments by 33.9 percent, employment costs by 9.2 percent, and other goods & services by 7.0 percent. Total interest charges increased by 19.6 percent to G\$2,607 million, due to higher external interest by 44.8 percent to G\$2,125 million; however, domestic interest costs declined by 32.3 percent to G\$482 million.

Total capital revenue which includes grants decreased by 40.9 percent to G\$4,033 million. This was due to lower inflows of grants to the non-project sector by 65.4 percent to G\$1,900 million, while grants to projects and Caricom Multilateral Clearing Facility (CMCF) transfers

increased to G\$1,021 million and G\$742 million respectively.

Capital expenditure fell by 27.8 percent to G\$5,220 million due to lower disbursements to construction by 37.4 percent, power generation by 95.2 percent, social welfare by 12.2 percent, education by 6.9 percent, and health by 19.3 percent. On the other hand, disbursements were higher for agriculture by 36.2 percent, transport & communication by 118.6 percent, housing by 225.5 percent, environment & pure water by 462.6 percent, and administration by 15.9 percent.

Central Government financing amounted to G\$4,160 million for domestic, where net banking advances were negative at G\$21,577 million and net government securities were G\$358 million. Moreover, net external financing had a negative balance of G\$2,484 million.

### **Non-Financial Public Enterprises**

Non-Financial Public Enterprises' overall balance recorded an increased deficit of G\$3,656 million compared to G\$1,010 million same period 2017. This was due to higher current and capital expenditures, which eclipsed the expansion in current receipts.

Current revenue increased by 4.2 percent or G\$1,133 million to G\$27,855 million, owing to increases in other receipts, receipts from debtors, and VAT refunds by 53.3 percent, 16.0 percent, and 259.8 percent. On the other hand, local sales and export sales fell by 13.8 percent and 48.1 percent to G\$12,222 million and G\$1,044 million respectively. The declinations in performance were mainly by GUYSUICO and Guyana Power and Light Inc. (GPL).



---

Non-interest current expenditures increased by 14.3 percent to G\$29,977 million, resulting from greater payment to creditors of G\$13,781 million, materials & supplies of G\$6,689 million, VAT payments to GRA of G\$471 million and repairs & maintenance of G\$190 million. Whereas, there were reductions in employment cost and other current expenditure by 1.0 percent and 76.7 percent. Interest payments declined by 93.8 percent to G\$19 million mainly from GUYSUCO and GPL. Capital expenditures expanded by 28.0 percent to G\$1,515 million due to increased capital spending by GPL, Guyana National Shipping Corporation (GNSC) and Guyana National Printers Ltd (GNPL) of G\$1,251 million, G\$30 million, and G\$27 million respectively.

The National Insurance Scheme's overall balance shifted to a deficit of G\$296 million end-Mar 2018 from a surplus of G\$152 million end-Mar 2017. This was reflective of increases in current and capital expenditures by 15.9 percent and 38.5 percent to G\$5,713 million and G\$2 million respectively, relative to the increase in revenues by 6.6 percent to G\$5,419 million.

The external financing needs amounted to a negative net balance of G\$254 million, while the domestic net balance amounted to G\$3,910 million. Main components of domestic financing amounted to G\$27,206 million of net banking system advances, G\$5,701 million of transfers from Central Government, and G\$27 million of net holdings of government securities.

## **PUBLIC DEBT**

The stock of domestic debt increased to G\$89,572 million from the end-December 2017 position of G\$88,816 million while external public and publicly guaranteed debt increased by 1.5 percent to US\$1,2659.6 million.

The growth in domestic debt stock was due to an increase in the stock of treasury bills by 1.3 percent which resulted mainly from a 1.5 percent or G\$1,000 million growth in the stock of the 364-day treasury bills during the first quarter.

The rise in the stock of external debt from the end-December 2017 position of US\$1,241.0 million was on account of higher disbursements by multilateral creditors, specifically, IADB and CDB for financing of social and economic infrastructural projects.

Domestic debt service payments fell by 14.6 percent to G\$726 million resulting mainly from a 23.2 percent reduction in interest payments for treasury bills. Interest payments for the 182- and 364-day bills fell by 38.7 percent and 17.6 percent to G\$36 million and G\$358 million respectively. This position resulted mainly from competitive bidding primarily amongst the commercial banks compounded with lower interest yields during the review period. Interest payments for the 91-day treasury bill, which includes K-series, were also lower by 84.8 percent or G\$21 million to G\$4 million owing to the non-issuance of the 91-day bill during the first quarter of 2018. Conversely, external debt service payments grew by 59.1 percent or US\$9.0 million to US\$24.3 million. This resulted from higher principal and interest payments to both bilateral and multilateral creditors of 74.9 percent and 35.3 percent respectively, owing to increased payments made primarily to IADB and EximBank of China.

## **MONETARY DEVELOPMENTS**

Reserve money increased by 1.3 percent or G\$2,148 million to G\$165,175 million from its December 2017 level, reflecting a 45.9 percent or G\$19,806 million expansion in net domestic assets while net foreign assets contracted by 14.7 percent or G\$17,659 million. The increase in net

---

domestic assets resulted from a 6.7 percent increase in liabilities to the commercial banks while currency in circulation fell by 2.8 percent.

Broad money increased by 0.7 percent or G\$2,714 million due to an increase in net domestic credit which offset declines in net foreign assets and other items (net)<sup>1</sup> respectively. Net domestic credit was higher by 5.5 percent or G\$11,973 million while net foreign assets and other items (net) declined by 5.0 percent and 1.5 percent or G\$8,815 million and G\$445 million respectively. The growth in broad money was reflected in an expansion in quasi money while narrow money declined. Quasi money, which consists of time and savings deposits, grew by 3.0 percent to reach G\$216,228 million with both savings and time deposits increasing by 3.2 percent and 1.4 percent respectively. In contrast, narrow money, consisting of currency in circulation, private sector demand deposits and cashiers' cheques & acceptances, was lower by 2.3 percent resulting mainly from a 43.0 percent and 2.8 percent reduction in cashiers & acceptances and currency in circulation respectively while demand deposits rose by 4.2 percent.

Total deposits by both residents and non-residents were higher by 2.8 percent and 10.3 percent to G\$378,889 million and G\$18,731 million respectively. Private sector deposits, which accounted for 76.6 percent of total deposits by residents, were also higher by 3.3 percent.

Net domestic credit of the banking system expanded by 5.5 percent to G\$231,250 million from the December 2017 level of G\$219,276

million on account of higher credit to the public sector.

Private sector credit fell by 2.0 percent compared with a decline of 1.5 percent one year ago. This position reflected a reduction in credit to all sectors, except the real estate mortgage sector, the other services and the agriculture sectors. Loans to the other category of the private sector<sup>2</sup>, mining, personal, manufacturing and distribution sectors fell by 25.8 percent, 15.1 percent, 7.6 percent, 1.5 percent and 0.7 percent respectively. Conversely, real estate mortgage loans grew by 0.7 percent while credit to the other services and agriculture sectors expanded by 0.6 percent and 0.3 percent respectively.

The public sector (net) credit position deteriorated by 66.5 percent to G\$46,803 million from G\$28,111 million at end-2017 mainly on an account of a worsening central government net credit position. Net credit to the central government was higher by 27.1 percent or G\$21,577 million to G\$101,172 million at the end of March 2018. The public enterprises and the other category of public sector, which includes local government and NIS remained net depositors increasing by 5.7 percent and 5.5 percent respectively at the end of March 2018.

The net foreign assets of the banking system contracted by 5.0 percent to US\$814.4 million. This was due mainly to a 14.7 percent decline in the net foreign assets of the Bank of Guyana while that of the commercial banks increased by 15.5 percent. At the end of March 2018, the commercial banks' net foreign assets stood at

---

<sup>1</sup> Other items (net) include commercial banks' share capital, reserve funds and undistributed profits.

<sup>2</sup> Comprises investments in local securities and shares & other equity in local companies.

---

US\$319.4 million while that of the Bank of Guyana was US\$495.1 million.

The overall liquidity of the banking system increased by 12.1 percent to G\$125,439 million mainly on account of an increase in the balances due from other banks abroad. Consequently, the ratio of excess liquid assets to total liquid assets increased from 29.8 percent at end-December 2017 to 36.8 percent at end-March 2018.

There were marginal movements in interest rates during the review period. The 182-day and 364-day treasury bill yields declined to 1.03 percent and 1.07 percent respectively, resulting from the competitive bidding for those treasury bills. In contrast, the yield on the 91-day treasury bill was unchanged at 1.54 percent due to the non-issuance of the bill during the review period. The small savings rate also fell to 1.10 percent while the weighted average time deposit rate was unchanged at 1.14 percent. Conversely, the weighted average lending rate increased to 10.21 percent while the prime lending rate of the commercial banks remained stable at 13.0 percent.

## **NON-BANK FINANCIAL INSTITUTIONS**

The financial resources of the NBFIs, which includes depository and non-depository financial institutions, increased by 4.0 percent to G\$226,842 million at end-March 2018. The sector's share of total assets in the financial sector grew marginally from 31.7 percent to 32.2 percent.

The increase in the NBFIs' assets was due to a 4.7 percent or G\$5,146 million and 4.1 percent or G\$1,443 million growth in other liabilities and pension funds respectively. Deposits and insurance premium expanded by 2.3 percent or

G\$1,178 million and 13.3 percent or G\$630 million respectively. Foreign liabilities also grew by 1.6 percent or G\$267 million to G\$17,117 million.

The NBFIs funds were mainly used to invest in the foreign sector as well as to acquire other assets sectors during the period under review. Claims on the foreign sector expanded by 55.9 percent or G\$17,298 million resulting from increased holdings of foreign securities by business firms while the acquisition of other assets grew by 5.7 percent or G\$1,709 million. Investments in Government of Guyana securities and claims on the banking sector were also higher by 4.7 percent or G\$331 million and 2.3 percent or G\$807 million respectively. Conversely, investments in the private sector which accounted for 45.7 percent of total assets contracted by 10.0 percent or G\$11,482 million owing mainly to a reduction in the holdings of other local securities by business firms.

## **FINANCIAL STABILITY ASSESSMENT**

### **Capital**

The Capital Adequacy Ratio (CAR) rose to 32.12 percent at end-March 2018 from 30.84 percent at end-March 2017. The improved ratio was the net effect of a 9.2 percent or G\$6,447 million growth in qualifying capital, along with a 4.8 percent or G\$10,960 million rise in risk-weighted assets.

While five LDFIs recorded increases in their risk-weighted assets, Bank of Baroda, Guyana Bank for Trade & Industry and Citizen's Bank (Guyana) Inc. reflected lower levels, (averaging 8.8 percent), compared to the corresponding 2017 period.

---

All LDFIs recorded positive growth in their respective qualifying capital contributing to the overall improved position.

### **Asset Quality**

LDFIs non-performing loans (NPLs) as a share of total loans were 11.6 percent during the review period, a slight deterioration compared with the 11.4 percent recorded for the 2017 corresponding period. The foregoing resulted from the 4.4 percent increase in NPLs against the 2.4 percent increase in total loans. NPLs remained concentrated in the business enterprises sector at 55.4 percent of the LDFIs aggregate NPLs, with the services sub-sector representing 38.5 percent. The manufacturing, services and mining & quarrying sub-sectors recorded respective increases of 0.2 percent, 10.3 percent and 24.2 percent as at end-March 2018. The ratio of provision for loan losses to NPLs moved from 44.8 percent at the end of March 2017 to 47.0 percent at the end of March 2018, due largely to the 9.5 percent increase in provision for loan losses.

Exposure<sup>3</sup> to the top twenty borrowers amounted to G\$63,521 million, 6.0 percent above the level at end-March 2017. Three of the eight LDFIs were responsible for the increase in exposure to the industry's top twenty borrowers. The ratio of exposure to the top twenty borrowers to total exposure moved from 15.1 percent at the end of March 2017 to 15.5 percent at the end of March 2018.

### **Earnings**

As at March 31, 2018, LDFIs' aggregate operating income amounted to G\$9.2 billion, 2.1 percent below the corresponding period one year

ago. This lower level stemmed from contraction in foreign exchange gains and interest income by 17.1 percent and 1.3 percent respectively, despite marginal increases in other operating income and fees & commissions.

The LDFIs' aggregate operating expenses of \$5.1 billion contracted 5.7 percent below the corresponding 2017 quarter's level. This was a result of reduced booked provision for loan losses and interest expense by 43.3 percent and 17.9 percent respectively. Additionally, LDFIs recovered only G\$102 million of bad debts net of write-offs compared to the G\$138 million in the first quarter of 2017. Other operating expenses and salaries & staff costs recorded increases of 7.4 percent and 5.9 percent respectively.

For the period under review, net income before tax expanded by 3.0 percent over the end-March 2017 level to G\$4.0 billion. Net income after tax reflected a 3.9 percent increase, for the same comparative period. Three LDFIs reflected profits above their March 2017 levels.

### **Liquidity**

The average level of liquid assets held by the LDFIs amounted to \$163,257 million, 6.9 percent above the average level recorded for the corresponding period last year. This increase was due mainly to significant increases in net balances due from banks abroad and net due from head offices, stymied by declines in deposits with BOG and holdings of local treasury bills.

### **MONETARY POLICY**

Bank of Guyana's monetary policy continued to focus on the attainment of price stability and provision of adequate level of liquidity for credit

---

<sup>3</sup> Exposure includes loans, overdrafts, debentures, bonds, securities, and off-balance sheet items.

---

expansion and economic growth. The Bank seeks to allow the expansion of broad money along a path consistent with projections for output and inflation. Thus, weekly targets for broad money are translated into targets for base money using the money multiplier. To achieve these weekly base money targets, the Bank focuses on the effective management of excess liquidity in the financial system through its Open Market Operations (OMOs). The Bank may also purchase and sell foreign currency to achieve its primary objective.

During the review period, reserve money increased by G\$2,148 million compared with an increase of G\$678 million for the corresponding period in 2017. There were seven (7) issues of treasury bills amounting to G\$26,160 million while redemptions amounted to G\$25,160 million. Treasury bills were issued when reserve money exceeded the targeted levels and was deemed likely to adversely affect the economy.

Additionally, purchases from and sales to the commercial banks by the Bank amounted to US\$12.6 million and US\$7.7 million respectively, during the review period.

The inter-bank market activities, which also provide an indication of the total liquidity condition of the financial system, had nine (9) trades during the review period. The value of funds traded on the market amounted to G\$8.9 billion. In comparison, there were no trades on the inter-bank market during the first quarter of 2017.

## **BANK ACTIVITIES**

### **Currency Operations**

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

Division of the Operations Department. The total supply of currency in the first quarter of 2018 registered a decrease of 11.7 percent from 70.0 million to 61.8 million over the corresponding period in 2017. There were no purchases in the current period which resulted in a decrease in the total supply.

### **Notes**

The total value of currency notes in circulation (including notes held in the vaults of commercial banks) at the end of the first quarter of 2018 amounted to G\$95.6 billion, an increase of 14.2 percent when compared with a circulation of G\$83.7 billion in the first quarter of 2017. The share of the G\$5,000 note in total value of notes in circulation increased to reach 79.4 percent from 75.2 percent in 2017. The share of the G\$1,000 note in the total value of notes in circulation decreased to 16.6 percent from 20.5 percent in the previous year. The share of G\$500 notes remained at 1.5 percent. The G\$100 decreased to 1.7 percent from 1.9 percent and \$50 remained at 0.1 percent. The \$20 notes decreased to 0.7 percent from 0.8 percent.

The policy of ensuring that only acceptable quality notes are in circulation was continued. This was achieved by regular withdrawals of mutilated, defaced or otherwise poor quality notes and replacing them with new notes. Mutilated, defaced and poor quality notes amounting to G\$132.7 million were submitted for replacement in the first quarter of 2018 compared with G\$109.8 million for the corresponding period in 2017.

### **Coins**

Coins issued by the Bank amounted to G\$1,056 million at the end of the first quarter of 2018, an increase of 4.2 percent above the G\$1,013 million

---

recorded at the end of the corresponding period in 2017. The share of the G\$10 coin (45.3 percent) in the total value of coins in circulation was 7 percentage points more than that of the G\$5 coin (38.3 percent). The G\$1 coin continued to have the lowest share of coins in circulation (16.4 percent). In terms of the total quantity of coins issued, the G\$1 coin accounted for a 57.4 percent share. The shares of G\$5 and G\$10 coins accounted for 26.8 percent and 15.8 percent respectively.

### **Payments System**

During the first quarter of 2018, low-value transactions (LVT) settled through the National Clearing House (NCH) amounted to 223,610, an increase of 0.2 percent when compared with the volume recorded for the corresponding period in 2017. The volume of high-value transactions (HVT) decreased by 0.5 percent to reach 32,630. The overall value of total transactions decreased by 12.3 percent to G\$290.9 billion when compared with the corresponding period in 2017. High-value transactions decreased from G\$231.3 billion to G\$190.2 billion and low-value transactions decreased from G\$100.5 billion to G\$100.7 billion in 2018. The share of HVT in total value of transactions decreased from 69.7 percent in 2017 to 65.0 percent in 2018. Conversely, the share of LVT increased to 34.6 percent in 2018 from 30.3 percent in the previous year. The average value of HVT fell by 17.8 percent in 2018 to G\$5.9 million, while the average value of LVT remained at G\$0.5 million in 2018.

## **THE GLOBAL ECONOMY**

The global economy experienced higher economic growth at 3.9 percent for the first quarter of 2018. Activity improved in the advanced, emerging and developing countries

with the latter two benefitting from increased trade and some improvements in commodity prices. Advanced economies experienced stronger growth especially from the USA, Euro Zone and Japan. Structural impediments and political risks were the major threats to the global turnaround.

### **Advanced Economies**

Advanced economies grew at 2.5 percent reflecting strong prospects for the Euro Area and Japan and especially the projected domestic and spillover effects of expansionary fiscal policy in the United States. The US economy rose to 2.9 percent reflecting firmer external demand and the macroeconomic impact of the December 2017 tax reform. The Euro Area grew at 2.4 percent as a result of increased domestic demand, supportive monetary policy and improved external demand prospects. Germany grew at 2.5 percent while France's growth was 2.1 percent. The Japanese economy moderated at 1.2 percent aided by external demand prospects and rising private investment.

The Canadian economy experienced growth of 2.1 percent on account of higher exports. Growth in the United Kingdom slowed to 1.6 percent reflecting the higher barriers to trade and lower foreign direct investments following BREXIT.

Headline inflation in advanced economies picked up to about 2.0 percent while core consumer price inflation- excluding fuel and food prices-remained varied. Inflation in the US was 2.5 percent. The Euro Area continue to experience stable inflation at 1.5 percent while that of Japan's inflation increased to 1.1 percent due to higher energy and food prices and strong domestic demand. Diminishing slack in the economy, together with the pass-through effects of depreciation of the sterling are likely to keep



---

inflation stable in the United Kingdom at 2.7 percent.

Labour market in advanced economies remained smooth. The US unemployment rate declined to 3.9 percent while there was a marginal decline in unemployment in the Euro Area to 8.5 percent. Germany's unemployment rate was 3.6 percent followed by the UK at 4.4 percent. However, Spain and Italy recorded unemployment levels of 15.5 and 10.9 percent respectively while France's unemployment stood at 8.8 percent.

### **Emerging Economies**

Growth in emerging economies increased to 4.9 percent owing to increased trade and commodity prices. India's growth increased to 7.4 percent followed by China with a growth rate of 6.6 percent. Brazil and Mexico together experienced positive growths of 2.3 percent. The Russian economy's growth was calculated at 1.7 percent.

Inflation remained subdued in emerging economies at 4.6 percent. China's inflation was approximated at 2.5 percent as food and energy prices rose. Inflation in India was controlled at 4.3 percent. Inflation in Brazil and Russia remained subdued in the range 3-4 percent as output gaps gradually close, with growth continuing to recover from the recession of 2015-2016.

Unemployment in China was 4.0 percent. Russia's unemployment rate was 5.5 percent while Brazil's unemployment was 11.6 percent.

### **Developing Economies**

Developing economies grew at 4.9 percent due to high commodity prices and increased activities in the trading sector. The favourable commodity prices impacted positively on the Latin American and Caribbean Region resulting in a growth of 2.0 percent. The rebound in commodity prices

attracted higher investments that contributed to increased employment.

Inflation in developing countries remained checked at 4.6 percent influenced by stable consumer prices.

### **Caribbean Economies**

Caribbean economies grew at 2.0 percent as positive growth were forecasted for Suriname and Trinidad & Tobago. The former was driven by a recovery in the energy sector while the latter was due to increased production of gold. Guyana also experienced higher gold output. In Belize, increased economic activity is expected as agriculture and fisheries continue to recover, while tourism picked up. Haiti is likely to continue to grow, although the need to mobilize local resources through taxes, which recently lead to protest and labour unrest, will need to be managed carefully.

The service-dependent economies are expected to benefit from reconstruction activity that should drive growth in the five countries most affected by hurricanes Irma and Maria (Anguilla, Antigua & Barbuda, British Virgin Islands, Dominica and Turks & Caicos Islands). An increase in growth is forecasted for Jamaica, as agriculture recovers and mining picks up following the opening of a new operation. The Barbados economy is affected by uncertainty with impending general election.

Unemployment continues to be a major problem in the Caribbean, hovering on average around 8.0 percent. However, improvements in commodity prices and tourists arrivals are expected to increase jobs.

Barbados, Belize and ECCU continue their policy of fixed exchange rate vis-à-vis the US dollar.



---

The Guyana dollar was relatively stable at \$206.50 during the first quarter while the Jamaican dollar appreciated to JAM\$123.72 against the US dollar. The Trinidad & Tobago dollar, after some pressure, is hovering around TT\$6.77 vis-à-vis the US dollar.

### **Commodity Prices**

Gold price was around US\$1,324.66 per ounce, an increase of 7.6 percent at the end of the first quarter of 2018. Rice price increased by 12.6 percent to US\$403.50 per metric tonne and sugar price declined to US\$0.28 per kilogram. Oil price increased by 27.9 percent to US\$66.45 per barrel.



---

### 3. OUTLOOK FOR 2018

The economy is projected to grow by 3.8 percent at the end of 2018 on account of growth in most of the economic sectors. The inflation rate is forecasted at 2.4 percent from moderate increases in food and fuel prices.

The overall balance of payments is budgeted to record a deficit of US\$79.7 million at the end of 2018 due to a capital account surplus despite a current account deficit. The capital account surplus will result from flows to the private sector through foreign direct investments. The current account deficit is expected to expand, stemming from a higher merchandise and services import bill. Notwithstanding, gross international reserves of the Bank of Guyana are projected to increase at the end of 2018.

Total receipts by the Bank are projected at US\$579.6 million. The main sources of inflows are expected from non-bank purchases of US\$312.8 million, the Guyana Gold Board with US\$299.3 million and other receipts of US\$249.0 million. Total payments are targeted at US\$616.3 million. The two major outflow categories anticipated are debt servicing totalling US\$72.7 million and imports of US\$543.2 million. The value of fuel imports is expected to account for 58.9 percent or US\$363.0 million of total hard currency payments.

The Central Government's overall deficit is expected to expand by G\$9,869 million to G\$43,247 million. Both current revenue and expenditure are projected to increase by 3.7 percent and 8.6 percent to G\$201,860 million and G\$197,096 million respectively; as a result, the current account surplus is projected to decrease to G\$4,764 million. In addition, the capital account

deficit is estimated to widen by G\$1,493 million to G\$48,011 million. This position will result from projected increases in capital expenditures to G\$59,702 million, while capital revenue is expected to decrease by 4.2 percent to G\$11,692 million. The deficit is projected to be financed by both external and domestic borrowing.

The NFPEs overall deficit is expected to reduce to G\$10,076 million. The current account is estimated to record a surplus, through projected increases in current receipts by 11.8 percent to G\$123,492 million and current expenditure to increase by 1.6 percent to G\$117,662 million. In addition, capital expenditure is also expected to increase. The deficit position is estimated to be financed by both external and domestic borrowing.

The stock of domestic debt is expected to grow at end-December 2018 mainly on account of increased issuance of treasury bills. Similarly, the stock of external debt is projected to increase resulting from higher disbursements by IADB, CDB and the EximBank of China for project financing.

Domestic debt service payments are projected to decline on account of lower yields for treasury bills reflecting competitive bidding for the bills by commercial banks. External debt service is estimated to increase in 2018 due to higher scheduled principal and interest payments to multilateral and bilateral creditors.

Global economic growth is projected at 3.9 percent with cyclical recovery in investment and trade. Stronger activity along with more robust global demand would help commodity prices to

---

further recover. Economic performance in both developed and developing countries are expected to be robust during the year. The Latin America and Caribbean Region are expecting positive growth of 2.0 percent. Higher commodity prices will help headline inflation and reduce deflationary pressures. Each national government can do much on its own to promote stronger, more resilient and more inclusive growth. Multilateral

cooperation remains essential, however, to address a range of challenges in addition to the governance of world trade. These challenges include climate change, infectious diseases, cybersecurity, corporate taxation and control of corruption, among others. Global interdependence will only continue to grow and unless countries face it in a spirit of collaboration the world economy cannot prosper. □

# **STATISTICAL ANNEX**

## **TABLE OF CONTENTS**

### **1. MONETARY AUTHORITY**

- 1.1 Bank of Guyana: Assets
- 1.2 Bank of Guyana: Liabilities
- 1.3 Bank of Guyana: Currency Notes Issue
- 1.4 Bank of Guyana: Coins Issue

### **2. COMMERCIAL BANKS**

- 2.1(a) Commercial Banks: Assets
- 2.1(b) Commercial Banks: Liabilities, Capital and Reserves
- 2.2 Commercial Banks: Total Deposits
- 2.3 Commercial Banks: Demand Deposits
- 2.4 Commercial Banks: Time Deposits
- 2.5 Commercial Banks: Savings Deposits
- 2.6 Commercial Banks: Time Deposits by Maturity
- 2.7 Commercial Banks: Debits and Credits on Savings Accounts
- 2.8 Commercial Banks: Debits on Chequing Accounts
- 2.9 Commercial Banks: Clearing Balances
- 2.10(a) Commercial Banks: Total Loans and Advances
- 2.10(b) Commercial Banks: Total Loans and Advances
- 2.11 Commercial Banks: Demand Loans and Advances
- 2.12 Commercial Banks: Term Loans and Advances
- 2.13(a) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(b) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(c) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(d) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(e) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(f) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(g) Commercial Banks: Loans and Advances to Residents by Sector
- 2.13(h) Commercial Banks: Loans and Advances to Residents by Sector
- 2.14 Commercial Banks: Liquid Assets
- 2.15 Commercial Banks: Minimum Reserve Requirements
- 2.16(a) Foreign Exchange Intervention
- 2.16(b) Interbank Trade
- 2.17 Commercial Banks Holdings of Treasury Bills

### **3. BANKING SYSTEM**

- 3.1 Monetary Survey

### **4. MONEY AND CAPITAL MARKET RATES**

- 4.1 Guyana: Selected Interest Rates
- 4.2 Commercial Banks: Selected Interest Rates
- 4.3 Comparative Treasury Bill Rates and Bank Rates

## **5. NON-BANK FINANCIAL INSTITUTIONS**

- 5.1 The New Building Society: Assets and Liabilities
- 5.2(a) Trust Companies: Assets
- 5.2(b) Trust Companies: Liabilities
- 5.2(c) Finance Companies: Assets
- 5.2(d) Finance Companies: Liabilities
- 5.3(a) Life Domestic Insurance Companies: Assets and Liabilities
- 5.3(b) Non-Life Domestic Insurance Companies: Assets and Liabilities
- 5.3(c) Consolidated Domestic Insurance Companies: Assets and Liabilities
- 5.4 Pension Schemes: Assets and Liabilities

## **6. PUBLIC FINANCE**

- 6.1 Central Government Finances: Summary
- 6.2 Central Government: Current Revenue
- 6.3 Central Government: Current Expenditure
- 6.4 Public Corporations Cash Finances: Summary

## **7. PUBLIC DEBT**

- 7.1 Domestic Public Bonded Debt
- 7.2 Government of Guyana: Treasury Bills by Holders
- 7.3 Government of Guyana: Debentures By Holders and Defence Bonds
- 7.4 Government of Guyana: Debentures by Maturity and Terms
- 7.5 External Public Debt

## **8. INTERNATIONAL TRADE AND PAYMENTS**

- 8.1(a) Imports by End-Use
- 8.1(b) Imports by End-Use (G\$ Summary)
- 8.1(c) Imports by End-Use (US\$ Summary)
- 8.2(a) Domestic Exports (G\$)
- 8.2(b) Domestic Exports (US\$)
- 8.3 Guyana: Selected Exports by Volume, Value and Unit Value
- 8.4(a) Visible Trade (G\$)
- 8.4(b) Visible Trade (US\$)
- 8.5 International Reserves and Foreign Assets
- 8.6(a) Foreign Exchange Market: Purchases
- 8.6(b) Foreign Exchange Market: Sales
- 8.7 Balance of Payments Summary

## **9. FOREIGN EXCHANGE RATES AND COMMODITY PRICES**

- 9.1 Changes in Bank of Guyana Transaction Exchange Rate
- 9.2(a) Exchange Rates of CARICOM Countries
- 9.2(b) Exchange Rate (G\$/US\$)
- 9.3 Exchange Cross-Rates of CARICOM Countries
- 9.4(a) Selected Exchange Rates Against the U.S. Dollar
- 9.4(b) Commodity Prices
- 9.5 Monthly Average Market Exchange Rates

## **10. NATIONAL INCOME ACCOUNTS AND PRODUCTION INDICATORS**

- 10.1 Annual Gross Domestic Product, Income and Expenditure (At Current Basic Prices)
- 10.2 Annual Gross Domestic Product (At 2006 Prices)
- 10.3(a) Production of Major Commodities
- 10.3(b) Production Indicators: Agriculture
- 10.3(c) Production Indicators: Manufacturing
- 10.3(d) Production Indicators: Manufacturing

## **11. CONSUMER PRICES**

- 11.1 Georgetown: Urban Consumer Price Index
- 11.2 Caricom Countries: Consumer Price Indices

## **12. APPENDICES**

- I. General Notes
- II. Notes to the Tables



**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
2008	157,013.9	73,252.8	-	38,664.7	5.4	34,582.7	1,174.3	-	1,174.3	-	-	45,537.8	37,049.0
2009	214,867.0	127,508.6	-	18,199.0	760.0	108,549.7	2,310.7	-	2,310.7	-	-	44,431.6	40,616.0
2010	240,418.2	158,740.2	-	38,949.0	407.5	119,383.7	1,026.1	-	1,026.1	-	-	44,448.3	36,203.7
2011	240,564.4	162,659.9	-	30,621.9	804.6	131,233.3	995.1	-	995.1	-	-	44,109.5	32,799.8
2012	259,487.1	174,968.2	-	22,541.5	374.4	152,052.3	994.4	-	994.4	-	-	43,305.4	40,219.0
2013													
Mar	251,925.0	166,751.3	0.0	13,220.4	463.3	153,067.7	993.6	0.0	993.6	0.0	0.0	43,305.4	40,874.7
Jun	231,053.3	150,223.6	0.0	10,144.5	1,063.9	139,015.2	993.4	0.0	993.4	0.0	0.0	43,305.4	36,530.9
Sep	212,985.0	135,493.6	0.0	12,039.3	1,150.4	122,304.0	993.4	0.0	993.4	0.0	0.0	43,305.4	33,192.5
Dec	234,686.8	160,196.1	14,868.6	23,822.7	1,352.3	120,152.6	3,483.3	0.0	3,483.3	0.0	0.0	42,050.6	28,956.7
2014													
Mar	222,120.7	146,402.8	16,032.7	12,172.6	198.7	117,998.8	2,985.6	-	2,985.6	-	-	42,050.6	30,681.6
Jun	210,577.6	137,708.5	16,268.1	14,060.9	197.1	107,182.4	1,393.4	-	1,393.4	-	-	42,050.6	29,425.0
Sep	203,204.3	130,167.1	21,238.5	12,491.6	188.9	96,248.0	1,590.4	-	1,590.4	-	-	42,050.6	29,396.1
Dec	207,977.1	137,486.9	25,012.2	15,085.5	505.4	96,883.9	1,598.3	-	1,598.3	-	-	42,081.5	26,810.4
2015													
Mar	198,591.0	127,270.1	15,097.9	18,391.8	532.0	93,248.3	1,596.9	-	1,596.9	-	-	42,081.5	27,642.6
Jun	195,433.3	129,442.9	15,528.8	20,153.9	479.4	93,280.8	993.4	-	993.4	-	-	42,081.5	22,915.5
Sep	190,978.6	126,188.9	15,066.8	17,614.6	511.4	92,996.1	993.3	-	993.3	-	-	42,081.5	21,714.9
Dec	188,778.9	123,599.3	14,258.1	15,257.4	508.3	93,575.6	995.1	-	995.1	-	-	42,185.9	21,998.5
2016													
Jan	194,068.3	129,069.1	14,937.9	18,968.5	1,089.2	94,073.5	995.1	-	995.1	-	-	42,185.9	21,818.2
Feb	223,983.7	132,674.3	14,781.4	25,960.5	816.8	91,115.6	995.1	-	995.1	-	-	42,185.9	48,128.4
Mar	219,173.2	127,827.0	14,774.8	24,614.7	548.2	87,889.3	993.4	-	993.4	-	-	42,185.9	48,166.9
Apr	215,748.1	124,908.6	15,264.7	18,971.6	547.3	90,125.0	993.4	-	993.4	-	-	42,185.9	47,660.2
May	218,177.3	126,387.5	14,498.2	19,435.9	548.3	91,905.1	993.4	-	993.4	-	-	42,185.9	48,610.5
Jun	223,070.8	131,021.0	12,510.2	26,400.1	548.3	91,562.4	993.4	-	993.4	-	-	42,185.9	48,870.5
Jul	219,635.0	127,481.3	9,355.5	25,130.1	548.3	92,447.4	993.4	-	993.4	-	-	42,185.9	48,974.4
Aug	218,818.1	127,022.7	8,414.5	24,294.4	545.2	93,768.7	993.4	-	993.4	-	-	42,185.9	48,616.1
Sep	217,524.6	126,050.7	8,500.6	27,007.1	274.4	90,268.6	993.5	-	993.5	-	-	42,185.9	48,294.4
Oct	224,954.2	129,203.8	9,209.3	32,482.4	274.4	87,237.7	1,193.5	-	1,193.5	-	-	42,185.9	52,371.0
Nov	224,042.5	128,262.3	7,601.1	25,801.7	269.9	94,589.6	1,193.5	-	1,193.5	-	-	42,185.9	52,400.7
Dec **	220,375.1	123,233.3	7,420.0	24,430.4	269.9	91,113.1	995.1	-	995.1	-	-	42,207.3	53,939.4
2017													
Jan	216,646.3	119,519.1	6,683.9	21,618.5	269.9	90,946.8	995.1	-	995.1	-	-	42,207.3	53,924.8
Feb	218,125.6	121,907.6	5,687.4	24,542.6	254.3	91,423.3	993.8	-	993.8	-	-	42,207.3	53,017.0
Mar	225,426.6	123,051.0	5,641.0	25,872.7	254.3	91,282.9	993.5	-	993.5	-	-	42,207.3	59,174.8
Apr	224,598.8	121,708.2	5,226.7	25,729.4	253.5	90,498.5	993.5	-	993.5	-	-	42,207.3	59,689.8
May	223,873.8	122,071.4	5,219.5	24,187.7	222.7	92,441.6	993.5	-	993.5	-	-	42,207.3	58,601.6
Jun	221,822.9	119,337.3	4,877.9	21,324.2	222.7	92,912.6	993.5	-	993.5	-	-	42,207.3	59,284.8
Jul	221,200.6	118,956.4	4,968.5	21,741.7	222.7	92,023.5	993.5	-	993.5	-	-	42,207.3	59,043.5
Aug	220,155.5	117,928.9	3,775.1	21,624.9	187.3	92,341.5	993.5	-	993.5	-	-	42,207.3	59,025.8
Sep	222,237.0	119,202.4	3,188.8	23,906.2	187.3	91,920.0	993.5	-	993.5	-	-	42,207.3	59,833.9
Oct	221,297.3	117,574.0	3,684.3	21,647.3	187.3	92,055.0	993.5	-	993.5	-	-	42,207.3	60,522.5
Nov	218,842.4	118,957.9	2,912.4	23,971.1	152.5	91,921.9	993.5	-	993.5	-	-	42,207.3	56,683.7
Dec	223,632.3	120,599.2	4,015.9	24,225.7	152.5	92,205.1	995.0	-	995.0	-	-	42,376.8	59,661.3
2018													
Jan	214,862.1	113,945.0	2,219.2	19,562.4	152.5	92,010.9	995.0	-	995.0	-	-	42,207.3	57,714.8
Feb	209,126.8	107,062.3	1,908.5	13,800.7	106.8	91,246.4	993.8	-	993.8	-	-	42,207.3	58,863.4
Mar	205,827.1	101,938.7	1,913.7	13,478.6	106.8	86,439.6	993.5	-	993.5	-	-	42,207.3	60,687.7

Source: Bank of Guyana















**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	
2008	41,568.5	40,847.2	16,706.6	10,866.1	1,357.6	15.5	9,493.0	5,840.5	15,645.9	2,489.4	13,156.5	8,494.7	281.1	8,213.6	721.3
2009	43,938.7	43,174.3	14,211.4	7,003.3	615.3	15.6	6,372.5	7,208.1	18,541.2	3,098.2	15,443.0	10,421.7	889.3	9,532.5	764.4
2010	44,982.3	44,250.6	13,823.4	4,580.0	635.8	15.6	3,928.6	9,243.4	19,879.9	2,385.7	17,494.2	10,547.3	551.5	9,995.8	731.7
2011	51,941.0	51,338.2	17,819.7	7,573.2	655.1	13.9	6,904.2	10,246.4	22,874.5	2,548.6	20,325.9	10,644.0	800.5	9,843.6	602.8
2012	57,752.5	57,207.6	22,366.7	7,292.9	801.6	18.2	6,473.0	15,073.8	22,471.3	4,267.6	18,203.6	12,369.6	-	12,369.6	544.9
2013	66,048.8	65,530.7	21,878.3	4,417.0	717.7	19.0	3,680.4	17,461.3	24,505.8	5,000.0	19,505.8	19,146.7	-	19,146.7	518.1
2014	65,215.2	64,764.5	26,561.9	7,397.8	1,311.1	19.0	6,067.7	19,164.1	22,621.0	5,336.8	17,284.2	15,581.6	-	15,581.6	450.7
2015															
Mar	67,193.3	66,744.2	27,429.1	7,992.3	1,807.3	19.0	6,166.0	19,436.8	22,890.5	5,711.2	17,179.3	16,424.6	-	16,424.6	449.1
Jun	70,468.5	70,009.0	30,495.5	9,824.4	1,831.4	19.1	7,974.0	20,671.1	22,970.3	6,222.2	16,748.1	16,543.1	-	16,543.1	459.5
Sep	72,126.9	71,677.0	31,486.4	9,649.8	1,831.8	20.0	7,797.9	21,836.6	23,602.2	6,642.8	16,959.3	16,588.5	-	16,588.5	449.9
Dec	70,074.8	69,631.2	27,965.3	10,747.0	1,681.6	20.0	9,045.3	17,218.4	23,879.5	6,768.6	17,110.9	17,786.3	-	17,786.3	443.7
2016															
Jan	71,406.1	70,962.1	28,429.4	10,761.4	1,684.9	20.0	9,056.5	17,668.0	24,280.1	6,871.4	17,408.7	18,252.5	-	18,252.5	444.0
Feb	72,273.7	71,829.6	28,383.2	10,776.9	1,688.2	20.1	9,068.7	17,606.3	25,027.0	7,709.8	17,317.2	18,419.4	-	18,419.4	444.1
Mar	72,561.6	72,117.3	28,724.9	10,795.8	1,692.5	20.1	9,083.3	17,929.1	24,689.6	7,296.0	17,393.5	18,702.9	-	18,702.9	444.4
Apr	71,878.4	71,434.2	29,066.3	10,811.1	1,695.6	20.1	9,095.4	18,255.3	24,021.4	6,520.4	17,501.0	18,346.5	-	18,346.5	444.2
May	73,088.0	72,644.9	29,482.5	10,905.1	1,700.0	20.1	9,185.0	18,577.4	24,426.5	7,252.6	17,173.9	18,736.0	-	18,736.0	443.0
Jun	72,326.3	71,887.6	29,786.2	10,953.1	1,702.9	20.1	9,230.1	18,833.1	23,568.6	6,754.1	16,814.4	18,532.8	-	18,532.8	438.7
Jul	73,559.8	73,122.8	30,119.1	10,988.2	1,706.6	20.1	9,261.5	19,130.9	23,321.3	7,238.6	16,082.7	19,682.3	-	19,682.3	437.0
Aug	74,366.5	73,930.3	30,464.5	11,019.3	1,710.1	20.1	9,289.1	19,445.2	23,246.1	7,147.6	16,098.5	20,219.7	-	20,219.7	436.2
Sep	75,906.9	75,472.3	31,355.9	11,041.2	1,713.9	22.1	9,305.2	20,314.7	23,644.9	7,664.0	15,980.9	20,471.5	-	20,471.5	434.6
Oct	67,941.1	67,506.3	23,740.2	11,054.8	1,717.3	22.1	9,315.5	12,685.4	23,510.1	7,544.4	15,965.7	20,256.0	-	20,256.0	434.8
Nov	68,749.7	68,314.8	23,592.4	10,775.1	1,720.8	22.1	9,032.2	12,817.3	23,588.7	7,613.6	15,975.0	21,133.7	-	21,133.7	434.9
Dec	68,792.1	68,354.4	24,253.3	10,909.4	1,724.6	22.1	9,162.7	13,343.9	23,572.0	7,715.7	15,856.3	20,529.1	-	20,529.1	437.7
2017															
Jan	69,031.9	68,589.0	24,305.2	10,619.0	1,727.9	22.1	8,869.0	13,686.2	23,172.2	7,222.6	15,949.6	21,111.5	-	21,111.5	442.9
Feb	70,472.4	70,031.3	24,544.0	10,630.8	1,731.0	22.1	8,877.6	13,913.3	23,203.5	7,341.2	15,862.2	22,283.8	-	22,283.8	441.1
Mar	70,875.7	70,443.2	24,912.4	10,637.1	1,726.9	22.2	8,888.0	14,275.3	22,626.9	6,815.2	15,811.7	22,903.9	-	22,903.9	432.5
Apr	71,637.7	71,218.7	25,090.0	10,585.3	1,665.6	22.1	8,897.6	14,504.7	23,120.0	7,286.0	15,834.1	23,008.7	-	23,008.7	419.0
May	69,022.1	68,608.8	21,852.2	10,088.5	1,670.0	22.2	8,396.4	11,763.7	23,239.6	7,413.4	15,826.2	23,517.0	-	23,517.0	413.3
Jun	68,882.1	68,465.1	22,204.8	10,101.7	1,674.1	22.2	8,405.4	12,103.2	22,771.8	7,303.8	15,468.1	23,488.4	-	23,488.4	417.1
Jul	69,854.5	69,442.0	22,234.0	10,131.5	1,677.5	22.2	8,431.9	12,102.4	22,958.7	8,090.8	14,867.9	24,249.3	-	24,249.3	412.5
Aug	66,917.6	66,517.7	18,894.6	10,155.6	1,681.4	22.2	8,452.0	8,739.0	24,186.6	7,967.1	16,219.5	23,436.4	-	23,436.4	399.9
Sep	65,123.2	64,724.1	17,011.7	10,165.9	1,684.7	22.2	8,459.0	6,845.8	23,693.6	8,311.6	15,381.9	24,018.8	-	24,018.8	399.1
Oct	66,162.6	65,767.7	17,060.2	10,173.9	1,688.4	22.2	8,463.3	6,886.4	24,424.5	8,938.9	15,485.6	24,283.0	-	24,283.0	394.9
Nov	65,199.1	64,802.9	16,970.2	10,251.1	1,692.2	22.2	8,536.7	6,719.1	23,778.0	8,153.7	15,624.3	24,054.7	-	24,054.7	396.2
Dec	66,048.0	65,650.0	17,019.9	9,904.5	1,207.1	22.2	8,675.2	7,115.4	23,342.8	7,571.4	15,771.4	25,287.3	-	25,287.3	398.0
2018															
Jan	66,640.9	66,239.6	17,229.5	9,914.7	1,209.1	20.2	8,685.4	7,314.8	23,722.8	7,545.9	16,176.9	25,287.3	-	25,287.3	401.2
Feb	66,758.2	66,364.7	17,409.8	9,919.9	1,209.2	20.2	8,690.5	7,490.0	23,145.5	7,389.5	15,756.0	25,809.4	-	25,809.4	393.5
Mar	67,718.9	67,328.9	17,438.5	9,888.3	1,164.8	20.2	8,703.4	7,550.2	23,659.9	7,269.1	16,390.8	26,230.5	-	26,230.5	390.0

Source: Commercial Banks

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

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector					Public Non-Fin. Enterprises	Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government					Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2008	115,642.3	113,602.5	5,454.3	2,336.3	2,229.1	103.2	4.0	3,118.0	107,471.8	9,820.3	97,651.5	676.5	16.6	659.9	2,039.8
2009	130,763.6	126,753.2	7,793.0	1,869.6	1,745.4	120.2	4.0	5,923.4	117,187.9	10,003.8	107,184.0	1,772.2	16.8	1,755.4	4,010.5
2010	153,842.0	149,128.4	13,987.4	4,005.2	3,892.1	108.7	4.4	9,982.2	132,649.7	11,783.8	120,865.9	2,491.4	17.0	2,474.4	4,713.5
2011	167,712.8	164,013.8	10,829.1	3,444.9	3,304.2	135.9	4.8	7,384.2	150,549.0	13,099.4	137,449.6	2,635.7	35.1	2,600.7	3,699.0
2012	186,182.1	182,307.0	11,733.4	4,014.0	3,844.9	164.2	4.9	7,719.4	166,944.3	17,375.8	149,568.5	3,629.3	5.1	3,624.1	3,875.1
2013	201,276.3	197,069.3	20,028.9	8,879.1	8,715.8	158.0	5.3	11,149.9	173,720.0	15,304.2	158,415.8	3,320.4	5.1	3,315.3	4,207.0
2014	196,697.8	192,653.0	12,547.9	6,651.7	6,248.1	198.2	205.5	5,896.3	175,832.7	13,995.5	161,837.2	4,272.4	5.1	4,267.3	4,044.8
<b>2015</b>															
Mar	199,946.3	195,914.9	12,046.4	5,381.3	4,965.9	209.6	205.7	6,665.1	179,470.2	14,605.7	164,864.5	4,398.3	5.1	4,393.2	4,031.4
Jun	202,613.7	198,684.0	12,235.3	5,712.1	5,239.8	216.0	256.2	6,523.3	182,380.8	15,048.4	167,332.4	4,067.9	5.1	4,062.7	3,929.7
Sep	199,874.9	195,823.3	11,298.3	5,580.6	5,332.3	241.8	6.6	5,717.7	179,853.7	13,344.4	166,509.3	4,671.3	5.1	4,666.1	4,051.6
Dec	203,237.5	195,962.0	11,587.1	5,988.7	5,530.9	251.0	206.7	5,598.4	180,296.6	18,229.1	162,067.6	4,078.3	5.1	4,073.2	7,275.5
<b>2016</b>															
Jan	206,488.7	199,396.4	12,573.2	6,133.4	5,714.0	212.4	207.0	6,439.8	182,159.2	18,611.0	163,548.1	4,664.0	5.1	4,658.9	7,092.3
Feb	204,732.0	197,639.2	12,989.1	5,923.8	5,526.8	189.7	207.2	7,065.3	179,987.3	17,465.5	162,521.8	4,662.8	5.1	4,657.7	7,092.8
Mar	206,606.3	199,603.0	14,487.5	6,779.5	6,388.9	183.5	207.1	7,708.0	180,900.9	18,251.9	162,649.0	4,214.6	5.1	4,209.5	7,003.3
Apr	211,309.4	204,426.7	13,672.1	5,741.5	5,337.5	196.6	207.3	7,930.6	185,693.7	20,678.7	165,015.0	5,060.9	5.1	5,055.7	6,882.7
May	209,433.3	202,294.1	13,319.9	5,648.9	5,244.1	197.3	207.6	7,670.9	183,426.3	19,334.5	164,091.8	5,548.0	5.1	5,542.9	7,139.2
Jun	207,243.5	200,102.1	13,521.1	5,831.1	5,428.1	195.1	207.8	7,690.0	182,130.8	17,861.4	164,269.5	4,450.1	5.1	4,445.0	7,141.4
Jul	206,307.8	198,948.6	13,733.8	5,778.5	5,363.3	207.1	208.1	7,955.3	181,007.8	17,136.5	163,871.3	4,207.0	5.1	4,201.9	7,359.1
Aug	207,766.4	199,922.7	13,650.6	5,563.6	5,330.1	225.4	8.1	8,087.0	181,760.1	18,426.4	163,333.8	4,512.0	5.1	4,506.9	7,843.7
Sep	207,638.5	199,794.3	12,745.7	5,559.1	5,331.2	219.9	8.0	7,186.6	182,456.7	18,260.4	164,196.4	4,591.8	5.1	4,586.7	7,844.2
Oct	212,539.4	204,860.9	15,187.3	6,967.5	6,705.8	253.7	8.0	8,219.9	184,546.7	18,596.2	165,950.5	5,126.9	5.1	5,121.7	7,678.6
Nov	212,663.5	204,845.3	16,152.6	7,534.4	6,858.7	267.7	408.1	8,618.1	183,625.7	18,830.2	164,795.6	5,067.0	5.1	5,061.8	7,818.2
Dec	206,615.5	201,782.8	14,258.7	6,165.9	5,481.4	275.9	408.5	8,092.8	182,635.6	15,504.5	167,131.1	4,888.6	5.1	4,883.4	4,832.8
<b>2017</b>															
Jan	207,861.9	203,043.9	15,255.0	6,551.4	5,436.2	256.4	858.7	8,703.7	182,605.7	14,672.4	167,933.3	5,183.2	5.1	5,178.0	4,818.0
Feb	208,444.9	203,429.0	15,542.3	6,710.5	5,619.9	230.9	859.6	8,831.9	182,906.7	14,638.1	168,268.6	4,979.9	5.1	4,974.8	5,015.9
Mar	209,049.4	204,378.7	15,587.7	6,063.6	5,522.4	231.2	310.1	9,524.1	183,386.9	14,344.9	169,042.0	5,404.1	5.1	5,398.9	4,670.7
Apr	210,734.3	205,456.8	14,846.1	5,774.4	5,499.3	215.1	60.0	9,071.7	185,097.8	14,842.2	170,255.7	5,512.8	5.1	5,507.7	5,277.5
May	211,155.4	205,911.6	16,160.2	6,367.0	5,512.9	294.0	560.1	9,793.1	184,552.7	14,592.0	169,960.7	5,198.8	5.1	5,193.7	5,243.8
Jun	209,724.3	203,993.1	15,176.1	6,224.9	5,625.5	339.0	260.5	8,951.2	183,679.7	13,384.0	170,295.8	5,137.3	5.1	5,132.2	5,731.2
Jul	210,226.9	204,859.9	15,531.0	6,531.0	5,911.4	358.8	260.9	8,999.9	184,490.1	14,806.2	169,683.9	4,838.8	5.1	4,833.7	5,367.1
Aug	209,580.4	203,960.4	14,909.2	7,372.0	6,993.9	367.2	10.9	7,537.1	183,760.4	13,522.4	170,238.0	5,290.8	5.1	5,285.7	5,620.0
Sep	212,453.8	206,876.5	16,221.3	8,269.4	7,001.4	352.3	915.7	7,951.8	185,215.7	13,458.8	171,756.9	5,439.5	5.1	5,434.4	5,577.4
Oct	215,923.5	209,410.8	16,618.7	8,333.2	7,054.1	362.2	916.9	8,285.5	186,933.9	14,980.9	171,953.0	5,858.3	5.1	5,853.2	6,512.7
Nov	216,414.3	209,908.0	15,436.8	7,334.5	5,842.4	364.2	1,127.9	8,102.3	188,100.3	14,708.7	173,391.6	6,370.8	5.1	6,365.7	6,506.3
Dec	214,175.5	208,278.2	14,987.1	7,418.6	5,617.3	445.5	1,355.8	7,568.5	186,549.6	14,287.7	172,261.9	6,741.4	5.1	6,736.3	5,897.3
<b>2018</b>															
Jan	216,675.2	210,206.0	14,217.9	7,203.1	5,624.8	420.8	1,157.5	7,014.7	189,246.7	15,788.2	173,458.5	6,741.4	5.1	6,736.3	6,469.1
Feb	216,425.1	209,095.0	13,996.6	7,058.8	5,517.8	382.7	1,158.3	6,937.7	188,550.1	14,232.3	174,317.8	6,548.4	5.1	6,543.3	7,330.1
Mar	219,358.0	212,506.1	13,681.5	6,942.4	5,686.5	396.5	859.4	6,739.2	192,568.1	16,269.1	176,299.1	6,256.5	5.1	6,251.4	6,851.9

Source: Commercial Banks

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

Table 2.6

<b>End Of Period</b>	<b>Up To 3 Months</b>	<b>Exceeding 3 &amp; Up To 6 Months</b>	<b>Exceeding 6 &amp; Up To 9 Months</b>	<b>Up To 12 Months</b>	<b>Exceeding 12 Months</b>	<b>Total</b>
2008	15,068.5	4,321.7	1,168.4	18,332.2	2,677.6	41,568.5
2009	17,485.9	4,943.3	593.5	18,133.1	2,782.9	43,938.7
2010	17,213.4	6,135.1	882.6	17,359.7	3,391.6	44,982.3
2011	26,385.6	7,271.0	1,964.9	14,625.0	1,694.5	51,941.0
2013	29,052.4	7,270.3	656.2	28,153.8	916.0	66,048.8
2014	23,617.4	7,811.5	487.2	31,390.4	1,908.7	65,215.2
2015						
Mar	24,134.4	7,688.2	641.0	32,751.2	1,978.5	67,193.3
Jun	24,895.1	7,969.9	988.9	35,126.0	1,488.6	70,468.5
Sep	26,298.9	7,833.2	615.2	36,061.1	1,318.5	72,126.9
Dec	22,019.2	5,489.1	1,191.1	40,024.8	1,350.5	70,074.8
2016						
Jan	22,684.9	5,553.9	1,169.9	40,613.1	1,384.2	71,406.1
Feb	23,275.7	5,676.1	1,222.7	40,641.0	1,458.2	72,273.7
Mar	23,352.4	5,857.9	1,206.0	40,666.5	1,478.7	72,561.6
Apr	23,199.2	4,724.4	2,038.0	40,395.5	1,521.3	71,878.4
May	24,067.0	5,301.7	3,339.2	38,913.5	1,466.7	73,088.0
Jun	24,126.8	5,149.4	1,451.6	40,301.8	1,296.7	72,326.3
Jul	24,514.1	5,188.5	1,332.5	41,320.5	1,204.2	73,559.8
Aug	25,255.9	5,187.7	1,286.7	41,540.4	1,095.9	74,366.5
Sep	26,752.1	5,123.3	1,461.5	41,446.6	1,123.4	75,906.9
Oct	18,704.9	5,775.3	837.7	41,489.6	1,133.5	67,941.1
Nov	18,661.5	5,741.6	975.7	42,161.1	1,209.8	68,749.7
Dec	18,277.4	5,919.5	851.1	42,525.3	1,218.8	68,792.1
2017						
Jan	18,080.8	6,000.3	740.2	43,000.9	1,209.7	69,031.9
Feb	18,315.9	6,143.6	707.5	44,095.7	1,209.7	70,472.4
Mar	18,214.3	5,991.6	651.6	44,833.6	1,184.6	70,875.7
Apr	19,141.6	5,944.9	718.4	44,658.3	1,174.6	71,637.7
May	17,202.1	5,563.8	905.6	44,239.0	1,111.6	69,022.1
Jun	16,608.6	5,557.1	921.3	44,534.2	1,260.9	68,882.1
Jul	16,662.0	5,717.2	833.2	45,336.8	1,305.3	69,854.5
Aug	14,741.1	5,572.9	834.1	44,366.5	1,402.9	66,917.6
Sep	13,541.2	5,590.5	812.5	43,761.4	1,417.6	65,123.2
Oct	13,865.9	5,565.6	860.5	44,466.0	1,404.7	66,162.6
Nov	13,339.9	5,699.9	714.5	44,078.2	1,366.7	65,199.1
Dec	13,529.1	5,752.0	724.8	44,245.7	1,232.7	65,484.4
2018						
Jan	14,436.8	5,821.1	589.5	44,606.0	1,187.5	66,640.9
Feb	13,418.0	6,029.4	642.1	45,749.5	919.3	66,758.2
Mar	14,540.5	6,023.6	725.8	45,491.9	937.1	67,718.9

Source: Commercial Banks.

