



Quarterly Report & Statistical Bulletin

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ABBREVIATIONS AND ACRONYMS

BOG	Bank of Guyana
BOB	Bank of Baroda
BNS	Bank of Nova Scotia
CAR	Capital Adequacy Ratio
CARICOM	Caribbean Community
CBGI	Citizens Bank Guyana Incorporated
CCS	Carbon Credit Sales
CDB	Caribbean Development Bank
C.I.F	Cost, Insurance and Freight
COVID-19	Coronavirus Disease 2019
CPI	Consumer Price Index
DB	Defined Benefit
DBL	Demerara Bank Limited
DC	Defined Contribution
DIC	Deposit Insurance Corporation
FDI	Foreign Direct Investment
F.O.B.	Free On Board
FPSO	Floating Production Storage and Offloading
G-ACH	Guyana Automated Clearing House
GBTI	Guyana Bank for Trade and Industry
G-CSD	Guyana Central Securities Depository
GDP	Gross Domestic Product
G-ECC	Guyana Electronic Cheque Clearing
G-EFT	Guyana Electronic Funds Transfer
GGMC	Guyana Geology and Mines Commission
GPOC	Guyana Post Office Corporation
GPL	Guyana Power and Light Incorporated
GRDB	Guyana Rice Development Board
GRIF	Guyana REDD+ Investment Fund
G-RTGS	Guyana Real Time Gross Settlement
GNSC	Guyana National Shipping Company
GUYOIL	Guyana Oil Company Limited
GUYSUCO	Guyana Sugar Corporation
HIPC	Heavily Indebted Poor Countries
IADB	Inter-American Development Bank
IDA	International Development Association
IIP	International Investment Position
IPED	Institute of Private Enterprise Development
LDFI	Licensed Depository Financial Institution
MDRI	Multilateral Debt Relief Initiative
MMG	Mobile Money Guyana Incorporated
NBFI	Non-Bank Financial Institution
NBS	New Building Society
NFPE	Non-Financial Public Enterprise

NICIL	National Industrial and Commercial Investments Limited
NIS	National Insurance Scheme
NPL	Non-Performing Loans
NPS	National Payment System
NRF	Natural Resource Fund
PSIP	Public Sector Investment Programme
RBGL	Republic Bank Guyana Limited
SBDFT	Small Business Development Finance Trust Inc.
UKEF	United Kingdom Export Finance
VAT	Value Added Tax



1. OVERVIEW

The global economy remains resilient but continues to face elevated uncertainty amid persistent geopolitical tensions, trade fragmentation and moderating inflationary pressures. Global growth is estimated at 3.1 percent in 2026, a decline from the 3.4 percent growth recorded in 2025 (World Economic Outlook, April 2026). This pace of growth continues to remain below historical standards of 3.8 percent from 2000 to 2019. Further, headline inflation is projected at approximately 4.4 percent in 2026, reflecting lingering supply-side pressures, particularly from energy markets, before gradually declining over the medium term. While disinflation has progressed in several economies, price dynamics remain uneven across regions.

Heightened policy uncertainty, rising protectionist measures and geopolitical developments continue to weigh on global economic prospects. Although Guyana's economic outlook remains robust, these external developments present downside risks, necessitating continued vigilance and sound macroeconomic management.

The Guyanese economy remained robust during the first quarter of the year, supported primarily by strong growth in the mining sector, particularly crude oil production, as well as higher electricity generation, positive performances in several agricultural industries and the construction and services sectors. The agriculture sector experienced

higher output for sugar, livestock, fisheries and other crops. The mining & quarrying sector registered output growth across all sub-sectors. The construction sector's growth was driven by greater public and private investment while the services sector's growth was largely due to increased activities in transport & communication and entertainment & catering. These gains were partly offset by lower rice production, mixed forestry sector performances and weaker output in selected manufacturing industries.

Inflationary pressures remained subdued, with the Urban Consumer Price Index increasing marginally by 0.05 per cent on a year-to-date basis, reflecting lower food prices in selected food items.

The balance of payments recorded a lower deficit of US\$76.2 million at end-March 2026, compared with US\$222.9 million one year earlier. This improvement reflected a strong capital account surplus, driven mainly by higher foreign direct investment inflows and increased public sector loan disbursements, which partly offset the current account deficit. The current account weakened significantly due to higher net payments for services, particularly construction, freight, and reinvested earnings, despite a larger merchandise trade surplus supported by strong crude oil and gold exports. The deficit was financed through a drawdown of the central bank's gross foreign reserves.



Guyana's net international investment position (NIIP) was estimated at a surplus of US\$7,068.4 million at end-March 2026. This represented an improvement of US\$112.8 million from the end-December 2025 position. This strengthening was driven by a reduction of US\$705.8 million in the stock of liabilities which overshadowed the US\$314.7 million decline in the stock of assets.

Total foreign exchange market transactions increased by 11.0 percent or US\$590.7 million to US\$5,981.1 million during the first quarter of 2026, compared with US\$5,390.3 million in the corresponding period of 2025. The expansion in activity was driven primarily by increased turnover at commercial bank cambios and a significant rise in hard currency transactions at the Bank of Guyana. Total purchases exceeded sales, resulting in net purchases of US\$209.6 million, in contrast to net sales of US\$291.7 million recorded in the first quarter of 2025. This reversal indicates improved foreign exchange inflows and more balanced market conditions. The Bank's mid-rate, which serves as the reference rate for official transactions, remained unchanged during the review period.

Guyana's public finances strengthened considerably in the first quarter of 2026, as the public sector recorded an overall surplus of G\$22,028 million, compared with a deficit of G\$4,452 million in the first quarter of 2025. The improved fiscal outturn was driven primarily by substantial transfers from the Natural Resource Fund (NRF), stronger domestic revenue collections, and lower capital expenditure by Central

Government. In addition, the Non-Financial Public Enterprises (NFPEs) returned to a surplus position, supported by increased government transfers and improved operating performance among major public enterprises. Overall, public finances benefited from enhanced revenue-generating capacity and continued support from petroleum-related inflows.