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

Table 2.7

Period	Savings Deposits At Beg. Of Period	Credits	Debits	Net Credits (+) Or Debits (-)	Interest Accrued/ Credited To Acc. During The Period	Savings Deposits at end of Period
		On Savings Acc. During The Period				
2008	115,546.5	40,026.0	40,141.5	(115.6)	211.3	115,642.3
2009	129,545.3	60,547.3	59,543.1	1,004.2	214.2	130,763.6
2010	145,669.0	52,055.3	44,136.8	7,918.5	254.6	153,842.0
2011	166,569.0	90,509.7	89,592.3	917.4	226.4	167,712.8
2013	206,894.2	72,664.7	78,432.7	(5,767.9)	150.0	201,276.3
2014	200,214.6	81,073.1	84,863.6	(3,790.5)	273.7	196,697.8
2015						
Mar	200,539.3	57,343.0	58,181.1	(838.1)	245.0	199,946.3
Jun	204,504.0	57,135.2	59,279.2	(2,144.0)	253.6	202,613.7
Sep	200,140.6	51,581.1	52,106.2	(525.1)	259.4	199,874.9
Dec	204,480.0	69,457.8	70,961.0	(1,503.2)	260.7	203,237.5
2016						
Jan	203,237.5	56,394.9	53,219.6	3,175.3	75.9	206,488.7
Feb	206,488.7	53,579.2	55,410.6	(1,831.4)	74.6	204,732.0
Mar	204,732.0	52,648.0	51,312.0	1,336.0	538.4	206,606.3
Apr	206,606.3	57,222.7	52,617.7	4,605.0	98.0	211,309.4
May	211,309.4	51,842.3	53,782.0	(1,939.7)	63.7	209,433.3
Jun	209,433.3	58,863.2	61,319.7	(2,456.5)	266.6	207,243.5
Jul	207,243.5	52,802.2	53,817.6	(1,015.5)	79.8	206,307.8
Aug	206,307.8	66,318.6	65,037.4	1,281.1	177.5	207,766.4
Sep	207,766.4	64,016.3	64,407.0	(390.6)	262.7	207,638.5
Oct	207,638.5	66,131.4	61,328.6	4,802.8	98.1	212,539.4
Nov	212,539.4	56,571.0	56,545.0	26.0	98.0	212,663.5
Dec	212,663.5	58,363.7	64,686.8	(6,323.1)	275.1	206,615.5
2017						
Jan	206,615.5	56,872.9	55,708.2	1,164.6	81.8	207,861.9
Feb	207,861.9	49,133.3	48,631.9	501.4	81.5	208,444.9
Mar	208,444.9	61,087.1	60,745.6	341.5	263.0	209,049.4
Apr	209,049.4	56,230.1	54,642.1	1,588.0	96.9	210,734.3
May	210,734.3	62,608.1	62,286.2	321.9	99.2	211,155.4
Jun	211,155.4	57,796.9	59,482.6	(1,685.7)	254.6	209,724.3
Jul	209,724.3	54,504.0	54,054.1	449.9	52.8	210,226.9
Aug	210,226.9	60,572.6	61,272.1	(699.5)	53.0	209,580.4
Sep	209,580.4	58,862.4	56,216.4	2,646.0	227.4	212,453.8
Oct	212,453.8	63,887.1	60,513.1	3,374.0	95.7	215,923.5
Nov	215,923.5	77,365.8	76,970.9	394.9	95.9	216,414.3
Dec	216,414.3	72,359.6	75,965.1	(3,605.5)	247.5	213,056.3
2018						
Jan	213,056.3	88,625.4	85,058.0	3,567.3	51.5	216,675.2
Feb	216,675.2	67,393.2	67,679.3	(286.1)	36.0	216,425.1
Mar	216,425.1	74,941.5	72,204.9	2,736.6	196.4	219,358.0

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2008	276,220.2
2009	315,248.3
2010	312,714.6
2011	356,107.3
2012	381,533.4
2013	439,549.5
2014	679,084.3
2015	
Mar	642,040.0
Jun	656,457.2
Sep	637,324.4
Dec	684,992.4
2016	
Jan	601,958.2
Feb	595,978.8
Mar	384,016.8
Apr	411,033.2
May	382,849.1
Jun	424,117.0
Jul	386,774.2
Aug	427,744.0
Sep	433,109.8
Oct	428,887.0
Nov	450,548.1
Dec	440,285.6
2017	
Jan	437,831.8
Feb	402,289.0
Mar	449,305.8
Apr	380,883.8
May	440,448.7
Jun	473,312.9
Jul	425,467.2
Aug	458,341.4
Sep	420,491.1
Oct	446,973.3
Nov	480,856.1
Dec	438,528.3
2018	
Jan	474,315.2
Feb	484,162.3
Mar	454,772.4

Source: Commercial Banks

Table 2.9

Period	Clearings <sup>1)</sup>
2008	197,236.1
2009	206,034.8
2010	226,350.4
2011	290,472.8
2012	303,599.2
2013	321,201.4
2014	33,033.9
2015	
Mar	25,192.1
Jun	25,347.6
Sep	23,804.5
Dec	71,867.7
2016	
Jan	64,504.7
Feb	59,093.3
Mar	65,693.7
Apr	70,917.3
May	60,299.1
Jun	67,060.4
Jul	63,548.8
Aug	67,600.5
Sep	75,531.8
Oct	81,908.6
Nov	83,098.8
Dec	86,544.7
2017	
Jan	93,109.7
Feb	74,240.9
Mar	87,995.5
Apr	64,318.0
May	70,699.4
Jun	70,089.8
Jul	65,764.4
Aug	68,760.3
Sep	65,597.9
Oct	67,218.6
Nov	76,894.0
Dec	78,900.4
2018	
Jan	80,872.2
Feb	66,688.4
Mar	68,112.3

Source: Bank of Guyana

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

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

Table 2.10 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector <sup>3</sup>			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>2</sup>								
2008	64,117.2	63,582.7	3,088.2	90.1	35.8	54.3	2,998.1	60,385.4	40,739.0	19,646.4	109.2	-	109.2	534.5
2009	64,398.2	63,305.9	2,716.9	75.6	22.5	53.0	2,641.3	60,486.0	41,661.8	18,824.2	103.0	-	103.0	1,092.3
2010	75,879.5	74,547.2	3,140.5	55.3	8.2	47.1	3,085.2	71,391.3	50,007.8	21,383.5	15.5	0.0	15.4	1,332.3
2011	93,160.8	91,989.7	4,092.5	61.7	1.9	59.8	4,030.9	87,866.1	63,331.0	24,535.2	31.1	-	31.1	1,171.1
2012	112,220.2	111,024.8	3,724.5	63.3	2.1	61.2	3,661.2	106,940.8	80,136.9	26,803.9	359.5	-	359.5	1,195.4
2013	127,519.5	125,551.5	2,595.5	8.0	1.4	6.7	2,587.5	122,120.1	91,207.8	30,912.4	835.9	-	835.9	1,967.9
2014	139,341.8	136,383.4	2,419.5	20.7	20.2	0.5	2,398.8	132,557.6	101,655.9	30,901.7	1,406.2	-	1,406.2	2,958.4
2015														
Mar	134,530.4	132,070.9	2,119.9	0.9	0.5	0.4	2,119.0	128,580.6	98,993.7	29,586.9	1,370.5	-	1,370.5	2,459.5
Jun	134,832.5	132,417.7	1,830.1	2.5	2.2	0.3	1,827.6	129,144.5	99,178.4	29,966.1	1,443.1	-	1,443.1	2,414.8
Sep	136,117.7	133,641.2	1,841.6	4.6	1.8	2.8	1,837.0	130,080.0	98,028.7	32,051.2	1,719.7	-	1,719.7	2,476.5
Dec	142,840.1	140,111.6	1,998.2	44.3	0.0	44.3	1,953.9	136,609.3	101,671.8	34,937.5	1,504.1	-	1,504.1	2,728.5
2016														
Jan	139,837.1	136,998.5	2,045.0	48.3	3.8	44.5	1,996.8	133,376.9	98,754.5	34,622.5	1,576.5	-	1,576.5	2,838.6
Feb	138,674.4	135,950.0	2,069.9	38.5	7.2	31.4	2,031.4	132,859.8	98,049.9	34,809.9	1,020.3	-	1,020.3	2,724.5
Mar	139,293.0	136,159.3	1,912.0	1.2	0.1	1.1	1,910.8	133,434.8	98,936.8	34,498.0	812.5	-	812.5	3,133.7
Apr	138,792.3	135,766.3	1,552.4	42.3	3.7	38.6	1,510.1	133,239.3	98,005.9	35,233.4	974.5	-	974.5	3,026.1
May	139,900.7	137,141.5	1,940.4	27.0	5.4	21.6	1,913.4	134,381.1	98,570.4	35,810.6	820.1	-	820.1	2,759.2
Jun	139,588.4	136,827.9	1,974.3	96.2	0.2	96.0	1,878.1	134,053.3	98,285.3	35,768.0	800.3	-	800.3	2,760.6
Jul	141,211.3	138,242.6	1,952.8	95.1	0.0	95.1	1,857.7	135,426.3	99,383.5	36,042.8	863.5	-	863.5	2,968.7
Aug	139,257.2	136,567.6	1,833.9	145.7	1.0	144.7	1,688.2	133,723.1	97,649.3	36,073.7	1,010.7	-	1,010.7	2,689.5
Sep	141,035.6	138,154.8	2,067.1	158.9	1.4	157.5	1,908.2	135,089.0	99,308.1	35,780.9	998.6	-	998.6	2,880.9
Oct	140,417.5	137,812.1	2,065.6	161.8	0.7	161.1	1,903.8	134,727.4	99,164.1	35,563.3	1,019.1	-	1,019.1	2,605.4
Nov	142,813.9	140,389.6	2,020.2	137.0	4.6	132.4	1,883.2	137,217.4	100,709.4	36,508.0	1,152.0	-	1,152.0	2,424.3
Dec	144,593.3	141,908.1	1,935.7	162.0	0.7	161.3	1,773.7	138,719.7	101,987.7	36,732.0	1,252.7	-	1,252.7	2,685.2
2017														
Jan	140,803.1	138,379.7	1,339.1	113.3	1.1	112.3	1,225.7	135,821.3	99,322.0	36,499.3	1,219.3	-	1,219.3	2,423.4
Feb	139,012.2	137,115.1	1,581.5	71.4	0.8	70.5	1,510.1	134,610.9	98,481.0	36,130.0	922.7	-	922.7	1,897.1
Mar	138,890.1	136,899.0	1,843.9	48.4	1.0	47.5	1,795.4	134,254.2	98,897.2	35,357.0	800.8	-	800.8	1,991.2
Apr	139,553.9	137,950.2	1,835.7	75.9	1.6	74.3	1,759.8	135,322.0	99,582.5	35,739.5	792.6	-	792.6	1,603.7
May	138,449.3	137,088.4	1,690.9	125.9	1.0	124.9	1,565.0	134,480.0	98,699.3	35,780.7	917.5	-	917.5	1,360.9
Jun	138,917.8	137,599.0	1,805.5	113.6	0.9	112.7	1,691.9	134,938.7	100,093.2	34,845.4	854.9	-	854.9	1,318.8
Jul	138,221.3	136,385.1	1,427.8	121.6	0.3	121.4	1,306.1	134,151.4	99,281.2	34,870.2	805.9	-	805.9	1,836.2
Aug	138,750.1	136,862.3	1,671.2	122.6	0.3	122.3	1,548.6	134,469.4	99,477.6	34,991.8	721.7	-	721.7	1,887.7
Sep	139,974.2	137,967.3	1,415.7	113.3	1.0	112.2	1,302.4	135,814.0	100,856.4	34,957.6	737.6	-	737.6	2,006.9
Oct	139,940.5	138,155.8	1,686.9	118.2	4.2	114.0	1,568.7	135,718.8	99,971.6	35,747.3	750.1	-	750.1	1,784.7
Nov	140,592.1	138,680.0	1,656.1	116.9	1.7	115.2	1,539.2	136,194.6	100,114.0	36,080.7	829.3	-	829.3	1,912.1
Dec	146,738.9	144,976.5	3,408.8	117.8	3.8	114.0	3,291.0	140,608.2	103,479.3	37,129.0	959.5	-	959.5	1,762.4
2018														
Jan	139,650.1	137,762.3	2,066.9	38.5	0.5	38.0	2,028.4	134,897.9	99,158.7	35,739.2	797.4	-	797.4	1,887.9
Feb	140,973.1	139,113.4	1,080.1	77.1	17.6	59.5	1,003.0	137,218.6	101,689.4	35,529.2	814.7	-	814.7	1,859.7
Mar	140,703.2	138,859.5	1,091.2	94.2	7.2	87.0	997.0	137,046.1	102,526.7	34,519.4	722.2	-	722.2	1,843.7

Source: Commercial Banks

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

<sup>2</sup> Other Govt. consists of Local Government and NIS.

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

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

Table 2.10 (b)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector <sup>3</sup>				Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total <sup>4</sup>	Business Enterprises	Individual Customers	Real Estate Mortgage Loans <sup>3</sup>	Total	Public	Private	
				Total	Central Gov't	Other Gov't <sup>2</sup>									
2008	86,027.5	85,493.0	3,088.2	90.1	35.8	54.3	2,998.1	82,295.7	40,739.0	19,646.4	21,910.3	109.2	-	109.2	534.5
2009	91,664.6	90,572.3	2,716.9	75.6	22.5	53.0	2,641.3	87,752.4	41,661.8	18,824.2	27,266.4	103.0	-	103.0	1,092.3
2010	109,689.6	108,357.3	3,140.5	55.3	8.2	47.1	3,085.2	105,201.4	50,007.8	21,383.5	33,810.1	15.5	0.0	15.4	1,332.3
2011	133,355.4	132,184.3	4,092.5	61.7	1.9	59.8	4,030.9	128,060.7	63,331.0	24,535.2	40,194.6	31.1	-	31.1	1,171.1
2012	160,691.3	159,495.9	3,724.5	63.3	2.1	61.2	3,661.2	155,411.9	80,136.9	26,803.9	48,471.1	359.5	-	359.5	1,195.4
2013	184,172.5	182,204.6	2,595.5	8.0	1.4	6.7	2,587.5	178,773.2	91,207.8	30,912.4	56,653.1	835.9	-	835.9	1,967.9
2014	203,457.3	200,498.9	2,419.5	20.7	20.2	0.5	2,398.8	196,673.2	101,655.9	30,901.7	64,115.6	1,406.2	-	1,406.2	2,958.4
2015															
Mar	201,583.8	199,124.4	2,119.9	0.9	0.5	0.4	2,119.0	195,634.0	98,993.7	29,586.9	67,053.4	1,370.5	-	1,370.5	2,459.5
Jun	204,503.5	202,088.7	1,830.1	2.5	2.2	0.3	1,827.6	198,815.5	99,178.4	29,966.1	69,671.0	1,443.1	-	1,443.1	2,414.8
Sep	206,654.3	204,177.8	1,841.6	4.6	1.8	2.8	1,837.0	200,616.5	98,028.7	32,051.2	70,536.5	1,719.7	-	1,719.7	2,476.5
Dec	214,488.9	211,760.4	1,998.2	44.3	0.0	44.3	1,953.9	208,258.0	101,671.8	34,937.5	71,648.8	1,504.1	-	1,504.1	2,728.5
2016															
Jan	211,998.6	209,160.0	2,045.0	48.3	3.8	44.5	1,996.8	205,538.5	98,754.5	34,622.5	72,161.5	1,576.5	-	1,576.5	2,838.6
Feb	210,786.0	208,061.6	2,069.9	38.5	7.2	31.4	2,031.4	204,971.4	98,049.9	34,809.9	72,111.6	1,020.3	-	1,020.3	2,724.5
Mar	211,374.0	208,240.3	1,912.0	1.2	0.1	1.1	1,910.8	205,515.8	98,936.8	34,498.0	72,081.0	812.5	-	812.5	3,133.7
Apr	211,357.7	208,331.6	1,552.4	42.3	3.7	38.6	1,510.1	205,804.6	98,005.9	35,233.4	72,565.3	974.5	-	974.5	3,026.1
May	212,501.6	209,742.4	1,940.4	27.0	5.4	21.6	1,913.4	206,981.9	98,570.4	35,810.6	72,600.9	820.1	-	820.1	2,759.2
Jun	212,686.8	209,926.2	1,974.3	96.2	0.2	96.0	1,878.1	207,151.6	98,285.3	35,768.0	73,098.3	800.3	-	800.3	2,760.6
Jul	214,659.3	211,690.6	1,952.8	95.1	0.0	95.1	1,857.7	208,874.3	99,383.5	36,042.8	73,448.0	863.5	-	863.5	2,968.7
Aug	212,791.0	210,101.5	1,833.9	145.7	1.0	144.7	1,688.2	207,256.9	97,649.3	36,073.7	73,533.8	1,010.7	-	1,010.7	2,689.5
Sep	214,983.6	212,102.7	2,067.1	158.9	1.4	157.5	1,908.2	209,037.0	99,308.1	35,780.9	73,947.9	998.6	-	998.6	2,880.9
Oct	214,407.5	211,802.0	2,065.6	161.8	0.7	161.1	1,903.8	208,717.3	99,164.1	35,563.3	73,989.9	1,019.1	-	1,019.1	2,605.4
Nov	217,417.6	214,993.3	2,020.2	137.0	4.6	132.4	1,883.2	211,821.1	100,709.4	36,508.0	74,603.7	1,152.0	-	1,152.0	2,424.3
Dec	219,135.7	216,450.5	1,935.7	162.0	0.7	161.3	1,773.7	213,262.0	101,987.7	36,732.0	74,542.4	1,252.7	-	1,252.7	2,685.2
2017															
Jan	215,541.1	213,117.7	1,339.1	113.3	1.1	112.3	1,225.7	210,559.3	99,322.0	36,499.3	74,738.0	1,219.3	-	1,219.3	2,423.4
Feb	213,945.5	212,048.5	1,581.5	71.4	0.8	70.5	1,510.1	209,544.3	98,481.0	36,130.0	74,933.3	922.7	-	922.7	1,897.1
Mar	214,518.8	212,527.7	1,843.9	48.4	1.0	47.5	1,795.4	209,883.0	98,897.2	35,357.0	75,628.7	800.8	-	800.8	1,991.2
Apr	215,541.9	213,938.2	1,835.7	75.9	1.6	74.3	1,759.8	211,309.9	99,582.5	35,739.5	75,988.0	792.6	-	792.6	1,603.7
May	215,163.8	213,803.0	1,690.9	125.9	1.0	124.9	1,565.0	211,194.5	98,699.3	35,780.7	76,714.6	917.5	-	917.5	1,360.9
Jun	215,029.0	213,710.2	1,805.5	113.6	0.9	112.7	1,691.9	211,049.9	100,093.2	34,845.4	76,111.2	854.9	-	854.9	1,318.8
Jul	214,766.2	212,930.0	1,427.8	121.6	0.3	121.4	1,306.1	210,696.3	99,281.2	34,870.2	76,544.9	805.9	-	805.9	1,836.2
Aug	215,627.8	213,740.0	1,671.2	122.6	0.3	122.3	1,548.6	211,347.1	99,477.6	34,991.8	76,877.7	721.7	-	721.7	1,887.7
Sep	217,075.5	215,068.7	1,415.7	113.3	1.0	112.2	1,302.4	212,915.4	100,856.4	34,957.6	77,101.4	737.6	-	737.6	2,006.9
Oct	217,296.5	215,511.8	1,686.9	118.2	4.2	114.0	1,568.7	213,074.8	99,971.6	35,747.3	77,356.0	750.1	-	750.1	1,784.7
Nov	218,563.7	216,651.5	1,656.1	116.9	1.7	115.2	1,539.2	214,166.2	100,114.0	36,080.7	77,971.5	829.3	-	829.3	1,912.1
Dec	224,633.0	222,870.5	3,408.8	117.8	3.8	114.0	3,291.0	218,502.3	103,479.3	37,129.0	77,894.1	959.5	-	959.5	1,762.4
2018															
Jan	217,642.3	215,754.4	2,066.9	38.5	0.5	38.0	2,028.4	212,890.0	99,158.7	35,739.2	77,992.1	797.4	-	797.4	1,887.9
Feb	219,284.7	217,425.0	1,080.1	77.1	17.6	59.5	1,003.0	215,530.2	101,689.4	35,529.2	78,311.7	814.7	-	814.7	1,859.7
Mar	219,164.6	217,320.9	1,091.2	94.2	7.2	87.0	997.0	215,507.5	102,526.7	34,519.4	78,461.4	722.2	-	722.2	1,843.7

Source: Commercial Banks

<sup>1</sup> Total Loans and Advances includes Real Estate Mortgage Loans (see general notes).

<sup>2</sup> Other Govt. consists of Local Government and NIS.

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

<sup>4</sup> Total Private Sector figure has been revised to include Real Estate Mortgage Loans.



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

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector <sup>3</sup>			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>2</sup>	
2008	36,392.1	36,025.8	2,194.2	64.3	13.5	50.7	2,129.9	33,739.9	26,635.6	7,104.3	91.8	-	91.8	366.2
2009	37,112.4	36,195.6	1,845.0	56.1	5.3	50.7	1,788.9	34,262.9	26,966.6	7,296.3	87.7	-	87.7	916.8
2010	43,379.1	42,214.1	2,662.3	47.6	0.5	47.1	2,614.7	39,540.7	30,941.4	8,599.4	11.1	0.0	11.1	1,165.0
2011	49,321.0	48,313.5	3,234.1	58.0	1.9	56.1	3,176.1	45,051.1	36,210.2	8,840.9	28.3	-	28.3	1,007.5
2012	59,431.1	58,501.3	3,282.4	60.4	2.1	58.2	3,222.0	55,174.9	44,578.3	10,596.6	44.1	-	44.1	929.7
2013	65,589.3	64,885.9	1,818.9	6.0	1.4	4.6	1,812.9	62,876.1	51,423.4	11,452.7	191.0	-	191.0	703.3
2014	71,883.3	70,896.9	2,192.5	20.3	20.2	0.1	2,172.3	68,580.9	57,599.6	10,981.3	123.4	-	123.4	986.5
2015														
Mar	68,408.4	67,856.7	1,688.7	0.5	0.5	0.0	1,688.2	66,087.9	55,338.7	10,749.2	80.2	-	80.2	551.7
Jun	69,769.0	69,103.5	1,425.2	2.2	2.2	-	1,423.0	67,498.7	56,426.5	11,072.2	179.6	-	179.6	665.6
Sep	69,623.2	68,966.9	1,132.5	4.6	1.8	2.7	1,128.0	67,362.4	55,720.1	11,642.3	472.0	-	472.0	656.3
Dec	75,563.7	75,043.5	1,532.4	44.2	0.0	44.2	1,488.1	72,904.0	60,092.7	12,811.3	607.1	-	607.1	520.3
2016														
Jan	72,700.4	72,066.3	1,591.6	48.2	3.8	44.4	1,543.4	69,791.6	57,384.0	12,407.7	683.1	-	683.1	634.1
Feb	71,555.5	70,979.1	1,616.6	38.5	7.2	31.3	1,578.1	69,232.1	56,767.6	12,464.5	130.4	-	130.4	576.4
Mar	71,344.7	70,646.3	1,457.2	1.1	0.1	1.0	1,456.0	69,040.1	56,603.1	12,437.0	149.1	-	149.1	698.4
Apr	70,011.8	69,418.2	996.2	42.2	3.7	38.6	954.0	68,107.3	55,783.6	12,323.7	314.7	-	314.7	593.7
May	70,740.8	70,344.4	1,382.7	26.9	5.4	21.6	1,355.8	68,797.8	56,148.7	12,649.1	163.9	-	163.9	396.5
Jun	67,362.6	66,811.7	543.0	96.1	0.2	95.9	446.9	66,112.8	53,695.9	12,416.9	155.8	-	155.8	550.9
Jul	66,773.3	66,012.2	520.1	95.1	0.0	95.1	425.0	65,269.4	52,702.5	12,566.9	222.8	-	222.8	761.1
Aug	65,159.0	64,607.5	399.7	145.7	1.0	144.7	254.1	63,832.9	51,183.6	12,649.3	374.9	-	374.9	551.5
Sep	66,916.5	66,149.8	629.5	156.9	1.4	155.5	472.6	65,153.6	52,717.3	12,436.4	366.6	-	366.6	766.8
Oct	65,980.6	65,466.0	626.5	159.7	0.7	159.0	466.8	64,448.6	52,358.4	12,090.2	390.9	-	390.9	514.6
Nov	68,190.6	67,613.5	579.8	135.0	4.6	130.4	444.8	66,506.1	53,634.3	12,871.8	527.6	-	527.6	577.1
Dec	70,898.3	70,190.2	596.8	160.1	0.7	159.4	436.7	68,961.1	56,130.8	12,830.3	632.3	-	632.3	708.1
2017														
Jan	68,506.9	67,867.1	198.8	111.4	1.1	110.4	87.3	67,065.5	54,236.5	12,829.0	602.8	-	602.8	639.8
Feb	67,256.8	67,045.0	439.9	69.5	0.8	68.7	370.4	66,295.0	53,700.1	12,594.9	310.1	-	310.1	211.8
Mar	67,000.0	66,668.0	519.6	46.7	1.0	45.7	472.9	65,952.6	53,497.7	12,454.8	195.8	-	195.8	332.0
Apr	67,873.2	67,442.4	510.0	74.2	1.6	72.5	435.9	66,740.9	53,818.8	12,922.0	191.5	-	191.5	430.8
May	67,411.7	67,194.2	363.9	124.2	1.0	123.2	239.7	66,509.7	53,346.8	13,162.9	320.5	-	320.5	217.5
Jun	67,722.4	67,462.8	530.7	112.1	0.9	111.2	418.6	66,670.2	54,276.8	12,393.4	261.9	-	261.9	259.6
Jul	66,257.8	66,006.2	197.5	120.1	0.3	119.9	77.3	65,591.6	53,397.5	12,194.1	217.2	-	217.2	251.6
Aug	66,944.7	66,614.2	447.0	121.1	0.3	120.8	326.0	66,030.1	53,818.2	12,211.9	137.1	-	137.1	330.5
Sep	68,529.2	68,075.7	190.1	111.8	1.0	110.8	78.3	67,728.4	55,309.2	12,419.3	157.2	-	157.2	453.5
Oct	68,076.1	67,793.3	459.9	116.8	4.2	112.6	343.1	67,161.9	53,976.4	13,185.5	171.5	-	171.5	282.8
Nov	69,216.0	68,836.9	427.7	115.5	1.7	113.8	312.2	68,151.8	54,785.3	13,366.5	257.3	-	257.3	379.1
Dec	75,504.0	75,116.9	2,290.6	116.4	3.8	112.6	2,174.2	72,435.1	58,769.2	13,665.8	391.2	-	391.2	387.1
2018														
Jan	69,331.1	68,883.6	1,148.6	38.4	0.5	37.9	1,110.1	67,499.1	54,771.7	12,727.4	236.0	-	236.0	447.5
Feb	71,157.6	70,807.6	160.5	77.1	17.6	59.5	83.4	70,390.1	57,811.5	12,578.7	257.0	-	257.0	349.9
Mar	70,192.3	69,853.2	170.1	94.2	7.2	87.0	75.9	69,513.1	57,713.9	11,799.3	170.0	-	170.0	339.1

Source: Commercial Banks

<sup>1</sup> Demand Loans and Advances do not include Real Estate Mortgage Loans.

<sup>2</sup> Other Govt. consists of Local Government and NIS.

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

**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 <sup>3</sup>			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>2</sup>								
2008	27,725.1	27,556.9	894.0	25.8	22.3	3.5	868.2	26,645.5	14,103.4	12,542.1	17.4	-	17.4	168.2
2009	27,285.8	27,110.4	871.9	19.5	17.2	2.3	852.4	26,223.1	14,695.2	11,527.9	15.3	-	15.3	175.4
2010	32,500.4	32,333.1	478.2	7.7	7.7	-	470.5	31,850.5	19,066.4	12,784.1	4.4	-	4.4	167.3
2011	43,839.8	43,676.2	858.5	3.7	-	3.7	854.8	42,815.0	27,120.7	15,694.3	2.8	-	2.8	163.6
2012	52,789.1	52,523.5	442.1	2.9	-	2.9	439.2	51,765.9	35,558.6	16,207.3	315.5	-	315.5	265.6
2013	61,930.2	60,665.6	776.7	2.1	-	2.1	774.6	59,244.1	39,784.4	19,459.7	644.9	-	644.9	1,264.6
2014	67,458.4	65,486.5	227.0	0.4	-	0.4	226.5	63,976.7	44,056.3	19,920.4	1,282.8	-	1,282.8	1,971.9
2015														
Mar	66,122.0	64,214.2	431.2	0.4	-	0.4	430.8	62,492.7	43,655.0	18,837.7	1,290.3	-	1,290.3	1,907.8
Jun	65,063.5	63,314.3	405.0	0.3	-	0.3	404.6	61,645.8	42,751.9	18,894.0	1,263.5	-	1,263.5	1,749.2
Sep	66,494.5	64,674.4	709.0	0.1	-	0.1	709.0	62,717.6	42,308.7	20,409.0	1,247.7	-	1,247.7	1,820.2
Dec	67,276.4	65,068.1	465.9	0.1	-	0.1	465.8	63,705.3	41,579.2	22,126.2	896.9	-	896.9	2,208.2
2016														
Jan	67,136.6	64,932.1	453.4	0.1	-	0.1	453.3	63,585.3	41,370.5	22,214.8	893.4	-	893.4	2,204.5
Feb	67,119.0	64,970.9	453.4	0.1	-	0.1	453.3	63,627.7	41,282.2	22,345.5	889.9	-	889.9	2,148.1
Mar	67,948.4	65,513.0	454.8	0.1	-	0.1	454.7	64,394.7	42,333.7	22,061.1	663.5	-	663.5	2,435.3
Apr	68,780.5	66,348.1	556.2	0.1	-	0.1	556.2	65,132.0	42,222.3	22,909.8	659.9	-	659.9	2,432.4
May	69,159.9	66,797.1	557.7	0.1	-	0.1	557.6	65,583.3	42,421.7	23,161.6	656.2	-	656.2	2,362.8
Jun	72,225.9	70,016.2	1,431.3	0.1	-	0.1	1,431.2	67,940.5	44,589.3	23,351.1	644.5	-	644.5	2,209.7
Jul	74,438.0	72,230.3	1,432.7	0.1	-	0.1	1,432.7	70,156.9	46,681.0	23,475.9	640.7	-	640.7	2,207.7
Aug	74,098.1	71,960.1	1,434.2	0.1	-	0.1	1,434.1	69,890.1	46,465.8	23,424.4	635.8	-	635.8	2,138.0
Sep	74,119.1	72,005.0	1,437.6	2.1	-	2.1	1,435.5	69,935.4	46,590.8	23,344.5	632.0	-	632.0	2,114.1
Oct	74,436.9	72,346.1	1,439.1	2.1	-	2.1	1,437.0	70,278.8	46,805.7	23,473.1	628.2	-	628.2	2,090.8
Nov	74,623.2	72,776.1	1,440.4	2.0	-	2.0	1,438.4	70,711.3	47,075.1	23,636.2	624.3	-	624.3	1,847.1
Dec	73,695.0	71,717.9	1,338.9	2.0	-	2.0	1,336.9	69,758.6	45,856.9	23,901.7	620.4	-	620.4	1,977.1
2017														
Jan	72,296.2	70,512.6	1,140.3	1.9	-	1.9	1,138.4	68,755.8	45,085.5	23,670.2	616.5	-	616.5	1,783.6
Feb	71,755.4	70,070.1	1,141.6	1.8	-	1.8	1,139.7	68,316.0	44,780.9	23,535.1	612.6	-	612.6	1,685.3
Mar	71,890.2	70,231.0	1,324.3	1.8	-	1.8	1,322.5	68,301.7	45,399.5	22,902.2	605.1	-	605.1	1,659.1
Apr	71,680.7	70,507.8	1,325.6	1.7	-	1.7	1,323.9	68,581.1	45,763.7	22,817.4	601.1	-	601.1	1,172.9
May	71,037.6	69,894.3	1,327.0	1.7	-	1.7	1,325.4	67,970.2	45,352.5	22,617.8	597.0	-	597.0	1,143.3
Jun	71,195.4	70,136.2	1,274.8	1.6	-	1.6	1,273.3	68,268.5	45,816.4	22,452.1	592.9	-	592.9	1,059.2
Jul	71,963.5	70,378.9	1,230.3	1.5	-	1.5	1,228.8	68,559.8	45,883.7	22,676.1	588.8	-	588.8	1,584.6
Aug	71,805.4	70,248.1	1,224.2	1.5	-	1.5	1,222.7	68,439.3	45,659.5	22,779.9	584.6	-	584.6	1,557.2
Sep	71,445.0	69,891.6	1,225.6	1.5	-	1.5	1,224.1	68,085.6	45,547.3	22,538.3	580.5	-	580.5	1,553.3
Oct	71,864.4	70,362.5	1,226.9	1.4	-	1.4	1,225.6	68,557.0	45,995.2	22,561.8	578.6	-	578.6	1,501.9
Nov	71,376.1	69,843.1	1,228.3	1.4	-	1.4	1,227.0	68,042.8	45,328.6	22,714.2	572.0	-	572.0	1,533.0
Dec	71,234.9	69,859.6	1,118.2	1.4	-	1.4	1,116.8	68,173.2	44,710.0	23,463.2	568.2	-	568.2	1,375.3
2018														
Jan	70,319.0	68,878.6	918.3	0.1	-	0.1	918.3	67,398.8	44,387.0	23,011.8	561.5	-	561.5	1,440.3
Feb	69,815.5	68,305.8	919.6	-	-	-	919.6	66,828.5	43,878.0	22,950.5	557.7	-	557.7	1,509.7
Mar	70,510.9	69,006.3	921.1	-	-	-	921.1	67,533.0	44,812.9	22,720.1	552.3	-	552.3	1,504.6

Source: Commercial Banks

<sup>1</sup> Term Loans and Advances do not include Real Estate Mortgage Loans.

<sup>2</sup> Other Govt. consists of Local Government and NIS.

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

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

Table 2-13(a)

	2008		2009		2010	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>90.1</b>	-	<b>75.6</b>	-	<b>55.3</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>109.2</b>	-	<b>103.0</b>	<b>0.0</b>	<b>15.5</b>
Pub. Finan. Instits.	-	-	-	-	0.0	-
Co-op Finan. Instits.	-	37.6	-	31.9	-	0.1
Insurance Companies	-	57.4	-	63.2	-	13.4
Building Societies	-	-	-	-	-	0.0
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	14.1	-	8.0	-	1.9
Trust & Investment Companies	-	-	-	-	-	0.0
Pension Funds	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2,998.1</b>	<b>41,147.6</b>	<b>2,641.3</b>	<b>42,109.3</b>	<b>3,085.2</b>	<b>50,886.2</b>
<b><i>Agriculture</i></b>	<b>903.9</b>	<b>3,934.1</b>	<b>754.9</b>	<b>5,086.9</b>	<b>868.1</b>	<b>6,755.2</b>
Sugarcane	903.9	593.8	754.9	1,333.4	866.0	1,695.0
Paddy	-	1,133.7	-	1,818.3	-	2,682.1
Other Farming	-	91.7	-	55.2	-	66.0
Livestock	-	741.3	-	597.5	-	930.6
Forestry	-	112.1	-	105.6	2.0	163.3
Shrimp & Other Fishing	-	1,261.7	-	1,176.9	-	1,218.1
<b><i>Mining &amp; Quarrying</i></b>	<b>1.4</b>	<b>1,674.3</b>	<b>0.7</b>	<b>1,505.8</b>	<b>2.2</b>	<b>2,582.0</b>
Bauxite	-	-	-	-	0.1	-
Other	1.4	1,674.3	0.7	1,505.8	2.1	2,582.0
<b><i>Manufacturing</i></b>	<b>2,091.1</b>	<b>11,658.5</b>	<b>1,884.7</b>	<b>10,441.8</b>	<b>2,214.9</b>	<b>12,861.3</b>
Timber and Sawmilling	-	2,125.7	-	1,656.9	-	1,613.3
Other Constr. and Engin.	-	2,964.6	-	2,645.0	-	4,108.9
Sugar Molasses	1,397.6	1.1	1,367.9	0.8	1,548.3	290.7
Rice Milling	65.8	2,852.4	51.4	1,538.0	36.4	1,399.8
Beverages, Food & Tobacco	-	1,372.9	-	1,654.0	-	2,178.6
Textiles & Clothing	-	77.9	-	61.8	-	78.3
Electricity	627.7	17.5	465.4	11.7	630.3	59.8
Other Manufacturing	-	2,246.5	-	2,873.6	-	3,131.8
<b><i>Services</i></b>	<b>1.7</b>	<b>23,880.7</b>	<b>0.9</b>	<b>25,074.8</b>	-	<b>28,687.7</b>
Drainage & Irrigation	-	20.5	-	13.1	-	6.9
Transportation	-	2,356.9	-	2,452.2	-	3,014.8
Telecommunications	-	80.2	-	63.7	-	98.4
Entertaining & Catering	-	1,873.9	-	1,959.0	-	2,914.6
Distribution	0.1	14,605.7	-	13,849.3	-	17,287.4
Education	-	24.7	-	23.6	-	218.7
Health	-	266.2	-	337.2	-	490.0
Professional Services	-	684.0	-	781.6	-	1,015.1
Other Services	1.6	3,968.6	0.9	5,595.2	-	3,641.8
<b>HOUSEHOLDS</b>	-	<b>17,406.0</b>	-	<b>16,583.8</b>	-	<b>18,768.0</b>
Housing	-	5,502.3	-	3,857.4	-	5,147.1
Motor Cars	-	4,000.2	-	3,836.0	-	4,432.0
Other Durable Goods	-	626.7	-	349.6	-	437.9
Education	-	273.7	-	164.3	-	201.5
Travel	-	66.6	-	11.7	-	23.1
Other Purposes	-	6,936.6	-	8,364.8	-	8,526.3
<b>TOTAL</b>	<b>3,088.2</b>	<b>58,662.8</b>	<b>2,716.9</b>	<b>58,796.1</b>	<b>3,140.5</b>	<b>69,669.6</b>

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES  
TO RESIDENTS BY SECTOR <sup>1</sup>**  
(G\$ Million)

Table 2-13(b)

	2011		2012		2013	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>61.7</b>	-	<b>63.3</b>	-	<b>8.0</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>31.1</b>	-	<b>359.5</b>	-	<b>835.9</b>
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	0.1	-	63.3	-	100.3
Insurance Companies	-	6.5	-	10.9	-	265.2
Building Societies	-	0.0	-	0.0	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	24.5	-	225.2	-	441.0
Trust & Investment Companies	-	-	-	60.0	-	29.3
Pension Funds	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>4,030.9</b>	<b>64,567.3</b>	<b>3,661.2</b>	<b>81,875.4</b>	<b>2,587.5</b>	<b>94,992.3</b>
<b>Agriculture</b>	<b>1,542.9</b>	<b>9,617.9</b>	<b>891.8</b>	<b>11,331.7</b>	<b>587.8</b>	<b>13,340.6</b>
Sugarcane	1,542.9	2,338.1	891.5	2,558.3	587.8	2,882.8
Paddy	-	3,865.6	-	5,163.0	-	5,980.6
Other Farming	-	114.9	-	291.9	-	365.0
Livestock	-	1,219.9	-	1,401.1	-	1,752.0
Forestry	-	586.7	0.3	602.8	-	1,163.7
Shrimp & Other Fishing	-	1,492.8	-	1,314.7	-	1,196.5
<b>Mining &amp; Quarrying</b>	<b>0.4</b>	<b>2,806.1</b>	<b>1.2</b>	<b>4,247.4</b>	<b>1.4</b>	<b>5,207.7</b>
Bauxite	-	-	-	-	-	-
Other	0.4	2,806.1	1.2	4,247.4	1.4	5,207.7
<b>Manufacturing</b>	<b>2,414.5</b>	<b>16,674.9</b>	<b>2,677.9</b>	<b>22,213.8</b>	<b>1,936.0</b>	<b>26,887.6</b>
Timber and Sawmilling	-	1,385.8	-	1,979.1	-	2,256.7
Other Constr. and Engin.	-	7,167.9	-	9,056.4	-	11,083.0
Sugar Molasses	1,871.5	564.7	1,625.4	21.5	1,909.1	-
Rice Milling	20.8	1,605.5	4.5	3,317.6	-	3,876.5
Beverages, Food & Tobacco	-	2,691.6	-	3,795.2	-	6,241.9
Textiles & Clothing	-	143.6	-	192.1	-	174.0
Electricity	522.2	68.0	1,047.9	172.5	26.9	0.3
Other Manufacturing	-	3,047.8	-	3,679.4	-	3,255.1
<b>Services</b>	<b>73.1</b>	<b>35,468.3</b>	<b>90.4</b>	<b>44,082.5</b>	<b>62.3</b>	<b>49,556.4</b>
Drainage & Irrigation	-	17.6	-	4.5	-	0.6
Transportation	-	3,329.7	-	3,698.3	-	4,518.0
Telecommunications	-	221.7	-	195.6	-	280.6
Entertaining & Catering	-	2,891.8	-	3,383.4	-	3,890.2
Distribution	2.6	21,556.2	-	26,398.6	-	29,222.9
Education	-	472.1	0.0	850.5	-	1,136.4
Health	-	663.1	-	1,043.9	-	1,290.7
Professional Services	-	1,207.9	-	1,287.1	-	1,525.8
Other Services	70.5	5,108.1	90.4	7,220.7	62.3	7,691.2
<b>HOUSEHOLDS</b>	-	<b>21,631.8</b>	-	<b>23,365.5</b>	-	<b>25,309.2</b>
Housing	-	6,304.3	-	4,760.9	-	6,037.8
Motor Cars	-	5,115.9	-	7,570.9	-	7,983.3
Other Durable Goods	-	479.1	-	721.4	-	743.6
Education	-	233.6	-	429.0	-	522.6
Travel	-	20.9	-	110.7	-	125.7
Other Purposes	-	9,478.0	-	9,772.6	-	9,896.2
<b>TOTAL</b>	<b>4,092.5</b>	<b>86,230.1</b>	<b>3,724.5</b>	<b>105,600.5</b>	<b>2,595.5</b>	<b>121,137.4</b>

Source: Commercial Banks

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

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

Table 2-13(c)

	2014							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>6.7</b>	<b>-</b>	<b>5.5</b>	<b>-</b>	<b>5.0</b>	<b>-</b>	<b>20.7</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>-</b>	<b>895.1</b>	<b>-</b>	<b>881.9</b>	<b>-</b>	<b>972.3</b>	<b>-</b>	<b>1,406.2</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	95.7	-	82.7	-	114.3	-	77.5
Insurance Companies	-	253.9	-	285.7	-	263.7	-	226.5
Building Societies	-	0.0	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	520.5	-	502.9	-	591.9	-	447.7
Trust & Investment Companies	-	24.9	-	10.6	-	2.3	-	654.5
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>3,547.2</b>	<b>95,443.5</b>	<b>3,724.4</b>	<b>98,262.1</b>	<b>2,983.1</b>	<b>99,781.0</b>	<b>2,398.8</b>	<b>105,654.4</b>
<b>Agriculture</b>	<b>1,305.2</b>	<b>13,263.2</b>	<b>1,436.1</b>	<b>13,618.8</b>	<b>854.0</b>	<b>11,780.3</b>	<b>770.6</b>	<b>12,008.2</b>
Sugarcane	1,304.5	2,898.9	1,436.1	2,807.8	854.0	2,589.7	770.6	2,544.1
Paddy	-	6,028.3	-	6,375.0	-	5,118.1	-	5,151.1
Other Farming	-	371.9	-	386.8	-	389.2	-	593.6
Livestock	-	1,821.3	-	1,767.2	-	1,691.1	-	1,639.3
Forestry	0.7	1,151.6	-	1,138.7	-	904.1	-	990.2
Shrimp & Other Fishing	-	991.2	-	1,143.4	-	1,088.2	-	1,090.0
<b>Mining &amp; Quarrying</b>	<b>0.3</b>	<b>5,369.3</b>	<b>1.3</b>	<b>5,742.5</b>	<b>1.1</b>	<b>5,734.1</b>	<b>1.1</b>	<b>5,456.8</b>
Bauxite	-	3.0	-	2.9	-	-	-	-
Other	0.3	5,366.3	1.3	5,739.5	1.1	5,734.1	1.1	5,456.8
<b>Manufacturing</b>	<b>2,178.1</b>	<b>28,055.2</b>	<b>2,197.4</b>	<b>28,553.8</b>	<b>2,042.4</b>	<b>29,578.8</b>	<b>1,536.4</b>	<b>31,169.4</b>
Timber and Sawmilling	-	1,964.2	-	2,234.1	-	2,246.6	-	2,419.1
Other Constr. and Engin.	-	11,504.3	-	11,920.4	-	12,842.9	-	13,422.6
Sugar Molasses	2,178.1	-	2,183.2	-	1,736.1	-	1,536.4	-
Rice Milling	-	3,960.4	-	4,123.9	-	3,982.6	-	4,213.7
Beverages, Food & Tobacco	-	6,542.7	-	6,648.7	-	6,669.4	-	6,728.9
Textiles & Clothing	-	148.2	-	174.7	-	168.6	-	187.5
Electricity	-	4.9	14.2	0.8	306.2	0.8	0.0	12.1
Other Manufacturing	-	3,930.5	-	3,451.1	-	3,668.0	-	4,185.6
<b>Services</b>	<b>63.6</b>	<b>48,755.7</b>	<b>89.6</b>	<b>50,347.0</b>	<b>85.6</b>	<b>52,687.8</b>	<b>90.7</b>	<b>57,020.0</b>
Drainage & Irrigation	-	0.2	-	0.2	-	0.2	-	0.3
Transportation	-	4,734.2	-	5,465.3	-	6,871.5	-	7,066.9
Telecommunications	-	319.9	-	315.1	-	400.2	-	435.8
Entertaining & Catering	-	3,809.0	-	3,852.7	-	3,664.7	-	4,016.1
Distribution	-	28,375.9	-	28,907.7	-	28,753.7	-	29,649.9
Education	-	1,140.4	-	1,142.5	-	1,150.5	-	1,125.7
Health	-	1,188.5	-	1,172.8	-	1,117.9	-	1,119.9
Professional Services	-	1,630.9	-	1,607.5	-	2,179.7	-	2,422.6
Other Services	63.6	7,556.7	89.6	7,883.2	85.6	8,549.4	90.7	11,182.7
<b>HOUSEHOLDS</b>	<b>-</b>	<b>24,521.6</b>	<b>-</b>	<b>23,745.5</b>	<b>-</b>	<b>24,320.9</b>	<b>-</b>	<b>24,848.1</b>
Home Improvement	-	6,424.4	-	6,536.4	-	6,420.1	-	6,565.3
Motor Cars	-	7,798.7	-	7,827.6	-	8,397.3	-	8,217.2
Other Durable Goods	-	702.8	-	640.7	-	630.6	-	751.9
Education	-	503.3	-	480.9	-	747.8	-	696.4
Travel	-	122.7	-	136.6	-	160.0	-	143.8
Other Purposes	-	8,969.7	-	8,123.4	-	7,965.1	-	8,473.5
<b>TOTAL</b>	<b>3,553.9</b>	<b>120,860.1</b>	<b>3,729.8</b>	<b>122,889.4</b>	<b>2,988.1</b>	<b>125,074.3</b>	<b>2,419.5</b>	<b>131,908.7</b>