The total stock of public and publicly guaranteed debt, which comprises both domestic and external debt, increased by 4.3 percent to US\$8,072.4 million from the end-December 2025 position. Domestic debt stock increased to US\$4,900 million during the review period, on account of increased issuance of T-bills for Central Government's budgetary financing. Domestic debt service payments increased by 20.6 percent, as a result of higher interest repayments on treasury bills, particularly, the 91-day bills. Total domestic principal and interest payments were G\$275 million and G\$1,419.6 million, respectively. Domestic debt service payments accounted for 0.8 percent of government revenue.

The stock of external debt increased to US\$3,172 million on account of increase bilateral debt stock. This is due to positive net flows to bilateral creditors. External debt service payments accounted for 1.3 percent of export earnings and increased by 7.8 percent, on account of higher principal repayments to bilateral creditors and higher interest payments to multilateral creditors.

The monetary aggregates of reserve money and broad money rose by 4.5 percent and 3.5



percent, respectively, during the first quarter of 2026. The former reflected an increase in net domestic assets of the Bank of Guyana while the latter was on account of expansions in net domestic credit and other items (net). Private sector credit grew by 4.3 percent compared with a growth of 2.2 percent for the corresponding period last year. Commercial banks interest rates were stable while spreads remained high.

The financial resources of Non-Bank Financial Institutions (NBFIs), comprising both depository and non-depository institutions, increased by 1.0 percent or G\$5,617 million to G\$546,834 million at end-March 2026. This outturn reflected a slower rate of expansion compared with the corresponding period in 2025, when total resources grew by 5.0 percent or G\$24,092 million to G\$507,295 million. The NBFIs sector's share of total financial system assets declined to 27.3 percent at end-March 2026, down 0.5 percentage points from 27.8 percent at end-December 2025, indicating that the wider financial system expanded at a faster pace than the non-bank financial sector during the review period.

At end-March 2026, the financial system remained relatively stable with the Licensed Depository Financial Institutions (LDFIs) being adequately capitalised, highly liquid and profitable. Capital Adequacy Ratio (CAR) continued to exceed the prudential 8 percent benchmark. Asset quality improved with a reduction in the level of non-performing loans when compared with the corresponding period of 2025.

The insurance sector remained adequately capitalized as both the life and non-life insurance sectors' assets exceeded their respective solvency requirements. Although the insurance sector is sound with manageable risks, there are potential systemic issues from concentration of assets, specifically the long-term sector's total assets.

Pension funds' vulnerability to market risk was moderate and stable. However, Defined Contribution (DC) pension funds continued to be largely exposed to insurance companies having deposit administration contracts.

The conduct of monetary policy continued to focus on the attainment of price stability while ensuring an adequate level of liquidity to provide for private sector credit 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.

The Bank of Guyana continued to monitor payment services within the national payments system during the review period. The recently implemented Guyana Real Time Gross Settlement (G-RTGS) and Guyana Central Securities Depository (G-CSD)



systems are fully integrated with the existing Automated Clearing House (ACH) system. The ACH comprises the Guyana Electronic Funds Transfer (G-EFT) and Guyana Electronic Cheque Clearing (G-ECC) sub-systems. Together, the G-RTGS, G-CSD, G-EFT, and G-ECC systems form a modern and unified payments infrastructure that supports efficient, secure, and reliable payment services across Guyana, while helping the country meet international standards and evolving payment system demands. □



2. REVIEW OF THE FIRST QUARTER OF 2026

PRODUCTION

The Guyanese economy remained robust during the first quarter of the year, supported primarily by strong growth in the mining sector, particularly crude oil production, as well as higher electricity generation and positive performances in several agricultural industries.

In the agriculture sector, sugar production increased by 35.7 percent to 11,378 metric tonnes, supported by improved cane availability, field productivity and factory performance. In contrast, rice production fell by 37.5 percent to 107,808 metric tonnes, reflecting adverse weather conditions, specifically excessive rainfall, and lower acreage harvested. Performance in the forestry sector was mixed. Total log production rose by 2.8 percent to 68,987 cubic metres, while plywood production expanded by 50.2 percent to 2,870 cubic metres. However, Greenheart log production declined by 21.9 percent and sawnwood production by 27.1 percent. Roundwood output increased by 7.8 percent, while charcoal and firewood production contracted. In fisheries, fish production increased by 5.8 percent to 3,736 tonnes, reflecting improved catch levels, while shrimp production increased by 4.4 percent to 2,771.6 tonnes. The livestock industry recorded generally positive growth. Mutton production increased by 46.7 percent, pork by 13.9 percent, poultry meat by 5.7 percent, milk production by 8.2 percent, and table

eggs by 4.0 percent. In contrast, beef production declined by 16.3 percent due to lower cattle slaughterings. Production of other crops rose by 5.9 percent to 278,940 metric tonnes, driven by growth in root crops, fruits, vegetables, coconuts, spices and cole crops. Beans and cereals recorded the strongest increase by 37.7 percent, largely reflecting higher soybean production.

The mining sector recorded generally positive performances, supported by higher output across all categories. Crude oil production continued to be a major contributor to mining sector growth, increasing by 45.1 percent to 82.4 million barrels. The substantial increase is primarily due to higher output from expanded offshore operations and increased production capacity from existing and new developments within the Stabroek Block. Total bauxite production increased by 19.7 percent to 1,126,838 tonnes from 941,290 tonnes in the first quarter of 2025. This improvement reflected higher production across all bauxite grades, particularly other bauxite production, which expanded by 144.3 percent to 9,058 tonnes, while calcined, chemical and metal-grade bauxite output increased by 26.9 percent, 21.2 percent, and 18.8 percent, respectively. The increase in production is due to improved operational performance. Total declarations of raw gold increased by 2.9 percent to 104,305.1 troy ounces from 101,369.2 troy ounces in the corresponding period of 2025.