Source: Commercial Banks

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

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

Table 2-13(d)

	2015							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>0.9</b>	-	<b>2.5</b>	-	<b>4.6</b>	-	<b>44.3</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>1,370.5</b>	-	<b>1,443.1</b>	-	<b>1,719.7</b>	-	<b>1,504.1</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	47.0	-	16.9	-	27.2	-	13.4
Insurance Companies	-	224.9	-	216.7	-	224.4	-	222.1
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	424.1	-	517.1	-	775.7	-	576.2
Trust & Investment Companies	-	674.5	-	692.3	-	692.3	-	692.3
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2,119.0</b>	<b>102,920.5</b>	<b>1,827.6</b>	<b>103,390.4</b>	<b>1,837.0</b>	<b>102,723.2</b>	<b>1,953.9</b>	<b>106,542.4</b>
<b>Agriculture</b>	<b>511.9</b>	<b>11,105.4</b>	<b>499.0</b>	<b>13,062.4</b>	<b>486.1</b>	<b>11,395.3</b>	<b>708.4</b>	<b>11,689.5</b>
Sugarcane	511.9	2,450.6	499.0	2,247.9	486.1	2,231.6	708.4	2,029.4
Paddy	-	4,394.2	-	6,536.5	-	5,140.5	-	5,506.7
Other Farming	-	801.8	-	789.5	-	804.1	-	1,110.8
Livestock	-	1,688.7	-	1,609.4	-	1,228.8	-	1,197.3
Forestry	-	954.3	-	1,007.1	-	953.9	-	859.8
Shrimp & Other Fishing	-	815.8	-	872.1	-	1,036.4	-	985.4
<b>Mining &amp; Quarrying</b>	<b>0.6</b>	<b>5,341.1</b>	<b>0.1</b>	<b>5,414.4</b>	<b>0.4</b>	<b>5,009.4</b>	<b>0.8</b>	<b>4,893.8</b>
Bauxite	-	-	-	-	-	-	-	-
Other	0.6	5,341.1	0.1	5,414.4	0.4	5,009.4	0.8	4,893.8
<b>Manufacturing</b>	<b>1,534.7</b>	<b>30,964.6</b>	<b>1,238.9</b>	<b>30,479.6</b>	<b>1,260.4</b>	<b>30,117.2</b>	<b>1,244.8</b>	<b>30,224.3</b>
Timber and Sawmilling	-	2,386.7	-	2,355.4	-	2,413.6	-	2,420.6
Other Constr. and Engin.	-	13,809.2	-	14,045.8	-	14,085.0	-	13,988.8
Sugar Molasses	1,534.7	-	1,238.9	-	1,260.4	0.1	1,244.8	-
Rice Milling	-	3,669.8	-	2,822.2	-	2,895.1	-	3,301.2
Beverages, Food & Tobacco	-	6,780.2	-	6,680.7	-	6,079.2	-	5,927.0
Textiles & Clothing	-	142.5	-	137.2	-	136.6	-	128.4
Electricity	-	9.4	-	7.8	-	7.2	-	6.5
Other Manufacturing	-	4,166.9	-	4,430.4	-	4,500.5	-	4,451.9
<b>Services</b>	<b>71.9</b>	<b>55,509.4</b>	<b>89.7</b>	<b>54,434.0</b>	<b>90.1</b>	<b>56,201.4</b>	<b>0.0</b>	<b>59,734.8</b>
Drainage & Irrigation	-	0.2	-	0.2	-	0.1	-	0.1
Transportation	-	7,075.0	-	6,684.3	-	6,383.1	-	6,168.4
Telecommunications	-	404.3	-	415.3	-	356.5	-	345.5
Entertaining & Catering	-	4,102.3	-	4,075.7	-	3,946.2	-	3,801.8
Distribution	-	28,769.6	-	28,438.8	-	30,754.2	-	33,996.3
Education	-	1,104.4	-	1,098.1	-	1,489.4	-	1,445.1
Health	-	1,124.1	-	1,243.6	-	1,215.0	-	1,258.2
Professional Services	-	2,407.9	-	2,462.7	-	2,504.5	-	2,510.9
Other Services	71.9	10,521.6	89.7	10,015.5	90.1	9,552.4	0.0	10,208.5
<b>HOUSEHOLDS</b>	-	<b>23,575.2</b>	-	<b>23,941.7</b>	-	<b>24,920.0</b>	-	<b>27,589.2</b>
Home Improvement	-	6,696.9	-	7,020.7	-	7,462.1	-	8,042.5
Motor Cars	-	7,987.3	-	7,804.3	-	8,001.3	-	7,971.4
Other Durable Goods	-	742.2	-	739.6	-	705.9	-	1,083.2
Education	-	636.2	-	601.7	-	765.7	-	687.8
Travel	-	147.3	-	181.0	-	241.5	-	229.3
Other Purposes	-	7,365.4	-	7,594.4	-	7,743.5	-	9,574.9
<b>TOTAL</b>	<b>2,119.9</b>	<b>127,866.2</b>	<b>1,830.1</b>	<b>128,775.2</b>	<b>1,841.6</b>	<b>129,362.9</b>	<b>1,998.2</b>	<b>135,635.6</b>

Source: Commercial Banks

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

Table 2-13(e)

	2016							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>1.2</b>	<b>-</b>	<b>96.2</b>	<b>-</b>	<b>158.9</b>	<b>-</b>	<b>162.0</b>	<b>-</b>
<b>FINANCIAL INSTITUTIONS</b>	<b>-</b>	<b>812.5</b>	<b>-</b>	<b>800.3</b>	<b>-</b>	<b>998.6</b>	<b>-</b>	<b>1,252.7</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	11.7	-	9.9	-	8.2	-	6.4
Insurance Companies	-	192.6	-	253.5	-	311.8	-	318.9
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	138.7	-	75.3	-	218.3	-	467.0
Trust & Investment Companies	-	469.6	-	461.6	-	460.4	-	460.4
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>1,910.8</b>	<b>103,811.8</b>	<b>1,878.1</b>	<b>103,399.2</b>	<b>1,908.2</b>	<b>104,456.8</b>	<b>1,773.7</b>	<b>106,135.6</b>
<b>Agriculture</b>	<b>695.0</b>	<b>11,938.5</b>	<b>853.4</b>	<b>11,462.0</b>	<b>882.8</b>	<b>11,576.2</b>	<b>851.1</b>	<b>11,172.0</b>
Sugarcane	694.8	2,031.6	848.8	2,007.0	881.0	1,990.9	851.1	1,949.7
Paddy	-	5,978.9	-	5,553.6	-	5,586.5	-	5,249.0
Other Farming	-	1,098.4	-	1,080.6	0.3	1,067.0	-	1,055.1
Livestock	-	1,214.2	-	1,136.4	-	1,160.8	-	1,135.2
Forestry	0.2	841.3	4.7	836.9	1.5	796.2	-	814.8
Shrimp & Other Fishing	-	774.1	-	847.5	-	974.7	-	968.2
<b>Mining &amp; Quarrying</b>	<b>0.1</b>	<b>4,948.3</b>	<b>0.0</b>	<b>4,458.5</b>	<b>0.7</b>	<b>4,260.7</b>	<b>0.8</b>	<b>4,171.8</b>
Bauxite	-	-	-	-	-	-	-	-
Other	0.1	4,948.3	0.0	4,458.5	0.7	4,260.7	0.8	4,171.8
<b>Manufacturing</b>	<b>1,215.4</b>	<b>30,447.6</b>	<b>1,024.6</b>	<b>29,713.1</b>	<b>1,024.6</b>	<b>29,004.9</b>	<b>921.7</b>	<b>28,706.9</b>
Timber and Sawmilling	-	2,341.7	-	1,756.8	-	1,837.0	-	1,826.5
Other Constr. and Engin.	-	14,112.4	-	13,310.1	-	13,005.1	-	11,865.8
Sugar Molasses	1,215.4	-	1,024.6	-	1,024.6	-	921.7	-
Rice Milling	-	2,997.9	-	2,970.8	-	2,873.1	-	2,895.6
Beverages, Food & Tobacco	-	6,437.8	-	6,600.3	-	6,233.4	-	7,013.8
Textiles & Clothing	-	122.3	-	149.5	-	125.9	-	108.5
Electricity	0.0	6.2	0.0	5.6	0.0	5.1	0.0	4.7
Other Manufacturing	-	4,429.1	-	4,919.9	-	4,925.3	-	4,991.9
<b>Services</b>	<b>0.3</b>	<b>56,477.4</b>	<b>0.1</b>	<b>57,765.6</b>	<b>0.0</b>	<b>59,614.9</b>	<b>0.0</b>	<b>62,085.0</b>
Drainage & Irrigation	-	0.1	-	0.1	-	0.2	-	0.0
Transportation	-	5,936.2	-	5,901.6	-	5,655.9	-	5,592.2
Telecommunications	-	346.0	-	323.0	-	367.9	-	349.9
Entertaining & Catering	-	3,629.8	-	3,757.0	-	4,041.6	-	3,886.9
Distribution	-	31,348.2	-	31,583.6	-	31,274.7	-	32,976.8
Education	-	1,539.0	-	1,642.5	-	1,635.1	-	1,638.0
Health	-	1,160.9	-	1,103.6	-	1,114.9	-	1,063.4
Professional Services	-	2,505.1	-	2,731.7	-	2,845.0	-	2,769.2
Other Services	0.3	10,012.2	0.1	10,722.7	0.0	12,679.8	0.0	13,808.6
<b>HOUSEHOLDS</b>	<b>-</b>	<b>27,048.6</b>	<b>-</b>	<b>28,006.7</b>	<b>-</b>	<b>27,985.7</b>	<b>-</b>	<b>29,610.0</b>
Home Improvement	-	8,167.5	-	8,302.8	-	8,427.0	-	8,552.5
Motor Cars	-	7,824.2	-	7,867.4	-	7,763.7	-	7,680.5
Other Durable Goods	-	1,013.6	-	1,075.0	-	962.7	-	1,180.3
Education	-	603.6	-	621.0	-	1,172.2	-	1,021.9
Travel	-	221.5	-	268.9	-	317.5	-	279.5
Other Purposes	-	9,218.1	-	9,871.7	-	9,342.5	-	10,895.4
<b>TOTAL</b>	<b>1,912.0</b>	<b>131,672.9</b>	<b>1,974.3</b>	<b>132,206.2</b>	<b>2,067.1</b>	<b>133,441.1</b>	<b>1,935.7</b>	<b>136,998.4</b>

Source: Commercial Banks

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

Table 2-13(f)

	2017											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	113.3	-	71.4	-	48.4	-	75.9	-	125.9	-	113.6	-
<b>FINANCIAL INSTITUTIONS</b>	-	1,219.3	-	922.7	-	800.8	-	792.6	-	917.5	-	854.9
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	5.8	-	5.3	-	4.7	-	4.4	-	3.5	-	3.3
Insurance Companies	-	275.2	-	271.6	-	257.5	-	208.4	-	355.8	-	267.0
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	477.9	-	185.4	-	81.7	-	112.7	-	101.3	-	127.6
Trust & Investment Companies	-	460.4	-	460.4	-	457.0	-	467.1	-	457.0	-	457.0
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	1,225.7	103,502.0	1,510.1	102,633.6	1,795.4	102,466.5	1,759.8	103,208.6	1,565.0	102,301.9	1,691.9	103,646.6
<b>Agriculture</b>	301.0	11,056.3	368.3	10,776.1	672.9	10,104.2	635.7	10,091.5	438.8	10,308.0	565.2	10,014.0
Sugarcane	292.2	1,921.6	368.3	1,920.9	672.9	1,679.5	631.3	1,675.8	438.4	1,680.1	565.2	1,680.9
Paddy	-	5,174.3	-	4,995.4	-	4,643.2	-	4,754.3	-	4,949.7	-	4,597.0
Other Farming	-	1,058.8	-	1,055.5	-	1,042.7	-	1,039.0	-	1,010.8	-	1,038.2
Livestock	-	1,206.3	-	1,161.8	-	1,184.5	-	1,145.8	-	1,105.2	-	1,134.1
Forestry	8.8	791.2	-	790.4	-	799.9	4.4	780.4	0.4	794.3	-	761.4
Shrimp & Other Fishing	-	904.1	-	852.1	-	754.5	-	696.3	-	768.0	-	802.3
<b>Mining &amp; Quarrying</b>	1.3	4,415.3	1.7	4,019.3	0.0	3,770.8	0.1	4,118.7	0.8	4,326.2	0.9	4,230.9
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	1.3	4,415.3	1.7	4,019.3	0.0	3,770.8	0.1	4,118.7	0.8	4,326.2	0.9	4,230.9
<b>Manufacturing</b>	923.4	27,961.5	1,139.7	28,436.2	1,122.5	27,621.1	1,123.9	27,121.9	1,125.4	27,561.4	1,123.2	27,591.9
Timber and Sawmilling	-	1,701.5	-	1,723.1	-	1,697.0	-	1,700.3	-	1,774.6	-	1,786.2
Other Constr. and Engin.	-	11,518.3	-	11,699.2	-	11,663.3	-	11,786.0	-	11,934.4	-	11,900.1
Sugar Molasses	921.7	-	1,139.7	0.0	1,122.5	0.0	1,123.9	0.0	1,125.4	0.0	1,123.2	0.0
Rice Milling	-	2,884.5	-	2,860.9	-	2,611.2	-	2,674.9	-	2,709.0	-	2,711.3
Beverages, Food & Tobacco	-	6,968.5	-	7,086.9	-	6,581.8	-	6,234.0	-	6,766.3	-	6,659.8
Textiles & Clothing	-	110.7	-	97.1	-	106.8	-	108.9	-	109.2	-	111.5
Electricity	1.7	4.5	0.0	4.3	-	4.1	-	3.8	-	3.6	-	3.4
Other Manufacturing	-	4,773.4	-	4,964.7	-	4,956.9	-	4,614.0	-	4,264.2	-	4,419.5
<b>Services</b>	0.0	60,068.8	0.4	59,402.0	0.0	60,970.4	0.0	61,876.5	0.1	60,106.3	2.5	61,809.9
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Transportation	-	5,660.1	-	5,526.9	-	5,418.1	-	5,592.2	-	5,593.2	2.5	5,694.7
Telecommunications	-	301.3	-	331.7	-	321.1	-	329.8	-	320.4	-	319.3
Entertaining & Catering	-	3,869.6	-	4,007.3	-	4,018.2	-	3,984.0	-	4,063.5	-	4,218.4
Distribution	-	31,150.1	-	30,639.4	-	31,846.4	-	32,260.3	-	30,450.9	-	31,579.1
Education	-	1,622.5	0.2	1,625.0	-	996.4	-	1,061.3	-	1,056.2	-	1,044.8
Health	-	1,046.1	-	1,045.0	-	1,040.8	-	1,019.0	-	1,108.6	-	1,089.6
Professional Services	-	2,672.0	-	2,614.8	-	2,566.4	-	2,577.4	-	2,566.6	-	2,507.0
Other Services	0.0	13,747.2	0.2	13,611.8	0.0	14,763.0	0.0	15,052.5	0.1	14,946.9	0.0	15,357.0
<b>HOUSEHOLDS</b>	-	29,381.5	-	29,013.4	-	28,856.0	-	29,161.7	-	29,237.6	-	28,345.6
Home Improvement	-	8,649.5	-	8,726.1	-	8,760.6	-	8,877.2	-	8,971.9	-	8,631.3
Motor Cars	-	7,630.1	-	7,589.5	-	7,489.2	-	7,426.2	-	7,372.6	-	7,364.4
Other Durable Goods	-	1,145.9	-	1,123.8	-	1,095.1	-	1,056.3	-	1,028.8	-	985.1
Education	-	974.4	-	926.4	-	873.0	-	834.8	-	793.3	-	888.8
Travel	-	277.3	-	280.1	-	280.3	-	295.3	-	302.7	-	322.6
Other Purposes	-	10,704.4	-	10,367.4	-	10,357.7	-	10,671.9	-	10,768.4	-	10,153.4
<b>TOTAL</b>	1,339.1	134,102.8	1,581.5	132,569.6	1,843.9	132,123.4	1,885.7	133,287.8	1,690.9	132,457.0	1,805.5	132,847.1

Source: Commercial Banks



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

Table 2-13(g)

	2017											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	121.6	-	122.6	-	113.3	-	118.2	-	116.9	-	117.8	-
<b>FINANCIAL INSTITUTIONS</b>	-	805.9	-	721.7	-	737.6	-	750.1	-	829.3	-	959.5
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	2.3	-	1.8	-	1.4	-	0.6	-	-	-	-
Insurance Companies	-	215.9	-	160.6	-	158.5	-	131.4	-	171.6	-	204.6
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	130.4	-	102.3	-	120.8	-	161.1	-	200.7	-	297.9
Trust & Investment Companies	-	457.0	-	457.0	-	457.0	-	457.0	-	457.0	-	457.0
Pension Funds	-	0.2	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	1,306.1	102,869.2	1,548.6	103,048.8	1,302.4	104,428.2	1,568.7	103,568.8	1,539.2	103,669.5	3,291.0	107,101.5
<b>Agriculture</b>	276.6	10,063.4	525.5	10,664.6	277.8	11,133.5	543.0	11,056.3	510.7	11,142.7	2,374.2	11,358.6
Sugarcane	275.5	1,682.3	525.5	1,690.2	275.5	1,551.6	543.0	1,547.4	509.2	1,536.8	2,374.2	1,529.2
Paddy	-	4,594.1	-	4,742.0	-	5,072.5	-	5,231.2	-	5,494.5	-	5,804.4
Other Farming	-	1,069.3	-	1,079.2	-	1,073.0	-	1,050.0	-	1,096.8	-	1,092.2
Livestock	-	1,090.9	-	1,558.8	-	1,585.7	-	1,473.3	-	1,469.9	-	1,471.6
Forestry	1.1	773.5	-	785.1	2.3	766.8	-	785.7	1.5	442.5	-	403.6
Shrimp & Other Fishing	-	853.3	-	809.3	-	1,083.8	-	968.7	-	1,102.2	-	1,057.7
<b>Mining &amp; Quarrying</b>	0.6	4,770.5	0.4	4,543.5	0.5	4,835.6	0.1	4,745.7	1.5	4,694.6	0.0	5,347.6
Bauxite	-	-	-	-	-	-	-	-	-	-	-	246.5
Other	0.6	4,770.5	0.4	4,543.5	0.5	4,835.6	0.1	4,745.7	1.5	4,694.6	0.0	5,101.2
<b>Manufacturing</b>	1,028.8	27,574.3	1,022.7	26,848.1	1,024.1	27,056.9	1,025.6	26,007.8	1,027.0	24,471.8	916.8	24,521.6
Timber and Sawmilling	-	1,906.9	-	1,826.6	-	1,812.5	-	1,824.1	-	1,744.6	-	1,719.7
Other Constr. and Engin.	-	12,170.8	-	12,099.6	-	12,140.0	-	12,093.0	-	10,888.4	-	10,327.1
Sugar Molasses	1,028.8	-	1,022.7	-	1,024.1	-	1,025.6	-	1,027.0	-	916.8	-
Rice Milling	-	2,548.0	-	2,360.1	-	2,323.5	-	2,435.1	-	2,505.7	-	2,440.0
Beverages, Food & Tobacco	-	6,302.2	-	5,695.3	-	5,940.2	-	5,404.5	-	5,755.5	-	5,132.5
Textiles & Clothing	-	97.2	-	99.7	-	85.9	-	100.5	-	101.4	-	89.2
Electricity	-	3.2	-	2.9	-	2.7	-	2.5	-	7.6	-	2.1
Other Manufacturing	-	4,545.9	-	4,763.8	-	4,752.2	-	4,148.0	-	3,468.7	-	4,811.1
<b>Services</b>	0.2	60,461.0	0.0	60,992.5	0.0	61,402.3	0.0	61,759.1	0.0	63,360.4	0.0	65,873.6
Drainage & Irrigation	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Transportation	-	5,536.8	-	5,319.7	-	5,282.7	-	5,223.4	-	5,071.3	-	5,076.9
Telecommunications	-	442.5	-	436.5	-	433.3	-	428.8	-	423.5	-	415.0
Entertaining & Catering	-	4,090.8	-	4,128.6	-	4,168.8	-	4,206.5	-	4,959.7	-	5,012.0
Distribution	-	30,470.8	-	31,066.7	-	31,586.9	-	31,797.4	-	32,860.5	-	34,920.2
Education	-	1,040.8	-	1,042.8	-	1,033.4	-	1,231.6	-	1,220.7	-	1,213.1
Health	-	1,000.4	-	1,085.1	-	1,196.9	-	1,166.7	-	1,191.8	-	1,185.8
Professional Services	-	2,508.9	-	2,415.0	-	2,266.8	-	2,292.5	-	2,218.6	-	2,176.1
Other Services	0.2	15,370.6	0.0	15,498.2	0.0	15,433.4	0.0	15,412.2	0.0	15,414.2	0.0	15,874.5
<b>HOUSEHOLDS</b>	-	28,278.7	-	28,344.5	-	28,357.4	-	29,091.9	-	29,450.4	-	30,409.0
Home Improvement	-	8,726.7	-	8,740.1	-	8,689.0	-	8,672.6	-	8,719.7	-	8,826.8
Motor Cars	-	7,330.5	-	7,371.7	-	7,453.6	-	7,396.8	-	7,353.6	-	7,447.2
Other Durable Goods	-	934.4	-	879.4	-	841.6	-	866.4	-	1,028.2	-	1,358.3
Education	-	1,051.8	-	1,289.8	-	1,333.8	-	1,273.5	-	1,192.8	-	1,091.9
Travel	-	341.6	-	330.4	-	323.9	-	314.3	-	298.7	-	287.2
Other Purposes	-	9,893.9	-	9,733.1	-	9,715.4	-	10,568.4	-	10,857.4	-	11,397.6
<b>TOTAL</b>	1,427.8	131,953.9	1,671.2	132,115.0	1,415.7	133,523.2	1,686.9	133,410.8	1,656.1	133,949.2	3,408.8	138,469.9

Source: Commercial Banks

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

Table 2-13 (h)

	2018					
	Jan.		Feb		Mar	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>38.5</b>	-	<b>77.1</b>	-	<b>94.2</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>797.4</b>	-	<b>814.7</b>	-	<b>722.2</b>
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	2.8
Insurance Companies	-	174.7	-	161.9	-	140.7
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	168.7	-	198.9	-	124.2
Trust & Investment Companies	-	454.0	-	454.0	-	454.4
Pension Funds	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2,028.4</b>	<b>102,750.5</b>	<b>1,003.0</b>	<b>105,231.6</b>	<b>997.0</b>	<b>106,072.8</b>
<b><i>Agriculture</i></b>	<b>1,107.9</b>	<b>11,241.3</b>	<b>75.4</b>	<b>11,274.2</b>	<b>75.9</b>	<b>11,395.4</b>
Sugarcane	1,106.1	1,520.8	75.4	1,517.7	75.5	1,352.1
Paddy	-	5,725.8	-	5,590.4	-	5,998.6
Other Farming	-	1,078.5	-	1,068.9	-	1,093.9
Livestock	-	1,456.3	-	1,525.9	-	1,412.9
Forestry	1.8	417.2	-	429.0	0.4	412.8
Shrimp & Other Fishing	-	1,042.6	-	1,142.2	-	1,125.2
<b><i>Mining &amp; Quarrying</i></b>	<b>2.3</b>	<b>4,748.1</b>	<b>2.5</b>	<b>4,698.1</b>	-	<b>4,540.0</b>
Bauxite	-	-	-	-	-	-
Other	2.3	4,748.1	2.5	4,698.1	-	4,540.0
<b><i>Manufacturing</i></b>	<b>918.3</b>	<b>24,103.4</b>	<b>919.6</b>	<b>24,428.3</b>	<b>921.1</b>	<b>24,290.6</b>
Timber and Sawmilling	-	1,751.3	-	1,742.8	-	1,707.8
Other Constr. and Engin.	-	10,128.1	-	10,312.4	-	10,313.4
Sugar Molasses	918.3	-	919.6	0.0	921.1	0.0
Rice Milling	-	2,433.7	-	2,357.3	-	2,790.4
Beverages, Food & Tobacco	-	5,167.9	-	5,069.2	-	4,243.6
Textiles & Clothing	-	72.0	-	74.1	-	92.8
Electricity	-	2.1	-	1.7	-	1.5
Other Manufacturing	-	4,548.2	-	4,870.8	-	5,141.1
<b><i>Services</i></b>	<b>0.0</b>	<b>62,657.8</b>	<b>5.5</b>	<b>64,831.1</b>	<b>0.0</b>	<b>65,846.7</b>
Drainage & Irrigation	-	0.0	-	0.0	-	0.0
Transportation	-	5,078.6	-	5,074.9	-	5,444.9
Telecommunications	-	397.2	5.5	416.7	-	441.4
Entertaining & Catering	-	5,182.4	-	5,062.5	-	4,954.1
Distribution	-	31,905.9	-	34,070.2	-	34,686.8
Education	-	1,413.2	-	1,413.4	-	1,398.2
Health	-	1,145.4	-	1,115.9	-	1,089.1
Professional Services	-	2,215.1	-	2,053.8	-	2,040.4
Other Services	0.0	15,320.2	0.0	15,623.6	0.0	15,791.7
<b>HOUSEHOLDS</b>	-	<b>29,066.3</b>	-	<b>28,908.8</b>	-	<b>27,864.6</b>
Home Improvement	-	8,823.8	-	8,710.2	-	8,791.5
Motor Cars	-	7,427.1	-	7,421.6	-	7,333.4
Other Durable Goods	-	1,318.5	-	1,272.7	-	1,264.6
Education	-	1,035.3	-	966.5	-	900.0
Travel	-	271.6	-	264.9	-	263.0
Other Purposes	-	10,189.9	-	10,272.9	-	9,312.1
<b>TOTAL</b>	<b>2,066.9</b>	<b>132,614.3</b>	<b>1,080.1</b>	<b>134,955.1</b>	<b>1,091.2</b>	<b>134,659.7</b>

Source: Commercial Banks

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

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Trea-sury Bills	Req. Liquid Assets <sup>1)</sup>	Surplus (+) Deficit (-)
2008	67,347.2	3,677.2	1,109.7	2,155.4	(497.9)	16,655.4	44,247.5	42,098.1	25,249.2
2009	80,573.7	3,992.0	4,840.1	3,885.9	1,468.5	12,755.8	53,631.4	45,458.6	35,115.1
2010	105,036.7	5,154.5	15,766.9	7,608.9	3,917.7	8,187.6	64,401.1	51,915.9	53,120.8
2011	109,980.8	4,984.5	4,865.9	7,941.3	2,837.0	17,637.2	71,714.9	58,662.5	51,318.3
2013	124,030.1	7,306.9	6,028.0	7,188.9	7,635.2	16,439.5	79,431.6	68,064.6	55,965.5
2014	107,163.7	6,898.3	6,229.7	13,095.1	2,817.0	17,116.3	61,007.3	71,659.2	35,504.5
2015									
Mar	114,189.5	6,364.3	5,661.1	14,212.3	1,960.1	26,072.2	59,919.5	73,258.2	40,931.3
Jun	119,805.3	6,622.5	17,070.0	10,233.3	1,977.4	25,440.6	58,461.5	75,259.8	44,545.5
Sep	116,570.7	6,223.5	19,725.0	9,052.3	1,657.0	18,951.6	60,961.3	75,201.0	41,369.7
Dec	114,813.4	8,416.9	11,096.4	7,767.9	2,230.5	21,597.8	63,704.0	74,970.8	39,842.6
2016									
Jan	122,211.7	6,161.5	22,351.5	6,677.5	1,460.0	21,373.2	64,188.0	77,374.7	44,837.0
Feb	128,805.9	6,715.6	25,117.4	6,562.9	1,381.4	24,650.1	64,378.6	78,188.4	50,617.4
Mar	129,390.0	7,042.0	20,901.9	7,438.7	1,631.3	27,041.7	65,334.4	78,142.4	51,247.7
Apr	126,179.5	6,087.2	20,169.0	6,397.9	1,954.5	26,378.5	65,192.3	78,561.8	47,617.7
May	137,877.9	7,326.6	23,756.6	7,682.3	10,631.9	25,504.8	62,975.7	79,260.9	58,617.0
Jun	123,915.8	6,150.7	17,802.2	6,308.2	879.8	26,370.1	66,404.8	78,907.1	45,008.7
Jul	125,345.0	6,330.7	18,712.6	7,115.3	1,089.8	25,693.6	66,403.0	79,644.9	45,700.1
Aug	135,100.5	6,327.2	23,668.6	6,940.0	6,284.5	25,421.8	66,458.3	80,162.5	54,938.0
Sep	121,852.4	5,914.6	19,175.0	6,010.9	1,705.2	22,854.9	66,191.6	79,939.9	41,912.4
Oct	124,512.3	6,037.7	24,825.9	5,668.6	1,862.3	20,249.2	65,868.7	79,256.7	45,255.7
Nov	123,172.2	6,864.3	28,552.2	3,926.8	1,665.9	15,989.3	66,173.7	80,534.0	42,638.3
Dec	121,602.7	8,959.1	24,299.0	4,920.3	2,620.2	14,632.0	66,172.0	80,014.2	41,588.5
2017									
Jan	130,718.2	7,554.5	36,636.0	3,916.8	1,490.9	14,959.3	66,160.7	81,207.4	49,510.8
Feb	124,571.6	6,299.4	31,909.7	3,845.9	2,549.2	17,282.3	62,685.0	80,941.3	43,630.3
Mar	117,122.5	7,153.4	30,577.2	4,811.7	1,083.0	10,143.2	63,354.0	77,882.1	39,240.4
Apr	114,826.3	7,243.5	22,657.5	8,315.9	1,618.5	11,818.8	63,172.2	78,096.8	36,729.5
May	115,934.8	6,894.4	21,866.2	8,064.0	697.5	15,569.6	62,843.0	77,863.3	38,071.6
Jun	112,637.2	6,555.6	17,228.4	5,568.7	1,030.4	19,652.3	62,601.9	77,173.5	35,463.8
Jul	120,595.8	6,640.7	22,794.6	5,145.2	1,363.9	22,519.1	62,132.3	78,054.4	42,541.5
Aug	117,721.7	6,552.1	23,497.6	6,075.0	863.3	18,192.7	62,540.8	78,394.3	39,327.4
Sep	115,542.1	6,693.0	22,642.1	4,963.9	662.7	17,967.4	62,613.0	77,006.5	38,535.7
Oct	114,891.7	7,167.6	22,686.7	6,860.7	1,056.6	13,468.1	63,652.0	77,374.6	37,517.1
Nov	118,796.0	7,718.3	24,250.8	6,031.1	1,687.5	15,851.3	63,257.0	78,429.9	40,366.0
Dec	111,929.8	9,361.4	18,548.0	7,921.8	1,305.9	11,525.1	63,267.6	78,520.9	33,408.9
2018									
Jan	123,994.3	8,008.2	26,427.5	7,298.3	960.6	18,127.3	63,172.4	79,327.3	44,667.0
Feb	125,259.0	8,105.3	27,897.7	8,271.7	1,131.9	16,951.9	62,900.5	79,381.4	45,877.5
Mar	125,439.1	7,603.3	22,897.0	8,324.5	3,038.8	19,590.4	63,985.0	79,224.6	46,214.5

Source: Commercial Banks

<sup>1)</sup> Statutory reserve deposits are included in the calculation of the required liquid assets.

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

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
<b>2016</b>					<b>2017</b>				
<b>Apr</b>	01st	43,680.3	65,649.9	21,969.6	<b>Apr</b>	07th	43,443.0	73,517.9	30,074.9
	08th	43,667.8	66,714.1	23,046.3		14th	43,249.8	73,794.5	30,544.6
	15th	43,670.3	69,064.0	25,393.7		21st	43,622.1	72,262.5	28,640.4
	22nd	43,928.1	69,230.4	25,302.3		28th	43,701.7	66,359.1	22,657.5
	29th	43,880.9	64,049.9	20,169.0					
<b>May</b>	06th	43,662.0	65,485.7	21,823.7	<b>May</b>	05th	43,318.2	63,777.8	20,459.6
	13th	43,807.7	66,079.5	22,271.8		12th	43,347.7	62,973.2	19,625.5
	20th	44,270.6	68,189.7	23,919.2		19th	43,208.6	65,633.0	22,424.4
	27th	44,280.4	68,037.0	23,756.6		26th	43,562.2	65,428.4	21,866.2
<b>Jun</b>	03rd	44,239.7	67,700.5	23,460.8	<b>Jun</b>	02nd	43,696.2	66,855.3	23,159.1
	10th	44,337.0	65,309.8	20,972.8		09th	43,700.5	65,286.0	21,585.5
	17th	44,294.8	62,320.5	18,025.7		16th	43,665.5	64,456.4	20,790.9
	24th	44,026.7	61,828.9	17,802.2		23rd	43,580.7	61,961.3	18,380.7
<b>Jul</b>	1st	43,739.1	63,285.8	19,546.7	<b>Jul</b>	30th	43,195.5	60,423.9	17,228.4
	8th	44,073.3	63,839.1	19,765.8		07th	43,211.7	63,462.4	20,250.7
	15th	44,366.5	64,122.5	19,755.9		14th	43,384.6	63,567.4	20,182.9
	22nd	44,515.9	64,235.2	19,719.3		21st	43,738.8	65,373.2	21,634.4
	29th	44,387.4	63,100.0	18,712.6		28th	43,666.2	66,460.7	22,794.6
<b>Aug</b>	5th	44,244.3	64,445.9	20,201.5	<b>Aug</b>	04th	43,578.7	67,546.4	23,967.6
	12th	44,436.2	64,961.1	20,524.8		11th	43,679.8	66,931.3	23,251.5
	19th	44,382.3	67,531.3	23,148.9		18th	43,757.0	67,698.8	23,941.8
	26th	44,694.2	68,362.8	23,668.6		25th	43,789.7	67,287.3	23,497.6
<b>Sep</b>	02nd	44,582.8	68,970.1	24,387.3	<b>Sep</b>	01st	43,593.3	65,591.2	21,997.9
	09th	44,793.3	67,205.7	22,412.3		08th	43,421.8	64,944.2	21,522.4
	16th	44,681.4	66,092.7	21,411.3		15th	43,381.6	64,474.8	21,093.1
	23rd	44,441.9	68,405.7	23,963.8		22nd	43,385.1	65,630.0	22,244.9
	30th	44,612.7	63,787.8	19,175.0		29th	43,085.2	65,727.4	22,642.1
<b>Oct</b>	07th	44,019.6	62,450.2	18,430.6	<b>Oct</b>	06th	42,785.7	65,207.3	22,421.6
	14th	43,718.5	64,689.1	20,970.6		13th	43,292.7	62,280.8	18,988.1
	21st	43,877.0	66,916.3	23,039.2		20th	43,102.3	64,887.7	21,785.4
	28th	44,194.3	69,020.1	24,825.9		27th	43,328.3	66,015.0	22,686.7
<b>Nov</b>	04th	43,624.8	71,493.9	27,869.1	<b>Nov</b>	03rd	43,572.1	66,659.7	23,087.6
	11th	43,653.3	71,429.4	27,776.0		10th	43,720.2	65,910.4	22,190.3
	18th	44,549.5	73,629.6	29,080.1		17th	43,719.4	67,225.5	23,506.1
	25th	44,891.1	73,443.3	28,552.2		24th	43,839.3	68,090.0	24,250.8
<b>Dec</b>	02nd	44,505.7	73,082.8	28,577.2	<b>Dec</b>	01st	43,934.4	67,558.7	23,624.3
	09th	44,115.1	67,996.1	23,881.0		08th	43,811.2	64,543.5	20,732.3
	16th	44,326.9	65,751.2	21,424.2		15th	44,032.2	60,505.8	16,473.7
	23rd	44,151.6	65,793.3	21,641.8		22nd	43,738.1	59,059.9	15,321.8
	30th	44,431.9	68,730.8	24,299.0		29th	43,839.0	62,387.0	18,548.0
<b>2017</b>				<b>2018</b>					
<b>Jan</b>	06th	44,425.4	73,203.7	28,778.2	<b>Jan</b>	05th	43,819.4	66,149.4	22,330.0
	13th	44,553.8	78,288.6	33,734.8		12th	44,104.5	69,288.2	25,183.7
	20th	44,883.8	79,912.7	35,028.9		19th	44,422.3	67,838.8	23,416.5
	27th	45,034.1	81,670.1	36,636.0		26th	44,332.4	70,759.9	26,427.5
<b>Feb</b>	03rd	45,282.0	83,122.7	37,840.7	<b>Feb</b>	02nd	44,499.1	71,786.2	27,287.1
	10th	45,367.9	83,671.0	38,303.1		09th	44,493.9	72,534.3	28,040.4
	17th	45,506.0	79,096.1	33,590.1		16th	44,501.9	73,224.4	28,722.4
	24th	44,966.2	76,875.9	31,909.7		23rd	44,382.3	72,280.1	27,897.8
<b>Mar</b>	03rd	44,222.7	77,185.7	32,963.0	<b>Mar</b>	02nd	44,345.4	72,550.5	28,205.1
	10th	43,925.3	74,407.5	30,482.2		09th	44,398.6	68,593.8	24,195.2
	17th	43,725.3	76,312.2	32,586.9		16th	44,358.8	67,198.0	22,839.1
	24th	43,825.7	75,845.9	32,020.2		23rd	44,348.0	68,267.8	23,919.8
	31st	43,587.8	74,165.0	30,577.2		30th	44,356.7	67,253.7	22,897.0

Source: Commercial Banks

**BANK OF GUYANA**  
**FOREIGN EXCHANGE INTERVENTION**  
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
Dec-08	60.10	70.35	(10.25)
Dec-09	41.27	83.77	(42.50)
Dec-10	-	0.90	(0.90)
Dec-11	1.00	3.90	(2.90)
2012	0.25	141.48	(141.23)
2013	-	163.60	(163.60)
2014			
Mar	-	0.60	(0.60)
Jun	-	0.40	(0.40)
Sep	-	0.05	(0.05)
Dec	-	0.30	(0.30)
2015			
Mar	-	-	-
Jun	-	0.20	(0.20)
Sep	0.55	1.25	(0.70)
Dec	-	2.80	(2.80)
2016			
Jan	-	5.90	(5.90)
Feb	-	1.40	(1.40)
Mar	-	2.20	(2.20)
Apr	-	0.60	(0.60)
May	-	0.70	(0.70)
Jun	-	1.10	(1.10)
Jul	-	0.90	(0.90)
Aug	-	0.40	(0.40)
Sep	-	2.20	(2.20)
Oct	0.20	2.00	(1.80)
Nov	0.50	3.80	(3.30)
Dec	-	6.10	(6.10)
2017			
Jan	-	2.90	(2.90)
Feb	-	0.40	(0.40)
Mar	-	3.30	(3.30)
Apr	-	0.90	(0.90)
May	-	0.15	(0.15)
Jun	-	0.03	(0.03)
Jul	-	-	-
Aug	5.00	0.20	4.80
Sep	12.50	-	12.50
Oct	-	-	-
Nov	8.00	-	8.00
Dec	20.00	-	20.00
2018			
Jan	0.40	7.10	(6.70)
Feb	0.20	0.60	(0.40)
Mar	12.00	-	12.00

Source: Bank of Guyana

**COMMERCIAL BANKS**  
**INTERBANK TRADE**  
 US\$ Million

Table 2.16 (b)

Period Ended	Volume
Dec-08	32.90
Dec-09	26.06
Dec-10	-
Dec-11	3.72
2012	39.86
2013	24.47
2014	
Mar	-
Jun	5.42
Sep	9.40
Dec	12.40
2015	
Mar	6.00
Jun	-
Sep	1.00
Dec	10.00
2016	
Jan	6.60
Feb	1.00
Mar	1.60
Apr	-
May	-
Jun	-
Jul	4.00
Aug	-
Sep	12.30
Oct	-
Nov	4.54
Dec	0.80
2017	
Jan	2.53
Feb	0.23
Mar	1.05
Apr	-
May	4.41
Jun	4.00
Jul	6.60
Aug	2.00
Sep	0.20
Oct	7.40
Nov	12.90
Dec	8.10
2018	
Jan	10.60
Feb	7.30
Mar	6.00

Source: Commercial Banks

**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>
2008	44,991.2	1,000.0	6,956.2	37,035.0
2009	55,951.5	0.0	8,976.9	46,974.6
2010	65,514.2	0.0	7,721.6	57,792.6
2011	72,548.6	3,500.0	7,345.9	61,702.7
2013	80,328.2	7,000.0	6,753.3	66,575.0
2014	61,933.6	6,000.0	4,253.6	51,680.0
2015				
Mar	60,933.6	10,000.0	4,253.6	46,680.0
Jun	59,633.6	7,000.0	253.6	52,380.0
Sep	61,927.3	6,401.8	253.6	55,271.9
Dec	64,740.4	6,578.0	253.6	57,908.8
2016				
Jan	65,240.4	6,578.0	2,253.6	56,408.8
Feb	65,480.1	7,017.7	2,253.6	56,208.8
Mar	66,390.1	7,627.7	2,253.6	56,508.8
Apr	66,190.1	7,627.7	2,253.6	56,308.8
May	63,879.6	8,317.3	2,253.5	53,308.8
Jun	67,279.6	8,717.3	2,253.5	56,308.8
Jul	67,279.6	8,717.3	2,253.5	56,308.8
Aug	67,370.4	8,600.0	2,253.5	56,516.9
Sep	67,170.4	4,800.0	5,853.5	56,516.9
Oct	66,820.4	4,800.0	5,853.5	56,166.9
Nov	67,153.4	5,000.0	5,853.4	56,300.0
Dec	67,153.4	5,000.0	5,853.4	56,300.0
2017				
Jan	67,153.4	5,000.0	5,853.4	56,300.0
Feb	63,653.4	5,000.0	5,853.4	52,800.0
Mar	64,271.6	5,000.0	6,071.6	53,200.0
Apr	64,024.3	5,000.0	6,071.6	52,952.7
May	63,623.9	0.0	10,671.2	52,952.7
Jun	63,323.9	0.0	10,671.2	52,652.7
Jul	62,832.3	0.0	10,671.2	52,161.1
Aug	63,132.3	0.0	10,671.2	52,461.1
Sep	63,219.7	0.0	10,758.6	52,461.1
Oct	63,736.8	0.0	10,758.6	52,978.2
Nov	63,736.5	0.0	10,758.3	52,978.2
Dec	63,736.5	0.0	10,758.3	52,978.2
2018				
Jan	63,637.8	0.0	10,758.3	52,879.5
Feb	63,337.8	0.0	10,758.3	52,579.5
Mar	64,432.2	0.0	10,852.7	53,579.5

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	
2008	94,141.7	54,230.5	39,911.1	59,775.5	(18,546.5)	5,843.6	(11,205.3)	(13,184.8)	(11,012.6)	89,334.6	184,153.0	61,035.3	34,552.4	26,482.9	123,117.7	(30,235.9)
2009	142,008.0	108,694.2	33,313.8	47,222.3	(33,275.3)	(3,306.8)	(15,931.2)	(14,037.3)	(13,892.5)	94,390.1	202,094.2	66,365.1	38,436.8	27,928.3	135,729.1	(12,863.9)
2010	173,121.3	140,363.7	32,757.6	55,446.5	(41,280.3)	(8,004.4)	(24,123.3)	(9,152.7)	(15,606.6)	112,333.4	233,361.6	80,832.1	45,999.4	34,832.6	152,529.5	(4,793.8)
2011	184,910.9	145,695.7	39,215.2	93,477.6	(25,994.7)	7,191.8	(22,267.5)	(10,919.0)	(15,163.8)	134,636.1	270,691.2	97,267.7	56,868.5	40,399.2	173,423.5	7,697.3
2012	214,332.1	161,675.7	52,656.4	99,004.0	(44,890.4)	(623.9)	(30,665.3)	(13,601.2)	(17,749.6)	161,644.0	301,834.1	112,418.6	60,331.6	52,087.0	189,415.6	11,502.0
2013																
Mar	196,246.0	153,398.9	42,847.1	119,317.7	(23,403.8)	17,554.5	(28,394.4)	(12,563.9)	(20,814.4)	163,535.9	298,496.1	104,176.3	54,551.6	49,624.7	194,319.8	17,067.7
Jun	183,034.9	137,343.7	45,691.3	126,405.8	(20,834.8)	21,719.2	(32,180.8)	(10,373.1)	(22,119.8)	169,360.4	298,881.2	99,964.6	54,006.8	45,957.8	198,916.6	10,559.5
Sep	175,184.1	123,171.5	52,012.6	138,968.9	(11,582.3)	30,093.4	(31,425.1)	(10,250.6)	(23,678.5)	174,229.7	301,636.0	104,358.5	53,502.9	50,855.6	197,277.4	12,517.0
Dec	197,026.1	147,805.2	49,220.8	123,780.4	(36,143.8)	16,675.8	(40,110.7)	(12,708.8)	(25,205.9)	185,130.0	313,421.3	115,195.5	60,900.7	54,294.8	198,225.7	7,385.2
2014																
Mar	181,099.7	135,039.9	46,059.8	145,686.0	(20,841.0)	25,255.2	(28,815.3)	(17,280.9)	(19,919.0)	186,446.0	308,884.5	110,697.5	58,088.8	52,608.8	198,186.9	17,901.2
Jun	188,308.4	133,600.5	54,707.9	141,896.2	(28,564.8)	19,977.3	(32,245.8)	(16,296.3)	(20,080.9)	190,541.8	313,132.8	110,864.6	60,602.0	50,262.6	202,268.2	17,071.7
Sep	183,527.9	126,607.1	56,920.9	148,895.3	(24,167.0)	26,005.2	(34,508.8)	(15,663.4)	(21,226.7)	194,288.9	315,966.7	114,622.9	60,892.3	53,730.6	201,343.8	16,456.5
Dec	195,178.4	133,965.9	61,212.5	154,911.1	(25,796.9)	28,326.1	(37,107.6)	(17,015.4)	(21,333.5)	202,041.5	329,639.8	131,186.1	72,454.2	58,731.9	198,453.7	20,449.7
2015																
Mar	195,565.1	124,988.7	70,576.4	156,901.0	(22,443.3)	34,463.8	(39,814.4)	(17,092.7)	(22,580.5)	201,924.7	325,676.1	123,315.4	67,504.2	55,811.1	202,360.7	26,789.9
Jun	194,592.9	127,114.3	67,478.6	158,037.6	(25,161.9)	39,405.5	(47,554.0)	(17,013.4)	(21,966.9)	205,166.4	328,388.9	123,037.8	67,460.2	55,577.6	205,351.0	24,241.6
Sep	182,606.2	124,677.4	57,928.8	169,150.3	(15,868.8)	46,870.9	(46,890.4)	(15,849.3)	(21,811.7)	206,830.8	324,058.9	120,603.0	65,720.9	54,882.1	203,455.9	27,697.6
Dec	178,605.9	122,080.1	56,525.8	184,598.8	(6,366.4)	56,331.2	(45,266.1)	(17,431.5)	(23,521.9)	214,487.2	334,471.1	130,295.0	75,753.8	54,541.2	204,176.2	28,733.6
2016																
Jan	186,058.4	127,541.7	58,516.8	178,782.9	(8,622.9)	57,972.8	(48,973.1)	(17,622.7)	(24,339.1)	211,744.9	332,364.3	125,925.0	71,196.5	54,728.5	206,439.3	32,477.0
Feb	191,172.8	131,399.1	59,773.7	178,012.1	(8,196.3)	59,339.8	(50,016.5)	(17,519.6)	(24,972.9)	211,181.4	333,690.0	128,675.7	71,695.2	56,980.4	205,014.3	35,495.0
Mar	189,514.3	126,843.8	62,670.6	180,394.9	(6,397.3)	62,954.2	(51,821.3)	(17,530.2)	(24,929.6)	211,721.8	334,357.7	128,767.2	73,451.6	55,315.6	205,590.5	35,551.5
Apr	186,513.2	123,869.6	62,643.6	188,341.4	1,358.0	70,430.0	(51,793.4)	(17,278.6)	(25,038.6)	212,021.9	337,771.8	128,056.7	73,595.6	54,461.1	209,715.2	37,082.8
May	189,612.6	125,471.3	64,141.4	185,137.4	(941.9)	69,868.6	(53,312.3)	(17,498.2)	(26,939.2)	213,018.5	336,628.0	128,775.3	74,348.5	54,426.8	207,852.7	38,122.0
Jun	194,374.4	130,069.2	64,305.2	174,581.0	(13,816.6)	60,473.7	(55,033.7)	(19,256.5)	(24,737.7)	213,135.2	334,178.8	128,479.4	73,850.8	54,628.6	205,699.4	34,776.6
Jul	192,057.9	126,766.9	65,291.1	180,893.8	(8,181.5)	64,255.6	(54,915.1)	(17,522.0)	(25,798.3)	214,873.6	337,393.1	133,064.0	74,960.9	58,103.1	204,329.1	35,558.6
Aug	191,490.3	126,029.7	65,460.6	183,599.7	(3,764.7)	69,645.1	(56,269.9)	(17,139.9)	(25,893.4)	213,257.9	337,843.8	132,837.5	73,433.6	59,403.9	205,006.2	37,246.3
Sep	190,209.1	125,331.0	64,878.1	186,108.1	(2,580.4)	70,304.4	(56,518.2)	(16,366.5)	(26,359.1)	215,047.6	338,197.5	132,095.8	74,088.4	58,007.4	206,101.7	38,119.7
Oct	192,017.2	128,504.7	63,512.5	184,810.7	(3,352.1)	66,336.5	(49,224.1)	(20,464.6)	(26,580.9)	214,743.7	343,105.7	135,048.9	76,060.2	58,988.7	208,056.8	33,722.2
Nov	187,241.5	128,031.6	59,209.9	192,289.1	2,015.3	72,069.7	(49,600.4)	(20,454.0)	(27,420.8)	217,694.7	345,625.3	138,410.9	75,498.1	62,912.8	207,214.4	33,905.3
Dec **	179,934.0	122,502.3	57,431.8	198,881.5	6,928.8	78,059.5	(50,577.4)	(20,553.3)	(27,139.7)	219,092.4	351,034.9	144,827.4	82,961.6	61,865.7	206,207.6	27,780.6
2017																
Jan	179,508.0	122,963.2	56,544.7	201,376.7	12,815.3	88,925.6	(54,462.6)	(21,647.6)	(27,834.2)	216,395.6	347,663.5	141,885.6	77,597.2	64,288.4	205,778.0	33,221.1
Feb	180,261.7	122,022.2	58,239.5	201,393.5	15,122.7	80,087.4	(43,501.6)	(21,463.1)	(29,125.5)	215,396.3	349,866.1	143,755.9	78,376.8	65,379.0	206,110.2	31,789.1
Mar	175,266.5	122,414.3	52,852.2	197,040.4	11,844.6	77,436.7	(38,533.1)	(27,059.0)	(30,541.0)	215,736.8	346,229.5	140,215.8	78,176.2	62,039.5	206,013.8	26,077.4
Apr	178,083.2	121,007.1	57,076.1	201,664.5	15,031.2	80,870.9	(38,388.7)	(27,450.9)	(30,548.0)	217,181.2	351,924.0	143,706.1	81,218.8	62,487.2	208,217.9	27,823.7
May	181,651.1	121,356.9	60,294.2	192,273.5	6,069.6	70,034.1	(36,422.1)	(27,542.4)	(30,832.2)	217,036.1	350,222.2	142,434.9	80,625.0	61,809.9	207,792.3	23,697.4
Jun	177,985.2	118,726.3	59,258.9	190,208.7	4,241.5	66,634.0	(34,066.6)	(28,325.9)	(30,939.6)	216,906.8	346,339.6	139,888.0	80,771.9	59,116.2	206,451.5	21,854.4
Jul	179,483.5	118,810.9	60,672.6	192,593.3	7,069.6	70,517.2	(35,271.6)	(28,176.1)	(30,968.3)	216,492.0	348,075.2	140,626.4	79,731.0	60,895.4	207,448.8	24,001.6
Aug	178,784.9	118,551.7	60,233.2	200,653.2	14,609.3	72,407.8	(30,177.5)	(27,620.9)	(30,766.7)	216,810.6	352,453.7	144,506.6	80,871.4	63,635.2	207,947.1	26,984.3
Sep	175,879.8	118,940.5	56,939.3	200,444.6	13,568.1	71,328.6	(28,818.5)	(28,942.0)	(31,524.7)	218,401.2	349,814.5	140,905.2	81,678.6	59,226.6	208,909.3	26,509.9
Oct	175,413.1	116,872.5	58,540.6	205,705.3	18,810.6	75,819.8	(27,265.6)	(29,743.6)	(32,066.2)	218,960.8	354,624.9	143,266.5	82,913.1	60,353.4	211,358.4	26,493.5
Nov	174,935.5	115,459.1	59,476.4	214,400.4	27,300.5	81,209.7	(27,688.6)	(26,220.6)	(32,972.6)	220,072.5	360,414.0	148,535.7	85,083.8	63,451.9	211,878.3	28,921.9
Dec *	176,990.5	119,887.9	57,102.6	219,276.2	28,110.8	79,595.1	(24,963.1)	(26,521.2)	(33,026.4)	224,191.8	367,214.3	157,321.9	92,150.2	65,171.7	209,892.4	29,052.4
2018																
Jan	176,917.5	113,426.5	63,491.0	218,532.2	34,333.4	89,408.3	(28,392.6)	(26,682.3)	(34,363.7)	218,562.5	364,539.9	151,570.3	86,387.8	65,182.5	212,969.5	30,909.8
Feb	168,435.5	106,356.0	62,079.5	227,782.5	42,719.6	97,964.0	(27,335.3)	(27,909.1)	(34,683.6)	219,746.6	366,350.9	154,655.3	86,733.4	67,921.9	211,695.6	29,867.1
Mar	168,175.2	102,229.3	65,945.9	231,249.7	46,803.1	101,171.9	(26,388.1)	(27,980.7)	(35,283.0)	219,729.7	369,927.8	153,699.8	89,560.8	64,139.1	216,228.0	29,497.1

Source: Bank of Guyana and Commercial Banks.

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

Table 4.1

	2008	2009	2010	2011	2012	2013	2014	2015	2016				2017									2018						
	Dec	Dec	Dec	Dec	Dec	Dec	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	6.75	6.75	6.25	5.50	5.25	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Treasury Bill Discount Rate																												
91 Days	4.19	4.18	3.78	2.35	1.45	1.45	1.67	1.92	1.91	1.89	1.85	1.68	1.68	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54
182 Days	4.48	4.35	3.70	2.43	1.72	1.55	1.81	1.81	1.73	1.73	1.68	1.68	1.65	1.65	1.44	1.44	1.31	1.31	1.26	1.26	1.15	1.15	1.14	1.11	1.08	1.08	1.03	
364 Days	4.81	4.47	3.59	2.51	1.54	2.14	2.37	2.38	2.23	2.26	2.17	2.13	2.08	1.79	1.60	1.45	1.45	1.38	1.29	1.25	1.23	1.18	1.15	1.20	1.11	1.07	1.07	
<b>COMMERCIAL BANKS</b>																												
Small Savings Rate (average)	3.04	2.78	2.67	1.99	1.69	1.33	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.30	1.23	1.18	1.18	1.16	1.16	1.11	1.11	1.11	1.11	1.11	1.10	1.10	1.10
Prime Lending Rate (weighted average) <sup>2</sup>	13.91	14.22	15.06	14.33	12.50	12.30	11.01	10.65	10.78	10.75	10.71	10.65	10.66	10.62	10.58	10.65	10.63	10.65	10.62	10.59	10.55	10.47	10.45	10.47	10.50	10.43	10.44	
Prime Lending Rate) <sup>3</sup>	14.54	14.54	14.54	14.00	13.83	12.83	12.83	12.83	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	
Comm. Banks' Lending Rate (weighted average)	12.35	12.17	11.95	11.68	11.08	11.16	10.86	10.56	10.50	10.46	10.40	10.43	10.44	10.43	10.39	10.37	10.33	10.33	10.32	10.30	10.26	10.23	10.24	10.19	10.19	10.21	10.21	
<b>HAND-IN-HAND TRUST CORP. INC.</b>																												
Domestic Mortgages	14.00	14.00	14.00	14.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Commercial Mortgages	16.00	16.00	16.00	16.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
Average Deposit Rates	3.00	3.00	3.00	3.00	2.30	1.78	2.30	2.30	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68
<b>NEW BUILDING SOCIETY</b>																												
Deposits) <sup>4</sup>	2.50	2.50	2.50	1.75	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
Mortgage Rates) <sup>5</sup>	7.50	8.45	7.35	6.85	6.85	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45
Five dollar shares	3.80	3.80	3.30	2.25	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
Save and prosper shares	4.50	4.50	4.00	2.60	2.25	2.25	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75

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

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



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

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate <sup>1)</sup>	Small Savings Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits <sup>2)</sup>	12 Months Time Deposits
2008	14.54	3.04	2.34	2.05	3.00	2.92
2009	14.54	2.78	2.32	2.00	2.75	2.88
2010	14.54	2.67	2.28	2.55	3.00	2.88
2011	14.00	1.99	1.83	2.00	...	2.20
2012	13.83	1.69	1.39	1.58	...	1.76
2013	12.83	1.33	1.09	1.25	...	1.39
2014	12.83	1.26	1.10	1.26	...	1.40
2015						
Mar	12.83	1.26	1.10	1.26	...	1.40
Jun	12.83	1.26	1.13	1.29	...	1.43
Sep	12.83	1.26	1.13	1.29	...	1.43
Dec	12.83	1.26	1.13	1.29	...	1.43
2016						
Jan	13.00	1.26	1.17	1.33	...	1.47
Feb	13.00	1.26	1.17	1.33	...	1.47
Mar	13.00	1.26	1.17	1.33	...	1.47
Apr	13.00	1.26	1.17	1.33	...	1.47
May	13.00	1.26	1.17	1.33	...	1.47
Jun	13.00	1.26	1.17	1.33	...	1.47
Jul	13.00	1.26	1.17	1.33	...	1.47
Aug	13.00	1.26	1.17	1.33	...	1.47
Sep	13.00	1.26	1.17	1.33	...	1.47
Oct	13.00	1.26	1.17	1.33	...	1.47
Nov	13.00	1.26	1.17	1.33	...	1.47
Dec	13.00	1.26	1.17	1.33	...	1.47
2017						
Jan	13.00	1.26	1.17	1.33	...	1.47
Feb	13.00	1.26	1.17	1.33	...	1.47
Mar	13.00	1.30	1.08	1.22	...	1.35
Apr	13.00	1.23	1.08	1.22	...	1.35
May	13.00	1.18	1.03	1.18	...	1.30
Jun	13.00	1.18	1.03	1.18	...	1.30
Jul	13.00	1.16	1.01	1.15	...	1.27
Aug	13.00	1.16	1.01	1.15	...	1.27
Sep	13.00	1.11	1.01	1.15	...	1.27
Oct	13.00	1.11	1.01	1.15	...	1.27
Nov	13.00	1.11	1.01	1.15	...	1.27
Dec	13.00	1.11	1.01	1.15	...	1.27
2018						
Jan	13.00	1.11	1.01	1.15	...	1.27
Feb	13.00	1.10	1.01	1.15	...	1.26
Mar	13.00	1.10	1.01	1.15	...	1.26

Source: Commercial Banks

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

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

## COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill <sup>1</sup>	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate
2008	4.19	6.75	6.94	10.75	4.81	10.00	24.45	0.04	0.86	1.30	3.00
2009	4.18	6.75	1.36	7.25	3.44	7.00	16.80	0.07	0.50	0.36	1.75
2010	3.78	6.25	0.37	5.75	3.35	7.00	7.48	0.15	0.75	0.50	1.75
2011	2.35	5.50	0.28	5.00	3.43	7.00	6.46	0.01	0.75	0.30	1.75
2012	1.45	5.25	0.39	4.75	3.61	7.00	7.18	0.07	0.75	0.25	1.50
2013	1.45	5.00	0.06	4.75	3.24	7.00	8.25	0.07	0.75	0.26	0.75
2014	1.67	5.00	0.10	4.75	2.55	7.00	7.14	0.03	0.75	0.41	0.30
2015											
Mar	1.73	5.00	0.11	4.75	3.34	7.00	7.00	0.03	0.75	0.43	0.30
Jun	1.89	5.00	0.58	4.75	2.78	7.00	6.48	0.02	0.75	0.47	0.30
Sep	1.90	5.00	0.52	4.75	2.03	7.00	6.35	0.02	0.75	0.46	0.30
Dec	1.92	5.00	0.97	4.75	1.76	7.00	5.96	0.23	0.87	0.46	0.30
2016											
Jan	1.92	5.00	1.01	4.75	3.44	7.00	5.94	0.26	1.00	0.48	0.30
Feb	1.92	5.00	1.15	4.75	3.58	7.00	6.00	0.31	1.00	0.47	0.30
Mar	1.91	5.00	1.15	4.75	3.18	7.00	5.66	0.30	1.00	0.45	0.25
Apr	1.91	5.00	1.15	4.75	3.45	7.00	5.82	0.23	1.00	0.45	0.25
May	1.87	5.00	1.20	4.75	3.48	7.00	5.80	0.28	1.00	0.44	0.25
Jun	1.89	5.00	1.20	4.75	3.16	7.00	5.86	0.27	1.00	0.40	0.25
Jul	1.89	5.00	1.19	4.75	3.22	7.00	5.77	0.30	1.00	0.37	0.25
Aug	1.85	5.00	1.19	4.75	3.35	7.00	5.73	0.30	1.00	0.23	0.25
Sep	1.85	5.00	1.16	4.75	3.10	7.00	5.86	0.29	1.00	0.21	0.25
Oct	1.85	5.00	1.20	4.75	3.33	7.00	5.70	0.29	1.00	0.17	0.25
Nov	1.68	5.00	0.65	4.75	3.28	7.00	5.70	0.45	1.00	0.14	0.25
Dec	1.68	5.00	0.65	4.75	3.10	7.00	5.68	...	...	0.14	0.25
2017											
Jan	1.68	5.00	1.19	4.75	3.40	7.00	5.62	0.51	0.50	0.14	0.25
Feb	1.54	5.00	1.01	4.75	3.46	7.00	5.92	0.52	0.50	0.11	0.25
Mar	1.54	5.00	1.05	4.75	3.09	7.00	6.13	0.74	0.50	0.02	0.25
Apr	1.54	5.00	1.16	4.75	3.48	7.00	5.72	0.80	0.50	0.07	0.25
May	1.54	5.00	1.14	4.75	3.27	7.00	5.65	0.89	0.50	0.06	0.25
Jun	1.54	5.00	1.20	4.75	3.09	7.00	5.65	0.98	0.50	0.08	0.25
Jul	1.54	5.00	1.25	4.75	3.48	7.00	5.63	1.07	0.50	1.08	0.25
Aug	1.54	5.00	1.30	4.75	3.31	7.00	5.50	1.01	0.50	0.08	0.25
Sep	1.54	5.00	0.95	4.75	3.13	7.00	4.98	1.03	0.50	...	0.25
Oct	1.54	5.00	1.27	4.75	3.34	7.00	4.58	1.07	0.50	...	0.25
Nov	1.54	5.00	1.26	4.75	3.44	7.00	4.45	1.23	0.50	...	0.25
Dec	1.54	5.00	...	...	...	...	...	...	...	...	0.25
2018											
Jan	1.54	5.00	...	...	...	...	...	...	...	...	0.25
Feb	1.54	5.00	...	...	...	...	...	...	...	...	0.25
Mar	1.54	5.00	...	...	...	...	...	...	...	...	0.25

Source: Statistical Reports from Central Banks

<sup>1</sup> This is the 6 months treasury bill rate.

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

Table 5.1

Period Ended	Assets										Total Assets/ Liabilities, Capital & Reserves	Liabilities				Foreign Liabilities
	Foreign Sector	Banking System Cash & Deposits	Public Sector				Private Sector					Deposits			Other	
			Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't. Sec.	Loans			Other		Total Deposits	Shares Deposits	Other Deposits		
							Total	Mortgage Loans	Other Loans							
2008	1,036	4,193	9,801	9,801	-	-	19,046	19,046	-	1,701	35,777	28,905	28,219	686	5,248	1,624
2009	778	4,516	8,209	8,209	-	-	20,965	20,965	-	3,507	37,976	30,573	29,901	672	5,665	1,737
2010	800	4,727	10,869	10,869	-	-	21,625	21,625	-	3,894	41,915	31,159	30,500	659	6,247	4,509
2011	789	3,725	13,469	13,469	-	-	23,572	23,572	-	3,921	45,475	34,694	34,012	682	7,001	3,780
2012	804	6,408	9,811	9,811	-	-	27,791	27,791	-	4,027	48,841	36,758	35,933	826	7,817	4,266
2013																
Mar	804	10,249	5,855	5,855	-	-	29,163	29,163	-	4,027	50,097	37,429	36,707	722	8,171	4,498
Jun	804	10,993	6,065	6,065	-	-	30,390	30,390	-	3,915	52,168	39,110	38,361	748	8,485	4,573
Sep	807	12,047	4,307	4,307	-	-	31,619	31,619	-	3,923	52,703	39,147	38,388	759	8,887	4,669
Dec	817	12,167	3,809	3,809	-	-	32,977	32,977	-	3,920	53,689	40,029	39,299	730	8,959	4,701
2014																
Mar	808	9,159	5,857	5,857	-	-	34,586	34,586	-	4,326	54,736	40,109	39,332	777	9,843	4,784
Jun	819	8,984	5,749	5,749	-	-	35,818	35,818	-	4,182	55,552	40,514	39,732	782	10,220	4,819
Sep	809	9,536	5,152	5,152	-	-	36,631	36,631	-	4,256	56,384	40,603	39,803	800	10,642	5,139
Dec	821	10,082	4,654	4,654	-	-	37,053	37,053	-	3,940	56,550	40,913	40,128	786	10,667	4,970
2015																
Mar	803	10,669	5,236	5,236	-	-	37,076	37,076	-	4,020	57,803	41,816	41,003	813	10,956	5,031
Jun	794	10,369	5,528	5,528	-	-	37,129	37,129	-	4,022	57,842	41,414	40,564	850	11,352	5,075
Sep	787	10,735	5,825	5,825	-	-	37,394	37,394	-	3,876	58,617	41,847	40,998	849	11,641	5,130
Dec	774	10,923	6,023	6,023	-	-	37,446	37,446	-	3,989	59,156	42,045	41,236	809	11,970	5,140
2016																
Jan	774	11,466	6,023	6,023	-	-	37,419	37,419	-	3,914	59,597	42,465	41,644	821	12,030	5,102
Feb	774	11,066	6,562	6,562	-	-	37,459	37,459	-	3,780	59,640	42,557	41,699	858	11,955	5,128
Mar	57	11,710	6,660	6,660	-	-	37,530	37,530	-	3,848	59,806	42,592	41,736	856	12,083	5,131
Apr	57	12,258	6,563	6,563	-	-	37,508	37,508	-	3,861	60,247	42,902	42,018	884	12,192	5,153
May	57	12,863	6,364	6,364	-	-	37,465	37,465	-	3,770	60,520	43,056	42,179	877	12,245	5,218
Jun	59	11,886	6,165	6,165	-	-	37,463	37,463	-	3,675	59,247	41,474	40,583	891	12,396	5,377
Jul	59	12,059	6,165	6,165	-	-	37,374	37,374	-	3,676	59,333	41,644	40,749	895	12,495	5,194
Aug	59	12,316	6,170	6,170	-	-	37,308	37,308	-	3,633	59,486	41,640	40,740	900	12,618	5,229
Sep	51	12,317	6,170	6,170	-	-	37,266	37,266	-	3,682	59,486	41,558	40,669	890	12,695	5,232
Oct	52	12,270	6,513	6,513	-	-	37,315	37,315	-	3,727	59,877	41,792	40,863	929	12,812	5,273
Nov	52	12,772	6,314	6,314	-	-	37,298	37,298	-	3,693	60,130	41,924	41,029	894	12,933	5,273
Dec	52	12,644	6,314	6,314	-	-	37,355	37,355	-	3,674	60,040	41,707	40,826	881	13,035	5,299
2017																
Jan	52	13,053	6,320	6,320	-	-	37,378	37,378	-	3,524	60,327	42,009	41,142	867	12,956	5,362
Feb	-	13,657	5,932	5,932	-	-	37,409	37,409	-	3,541	60,539	42,112	41,229	882	13,073	5,355
Mar	-	14,251	5,541	5,541	-	-	37,432	37,432	-	3,617	60,842	42,227	41,362	866	13,187	5,428
Apr	-	14,493	5,551	5,551	-	-	37,499	37,499	-	3,629	61,172	42,436	41,570	866	13,286	5,449
May	-	14,259	5,948	5,948	-	-	37,573	37,573	-	3,653	61,433	42,485	41,625	861	13,409	5,539
Jun	-	14,264	6,244	6,244	-	-	37,682	37,682	-	3,527	61,718	42,645	41,794	851	13,565	5,509
Jul	-	13,908	6,688	6,688	-	-	37,847	37,847	-	3,505	61,948	42,831	41,991	840	13,653	5,463
Aug	-	14,122	6,399	6,399	-	-	38,044	38,044	-	3,491	62,056	42,787	41,943	844	13,764	5,505
Sep	-	14,223	6,399	6,399	-	-	38,214	38,214	-	3,514	62,350	42,932	42,064	869	13,869	5,548
Oct	-	15,069	5,812	5,812	-	-	38,375	38,375	-	3,538	62,794	43,216	42,357	858	13,985	5,593
Nov	-	15,056	5,812	5,812	-	-	38,583	38,583	-	3,566	63,016	43,276	42,413	863	14,115	5,625
Dec	-	15,333	5,812	5,812	-	-	38,648	38,648	-	3,456	63,249	43,399	42,561	838	14,194	5,656
2018																
Jan	-	15,908	5,832	5,832	-	-	38,759	38,759	-	3,496	63,995	43,875	43,013	863	14,400	5,720
Feb	-	16,190	6,140	6,140	-	-	38,959	38,959	-	3,490	64,779	44,497	43,624	874	14,515	5,767
Mar	-	16,204	6,140	6,140	-	-	39,089	39,089	-	3,527	64,960	44,542	43,680	862	14,612	5,807

Source: New Building Society

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

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2008 <sup>1)</sup>	9,938,842	5,469,692	1,176,839	4,740	1,172,099	755,290	-	755,290	1,894,707	889,659	633,362	371,686	642,314
2009	7,368,039	4,166,567	1,134,733	4,965	1,129,768	-	-	-	1,483,751	913,649	265,263	304,839	582,988
2010	7,445,107	3,515,324	1,149,961	4,907	1,145,054	-	-	-	2,279,326	1,006,615	997,513	275,198	500,496
2011	7,628,741	3,077,107	1,221,904	5,146	1,216,758	-	-	-	2,901,999	1,223,380	1,405,085	273,534	427,731
2012	8,273,170	2,533,556	1,210,642	11,221	1,199,421	-	-	-	4,357,523	1,925,635	2,140,207	291,681	171,449
2013													
Mar	8,000,891	2,364,459	1,069,544	11,354	1,058,190	-	-	-	4,364,530	1,906,426	2,159,654	298,450	202,358
Jun	8,125,152	2,308,463	1,049,072	11,029	1,038,043	-	-	-	4,586,114	1,930,067	2,358,040	298,007	181,503
Sep	7,976,022	2,294,552	903,027	10,876	892,151	-	-	-	4,609,499	1,955,459	2,357,218	296,822	168,944
Dec	8,224,065	2,253,778	937,658	11,061	926,597	-	-	-	4,860,254	2,012,746	2,565,057	282,451	172,375
2014													
Mar	8,147,441	2,262,265	799,387	10,725	788,662	-	-	-	4,914,120	2,034,153	2,543,096	336,871	171,669
Jun	8,394,309	2,179,891	815,537	10,869	804,668	-	-	-	5,213,054	2,125,257	2,756,111	331,686	185,827
Sep	8,741,319	2,201,898	892,818	10,731	882,087	-	-	-	5,467,815	2,097,865	3,037,830	332,120	178,788
Dec	9,042,751	1,966,646	927,862	10,983	916,879	-	-	-	5,973,226	2,440,850	3,205,214	327,162	175,017
2015													
Mar	9,090,382	1,996,472	892,421	11,725	880,696	-	-	-	6,015,822	2,377,770	3,310,094	327,958	185,667
Jun	9,347,289	1,899,818	909,045	11,242	897,803	-	-	-	6,114,156	2,107,329	3,672,076	334,751	424,270
Sep	9,655,500	1,906,597	940,722	11,687	929,035	-	-	-	6,606,469	2,392,979	3,891,316	322,174	201,712
Dec	10,148,196	1,581,309	1,064,133	11,152	1,052,981	-	-	-	7,302,629	2,553,013	4,423,781	325,835	200,125
2016													
Mar	10,396,464	1,518,522	1,030,822	11,517	1,019,305	-	-	-	7,661,225	2,606,688	4,732,580	321,957	185,895
Jun	10,581,554	1,430,448	1,075,394	12,012	1,063,382	-	-	-	7,877,694	2,696,571	4,857,897	323,226	198,018
Sep	10,903,654	1,332,113	1,358,351	11,585	1,346,766	-	-	-	8,018,988	2,653,792	5,047,660	317,536	194,202
Dec	11,228,174	1,443,686	1,724,469	11,491	1,712,978	-	-	-	7,869,462	2,466,944	5,083,951	318,567	190,557
2017													
Mar	11,547,699	1,679,996	2,110,878	11,697	2,099,181	-	-	-	7,506,996	2,433,588	4,768,026	305,382	249,829
Jun	11,595,884	1,748,209	2,161,321	12,306	2,149,015	-	-	-	7,420,992	2,471,695	4,643,914	305,383	265,362
Sep	11,580,802	1,826,706	2,066,423	12,389	2,054,034	-	-	-	7,416,217	2,462,457	4,648,377	305,383	271,456
Dec	11,552,247	2,424,324	1,535,161	11,833	1,523,328	-	-	-	7,301,829	2,852,055	4,150,160	299,614	290,933
2018													
Mar	11,676,601	2,976,560	1,190,601	12,049	1,178,552	-	-	-	7,211,722	2,843,148	4,068,960	299,614	297,718

Source: Trust Companies

<sup>1)</sup> 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, CAPITAL AND RESERVES**  
(G\$ Thousand)

Table 5.2(b)

Period Ended	Total Liabilities, Capital & Reserves	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector			Public Sector	Total	Capital & Reserves	Loans Rec.		
				Total	Business Firms	Indiv. Cust.						Other Cust.
2008 <sup>1)</sup>	9,938,842	48,625	7,788,144	5,243,453	-	5,243,453	-	2,544,691	1,744,715	1,619,389	125,326	357,358
2009	7,368,039	47,988	5,903,072	3,414,862	-	3,414,862	-	2,488,210	1,328,557	1,182,007	146,550	88,422
2010	7,445,107	44,733	5,884,402	2,898,410	-	2,898,410	-	2,985,992	1,450,903	1,236,353	214,550	65,069
2011	7,628,741	54,444	5,754,100	2,154,054	-	2,154,054	-	3,600,046	1,768,019	1,517,769	250,250	52,178
2012	8,273,170	50,288	5,879,724	2,581,897	-	2,581,897	-	3,297,827	2,076,109	1,429,772	646,337	267,049
2013												
Mar	8,000,891	52,535	5,610,775	2,403,077	-	2,403,077	-	3,207,698	2,117,642	1,471,305	646,337	219,939
Jun	8,125,152	53,641	5,681,995	2,454,546	-	2,454,546	-	3,227,449	2,314,658	1,489,321	825,337	74,858
Sep	7,976,022	61,269	5,490,035	2,635,529	-	2,635,529	-	2,854,506	2,335,311	1,534,974	800,337	89,407
Dec	8,224,065	61,223	5,728,549	2,851,013	-	2,851,013	-	2,877,536	2,358,806	1,595,469	763,337	75,487
2014												
Mar	8,147,441	118,572	5,545,006	3,126,640	-	3,126,640	-	2,418,366	2,396,493	1,638,156	758,337	87,370
Jun	8,394,309	119,074	5,714,995	3,269,825	-	3,269,825	-	2,445,170	2,473,754	1,666,917	806,837	86,486
Sep	8,741,319	115,309	6,012,049	3,559,519	-	3,559,519	-	2,452,530	2,511,306	1,655,469	855,837	102,655
Dec	9,042,751	119,729	6,259,732	3,786,650	-	3,786,650	-	2,473,082	2,597,072	1,701,235	895,837	66,218
2015												
Mar	9,090,382	143,059	6,245,788	3,772,706	-	3,772,706	-	2,473,082	2,617,409	1,736,572	880,837	84,126
Jun	9,347,289	136,074	6,470,819	3,947,498	-	3,947,498	-	2,523,321	2,650,392	1,769,555	880,837	90,004
Sep	9,655,500	138,946	6,736,637	4,196,050	-	4,196,050	-	2,540,587	2,673,291	1,792,454	880,837	106,626
Dec	10,148,196	188,905	7,122,795	4,540,880	-	4,540,880	-	2,581,915	2,710,111	1,783,809	926,302	126,385
2016												
Mar	10,396,464	130,577	7,374,112	4,792,197	-	4,792,197	-	2,581,915	2,794,212	1,872,910	921,302	97,563
Jun	10,581,554	131,008	7,611,298	4,963,973	-	4,963,973	-	2,647,325	2,728,191	1,856,331	871,860	111,057
Sep	10,903,654	123,504	7,803,968	5,137,208	-	5,137,208	-	2,666,760	2,848,706	1,981,546	867,160	127,476
Dec	11,228,174	131,117	8,147,422	5,454,020	-	5,454,020	-	2,693,402	2,849,704	2,037,744	811,960	99,931
2017												
Mar	11,547,699	146,772	8,344,869	5,651,467	-	5,651,467	-	2,693,402	2,943,605	2,073,645	869,960	112,453
Jun	11,595,884	156,840	8,311,738	5,618,336	-	5,618,336	-	2,693,402	3,007,910	2,137,950	869,960	119,396
Sep	11,580,802	154,908	8,313,503	5,620,101	-	5,620,101	-	2,693,402	2,970,764	2,156,804	813,960	141,627
Dec	11,552,247	148,274	8,324,270	5,630,867	-	5,630,867	-	2,693,402	2,972,894	2,248,834	724,060	106,809
2018												
Mar	11,676,601	148,720	8,410,718	5,717,316	-	5,717,316	-	2,693,402	2,956,485	2,250,425	706,060	160,678

Source: Trust Companies

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

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

Table 5.2 (c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector			Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2008	34,865,100	3,857,142	594,617	16,277	578,340	-	-	-	19,050,454	1,666,951	10,777,766	6,605,738	11,362,887
2009 <sup>1)</sup>	35,429,862	3,265,850	2,180,018	22,470	2,157,548	-	-	-	18,984,675	1,683,124	9,833,595	7,467,957	10,999,319
2010	35,791,469	3,849,580	1,939,013	12,762	1,926,251	-	-	-	18,685,330	1,520,035	9,371,647	7,793,648	11,317,547
2011	37,400,051	3,938,561	1,396,750	25,211	1,371,539	-	-	-	19,112,342	1,297,125	9,533,592	8,281,625	12,952,398
2012	41,549,350	4,357,602	323,742	13,957	309,785	-	-	-	22,200,456	902,168	9,950,680	11,347,608	14,667,551
2013 <sup>2)</sup>													
Mar	40,498,586	4,646,571	740,863	18,654	722,209	-	-	-	22,460,963	442,923	9,902,947	12,115,093	12,650,189
Jun	41,227,078	4,922,836	876,300	38,058	838,242	-	-	-	22,396,812	422,735	9,855,335	12,118,742	13,031,131
Sep	39,753,690	4,138,043	346,533	36,321	310,213	-	-	-	22,458,157	285,939	10,028,412	12,143,806	12,810,957
Dec	40,007,578	4,117,762	397,935	18,614	379,321	-	-	-	22,543,936	300,206	10,120,574	12,123,156	12,947,945
2014													
Mar	51,637,194	4,179,886	369,912	27,485	342,427	-	-	-	33,984,406	298,671	10,220,855	23,464,880	13,102,990
Jun	52,217,668	4,181,338	437,656	27,791	409,865	-	-	-	34,103,781	299,267	10,324,886	23,479,628	13,494,892
Sep	52,620,023	4,186,264	587,005	28,798	558,207	-	-	-	34,246,137	319,464	10,448,516	23,478,157	13,600,617
Dec	52,635,574	4,210,863	529,360	38,569	490,791	-	-	-	34,144,459	326,510	10,319,936	23,498,013	13,750,892
2015													
Mar	53,186,083	3,888,314	604,589	10,808	593,780	-	-	-	34,204,056	356,102	10,265,991	23,581,963	14,489,125
Jun	53,205,971	3,895,633	967,849	37,041	930,807	-	-	-	33,686,161	346,045	9,992,396	23,347,720	14,656,327
Sep	53,590,512	4,089,878	1,070,925	22,740	1,048,185	-	-	-	33,664,930	368,306	9,939,055	23,357,569	14,764,778
Dec	53,152,267	4,087,260	1,174,760	19,284	1,155,476	-	-	-	33,388,338	372,768	9,724,176	23,291,394	14,501,908
2016													
Mar	53,150,822	3,802,313	1,327,574	4,344	1,323,229	-	-	-	33,415,849	391,299	9,595,264	23,429,286	14,605,087
Jun	50,228,415	3,863,612	1,035,572	4,351	1,031,221	-	-	-	30,328,973	391,299	9,641,050	20,296,624	15,000,258
Sep	50,559,727	3,816,959	1,095,556	19,814	1,075,742	-	-	-	30,546,680	380,313	9,755,871	20,410,496	15,100,532
Dec	50,704,278	4,045,242	675,004	15,599	659,405	-	-	-	30,532,155	400,195	9,938,501	20,193,459	15,451,877
2017													
Mar	51,292,420	4,009,075	522,350	15,707	506,643	-	-	-	30,926,710	400,195	9,962,493	20,564,022	15,834,286
Jun	51,166,224	3,449,446	480,541	15,725	464,816	-	-	-	30,950,883	400,195	9,957,105	20,593,583	16,285,354
Sep	51,059,663	2,428,009	511,455	30,788	480,667	-	-	-	31,713,880	391,693	10,064,517	21,257,670	16,406,319
Dec	51,431,803	2,395,017	359,161	40,326	318,835	-	-	-	32,011,316	426,649	10,282,682	21,301,986	16,666,308
2018													
Mar	53,342,684	19,856,219	413,116	40,363	372,752	-	-	-	16,188,503	426,649	10,130,818	5,631,036	16,884,847

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

<sup>1)</sup> Figures from March 2009 includes SBDT.

<sup>2)</sup> Figures from June 2013 excludes Laparkan Financial Services while figures from September excludes DFLSA.

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

Table 5.2(d)

Period Ended	Total Liabilities	Foreign Sector	Deposits					Other Private Sector			Other	
			Total Deposits	Private Sector			Public Sector	Total	Capital & Reserves	Loans Rec.		
				Total	Business Firms	Indiv. Cust.						Other Cust.
2008	34,865,100	1,015,159	-	-	-	-	-	-	18,569,963	13,760,892	4,809,071	15,279,978
2009 <sup>1)</sup>	35,429,862	1,015,398	-	-	-	-	-	-	20,115,605	17,130,091	2,985,514	14,298,859
2010	35,791,469	968,838	-	-	-	-	-	-	20,891,530	17,926,739	2,964,791	13,931,101
2011	37,400,051	1,034,628	-	-	-	-	-	-	22,271,201	19,449,544	2,821,657	14,094,222
2012	41,549,350	981,394	-	-	-	-	-	-	31,970,604	29,008,127	2,962,477	8,597,352
2013 <sup>2)</sup>												
Mar	40,498,586	101,040	-	-	-	-	-	-	31,510,940	29,844,939	1,666,001	8,886,606
Jun	41,227,078	101,849	-	-	-	-	-	-	32,174,246	30,192,650	1,981,596	8,950,983
Sep	39,753,690	69,284	-	-	-	-	-	-	31,126,353	29,759,434	1,366,919	8,558,052
Dec	40,007,578	54,882	-	-	-	-	-	-	31,319,300	29,859,798	1,459,502	8,633,396
2014												
Mar	51,637,194	54,462	-	-	-	-	-	-	42,867,276	41,387,695	1,479,581	8,715,456
Jun	52,217,668	47,293	-	-	-	-	-	-	43,413,820	41,876,527	1,537,293	8,756,555
Sep	52,620,023	47,293	-	-	-	-	-	-	43,735,282	42,095,950	1,639,332	8,837,448
Dec	52,635,574	32,761	-	-	-	-	-	-	43,703,417	42,191,931	1,511,486	8,899,396
2015												
Mar	53,186,083	32,341	-	-	-	-	-	-	44,069,383	42,602,624	1,466,759	9,084,360
Jun	53,205,971	13,981	-	-	-	-	-	-	44,023,816	42,636,004	1,387,812	9,168,173
Sep	53,590,512	14,664	-	-	-	-	-	-	44,322,369	42,954,414	1,367,955	9,253,479
Dec	53,152,267	-	-	-	-	-	-	-	43,936,879	42,908,369	1,028,510	9,215,388
2016												
Mar	53,150,822	57,370	-	-	-	-	-	-	43,805,211	42,777,787	1,027,424	9,288,241
Jun	50,228,415	57,370	-	-	-	-	-	-	40,783,441	39,756,438	1,027,003	9,387,604
Sep	50,559,727	57,370	-	-	-	-	-	-	41,039,282	40,009,954	1,029,328	9,463,075
Dec	50,704,278	57,370	-	-	-	-	-	-	41,075,497	40,039,722	1,035,775	9,571,411
2017												
Mar	51,292,420	57,370	-	-	-	-	-	-	41,552,585	40,402,090	1,150,495	9,682,465
Jun	51,166,224	46,141	-	-	-	-	-	-	41,177,163	39,941,958	1,235,205	9,942,920
Sep	51,059,663	48,474	-	-	-	-	-	-	41,139,438	40,126,433	1,013,005	9,871,751
Dec	51,431,803	48,951	-	-	-	-	-	-	41,428,334	40,317,817	1,110,517	9,954,518
2018												
Mar	53,342,684	48,951	-	-	-	-	-	-	43,175,838	42,152,201	1,023,637	10,117,895

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

<sup>1)</sup> Figures from March 2009 includes SBDT.

<sup>2)</sup> Figures from June 2013 excludes Laparkan Financial Services while figures from September excludes DFLSA.

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

Table 5.3 (a)

Period Ended	Assets																			Total Assets/ Liabilities, Capital & Reserves	Liabilities				
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified				Life Ins. Fund	Cap. and Res.	Foreign Liab. <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						
2008	14,061.0	10,409.2	1,889.8	1,047.6	714.5	2,052.2	578.8	1,473.4	-	-	-	-	8,520.2	5,776.3	1,031.1	1,712.8	6,054.4	3,469.5	2,584.9	30,687.8	16,016.4	5,660.8	5,018.5	3,992.4	
2009 <sup>2)</sup>	7,104.3	3,295.1	2,229.5	791.5	788.2	2,133.1	557.2	1,575.9	-	-	-	-	4,354.5	3,616.6	110.1	627.9	2,605.9	2,024.4	581.5	16,197.8	4,181.4	4,964.3	4,756.9	2,295.2	
2010	7,321.7	3,334.1	1,718.5	1,178.0	1,091.0	2,036.2	899.8	1,136.4	-	-	-	-	4,823.7	4,554.3	102.5	167.0	2,879.1	2,195.3	683.8	17,060.6	4,459.5	6,389.2	4,857.6	1,354.3	
2011	7,962.5	3,802.4	1,776.3	1,090.8	1,292.9	1,817.7	695.4	1,122.4	-	-	-	-	5,795.3	5,186.7	89.5	519.0	3,126.9	2,408.6	718.3	18,702.3	4,378.2	7,825.2	4,710.0	1,789.0	
2012	7,122.7	3,882.4	2,149.5	38.8	1,052.0	3,339.3	797.3	2,542.0	-	-	-	-	8,943.3	6,906.3	54.6	1,982.4	3,952.9	3,359.0	593.9	23,358.2	4,750.8	11,429.7	4,784.4	2,393.2	
2013																									
Mar	8,395.7	4,096.2	2,152.9	700.1	1,446.5	2,785.5	828.6	1,956.8	-	-	-	-	8,730.5	7,400.7	38.1	1,291.7	4,267.4	2,865.3	1,402.2	24,179.0	5,176.4	11,140.5	5,283.1	2,579.0	
Jun	8,472.6	4,187.7	2,197.8	660.3	1,426.7	2,478.8	820.4	1,658.4	-	-	-	-	9,927.1	8,541.1	50.1	1,335.9	3,680.5	2,987.4	693.1	24,559.0	5,182.7	10,745.0	5,188.9	3,442.4	
Sep	8,483.3	4,140.8	2,094.4	629.0	1,619.1	2,749.2	955.2	1,794.1	-	-	-	-	10,042.4	8,666.9	49.4	1,326.1	3,680.3	2,980.1	700.1	24,955.3	5,161.1	10,975.2	5,245.7	3,573.3	
Dec	8,124.7	4,317.4	2,097.2	8.4	1,701.8	2,701.6	998.1	1,703.5	-	-	-	-	11,418.4	9,346.6	53.9	2,017.9	3,674.0	3,062.7	611.3	25,918.8	2,205.1	11,821.2	8,334.3	3,558.2	
2014																									
Mar	9,177.7	4,475.8	2,376.0	628.3	1,697.7	3,167.8	1,236.2	1,931.6	-	-	-	-	11,176.0	10,105.7	61.0	1,009.3	3,832.4	3,182.5	649.8	27,353.8	6,259.5	12,255.8	5,292.0	3,546.2	
Jun	9,409.6	4,406.6	2,613.8	636.0	1,753.0	2,783.1	1,143.3	1,639.8	-	-	-	-	11,388.7	10,274.6	63.6	1,050.6	3,796.4	3,195.0	601.4	27,377.8	3,083.3	12,378.8	8,649.5	3,266.2	
Sep	11,416.2	5,354.7	3,866.9	603.6	1,591.1	3,178.5	1,399.4	1,779.1	-	-	-	-	11,450.3	10,418.6	58.8	973.0	4,420.3	3,330.4	1,089.9	30,465.3	1,617.4	13,264.6	9,515.9	6,067.5	
Dec	11,368.7	5,335.0	3,837.3	603.5	1,592.9	3,191.6	1,404.9	1,786.7	-	-	-	-	11,866.0	10,696.8	117.0	1,052.2	4,494.0	3,325.4	1,168.6	30,920.4	1,617.4	13,475.6	9,511.4	6,316.1	
2015																									
Mar	10,022.4	4,737.3	3,336.8	339.3	1,609.0	3,785.2	1,711.2	2,074.0	-	-	-	-	10,856.3	9,510.0	119.5	1,226.8	4,273.3	3,261.3	1,012.1	28,937.2	3,977.8	9,941.7	9,761.7	5,256.1	
Jun	10,100.8	4,851.3	3,331.3	330.2	1,588.0	3,552.8	1,449.9	2,102.9	-	-	-	-	10,992.4	9,629.9	128.5	1,234.0	4,872.7	3,248.9	1,623.8	29,518.7	3,977.8	9,970.5	9,808.7	5,761.6	
Sep	10,868.2	4,925.9	3,383.6	358.5	2,200.2	4,157.0	1,269.9	2,887.1	-	-	-	-	11,104.1	9,740.6	134.1	1,229.4	4,289.5	3,182.7	1,106.8	30,418.8	4,090.3	10,343.5	10,046.3	5,938.7	
Dec	11,085.0	5,043.1	3,522.9	346.0	2,173.0	5,007.7	2,299.6	2,708.1	-	-	-	-	11,173.8	9,529.6	154.2	1,490.0	3,720.7	3,141.0	579.7	30,987.3	4,115.3	10,427.1	10,060.9	6,384.1	
2016																									
Mar	11,146.5	5,323.1	2,768.3	386.8	2,668.3	5,413.0	1,724.8	3,688.2	-	-	-	-	10,246.5	9,044.1	175.4	1,027.0	3,936.2	3,276.4	659.8	30,742.1	4,345.9	9,584.1	10,976.6	5,835.5	
Jun	11,472.1	5,148.1	2,930.3	639.5	2,754.3	5,442.5	1,749.2	3,693.3	-	-	-	-	10,190.6	8,847.6	153.9	1,189.1	4,212.8	3,287.1	925.8	31,318.0	4,450.8	10,607.9	10,357.1	5,902.1	
Sep	11,548.1	5,397.9	2,970.8	611.4	2,568.0	5,874.6	1,578.1	4,296.5	-	-	-	-	10,665.6	9,392.7	212.7	1,060.2	4,074.5	3,303.9	770.6	32,162.8	4,450.8	11,621.6	9,810.6	6,279.7	
Dec	11,410.0	5,344.2	2,982.8	576.6	2,506.3	6,417.5	1,769.5	4,648.0	-	-	-	-	9,965.3	8,659.8	200.8	1,104.7	4,154.6	3,369.5	785.1	31,947.3	4,450.8	11,249.6	9,665.4	6,581.5	
2017																									
Mar	11,648.4	5,469.5	3,001.7	546.5	2,630.6	6,664.0	1,920.0	4,743.9	-	-	-	-	11,260.8	9,899.4	215.3	1,146.0	4,028.7	3,393.0	635.7	33,601.8	4,904.5	12,383.3	10,231.6	6,082.4	
Jun	11,271.7	5,464.0	3,068.4	743.9	1,995.3	6,549.7	2,005.5	4,544.2	-	-	-	-	11,020.3	9,334.0	208.3	1,478.0	4,379.8	3,388.7	991.1	33,221.5	4,720.6	11,808.1	10,539.5	6,153.3	
Sep	11,568.8	5,604.2	3,164.1	736.3	2,064.2	6,701.0	2,166.4	4,534.6	-	-	-	-	11,492.1	9,728.1	206.4	1,557.6	4,406.8	3,381.5	1,025.3	34,168.7	4,720.6	12,358.2	10,616.6	6,473.3	
Dec	12,111.5	5,705.9	3,263.2	830.4	2,311.9	7,272.4	2,274.0	4,998.3	-	-	-	-	13,363.1	11,492.3	196.8	1,674.0	4,115.0	3,366.3	748.7	36,862.0	4,720.6	14,748.0	10,649.5	6,743.9	
2018																									
Mar	11,259.5	5,828.0	3,648.4	717.4	1,065.7	7,585.7	2,320.4	5,265.3	-	-	-	-	15,312.6	12,898.0	198.3	2,216.3	5,477.8	4,493.9	984.0	39,635.7	5,350.4	16,275.8	10,857.3	7,152.2	

Source: Life Insurance Companies.