This outturn was largely driven by a 12.1 percent increase in declarations from local miners and licensed dealers, which rose to 74,023.3 troy ounces. In contrast, declarations by foreign companies declined by 14.3 percent to 30,281.7 troy ounces, reflecting lower production by large-scale operators. Nevertheless, the increase in local declarations more than offset the decline in foreign company output, resulting in overall growth in gold production. Diamond declarations increased significantly by 40.8 percent to 7,906.2 metric carats, reflecting increased mining activity. Similarly, manganese production rose by 3.8 percent to 85,864 tonnes, supported by higher extraction levels during the review period. Sand declarations increased markedly by 77.2 percent to 4.8 million tonnes, while crushed stone declarations rose by 9.5 percent to 1.6 million tonnes. These increases reflected robust demand from the construction sector, particularly for infrastructure, housing, and oil-and-gas-related projects.

In the manufacturing sector, strong growth was recorded in detergent production by 60.7 percent, reflecting increased domestic demand. Growth in paint production by 14.2 percent reflected continued construction and infrastructure-related demand. In contrast, putty production declined by 8.6 percent while flour and margarine output contracted by 34.0 percent and 25.8 percent, respectively. Alcoholic beverages declined by 10.1 percent while non-alcoholic beverages increased by 5.2 percent and mineral water production increased by 7.8 percent.

Construction activities continued to increase due to greater public and private investment, including infrastructure expansion and housing development.

Electricity generation increased by 13.1 percent to 384,253.4 megawatt-hours during the first quarter of 2026, compared with 339,712.7 megawatt-hours in the corresponding period of 2025. The improvement reflected higher demand for electricity associated with increased economic activity, particularly in the residential, commercial and industrial sectors.

Performance in the services sector improved particularly in the areas of transport & communication and entertainment & catering. Stronger economic activity, especially from oil-and-gas expansion and construction raised demand for logistics, passenger transport and connectivity.

INFLATION

At end-March 2026, the Urban Consumer Price Index (CPI) increased marginally by 0.05 percent on a year-to-date basis. Inflation was driven mainly by higher prices for medical care and health services by 1.3 percent, transport & communication by 0.9 percent, miscellaneous goods & services by 0.6 percent and housing by 0.1 percent. These increases were partly offset by a 0.3 percent decline in food prices, which exerted the largest downward influence on the overall inflation rate.

The rise in transport-related prices reflected higher operating and transportation costs,



partly associated with movements in international fuel prices. Housing costs rose due to a 0.2 percent increase in fuel and power costs. Meanwhile, lower domestic food prices, resulting from improved supplies of vegetables, condiments & spices, meat, fish & eggs, and pulses, helped to moderate the impact of higher imported costs on the overall price level. Consequently, inflationary pressures remained subdued during the first quarter of 2026.

BALANCE OF PAYMENTS

The overall balance of payments recorded a deficit of US\$76.2 million at end-March 2026, compared with US\$222.9 million for the same period last year. This improvement reflected a strong capital account surplus, driven mainly by higher foreign direct investment inflows and increased public sector loan disbursements, which partly offset the current account deficit. The current account weakened significantly due to higher net payments for services, particularly construction, freight, and reinvested earnings, despite a larger merchandise trade surplus supported by strong crude oil and gold exports.

The current account recorded a deficit of US\$495.3 million, compared with a surplus of US\$1,131.8 million in the corresponding period last year. This deterioration was mainly due to higher net payments for non-factor services, which increased by US\$1,042.4 million to US\$1,881.7 million, compared with US\$839.3 million in the previous year.

During the review period, the merchandise trade balance registered an expanded surplus of US\$3,172.5 million, representing a notable improvement from the US\$3,017.8 million recorded in the preceding year. This strengthened position was primarily driven by an 8.0 percent expansion in aggregate export earnings, which rose by US\$371.8 million to settle at US\$5,038.6 million. This upward trajectory was heavily anchored by the extractive sector, led by crude oil exports which increased by US\$308.3 million to US\$4,551.8 million, and gold receipts which grew by US\$73.2 million to US\$338.2 million. Subsector gains were also observed in bauxite, which rose by US\$4.9 million to US\$38.3 million, sugar, which grew by US\$3.2 million to US\$4.6 million; and timber, which edged up by US\$0.1 million to US\$4.1 million. Conversely, these gains were partially offset by contractions in traditional sectors, with rice export revenues declining by US\$15.8 million to US\$33.3 million, while the other export category fell by US\$2.1 million to US\$68.3 million.

Merchandise imports expanded by 13.2 percent, representing an absolute increase of US\$217.1 million to settle at US\$1,866.1 million. This upward trajectory in import expenditure was primarily driven by heightened procurement of capital goods, which rose by US\$119.4 million to reach US\$767.6 million. In tandem with this industrial expansion, consumption goods grew by 16.0 percent to total US\$346.9 million, fuelled by strengthening domestic consumer demand. Additionally, intermediate goods registered a 7.8 percent



increase, to reach US\$749.2 million for the period.

The non-oil current account recorded a lower deficit of US\$568.9 million compared to US\$1,092.0 million at end-March 2025. This expansion resulted from a non-oil merchandise trade deficit of US\$826.8 million compared to US\$782.3 million a year ago, reflecting mainly higher non-oil import costs of US\$1,313.6 million despite export receipts being marginally higher by 15.0 percent.

The services account registered an expanded deficit of US\$3,908.8 million, representing a significant deterioration of US\$1,768.5 million compared to the previous year. This widening gap was driven by increased outflows in both non-factor and factor services, which rose by US\$1,042.4 million and US\$726.2 million, respectively. Specifically, net payments for non-factor services escalated to US\$1,881.7 million, propelled primarily by elevated expenditures for construction and freight operations. Meanwhile, net payments for factor services increased to US\$2,027.1 million, largely due to higher volumes of reinvested earnings. In contrast, the current transfers account registered a contraction, with net current transfers declining by 5.2 percent, or US\$13.3 million, to settle at US\$241.0 million, a trend that occurred despite higher inflows from workers' remittances.