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

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



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

Table 5.3(b)

Period Ended	Assets																			Total Assets/ Liabilities, Capital & Reserves	Liabilities				
	Foreign Sector					Banking System			Public Sector			Private Sector				Unclassified			Non - Life Ins. Fund		Cap. & Res.	Foreign Liab.	Other		
	Total	Comm. Banks Dep.	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Gov't. Deb.	Local Gov't Sec.	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets						Other Assets	
2008	2,406.4	1,282.8	575.6	-	548.0	1,149.6	3.0	1,146.6	-	-	-	-	2,057.0	1,378.3	135.2	543.5	2,953.1	1,990.1	963.0	8,566.2	-	5,903.0	703.9	1,959.2	
2009	2,565.5	1,169.9	814.2	-	581.3	1,714.4	3.9	1,710.5	-	-	-	-	2,620.7	1,772.4	145.8	702.4	2,809.1	1,987.1	822.0	9,709.7	-	5,892.2	1,422.7	2,394.7	
2010	2,573.9	1,300.9	583.4	-	689.6	2,016.5	13.1	2,003.5	-	-	-	-	2,159.8	1,993.3	134.4	32.1	3,394.3	2,004.4	1,389.9	10,144.6	-	7,660.5	450.6	2,033.5	
2011	2,856.0	1,451.2	697.9	-	706.9	2,124.8	6.2	2,118.6	-	-	-	-	2,518.0	2,374.4	116.6	27.0	3,865.9	2,453.2	1,412.7	11,364.8	-	7,824.0	803.0	2,737.8	
2012	2,979.3	1,470.6	580.8	-	927.9	2,865.4	17.4	2,848.0	-	-	-	-	3,180.9	3,009.2	139.4	32.3	4,068.7	2,931.8	1,136.9	13,094.2	-	9,666.0	783.3	2,645.0	
2013																									
Mar	3,080.2	1,404.4	708.4	-	967.4	3,328.0	19.4	3,308.5	-	-	-	-	3,626.2	3,455.7	138.2	32.3	4,077.6	2,914.8	1,162.8	14,112.0	-	10,193.2	1,011.8	2,907.1	
Jun	3,337.1	1,357.7	756.0	-	1,223.4	3,301.3	7.9	3,293.4	-	-	-	-	3,756.3	3,604.6	121.7	30.0	4,302.8	2,942.4	1,360.3	14,697.4	-	10,826.2	870.6	3,000.6	
Sep	3,390.8	1,236.2	884.6	-	1,270.0	3,274.7	8.8	3,265.9	-	-	-	-	3,840.4	3,675.4	132.5	32.5	4,346.9	2,953.9	1,393.0	14,852.8	-	10,958.1	980.1	2,914.6	
Dec	3,394.8	1,150.4	886.3	-	1,358.0	3,501.5	9.6	3,491.8	-	-	-	-	4,250.1	4,070.9	146.3	32.8	4,017.2	2,971.1	1,046.1	15,163.5	-	11,377.7	898.4	2,887.4	
2014																									
Mar	4,043.1	1,386.7	1,346.7	-	1,309.8	3,183.4	4.6	3,178.7	-	-	-	-	4,239.6	4,058.9	150.1	30.6	4,272.6	3,003.1	1,269.5	15,738.6	-	11,657.8	907.5	3,173.4	
Jun	4,066.2	1,494.2	1,414.1	-	1,157.9	3,082.4	15.8	3,066.6	-	-	-	-	5,700.1	5,499.1	173.1	27.9	4,168.0	3,019.5	1,148.5	17,016.7	-	12,666.1	907.8	3,442.8	
Sep	3,305.0	580.4	1,418.6	-	1,306.0	3,533.7	5.6	3,528.1	-	-	-	-	5,789.4	5,582.1	181.8	25.5	5,436.1	3,074.3	2,361.9	18,064.2	-	12,863.2	988.7	4,212.3	
Dec	2,768.2	1,008.0	982.3	-	777.9	3,517.2	24.5	3,492.7	19.6	19.6	-	-	5,665.8	5,446.3	186.6	32.9	6,126.0	3,153.2	2,972.8	18,096.8	-	12,411.2	1,176.0	4,509.7	
2015																									
Mar	3,872.2	1,102.2	1,397.4	-	1,372.7	3,597.5	12.8	3,584.7	19.6	19.6	-	-	5,674.8	5,481.5	166.6	26.7	5,211.5	3,174.5	2,037.0	18,375.6	-	12,866.3	1,307.9	4,201.3	
Jun	4,132.4	1,073.3	1,504.0	-	1,555.0	3,606.1	14.8	3,591.3	19.6	19.6	-	-	4,386.6	4,162.3	189.9	34.5	5,328.8	3,227.2	2,101.7	17,473.5	-	12,489.0	1,194.2	3,790.3	
Sep	4,230.4	1,513.6	1,090.2	-	1,626.6	3,577.7	10.8	3,566.9	19.6	19.6	-	-	4,419.6	4,176.7	210.4	32.6	5,382.4	3,239.8	2,142.6	17,629.8	-	12,331.7	1,183.3	4,114.8	
Dec	4,320.9	1,665.8	1,111.8	-	1,543.3	3,292.5	18.1	3,274.4	-	-	-	-	4,525.7	4,338.5	158.1	29.2	5,508.6	3,407.8	2,100.7	17,647.6	-	12,738.6	1,154.2	3,754.8	
2016																									
Mar	4,629.1	1,653.9	892.5	-	2,082.6	3,479.0	24.7	3,454.3	-	-	-	-	4,736.8	4,645.9	28.0	62.9	5,631.4	4,048.0	1,583.3	18,476.3	-	14,187.7	416.5	3,872.1	
Jun	4,224.0	1,563.4	889.0	-	1,771.6	3,517.1	28.0	3,489.1	-	-	-	-	4,618.4	4,527.5	27.6	63.4	5,560.9	4,062.6	1,498.3	17,920.4	-	12,184.8	312.6	5,423.0	
Sep	4,265.3	1,602.1	880.9	-	1,782.3	3,350.4	15.9	3,334.5	-	-	-	-	4,762.6	4,674.3	27.2	61.2	5,598.2	4,094.3	1,503.9	17,976.5	-	13,817.9	316.4	3,842.3	
Dec	4,207.5	1,586.7	866.9	-	1,753.8	3,224.8	32.6	3,192.3	-	-	-	-	4,929.6	4,633.4	26.8	269.4	5,707.9	4,122.6	1,585.4	18,069.8	-	13,713.3	341.9	4,014.6	
2017																									
Mar	3,179.8	1,647.5	840.0	-	692.4	3,386.0	21.9	3,364.1	-	-	-	-	4,898.2	4,474.4	26.4	397.5	5,621.2	4,106.9	1,514.3	17,085.2	-	12,815.5	394.1	3,875.6	
Jun	3,287.9	1,843.7	849.3	-	594.9	3,539.1	22.1	3,517.1	-	-	-	-	4,951.4	4,541.6	26.0	383.9	5,449.0	4,110.3	1,338.8	17,227.5	-	12,974.9	548.3	3,704.2	
Sep	3,494.5	1,987.9	907.1	-	599.5	3,758.3	16.0	3,742.3	-	-	-	-	4,879.9	4,491.3	25.6	362.9	5,400.1	4,129.5	1,270.7	17,532.9	-	13,187.9	616.3	3,728.7	
Dec	3,689.6	1,958.8	1,096.5	-	634.3	3,768.9	73.4	3,695.4	-	-	-	-	4,936.9	4,570.9	25.3	340.7	5,465.6	4,169.7	1,295.9	17,861.0	-	13,483.5	346.7	4,030.8	
2018																									
Mar	3,692.6	1,872.2	1,190.5	-	629.9	3,847.4	52.0	3,795.4	-	-	-	-	5,837.0	5,475.7	25.0	336.3	5,353.0	4,070.6	1,282.3	18,730.0	-	14,616.3	255.0	3,858.7	

Source: Non-Life Insurance Companies

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

Table 5.3 (c)

Period Ended	Assets																		Total Assets/ Liabilities, Capital & Reserves	Liabilities					
	Foreign Sector					Banking System			Public Sector			Private Sector				Unclassified				Life Ins. Fund	Cap. & Res.	Foreign Liab. <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	
2008	16,467.4	11,692.0	2,465.4	1,047.6	1,262.4	3,201.8	581.8	2,620.0	-	-	-	-	10,577.2	7,154.6	1,166.4	2,256.2	9,007.6	5,459.7	3,547.9	39,254.0	16,016.4	11,563.8	5,722.4	5,951.6	
2009 <sup>2)</sup>	9,669.8	4,465.0	3,043.7	791.5	1,369.6	3,847.5	561.1	3,286.4	-	-	-	-	6,975.2	5,389.0	255.9	1,330.3	5,415.0	4,011.5	1,403.5	25,907.5	4,181.4	10,856.5	6,179.6	4,689.9	
2010	9,895.6	4,635.0	2,302.0	1,178.0	1,780.6	4,052.7	912.8	3,139.9	-	-	-	-	6,983.5	6,547.6	236.8	199.1	6,273.5	4,199.7	2,073.8	27,205.2	4,459.5	14,049.7	5,308.2	3,387.8	
2011	10,818.5	5,253.5	2,474.3	1,090.8	1,999.9	3,942.6	701.6	3,241.0	-	-	-	-	8,313.2	7,561.1	206.1	546.0	6,992.8	4,861.8	2,131.0	30,067.1	4,378.2	15,649.2	5,512.9	4,526.8	
2012	10,102.0	5,353.0	2,730.3	38.8	1,979.9	6,204.7	814.7	5,390.0	-	-	-	-	12,124.2	9,915.5	194.0	2,014.7	8,021.6	6,290.8	1,730.8	36,452.4	4,750.8	21,095.7	5,567.7	5,038.2	
2013																									
Mar	11,475.9	5,500.6	2,861.3	700.1	2,413.9	6,113.4	848.1	5,265.4	-	-	-	-	12,356.7	10,856.4	176.3	1,324.0	8,345.0	5,780.1	2,565.0	38,291.0	5,176.4	21,333.6	6,294.8	5,486.1	
Jun	11,809.6	5,545.4	2,953.8	660.3	2,650.2	5,780.1	828.4	4,951.7	-	-	-	-	13,683.4	12,145.7	171.8	1,365.9	7,983.3	5,929.9	2,053.4	39,256.4	5,182.7	21,571.3	6,059.5	6,443.0	
Sep	11,874.1	5,377.0	2,979.0	629.0	2,889.1	6,023.9	964.0	5,059.9	-	-	-	-	13,882.9	12,342.3	181.9	1,358.6	8,027.2	5,934.1	2,093.1	39,808.0	5,161.1	21,933.3	6,225.7	6,487.9	
Dec	11,519.6	5,467.8	2,983.5	8.4	3,059.9	6,203.1	1,007.8	5,195.3	-	-	-	-	15,668.5	13,417.5	200.3	2,050.7	7,691.2	6,033.8	1,657.4	41,082.3	2,205.1	23,198.9	9,232.7	6,445.6	
2014																									
Mar	13,220.8	5,862.4	3,722.7	628.3	3,007.5	6,351.1	1,240.8	5,110.3	-	-	-	-	15,415.6	14,164.5	211.1	1,039.9	8,105.0	6,185.7	1,919.3	43,092.5	6,259.5	23,913.6	6,199.4	6,719.6	
Jun	13,475.8	5,900.9	4,028.0	636.0	2,910.9	5,865.4	1,159.0	4,706.4	-	-	-	-	17,088.9	15,773.7	236.7	1,078.5	7,964.4	6,214.5	1,749.9	44,394.5	3,083.3	25,044.9	9,557.3	6,709.0	
Sep	14,721.2	5,935.1	5,285.4	603.6	2,897.1	6,712.2	1,405.0	5,307.2	-	-	-	-	17,239.7	16,000.7	240.6	998.4	9,856.5	6,404.6	3,451.8	48,529.6	1,617.4	26,127.8	10,504.5	10,279.8	
Dec	14,137.0	6,343.0	4,819.6	603.5	2,370.9	6,708.8	1,429.4	5,279.4	19.6	19.6	-	-	17,531.8	16,143.1	303.6	1,085.0	10,620.0	6,478.6	4,141.4	49,017.2	1,617.4	25,886.7	10,687.4	10,825.7	
2015																									
Mar	13,894.6	5,839.5	4,734.2	339.3	2,981.7	7,382.7	1,723.9	5,658.7	19.6	19.6	-	-	16,531.1	14,991.5	286.1	1,253.5	9,484.8	6,435.8	3,049.0	47,312.8	3,977.8	22,808.0	11,069.6	9,457.4	
Jun	14,233.1	5,924.6	4,835.3	330.2	3,143.0	7,158.8	1,464.6	5,694.2	19.6	19.6	-	-	15,379.0	13,792.2	318.4	1,268.5	10,201.5	6,476.0	3,725.5	46,992.2	3,977.8	22,459.5	11,002.9	9,552.0	
Sep	15,098.6	6,439.5	4,473.8	358.5	3,826.8	7,734.8	1,280.7	6,454.0	19.6	19.6	-	-	15,523.7	13,917.3	344.5	1,262.0	9,671.9	6,422.5	3,249.4	48,048.7	4,090.3	22,675.2	11,229.6	10,053.5	
Dec	15,405.9	6,708.9	4,634.7	346.0	3,716.3	8,300.2	2,317.7	5,982.5	-	-	-	-	15,699.5	13,868.1	312.3	1,519.1	9,229.3	6,548.8	2,680.5	48,634.9	4,115.3	23,165.6	11,215.1	10,138.9	
2016																									
Mar	15,775.6	6,977.1	3,660.8	386.8	4,750.9	8,892.0	1,749.5	7,142.5	-	-	-	-	14,983.3	13,690.0	203.3	1,090.0	9,567.6	7,324.4	2,243.1	49,218.4	4,345.9	23,771.8	11,393.1	9,707.6	
Jun	15,696.1	6,711.5	3,819.3	639.5	4,525.9	8,959.6	1,777.2	7,182.4	-	-	-	-	14,809.0	13,375.0	181.5	1,252.4	9,773.7	7,349.7	2,424.0	49,238.4	4,450.8	22,792.7	10,669.8	11,325.0	
Sep	15,813.3	7,000.0	3,851.7	611.4	4,350.3	9,225.0	1,593.9	7,631.1	-	-	-	-	15,428.2	14,067.0	239.8	1,121.4	9,672.7	7,398.2	2,274.4	50,139.2	4,450.8	25,439.5	10,127.0	10,121.9	
Dec	15,617.4	6,931.0	3,849.7	576.6	4,260.1	9,642.3	1,802.0	7,840.3	-	-	-	-	14,894.8	13,293.2	227.5	1,374.1	9,862.5	7,492.1	2,370.5	50,017.1	4,450.8	24,962.8	10,007.3	10,596.1	
2017																									
Mar	14,828.2	7,117.0	3,841.6	546.5	3,323.0	10,050.0	1,941.9	8,108.1	-	-	-	-	16,159.0	14,373.8	241.7	1,543.5	9,649.9	7,499.9	2,150.0	50,687.0	4,904.5	25,198.9	10,625.7	9,958.0	
Jun	14,559.6	7,307.7	3,917.7	743.9	2,590.3	10,088.8	2,027.5	8,061.3	-	-	-	-	15,971.7	13,875.7	234.3	1,861.8	9,828.8	7,498.9	2,329.9	50,449.0	4,720.6	24,783.1	11,087.8	9,857.6	
Sep	15,063.3	7,592.1	4,071.2	736.3	2,663.7	10,459.3	2,182.5	8,276.8	-	-	-	-	16,372.0	14,219.4	232.1	1,920.5	9,807.0	7,511.0	2,295.9	51,701.6	4,720.6	25,546.1	11,232.9	10,202.1	
Dec	15,801.1	7,664.7	4,359.8	830.4	2,946.2	11,041.2	2,347.5	8,693.8	-	-	-	-	18,300.0	16,063.2	222.1	2,014.7	9,580.6	7,536.0	2,044.6	54,722.9	4,720.6	28,231.5	10,996.2	10,774.7	
2018																									
Mar	14,952.1	7,700.2	4,838.9	717.4	1,695.6	11,433.1	2,372.4	9,060.7	-	-	-	-	21,149.7	18,373.7	223.3	2,552.6	10,830.8	8,564.5	2,266.3	58,365.7	5,350.4	30,892.2	11,112.3	11,010.9	

Source: Insurance Companies.

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

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

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

Table 5.4

Period Ended	Foreign Sector	Assets											Total Assets/ Liabilities, Capital & Reserves	Liabilities		
		Banking System			Public Sector				Private Sector					Pension Fund	Reserves	Other
		Total	Cash	Deposits	Total	Gov't. T/Bills	Gov't. Debentures	Local Gov't. Sec.	Total	Shares & Other Sec.	Mortgage Loans	Other				
2008	6,479.7	1,949.0	18.0	1,931.0	282.8	282.8	-	-	8,733.6	8,396.2	337.4	2,186.8	19,631.8	17,872.0	1,591.1	168.6
2009	5,747.4	3,347.7	6.1	3,341.7	455.6	455.6	-	-	7,707.4	7,355.1	352.3	3,241.7	20,499.8	18,623.3	1,636.3	240.2
2010	5,901.7	3,420.0	9.3	3,410.7	3,305.5	3,305.5	-	-	8,254.4	7,868.1	386.4	1,598.2	22,479.8	21,320.8	959.4	199.7
2011	6,559.8	4,047.2	7.8	4,039.4	3,185.3	3,185.3	-	-	8,541.5	8,029.5	512.0	1,552.5	23,886.2	22,700.7	971.5	214.0
2012	7,429.0	5,609.6	27.2	5,582.4	1,037.9	1,037.9	-	-	11,096.4	10,344.3	752.0	1,559.9	26,732.8	25,453.5	1,002.2	277.1
2013																
Mar	7,433.6	6,380.0	23.1	6,356.8	704.6	704.6	-	-	11,705.7	10,973.3	732.5	1,471.8	27,695.7	26,348.0	1,015.5	332.3
Jun	7,771.5	6,684.4	25.9	6,658.6	324.9	324.9	-	-	12,276.8	11,518.3	758.5	1,759.5	28,817.1	27,064.6	1,437.8	314.7
Sep	7,979.1	6,428.6	29.9	6,398.6	319.1	319.1	-	-	12,875.0	12,118.7	756.2	1,842.7	29,444.5	27,709.2	1,416.8	318.5
Dec	8,087.3	6,053.3	48.7	6,004.6	319.1	319.1	-	-	14,022.4	13,272.2	750.2	1,838.2	30,320.4	28,460.6	1,430.4	428.0
2014																
Mar	8,221.2	5,461.7	23.7	5,437.9	319.1	319.1	-	-	14,789.4	13,687.5	1,101.9	1,746.6	30,538.0	28,772.0	1,462.8	303.1
Jun	8,488.2	5,724.6	32.7	5,692.0	307.9	307.9	-	-	14,860.9	13,762.2	1,098.7	1,724.0	31,105.6	29,228.7	1,543.5	333.5
Sep	8,694.0	5,365.7	7.9	5,357.8	112.4	112.4	-	-	15,088.4	13,968.3	1,120.1	1,802.0	31,062.5	29,309.4	1,445.5	307.6
Dec	7,582.9	5,740.9	32.8	5,708.1	112.4	112.4	-	-	16,319.1	15,268.0	1,051.1	1,963.9	31,719.2	29,814.3	1,479.7	425.3
2015																
Mar	7,985.7	5,333.7	3.8	5,329.9	502.9	502.9	-	-	17,951.0	16,583.7	1,367.3	2,033.0	33,806.3	32,060.8	1,253.1	492.4
Jun	7,915.8	5,304.2	24.5	5,279.7	806.0	806.0	-	-	15,853.3	15,033.1	820.2	2,164.3	32,043.7	30,329.1	1,254.5	460.1
Sep	8,037.0	5,280.6	5.4	5,275.2	909.8	909.8	-	-	15,534.1	14,719.4	814.7	2,395.7	32,157.2	30,539.3	1,212.4	405.5
Dec	8,320.1	5,614.0	33.3	5,580.7	705.2	705.2	-	-	15,553.1	14,743.0	810.1	2,187.4	32,379.9	30,646.4	1,238.0	495.6
2016																
Mar	8,446.7	8,912.2	12.0	8,900.2	885.4	885.4	-	-	12,754.2	11,758.4	995.8	1,903.7	32,902.2	31,296.4	1,154.8	450.9
Jun	8,665.7	5,849.5	12.4	5,837.1	896.6	896.6	-	-	16,092.0	15,225.8	866.2	1,977.5	33,481.3	31,817.3	1,236.8	427.2
Sep	9,023.5	5,429.5	2.2	5,427.3	787.4	787.4	-	-	16,443.2	15,581.0	862.2	1,953.8	33,637.5	32,327.4	899.1	411.0
Dec	9,520.3	5,253.7	15.4	5,238.2	657.3	657.3	-	-	16,414.3	15,557.7	856.6	1,977.9	33,823.5	32,268.7	1,039.7	515.1
2017																
Mar	9,603.4	6,363.1	29.8	6,333.4	441.1	441.1	-	-	16,965.3	16,055.0	910.3	2,180.3	35,553.3	33,734.9	1,324.4	494.0
Jun	10,086.5	6,327.3	50.9	6,276.4	685.3	685.3	-	-	16,840.4	15,934.9	905.5	2,008.5	35,948.0	34,053.5	1,416.8	477.7
Sep	9,826.1	7,003.2	(7.2)	7,010.5	639.7	639.7	-	-	17,053.7	16,153.1	900.6	1,973.4	36,496.2	34,533.8	1,446.1	516.2
Dec	10,282.3	7,164.8	9.6	7,155.2	847.4	847.4	-	-	17,435.4	16,538.5	897.0	1,492.5	37,222.4	35,188.8	1,467.8	565.9
2018																
Mar	10,419.8	7,187.5	11.3	7,176.2	851.1	851.1	-	-	18,575.5	18,022.4	553.1	1,462.6	38,496.6	36,632.2	1,351.7	512.7

Source: Pension Schemes

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

Table 6.1

Period	Current Account			Capital Account					Overall Deficit/Surplus (3)+(8)	External Financing					Domestic Financing			
	Revenue	Expenditure	Balance (1) - (2)	Receipts			Expenditure	Balance (4) - (7)		Total (11)+(12)+(13)+(14)	Project Loans	Other	External Debt Payments	Overseas Deposits	Total (16)+(17)+(18)	Banking System (net)	Non-Bank Borrowing	Other Financing
				Total (5)+(6)	Revenue	External Grants												
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
2008	82,484.0	78,491.9	3,992.1	17,029.1	3,417.5	13,611.6	35,941.2	-18,912.1	-14,920.0	14,606.1	27,375.3	-219.6	-1,841.1	-10,708.5	313.9	2,321.4	-1,875.4	-132.1
2009	94,890.7	80,440.9	14,449.9	17,275.1	2,222.5	15,052.6	46,990.2	-29,715.1	-15,265.2	15,526.1	20,435.1	916.9	-2,254.8	-3,571.1	-260.9	-3,686.2	1,051.1	2,374.2
2010	107,875.3	86,386.3	21,489.0	11,780.3	2,325.7	9,454.6	46,658.4	-34,878.1	-13,389.1	12,989.4	15,427.5	870.2	-3,714.5	406.2	399.7	-4,697.6	8,545.0	-3,447.8
2011	120,915.9	100,620.3	20,295.6	13,452.8	812.6	12,640.2	50,116.3	-36,663.5	-16,367.9	17,948.0	18,306.0	743.1	-4,462.9	3,361.8	-1,580.1	15,196.2	-1,081.3	-15,695.0
2012	130,228.4	114,914.6	15,313.8	13,509.5	832.7	12,676.8	56,441.8	-42,932.3	-27,618.5	22,044.2	30,043.2	682.9	-3,764.8	-4,917.1	5,574.3	-7,815.7	-6,926.2	20,316.2
2013	136,494.8	122,053.8	14,441.0	8,671.7	872.8	7,798.9	50,144.5	-41,472.8	-27,031.8	18,545.2	8,749.1	583.0	-3,592.6	12,805.7	8,486.6	17,294.5	-7,032.9	-1,775.0
2014	145,727.9	133,833.6	11,894.3	4,191.0	3,100.8	1,090.2	51,013.7	-46,822.7	-34,928.4	-13,753.4	19,936.7	520.3	-28,284.8	-5,925.6	48,681.8	11,650.3	-141.0	37,172.5
2015	161,710.2	147,637.7	14,072.6	7,272.9	2,686.1	4,586.8	30,664.9	-23,392.0	-9,319.4	-5,264.8	14,710.8	650.4	-15,346.0	-5,280.0	14,584.2	28,007.0	1,085.9	-14,508.7
2016	177,322.1	170,151.8	7,170.2	7,877.1	2,469.3	5,407.8	46,618.1	-38,740.9	-31,570.7	7,836.8	12,824.7	528.3	-5,516.1	0.0	23,733.8	8,482.5	1,588.0	13,663.3
2017	194,688.4	181,549.0	13,139.5	12,198.9	17.0	12,181.8	58,716.6	-46,517.7	-33,378.3	8,740.1	17,286.1	384.8	-8,930.8	0.0	24,638.2	-1,535.6	1,985.4	24,188.5
2013																		
1st Qtr	30,692.9	17,944.2	12,748.7	517.7	336.1	181.6	2,397.7	-1,880.0	10,868.7	169.9	6,510.2	-118.7	-889.8	-5,331.8	-11,038.6	18,178.4	-4,714.3	-24,502.8
2nd Qtr	40,976.9	26,997.2	13,979.8	818.9	99.8	719.1	8,504.1	-7,685.2	6,294.6	2,636.9	543.7	404.1	-751.4	2,440.5	-8,931.5	4,164.7	-99.8	-12,996.4
3rd Qtr	31,207.5	31,287.4	-79.9	1,161.4	337.0	824.4	12,704.4	-11,543.0	-11,622.9	2,844.7	-780.7	-118.5	-979.4	4,723.3	8,778.2	8,474.2	-1,764.2	2,168.2
4th Qtr	33,617.5	45,825.1	-12,207.5	6,173.7	99.9	6,073.8	26,538.3	-20,364.6	-32,572.1	12,893.7	2,475.9	416.1	-972.0	10,973.7	19,678.4	-13,422.8	-454.7	33,555.9
2014																		
1st Qtr	29,109.4	20,678.3	8,431.1	419.3	353.0	66.3	2,948.3	-2,529.0	5,902.1	40.9	4,860.2	-118.6	-1,048.3	-3,652.4	-5,943.0	8,579.4	2,048.0	-16,570.4
2nd Qtr	45,119.1	36,062.5	9,056.6	942.3	805.4	136.9	11,676.8	-10,734.5	-1,677.9	3,335.2	1,021.2	387.8	-870.4	2,796.6	-1,657.3	-5,277.9	-477.4	4,098.0
3rd Qtr	32,523.5	32,058.0	465.5	1,420.1	1,095.6	324.5	12,906.3	-11,486.2	-11,020.7	902.4	3,668.6	-118.2	-1,189.5	-1,458.5	10,118.3	6,027.9	-793.4	4,883.8
4th Qtr	38,975.9	45,034.8	-6,058.9	1,409.3	846.8	562.5	23,482.3	-22,073.0	-28,131.9	-18,031.9	10,386.7	369.3	-25,176.6	-3,611.3	46,163.8	2,320.9	-918.2	44,761.2
2015																		
1st Qtr	32,414.9	23,756.2	8,658.7	416.4	364.2	52.1	2,046.5	-1,630.1	7,028.6	2,416.4	5,996.8	0.0	-1,489.3	-2,091.1	-9,445.0	6,137.7	972.4	-16,555.1
2nd Qtr	45,923.9	34,336.1	11,587.8	267.4	107.7	159.7	4,924.1	-4,656.7	6,931.1	-4,051.7	4,992.8	336.9	-6,350.0	-3,031.4	-2,879.4	4,941.7	-630.2	-7,190.9
3rd Qtr	35,605.8	37,101.2	-1,495.3	1,256.2	364.2	892.0	3,089.9	-1,833.7	-3,329.0	-4,966.7	968.2	0.0	-5,777.4	-157.5	8,295.7	7,465.4	701.1	129.3
4th Qtr	47,765.6	52,444.2	-4,678.6	5,333.0	1,850.0	3,483.0	20,604.4	-15,271.4	-19,950.0	1,337.2	2,753.0	313.5	-1,729.3	0.0	18,612.8	9,462.2	42.6	9,108.0
2016																		
1st Qtr	34,819.4	32,357.1	2,462.3	652.4	373.5	278.9	2,570.0	-1,917.6	544.7	-959.0	474.2	0.0	-1,433.2	0.0	414.3	-6,623.0	648.7	6,388.6
2nd Qtr	51,101.4	44,103.3	6,998.1	3,907.0	852.8	3,054.2	10,631.6	-6,724.6	273.5	1,458.2	2,270.2	279.3	-1,091.3	0.0	-1,731.7	-2,480.5	-423.5	1,172.3
3rd Qtr	37,959.8	37,258.1	701.7	993.5	373.5	620.0	10,691.3	-9,697.8	-8,996.1	2,915.9	4,474.8	0.0	-1,559.0	0.0	6,080.3	9,830.7	1,513.2	-5,263.6
4th Qtr	53,441.4	56,433.3	-2,991.8	2,324.2	869.6	1,454.6	22,725.1	-20,400.9	-23,392.7	4,421.7	5,605.4	249.0	-1,432.7	0.0	18,971.0	7,755.3	-150.4	11,366.1
2017 <sup>1)</sup>																		
1st Qtr	37,957.4	38,471.8	-514.4	6,825.3	0.0	6,825.3	7,228.5	-403.2	-917.6	986.6	3,151.0	0.0	-2,164.4	0.0	-68.9	622.8	2,949.4	-3,641.2
2nd Qtr	59,194.6	42,972.3	16,222.4	1,541.3	13.8	1,527.5	8,586.5	-7,045.3	9,177.1	3.4	1,782.9	209.8	-1,989.3	0.0	-9,180.5	10,802.7	806.6	-20,789.7
3rd Qtr	44,546.2	41,827.7	2,718.5	971.2	2.8	968.4	13,007.9	-12,036.7	-9,318.1	1,625.9	4,277.7	0.0	-2,651.9	0.0	7,692.3	-4,694.6	-752.9	13,139.8
4th Qtr	52,990.1	58,277.2	-5,287.0	2,861.1	0.4	2,860.7	29,893.7	-27,032.6	-32,319.6	6,124.3	8,074.5	175.0	-2,125.2	0.0	26,195.3	-8,266.5	-1,017.8	35,479.6
2018																		
1st Qtr	45,943.3	46,431.4	-488.1	4,032.7	0.0	4,032.7	5,220.4	-1,187.7	-1,675.8	1,675.8	1,098.2	0.0	-3,582.2	0.0	4,159.8	-21,576.8	358.2	25,378.3

Sources: Ministry of Finance and Bank of Guyana.

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

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

Table 6.2

Period	Total Current Revenue	Tax Revenue												
		Total Tax Revenue	Income Tax				Taxes on Prod. & Cons.				Taxes on International Trade			
			Total	Companies	Personal	Other <sup>1)</sup>	Total	Consumption Taxes	Value Added Tax	Excise Tax	Total	Import Duty	Export Duty	Travel Tax
2008	82,484.0	79,134.0	31,241.8	18,567.8	12,674.0	0.0	37,109.2	0.0	23,998.4	13,103.3	7,754.6	6,602.4	8.6	1,143.6
2009	94,890.7	89,085.4	32,830.2	19,379.0	13,451.2	0.0	44,685.7	13.5	23,250.4	21,421.8	8,067.7	6,804.5	8.2	1,255.0
2010	107,875.3	100,958.6	39,243.1	23,824.4	15,418.7	0.0	48,363.1	0.0	27,070.0	21,293.2	9,731.8	8,301.8	6.7	1,423.2
2011	120,915.9	111,408.9	43,060.3	26,215.5	16,844.8	0.0	53,046.9	0.0	31,156.2	21,890.7	11,126.0	9,863.8	9.6	1,252.6
2012	130,228.4	118,333.9	43,949.0	27,794.3	16,154.8	0.0	56,849.4	0.0	34,105.6	22,743.9	12,900.6	11,560.8	9.1	1,330.8
2013	136,494.8	126,509.8	46,128.0	30,929.0	15,199.1	0.0	61,659.4	0.0	34,388.0	27,271.3	13,411.8	11,865.7	14.1	1,532.0
2014	145,727.9	135,889.6	51,183.0	33,283.3	17,899.7	0.0	65,709.5	0.0	37,475.4	28,234.0	13,856.4	12,166.5	13.8	1,676.0
2015	161,710.2	142,896.3	54,500.2	34,606.4	19,893.7	0.0	68,806.8	0.0	35,476.4	33,330.5	14,026.6	12,357.1	11.6	1,657.9
2016	177,322.1	151,745.5	60,624.2	37,896.9	22,727.3	0.0	68,707.0	1,200.0	36,424.0	31,083.0	16,947.9	14,887.1	12.8	2,048.0
2017	194,688.4	171,149.9	67,747.6	46,078.3	21,669.3	0.0	76,319.2	304.8	42,555.9	33,458.6	18,496.8	16,272.9	22.6	2,201.2
2013														
1st Qtr	30,692.9	29,035.1	10,480.8	5,972.0	4,508.8		14,859.4	0.0	8,287.5	6,571.9	2,937.9	2,579.9	2.0	356.1
2nd Qtr	40,976.9	35,854.7	14,749.0	11,466.4	3,282.6		15,261.4	0.0	8,702.9	6,558.5	3,100.2	2,696.3	1.8	402.1
3rd Qtr	31,207.5	29,381.0	10,194.1	6,731.9	3,462.2		14,813.7	0.0	8,082.2	6,731.4	3,484.4	3,072.0	3.9	408.5
4th Qtr	33,617.5	32,239.0	10,704.1	6,758.6	3,945.5		16,724.9	0.0	9,315.4	7,409.5	3,889.2	3,517.5	6.4	365.3
2014														
1st Qtr	29,109.4	28,316.7	10,812.8	6,235.3	4,577.5		13,875.7	0.0	8,285.7	5,590.0	2,908.0	2,531.1	3.0	373.9
2nd Qtr	45,119.1	38,478.4	15,838.2	11,484.3	4,353.9		16,786.2	0.0	10,082.6	6,703.6	3,194.3	2,802.9	3.0	388.4
3rd Qtr	32,523.5	31,595.9	11,652.1	7,628.5	4,023.6		15,289.7	0.0	9,687.1	5,602.6	3,697.6	3,157.3	4.8	535.6
4th Qtr	38,975.9	37,498.5	12,879.9	7,935.3	4,944.6		19,757.8	0.0	9,420.0	10,337.8	4,056.4	3,675.2	3.1	378.1
2015														
1st Qtr	32,414.9	31,680.2	12,413.0	7,183.6	5,229.4		15,591.3	0.0	9,256.2	6,335.0	2,881.8	2,542.1	2.2	337.5
2nd Qtr	45,923.9	39,176.9	15,015.1	10,166.8	4,848.3		17,737.0	0.0	8,899.1	8,837.9	3,247.5	2,830.9	2.6	414.0
3rd Qtr	35,605.8	34,164.4	12,773.6	7,890.8	4,882.8		16,695.9	0.0	8,433.8	8,262.1	3,831.0	3,267.8	3.6	559.7
4th Qtr	47,765.6	37,874.8	14,298.5	9,365.2	4,933.2		18,782.6	0.0	8,887.2	9,895.4	4,066.3	3,716.3	3.2	346.8
2016														
1st Qtr	34,819.4	30,293.1	13,309.7	7,875.9	5,433.9		13,276.4	0.0	8,360.1	4,916.4	3,130.4	2,766.2	2.8	361.4
2nd Qtr	51,101.4	44,856.1	18,527.0	13,330.2	5,196.8		18,936.9	100.0	8,891.8	9,945.1	4,130.7	3,535.5	2.9	592.3
3rd Qtr	37,959.8	35,783.0	13,855.3	8,609.5	5,245.8		16,518.9	500.0	9,456.0	6,562.9	4,511.0	3,841.8	3.6	665.6
4th Qtr	53,441.4	40,813.3	14,932.2	8,081.4	6,850.8		19,974.8	600.0	9,716.1	9,658.7	5,175.9	4,743.6	3.6	428.6
2017														
1st Qtr	37,957.4	36,080.0	14,065.7	8,224.0	5,841.7	0.0	16,986.1	300.0	9,373.2	7,312.9	3,769.9	3,320.3	4.3	445.2
2nd Qtr	59,194.6	49,733.4	21,999.8	16,945.5	5,054.3	0.0	19,427.2	0.0	9,915.8	9,511.4	4,149.3	3,585.8	6.1	557.4
3rd Qtr	44,546.2	39,754.5	15,007.6	10,080.9	4,926.8	0.0	18,434.4	0.0	10,787.1	7,647.3	4,817.8	4,137.2	6.6	674.0
4th Qtr	52,990.1	45,582.1	16,674.5	10,828.0	5,846.6	0.0	21,471.5	4.8	12,479.8	8,986.9	5,759.8	5,229.6	5.7	524.5
2018														
1st Qtr	45,943.3	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Ministry of Finance

<sup>1)</sup> As at Mar-2017, "other income tax" will not include capital gains (it is relocated under "other tax revenue")

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

Table 6.2 (Cont'd)

Period	Other Tax Revenue									Non-Tax Revenue										GRIF Inflows <sup>3)</sup>	
	Total	Licences Vehicles	Environmental Tax	Environmental Levy <sup>1)</sup>	Capital Gains <sup>2)</sup>	Excise Duty	Fees, Premium & ND Surtax	Other Taxes & Duties	Property Taxes			Total <sup>3)</sup>	Rents & Royalties etc.	Fees, Fines etc.	Divs. from Fin. Enterprises	Interest	BOG Surplus	Other Dept. Receipts	Misc.		
									Total	Property Taxes	Estate Taxes										
2008	3,028.3	336.7	605.9	0.0	218.2	267.4	318.8	0.0	1,281.4	1,253.8	27.6	3,350.1	23.5	814.7	381.3	0.0	1,089.5	0.0	1,041.1	0.0	
2009	3,501.8	358.8	674.1	0.0	217.0	191.9	371.9	0.0	1,688.1	1,661.6	26.5	5,805.3	13.4	951.2	1,386.5	0.0	2,301.3	0.0	1,152.8	0.0	
2010	3,620.6	475.3	776.9	0.0	212.2	186.9	376.7	0.0	1,592.5	1,562.0	30.5	6,916.7	11.2	1,006.0	928.8	78.3	1,510.0	0.0	3,382.4	0.0	
2011	4,175.6	477.1	1,014.1	0.0	242.7	230.3	458.5	0.0	1,753.0	1,723.0	30.0	9,507.0	13.2	1,201.8	2,144.2	0.0	2,516.5	0.0	3,631.3	0.0	
2012	4,634.8	513.0	1,070.9	0.0	408.2	222.2	517.0	0.0	1,903.5	1,866.2	37.3	11,055.6	10.2	1,399.5	1,000.0	0.0	4,356.6	0.0	4,289.4	838.9	
2013	5,310.6	587.0	1,071.6	0.0	265.8	224.4	553.3	0.0	2,608.4	2,571.8	36.6	9,151.8	18.6	1,404.8	1,720.0	0.0	4,040.5	0.0	1,967.9	833.3	
2014	5,140.8	637.4	1,033.3	0.0	209.6	241.0	596.7	0.0	2,422.6	2,380.5	42.1	8,823.8	13.8	1,123.8	200.0	0.0	5,091.5	0.0	2,394.7	1,014.4	
2015	5,562.6	653.4	496.1	0.0	286.1	291.4	598.2	0.0	3,237.4	3,200.9	36.5	18,813.9	10.6	1,175.9	1,002.5	0.0	3,512.7	7,876.6	5,235.7	0.0	
2016	5,466.4	867.5	0.0	0.0	285.0	282.0	822.9	0.0	3,208.9	3,172.4	36.5	25,576.5	4,303.0	1,362.0	2,200.0	1,000.0	3,376.1	8,700.0	4,635.4	0.0	
2017	8,586.4	1,038.6	0.0	1,703.4	132.3	586.3	1,508.0	0.0	3,617.8	3,578.8	39.0	23,538.5	3,881.3	1,289.0	1,200.0	1,000.0	3,751.2	9,300.0	3,116.9	0.0	
2013																					
1st Qtr	756.9	144.9	211.4	0.0	57.3	53.0	133.4	0.0	156.9	146.4	10.5	1,657.8	5.7	349.5	720.0	0.0	0.0	0.0	582.6	0.0	
2nd Qtr	2,744.2	154.5	268.1	0.0	121.6	57.4	157.8	0.0	1,984.7	1,974.6	10.1	5,122.2	2.2	428.7	0.0	0.0	4,040.5	0.0	650.8	0.0	
3rd Qtr	888.8	158.0	268.5	0.0	49.1	56.7	146.7	0.0	209.8	203.0	6.8	1,826.5	5.7	395.9	1,000.0	0.0	0.0	0.0	424.9	0.0	
4th Qtr	920.7	129.6	323.6	0.0	37.8	57.4	115.3	0.0	257.0	247.8	9.2	545.3	5.0	230.7	0.0	0.0	0.0	0.0	309.6	833.3	
2014																					
1st Qtr	720.2	167.2	197.3	0.0	62.2	75.3	129.2	0.0	89.0	80.4	8.6	792.7	2.6	255.5	0.0	0.0	0.0	0.0	534.7	0.0	
2nd Qtr	2,659.7	155.0	255.2	0.0	79.8	64.4	171.2	0.0	1,934.0	1,922.3	11.8	6,216.3	2.2	298.5	200.0	0.0	5,091.5	0.0	624.1	424.4	
3rd Qtr	956.5	169.4	259.0	0.0	40.2	49.2	141.7	0.0	297.0	285.6	11.4	702.4	4.3	320.7	0.0	0.0	0.0	0.0	377.3	225.2	
4th Qtr	804.4	145.9	321.8	0.0	27.4	52.2	154.6	0.0	102.6	92.2	10.3	1,112.5	4.7	249.1	0.0	0.0	0.0	0.0	858.6	364.8	
2015																					
1st Qtr	794.1	171.0	192.8	0.0	34.7	90.1	152.0	0.0	153.6	145.7	7.9	734.8	2.3	256.3	0.0	0.0	0.0	0.0	476.1	0.0	
2nd Qtr	3,177.3	164.0	213.1	0.0	212.8	62.3	135.3	0.0	2,390.0	2,380.5	9.5	6,747.0	3.7	279.5	0.0	0.0	3,512.7	0.0	2,951.0	0.0	
3rd Qtr	863.8	163.9	90.2	0.0	22.1	46.4	120.2	0.0	421.0	411.3	9.6	1,441.4	2.0	284.7	0.0	0.0	0.0	550.0	604.7	0.0	
4th Qtr	727.4	154.6	0.1	0.0	16.6	92.6	190.7	0.0	272.8	263.4	9.4	9,890.7	2.5	355.5	1,002.5	0.0	0.0	7,326.6	1,203.7	0.0	
2016																					
1st Qtr	576.6	147.9	0.0	0.0	61.1	41.3	84.0	0.0	242.3	232.9	9.4	4,526.3	1,281.4	300.0	0.0	0.0	0.0	0.0	2,944.9	0.0	
2nd Qtr	3,261.5	262.3	0.0	0.0	146.0	50.5	238.1	0.0	2,564.6	2,554.3	10.4	6,245.3	1,058.7	356.3	1,000.0	0.0	3,376.1	0.0	454.2	0.0	
3rd Qtr	897.9	239.1	0.0	0.0	32.8	54.5	284.5	0.0	286.9	277.5	9.5	2,176.8	952.0	360.8	0.0	500.0	0.0	364.0	364.0	0.0	
4th Qtr	730.4	218.2	0.0	0.0	45.1	135.7	216.3	0.0	115.0	107.7	7.3	12,628.2	1,011.0	344.9	1,200.0	500.0	0.0	8,700.0	872.3	0.0	
2017																					
1st Qtr	1,258.4	278.0	0.0	174.7	35.5	111.3	349.8	0.0	308.9	300.2	8.7	1,877.4	1,016.8	255.1	0.0	0.0	0.0	0.0	605.6	0.0	
2nd Qtr	4,157.2	265.3	0.0	471.0	37.0	145.2	395.1	0.0	2,843.6	2,833.2	10.4	9,461.2	569.0	428.9	0.0	500.0	3,751.2	3,300.0	912.1	0.0	
3rd Qtr	1,494.6	253.3	0.0	478.9	25.8	141.4	338.2	0.0	256.9	247.8	9.1	4,791.8	981.9	319.8	0.0	0.0	0.0	3,000.0	490.1	0.0	
4th Qtr	1,676.2	241.9	0.0	578.8	34.0	188.3	424.9	0.0	208.3	197.6	10.7	7,408.1	1,313.6	285.2	1,200.0	500.0	0.0	3,000.0	1,109.2	0.0	
2018																					
1st Qtr	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Ministry of Finance

<sup>1)</sup> Environmental Levy was implemented on February 01, 2017.

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

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

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

Table 6.3

Period	Total Current Expenditure	Non-interest Current Expenditure																		Debt Charges	
		Total	Personal Emoluments	Other Goods & Services										Transfer Payments							
				Total	Material And Supplies	Fuels & Lubricants	Rental & Maintenance of Buildings	Maintenance of Infrastructure	Electricity Charges	Transport Travel and Postage	Telephone Charges	Other Services Purchased	Miscellaneous	Total	Education Subvents, Grants & Sci.ships	Rates, Taxes & Subvents to L.A.	Subsidies & Contribution to Local & Int'l Orgns.	Refunds of Revenue	Pensions		
2008	78,491.9	71,944.2	23,882.9	24,243.7	3,826.1	1,843.1	2,257.6	1,392.8	3,940.3	2,241.3	397.2	544.8	7,800.6	23,817.6	2,112.1	127.7	14,484.1	8.2	7,085.4	6,547.7	
2009	80,440.9	73,853.4	26,170.9	25,889.8	5,296.0	1,474.2	2,517.7	1,771.3	3,682.7	2,215.6	398.9	751.4	7,782.0	21,792.6	2,529.6	192.5	11,144.5	7.0	7,919.0	6,587.5	
2010	86,386.3	78,506.9	28,367.3	26,811.5	5,072.5	1,651.2	2,638.7	1,956.1	3,905.5	2,526.5	410.4	727.2	7,923.4	23,328.1	2,763.9	189.9	11,673.8	5.3	8,695.3	7,879.4	
2011	100,620.3	92,546.0	31,345.8	33,687.7	6,936.2	2,024.9	2,926.9	2,142.1	5,621.9	3,224.7	454.8	754.4	9,601.9	27,512.5	3,033.5	352.3	14,831.9	8.1	9,286.6	8,074.3	
2012	114,914.6	108,379.1	34,793.9	34,175.6	7,109.4	2,161.4	3,053.2	2,312.6	5,847.6	3,021.4	451.8	776.7	9,441.5	39,409.6	3,094.1	188.3	25,331.7	8.3	10,787.2	6,535.5	
2013	122,053.8	115,947.5	38,489.0	37,527.9	7,333.1	2,222.4	3,246.1	2,931.4	5,876.5	3,473.5	475.5	814.4	11,155.1	39,930.6	3,351.7	213.9	22,565.1	6.2	13,793.6	6,106.3	
2014	133,833.6	127,494.1	42,905.6	40,106.2	8,192.8	2,339.4	3,298.8	2,790.7	5,703.2	3,575.6	549.3	798.7	12,857.7	45,082.2	5,855.5	195.6	24,410.9	24.2	14,596.0	6,339.5	
2015	147,637.7	141,152.2	44,661.7	43,175.9	8,916.2	2,350.3	3,418.8	3,394.9	5,382.1	4,562.3	570.9	798.2	15,782.2	53,314.5	4,789.1	189.4	33,701.2	11.0	14,623.8	6,485.5	
2016	170,151.8	163,425.0	49,360.5	46,800.6	7,398.7	2,234.9	4,370.1	4,486.3	5,262.7	4,679.4	671.0	799.2	16,898.3	67,263.9	5,557.7	183.6	42,942.9	34.6	18,545.1	6,726.8	
2017	181,549.0	173,522.3	54,488.7	49,308.6	7,864.6	2,215.6	5,438.5	5,636.7	3,206.6	5,383.7	626.8	711.6	18,224.6	69,725.0	6,941.2	572.3	42,068.1	4.1	20,139.2	8,026.7	
2013																					
1st Qtr.	17,944.2	16,514.4	8,097.6	3,343.0	374.9	420.8	223.5	95.9	261.7	469.4	67.6	35.0	1,394.0	5,073.7	546.6	1.3	2,359.6	0.4	2,165.8	1,429.8	
2nd Qtr.	26,997.2	25,414.7	9,642.0	6,758.9	836.9	581.3	464.4	369.7	593.5	828.8	99.2	184.0	2,801.2	9,013.8	821.8	84.4	5,166.8	2.9	2,938.0	1,582.5	
3rd Qtr.	31,287.4	29,792.3	8,770.1	11,921.1	3,219.1	548.4	1,200.5	806.8	2,377.2	850.4	131.4	132.1	2,655.2	9,101.1	994.7	45.6	4,956.0	2.0	3,102.8	1,495.1	
4th Qtr.	45,825.1	44,226.2	11,979.3	15,505.0	2,902.3	671.8	1,357.7	1,659.0	2,644.1	1,324.8	177.3	463.4	4,304.7	16,741.9	988.7	82.7	10,082.6	0.9	5,587.0	1,598.9	
2014																					
1st Qtr.	20,678.3	19,407.8	9,028.3	4,310.6	639.6	380.0	339.4	122.1	279.2	531.2	97.3	46.3	1,875.6	6,068.9	707.5	2.0	2,588.4	0.6	2,770.4	1,270.5	
2nd Qtr.	36,062.5	34,563.2	10,710.3	10,917.5	3,149.9	613.2	543.6	337.2	1,952.0	876.9	133.5	153.4	3,157.8	12,935.4	974.3	5.0	8,080.5	0.3	3,875.3	1,499.3	
3rd Qtr.	32,058.0	30,230.8	9,339.6	9,401.6	1,950.3	620.2	1,085.9	960.8	409.0	949.7	129.7	132.4	3,163.7	11,489.6	1,188.0	10.4	7,301.1	0.1	2,990.1	1,827.2	
4th Qtr.	45,034.8	43,292.3	13,227.4	15,476.5	2,452.9	725.9	1,330.0	1,370.7	3,063.0	1,217.9	188.8	466.6	4,660.7	14,588.4	2,985.7	178.2	6,441.0	23.2	4,960.3	1,742.5	
2015																					
1st Qtr.	23,756.2	22,135.0	9,804.8	5,917.4	1,302.3	456.0	349.5	246.3	315.1	630.9	105.4	62.6	2,449.1	6,412.8	741.9	2.1	3,148.1	8.2	2,512.4	1,621.2	
2nd Qtr.	34,336.1	33,019.6	11,087.6	9,391.7	2,139.1	620.9	575.4	599.3	351.1	1,173.8	125.0	60.1	3,746.9	12,540.3	838.0	83.0	7,457.5	0.6	4,161.1	1,316.5	
3rd Qtr.	37,101.2	35,528.4	10,700.1	9,759.4	2,404.4	581.7	960.6	732.7	498.8	1,063.0	152.4	109.5	3,256.4	15,068.9	1,363.7	8.4	10,060.4	0.0	3,636.3	1,572.8	
4th Qtr.	52,444.2	50,469.2	13,069.2	18,107.5	3,070.4	691.6	1,533.3	1,816.6	2,217.2	1,694.6	188.0	565.9	6,329.8	19,292.5	1,845.4	95.8	13,035.2	2.2	4,314.0	1,975.0	
2016																					
1st Qtr.	32,357.1	30,713.7	10,119.8	5,214.0	453.7	417.8	327.6	310.5	309.5	623.7	98.0	39.8	2,633.5	15,379.9	872.3	2.5	9,937.0	25.7	4,542.4	1,643.4	
2nd Qtr.	44,103.3	42,573.7	11,662.8	10,638.0	2,461.7	595.8	835.4	956.2	537.3	1,130.0	145.2	150.3	3,826.2	20,272.8	1,103.2	143.2	14,450.0	0.0	4,576.5	1,529.6	
3rd Qtr.	37,258.1	35,424.4	10,880.4	11,204.4	1,616.1	551.7	1,272.0	1,372.2	534.1	1,195.7	129.0	60.7	4,472.9	13,339.6	1,613.3	5.0	7,170.7	1.0	4,549.5	1,833.7	
4th Qtr.	56,433.3	54,713.2	16,697.5	19,744.1	2,867.2	669.6	1,935.0	1,847.4	3,881.8	1,730.1	298.8	548.4	5,965.7	18,271.6	1,969.0	32.9	11,385.2	7.9	4,876.7	1,720.1	
2017																					
1st Qtr.	38,471.8	36,292.3	11,769.2	6,939.4	820.2	412.8	560.7	728.9	340.1	853.0	111.4	56.4	3,055.7	17,583.8	1,172.6	103.7	11,338.0	2.6	4,966.8	2,179.5	
2nd Qtr.	42,972.3	41,196.1	13,470.2	9,963.6	974.8	515.7	1,037.9	1,237.8	798.6	1,250.0	135.9	198.8	3,814.2	17,762.3	1,304.8	15.7	11,392.6	1.4	5,047.8	1,776.2	
3rd Qtr.	41,827.7	39,682.9	12,134.7	10,460.4	1,190.9	436.1	1,360.3	1,219.2	523.5	1,379.5	138.2	147.6	4,065.2	17,087.9	1,925.0	13.6	9,994.2	0.1	5,155.0	2,144.8	
4th Qtr.	58,277.2	56,351.0	17,114.7	21,945.3	4,878.7	851.0	2,479.6	2,450.8	1,544.5	1,901.2	241.3	308.8	7,289.5	17,291.0	2,538.7	439.3	9,343.3	0.0	4,969.6	1,926.2	
2018																					
1st Qtr.	46,431.4	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Ministry of Finance.

**PUBLIC CORPORATIONS CASH FINANCES: SUMMARY**

(G\$ Million)

Table 6.4

Period	Current Receipts					Operating Payments										Primary Balance <sup>3)</sup>
	Total	Export Sales	Local Sales	VAT Refunds	Other <sup>1)</sup>	Total	Materials & Supplies	Employment Cost	Local Govt. Rates & Taxes	VAT Payments	Other <sup>2)</sup>	Transfers to Central Gov't.				
												Total	Taxes (Property and Corporation)	Dividend		
2008	101,916.8	29,636.3	49,881.5	304.4	22,094.7	99,304.3	33,366.3	21,353.8	415.3	54.3	43,161.6	953.0	828.0	125.0	2,612.5	
2009	89,908.8	27,354.1	45,832.7	347.9	16,374.2	82,765.6	25,440.7	19,373.8	330.2	90.6	36,341.0	1,189.3	1,032.8	156.5	7,143.3	
2010	95,814.7	22,398.4	55,483.1	203.3	17,730.0	93,980.5	31,456.4	20,168.2	112.8	134.8	40,410.8	1,697.6	1,222.6	475.0	1,834.2	
2011	122,092.2	28,777.3	66,005.5	628.3	26,681.1	124,666.6	39,148.5	23,275.3	172.2	90.5	59,531.1	2,449.0	1,049.0	1,400.0	-2,574.4	
2012	135,256.2	28,299.8	68,413.4	488.0	38,055.0	127,579.9	39,975.6	25,741.9	128.8	111.4	59,477.7	2,144.5	1,144.5	1,000.0	7,676.2	
2013	127,565.0	24,833.7	69,017.6	349.0	33,364.7	125,960.7	34,552.7	25,565.2	114.0	103.8	63,238.4	2,386.6	1,386.6	1,000.0	1,604.3	
2014	122,928.3	18,941.0	72,149.4	212.2	31,625.8	122,500.6	34,841.6	24,649.2	57.2	114.7	61,634.7	1,203.2	1,203.2	0.0	427.7	
2015	127,689.8	16,551.9	70,604.2	339.1	40,194.6	112,604.5	26,069.8	28,139.5	40.9	522.8	55,158.6	2,672.9	1,670.4	1,002.5	15,085.2	
2016	117,899.2	18,458.4	66,351.8	722.5	32,366.5	103,309.3	22,947.3	25,410.7	163.9	171.8	50,668.5	3,947.0	1,747.0	2,200.0	14,589.9	
2017	110,423.1	11,886.3	69,474.3	159.9	28,902.6	114,641.2	25,300.0	25,099.5	198.2	1,347.5	59,382.5	3,313.5	2,113.5	1,200.0	-4,218.1	
2013																
1st Qtr	26,493.6	3,594.8	15,957.9	57.4	6,883.5	28,492.7	6,818.4	6,082.8	13.2	22.4	15,498.7	57.2	57.2	0.0	-1,999.1	
2nd Qtr	27,593.0	3,315.2	16,346.1	112.8	7,818.9	30,807.7	8,156.3	5,304.5	54.2	24.5	16,892.7	375.5	375.5	0.0	-3,214.7	
3rd Qtr	31,217.7	6,012.9	18,036.2	114.9	7,053.7	31,282.4	8,953.2	5,840.7	23.8	15.1	15,009.3	1,440.3	440.3	1,000.0	-64.7	
4th Qtr	42,260.7	11,910.8	18,677.4	63.9	11,608.6	35,377.9	10,624.8	8,337.2	22.8	41.8	15,837.7	513.6	513.6	0.0	6,882.8	
2014																
1st Qtr	25,666.2	2,390.8	16,838.1	116.5	6,320.8	26,984.2	7,828.3	5,961.9	11.8	26.7	12,931.3	224.2	224.2	0.0	-1,318.1	
2nd Qtr	33,532.8	5,273.0	18,431.4	37.2	9,791.2	32,809.4	8,339.5	5,583.5	18.6	25.2	18,311.3	531.3	531.3	0.0	723.4	
3rd Qtr	30,615.0	4,044.7	17,679.9	0.0	8,890.3	30,515.7	9,377.8	6,257.1	14.0	37.9	14,607.2	221.7	221.7	0.0	99.3	
4th Qtr	33,114.5	7,232.5	19,200.0	58.5	6,623.5	32,191.3	9,296.1	6,846.7	12.7	24.9	15,784.9	226.0	226.0	0.0	923.1	
2015																
1st Qtr	26,447.9	1,838.4	15,583.2	97.5	8,928.8	23,668.0	5,914.7	6,024.3	19.7	9.4	11,471.3	228.5	228.5	0.0	2,779.9	
2nd Qtr	34,994.3	5,678.3	18,913.3	0.0	10,402.7	28,621.9	6,883.8	6,408.7	3.9	43.1	14,627.7	654.7	654.7	0.0	6,372.4	
3rd Qtr	29,199.7	3,143.6	16,985.6	70.5	8,999.9	28,009.5	6,481.6	5,687.4	9.9	449.7	14,890.0	491.0	488.5	2.5	1,190.2	
4th Qtr	37,047.9	5,891.6	19,122.1	171.1	11,863.1	32,305.1	6,789.7	10,019.1	7.4	20.5	14,169.7	1,298.7	298.7	1,000.0	4,742.8	
2016																
1st Qtr	28,960.8	3,517.7	17,093.6	302.0	8,047.5	22,650.3	5,208.4	5,756.2	16.2	25.9	10,373.6	1,270.0	270.0	1,000.0	6,310.5	
2nd Qtr	30,390.2	3,395.4	15,636.8	202.4	11,155.6	26,883.0	5,879.6	6,259.8	10.7	47.7	13,708.1	977.2	977.2	0.0	3,507.2	
3rd Qtr	23,580.6	2,038.5	16,593.0	58.1	4,891.1	25,088.4	5,414.1	5,051.5	25.1	50.4	12,966.5	1,580.8	380.8	1,200.0	-1,507.8	
4th Qtr	34,967.6	9,506.8	17,028.5	160.0	8,272.2	28,687.5	6,445.3	8,343.2	112.0	47.7	13,620.3	119.1	119.1	0.0	6,280.0	
2017																
1st Qtr	26,722.7	2,013.8	18,787.2	159.9	5,761.8	26,234.4	6,565.4	6,061.2	103.3	22.3	13,097.7	384.5	384.5	0.0	488.3	
2nd Qtr	27,522.4	3,429.8	17,520.6	0.0	6,572.0	28,805.6	5,897.5	5,794.2	45.2	80.0	15,716.0	1,272.7	1,272.7	0.0	-1,283.2	
3rd Qtr	26,500.6	2,295.6	15,754.7	0.0	8,450.3	28,606.1	6,408.3	5,527.4	29.2	673.1	14,421.4	1,546.7	346.7	1,200.0	-2,105.5	
4th Qtr	29,677.4	4,147.1	17,411.8	0.0	8,118.5	30,995.0	6,428.7	7,716.7	20.5	572.0	16,147.5	109.6	109.6	0.0	-1,317.7	
2018																
1st Qtr	27,855.3	1,044.4	12,222.1	575.2	14,013.6	29,976.5	6,688.8	6,002.5	48.6	471.3	16,448.8	316.5	316.5	0.0	-2,121.2	

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

<sup>1)</sup> Includes Receipts from Debtors and Other receipts

<sup>2)</sup> Includes repairs and maintenance, payments to creditors, freight, and other current expenditure.

<sup>3)</sup> Does not include taxes and transfers to central government



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

Table 6.4 (Cont'd)

Period	Interest	Current Balance	Capital Expenditure	NFPE Overall Balance	Total Financing										
					Total	External Borrowing (Net)	Domestic Financing (Net)								
							Total	Banking System (net)	Non-Bank Fin. Inst. Borrowing	Holdings of Cent. Gov't. Sec.	Transfer from Cen. Gov't.	Special Transfers	Inter-Agency Borrowing	Privatisation Proceeds-Guysuco Land Sales	Other <sup>1)</sup>
2008	427.7	2,184.9	8,324.3	-6,139.4	6,139.4	1,478.3	4,661.1	1,774.2	0.0	-117.9	3,967.1	29.0	0.0	0.0	-991.3
2009	637.2	6,506.1	4,867.2	1,638.8	-1,638.8	1,175.2	-2,814.0	1,069.7	0.0	-3,598.0	1,342.2	0.0	0.0	0.0	-1,627.9
2010	452.9	1,381.4	4,170.7	-2,789.4	2,789.4	1,854.2	935.1	287.4	0.0	2,650.3	3,429.6	170.0	0.0	-2,078.0	-3,524.2
2011	322.8	-2,897.2	3,667.3	-6,564.5	6,564.5	-148.1	6,712.5	1,233.4	0.0	-3,451.0	7,557.5	0.0	0.0	-1,691.0	3,063.6
2012	250.4	7,425.8	5,822.7	1,603.1	-1,603.1	-1,351.5	-251.5	9,197.5	0.0	-47.3	6,849.5	0.0	0.0	0.0	-16,251.2
2013	331.7	1,272.6	2,897.3	-1,624.6	1,624.6	742.2	882.5	8,936.0	0.0	-311.7	5,760.1	0.0	0.0	0.0	-13,501.9
2014	568.6	-140.9	1,357.3	-1,498.1	1,498.1	2,419.6	-921.5	5,497.5	0.0	-797.8	3,699.2	0.0	0.0	0.0	-9,320.5
2015	573.2	14,512.0	6,433.4	8,078.7	-8,078.7	-372.7	-7,706.0	-24,734.1	0.0	-867.9	0.0	0.0	0.0	0.0	17,896.0
2016	1,521.5	13,068.4	1,977.0	11,091.4	-11,091.4	-1,901.2	-9,190.2	-27,196.8	0.0	1,498.0	469.9	0.0	0.0	0.0	16,038.7
2017	1,188.8	-5,406.9	7,549.6	-12,956.6	12,956.6	-819.1	13,775.7	25,614.3	0.0	2,215.5	11,505.5	0.0	20.0	0.0	-25,579.6
2008															
1st Qtr	67.5	-784.1	1,300.3	-2,084.5	2,084.5	1,856.3	228.2	1,296.8	0.0	0.0	194.0	0.0	0.0	0.0	-1,262.6
2nd Qtr	69.0	298.2	4,567.0	-4,268.8	4,268.8	1,197.7	3,071.1	-868.4	0.0	-117.9	3,257.1	0.0	0.0	0.0	800.3
3rd Qtr	102.6	545.1	1,087.8	-542.7	542.7	-284.7	827.5	687.3	0.0	0.0	516.0	0.0	0.0	0.0	-375.8
4th Qtr	188.5	2,125.7	1,369.1	756.6	-756.6	-1,291.0	534.4	658.5	0.0	0.0	0.0	29.0	0.0	0.0	-153.1
2009															
1st Qtr	65.9	-303.7	306.7	-610.3	610.3	2,807.3	-2,197.0	-1,042.3	0.0	0.0	21.0	0.0	0.0	0.0	-1,175.7
2nd Qtr	74.4	2,685.4	2,098.3	587.1	-587.1	1,788.8	-2,375.9	1,485.5	0.0	-3,598.0	1,001.0	0.0	0.0	0.0	-1,264.5
3rd Qtr	123.0	482.7	1,237.1	-754.3	754.3	-222.8	977.2	1,394.6	0.0	0.0	0.0	0.0	0.0	0.0	-417.4
4th Qtr	373.8	3,641.6	1,225.2	2,416.4	-2,416.4	-3,198.1	781.7	-768.2	0.0	0.0	320.2	0.0	0.0	0.0	1,229.7
2010															
1st Qtr	112.9	-2,442.7	797.8	-3,240.5	3,240.5	1,676.4	1,564.1	1,064.8	0.0	0.0	1,470.4	0.0	0.0	0.0	-971.2
2nd Qtr	115.3	-462.1	1,191.2	-1,653.3	1,653.3	1,582.3	71.0	-3,318.3	0.0	0.0	93.1	0.0	0.0	0.0	3,296.3
3rd Qtr	115.3	-475.0	924.8	-1,399.8	1,399.8	1,582.3	-204.6	1,614.8	0.0	0.0	1,537.1	0.0	0.0	0.0	-3,356.5
4th Qtr	109.4	4,761.3	1,257.0	3,504.3	-3,504.3	-3,008.9	-495.3	926.1	0.0	2,650.3	329.0	170.0	0.0	-2,078.0	-2,492.8
2011															
1st Qtr	74.6	-4,820.9	984.6	-5,805.5	5,805.5	2,915.7	2,889.8	-1,052.9	0.0	410.0	119.0	0.0	0.0	0.0	3,413.7
2nd Qtr	46.5	237.4	-196.5	433.9	-433.9	-723.7	289.8	242.1	0.0	-3,959.4	3,148.0	0.0	0.0	0.0	859.1
3rd Qtr	135.6	-2,589.5	921.4	-3,510.9	3,510.9	460.3	3,050.6	2,775.9	0.0	0.0	1,049.6	0.0	0.0	0.0	-774.9
4th Qtr	66.0	4,275.9	1,957.8	2,318.1	-2,318.1	-2,800.4	482.3	-731.7	0.0	98.4	3,240.9	0.0	0.0	-1,691.0	-434.3
2012															
1st Qtr	22.7	-1,888.3	893.9	-2,782.2	2,782.2	554.1	2,228.1	3,541.4	0.0	15.1	37.0	0.0	0.0	0.0	-1,365.4
2nd Qtr	111.7	1,928.5	1,501.8	426.6	-426.6	603.0	-1,029.6	-1,296.2	0.0	-133.1	379.0	0.0	0.0	0.0	20.7
3rd Qtr	65.0	1,582.3	983.4	598.9	-598.9	352.3	951.1	2,735.2	0.0	0.0	1,180.3	0.0	0.0	0.0	-4,866.6
4th Qtr	51.1	5,803.4	2,443.6	3,359.8	-3,359.8	-2,860.9	-498.9	4,217.1	0.0	70.7	5,253.2	0.0	0.0	0.0	-10,039.9
2013															
1st Qtr	67.7	-2,066.8	844.7	-2,911.4	2,911.4	2,464.2	447.3	2,086.4	0.0	-425.1	10.0	0.0	0.0	0.0	-1,224.0
2nd Qtr	78.6	-3,293.3	1,335.7	-4,629.0	4,629.0	1,038.5	3,590.5	1,303.7	0.0	69.5	214.1	0.0	0.0	0.0	2,003.2
3rd Qtr	69.9	-134.6	1,149.9	-1,284.5	1,284.5	99.5	1,185.0	3,340.1	0.0	0.0	394.8	0.0	0.0	0.0	-2,549.9
4th Qtr	115.5	6,767.3	-433.0	7,200.3	-7,200.3	-2,860.0	-4,340.3	2,205.8	0.0	43.9	5,141.2	0.0	0.0	0.0	-11,731.2
2014															
1st Qtr	70.4	-1,388.5	844.0	-2,232.5	2,232.5	447.0	1,785.5	1,772.8	0.0	0.0	163.4	0.0	0.0	0.0	-150.6
2nd Qtr	103.3	620.1	862.8	-242.7	242.7	-1,515.3	1,758.0	1,642.8	0.0	-222.3	84.3	0.0	0.0	0.0	253.2
3rd Qtr	136.8	-37.5	1,264.2	-1,301.7	1,301.7	2,271.6	-970.0	1,809.2	0.0	-135.9	709.6	0.0	0.0	0.0	-3,352.9
4th Qtr	258.1	665.0	-1,613.7	2,278.7	-2,278.7	1,216.4	-3,495.1	272.8	0.0	-439.6	2,741.9	0.0	0.0	0.0	-6,070.1
2015															
1st Qtr	49.5	2,730.4	436.5	2,293.9	-2,293.9	79.9	-2,373.8	-469.2	0.0	0.0	0.0	0.0	0.0	0.0	-1,904.6
2nd Qtr	221.3	6,151.1	4,483.4	1,667.7	-1,667.7	-1,175.9	-491.8	-8,451.0	0.0	-926.5	0.0	0.0	0.0	0.0	8,885.7
3rd Qtr	83.4	1,106.8	841.3	265.5	-265.5	726.6	-992.1	-6,099.7	0.0	0.0	0.0	0.0	0.0	0.0	5,107.5
4th Qtr	219.0	4,523.8	672.2	3,851.6	-3,851.6	-3.3	-3,848.3	-9,714.3	0.0	58.6	0.0	0.0	0.0	0.0	5,807.4
2016															
1st Qtr	120.2	6,190.3	292.9	5,897.4	-5,897.4	102.8	-6,000.2	-5,601.5	0.0	4.3	0.0	0.0	0.0	0.0	-402.9
2nd Qtr	122.3	3,384.9	313.5	3,071.4	-3,071.4	-857.9	-2,213.4	-6,849.0	0.0	57.7	70.0	0.0	0.0	0.0	4,507.8
3rd Qtr	640.2	-2,148.0	527.3	-2,675.3	2,675.3	1,508.3	1,167.0	-7,260.0	0.0	1,600.1	16.7	0.0	0.0	0.0	6,810.2
4th Qtr	638.8	5,641.3	843.4	4,797.9	-4,797.9	-2,654.4	-2,143.5	-7,486.3	0.0	-164.0	383.1	0.0	0.0	0.0	5,123.6
2017															
1st Qtr	314.2	174.1	1,184.2	-1,010.1	1,010.1	20.0	990.1	12,044.3	0.0	3,810.9	3,999.0	0.0	0.0	0.0	-18,864.2
2nd Qtr	325.1	-1,608.3	2,425.6	-4,034.0	4,034.0	-784.9	4,818.9	4,466.5	0.0	-141.1	4,200.0	0.0	20.0	0.0	-3,726.5
3rd Qtr	22.3	-2,127.8	2,569.3	-4,697.2	4,697.2	67.4	4,629.8	5,248.1	0.0	-861.7	2,669.8	0.0	0.0	0.0	-2,426.4
4th Qtr	527.2	-1,844.9	1,370.5	-3,215.3	3,215.3	-121.5	3,336.9	3,855.4	0.0	-592.6	636.7	0.0	0.0	0.0	-562.6
2018															
1st Qtr	19.4	-2,140.6	1,515.2	-3,655.8	3,655.8	-254.2	3,909.9	27,206.2	804.0	26.8	5,701.0	0.0	0.0	0.0	-29,828.0

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

<sup>1)</sup> Comprise of changes in working capital and changes in other financial flows.

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

Table 7.1

Period Ended	Total	Bonds	Debentures <sup>2)</sup>	CARICOM Loan <sup>3)</sup>	Treasury Bills
2008	74,958.8	3.4	12,742.5	595.8	61,617.1
2009	87,047.4	3.4	11,767.5	560.8	74,715.7
2010	100,489.5	3.4	6,823.5	523.2	93,139.4
2011	104,937.2	3.4	5,848.5	491.9	98,593.4
2012	93,461.9	3.4	4,873.5	456.2	88,128.8
2013					
Mar	97,211.9	3.4	3,898.5	456.2	92,853.8
Jun	96,919.0	3.4	3,898.5	441.9	92,575.2
Sep	90,269.3	3.4	3,898.5	441.9	85,925.6
Dec	98,815.3	3.4	3,898.5	424.7	94,488.7
2014					
Mar	94,915.5	3.4	3,898.5	424.7	90,588.9
Jun	87,298.8	3.4	3,898.5	408.0	82,988.9
Sep	82,698.9	3.4	3,898.5	408.0	78,389.0
Dec	78,437.7	3.4	3,898.5	390.3	74,145.6
2015					
Mar	78,438.0	3.4	3,898.5	390.3	74,145.8
Jun	75,867.8	3.4	3,898.5	372.5	71,593.4
Sep	78,867.9	3.4	3,898.5	372.5	74,593.5
Dec	81,693.3	3.4	3,898.5	354.8	77,436.6
2016					
Jan	82,193.3	3.4	3,898.5	354.8	77,936.6
Feb	82,993.4	3.4	3,898.5	354.8	78,736.7
Mar	83,997.6	3.4	3,898.5	354.8	79,740.9
Apr	83,697.6	3.4	3,898.5	354.8	79,440.9
May	81,250.3	3.4	3,898.5	354.8	76,993.6
Jun	84,439.5	3.4	3,898.5	337.0	80,200.5
Jul	86,076.0	3.4	3,898.5	337.0	81,837.0
Aug	86,076.0	3.4	3,898.5	337.0	81,837.0
Sep	90,761.8	3.4	8,781.0	337.0	81,640.4
Oct	90,761.8	3.4	8,781.0	337.0	81,640.4
Nov	90,761.5	3.4	8,781.0	337.0	81,640.1
Dec	90,571.6	3.4	8,781.0	319.3	81,468.0
2017					
Jan	90,327.5	3.4	8,536.9	319.3	81,468.0
Feb	90,427.3	3.4	8,536.9	319.3	81,567.8
Mar	90,433.7	3.4	8,536.9	319.3	81,574.2
Apr	90,433.7	3.4	8,536.9	319.3	81,574.2
May	90,265.8	3.4	8,536.9	319.3	81,406.3
Jun	90,247.5	3.4	8,536.9	301.6	81,405.7
Jul	90,268.9	3.4	8,536.9	301.6	81,427.1
Aug	90,268.9	3.4	8,536.9	301.6	81,427.1
Sep	89,364.2	3.4	8,536.9	301.6	80,522.4
Oct	89,364.2	3.4	8,536.9	301.6	80,522.4
Nov	88,833.9	3.4	8,536.9	301.6	79,992.1
Dec	88,816.2	3.4	8,536.9	283.8	79,992.1
2018					
Jan	88,572.1	3.4	8,292.7	283.8	79,992.1
Feb	88,572.1	3.4	8,292.7	283.8	79,992.1
Mar	89,572.1	3.4	8,292.7	283.8	80,992.1

Source: Bank of Guyana.

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

<sup>2)</sup> Total bonded debt was revised in September 2016 to reflect the inclusion of the Non-Refundable NIS Debenture.

<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		
2008	61,754.5	46,174.5	1,183.3	44,991.2	10,727.2	4,850.1	-	4,850.1	2.9	-
2009	74,715.7	56,984.5	2,333.1	54,651.5	9,084.3	8,633.8	-	8,633.8	13.2	-
2010	93,139.4	66,547.1	1,032.9	65,514.2	14,833.6	11,758.2	-	11,758.2	0.5	-
2011	98,593.4	73,547.7	999.2	72,548.6	17,007.7	8,038.0	-	8,038.0	0.0	-
2012	88,128.8	70,253.5	996.9	69,256.6	11,063.9	6,811.4	-	6,811.4	-	-
2013										
Mar	92,853.8	79,799.6	996.8	78,802.8	6,678.0	6,376.2	-	6,376.2	-	-
Jun	92,575.2	79,668.3	996.4	78,671.9	6,488.9	6,418.0	-	6,418.0	-	-
Sep	85,925.6	74,824.6	996.8	73,827.8	4,683.0	6,418.0	-	6,418.0	-	-
Dec	94,488.8	83,825.3	3,497.1	80,328.2	4,183.0	6,480.5	-	6,480.5	0.1	-
2014										
Mar	90,588.9	77,825.5	2,997.3	74,828.2	6,283.0	6,480.5	-	6,480.5	0.1	-
Jun	82,988.9	70,659.9	1,406.3	69,253.6	6,175.0	6,154.0	-	6,154.0	0.1	-
Sep	78,389.0	66,860.0	1,606.4	65,253.6	5,375.0	6,154.0	-	6,154.0	0.1	-
Dec	74,145.6	63,540.1	1,606.5	61,933.6	4,895.0	5,710.5	-	5,710.5	-	-
2015										
Mar	74,145.8	62,540.3	1,606.7	60,933.6	5,895.0	5,710.5	-	5,710.5	-	-
Jun	71,593.4	60,631.6	998.0	59,633.6	6,197.8	4,764.0	-	4,764.0	-	-
Sep	74,593.5	62,925.4	998.1	61,927.3	6,904.2	4,764.0	-	4,764.0	-	-
Dec	77,436.6	65,738.5	998.1	64,740.4	6,881.1	4,807.1	-	4,807.1	10.0	-
2016										
Jan	77,936.6	66,238.5	998.1	65,240.4	6,881.1	4,807.1	-	4,807.1	10.0	-
Feb	78,736.7	66,478.2	998.2	65,480.1	7,441.4	4,807.1	-	4,807.1	10.0	-
Mar	79,740.9	67,388.2	998.2	66,390.1	7,541.4	4,811.4	-	4,811.4	-	-
Apr	79,440.9	67,188.2	998.2	66,190.1	7,441.4	4,811.4	-	4,811.4	-	-
May	76,993.6	64,877.6	998.1	63,879.6	7,249.8	4,864.2	-	4,864.2	2.0	-
Jun	80,200.5	68,277.6	998.1	67,279.6	7,052.5	4,868.4	-	4,868.4	2.0	-
Jul	81,837.0	68,277.6	998.1	67,279.6	7,052.5	6,504.9	-	6,504.9	2.0	-
Aug	81,837.0	68,368.5	998.1	67,370.4	6,963.7	6,504.9	-	6,504.9	-	-
Sep	81,640.4	68,168.5	998.1	67,170.4	6,963.7	6,508.3	-	6,508.3	-	-
Oct	81,640.4	68,021.4	1,201.0	66,820.4	7,313.7	6,305.3	-	6,305.3	-	-
Nov	81,640.1	68,354.2	1,200.8	67,153.4	6,980.6	6,305.3	-	6,305.3	-	-
Dec	81,468.0	68,151.1	997.7	67,153.4	6,980.6	6,336.4	-	6,336.4	-	-
2017										
Jan	81,468.0	68,151.1	997.7	67,153.4	6,980.6	6,336.4	-	6,336.4	-	-
Feb	81,567.8	64,650.9	997.5	63,653.4	6,580.6	10,336.4	4,000	6,336.4	-	-
Mar	81,574.2	65,268.9	997.3	64,271.6	5,962.4	10,342.9	4,000	6,342.9	-	-
Apr	81,574.2	65,021.6	997.3	64,024.3	6,209.7	10,342.9	4,000	6,342.9	-	-
May	81,406.3	64,621.2	997.3	63,623.9	6,609.7	10,175.4	4,000	6,175.4	-	-
Jun	81,405.7	64,321.2	997.3	63,323.9	6,909.2	10,175.4	4,000	6,175.4	-	-
Jul	81,427.1	63,829.6	997.3	62,832.3	7,400.8	10,196.8	4,000	6,196.8	-	-
Aug	81,427.1	64,129.6	997.3	63,132.3	7,100.8	10,196.8	4,000	6,196.8	-	-
Sep	80,522.4	64,217.0	997.3	63,219.7	7,013.4	9,292.1	4,000	5,292.1	-	-
Oct	80,522.4	64,734.1	997.3	63,736.8	6,496.3	9,292.1	4,000	5,292.1	-	-
Nov	79,992.1	64,733.8	997.3	63,736.5	6,576.3	8,682.1	4,000	4,682.1	0.1	-
Dec	79,992.1	64,733.8	997.3	63,736.5	6,576.3	8,682.1	4,000	4,682.1	0.1	-
2018										
Jan	79,992.1	64,635.1	997.3	63,637.8	6,674.9	8,682.1	4,000	4,682.1	0.1	-
Feb	79,992.1	64,335.1	997.3	63,337.8	6,974.9	8,682.1	4,000	4,682.1	0.1	-
Mar	80,992.1	65,429.5	997.3	64,432.2	6,880.5	8,682.1	4,000	4,682.1	0.1	-

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	GUYMINE Bonds <sup>1)</sup>		Total Debentures	Banking System		Non-Banks Financial Institutions	Public Sector		Private Sector
							Bank of Guyana	Commercial Banks		Public Enterprise	National Insurance	
2008	13,341.7	3.4	3.4	-	595.8	12,742.5	3,898.5	8,843.99	-	-	-	-
2009	12,331.7	3.4	3.4	-	560.8	11,767.5	3,898.5	7,868.99	-	-	-	-
2010	7,350.1	3.4	3.4	-	523.2	6,823.5	3,898.5	2,925.00	-	-	-	-
2011	6,343.8	3.4	3.4	-	491.9	5,848.5	3,898.5	1,950.0	-	-	-	-
2012	5,333.1	3.4	3.4	-	456.2	4,873.5	3,898.5	975.0	-	-	-	-
2013												
Mar	4,358.1	3.4	3.4	-	456.2	3,898.5	3,898.5	-	-	-	-	-
Jun	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-
Sep	4,343.8	3.4	3.4	-	441.9	3,898.5	3,898.5	-	-	-	-	-
Dec	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-
2014												
Mar	4,326.6	3.4	3.4	-	424.7	3,898.5	3,898.5	-	-	-	-	-
Jun	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-
Sep	4,309.9	3.4	3.4	-	408.0	3,898.5	3,898.5	-	-	-	-	-
Dec	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-
2015												
Mar	4,292.2	3.4	3.4	-	390.3	3,898.5	3,898.5	-	-	-	-	-
Jun	4,274.4	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-
Sep	4,274.5	3.4	3.4	-	372.5	3,898.5	3,898.5	-	-	-	-	-
Dec	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-	-	-
2016												
Jan	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-	-	-
Feb	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-	-	-
Mar	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-	-	-
Apr	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-	-	-
May	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-	-	-
Jun	4,239.0	3.4	3.4	-	337.0	3,898.5	3,898.5	-	-	-	-	-
Jul	4,239.0	3.4	3.4	-	337.0	3,898.5	3,898.5	-	-	-	-	-
Aug	4,239.0	3.4	3.4	-	337.0	3,898.5	3,898.5	-	-	-	-	-
Sep <sup>4)</sup>	9,121.4	3.4	3.4	-	337.0	8,781.0	3,898.5	-	-	-	4,882.4	-
Oct	9,121.4	3.4	3.4	-	337.0	8,781.0	3,898.5	-	-	-	4,882.4	-
Nov	9,121.4	3.4	3.4	-	337.0	8,781.0	3,898.5	-	-	-	4,882.4	-
Dec	9,103.7	3.4	3.4	-	319.3	8,781.0	3,898.5	-	-	-	4,882.4	-
2017												
Jan	8,859.6	3.4	3.4	-	319.3	8,536.9	3,898.5	-	-	-	4,638.3	-
Feb	8,859.6	3.4	3.4	-	319.3	8,536.9	3,898.5	-	-	-	4,638.3	-
Mar	8,859.6	3.4	3.4	-	319.3	8,536.9	3,898.5	-	-	-	4,638.3	-
Apr	8,859.6	3.4	3.4	-	319.3	8,536.9	3,898.5	-	-	-	4,638.3	-
May	8,859.6	3.4	3.4	-	319.3	8,536.9	3,898.5	-	-	-	4,638.3	-
Jun	8,841.8	3.4	3.4	-	301.6	8,536.9	3,898.5	-	-	-	4,638.3	-
Jul	8,841.8	3.4	3.4	-	301.6	8,536.9	3,898.5	-	-	-	4,638.3	-
Aug	8,841.8	3.4	3.4	-	301.6	8,536.9	3,898.5	-	-	-	4,638.3	-
Sep	8,841.8	3.4	3.4	-	301.6	8,536.9	3,898.5	-	-	-	4,638.3	-
Oct	8,841.8	3.4	3.4	-	301.6	8,536.9	3,898.5	-	-	-	4,638.3	-
Nov	8,841.8	3.4	3.4	-	301.6	8,536.9	3,898.5	-	-	-	4,638.3	-
Dec	8,824.1	3.4	3.4	-	283.8	8,536.9	3,898.5	-	-	-	4,638.3	-
2018												
Jan	8,580.0	3.4	3.4	-	283.8	8,292.7	3,898.5	-	-	-	4,394.2	-
Feb	8,580.0	3.4	3.4	-	283.8	8,292.7	3,898.5	-	-	-	4,394.2	-
Mar	8,580.0	3.4	3.4	-	283.8	8,292.7	3,898.5	-	-	-	4,394.2	-

Source: Bank of Guyana

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

<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.

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

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY  
AND TERMS AS AT MARCH 31, 2018  
(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. 93	4,892,538,923	4,892,538,923	0.00	2000-12-31	UNFIXED
ISSUE NO. 94	14,851,974,507	14,851,974,507	0.00	2001-12-31	UNFIXED
ISSUE NO. 95	2,566,705,406	2,566,705,406	0.00	2002-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	0.00	2003-12-31	UNFIXED
ISSUE NO. 99	4,091,091,420	4,091,091,420	0.00	2005-12-31	UNFIXED
ISSUE NO. 100	7,151,883,823	7,151,883,823	0.00	2006-12-31	UNFIXED
ISSUE NO. 105	416,666,492	416,666,492	0.00	2011-12-31	UNFIXED
ISSUE NO. 106	1,602,714,751	1,602,714,751	0.00	2013-12-31	UNFIXED
ISSUE NO. 107	30,861,623	30,861,623	0.00	2014-12-31	UNFIXED
ISSUE NO. 108	104,436,657	104,436,657	0.00	2016-04-29	UNFIXED
ISSUE NO. 109	21,402,359	21,402,359	0.00	2016-12-31	UNFIXED
ISSUE NO. 110	169,518,784	169,518,784	0.00	2017-12-31	UNFIXED
<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>NON- NEGOTIABLE ISSUE TO NIS</b>					
CERTIFICATE 2 to 20	4,882,446,199	4,394,201,579	1.5	2016-09-16	FIXED

Source: Bank of Guyana.

**EXTERNAL PUBLIC DEBT**  
(US\$ Thousands)

Table 7.5

Period Ended	Total Outstanding Debt	Medium & Long Term					
		Bilateral	Multilateral	Financial <sup>1)</sup>	Supp. Cr. <sup>2)</sup>	Nationalisation	Bonds
2008	834,137	340,631	472,678	3,895	13,417	3,484	32
2009	933,039	375,224	536,993	3,818	13,440	3,528	36
2010	1,042,877	434,427	588,091	3,383	13,408	3,533	35
2011	1,205,584	554,546	631,090	2,989	13,404	3,520	35
2012	1,358,563	665,381	673,549	2,663	13,427	3,507	36
2013							
1st Qtr	1,392,008	705,857	666,783	2,412	13,432	3,490	34
2nd Qtr	1,248,352	555,596	673,507	2,296	13,438	3,481	34
3rd Qtr	1,272,125	575,929	676,920	2,312	13,438	3,490	36
4th Qtr	1,246,478	510,627	716,647	2,240	13,450	3,477	37
2014							
1st Qtr	1,186,720	485,722	681,863	2,173	13,452	3,473	37
2nd Qtr	1,226,573	521,423	685,950	2,229	13,461	3,473	37
3rd Qtr	1,183,635	488,689	675,857	2,113	13,467	3,473	36
4th Qtr	1,216,378	505,517	691,848	2,032	13,473	3,473	35
2015							
1st Qtr	1,233,340	516,008	698,412	1,935	13,478	3,473	33
2nd Qtr	1,175,058	458,168	697,848	2,050	13,484	3,473	35
3rd Qtr	1,144,849	436,700	689,178	1,974	13,490	3,473	34
4th Qtr	1,143,086	432,869	692,190	1,921	12,600	3,473	33
2016							
1st Qtr	1,143,043	433,586	691,479	1,873	12,600	3,473	32
2nd Qtr	1,143,515	430,872	694,798	1,742	12,600	3,473	30
3rd Qtr	1,153,792	444,043	691,929	1,780	12,539	3,473	29
4th Qtr	1,162,488	450,968	693,781	1,700	12,539	3,473	28
2017							
1st Qtr	1,174,197	458,566	697,871	1,720	12,539	3,473	28
2nd Qtr	1,200,737	459,676	705,930	19,090	12,540	3,473	28
3rd Qtr**	1,208,689	466,290	707,280	19,080	12,539	3,473	28
4th Qtr	1,240,593	479,872	725,515	19,165	12,539	3,473	30
2018							
1st Qtr	1,259,618	494,832	729,865	18,878	12,539	3,473	31

Source: Ministry of Finance.

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

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

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

Table 8.1(a)

Period	Total	Consumer Goods							Intermediate Goods							Capital Goods							Misc.		
		Total	Non-Durable		Semi-Durable		Durable			Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining	Building		Other	
			Food for Households	Beverage & Tobacco	Other	Cloth. & Footwear	Other	Motor Car	Other																
2008	267,179.6	65,876.7	19,259.0	4,793.6	20,172.0	2,916.5	4,175.3	4,968.3	9,592.0	148,397.3	85,625.2	13,798.2	10,830.5	1,907.5	11,882.0	24,353.9	51,433.8	10,855.7	2,942.5	10,185.3	4,681.8	12,475.8	10,292.7	1,471.9	
2009	236,729.9	68,009.2	18,761.3	5,346.9	21,882.6	3,164.9	3,830.9	6,131.4	8,891.3	114,514.9	58,012.4	9,850.9	7,715.7	1,517.2	13,989.2	23,429.5	52,464.9	9,056.8	3,988.6	9,047.3	1,472.3	13,169.3	15,730.7	1,740.8	
2010	287,536.9	76,340.0	21,808.5	6,393.8	20,955.4	4,414.8	4,793.7	6,550.6	11,423.1	150,503.9	80,135.4	15,930.0	11,528.9	1,618.3	13,712.5	27,578.8	58,961.2	15,004.9	4,000.9	11,026.7	2,546.6	14,176.4	12,205.8	1,731.7	
2011	359,341.4	84,695.6	25,408.3	8,490.3	20,200.3	3,588.3	5,383.5	6,769.2	14,855.7	192,637.8	116,292.1	15,753.7	11,179.2	2,149.3	14,408.4	32,855.0	80,392.1	16,689.4	8,974.9	14,076.5	9,629.4	15,501.9	15,519.9	1,615.9	
2012	408,064.5	95,224.5	29,262.7	8,972.5	20,743.3	5,048.0	5,423.5	8,954.9	16,819.7	217,094.2	130,390.6	17,495.1	11,399.0	1,875.8	21,211.0	34,722.6	93,969.8	22,478.1	11,845.3	13,800.2	7,784.1	17,793.3	20,268.8	1,776.0	
2013	385,101.8	89,916.9	29,864.1	9,228.8	20,247.7	3,807.0	5,970.8	8,085.2	12,713.3	206,587.9	122,360.5	16,534.5	15,796.0	1,528.5	16,806.0	33,562.3	86,610.5	18,025.1	18,709.4	14,380.7	4,652.2	18,632.5	12,210.6	1,986.5	
2014	369,813.0	85,824.3	28,073.8	8,529.4	18,703.3	3,607.5	6,126.4	7,557.9	13,226.1	202,143.0	118,381.8	17,455.5	11,736.8	1,379.5	17,251.7	35,937.8	80,010.7	13,677.9	9,923.0	13,279.2	10,873.3	18,968.7	13,288.7	1,834.9	
2015	308,015.5	83,503.5	29,801.2	7,774.4	16,534.0	3,210.4	5,531.4	7,281.5	13,370.5	154,976.2	75,871.5	15,259.5	13,663.4	1,256.3	16,476.5	32,449.1	67,936.4	9,159.6	6,608.2	13,092.3	6,333.4	19,411.7	13,331.3	1,599.3	
2016	302,556.3	87,100.9	29,715.5	8,714.4	17,646.7	3,926.2	6,445.4	7,144.5	13,508.1	153,175.7	71,183.7	16,157.0	17,148.5	1,215.9	15,568.1	31,902.6	60,719.5	8,482.7	4,956.6	10,774.0	7,166.5	17,003.8	12,335.9	1,560.3	
2017	337,018.5	97,279.6	32,619.3	7,882.3	23,835.2	5,289.6	6,874.0	7,159.4	13,619.8	176,687.4	81,458.1	13,972.4	19,330.3	1,088.5	21,347.7	39,490.4	61,597.8	7,394.1	4,880.3	9,489.6	12,258.2	16,878.5	10,697.0	1,453.6	
2013																									
1st Qtr	93,306.2	19,343.4	6,817.0	1,888.6	4,452.2	870.3	1,118.0	1,899.2	2,298.1	51,232.4	29,144.4	3,821.0	4,738.5	475.0	5,333.8	7,719.7	22,272.3	4,559.0	4,063.7	3,708.2	1,122.8	4,959.1	3,859.5	458.1	
2nd Qtr	94,928.5	21,994.7	6,568.3	2,325.5	5,386.4	861.7	1,331.8	2,235.1	3,285.7	51,843.5	30,735.3	4,419.6	3,903.8	315.5	3,985.2	8,484.0	20,578.2	5,665.8	2,593.6	3,577.3	1,496.5	4,474.8	2,770.2	512.2	
3rd Qtr	93,025.8	20,699.6	6,333.9	2,234.0	4,029.9	863.2	1,739.2	2,042.5	3,457.1	48,744.8	29,881.2	4,148.9	2,614.2	411.0	3,094.9	8,594.4	23,104.8	4,283.6	7,017.7	3,615.8	939.2	4,241.6	3,006.9	476.6	
4th Qtr	103,841.3	27,879.2	10,144.9	2,780.8	6,379.2	1,211.7	1,781.8	1,908.4	3,672.4	54,767.2	32,599.5	4,144.9	4,539.5	327.0	4,392.1	8,764.2	20,655.3	3,516.8	5,034.3	3,479.4	1,093.7	4,957.0	2,574.0	539.6	
2014																									
1st Qtr	83,777.7	18,668.9	6,566.5	1,750.9	4,317.6	723.8	979.1	1,954.2	2,376.8	47,992.1	29,531.1	4,908.8	1,675.5	321.0	3,913.8	7,641.8	16,672.5	3,563.6	2,195.5	3,493.0	848.7	3,880.9	2,690.8	444.2	
2nd Qtr	91,119.2	19,908.6	6,646.6	2,059.0	4,370.7	825.9	1,278.3	2,076.8	2,651.4	51,995.3	31,736.6	3,981.3	2,785.6	464.4	3,632.7	9,394.7	18,805.2	3,184.3	2,352.5	3,000.6	2,525.9	4,776.5	2,965.3	410.1	
3rd Qtr	96,308.5	22,766.8	6,733.6	2,298.4	5,356.5	893.4	1,544.0	1,816.3	4,124.6	52,239.1	30,877.5	3,380.3	3,373.0	316.9	5,241.7	9,049.6	20,797.4	3,210.5	2,169.1	4,038.6	3,260.8	4,714.2	3,404.2	505.2	
4th Qtr	98,607.6	24,480.1	8,127.2	2,421.2	4,658.5	1,164.4	2,324.9	1,710.6	4,073.2	49,916.6	26,236.5	5,185.1	3,902.7	277.1	4,463.4	9,851.7	23,735.6	3,719.4	3,205.9	2,747.1	4,237.8	5,597.0	4,228.4	475.4	
2015																									
1st Qtr	78,167.1	19,020.3	6,224.1	1,539.3	4,519.4	722.0	1,158.7	1,889.5	2,967.5	37,952.8	17,705.4	4,174.6	3,079.8	439.3	4,061.9	8,491.7	20,787.3	3,455.1	1,986.0	3,577.2	2,193.8	5,310.0	4,265.1	406.7	
2nd Qtr	82,448.1	19,886.0	7,674.6	1,736.2	3,850.5	716.8	1,030.3	1,883.4	2,994.2	44,360.4	23,748.8	4,004.0	4,110.3	206.7	3,822.8	8,467.8	17,771.3	2,220.1	1,448.9	4,425.1	1,803.0	5,151.4	2,722.9	430.4	
3rd Qtr	73,855.1	21,723.3	7,411.6	1,913.8	4,289.6	822.7	1,561.9	1,553.6	4,170.1	35,693.2	17,017.6	3,163.0	2,714.9	299.5	4,933.1	7,565.1	16,061.2	1,815.3	2,035.0	3,038.3	1,230.3	4,327.7	3,614.4	377.5	
4th Qtr	73,545.1	22,873.9	8,491.0	2,585.2	3,874.5	949.0	1,780.5	1,955.0	3,238.7	36,969.8	17,399.7	3,917.8	3,758.3	310.7	3,658.7	7,924.5	13,316.7	1,669.1	1,138.3	2,051.6	1,106.3	4,622.6	2,728.8	384.7	
2016																									
1st Qtr	65,505.9	18,074.9	6,009.6	1,714.6	4,185.1	875.9	1,080.2	1,659.5	2,549.9	31,643.6	13,190.7	3,512.6	2,298.8	347.8	3,782.0	8,511.7	15,453.1	2,141.3	1,276.0	2,776.1	1,473.7	4,209.2	3,576.7	334.4	
2nd Qtr	81,511.7	22,651.5	7,594.2	2,316.4	4,428.2	946.5	1,836.0	1,911.3	3,618.9	40,691.3	19,892.8	4,006.8	4,208.1	290.6	4,293.7	7,999.3	17,733.7	2,142.7	1,640.2	3,624.0	2,185.6	4,750.1	3,391.2	435.2	
3rd Qtr	69,719.5	21,960.1	7,486.9	1,946.3	4,595.0	985.0	1,670.0	1,536.0	3,740.9	33,753.9	16,817.5	3,530.8	1,952.6	348.0	3,929.6	7,175.4	13,624.9	1,821.2	1,094.7	1,942.7	1,386.8	3,940.6	3,438.9	380.6	
4th Qtr	85,819.2	24,414.3	8,624.8	2,737.1	4,438.4	1,118.8	1,859.3	2,037.7	3,598.3	47,086.9	21,282.7	5,106.9	8,689.0	229.4	3,562.8	8,216.2	13,907.9	2,377.4	945.7	2,431.3	2,120.4	4,103.9	1,929.1	410.1	
2017																									
1st Qtr	77,866.7	21,357.4	7,308.9	1,696.2	5,468.0	1,068.1	1,363.6	1,756.2	2,696.3	41,699.5	18,105.5	3,922.8	5,245.8	204.6	5,036.2	9,184.6	14,456.8	2,360.5	1,378.0	2,448.2	1,965.6	3,670.8	2,633.7	353.1	
2nd Qtr	85,198.9	26,334.5	7,646.9	1,940.2	9,406.4	1,444.0	1,387.5	1,471.4	3,038.1	43,539.0	19,556.8	3,008.2	5,357.9	333.4	5,515.8	9,767.0	14,972.2	1,927.3	1,267.9	2,330.7	3,808.1	3,490.5	2,147.6	353.2	
3rd Qtr	81,851.2	22,858.1	8,369.7	1,839.9	3,782.9	1,420.6	1,960.6	1,728.3	3,756.1	43,969.8	20,844.6	3,533.5	4,898.2	307.6	5,187.9	9,198.0	14,678.4	1,739.3	1,299.6	2,078.5	2,624.8	4,606.5	2,329.7	344.9	
4th Qtr	92,101.7	26,729.6	9,293.8	2,406.0	5,178.0	1,356.9	2,162.3	2,203.4	4,129.2	47,479.2	22,951.3	3,507.9	3,828.4	242.9	5,607.7	11,340.9	17,490.4	1,367.0	934.8	2,632.2	3,859.7	5,110.6	3,585.9	402.5	
2018																									
1st Qtr	88,191.3	22,664.4	8,203.3	1,967.5	4,674.1	1,371.7	1,415.4	2,004.6	3,027.8	48,103.0	22,730.9	3,323.3	7,055.9	172.9	4,721.3	10,098.7	17,054.0	1,404.6	2,008.6	2,772.3	3,808.0	4,223.1	2,837.4	369.9	

Source: Bureau of Statistics.

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

Table 8.1(b)

<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>
2008	267,179.6	65,876.7	85,625.2	62,772.1	51,433.8	1,471.9
2009	236,729.9	68,009.2	58,012.4	56,502.6	52,464.9	1,740.8
2010	287,536.9	76,340.0	80,135.4	70,368.5	58,961.2	1,731.7
2011	359,341.4	84,695.6	116,292.1	76,345.7	80,392.1	1,615.9
2012	408,064.5	95,224.5	130,390.6	86,703.6	93,969.8	1,776.0
2013	385,101.8	89,916.9	122,360.5	84,227.4	86,610.5	1,986.5
2014	369,813.0	85,824.3	118,381.8	83,761.2	80,010.7	1,834.9
2015	308,015.5	83,503.5	75,871.5	79,104.7	67,936.4	1,599.3
2016	298,978.6	87,085.4	71,100.7	76,697.1	62,535.2	1,560.3
2017	337,018.5	97,279.6	81,458.1	95,229.3	61,597.8	1,453.6
2013						
1st Qtr	93,306.2	19,343.4	29,144.4	22,088.0	22,272.3	458.1
2nd Qtr	94,928.5	21,994.7	30,735.3	21,108.2	20,578.2	512.2
3rd Qtr	93,025.8	20,699.6	29,881.2	18,863.5	23,104.8	476.6
4th Qtr	103,841.3	27,879.2	32,599.5	22,167.7	20,655.3	539.6
2014						
1st Qtr	83,777.7	18,668.9	29,531.1	18,461.0	16,672.5	444.2
2nd Qtr	91,119.2	19,908.6	31,736.6	20,258.7	18,805.2	410.1
3rd Qtr	96,308.5	22,766.8	30,877.5	21,361.5	20,797.4	505.2
4th Qtr	98,607.6	24,480.1	26,236.5	23,680.0	23,735.6	475.4
2015						
1st Qtr	78,167.1	19,020.3	17,705.4	20,247.4	20,787.3	406.7
2nd Qtr	82,448.1	19,886.0	23,748.8	20,611.7	17,771.3	430.4
3rd Qtr	73,855.1	21,723.3	17,017.6	18,675.6	16,061.2	377.5
4th Qtr	73,545.1	22,873.9	17,399.7	19,570.0	13,316.7	384.7
2016						
1st Qtr	65,505.9	18,074.9	13,190.7	18,452.9	15,453.1	334.4
2nd Qtr	81,511.7	22,651.5	19,892.8	20,798.5	17,733.7	435.2
3rd Qtr	69,719.5	21,960.1	16,817.5	16,936.4	13,624.9	380.6
4th Qtr	82,241.5	24,398.8	21,199.7	20,509.3	15,723.6	410.1
2017						
1st Qtr	77,866.7	21,357.4	18,105.5	23,594.0	14,456.8	353.1
2nd Qtr	85,198.9	26,334.5	19,556.8	23,982.2	14,972.2	353.2
3rd Qtr	81,851.2	22,858.1	20,844.6	23,125.2	14,678.4	344.9
4th Qtr	92,101.7	26,729.6	22,951.3	24,527.9	17,490.4	402.5
2018						
1st Qtr	88,191.3	22,664.4	22,730.9	25,372.1	17,054.0	369.9

Source: Bureau of Statistics.



**IMPORTS BY END-USE (Summary) (c.i.f.) <sup>1)</sup>**  
**(US\$ Million)**

Table 8.1(c)

<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>
2008	1,323.6	326.3	424.3	311.0	254.8	7.3
2009	1,179.4	335.9	296.7	279.1	259.2	8.6
2010	1,419.1	376.8	395.5	347.3	291.0	8.5
2011	1,770.5	417.3	573.0	376.2	396.1	8.0
2012	1,996.7	465.9	638.0	424.3	459.8	8.7
2013	1,874.9	437.7	595.7	410.1	421.7	9.7
2014	1,791.3	415.7	573.4	405.7	387.5	8.9
2015	1,491.6	404.4	367.4	383.1	329.0	7.7
2016	1,447.8	421.7	344.3	371.4	302.8	7.6
2017	1,632.1	471.1	394.5	461.2	298.3	7.0
<b>2013</b>						
1st Qtr	455.8	94.5	142.4	107.9	108.8	2.2
2nd Qtr	461.6	107.0	149.5	102.6	100.1	2.5
3rd Qtr	453.1	100.8	145.5	91.9	112.5	2.3
4th Qtr	504.5	135.4	158.4	107.7	100.3	2.6
<b>2014</b>						
1st Qtr	406.0	90.5	143.1	89.5	80.8	2.2
2nd Qtr	441.4	96.4	153.7	98.1	91.1	2.0
3rd Qtr	466.4	110.3	149.5	103.5	100.7	2.4
4th Qtr	477.5	118.5	127.1	114.7	114.9	2.3
<b>2015</b>						
1st Qtr	378.5	92.1	85.7	98.1	100.7	2.0
2nd Qtr	399.3	96.3	115.0	99.8	86.1	2.1
3rd Qtr	357.7	105.2	82.4	90.4	77.8	1.8
4th Qtr	356.2	110.8	84.3	94.8	64.5	1.9
<b>2016</b>						
1st Qtr	317.2	87.5	63.9	89.4	74.8	1.6
2nd Qtr	394.7	109.7	96.3	100.7	85.9	2.1
3rd Qtr	337.6	106.3	81.4	82.0	66.0	1.8
4th Qtr	398.3	118.2	102.7	99.3	76.1	2.0
<b>2017</b>						
1st Qtr	377.1	103.4	87.7	114.3	70.0	1.7
2nd Qtr	412.6	127.5	94.7	116.1	72.5	1.7
3rd Qtr	396.4	110.7	100.9	112.0	71.1	1.7
4th Qtr	446.0	129.4	111.1	118.8	84.7	1.9
<b>2018</b>						
1st Qtr	427.1	109.8	110.1	122.9	82.6	1.8

Source: Bureau of Statistics.