The capital account transitioned to a surplus of US\$401.6 million, reversing a deficit of US\$1,346.0 million recorded at end-March 2025. This turnaround was driven by robust

private sector inflows totaling US\$4,584.6 million in the form of foreign direct investments, which comfortably offset a withdrawal of US\$400.0 million from the Natural Resource Fund. Total foreign direct investment inflows specifically grew by US\$2,630.5 million to reach that US\$4,584.6 million mark. Additionally, loans disbursed to the non-financial public sector expanded by US\$263.0 million to reach US\$289.5 million. In the private sector, net short-term capital registered an inflow of US\$68.4 million, shifting from an outflow of US\$64.2 million one year prior, a movement that reflected a strategic drawdown of foreign assets by commercial banks.

The overall deficit was financed by a minor drawdown on the central bank's gross foreign reserves from US\$1,352.8 million to US\$1,276.6 million to bridge the external payment gap.

BALANCE OF PAYMENTS (BPM6 methodology)

Background

The Balance of Payments (BOP) is simultaneously compiled using the IMF's Balance of Payments Manual 6th edition (BPM6) methodology. This framework categorizes international transactions into three core accounts: Current, Capital, and Financial. The Current Account tracks net trade in goods (valued F.O.B.) and services, primary income from cross-border investments, and secondary income via transfer payments. The Capital Account



captures capital transfers, debt forgiveness, and the acquisition or disposal of nonproduced, nonfinancial assets. Finally, the Financial Account records net changes in external assets and liabilities—including foreign direct investments, portfolio investments, and other investments like loans, currency, deposits, and reserve assets—derived by netting gross increases against gross reductions.

The current account recorded a deficit of US\$416.9 million at end-March 2026 from a surplus of US\$2,200.3 million for the same period last year. This reduction was due to higher payments for services and increased capital outflows from the primary income account.

The surplus on the goods account increased by 5.3 percent or US\$164.3 million from US\$3,090.1 million to US\$3,254.4 million. This outturn reflected a US\$371.8 million rise in exports to US\$5,038.6 million. This upward trajectory was heavily anchored by the extractive sector, led by crude oil exports which increased by US\$308.3 million to US\$4,551.8 million, and gold receipts which grew by US\$73.2 million to US\$338.2 million. Subsector gains were also observed in bauxite, which rose by US\$4.9 million to US\$38.3 million; sugar, which grew by US\$3.2 million to US\$4.6 million; and timber, which edged up by US\$0.1 million to US\$4.1 million. Conversely, these gains were partially offset by contractions in traditional sectors, with rice export revenues declining by US\$15.8 million to US\$33.3 million, while the other export category fell by US\$2.1 million to US\$68.3 million.

Merchandise imports (F.O.B.) increased to US\$1,784.2 million, representing a US\$206.4 million increase. This increase reflects strong industrial expansion, led by a US\$114.1 million surge in capital goods to US\$734.2 million. Intermediate goods grew by 7.7 percent to US\$715.7 million, while rising domestic purchasing power lifted consumption goods by 16.0 percent to US\$331.8 million.

The services account recorded a higher deficit of US\$1,881.5 million from US\$839.3 million one year ago. This resulted primarily from elevated expenditures for construction and freight operations. The Services credits reflected a 33.9 percent increase which was the result of higher inflows from travel. Visitor arrivals for January to March 2026 were 12.0 percent higher than the same period in 2025. The Primary Income account recorded a higher net payment of US\$2,030.7 million largely reflecting the re-investment of earnings by foreign owned entities particularly in the oil & gas sector. The Secondary Income account recorded a marginally lower surplus of US\$241.0 million compared to US\$254.1 million last year.

The capital account registered a surplus of US\$0.1 million from a surplus of US\$3.2 million at end-March 2025, on account of lower receipt of capital transfers.

The Financial Account reflected a net borrowing position of US\$543.2 million for end-March 2026, primarily due to the cost recovery (withdrawals of equity) of the oil and gas sector. Foreign Direct Investment



inflows amounted to US\$4,584.6 million largely related to investments in the oil and gas sector. Portfolio Investments reflected a net outflow of US\$32.7 million mainly on account of an increase in the acquisition of assets abroad by Deposit Taking Institutions. Net Other Investment inflows amounted to US\$115.0 million for the review period, a reduction of US\$244.3 million relative to March 2025. This was the result of an increase in deposits held abroad by Government (NRF) as well as a reduction in loan liabilities.

Reserve Assets of the Bank of Guyana recorded a decrease of US\$76.2 million.

NET INTERNATIONAL INVESTMENT POSITION (NIIP)

Guyana's net international investment position (NIIP) was estimated at a surplus of US\$7,068.4 million at end-March 2026. This represented an improvement of US\$112.8 million from the end-December 2025 position. This strengthening was driven by a reduction of US\$705.8 million in the stock of liabilities which overshadowed the US\$314.7 million decline in the stock of assets.

Assets fell by 4.7 percent to US\$6,362.7 million reflecting drawdowns by deposit-taking institutions alongside strategic withdrawals from the Natural Resource Fund (NRF). Liabilities dropped by US\$427.5 million to US\$705.8 million owing to cost recovery by the oil and gas sector as well a reduction in loans since Exxon assumed ownership of three (3) of the Floating Production, Storage and Offloading (FPSO) ahead of schedule.

FOREIGN EXCHANGE MARKET

The total value of foreign currency transactions amounted to US\$5,981.1 million during the first quarter of 2026. Total purchases and sales were US\$3,095.3 million and US\$2,885.8 million, respectively, resulting in net purchases of US\$209.6 million, compared with net sales of US\$291.7 million in the corresponding period of 2025.