<sup>1)</sup> 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(a)

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
2008	159,966.8	26,472.0	26,918.8	23,820.7	12,111.9	10,863.0	371.1	1,247.3	41,127.6	17,034.3
2009	153,041.4	16,083.6	24,220.5	23,079.9	9,201.6	8,377.8	1,267.3	1,333.8	56,970.5	12,506.4
2010	177,040.2	23,142.0	20,562.6	30,660.1	8,750.6	9,831.8	1,275.1	1,133.9	70,184.5	11,499.7
2011	225,241.0	27,046.6	25,040.3	35,157.9	8,736.7	7,926.1	1,911.6	1,298.7	104,942.1	13,181.1
2012	284,900.6	30,813.7	27,011.6	40,105.5	13,059.0	7,976.3	1,258.5	5,456.2	146,521.6	12,698.0
2013	279,676.2	27,652.6	23,477.8	49,283.5	15,599.5	7,908.4	582.7	6,656.0	133,203.9	15,311.8
2014	238,381.0	25,741.9	18,173.9	51,514.7	12,832.7	11,030.5	1,006.9	6,196.2	96,993.8	14,890.4
2015	234,251.8	21,537.2	16,198.3	45,588.7	15,849.8	9,020.2	1,730.9	6,265.9	103,483.7	14,577.1
2016	293,411.0	19,020.9	15,159.2	36,922.3	17,101.6	8,339.3	1,697.7	7,650.2	171,538.3	15,981.5
2017	294,200.1	21,116.4	10,015.4	41,513.7	20,582.8	7,383.4	1,239.8	8,893.5	168,817.1	14,638.1
2013										
1st Qtr	55,400.5	6,754.0	2,637.0	6,351.7	3,818.2	1,506.4	249.3	1,412.8	29,733.8	2,937.4
2nd Qtr	65,631.7	7,381.3	2,954.1	10,741.4	5,164.4	1,816.0	121.6	1,931.6	31,982.5	3,538.8
3rd Qtr	80,458.5	7,716.7	6,096.9	15,198.5	4,420.1	1,934.3	125.6	1,529.1	39,651.4	3,785.9
4th Qtr	78,185.6	5,800.5	11,789.8	16,992.0	2,196.7	2,651.7	86.3	1,782.6	31,836.2	5,049.8
2014										
1st Qtr	51,732.6	7,181.4	2,699.1	4,762.5	3,563.5	1,648.2	260.7	2,358.9	25,661.5	3,596.6
2nd Qtr	57,449.0	6,643.9	4,409.0	14,978.4	2,855.0	2,739.1	189.9	1,096.8	21,133.0	3,404.0
3rd Qtr	61,561.1	6,474.5	3,792.6	15,451.7	3,706.3	2,882.4	321.4	1,627.2	22,896.9	4,408.2
4th Qtr	67,638.2	5,442.1	7,273.1	16,322.1	2,707.9	3,760.8	234.9	1,113.3	27,302.4	3,481.6
2015										
1st Qtr	46,774.5	5,590.1	2,680.5	8,077.6	5,038.1	2,491.0	267.9	1,005.2	18,283.3	3,340.8
2nd Qtr	60,450.3	5,416.5	3,589.3	17,874.9	4,256.9	2,353.1	298.8	2,223.5	20,596.2	3,841.2
3rd Qtr	55,264.9	5,817.2	2,603.3	8,979.7	3,261.4	2,072.0	449.5	1,246.4	27,414.6	3,420.7
4th Qtr	71,762.1	4,713.4	7,325.1	10,656.5	3,293.4	2,104.0	714.7	1,790.8	37,189.6	3,974.5
2016										
1st Qtr	62,810.3	5,779.5	1,275.7	6,556.7	3,755.7	1,916.1	125.9	1,303.1	38,363.8	3,733.7
2nd Qtr	74,794.1	3,787.8	3,028.5	11,671.9	5,087.4	2,090.3	786.1	2,334.4	42,306.4	3,701.3
3rd Qtr	67,227.8	4,897.2	1,769.9	9,405.8	4,009.6	1,935.1	237.4	2,368.4	38,246.8	4,357.6
4th Qtr	88,578.9	4,556.4	9,085.2	9,287.9	4,248.9	2,397.9	548.3	1,644.3	52,621.3	4,188.9
2017										
1st Qtr	64,602.7	4,738.1	1,653.6	5,462.5	5,540.0	1,569.9	436.0	2,024.3	39,520.6	3,657.8
2nd Qtr.	74,049.8	5,739.8	2,437.0	10,473.0	6,424.2	2,018.6	163.7	2,480.0	40,759.7	3,553.8
3rd Qtr.	74,615.3	3,661.8	2,271.3	11,955.2	4,800.6	1,693.4	288.9	1,942.7	44,441.8	3,559.7
4th Qtr.	80,932.4	6,976.6	3,653.5	13,623.0	3,818.1	2,101.5	351.3	2,446.5	44,095.1	3,866.7
2018										
1st Qtr	66,965.6	6,431.1	649.3	4,003.5	7,693.2	1,688.8	41.4	2,636.9	39,716.3	4,105.1

Source: Bureau of Statistics.

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

Table 8.2(b)

Period	Total	Bauxite	Sugar	Rice	Shrimp	Timber	Molasses	Rum	Gold	Other
2008	792.4	131.1	133.4	118.0	60.0	53.8	1.8	6.2	203.7	84.4
2009	756.7	79.5	119.8	114.1	45.5	41.4	6.3	6.6	281.7	61.8
2010	873.8	114.2	101.5	151.3	43.2	48.5	6.3	5.6	346.4	56.7
2011	1109.8	133.3	123.4	173.2	43.0	39.1	9.4	6.4	517.1	64.9
2012	1394.0	150.8	132.1	196.2	63.9	39.0	6.2	26.7	716.9	62.1
2013	1361.4	134.6	114.2	239.8	76.0	38.5	2.8	32.4	648.5	74.5
2014	1154.6	124.7	88.0	249.5	62.2	53.4	4.9	30.0	469.8	72.1
2015	1134.4	104.3	78.4	220.8	76.8	43.7	8.4	30.3	501.1	70.6
2016	1421.6	92.1	73.4	178.8	82.8	40.4	8.2	37.0	830.7	78.1
2017	1424.7	102.3	48.5	201.0	99.7	35.8	6.0	43.1	817.5	70.9
2013										
1st Qtr	270.6	33.0	12.9	31.0	18.7	7.4	1.2	6.9	145.2	14.3
2nd Qtr	319.1	35.9	14.4	52.2	25.1	8.8	0.6	9.4	155.5	17.2
3rd Qtr	391.9	37.6	29.7	74.0	21.5	9.4	0.6	7.4	193.1	18.4
4th Qtr	379.8	28.2	57.3	82.5	10.7	12.9	0.4	8.7	154.7	24.5
2014										
1st Qtr	250.7	34.8	13.1	23.1	17.3	8.0	1.3	11.4	124.3	17.4
2nd Qtr	278.3	32.2	21.4	72.6	13.8	13.3	0.9	5.3	102.4	16.5
3rd Qtr	298.1	31.4	18.4	74.8	17.9	14.0	1.6	7.9	110.9	21.3
4th Qtr	327.5	26.4	35.2	79.0	13.1	18.2	1.1	5.4	132.2	16.9
2015										
1st Qtr	226.5	27.1	13.0	39.1	24.4	12.1	1.3	4.9	88.5	16.2
2nd Qtr	292.7	26.2	17.4	86.6	20.6	11.4	1.4	10.8	99.7	18.6
3rd Qtr	267.6	28.2	12.6	43.5	15.8	10.0	2.2	6.0	132.8	16.6
4th Qtr	347.5	22.8	35.5	51.6	15.9	10.2	3.5	8.7	180.1	19.2
2016										
1st Qtr	304.2	28.0	6.2	31.8	18.2	9.3	0.6	6.3	185.8	18.1
2nd Qtr	362.2	18.3	14.7	56.5	24.6	10.1	3.8	11.3	204.9	17.9
3rd Qtr	325.6	23.7	8.6	45.5	19.4	9.4	1.1	11.5	185.2	21.1
4th Qtr.	429.7	22.1	44.0	45.0	20.6	11.6	2.7	8.0	254.8	21.0
2017										
1st Qtr.	312.8	22.9	8.0	26.5	26.8	7.6	2.1	9.8	191.4	17.7
2nd Qtr.	358.6	27.8	11.8	50.7	31.1	9.8	0.8	12.0	197.4	17.2
3rd Qtr.	361.3	17.7	11.0	57.9	23.2	8.2	1.4	9.4	215.2	17.2
4th Qtr.	391.9	33.8	17.7	66.0	18.5	10.2	1.7	11.8	213.5	18.7
2018										
1st Qtr.	324.3	31.1	3.1	19.4	37.3	8.2	0.2	12.8	192.3	19.9

Source: 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\$)	
2008	196,233	23,820,740	453,224	205,239	26,918,826	523,377	2,116,460	26,471,980	50,825	250,751	41,127,650	656,736	...	12,111,873	...	173,666	10,862,968	249,832	
2009	260,815	23,079,929	360,576	212,131	24,220,468	465,382	1,406,908	16,083,635	46,149	311,884	56,970,457	726,283	...	9,201,600	...	122,406	8,377,788	284,515	
2010	336,313	30,660,092	362,283	203,525	20,562,593	404,775	1,135,817	23,141,996	82,550	302,654	70,184,495	921,065	...	8,750,589	...	168,112	9,831,781	235,774	
2011	305,382	35,157,889	457,736	211,762	25,040,250	466,652	1,816,548	27,046,616	63,339	347,850	104,942,067	1,203,442	...	8,736,740	...	133,572	7,926,141	242,288	
2012	334,141	40,105,532	482,785	197,105	27,011,614	550,279	2,229,848	30,813,670	55,847	455,072	146,521,625	1,288,189	...	13,059,016	...	119,645	7,976,302	268,975	
2013	394,989	49,283,524	493,698	160,284	23,477,766	585,166	1,678,971	27,652,553	67,077	482,527	133,203,890	1,121,942	...	15,599,486	...	112,970	7,908,431	287,687	
2014	501,209	51,514,672	406,145	189,565	18,173,858	396,505	1,583,343	25,741,923	65,208	385,683	96,993,754	1,009,542	...	12,832,703	...	176,913	11,030,526	248,807	
2015	537,334	45,588,664	338,166	212,691	16,198,337	311,629	1,501,387	21,537,221	57,746	448,248	103,483,706	932,029	...	15,849,825	...	137,625	9,020,156	263,690	
2016	499,192	36,922,306	295,228	158,451	15,159,231	385,733	1,493,678	19,020,902	50,941	677,788	171,538,329	1,014,689	...	17,101,600	...	118,565	8,339,302	285,470	
2017	539,387	41,513,690	312,677	107,986	10,015,384	383,274	1,400,613	21,116,369	60,414	664,848	168,817,133	1,015,399	...	20,582,812	...	115,172	7,383,367	258,371	
2013																			
1st Qtr	54,376	6,351,697	116,811	18,246	2,636,958	144,523	451,133	6,753,992	14,971	92,215	29,733,792	322,439	...	3,818,212	...	20,288	1,506,437	74,254	
2nd Qtr	87,907	10,741,378	122,190	20,410	2,954,104	144,738	463,504	7,381,350	15,925	110,795	31,982,478	288,663	...	5,164,447	...	25,383	1,816,016	71,543	
3rd Qtr	125,673	15,198,469	120,936	40,479	6,096,949	150,620	471,690	7,716,662	16,360	153,147	39,651,399	258,911	...	4,420,147	...	23,973	1,934,307	80,686	
4th Qtr	127,032	16,991,981	133,761	81,149	11,789,755	145,285	292,644	5,800,549	19,821	126,369	31,836,221	251,930	...	2,196,679	...	43,325	2,651,671	61,204	
2014																			
1st Qtr	51,160	4,762,510	93,091	26,270	2,699,139	102,746	469,529	7,181,439	15,295	101,179	25,661,471	253,623	...	3,563,535	...	26,549	1,648,174	62,081	
2nd Qtr	134,841	14,978,417	111,082	43,417	4,408,951	101,549	386,357	6,643,851	17,196	81,232	21,132,980	260,156	...	2,855,003	...	43,893	2,739,130	62,405	
3rd Qtr	148,392	15,451,662	104,128	35,922	3,792,629	105,580	387,483	6,474,502	16,709	89,559	22,896,857	255,661	...	3,706,310	...	51,044	2,882,386	56,468	
4th Qtr	166,816	16,322,082	97,845	83,956	7,273,139	86,630	339,974	5,442,131	16,007	113,712	27,302,446	240,101	...	2,707,855	...	55,427	3,760,836	67,852	
2015																			
1st Qtr	88,286	8,077,570	91,494	31,427	2,680,537	85,295	356,028	5,590,118	15,701	75,928	18,283,300	240,797	...	5,038,104	...	40,373	2,491,025	61,701	
2nd Qtr	188,609	17,874,873	94,772	45,571	3,589,317	78,763	337,771	5,416,463	16,036	85,775	20,596,175	240,119	...	4,256,874	...	34,733	2,353,112	67,749	
3rd Qtr	112,285	8,979,704	79,973	34,689	2,603,343	75,048	422,512	5,817,212	13,768	121,205	27,414,582	226,183	...	3,261,399	...	28,963	2,072,029	71,541	
4th Qtr	148,155	10,656,518	71,928	101,004	7,325,140	72,523	385,076	4,713,428	12,240	165,339	37,189,650	224,929	...	3,293,448	...	33,556	2,103,990	62,700	
2016																			
1st Qtr	93,532	6,556,709	70,101	14,440	1,275,743	88,345	446,900	5,779,537	12,932	160,196	38,363,811	239,481	...	3,755,657	...	25,693	1,916,061	74,574	
2nd Qtr	158,635	11,671,893	73,577	34,838	3,028,463	86,930	292,490	3,787,846	12,950	167,131	42,306,368	253,133	...	5,087,450	...	26,836	2,090,332	77,892	
3rd Qtr	128,394	9,405,828	73,257	15,614	1,769,858	113,351	383,048	4,897,169	12,785	141,563	38,246,819	270,174	...	4,009,609	...	27,087	1,935,055	71,439	
4th Qtr	118,631	9,287,877	78,292	93,559	9,085,167	97,107	371,240	4,556,350	12,273	208,898	52,621,331	251,900	...	4,248,884	...	38,949	2,397,855	61,565	
2017																			
1st Qtr	63,928	5,462,465	85,447	15,801	1,653,619	104,653	328,892	4,738,105	14,406	165,074	39,520,578	239,411	...	5,539,950	...	22,400	1,569,873	70,085	
2nd Qtr	139,356	10,473,012	75,153	21,927	2,437,000	111,143	416,066	5,739,847	13,796	158,967	40,759,656	256,404	...	6,424,198	...	29,855	2,018,563	67,612	
3rd Qtr	160,060	11,955,167	74,692	28,113	2,271,251	80,790	233,348	3,661,801	15,692	171,635	44,441,796	258,932	...	4,800,600	...	27,978	1,693,384	60,526	
4th Qtr	176,042	13,623,045	77,385	42,146	3,653,513	86,688	422,307	6,976,616	16,520	169,172	44,095,103	260,652	...	3,818,064	...	34,940	2,101,546	60,148	
2018																			
1st Qtr	49,628	4,003,531	80,670	7,814	649,254	83,088	443,667	6,431,139	14,495	145,956	39,716,316	272,112	...	7,693,187	...	28,341	1,688,790	59,588	

Source: Bureau of Statistics.

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

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

Table 8.4(a)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2008	(105,380.4)	267,179.6	161,799.2	159,966.8	1,832.4
2009	(81,344.0)	236,729.9	155,385.9	153,041.4	2,344.5
2010	(108,226.8)	287,536.9	179,310.0	177,040.2	2,269.8
2011	(130,907.6)	359,341.4	228,433.8	225,241.0	3,192.7
2012	(118,791.5)	408,064.5	289,273.0	284,900.6	4,372.5
2013	(102,618.5)	385,101.8	282,483.3	279,676.2	2,807.1
2014	(128,872.5)	369,896.9	241,024.4	238,433.2	2,591.2
2015	(70,280.8)	308,015.5	237,734.6	234,251.8	3,482.8
2016	(1,488.1)	298,978.6	297,490.5	293,411.0	4,079.5
2017	(40,513.6)	337,018.5	296,504.9	294,200.1	2,304.8
2013					
1st Qtr	(37,207.6)	93,306.2	56,098.6	55,400.5	698.1
2nd Qtr	(28,794.4)	94,928.5	66,134.1	65,631.7	502.4
3rd Qtr	(11,628.0)	93,025.8	81,397.8	80,458.5	939.4
4th Qtr	(24,988.4)	103,841.3	78,852.8	78,185.6	667.3
2014					
1st Qtr	(31,411.2)	83,830.5	52,419.3	51,765.2	654.2
2nd Qtr	(32,494.3)	91,145.6	58,651.3	57,465.7	1,185.6
3rd Qtr	(34,541.8)	96,313.1	61,771.4	61,564.1	207.3
4th Qtr	(30,425.2)	98,607.6	68,182.4	67,638.2	544.2
2015					
1st Qtr	(30,545.5)	78,167.1	47,621.7	46,774.5	847.2
2nd Qtr	(21,210.7)	82,448.1	61,237.5	60,450.3	787.2
3rd Qtr	(17,850.1)	73,855.1	56,005.0	55,264.9	740.1
4th Qtr	(674.6)	73,545.1	72,870.5	71,762.1	1,108.4
2016					
1st Qtr	(1,556.5)	65,505.9	63,949.4	62,810.3	1,139.1
2nd Qtr	(4,957.4)	81,511.7	76,554.3	74,794.1	1,760.2
3rd Qtr	(1,786.4)	69,719.5	67,933.2	67,227.8	705.4
4th Qtr	6,812.1	82,241.5	89,053.6	88,578.9	474.7
2017					
1st Qtr	(12,256.4)	77,866.7	65,610.3	64,602.7	1,007.6
2nd Qtr	(10,902.2)	85,198.9	74,296.7	74,049.8	246.9
3rd Qtr	(6,668.6)	81,851.2	75,182.6	74,615.3	567.3
4th Qtr	(10,686.3)	92,101.7	81,415.4	80,932.4	483.0
2018					
1st Qtr	(20,826.8)	88,191.3	67,364.4	66,965.6	398.9

Sources: Bureau of Statistics and Bank of Guyana.

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

Table 8.4(b)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2008	(522.1)	1,323.6	801.5	792.4	9.1
2009	(411.2)	1,179.4	768.2	756.7	11.5
2010	(534.1)	1,419.1	885.0	873.8	11.2
2011	(645.0)	1,770.5	1,125.5	1,109.8	15.7
2012	(581.3)	1,996.7	1,415.5	1,394.0	21.4
2013	(499.8)	1,874.9	1,375.1	1,361.4	13.7
2014	(624.1)	1,791.3	1,167.2	1,154.6	12.5
2015	(340.3)	1,491.6	1,151.3	1,134.4	16.9
2016	(7.2)	1,447.8	1,440.6	1,420.9	19.8
2017	(196.2)	1,632.1	1,435.9	1,424.7	11.2
2013					
1st Qtr	(181.7)	455.8	274.0	270.6	3.4
2nd Qtr	(140.0)	461.6	321.6	319.1	2.4
3rd Qtr	(56.6)	453.1	396.4	391.9	4.6
4th Qtr	(121.4)	504.5	383.1	379.8	3.2
2014					
1st Qtr	(152.1)	406.0	253.8	250.7	3.2
2nd Qtr	(157.4)	441.4	284.0	278.3	5.7
3rd Qtr	(167.3)	466.4	299.1	298.1	1.0
4th Qtr	(147.3)	477.5	330.2	327.5	2.6
2015					
1st Qtr	(147.9)	378.5	230.6	226.5	4.1
2nd Qtr	(102.7)	399.3	296.5	292.7	3.8
3rd Qtr	(86.4)	357.7	271.2	267.6	3.6
4th Qtr	(3.3)	356.2	352.9	347.5	5.4
2016					
1st Qtr	(7.5)	317.2	309.7	304.2	5.5
2nd Qtr	(24.0)	394.7	370.7	362.2	8.5
3rd Qtr	(8.7)	337.6	329.0	325.6	3.4
4th Qtr	33.0	398.3	431.3	429.0	2.3
2017					
1st Qtr	(59.4)	377.1	317.7	312.8	4.9
2nd Qtr	(52.8)	412.6	359.8	358.6	1.2
3rd Qtr	(32.3)	396.4	364.1	361.3	2.7
4th Qtr	(51.7)	446.0	394.3	391.9	2.3
2018					
1st Qtr	(100.9)	427.1	326.2	324.3	1.9

Sources: Bureau of Statistics.

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

Table 8.5

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
2008	298.8	355.9	57.1	264.2	355.9	91.7	194.5	241.2	46.7	458.7	597.1	138.4
2009	569.4	627.5	58.1	534.8	627.5	92.7	163.9	221.3	57.4	698.7	848.8	150.1
2010	724.4	780.0	55.6	689.7	780.0	90.3	161.0	231.6	70.6	850.7	1011.6	160.9
2011	749.7	798.1	48.4	715.1	798.1	83.0	192.5	260.7	68.3	907.5	1058.8	151.3
2012	825.2	862.2	37.0	790.6	862.2	71.6	257.5	313.4	55.9	1048.1	1175.6	127.5
2013												
Mar	781.1	811.6	30.6	746.5	811.6	65.1	208.5	268.9	60.4	955.0	1080.5	125.6
Jun	701.3	732.0	30.7	666.7	732.0	65.2	221.8	279.9	58.1	888.5	1011.9	123.4
Sep	634.0	659.5	25.6	599.4	659.5	60.2	253.1	307.5	54.4	852.5	967.0	114.5
Dec	751.2	776.9	25.7	716.6	776.9	60.3	238.6	299.9	61.2	955.3	1076.7	121.5
2014												
Mar	688.5	708.6	20.0	653.9	708.6	54.6	223.1	277.0	53.9	877.0	985.6	108.6
Jun	650.4	670.5	20.0	647.0	670.5	23.5	264.9	323.7	58.8	911.9	994.2	82.3
Sep	616.6	630.3	13.7	613.1	630.3	17.2	275.6	330.6	55.0	888.8	960.9	72.2
Dec	652.2	665.6	13.4	648.7	665.6	16.9	296.4	357.6	61.1	945.2	1023.2	78.0
2015												
Mar	608.7	616.4	7.7	605.3	616.4	11.1	341.8	401.6	59.8	947.0	1018.0	71.0
Jun	619.0	626.9	7.8	615.6	626.9	11.3	340.9	398.3	57.4	956.5	1025.2	68.7
Sep	607.2	611.1	3.9	603.8	611.1	7.4	280.5	338.2	57.7	884.3	949.4	65.1
Dec	594.7	598.5	3.8	591.2	598.5	7.3	273.7	357.1	83.4	864.9	955.7	90.7
2016												
Jan	621.1	624.9	3.8	617.6	624.9	7.3	283.4	354.1	70.7	901.0	979.0	78.0
Feb	639.8	642.3	2.6	636.3	642.3	6.0	289.5	361.3	71.8	925.8	1003.6	77.8
Mar	617.7	619.0	1.3	614.3	619.0	4.8	303.5	377.2	73.7	917.7	996.2	78.4
Apr	603.3	604.6	1.3	599.9	604.6	4.8	303.4	374.6	71.3	903.2	979.3	76.1
May	611.1	612.4	1.3	607.6	612.4	4.8	310.6	381.9	71.3	918.2	994.3	76.0
Jun	633.3	634.6	1.3	629.9	634.6	4.8	311.4	380.9	69.5	941.3	1015.5	74.2
Jul	617.4	618.6	1.3	613.9	618.6	4.8	316.2	386.2	70.0	930.1	1004.8	74.8
Aug	613.8	615.1	1.3	610.3	615.1	4.8	317.0	392.9	75.9	927.3	1007.9	80.6
Sep	610.4	610.4	0.0	606.9	610.4	3.5	314.2	388.3	74.2	921.1	998.7	77.6
Oct	625.8	625.8	0.0	622.3	625.8	3.5	307.6	380.2	72.6	929.9	1006.0	76.1
Nov	623.5	623.5	0.0	620.0	623.5	3.5	286.7	365.1	78.4	906.7	988.6	81.8
Dec	596.7	596.7	0.0	593.2	596.7	3.5	278.1	355.4	77.3	871.4	952.1	80.8
2017												
Jan	598.9	598.9	0.0	595.5	598.9	3.5	273.8	352.6	78.8	869.3	951.5	82.2
Feb	594.4	594.4	0.0	590.9	594.4	3.5	282.0	362.2	80.1	872.9	956.5	83.6
Mar	596.3	596.3	0.0	592.8	596.3	3.5	256.0	333.1	77.1	848.8	929.3	80.6
Apr	589.5	589.5	0.0	586.0	589.5	3.5	276.4	353.8	77.5	862.4	943.3	80.9
May	591.2	591.2	0.0	587.7	591.2	3.5	292.0	373.1	81.1	879.7	964.3	84.6
Jun	578.4	578.4	0.0	574.9	578.4	3.5	287.0	371.6	84.6	861.9	950.0	88.1
Jul	578.8	578.8	0.0	575.4	578.8	3.5	293.8	383.9	90.1	869.2	962.7	93.6
Aug	577.6	577.6	0.0	574.1	577.6	3.5	291.7	384.1	92.5	865.8	961.7	95.9
Sep	579.5	579.5	0.0	576.0	579.5	3.5	275.7	367.9	92.1	851.7	947.3	95.6
Oct	569.4	569.4	0.0	566.0	569.4	3.5	283.5	379.4	95.9	849.5	948.9	99.4
Nov	562.6	562.6	0.0	559.1	562.6	3.5	288.0	388.1	100.1	847.1	950.7	103.6
Dec	584.0	584.0	0.0	580.6	584.0	3.5	276.5	380.5	104.0	857.1	964.5	107.4
2018												
Jan	552.8	552.8	0.0	549.3	552.8	3.5	307.5	410.0	102.5	856.7	962.8	106.0
Feb	518.5	518.5	0.0	515.0	518.5	3.5	300.6	408.8	108.2	815.7	927.3	111.7
Mar	498.5	498.5	0.0	495.1	498.5	3.5	319.4	422.5	103.2	814.4	921.1	106.7

Sources: Bank of Guyana and Commercial Banks

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

Table 8.6(a)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2016															
Jan	104,424,936.41	101,504,131.25	1,367,928.17	1,367,928.17	184,948.82	3,348,024.67	2,598,946.00	291,423.90	291,423.90	166,230.87	107,772,961.08	104,103,077.25	1,659,352.07	1,659,352.07	351,179.69
Feb	115,201,763.60	111,056,157.56	1,506,779.73	1,660,975.90	977,850.42	4,161,332.06	3,453,791.00	196,490.52	160,823.08	350,227.47	119,363,095.66	114,509,948.56	1,703,270.25	1,821,798.97	1,328,077.88
Mar	123,742,980.34	120,035,738.20	1,540,860.51	1,834,550.83	331,830.79	5,274,599.92	3,885,318.00	636,436.12	582,649.34	170,196.46	129,017,580.26	123,921,056.20	2,177,296.64	2,417,200.17	502,027.25
Apr	111,431,870.81	107,720,726.97	912,595.35	2,184,329.57	614,218.93	4,089,881.83	2,496,388.00	488,922.82	835,571.26	268,999.74	115,521,752.64	110,217,114.97	1,401,518.17	3,019,900.83	883,218.67
May	106,785,016.22	103,065,996.18	786,130.48	2,133,968.18	798,921.38	3,554,362.47	2,628,243.00	541,639.24	256,205.04	128,275.19	110,339,378.69	105,694,239.18	1,327,769.72	2,390,173.22	927,196.57
Jun	141,283,384.60	132,681,631.01	5,697,478.36	1,751,056.23	1,153,219.00	5,561,648.73	3,603,938.00	1,365,528.70	360,677.58	231,504.45	146,845,033.33	136,285,569.01	7,063,007.05	2,111,733.81	1,384,723.45
Jul	116,610,774.37	113,709,435.26	655,686.52	1,288,757.82	956,894.77	3,612,461.66	3,027,814.00	170,298.26	261,225.06	153,124.34	120,223,236.02	116,737,249.26	825,984.78	1,549,982.88	1,110,019.11
Aug	165,131,348.44	160,685,939.42	1,231,111.23	2,070,294.87	1,144,002.93	4,917,496.27	3,795,553.00	469,172.66	394,665.56	258,105.04	170,048,844.71	164,481,492.42	1,700,283.90	2,464,960.43	1,402,107.97
Sep	120,459,050.83	116,856,266.64	1,215,065.76	804,184.66	1,583,533.77	4,645,130.44	3,818,896.00	362,597.04	365,213.76	98,423.64	125,104,181.27	120,675,162.64	1,577,662.80	1,169,398.42	1,681,957.41
Oct	107,503,886.41	103,907,233.13	970,272.78	1,731,146.28	895,234.22	4,118,420.94	3,550,608.00	176,414.67	276,032.68	115,365.59	111,622,307.35	107,457,841.13	1,146,687.45	2,007,178.95	1,010,599.81
Nov	138,385,310.25	134,233,707.79	1,686,930.66	1,725,386.58	739,285.22	5,180,107.24	4,324,927.00	413,154.70	321,366.48	120,659.06	143,565,417.49	138,558,634.79	2,100,085.36	2,046,753.06	859,944.28
Dec	123,725,901.16	119,265,979.51	1,624,791.98	1,599,673.00	1,235,456.67	4,636,694.51	3,694,089.00	482,398.47	231,789.67	228,417.38	122,960,068.51	122,107,190.45	1,831,462.67	1,831,462.67	1,463,874.05
<b>Total</b>	<b>1,474,686,223</b>	<b>1,424,722,943</b>	<b>19,195,632</b>	<b>20,152,252</b>	<b>10,615,397</b>	<b>53,100,161</b>	<b>40,878,511</b>	<b>5,594,477</b>	<b>4,337,643</b>	<b>2,289,529</b>	<b>1,527,786,384</b>	<b>1,465,601,454</b>	<b>24,790,109</b>	<b>24,489,895</b>	<b>12,904,926</b>
2017															
Jan	88,285,156.15	82,702,773.02	718,100.58	1,054,235.88	3,810,046.67	4,031,154.88	3,191,772.00	306,938.86	301,395.14	231,048.88	92,316,311.03	85,894,545.02	1,025,039.44	1,355,631.02	4,041,095.55
Feb	123,804,350.06	118,833,006.13	1,259,156.49	2,702,130.85	1,010,056.59	5,640,428.36	4,339,167.00	418,880.23	533,968.60	348,412.53	129,444,778.42	123,172,173.13	1,678,036.71	3,236,099.45	1,358,469.13
Mar	103,747,350.29	99,514,478.36	1,401,470.07	1,610,707.23	1,220,694.62	4,250,611.59	3,269,475.00	376,799.80	384,262.61	220,074.19	107,997,961.88	102,783,953.36	1,778,269.87	1,994,969.84	1,440,768.81
Apr	121,489,737.73	117,819,861.38	805,467.19	1,970,753.04	893,656.12	4,031,974.75	3,075,075.00	406,455.99	283,365.40	267,078.36	125,521,712.48	120,894,936.38	1,211,923.19	2,254,118.43	1,160,734.48
May	137,111,281.45	133,548,273.80	1,237,948.82	1,551,058.02	774,000.81	4,155,430.95	3,256,134.00	469,939.00	139,387.55	289,970.40	141,266,712.39	136,804,407.80	1,707,887.82	1,690,445.57	1,063,971.21
Jun	143,247,266.76	139,409,906.45	972,485.75	1,738,622.64	1,126,251.93	3,945,433.57	3,207,537.00	309,250.77	203,871.48	224,774.32	147,192,700.33	142,617,443.45	1,281,736.52	1,942,494.12	1,351,026.25
Jul	117,462,445.67	113,658,533.63	2,174,249.26	1,186,335.06	443,327.72	3,869,557.30	2,634,663.00	414,765.21	393,455.36	426,673.73	121,332,002.97	116,293,196.63	2,589,014.47	1,579,790.42	870,001.45
Aug	139,874,547.92	134,880,564.71	1,877,062.15	1,703,128.98	1,413,792.08	4,947,184.67	3,406,896.00	454,635.72	611,399.44	474,253.51	144,821,732.59	138,287,460.71	2,331,697.87	2,314,528.43	1,888,045.59
Sep	120,550,839.85	115,258,476.90	2,367,988.08	2,101,232.82	823,142.05	4,015,481.70	2,827,273.00	408,359.47	482,689.25	297,159.99	124,566,321.55	118,085,749.90	2,776,347.55	2,583,922.06	1,120,302.04
Oct	156,378,992.86	151,458,172.89	1,544,659.64	2,655,493.88	720,666.46	4,696,708.92	3,479,203.00	703,592.57	306,294.47	207,618.88	161,075,701.78	154,937,375.89	2,248,252.21	2,961,788.35	928,285.34
Nov	132,381,531.42	128,537,982.35	1,094,533.17	1,417,863.50	1,331,152.40	4,626,366.86	3,486,551.00	540,682.48	346,847.67	252,285.71	137,007,898.29	132,024,533.35	1,635,215.65	1,764,711.17	1,583,438.11
Dec	142,644,480.19	135,732,372.74	2,230,115.63	2,018,190.31	2,663,801.52	4,934,801.71	3,817,260.00	584,471.75	274,103.33	258,966.62	147,579,281.89	139,549,632.74	2,814,587.38	2,292,293.63	2,922,768.14
<b>Total</b>	<b>1,526,977,980</b>	<b>1,471,354,402</b>	<b>17,683,237</b>	<b>21,709,752</b>	<b>16,230,589</b>	<b>53,145,135</b>	<b>39,991,006</b>	<b>5,394,772</b>	<b>4,261,040</b>	<b>3,498,317</b>	<b>1,580,123,116</b>	<b>1,511,345,408</b>	<b>23,078,009</b>	<b>25,970,792</b>	<b>19,728,906</b>
2018															
Jan	167,929,069.59	163,751,936.20	1,869,279.25	1,376,523.58	931,330.56	6,128,993.45	4,280,088.00	635,096.48	815,372.86	398,436.11	174,058,063.04	168,032,024.20	2,504,375.73	2,191,896.43	1,329,766.67
Feb	112,101,367.27	108,444,951.91	1,513,727.77	955,802.63	1,186,884.96	3,938,540.91	2,862,269.00	487,795.39	347,032.65	241,443.87	116,039,908.18	111,307,220.91	2,001,523.17	1,302,835.28	1,428,328.83
Mar	139,316,976.31	134,535,116.99	1,504,807.78	1,834,855.38	1,442,196.17	3,969,089.30	2,809,944.00	666,964.91	279,681.93	212,498.46	143,286,065.62	137,345,060.99	2,171,772.69	2,114,537.31	1,654,694.63
<b>Total</b>	<b>419,347,413</b>	<b>406,732,005</b>	<b>4,887,815</b>	<b>4,167,182</b>	<b>3,560,412</b>	<b>14,036,624</b>	<b>9,952,301</b>	<b>1,789,857</b>	<b>1,442,087</b>	<b>852,378</b>	<b>433,384,037</b>	<b>416,684,306</b>	<b>6,677,672</b>	<b>5,609,269</b>	<b>4,412,790</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
2016															
Jan	100,517,038.74	97,528,453.28	1,228,373.37	1,228,373.37	531,838.72	2,906,265.10	2,255,155.00	267,372.82	267,372.82	116,364.46	103,423,303.84	99,783,608.28	1,495,746.19	1,495,746.19	648,203.19
Feb	102,612,479.40	98,159,510.24	1,675,489.29	1,700,385.42	1,077,094.45	4,121,818.03	3,411,572.00	210,906.02	159,618.98	339,721.02	106,734,297.43	101,571,082.24	1,886,395.31	1,860,004.41	1,416,815.47
Mar	114,928,916.46	111,540,935.36	1,193,606.00	1,823,174.36	371,200.73	5,352,351.95	3,900,073.00	645,880.05	603,751.66	202,647.24	120,281,268.41	115,441,008.36	1,839,486.05	2,426,926.03	573,847.97
Apr	105,786,312.85	102,003,049.14	993,517.21	2,031,877.51	757,868.99	3,577,136.76	2,309,973.00	424,410.44	645,995.50	196,757.82	109,363,449.61	104,313,022.14	1,417,927.65	2,677,873.01	954,626.81
May	98,683,906.26	94,628,141.49	1,065,345.73	2,327,433.99	662,985.05	3,865,077.10	2,664,577.00	578,851.82	450,632.02	171,016.26	102,548,983.36	97,292,718.49	1,644,197.55	2,778,066.02	834,001.31
Jun	149,400,311.53	142,335,235.88	3,853,976.01	1,834,332.45	1,376,767.19	5,358,621.58	3,695,464.00	958,849.98	391,529.29	312,778.30	154,758,933.11	146,030,699.88	4,812,825.99	2,225,861.75	1,689,545.49
Jul	112,827,847.82	109,570,072.96	929,453.15	1,334,774.60	993,547.11	3,332,200.34	2,881,944.00	106,856.96	278,787.41	64,611.96	116,160,048.16	112,452,016.96	1,036,310.11	1,613,562.02	1,058,159.07
Aug	160,924,763.98	156,531,014.66	1,498,959.36	1,488,456.33	1,406,333.63	5,061,437.53	3,891,263.00	466,176.54	362,327.08	341,670.91	165,986,201.52	160,422,277.66	1,965,135.91	1,850,783.40	1,748,004.55
Sep	129,601,316.78	124,708,272.46	2,681,939.95	968,554.11	1,242,550.26	4,300,925.70	3,357,767.00	481,447.36	376,807.97	84,903.37	133,902,242.48	128,066,039.46	3,163,387.31	1,345,362.08	1,327,453.63
Oct	112,105,923.29	108,620,775.54	964,658.89	1,533,145.51	987,343.34	3,838,403.28	3,500,279.00	82,372.76	215,479.22	40,272.30	115,944,326.57	112,121,054.54	1,047,031.65	1,748,624.74	1,027,615.65
Nov	173,151,113.75	167,863,293.71	2,625,264.26	1,884,752.78	777,803.00	5,344,960.35	4,338,416.00	470,391.94	360,492.44	175,659.97	178,496,074.11	172,201,709.71	3,095,656.20	2,245,245.22	953,462.97
Dec	111,103,132.25	106,595,926.50	1,788,153.42	1,525,114.43	1,193,937.89	5,538,589.04	4,566,105.00	486,646.42	238,584.09	247,253.52	116,641,721.29	111,162,031.50	2,274,799.85	1,763,698.53	1,441,191.41
<b>Total</b>	<b>1,471,643,063</b>	<b>1,420,084,681</b>	<b>20,498,737</b>	<b>19,680,375</b>	<b>11,379,270</b>	<b>52,597,787</b>	<b>40,772,588</b>	<b>5,180,163</b>	<b>4,351,379</b>	<b>2,293,657</b>	<b>1,524,240,850</b>	<b>1,460,857,269</b>	<b>25,678,900</b>	<b>24,031,753</b>	<b>13,672,928</b>
2017															
Jan	100,900,416.47	95,091,483.67	706,015.82	1,074,343.54	4,028,573.44	3,860,899.44	2,774,654.00	442,341.64	283,133.06	360,770.74	104,761,315.91	97,866,137.67	1,148,357.46	1,357,476.60	4,389,344.19
Feb	117,748,507.86	113,050,047.68	1,115,974.24	2,712,646.00	869,839.94	5,506,882.55	4,652,103.00	217,270.78	454,668.03	182,840.75	123,255,390.41	117,702,150.68	1,333,245.01	3,167,314.03	1,052,680.69
Mar	101,327,247.03	96,953,882.90	1,355,164.40	1,757,059.93	1,261,139.80	4,838,767.77	3,377,033.00	549,534.18	496,602.66	415,597.92	106,166,014.80	100,330,915.90	1,904,698.58	2,253,662.59	1,676,737.73
Apr	107,252,444.47	104,027,827.27	809,434.04	1,717,875.89	697,307.27	3,456,439.66	2,647,149.00	384,371.26	201,060.95	223,858.45	110,708,884.13	106,674,976.27	1,193,805.30	1,918,936.84	921,165.72
May	121,626,706.00	118,004,884.70	1,345,663.93	1,541,170.04	734,987.33	3,749,832.23	3,001,794.00	347,208.49	172,556.63	228,273.11	125,376,538.24	121,006,678.70	1,692,872.42	1,713,726.67	963,260.44
Jun	136,212,825.53	132,466,629.96	831,060.47	1,728,797.71	1,186,337.40	4,134,084.22	3,373,526.00	364,367.31	234,644.89	161,546.02	140,346,909.75	135,840,155.96	1,195,427.78	1,963,442.59	1,347,883.41
Jul	105,772,461.56	102,453,450.76	1,861,992.74	1,032,962.08	424,055.98	3,456,000.09	2,427,176.00	379,302.92	224,692.05	424,829.13	109,228,461.65	104,880,626.76	2,241,295.66	1,257,654.12	848,885.11
Aug	132,399,575.59	127,560,777.68	1,822,347.64	1,767,051.62	1,249,398.65	4,959,440.86	3,381,627.00	464,374.19	663,960.39	449,479.28	137,359,016.45	130,942,404.68	2,286,721.83	2,431,012.01	1,698,877.93
Sep	129,236,364.82	121,819,380.08	3,618,326.01	2,979,405.66	819,253.07	4,165,933.71	2,963,333.00	406,308.20	518,144.14	278,148.36	133,402,298.53	124,782,713.08	4,024,634.21	3,497,549.80	1,097,401.43
Oct	141,236,779.19	135,978,560.40	1,879,896.51	2,794,722.90	583,599.38	5,103,105.24	3,542,654.00	782,186.92	411,746.68	366,517.64	146,339,884.43	139,521,214.40	2,662,083.44	3,206,469.57	950,117.02
Nov	129,686,445.38	125,874,862.34	1,157,301.63	1,406,968.69	1,247,312.73	4,215,106.00	3,326,159.00	386,082.35	309,999.13	192,865.51	133,901,551.38	129,201,021.34	1,543,383.98	1,716,967.82	1,440,178.23
Dec	159,508,894.80	152,687,271.80	2,382,707.81	1,497,750.40	2,941,164.79	5,959,439.30	4,470,262.00	789,917.65	335,363.54	363,896.11	165,468,334.11	157,157,533.80	3,172,625.46	1,833,113.95	3,305,060.90
<b>Total</b>	<b>1,482,908,669</b>	<b>1,425,969,059</b>	<b>18,885,885</b>	<b>22,010,754</b>	<b>16,042,970</b>	<b>53,405,931</b>	<b>39,937,470</b>	<b>5,513,266</b>	<b>4,306,572</b>	<b>3,648,623</b>	<b>1,536,314,600</b>	<b>1,465,906,529</b>	<b>24,399,151</b>	<b>26,317,327</b>	<b>19,691,593</b>
2018															
Jan	135,998,054.74	130,286,795.70	3,123,547.30	1,674,582.88	913,128.86	5,085,243.16	3,681,354.00	478,316.80	664,686.91	260,885.45	141,083,297.90	133,968,149.70	3,601,864.10	2,339,269.79	1,174,014.31
Feb	113,287,301.92	109,558,651.23	1,424,964.12	1,090,280.75	1,213,405.82	4,406,046.03	3,058,195.00	626,345.55	433,804.72	287,700.75	117,693,347.95	112,616,846.23	2,051,309.67	1,524,085.47	1,501,106.57
Mar	129,756,000.62	125,119,205.63	1,382,777.01	1,791,919.02	1,462,098.96	3,652,538.90	2,586,478.00	562,992.31	281,903.44	221,165.15	133,408,539.52	127,705,683.63	1,945,769.33	2,073,822.46	1,683,264.11
<b>Total</b>	<b>379,041,357</b>	<b>364,964,653</b>	<b>5,931,288</b>	<b>4,556,783</b>	<b>3,588,634</b>	<b>13,143,828</b>	<b>9,326,027</b>	<b>1,667,655</b>	<b>1,380,395</b>	<b>769,751</b>	<b>392,185,185</b>	<b>374,290,680</b>	<b>7,598,943</b>	<b>5,937,178</b>	<b>4,358,385</b>

Sources: Commercial Banks and Non-bank Dealers.

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

Table 8.7

Item	2017 Jan-Mar	2018 Jan-Mar
<b>CURRENT ACCOUNT</b>	<b>(39.71)</b>	<b>(94.76)</b>
<b>Merchandise Trade</b>	<b>(59.27)</b>	<b>(100.86)</b>
Exports f.o.b.	317.81	326.22
Imports c.i.f.	(377.08)	(427.08)
<b>Net Services</b>	<b>(74.45)</b>	<b>(109.69)</b>
Non Factor Services (net)	(59.92)	(88.83)
Factor Services (net)	(14.52)	(20.86)
<b>Unrequited Transfers</b>	<b>94.00</b>	<b>115.78</b>
<b>CAPITAL ACCOUNT</b>	<b>28.55</b>	<b>14.70</b>
<b>Capital Transfer</b>	<b>4.51</b>	<b>4.91</b>
<b>Medium and Long Term Capital (net)</b>	<b>1.94</b>	<b>52.69</b>
Non-Financial Public Sector (net)	(0.56)	1.15
Disbursements	18.28	18.35
Amortization	(18.83)	(17.21)
Private Sector (net)	2.49	51.54
Other	-	-
<b>Short Term Capital (net) <sup>1)</sup></b>	<b>22.10</b>	<b>(42.90)</b>
<b>ERRORS AND OMISSIONS</b>	<b>2.41</b>	<b>(13.98)</b>
<b>OVERALL BALANCE</b>	<b>(8.75)</b>	<b>(94.04)</b>
<b>FINANCING</b>	<b>8.75</b>	<b>94.04</b>
Change in Net Foreign Assets of Bank of Guyana (-increase) <sup>2)</sup>	0.40	85.50
Change in Non-Financial Public Sector arrears	-	
Change in Private Sector Commercial arrears	-	
Exceptional Financing	8.35	8.54
Debt Relief	-	
Debt stock Restructuring	-	
Debt Forgiveness	8.35	8.54

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

<sup>1)</sup> Includes changes in Foreign Assets of Commercial Banks.

<sup>2)</sup> Includes valuation changes.

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

Table 9.1

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

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

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

Table 9.2(a)

Period Ended	Bahamas	Barbados	Belize	E.C.	Jamaica	Trinidad
2008	1.0000	2.0000	2.0000	2.7000	75.9780	6.2744
2009	1.0000	2.0000	2.0000	2.7000	89.6312	6.3354
2010	1.0000	2.0000	2.0000	2.7000	85.6874	6.3473
2011	1.0000	2.0000	2.0000	2.7000	86.5696	6.3826
2012	1.0000	2.0000	2.0000	2.7000	92.2033	6.3960
2013						
Mar	1.0000	2.0000	2.0000	2.7000	97.1919	6.3826
Jun	1.0000	2.0000	2.0000	2.7000	100.2972	6.3868
Sep	1.0000	2.0000	2.0000	2.7000	102.2198	6.4076
Dec	1.0000	2.0000	2.0000	2.7000	105.8162	6.4001
2014						
Mar	1.0000	2.0000	2.0000	2.7000	108.8062	6.4054
Jun	1.0000	2.0000	2.0000	2.7000	111.3246	6.3652
Sep	1.0000	2.0000	2.0000	2.7000	112.5269	6.3231
Dec	1.0000	2.0000	2.0000	2.7000	113.8651	6.3401
2015						
Mar	1.0000	2.0000	2.0000	2.7000	115.1050	6.3265
Jun	1.0000	2.0000	2.0000	2.7000	116.1438	6.3150
Sep	1.0000	2.0000	2.0000	2.7000	118.2620	6.3185
Dec	1.0000	2.0000	2.0000	2.7000	119.9015	6.3772
2016						
Jan	1.0000	2.0000	2.0000	2.7000	120.4744	6.4015
Feb	1.0000	2.0000	2.0000	2.7000	121.3583	6.4513
Mar	1.0000	2.0000	2.0000	2.7000	121.6166	6.5297
Apr	1.0000	2.0000	2.0000	2.7000	122.0122	6.5733
May	1.0000	2.0000	2.0000	2.7000	124.1822	6.6101
Jun	1.0000	2.0000	2.0000	2.7000	125.5957	6.6148
Jul	1.0000	2.0000	2.0000	2.7000	126.0473	6.6425
Aug	1.0000	2.0000	2.0000	2.7000	126.6435	6.6815
Sep	1.0000	2.0000	2.0000	2.7000	127.4806	6.6900
Oct	1.0000	2.0000	2.0000	2.7000	128.4151	6.6902
Nov	1.0000	2.0000	2.0000	2.7000	128.7128	6.7198
Dec	1.0000	2.0000	2.0000	2.7000	128.2997	6.7287
2017						
Jan	1.0000	2.0000	2.0000	2.7000	128.1587	6.7248
Feb	1.0000	2.0000	2.0000	2.7000	127.6899	6.7310
Mar	1.0000	2.0000	2.0000	2.7000	128.0107	6.7172
Apr	1.0000	2.0000	2.0000	2.7000	128.4333	6.7254
May	1.0000	2.0000	2.0000	2.7000	129.6238	6.7248
Jun	1.0000	2.0000	2.0000	2.7000	129.0398	6.7229
Jul	1.0000	2.0000	2.0000	2.7000	127.8663	6.7287
Aug	1.0000	2.0000	2.0000	2.7000	127.8861	6.7233
Sep	1.0000	2.0000	2.0000	2.7000	129.8152	6.7325
Oct	1.0000	2.0000	2.0000	2.7000	127.9192	6.7338
Nov	1.0000	2.0000	2.0000	2.7000	126.24792	6.7257
Dec	1.0000	2.0000	2.0000	2.7000	125.0711	6.7431
2018						
Jan	1.0000	2.0000	2.0000	2.7000	122.1893	8.8589
Feb	1.0000	2.0000	2.0000	2.7000	124.3976	8.8361
Mar	1.0000	2.0000	2.0000	2.7000	122.9167	8.8173

Sources: International Monetary Fund & Bank of Guyana.

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

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
2008	205.25	203.63
2009	203.25	204.09
2010	203.50	203.64
2011	203.75	204.02
2012	204.50	204.36
2013		
Mar	204.50	204.91
Jun	206.00	206.06
Sep	205.50	205.42
Dec	206.25	206.08
2014		
Mar	206.50	206.33
Jun	206.50	206.50
Sep	206.50	206.48
Dec	206.50	206.50
2015		
Mar	206.50	206.50
Jun	206.50	206.50
Sep	206.50	206.50
Dec	206.50	206.50
2016		
Jan	206.50	206.50
Feb	206.50	206.50
Mar	206.50	206.50
Apr	206.50	206.50
May	206.50	206.50
Jun	206.50	206.50
Jul	206.50	206.50
Aug	206.50	206.50
Sep	206.50	206.50
Oct	206.50	206.50
Nov	206.50	206.50
Dec	206.50	206.50
2017		
Jan	206.50	206.50
Feb	206.50	206.50
Mar	206.50	206.50
Apr	206.50	206.50
May	206.50	206.50
Jun	206.50	206.50
Jul	206.50	206.50
Aug	206.50	206.50
Sep	206.50	206.50
Oct	206.50	206.50
Nov	206.50	206.50
Dec	206.50	206.50
2018		
Jan	206.50	206.50
Feb	206.50	206.50
Mar	206.50	206.50

## EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

### EXCHANGE CROSS RATES (March 31, 2015)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	206.500	115.105	6.327
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	103.250	57.553	3.163
<b>Belize \$</b>	0.500	1.000	1.000	1.350	103.250	57.553	3.163
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	76.481	42.631	2.343
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.557	0.031
<b>Jamaica \$</b>	0.009	0.017	0.017	0.023	1.794	1.000	0.055
<b>Trinidad \$</b>	0.158	0.316	0.316	0.427	32.640	18.194	1.000

### EXCHANGE CROSS RATES (March 31, 2016)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	206.500	121.617	6.530
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	103.250	60.808	3.265
<b>Belize \$</b>	0.500	1.000	1.000	1.350	103.250	60.808	3.265
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	76.481	45.043	2.418
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.589	0.032
<b>Jamaica \$</b>	0.008	0.016	0.016	0.022	1.698	1.000	0.054
<b>Trinidad \$</b>	0.153	0.306	0.306	0.413	31.625	18.625	1.000

### EXCHANGE CROSS RATES (March 31, 2017)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	206.500	128.011	6.717
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	103.250	64.005	3.359
<b>Belize \$</b>	0.500	1.000	1.000	1.350	103.250	64.005	3.359
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	76.481	47.411	2.488
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.620	0.033
<b>Jamaica \$</b>	0.008	0.016	0.016	0.021	1.613	1.000	0.052
<b>Trinidad \$</b>	0.149	0.298	0.298	0.402	30.742	19.057	1.000

### EXCHANGE CROSS RATES (March 31, 2018)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	206.500	122.917	8.817
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	103.250	61.458	4.409
<b>Belize \$</b>	0.500	1.000	1.000	1.350	103.250	61.458	4.409
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	76.481	45.525	3.266
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.595	0.043
<b>Jamaica \$</b>	0.008	0.016	0.016	0.022	1.680	1.000	0.072
<b>Trinidad \$</b>	0.113	0.227	0.227	0.306	23.420	13.940	1.000

Note: Table derived from Table 9.2

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

Table 9.4 (a)

Countries	2008	2009	2010	2011	2012	2013	2014	2015	2016				2017								2018						
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
CANADA (Canadian dollar)	1.2246	1.0466	1.0009	1.0213	0.9933	1.0632	1.1591	1.3847	1.2967	1.2952	1.3119	1.3348	1.3211	1.3099	1.3390	1.3656	1.3601	1.3328	1.2713	1.2605	1.2294	1.2583	1.2757	1.2767	1.3226	1.3094	1.3384
EURO	0.7196	0.6942	0.7484	0.7729	0.7585	0.7259	0.8257	0.8780	0.9208	0.8897	0.9490	0.9410	0.9391	0.9350	0.9177	0.9051	0.8909	0.8679	0.8462	0.8392	0.8506	0.8521	0.8447	0.9414	0.9390	0.9352	
JAPAN (Japanese yen)	90.7500	92.0600	81.4500	77.4403	86.5821	105.2757	119.7645	120.3051	112.4236	102.7103	101.1868	116.0698	115.1019	112.8682	112.9975	111.5204	112.2008	110.8337	112.3417	109.7746	110.6535	112.8927	112.8579	112.9296	115.1624	112.9638	113.0383
SWEDEN (Swedish krona)	7.8106	7.1165	10.3331	6.8877	6.5108	6.4290	7.8048	8.4449	8.0969	8.4958	8.5725	9.2107	8.9513	8.9050	8.9142	8.8608	8.7814	8.6902	8.3236	8.0872	7.9961	8.1737	8.3811	8.3868	8.9576	8.9017	8.9184
UNITED KINGDOM (Pound sterling)	0.6723	0.6175	0.9837	0.6456	0.6150	0.6034	0.6416	0.6774	0.6954	0.7545	0.7685	0.8014	0.8101	0.8011	0.8103	0.7723	0.7739	0.7817	0.7690	0.7714	0.7520	0.7574	0.7568	0.7460	0.8105	0.8009	0.8106

Source: International Monetary Fund

**COMMODITY PRICES**

Table 9.4 (b)

Commodity (Units)	2008	2009	2010	2011	2012	2013	2014	2015	2016				2017								2018							
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	
GOLD (US\$/fine ounce)																												
United Kingdom (London)	816.10	1,134.72	1,390.55	1,641.84	1,684.76	1,224.45	1,200.62	1,068.25	1,245.14	1,276.40	1,326.61	1,157.36	1,192.10	1,234.20	1,231.42	1,266.88	1,246.04	1,260.26	1,236.85	1,283.04	1,314.07	1,279.51	1,281.90	1,264.45	1,331.30	1,330.73	1,324.66	
ALUMINIUM (US \$/MT)																												
All origins (London)	1,504.40	2,181.30	2,356.70	2,024.38	2,086.76	1,739.81	1,909.46	1,497.20	1,531.01	1,593.51	1,592.36	1,727.74	1,791.24	1,860.75	1,901.47	1,921.22	1,913.02	1,885.29	1,902.96	2,030.01	2,096.49	2,131.49	2,097.44	2,080.47	2,209.73	2,181.79	2,069.24	
Sugar																												
EEC Import Price (US cents/pound)	24.70	26.85	25.97	25.95	26.84	27.23	26.02	24.96	23.64	23.64	21.85	20.79	20.53	20.76	20.51	21.01	21.50	21.29	...	...	...	...	...	...	...	...	...	
EEC Import Price (US\$/kg)	0.53	0.49	0.43	0.43	0.43	0.45	0.40	0.36	0.36	0.37	0.37	0.34	0.35	0.35	0.35	0.35	0.36	0.37	0.38	0.39	0.39	0.38	0.38	0.39	0.40	0.40	0.40	
US import price (US cents/pound)	20.00	31.53	38.42	36.56	22.56	20.55	24.81	25.83	26.32	27.39	27.95	29.29	29.01	30.40	29.83	28.72	28.43	27.83	...	...	...	...	...	...	...	...	...	
US import price (US\$/kg)	0.44	0.73	0.85	0.80	0.49	0.44	0.55	0.57	0.58	0.61	0.62	0.64	0.65	0.67	0.66	0.63	0.63	0.61	0.59	0.55	0.59	0.60	0.60	0.59	0.59	0.57	0.55	
International sugar agreement price (US cents/pound)	11.30	24.90	31.08	23.42	19.20	16.41	14.99	15.00	15.43	19.44	21.94	18.83	20.54	20.35	18.06	16.40	15.69	13.75	...	...	...	...	...	...	...	...	...	
International sugar agreement price (US\$/kg)	0.26	0.52	0.62	0.51	0.43	0.36	0.34	0.32	0.34	0.43	0.47	0.41	0.45	0.45	0.40	0.36	0.35	0.31	0.32	0.32	0.32	0.32	0.32	0.33	0.32	0.31	0.30	0.28
OIL (US\$/bbl.)																												
U.K. Brent	41.60	74.67	91.80	107.97	109.64	110.63	62.16	37.72	39.07	48.48	46.19	54.07	54.89	55.49	51.97	52.98	50.87	46.89	48.69	51.37	55.16	57.62	62.57	64.21	68.99	65.42	66.45	
Rice (US\$/metric ton)																												
Thailand (Bangkok)	580.80	606.00	536.78	580.91	565.52	447.55	411.00	356.00	370.48	417.59	384.00	367.55	372.55	368.50	367.78	380.00	421.00	458.00	417.00	393.00	402.00	394.00	402.00	406.00	410.83	407.80	403.50	
Timber (US\$/cubic metre)																												
Hardwood logs (Malaysia, Sarawak)	326.60	264.80	306.54	387.90	354.80	287.35	249.39	244.60	263.62	282.26	292.15	256.42	258.60	263.45	263.48	270.34	265.28	268.39	264.62	270.96	268.93	263.62	263.85	263.62	268.30	275.80	280.72	
Coconut oil (US \$/MT)																												
Philippines (New York)	739.10	760.87	1,711.96	1,439.00	785.00	1,269.00	1,215.00	1,150.00	1,448.00	1,563.00	1,547.00	1,683.75	1,636.25	1,718.75	1,547.00	1,580.00	1,687.00	1,697.00	1,591.00	1,604.00	1,525.00	1,485.00	1,549.00	1,443.33	1,399.00	1,252.00	1,124.00	

Source: World Bank

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

## MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.5

Month	Buying Rate											
	2016				2017				2018			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	148.57	205.78	290.30	213.53	148.73	206.90	246.29	211.98	159.39	211.72	231.52	269.40
Feb	146.85	205.92	284.42	215.43	152.69	209.20	243.02	213.34	159.84	211.40	236.78	274.72
Mar	149.44	206.08	282.30	214.43	153.99	211.92	251.71	214.73	160.51	211.40	238.59	275.97
Apr	151.63	206.04	283.73	218.48	151.68	212.11	252.20	214.55				
May	151.19	205.99	282.64	220.31	153.17	212.06	254.23	216.49				
Jun	152.61	205.92	281.05	219.45	154.77	211.80	253.02	217.17				
Jul	153.24	206.43	268.15	217.93	156.15	211.31	258.25	217.81				
Aug	153.31	206.52	260.80	219.13	156.33	210.64	260.11	223.11				
Sep	151.11	206.41	259.63	218.55	157.99	210.20	262.61	228.22				
Oct	151.61	206.11	246.71	217.56	158.38	210.97	258.10	227.20				
Nov	151.67	206.08	243.63	213.88	158.70	211.60	259.52	231.33				
Dec	151.11	206.35	246.95	211.96	151.11	211.61	246.95	211.96				

  

Month	Selling Rate											
	2016				2017				2018			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	156.37	209.96	324.35	219.38	166.42	211.38	272.97	227.56	167.31	213.88	247.60	285.19
Feb	154.43	210.18	313.87	226.41	162.57	212.59	265.13	225.99	166.79	213.13	252.94	290.61
Mar	161.38	210.06	307.66	231.91	161.38	214.65	268.10	224.83	165.82	213.68	256.14	292.43
Apr	162.99	209.65	310.14	232.07	161.51	214.60	272.47	227.32				
May	163.14	209.73	310.21	235.44	161.39	214.54	280.01	228.24				
Jun	164.74	209.73	305.13	236.23	161.21	214.25	276.46	233.98				
Jul	165.48	210.42	299.18	231.86	163.94	213.73	275.34	233.46				
Aug	166.69	210.38	291.88	234.78	163.86	213.09	274.27	234.42				
Sep	166.52	210.01	288.24	233.83	163.57	212.96	282.98	246.65				
Oct	166.05	210.05	287.58	233.49	162.89	213.44	268.11	246.51				
Nov	164.28	209.92	280.01	231.37	164.85	213.60	277.05	241.87				
Dec	166.67	210.11	270.34	230.49	166.67	213.53	270.34	230.49				

  

Month	Mid Rate											
	2016				2017				2018			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	152.47	207.87	307.32	216.46	157.57	209.14	259.63	219.77	163.35	212.80	239.56	277.30
Feb	150.64	208.05	299.14	220.92	157.63	210.89	254.08	219.67	163.32	212.26	244.86	282.66
Mar	155.41	208.07	294.98	223.17	157.69	213.29	259.91	219.78	163.17	212.54	247.37	284.20
Apr	157.31	207.85	296.93	225.28	156.59	213.36	262.33	220.94				
May	157.17	207.86	296.42	227.87	157.28	213.30	267.12	222.37				
Jun	158.68	207.82	293.09	227.84	157.99	213.02	264.74	225.57				
Jul	159.36	208.43	283.66	224.89	160.05	212.52	266.79	225.64				
Aug	160.00	208.45	276.34	226.96	160.09	211.86	267.19	228.76				
Sep	158.82	208.21	273.93	226.19	160.78	211.58	272.79	237.44				
Oct	158.83	208.08	267.15	225.52	160.63	212.20	263.11	236.86				
Nov	157.97	208.00	261.82	222.62	161.77	212.60	268.28	236.60				
Dec	158.89	208.23	258.65	221.23	158.89	212.57	258.65	221.23				

Source: Commercial Banks and Non-Bank Cambios.

**GROSS DOMESTIC PRODUCT, INCOME AND EXPENDITURE (AT CURRENT BASIC PRICES) <sup>1)</sup>**  
(G\$ Million)

Table 10.1

Item	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<b>PRODUCT</b>										
Sugar	16,127	19,788	11,657	19,669	24,578	22,060	15,521	24,339	21,995	17,188
Rice	32,030	21,803	24,447	30,135	31,913	38,226	36,869	39,508	27,119	33,547
Other Crops	14,231	14,553	15,727	12,840	12,963	13,618	14,299	14,657	15,610	15,922
Livestock	9,704	10,898	10,171	11,970	14,980	17,088	18,747	19,853	19,173	18,842
Fishing	8,181	7,987	10,598	10,252	12,101	11,701	9,183	9,653	11,270	11,643
Forestry	11,905	12,656	14,308	13,725	13,829	15,327	22,937	20,840	14,818	16,184
Mining and Quarrying	48,306	51,809	64,302	86,691	108,993	96,227	84,031	89,131	148,901	132,421
Manufacturing	15,139	15,459	16,238	17,302	18,271	19,915	20,911	21,957	22,154	22,420
Electricity & Water	7,354	8,678	10,620	6,756	7,945	11,316	12,816	19,120	22,489	22,052
Construction	35,043	38,318	41,605	43,996	39,764	48,037	56,868	52,491	55,525	57,163
Wholesale and Retail Trade	42,591	52,372	59,487	72,894	80,477	77,090	80,925	71,317	78,900	79,104
Transportation and Storage	19,062	21,434	25,228	27,451	32,199	37,456	37,214	43,535	43,690	47,427
Information and Communication	18,661	19,202	21,548	21,747	22,400	23,968	26,365	27,129	27,699	28,474
Financial and Insurance Activities	14,887	15,034	16,609	18,827	21,551	25,986	27,678	26,460	27,026	27,465
Public Administration	32,181	33,523	34,843	39,274	43,201	47,592	53,255	55,918	57,316	59,609
Education	13,909	14,691	16,819	16,036	17,054	18,847	20,132	21,541	21,853	22,334
Health and Social Services	4,693	5,451	6,446	7,360	7,790	8,829	9,495	10,562	10,723	10,952
Real Estate Activities	3,967	4,260	4,486	4,592	5,123	5,632	5,914	6,180	6,334	6,785
Other Service Activities	11,618	12,026	14,191	16,567	18,273	19,866	22,052	23,485	23,931	26,306
Less Adjustment for FISIM <sup>2)</sup>	(11,257)	(13,101)	(15,568)	(18,094)	(19,942)	(21,833)	(21,065)	(21,443)	(22,168)	(22,259)
<b>Gross Domestic Product at Current Basic Prices</b>	<b>348,333</b>	<b>366,842</b>	<b>403,760</b>	<b>459,991</b>	<b>513,465</b>	<b>536,951</b>	<b>554,148</b>	<b>576,233</b>	<b>634,359</b>	<b>633,579</b>
Taxes on Products net of subsidies	42,031	53,565	59,150	65,563	71,319	76,702	81,229	83,993	89,222	100,571
Gross Domestic Product at Purchaser Prices	390,364	420,407	462,910	525,554	584,784	613,653	635,377	660,227	723,581	734,150
Net Factor Income Paid Abroad	2,984	3,416	(2,601)	(1,895)	(254)	(5,874)	(5,518)	(5,094)	958	4,322
Gross National Product at Purchaser Prices	393,348	423,823	460,309	523,659	584,530	607,778	629,860	655,133	724,539	738,473
<b>EXPENDITURE</b>										
<b>Total Domestic Final Expenditure</b>	<b>518,583</b>	<b>522,094</b>	<b>591,092</b>	<b>683,652</b>	<b>750,837</b>	<b>786,069</b>	<b>815,355</b>	<b>782,762</b>	<b>786,635</b>	<b>837,823</b>
Public Investment <sup>3)</sup>	41,826	52,996	60,578	61,341	67,529	58,602	56,558	25,053	57,131	65,048
Private Fixed Investment <sup>4)</sup>	51,920	57,060	56,261	64,194	77,675	57,479	125,733	129,241	157,252	163,212
Public Consumption	60,438	66,811	69,533	81,206	76,872	97,796	107,512	111,278	123,867	144,188
Private Consumption	364,399	345,227	404,721	476,911	528,761	572,191	525,552	517,190	448,385	465,376

Source: Bureau of Statistics.

Note: FISIM - Financial Intermediation Services indirectly measured.

<sup>1)</sup> The Bureau of Statistics revised GDP figures from 2008 -2016.

<sup>2)</sup> FISIM - Financial Intermediation Services indirectly measured.

<sup>3)</sup> Includes Investment of Public Enterprises.

<sup>4)</sup> Includes Stock Changes.



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

Table 10.2

Item	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<b>GDP AT BASIC PRICES</b>	286,732	297,086	309,382	325,457	342,630	359,822	373,849	385,270	398,230	406,802
<b>Agriculture, Fishing and Forestry</b>	61,277	62,838	63,490	65,268	67,637	69,230	73,167	74,863	67,140	67,408
Sugar	13,318	13,757	13,000	13,920	12,835	10,993	12,724	13,601	10,800	8,082
Rice	7,311	7,974	8,009	8,891	9,337	11,845	14,053	15,220	11,823	13,940
Other Crops	14,313	14,508	14,871	15,716	16,549	17,245	18,107	18,469	18,931	19,385
Livestock	7,901	8,798	8,166	8,639	9,886	10,312	10,612	11,233	10,593	10,293
Fishing	9,507	8,638	9,207	8,813	10,144	9,505	7,038	6,840	8,082	8,166
Forestry	8,927	9,161	10,238	9,289	8,886	9,330	10,633	9,501	6,911	7,543
<b>Mining and Quarrying</b>	31,612	30,506	29,532	34,363	40,381	43,656	38,722	41,890	61,208	55,798
Bauxite	7,422	5,008	4,529	6,252	7,036	6,261	5,763	4,992	5,086	5,081
Gold	17,593	20,177	20,757	24,435	29,520	32,376	26,078	30,355	47,964	43,991
Other	6,596	5,320	4,246	3,676	3,826	5,018	6,880	6,543	8,158	6,726
<b>Manufacturing</b>	19,895	20,748	20,802	22,219	22,748	24,550	27,179	28,667	25,933	27,019
Sugar	3,582	3,701	3,497	3,745	3,453	2,957	3,423	3,659	2,905	2,174
Rice	4,567	4,986	5,003	5,570	5,849	7,420	8,804	9,532	7,461	8,796
Other Manufacturing	11,745	12,061	12,302	12,905	13,447	14,173	14,952	15,477	15,567	16,049
<b>Electricity and Water</b>	5,203	5,411	5,446	5,560	5,878	6,167	6,406	6,394	7,030	7,346
<b>Construction</b>	28,508	28,649	31,703	32,579	28,983	35,520	41,930	37,750	40,147	44,704
<b>Total Services</b>	148,259	156,389	166,577	175,004	188,389	192,993	199,333	209,059	210,597	218,189
Wholesale and Retail Trade	36,334	39,886	44,233	46,241	49,352	48,930	47,485	47,181	46,337	50,375
Transportation and Storage	22,353	22,148	23,673	27,042	32,143	33,422	38,001	43,336	43,653	45,336
Information and Communication	19,932	20,668	22,115	22,447	23,389	24,769	25,711	27,125	27,450	28,082
Financial and Insurance Activities	10,605	11,903	12,799	14,041	16,646	17,764	17,910	19,248	19,722	19,321
Public Administration	25,619	25,619	25,619	25,772	26,133	26,787	27,188	27,868	27,877	28,240
Education	12,937	13,564	14,187	15,141	15,474	16,016	16,650	17,279	17,545	17,896
Health and Social Services	4,849	5,782	6,268	6,508	6,709	6,977	7,243	7,509	7,590	7,779
Real Estate Activities	3,578	3,650	3,723	3,782	3,953	4,176	4,426	4,537	4,594	4,777
Other Service Activities	12,052	13,169	13,959	14,029	14,590	14,153	14,719	14,976	15,829	16,383
<b>Less Adjustment for FISIM <sup>1)</sup></b>	(8,022)	(7,454)	(8,168)	(9,535)	(11,386)	(12,294)	(12,887)	(13,354)	(13,825)	(13,664)

Source: Bureau of Statistics.

<sup>1)</sup> FISIM - Financial Intermediation Services indirectly measured.

PRODUCTION OF MAJOR COMMODITIES

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Bauxite (Tonnes)					Raw Gold (Troy Ounces)			Quarrying (Tonnes)		
			R.A.S.C. <sup>1</sup>	C.G.B. <sup>2</sup>	M.A.Z. <sup>3</sup>	Other <sup>4</sup>	Total	Local & Lic. Dealers	Omai	Total	Diamonds (M/Carats)	Stone	Sand
2008	226,267	329,573	231,937	309,342	1,453,500	97,458	2,092,237	261,425	-	261,425	168,926	411,726	359,722
2009	233,736	359,789	129,196	220,444	1,114,452	20,843	1,484,935	299,823	-	299,823	143,982	359,857	334,155
2010	220,862	360,996	185,063	187,936	699,776	9,737	1,082,512	308,438	-	308,438	49,920	472,497	674,403
2011	236,506	401,904	203,278	141,645	1,298,236	175,241	1,818,399	363,083	-	363,083	52,273	500,543	331,759
2012	218,070	422,057	204,621	145,445	1,542,627	321,279	2,213,972	438,645	-	438,645	40,763	446,551	637,886
2013													
1st Qtr	34,279	86,181	57,457	18,050	366,878	18,413	460,798	105,276	-	105,276	14,252	159,957	298,086
2nd Qtr	13,759	177,687	41,053	43,979	402,220	15,503	502,755	129,223	-	129,223	16,414	166,233	172,289
3rd Qtr	63,872	119,980	47,167	59,605	311,680	9,894	428,346	128,450	-	128,450	8,886	180,357	94,402
4th Qtr	74,861	151,591	67,853	23,757	216,055	13,678	321,343	118,138	-	118,138	24,409	153,422	29,683
2014													
1st Qtr	40,174	94,471	55,879	45,454	354,714	8,533	464,580	101,493	-	101,493	9,933	194,689	234,087
2nd Qtr	39,821	217,812	50,387	48,615	304,063	9,481	412,546	96,553	-	96,553	16,714	220,115	239,233
3rd Qtr	58,939	88,777	44,799	53,115	230,678	21,272	349,864	95,714	-	95,714	28,231	230,469	242,099
4th Qtr	77,252	234,178	47,081	49,506	211,017	28,969	336,573	93,746	-	93,746	45,072	194,801	93,832
2015													
1st Qtr	40,729	90,299	39,698	56,247	249,256	40,013	385,214	72,034	-	72,034	24,054	123,110	326,288
2nd Qtr	40,418	269,661	41,705	62,243	224,430	28,394	356,772	93,941	-	93,941	28,672	94,921	197,326
3rd Qtr	64,297	79,052	15,788	72,638	276,573	29,964	394,963	111,525	-	111,525	30,121	79,347	232,061
4th Qtr	85,632	248,772	26,531	85,763	235,803	41,421	389,518	173,557	-	173,557	35,603	75,784	321,880
2016													
Jan	-	134	13,245	47,841	72,728	10,710	144,524	35,947	-	35,947	3,120	47,953	196,584
Feb	5,151	343	19,373	19,759	91,813	5,431	136,377	58,485	-	58,485	12,519	46,609	143,064
Mar	33,663	56,116	15,628	53,509	77,131	11,766	158,034	67,509	-	67,509	17,437	43,511	231,765
Apr	16,873	148,615	14,168	20,873	89,260	11,130	135,431	60,559	-	60,559	8,945	24,914	158,599
May	959	46,628	8,160	22,026	51,655	14,948	96,789	42,664	-	42,664	11,999	45,617	158,599
Jun	-	12,733	9,737	1,768	71,974	6,055	89,534	57,328	-	57,328	7,533	53,709	158,599
Jul	-	2,269	13,271	7,324	94,649	6,913	122,157	52,710	-	52,710	7,700	41,094	123,912
Aug	5,239	2,500	8,234	6,676	114,475	12,320	141,705	48,724	-	48,724	19,001	27,186	123,912
Sep	31,939	100,499	12,238	17,367	74,003	8,680	112,288	58,949	-	58,949	11,160	23,661	123,912
Oct	33,399	138,201	12,744	42,589	59,380	7,092	121,805	62,867	-	62,867	10,239	22,986	89,572
Nov	28,085	25,146	15,473	13,631	94,055	7,644	130,803	75,425	-	75,425	15,093	27,389	89,572
Dec	28,184	1,582	3,454	7,502	64,376	14,312	89,644	91,540	-	91,540	15,145	7,548	89,571
2017													
Jan	-	-	3,432	10,035	102,153	10,215	125,835	47,632	-	47,632	7,392	19,598	93,063
Feb	3,669	1,013	8,867	23,612	65,077	6,050	103,606	63,089	-	63,089	5,639	32,419	93,063
Mar	22,042	84,734	10,760	4,019	107,057	9,756	131,592	52,067	-	52,067	5,015	45,513	93,063
Apr	18,583	194,907	-	13,673	119,258	16,492	149,423	50,047	-	50,047	1,868	47,286	187,159
May	4,919	56,480	15,000	12,468	118,682	9,819	155,969	56,636	-	56,636	5,049	46,393	187,159
Jun	393	5,223	21,000	8,342	39,352	5,156	73,850	47,625	-	47,625	3,815	20,132	187,159
Jul	1,234	122	20,492	9,140	-	15,725	45,357	50,765	-	50,765	2,248	49,756	147,683
Aug	14,050	1,171	19,777	12,711	48,789	8,811	90,088	49,533	-	49,533	3,364	27,434	147,683
Sep	26,064	112,953	12,147	14,657	112,676	12,182	151,662	57,808	-	57,808	3,973	14,098	147,683
Oct	23,973	142,917	10,891	8,725	128,531	7,390	155,537	57,438	-	57,438	2,550	55,647	130,259
Nov	15,643	23,609	22,836	6,480	117,398	3,182	149,896	53,032	-	53,032	2,191	49,416	130,259
Dec	6,737	6,976	20,202	11,965	77,608	16,635	126,410	68,082	-	68,082	9,058	40,469	130,259
2018													
Jan	-	226	10,088	13,800	104,744	24,903	153,535	43,306	-	43,306	2,367	46,213	217,890
Feb	-	1,281	14,028	12,003	105,318	20,560	151,909	45,717	-	45,717	8,660	40,015	217,890
Mar	19,078	141,848	18,001	21,920	127,544	14,215	181,680	56,110	-	56,110	6,858	63,606	217,890

Source: Bureau of Statistics.

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

<sup>1</sup>) R.A.S.C: Refractory "A" Grade Super Calcined Bauxite

<sup>2</sup>) C.G.B: Chemical Grade Bauxite

<sup>3</sup>) M.A.Z: Metal Grade Bauxite

<sup>4</sup>) Includes Road Grade Bauxite, Tailings and Capping.

PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Livestock		Forestry Products				Fishing		
	Poultry (Tonnes)	Eggs ('000)	Logs <sup>1)</sup> (Cu. Mt)	Sawnwood (Cu. Mt)	Roundwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
2008	23,187	19,834	275,319	66,960	18,722	20,631	24,700	931	35,371
2009	27,085	19,114	266,198	73,119	19,414	18,878	25,300	747	16,756
2010	24,969	14,169	318,242	75,512	17,236	14,240	25,192	931	20,848
2011	25,574	23,509	294,629	76,117	14,756	13,316	23,755	375	20,842
2012	54,203	36,839	528,252	139,323	29,592	18,121	49,134	837	42,624
2013									
1st Qtr	7,168	3,888	54,398	15,732	3,226	2,796	4,188	281	5,156
2nd Qtr	5,919	4,657	56,326	17,445	4,023	3,833	7,469	243	8,447
3rd Qtr	7,444	4,441	76,378	19,516	5,243	3,806	7,095	65	6,856
4th Qtr	8,749	4,980	117,498	20,979	8,199	5,731	6,000	64	3,626
2014									
1st Qtr	6,991	4,738	124,787	12,426	7,572	5,720	3,398	172	6,613
2nd Qtr	5,593	4,808	71,647	16,410	5,568	5,235	5,030	182	3,909
3rd Qtr	7,218	5,438	96,144	18,462	5,345	3,612	4,740	435	16,423
4th Qtr	8,620	7,985	113,853	19,850	6,181	4,231	6,000	21	2,711
2015									
1st Qtr	7,979	8,337	78,168	16,154	3,870	4,674	4,269	146	6,000
2nd Qtr	6,999	7,724	64,981	18,140	3,852	5,259	4,053	225	5,627
3rd Qtr	8,237	6,022	59,173	18,162	3,142	2,667	3,998	82	2,394
4th Qtr	7,462	4,052	133,996	18,489	9,223	2,017	4,518	47	4,476
2016									
Jan	2,981	1,220	22,663	1,462	1,608	1,085	1,261	60	1,844
Feb	2,347	1,220	20,998	2,376	1,945	1,624	1,489	64	1,891
Mar	2,122	1,448	24,904	3,494	1,431	1,604	1,432	48	1,757
Apr	3,144	1,385	22,687	3,062	1,504	2,027	1,752	32	1,894
May	2,552	1,384	22,472	4,097	1,116	1,210	1,650	77	2,154
Jun	2,265	1,338	16,742	3,505	935	1,585	1,936	51	2,723
Jul	2,891	1,576	17,694	3,366	1,142	966	2,455	42	2,125
Aug	2,891	1,783	19,816	3,963	1,110	796	1,919	8	1,754
Sep	2,190	2,055	20,360	3,833	764	1,101	1,650	11	96
Oct	3,475	2,087	27,530	3,658	1,084	1,139	1,664	3	317
Nov	2,780	2,082	23,771	4,063	1,037	997	1,690	10	2,197
Dec	3,125	2,474	32,669	5,203	1,219	822	1,398	5	2,188
2017									
Jan	2,680	2,666	10,979	3,486	709	723	1,003	60	2,417
Feb	1,849	2,541	16,039	4,640	1,221	997	999	88	2,034
Mar	2,289	2,299	20,328	3,681	1,551	933	1,508	106	2,971
Apr	2,730	2,226	18,223	3,831	1,612	1,022	1,253	64	2,778
May	2,291	2,437	19,797	3,218	1,864	652	1,683	7	2,798
Jun	2,159	2,519	16,967	3,016	1,417	43	1,875	28	2,605
Jul	2,780	2,576	19,375	3,448	1,418	367	1,930	44	1,686
Aug	2,304	2,186	17,962	4,319	1,467	433	1,770	18	97
Sep	2,641	2,371	18,493	3,778	1,347	-	1,551	33	202
Oct	2,422	2,230	25,845	4,549	1,659	580	1,653	58	1,200
Nov	2,497	2,186	24,397	3,852	2,405	1,072	1,840	47	2,155
Dec	4,027	2,437	72,484	6,117	4,401	511	1,712	43	1,860
2018									
Jan	2,813	2,052	19,590	2,230	1,246	1,081	...	...	...
Feb	2,746	2,159	23,588	1,488	1,633	1,022	...	...	...
Mar	4,666	2,174	21,851	2,871	2,848	1,207	...	...	...

Source: Bureau of Statistics

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

PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c)

Period	Beverages					Food Items				
	Rum ('000 Litres)	Beer & Stout ('000 Litres)	Shandy ('000 Litres)	Non-Alcoholic		Water ('000 Litres)	Margarine ('000 Kgs)	Ice Cream ('000 Litres)	Biscuits ('000 Kgs)	Flour (Tonnes)
				Soft Drinks ('000 Litres)	Malta ('000 Litres)					
2008	14,186	11,509	410	39,324	824	15,721	1,528	1,117	696	29,426
2009	2,728	11,809	435	41,666	723	17,983	2,022	1,371	685	36,486
2010	4,022	13,911	502	44,162	697	19,235	2,135	1,393	1,182	39,792
2011	4,307	16,359	528	45,247	627	19,778	2,226	1,641	1,217	28,934
2012	4,171	15,509	665	51,494	763	21,423	2,333	1,808	1,250	35,568
2013										
1st Qtr	928	3,901	159	11,034	216	5,027	485	414	344	8,523
2nd Qtr	1,088	4,068	98	12,200	93	5,282	618	432	310	8,920
3rd Qtr	1,104	4,137	140	12,966	190	5,702	552	445	281	9,097
4th Qtr	964	5,255	196	14,497	183	5,850	664	311	276	9,327
2014										
1st Qtr	922	3,899	130	9,639	139	5,257	506	373	330	8,323
2nd Qtr	1,128	4,740	150	10,948	159	5,536	559	453	296	8,758
3rd Qtr	1,063	4,669	50	12,215	74	6,359	509	414	276	8,942
4th Qtr	1,236	5,748	239	14,491	220	6,410	666	456	296	9,459
2015										
1st Qtr	1,696	4,221	75	10,491	147	5,607	429	380	335	8,447
2nd Qtr	1,095	4,644	139	10,656	83	5,259	414	406	314	8,739
3rd Qtr	1,082	5,000	145	12,527	139	5,801	412	418	251	8,552
4th Qtr	1,250	5,848	201	14,661	150	6,635	668	458	216	8,348
2016										
Jan	400	1,213	85	3,089	67	1,824	133	121	122	2,397
Feb	303	1,412	-	3,337	-	1,643	120	115	106	2,560
Mar	283	1,619	112	4,373	56	1,985	93	127	102	2,990
Apr	368	2,029	-	4,340	44	2,075	167	164	114	3,137
May	363	1,447	44	3,587	70	1,619	176	268	100	2,695
Jun	421	1,747	44	4,056	-	2,177	148	155	128	2,875
Jul	392	1,653	1	4,687	43	1,926	170	158	58	2,737
Aug	584	1,582	130	4,431	69	2,189	242	155	76	3,132
Sep	421	2,200	45	5,708	46	2,803	95	145	111	2,924
Oct	406	1,444	-	5,386	68	2,765	238	125	124	2,924
Nov	514	2,185	168	5,866	-	2,630	209	119	95	2,312
Dec	426	2,094	42	4,994	93	1,900	284	216	55	2,880
2017										
Jan	340	1,505	-	2,926	69	2,051	121	125	107	2,448
Feb	356	1,323	80	4,293	-	1,739	93	120	101	2,531
Mar	366	1,682	1	4,252	-	2,358	107	154	102	3,130
Apr	385	1,850	91	4,022	43	2,077	149	143	73	2,672
May	467	2,018	-	4,209	89	2,401	241	167	105	3,731
Jun	432	1,265	86	4,903	-	2,328	230	155	111	3,092
Jul	444	1,529	6	4,297	66	2,036	97	156	63	2,624
Aug	477	1,902	63	5,699	-	2,791	154	172	96	2,940
Sep	440	2,098	66	5,977	64	2,834	198	110	76	2,706
Oct	429	1,451	70	4,543	67	2,892	131	181	105	2,870
Nov	571	2,159	87	6,069	103	2,430	161	157	112	2,482
Dec	382	2,390	96	4,849	43	1,976	310	196	78	2,991
2018										
Jan	432	1,665	60	3,141	-	2,409	105	146	121	2,793
Feb	412	1,389	66	3,124	63	1,697	76	150	94	2,595
Mar	...	...	...	...	...	...	128	...	...	2,944

Source: Bureau of Statistics.

PRODUCTION INDICATORS: MANUFACTURING (Cont'd)

Table 10.3(d)

Period	Pharmaceuticals			Laundry Soap (Kilos)	Other Detergents (Kilos)	Stock Feed (Tonnes)	Paints (Litres)	Oxygen ('000 Litres)	Acetylene ('000 Litres)	Electricity (MWH)
	Liquid (Litres)	Tablets ('000)	Ointment (Kilos)							
2008	374,273	20,400	8,227	28,524	672,752	44,712	2,488,666	94,612	8,832	569,150
2009	414,612	20,557	7,162	47,011	928,121	47,296	2,376,754	83,145	5,839	602,022
2010	460,588	24,665	9,367	119,101	1,010,526	49,454	2,500,235	89,988	6,671	627,370
2011	441,510	18,274	10,988	55,824	1,089,545	54,088	2,862,128	81,880	11,286	645,234
2012	489,024	18,884	7,696	48,234	1,113,966	56,812	2,744,779	86,660	8,034	690,521
2013										
1st Qtr	95,149	4,918	3,414	-	268,200	12,220	618,084	21,276	2,338	172,966
2nd Qtr	115,634	6,101	2,306	-	272,216	10,096	563,090	13,132	1,706	177,595
3rd Qtr	125,500	5,050	1,610	-	283,235	11,610	625,410	18,759	1,901	179,525
4th Qtr	97,266	7,065	2,062	-	305,178	9,962	888,387	17,618	1,766	180,914
2014										
1st Qtr	117,107	6,326	2,331	-	343,808	12,273	579,391	20,074	1,909	170,845
2nd Qtr	108,700	6,613	4,322	22,350	132,184	11,878	591,860	19,805	8,283	176,757
3rd Qtr	89,561	5,535	2,501	2,111	327,257	12,444	637,082	22,789	1,940	183,340
4th Qtr	42,102	9,984	2,546	16,074	237,831	15,103	868,848	17,350	1,438	185,740
2015										
1st Qtr	146,666	8,790	2,254	-	288,580	12,858	616,229	19,593	1,824	177,072
2nd Qtr	136,268	5,753	2,227	12,514	246,991	6,975	454,181	5,343	586	184,303
3rd Qtr	85,488	4,623	694	6,056	256,162	10,055	587,904	9,127	956	191,666
4th Qtr	166,725	6,672	1,674	9,861	296,592	11,865	791,761	5,096	506	166,477
2016										
Jan	46,757	1,711	581	5,643	102,196	3,610	228,965	42,330	661	63,198
Feb	53,109	309	509	6,407	69,708	3,634	135,382	49,167	584	59,638
Mar	41,547	1,429	678	-	82,812	4,356	222,952	40,935	3,275	66,038
Apr	31,771	1,536	212	13,380	78,721	4,044	202,871	52,442	3,548	64,790
May	28,176	616	333	-	83,709	3,597	123,738	47,749	3,067	67,720
Jun	48,388	1,179	854	-	86,365	3,231	205,095	47,681	3,778	65,146
Jul	31,254	84	557	-	129,227	1,107	285,780	46,631	3,552	66,926
Aug	36,700	15,150	923	8,379	83,226	2,134	176,467	49,283	2,564	68,747
Sep	51,569	10,140	443	1,620	97,629	2,950	170,339	61,172	3,933	68,480
Oct	43,574	1,152	415	-	104,712	2,431	332,785	62,891	4,443	66,696
Nov	39,969	1,797	507	7,615	110,647	4,726	304,245	40,416	3,888	68,956
Dec	28,037	2,298	338	3,063	114,270	4,864	277,852	27,543	4,393	71,225
2017										
Jan	36,571	5,939	251	5,805	69,640	4,004	191,403	41,081	4,292	65,968
Feb	40,651	2,477	439	1,944	69,623	3,264	194,588	31,658	5,300	58,102
Mar	59,096	3,157	433	-	58,790	4,119	238,321	33,738	6,371	67,839
Apr	50,064	2,486	239	-	98,091	3,862	200,385	38,747	4,189	67,806
May	43,506	498	283	8,291	118,833	4,089	175,325	27,667	4,235	68,996
Jun	35,316	1,229	568	2,853	95,356	4,148	230,836	33,933	32,672	65,520
Jul	27,985	3,954	202	-	76,591	3,822	200,966	37,309	5,347	67,574
Aug	41,016	1,852	330	-	92,579	3,898	267,278	38,050	5,056	70,103
Sep	31,335	1,605	512	2,912	62,925	3,580	131,661	37,367	4,848	69,106
Oct	52,164	1,570	808	4,506	89,853	4,017	313,938	41,729	4,847	71,731
Nov	59,168	2,254	1,582	1,764	108,852	4,653	382,135	32,459	4,335	68,147
Dec	35,623	3,450	617	-	140,397	4,016	274,822	15,636	3,478	68,518
2018										
Jan	53,611	186	840	-	67,157	...	197,309	20,994	4,630	67,060
Feb	39,539	202	310	4	65,341	...	259,218	19,635	6,556	58,526
Mar	62,711	1,483	609	2,104	82,104	...	262,339	31,603	4,920	-

Source: Bureau of Statistics.

**GEORGETOWN: URBAN CONSUMER PRICE INDEX**

Table 11.1

End of Period	All Items Index	Sub-Group Indices			
		Food <sup>1)</sup>	Housing <sup>2)</sup>	Transportation & Communication	Miscellaneous
<b>Jan 1994 = 100</b>					
2008	265.9	285.9	296.5	282.3	215.6
2009	275.6	273.7	352.6	293.2	228.2
<b>Dec 2009 = 100</b>					
2010	104.4	110.4	99.7	104.8	102.0
2011	107.9	113.2	100.4	115.5	107.0
2012	111.6	124.0	100.7	114.6	111.0
2013					
Mar	111.0	120.8	100.9	117.0	111.9
Jun	111.8	123.4	100.8	117.2	112.9
Sep	112.9	125.6	100.8	120.1	112.3
Dec	112.6	124.1	100.8	121.9	112.6
2014					
Mar	112.1	123.7	100.9	119.6	113.3
Jun	112.1	123.3	100.8	119.9	115.1
Sep	113.2	124.9	100.8	118.7	125.2
Dec	113.9	126.7	100.6	121.2	120.9
2015					
Mar	111.0	122.3	99.2	117.1	120.4
Jun	111.9	124.4	99.2	118.3	120.6
Sep	112.1	125.4	98.8	117.7	121.1
Dec	111.9	125.4	98.8	117.2	120.9
2016					
Jan	111.7	124.9	98.8	117.2	120.9
Feb	111.2	124.5	98.3	116.1	121.2
Mar	111.3	124.7	98.2	116.2	121.0
Apr	111.7	125.9	98.3	116.0	121.0
May	112.8	129.2	98.3	115.9	121.0
Jun	113.0	129.4	98.7	116.6	120.7
Jul	112.8	128.8	98.7	116.8	120.7
Aug	113.1	129.7	98.7	116.7	120.8
Sep	113.1	129.6	98.7	116.8	120.8
Oct	113.1	129.8	98.8	116.8	120.9
Nov	113.2	129.8	98.8	116.7	120.9
Dec	113.5	130.7	98.8	116.7	120.9
2017					
Jan	114.3	132.6	99.1	117.6	120.6
Feb	114.6	132.7	99.1	117.4	121.9
Mar	114.1	131.2	99.0	117.3	122.5
Apr	114.0	131.2	98.9	117.4	122.5
May	114.2	132.4	98.9	117.3	119.9
Jun	114.7	133.7	98.9	117.2	120.0
Jul	115.0	134.9	98.8	117.3	119.1
Aug	115.1	135.1	98.8	117.3	119.3
Sep	115.2	135.0	98.9	117.7	119.6
Oct	115.2	134.6	99.0	117.9	119.6
Nov	115.0	133.9	99.2	118.0	119.8
Dec	115.2	134.4	99.3	118.0	119.8
2018					
Jan	116.2	137.3	99.5	118.3	119.8
Feb	115.4	134.5	99.6	118.9	119.7
Mar	114.8	132.9	99.6	118.7	119.7

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)	Jamaica	Trinidad	Barbados
<b>2005=100</b>				
2008	130.6	151.7	138.9	122.9
2009	135.4	167.3	140.7	128.3
<b>2010=100</b>				
2010	139.1	187.0	159.6	136.6
2011	143.6	198.2	168.0	149.6
2012	148.7	214.1	180.0	153.3
2013				
Mar	147.9	219.9	185.6	152.8
Jun	149.0	222.3	189.8	153.8
Sep	150.4	230.4	184.2	155.4
Dec	150.1	233.2	190.1	154.9
2014				
Mar	109.8	133.3	125.3	116.8
Jun	109.8	134.4	126.3	118.4
Sep	110.8	140.6	128.2	119.7
Dec	111.6	139.5	133.2	119.7
2015				
Mar	108.7	138.6	132.1	115.8
Jun	109.6	140.2	133.2	118.4
Sep	109.8	143.1	134.4	118.4
Dec	109.6	144.6	135.2	116.8
2016				
Jan	109.4	143.9	135.1	116.2
Feb	109.0	142.9	136.4	115.4
Mar	109.0	142.7	136.3	115.4
Apr	109.4	142.2	137.5	115.8
May	110.5	142.5	137.5	118.6
Jun	110.7	143.8	137.7	118.6
Jul	110.5	144.5	138.0	121.4
Aug	110.8	145.1	138.4	121.0
Sep	110.8	145.8	138.5	121.4
Oct	110.8	146.1	138.8	120.7
Nov	110.8	146.7	139.1	121.9
Dec	111.2	147.1	139.4	121.4
2017				
Jan	112.0	147.7	140.0	121.9
Feb	112.2	148.0	140.0	121.4
Mar	111.8	148.6	140.0	121.0
Apr	111.7	148.9	140.0	120.3
May	111.9	149.1	139.9	121.3
Jun	112.3	150.1	139.9	121.9
Jul	112.7	151.1	140.0	123.5
Aug	112.8	151.5	139.9	125.5
Sep	112.9	152.5	139.9	126.8
Oct	112.8	153.0	139.9	128.6
Nov	112.7	153.9	139.9	129.3
Dec	112.9	154.8	139.9	...
2018				
Jan	113.9	154.7	141.3	...
Feb	113.1	154.5	141.3	...
Mar	112.5	154.4	...	...

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

## I. GENERAL NOTES

### Symbols Used

- ... Indicates that data is 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 periods (e.g. 2010-11 or July-September) to indicate the years or months covered including the beginning and the ending year or month as the case may be;
- / Used between years (e.g. 2010/11) to indicate a crop year or fiscal year.
- = Means incomplete data due probably to under-reporting or partial response by respondents.
- \* Means preliminary figures.
- \*\* Means revised figures.

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

### Acknowledgement

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



## II. NOTES TO THE TABLES

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

### **Foreign Assets**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Private Sector:** Lending through loans and advances to Private Non-Financial Business Enterprises and Individual Customers. See note above under loans to Non-Residents. The decline in Private Sector Loans and Advances resulted partly from a reclassification of some loans at one Commercial Bank. See note above under loans to Non-Residents. The acquisition of Guyana National Co-operative Bank (GNCB)'s assets net of loans valued G\$8,473.0 million by the National bank of Industry and Commerce Limited on March 15' 2003 resulted in the decline in Private Sector Loans and Advances during March 2003.

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

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

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

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

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

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

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

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

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

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

**Other Public Deposits:** Include total deposits of Local Government and National

Insurance Scheme. See note above under deposits to non-residents. See note on Table 2.4 Commercial Banks: Time Deposits.

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

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

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

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

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

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

- TABLE 2.2: Commercial Banks: Total Deposits**  
Total demand, savings and time deposits of Residents and Non-Residents excluding inter-bank deposits are presented. Foreign currencies denominated deposits are also included here. See note under Public Enterprises Deposits for Table 2.1 (b) above. See note under Non – Resident Deposits for Table 2.1(b) above.
- TABLE 2.3: Commercial Banks: Demand Deposits**  
Current account deposits of Residents and Non-Residents; inter-bank deposits are excluded.  
See note under Public Enterprises Deposits for Table 2.1 (b) above.
- TABLE 2.4: Commercial Banks: Time Deposits**  
Fixed deposits of Residents and Non-Residents with a minimum withdrawal notice of three months; exclude inter-bank deposits. See note under Non-Resident deposits for Table 2.1(b) above. Due to a reclassification of N.I.S and Non-Bank Financial Institutions' time deposits, figures from December 2003 to April 2005 were revised.
- TABLE 2.5: Commercial Banks: Savings Deposits**  
Deposits with minimum withdrawal notice of one day; exclude inter-bank deposits. See note under Public Enterprises Deposits for Tables 2.1 (b) above. See note non-resident deposits for Table 2.1(b) above.
- TABLE 2.6: Commercial Banks: Time Deposits by Maturity**  
Includes deposits of both Residents and Non-Residents. See note under Commercial Banks: Time Deposits for table 2.4 above.
- TABLE 2.7: Commercial Banks: Savings Deposits**  
Includes deposits by both Residents and Non-Residents. Ending balance on savings accounts for November 2002 do not equate to the opening balance for December 2002 due to the addition of

accrued interest to the December 2002 opening balance. The ending balance for February 2003 saving accounts differs from the opening balance for March 2003 due to the reclassification from demand and time accounts to saving accounts.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

With effect from May 15, 1991, however, the basis for calculating required liquid assets was changed to 25 percent of demand liabilities and 20 percent of time liabilities. Further, amendments to the liquid asset requirements became effective on 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 2.16(a): Foreign Exchange Intervention**

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

**TABLE 2.16(b): Interbank Trade**

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

**TABLE 2.17: Commercial Banks holdings of treasury bills**

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

**TABLE 3.1: Monetary Survey**

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

**Foreign Assets (net)**

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

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

**Domestic Credit**

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

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

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

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

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

**Money and Quasi-Money**

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

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

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

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

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

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

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

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

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

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

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

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

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

**Assets**

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

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

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

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

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

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

**Liabilities**

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

**Other Deposits:** Ordinary Saving deposits

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Assets**

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

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

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

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

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

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

**Liabilities**

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

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

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

**Assets**

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

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

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

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

**Liabilities:**

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

**TABLE 6.1 Central Government Finances: Summary**

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

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

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

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

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

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

**Borrowing from abroad:**

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

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

**Domestic Borrowing:**

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

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

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

**TABLE 6.4 Public Corporations Finances: Summary**

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

**TABLE 7.1 Domestic Public Debt**

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

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

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

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

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

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

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

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

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

**Private Sector:** excludes financial institutions.

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

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

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

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

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

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

**Special Issues:** Comprise fixed date and equate annuity debentures issued to Bank of Guyana and the National Insurance Scheme. In 1994 the Central Bank absorbed between 75 percent to 80

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

**TABLE 7.5 External Public Debt**

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

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

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

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

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

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

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

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

**TABLE 8.2 Domestic Exports**

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

**TABLE 8.5 International Reserves and Foreign Assets**

**International Reserves**

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

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

**Foreign Assets**

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

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

include interest obligations.

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

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

**TABLE 8.7 Balances of Payments Summary**

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

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

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

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

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

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

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

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

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

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

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

**TABLE 9.5: Monthly Average Market Exchange Rate**

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

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

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

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

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

GDP compiled at current basic prices, for the respective year, is the production of goods and services undertaken by firms, households, government bodies within the borders of the country during a calendar year, at the amount receivable by the producer from the purchase of a unit of good or service less any tax payable, plus any subsidy receivable as a consequence of its production or sale.

**TABLE 10.2 Gross Domestic Products (at 2006 Prices)**

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

**TABLES 10.3 National Production**

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

**Table 11.1 Georgetown: Urban Consumer Price Index**

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

**Table 11.2 CARICOM Countries: Consumer Price Indices**

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

## **BANK OF GUYANA**

1 Avenue of the Republic,  
P.O. Box 1003,  
Georgetown,  
Guyana.

Telephone: (592) 226-3250-9  
(592) 226-3261-5  
Fax: (592) 227-2965  
Website: <http://www.bankofguyana.org.gy>

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