Transactions processed through bank and non-bank cambios increased by 35.0 percent or US\$817.6 million to US\$3,152.6 million, compared with US\$2,335.0 million in the first quarter of 2025. Commercial bank cambios continued to dominate market activity, accounting for US\$3,136.0 million, while non-bank cambios remained marginal with transactions totaling US\$16.6 million. Overall, the cambio market recorded net sales of US\$25.3 million, indicating that this segment continued to act as a net supplier of foreign exchange to meet market demand.

At the Bank of Guyana, total hard currency transactions increased significantly to US\$1,335.1 million from US\$852.0 million in the corresponding period of 2025. Purchases rose to US\$773.9 million from US\$314.9 million, while sales increased to US\$561.2 million from US\$537.1 million. As a result, the Bank recorded net purchases of US\$212.7 million, compared with net sales of US\$222.2 million in the first quarter of 2025. This turnaround underscores the strengthening of foreign exchange liquidity conditions and reflects a notable improvement in the overall balance of



foreign currency flows in the domestic market.

Transactions through foreign currency accounts declined by 32.3 percent or US\$710.7 million to US\$1,490.6 million, compared with US\$2,201.3 million in the corresponding period of 2025. Receipts amounted to US\$756.4 million, while payments were US\$734.2 million, resulting in net inflows of US\$22.2 million. In contrast, the corresponding period of 2025 recorded net outflows, indicating an improvement in foreign exchange liquidity and reduced demand pressures on foreign currency balances.

The aggregated value of transfers by money transfer agencies increased by 8.8 percent to US\$91.3 million, compared with US\$83.9 million in the first quarter of 2025. Inbound and outbound transactions were US\$62.8 million and US\$28.5 million, respectively, resulting in net inflows of US\$34.4 million, thereby contributing positively to the supply of foreign exchange in the domestic market.

CARICOM currency transactions increased to US\$2.8 million from US\$2.0 million in the corresponding period of 2025, though they remained negligible relative to total market activity. Net sales were minimal, and activity continued to be concentrated within the banking system.

Overall, developments in the foreign exchange market during the review period reflected improved liquidity conditions. Net foreign exchange purchases by the Bank of Guyana, together with net inflows through

foreign currency accounts, more than offset net sales in the cambio market, contributing to a more balanced supply-demand position.

Exchange Rate Developments

The Bank's mid-rate remained unchanged during the first quarter of 2026, reflecting continued stability in the foreign exchange market. Improved liquidity conditions and stronger foreign exchange inflows contributed to balanced market conditions and helped contain exchange rate pressures during the review period.

PUBLIC FINANCE

Guyana's public finances strengthened considerably in the first quarter of 2026, as the public sector recorded an overall surplus of G\$22,028 million, compared with a deficit of G\$4,452 million in the first quarter of 2025. The improved fiscal outturn was driven primarily by substantial transfers from the Natural Resource Fund (NRF), stronger domestic revenue collections, and lower capital expenditure by Central Government. In addition, the Non-Financial Public Enterprises (NFPEs) returned to a surplus position, supported by increased government transfers and improved operating performance among major public enterprises. Overall, public finances benefited from enhanced revenue-generating capacity and continued support from petroleum-related inflows.

Central Government

Central Government recorded an overall surplus of G\$20,751 million in the first



quarter of 2026, compared with a deficit of G\$853 million in the first quarter of 2025. The stronger fiscal outturn stemmed from a current account surplus of G\$71,556 million, which more than offset the capital account deficit of G\$50,805 million. Higher current revenue, supported by NRF transfers and stronger domestic tax collections, together with lower capital expenditure, underpinned the improved fiscal position.

Current revenue increased by G\$12,145 million to G\$199,742 million. Growth was driven by NRF withdrawals totaling G\$83,192 million and an increase in domestic tax revenue of G\$11,496 million to G\$111,385 million. The broad-based expansion in tax receipts reflected continued economic activity, increased corporate profitability, and resilient domestic demand.

Income tax collections increased by 9.6 percent to G\$60,798 million, supported by stronger corporate earnings. Revenue from value-added and excise taxes rose by 13.7 percent to G\$34,218 million, reflecting higher consumer spending and import-related activity. Trade taxes expanded by 13.6 percent to G\$12,019 million, driven by increased import volumes and travel tax receipts. Other tax revenue increased by 17.4 percent to G\$4,350 million, largely due to higher licence fees and environmental levy collections. Non-tax revenue amounted to G\$5,156 million, reflecting higher receipts from fees, charges and property income.

Total current expenditure, including interest payments, declined by 1.9 percent to G\$128,186 million. This largely reflected a

reduction in non-interest current expenditure, which fell by 2.8 percent to G\$122,053 million owing mainly to lower spending on goods and services. Expenditure on goods and services declined by G\$16,964 million to G\$28,640 million, partially offsetting increases in transfer payments and employment costs, which rose by 15.3 percent and 19.1 percent to G\$57,314 million and G\$36,099 million, respectively.

Interest payments increased by G\$1,040 million to G\$6,133 million, reflecting higher debt-servicing obligations. External interest payments rose by G\$751 million to G\$4,714 million, while domestic interest payments increased by G\$289 million to G\$1,420 million.

The capital account recorded a deficit of G\$50,805 million, reflecting continued public investment in infrastructure and development projects. Capital expenditure amounted to G\$50,825 million, while capital revenue totaled G\$20 million, consisting mainly of project grants.

Capital expenditure declined by 14.0 percent to G\$50,825 million from G\$59,071 million in the first quarter of 2025. Lower spending on housing, transport and communication, health, and power generation contributed to the decline. Despite a reduction of 25.5 percent, housing remained the largest category of capital expenditure. Construction expenditure was broadly unchanged at G\$13,450 million. Collectively, housing, construction, transport, and power accounted for 76.1 percent of total capital expenditure, underscoring the continued



emphasis on economic infrastructure development.

In contrast, expenditure on agriculture increased significantly to G\$8,134 million, while spending on education rose to G\$1,685 million. The composition of expenditure therefore suggests a partial reallocation of resources toward productive sectors and human capital development.

The overall surplus resulted in net domestic savings of G\$68,297 million, reflecting improved fiscal liquidity, stronger revenue performance, substantial NRF inflows, and reduced reliance on domestic financing. Net external borrowing amounted to G\$47,546 million, comprising loan disbursements of G\$54,692 million less principal repayments of G\$7,146 million.

Non-Financial Public Enterprises

NFPEs recorded an overall surplus of G\$1,277 million in the first quarter of 2026, compared with a deficit of G\$3,599 million one year earlier. The improvement was attributable to higher receipts, supported by increased capital transfers from Central Government and improved operating revenues among major public enterprises.

Total receipts increased by 30.2 percent to G\$58,814 million. The increase was driven largely by capital transfers from Central Government amounting to G\$13,244 million, compared with G\$1,536 million a year earlier. Higher local and export sales also contributed to the increase in receipts. Local sales rose by 18.6 percent to G\$18,861

million, while export sales more than doubled to G\$944 million.

Among the major public enterprises, receipts by GPL and GUYOIL increased by 9.1 percent and 46.4 percent to G\$12,141 million and G\$4,986 million, respectively. Current receipts increased modestly by 4.5 percent to G\$45,570 million, as lower collections from debtors partly offset gains in other operating income.

Total expenditure increased by 18.0 percent to G\$57,537 million, reflecting higher capital investment and increased operating costs. Current expenditure rose by 2.1 percent to G\$47,458 million, driven mainly by increases in employment costs and other current expenditure, which rose by 17.6 percent and 17.8 percent to G\$8,814 million and G\$13,221 million, respectively. These increases were partly offset by declines in expenditure on materials and supplies and payments to creditors, which fell by 4.4 percent and 15.9 percent, respectively.

The capital account recorded a surplus of G\$3,165 million, compared with a deficit of G\$722 million one year earlier. Capital transfers from Central Government increased sharply and more than offset higher capital expenditure of G\$10,079 million. The stronger outturn stemmed from increased government support for capital projects undertaken by GPL and GUYSUCO.

GPL recorded an overall surplus of G\$456 million in the first quarter of 2026, compared with a deficit of G\$2,633 million a year earlier. The improvement was



attributable to capital and current transfers from Central Government totaling G\$10,905 million and G\$3,000 million, respectively. Nevertheless, GPL continued to record a current account deficit of G\$1,627 million, indicating that operating expenditure exceeded operating revenue. Capital expenditure increased substantially to G\$8,822 million, reflecting ongoing investment in electricity infrastructure and system upgrades.

GUYOIL recorded a surplus after tax of G\$332 million, compared with a deficit of G\$406 million one year earlier. The stronger performance reflected an operating surplus of G\$998 million, up from G\$524 million a year earlier. Although total current receipts declined by 6.6 percent owing to lower collections from debtors, stronger local sales and reduced expenditure, particularly lower payments to creditors, supported the company's financial position.

GUYSUCO recorded a significantly reduced deficit of G\$156 million, compared with a deficit of G\$1,685 million a year earlier. The improvement was supported by higher current and capital transfers from Government totaling G\$4,387 million, together with stronger local and export sales. Local sales increased by G\$320 million to G\$1,436 million, while export sales rose by G\$500 million to G\$864 million.

The National Insurance Scheme (NIS) recorded an overall surplus of G\$773 million, down from G\$1,231 million one year earlier. Total receipts increased by 11.5 percent to G\$12,054 million, supported by higher

contributions, arrears recovery, and investment income. Contributions from employed and self-employed persons rose by 10.4 percent and 18.4 percent to G\$10,345 million and G\$572 million, respectively, while investment income increased by 35.1 percent.

Total expenditure increased by 17.7 percent to G\$11,281 million, driven primarily by higher benefit payments and employment costs. Benefit payments rose by 18.1 percent to G\$10,260 million, while employment costs increased by 15.6 percent to G\$831 million. Consequently, the operating surplus declined to G\$775 million as expenditure growth outpaced gains in contributions and other receipts.

Overall, NFPEs generated net domestic savings of G\$1,656 million, reflecting reduced reliance on domestic financing and lower net withdrawals from the banking system. Net external financing amounted to G\$379 million, mainly associated with increased retention account balances.

PUBLIC DEBT

The total stock of public and publicly guaranteed debt increased by 4.3 percent, or US\$332.97 million, to US\$8,072.4 million from the end-December 2025 position. The stock of total domestic bonded debt grew by 1.7 percent to US\$4,900.0 million from US\$4,819.4 million at end-December 2025. Likewise, the stock of external public debt increased by 8.6 percent to US\$3,172 million.



The growth in the stock of domestic debt was mainly due to a 2.1 percent increase in the stock of Treasury bills issued for budgetary purposes. The increase was primarily driven by a rise in the stock of 91-day Treasury bills, which grew by G\$54,992.35 million to G\$286,954 million. Meanwhile, the stock of 364-day Treasury bills decreased by G\$37,899.8 million to G\$557,865.6 million. The stock of 182-day Treasury bills remained unchanged at G\$120.6 million.

During the first quarter of 2026, thirty-four (34) Treasury bill issues (including K-Series), totalling G\$523,445.15 million, were conducted for fiscal purposes. The stock of debentures decreased by G\$275 million to G\$175,217 million from G\$175,492.5 million at end-December 2025. This reduction resulted from payments made toward the stock of BOG debentures during the review period.

The expansion in the stock of external debt resulted mainly from a 27.1 percent increase in the bilateral debt stock from the end-December 2025 position. Additionally, the stock of bilateral debt owed to Paris Club creditors increased by 27.1 percent, or US\$238 million, from end-December 2025, due to positive net flows from bilateral creditors. The expansion in the stock of debt owed to multilateral creditors was largely driven by positive net flows from IDA, which increased by 4.2 percent to US\$198.4 million.

Domestic debt service payments increased by 20.6 percent, or G\$289.85 million, to G\$1,695.04 million from G\$1,405.2 million

in March 2025. Principal payments increased by 0.2 percent, or G\$0.5 million, while interest payments rose significantly by 25.6 percent, or G\$289.4 million. The increase in principal payments was solely due to higher repayments toward the NIS debenture, which was issued to assist NIS in recovering losses from its investment in CLICO (Guyana), in accordance with the Debenture Agreement dated September 16, 2016.

Total interest payments increased primarily due to higher interest payments on 91-day Treasury bills, which rose by G\$285 million to G\$634.4 million from G\$349.4 million in March 2025. Interest payments on debentures decreased by 17.5 percent, or G\$4.13 million, to G\$19.5 million from G\$23.6 million in March 2025. The average yields on the 364-day and 91-day Treasury bills redeemed during the review period were 1.08 percent and 1.1 percent, respectively. No 182-day Treasury bills were redeemed during the review period.

External debt service payments increased by 7.8 percent to US\$56.2 million, primarily due to higher payments to multilateral creditors. Debt repayments to the IADB, which accounted for 71 percent of multilateral debt repayments and 31.2 percent of total external debt service, increased by 5 percent to US\$17.5 million as a result of higher interest payments during the review period.

Likewise, debt repayments to the Caribbean Development Bank (CDB) rose by 37 percent to US\$6 million. On the other hand, debt



repayments to the Exim Bank of China, which accounted for 42.5 percent of bilateral debt repayments and 21.6 percent of total external debt service, decreased by 2.8 percent to US\$12.1 million due to lower principal repayments during the review period.

Indicators of liquidity risk remained below their respective thresholds. The external debt service-to-export ratio was 1.3 percent, while the external debt service-to-revenue ratio stood at 5.9 percent.

MONETARY DEVELOPMENTS

Reserve money grew by 4.5 percent or G\$30,555 million to G\$715,517 million from its December 2025 level, reflecting an 11.5 percent increase in net domestic assets to G\$449,348 while net foreign assets declined by 5.6 percent to G\$266,169 million. The expansion in net domestic assets was reflected in the 8.9 percent and 2.2 percent growth in liabilities to the commercial banks and currency in circulation, respectively.

Broad money expanded by 3.5 percent or G\$47,101 million to G\$1,406,758 million, due to increases in net domestic credit and other items (net)¹ which offset the decline in net foreign assets. Net domestic credit and other items (net) were higher by 6.7 percent or G\$74,285 million and 1.7 percent or G\$2,959 million, respectively, while net foreign assets contracted by 7.1 percent or G\$30,142 million. The growth in broad money was due to increases in both narrow money and quasi money. Narrow money,

consisting of currency in circulation, private sector demand deposits and cashiers' cheques & acceptances, was higher by 2.7 percent or G\$23,625 million. This resulted from a 4.5 percent and 2.2 percent rise in demand deposits and currency in circulation, respectively, while cashiers' cheques & acceptances declined by 53.3 percent mainly due to the increased use of the Electronic Funds Transfer (EFT and Real Time Gross Settlement (RTGS) systems. Quasi money, which consists of time and savings deposits, grew by 5.0 percent or G\$23,476 million. This stemmed from a 5.0 percent and a 4.2 percent increase in savings and time deposits, respectively.

Total deposits by residents and non-residents were higher by 4.0 percent to G\$1,241,960 million. Private sector deposits, which accounted for 79.3 percent of total deposits by residents, grew by 4.8 percent to G\$940,490 million.

Net domestic credit of the banking system expanded by 6.7 percent to G\$1,187,576 million from the end-December 2025 level of G\$1,113,291 million, on account of higher credit to the public sector.

The public sector (net) credit position worsened by 9.0 percent to G\$705,125 million from G\$647,150 million at end-December 2025 mainly on account of increased domestic financing (in the form of treasury bills) by the central government. Net credit to the central government was higher by 8.1 percent or G\$67,284 million to

¹ Other items (net) includes commercial banks' undistributed profits and other assets of the Bank of Guyana.



G\$897,916 million at the end of March 2026. The public enterprises and other category of the public sector remained net depositors with balances amounting to G\$107,853 million and G\$84,938 million, respectively, at the end of the review period.

Private sector credit rose by 4.3 percent or G\$22,736 million to G\$554,526 at the end of the first quarter of 2026. This position was mainly due to growths in credit to the real estate, other services and personal sectors. Credit to the real estate mortgage and other services sectors expanded by 12.8 percent and 5.3 percent, respectively. Loans to the personal and construction & engineering sectors also grew by 2.4 percent and 0.5 percent, respectively. Lending to the mining and manufacturing sectors declined by 19.1 percent and 13.2 percent, respectively. Credit to the distribution sector was lower by 6.4 percent, loans to the agricultural sector fell 2.7 percent primarily due to declines in the forestry industry.

The net foreign assets of the banking system contracted by 7.1 percent to US\$1,886.4 million. This was primarily due to a 10.1 percent decline in the net foreign assets of the commercial banks while the net foreign assets of the Bank of Guyana also declined by 5.6 percent. The net foreign assets of the commercial banks fell by US\$68.4 million to US\$609.9 million. Bank of Guyana net foreign assets declined by US\$76.2 million to US\$1,276.6 million.

The overall liquidity of the banking system was higher by 2.6 percent to G\$540,309 million mainly on account of an increase in treasury bill holdings. The ratio of excess liquid assets to total liquid assets declined from 49.1 percent at end-December 2025 to 48.2 percent at end-March 2026.

Total reserves deposited with the Bank of Guyana rose by 10.5 percent to reach G\$230,257 million. The required statutory reserves of the banks increased by 4.3 percent or G\$6,080 million reflecting higher deposit liabilities of the commercial banks. Reserves in excess of the minimum requirement stood at G\$81,728 million at the end of March 2026.

There were marginal movements in the interest rates during the review period. The yield on the 91 and 182- day treasury bills remained unchanged at 1.10 percent and 0.99 percent, respectively. The yield on the 364-day treasury bill declined 10 basis points to 0.99 percent. The small savings and the prime lending rates remained unchanged at 0.81 percent and 8.20 percent, respectively, while the weighted average lending² rate declined by 17 basis points to 7.73 percent from 7.90 percent and the weighted average time deposits rate fell by 6 basis point to 0.94 percent.

² The weighted average lending rate is calculated by dividing the product of the aggregate value of loans and the midrate for

each interest rate tier, then dividing by the sum of the aggregate value of loans.



NON-BANK FINANCIAL INSTITUTIONS

The financial resources of Non-Bank Financial Institutions (NBFIs), comprising both depository and non-depository institutions, increased by 1.0 percent or G\$5,617 million to G\$546,834 million at end-March 2026. This outturn reflected a slower rate of expansion compared with the corresponding period in 2025, when total resources grew by 5.0 percent or G\$24,092 million to G\$507,295 million. The NBFIs sector's share of total financial system assets declined to 27.3 percent at end-March 2026, down 0.5 percentage points from 27.8 percent at end-December 2025, indicating that the wider financial system expanded at a faster pace than the non-bank financial sector during the review period.

The growth in NBFI resources was driven mainly by premiums, deposits, and pension funds. Premiums rose to G\$8,903 million, reflecting an 8.5 percent or G\$701 million increase in local life premiums. This represented an improvement when compared with the 20.9 percent or G\$2,163 million decline recorded one year earlier. Deposits increased by 4.1 percent or G\$3,926 million to G\$100,130 million, owing largely to a 4.5 percent or G\$3,793 million expansion in share deposits by the New Building Society. Pension funds grew by 1.9 percent or G\$2,360 million to G\$124,153 million, underscoring their continued importance as a major source of long-term funding within the sector.

These increases were partly offset by reductions in foreign liabilities and other

liabilities. Foreign liabilities declined by 1.3 percent or G\$519 million to G\$39,873 million, while other liabilities decreased by 0.3 percent or G\$851 million to G\$273,775 million at end-March 2026.

NBFIs mainly deployed their resources toward other assets, claims on the non-resident sector and claims on the banking system. Investment in other assets increased by 4.2 percent or G\$3,294 million to G\$81,564 million. Claims on the non-resident sector rose by 4.0 percent or G\$2,030 million to G\$52,300 million, while claims on the banking system increased by 3.0 percent or G\$1,659 million to G\$57,631 million during the review period.

Claims on the private sector, which accounted for 64.0 percent of total NBFI assets, increased by 1.2 percent or G\$4,321 million to G\$350,156 million. Conversely, claims on the public sector declined significantly by 52.3 percent or G\$5,686 million to G\$5,182 million. This reduction was attributed mainly to lower holdings of other government securities and Treasury bills by G\$395 million and G\$2,869 million, respectively, within pension companies and the New Building Society at end-March 2026.

FINANCIAL STABILITY ASSESSMENT

Capital

The Basel II/III framework requires LDFIs to hold capital against credit risk, market risk and operational risk, in contrast to the



previously used Basel I framework which only required capital for credit risk.

At end-March 2026, the aggregate capital adequacy ratio (CAR) for the LDFIs was 19.6 percent, 140 basis points (bp) below the 21.0 percent recorded at end-March 2025. This minor decrease can be attributed to the growth of LDFIs' capital by 15.1 percent or G\$22.2 billion over the March 2025 level, which was outstripped by the 23.2 percent or \$163.2 billion increase in risk-weighted assets.

Asset Quality

The LDFIs' non-performing loans (NPLs) as a share of total loans were 1.3 percent during the review period, an improvement of 90 basis points when compared with the corresponding period in 2025. The foregoing change mainly resulted from a 27.5 percent decline in NPLs along with a 21.1 percent increase in total loans.

NPLs in the business enterprises sector accounted for 49.1 percent of the LDFIs aggregate NPLs, with the manufacture sub-sector representing 38.6 percent. The agriculture, services and manufacture sub-sectors reflected decreases of 84.1 percent, 15.5 percent, 12.4 percent respectively, while the mining and quarrying sub-sector recorded no NPLs in March 2026 compared to \$83 million at end-March 2025.

The ratio of provision for loan losses to NPLs was 88.7 percent at the end-March 2026, up from 69.9 percent at the end-March 2025.

This change resulted from the 27.5 percent drop in NPLs along with a 7.9 percent decline in provision for loan losses.

Exposure³ to the top twenty borrowers amounted to G\$174.6 billion, 13.9 percent above end-March 2025 level. Six of the eight LDFIs were responsible for the increase in exposure to the industry's top twenty borrowers. The ratio of top twenty borrowers' exposure to total exposure of 14.1 percent at the end-March 2026 was slightly below the 14.8 percent reported at the end-March 2025. All of the top twenty borrowers' facilities were performing.

Earnings

The LDFIs' aggregate operating income amounted to G\$22.5 billion as at end-March 2026, 17.7 percent above the end-March 2025 level. The growth in aggregate operating income was driven by increases in foreign exchange gains of 36.9 percent, interest income of 31.2 percent and fees & commission of 20.2 percent, while other operating income declined by 76.4 percent at end-March 2026.

LDFIs' aggregate operating expenses amounted to G\$9.6 billion, 13.3 percent above the end-March 2025 level. The rise in operating expenses was primarily driven by increases in foreign exchange losses by 287.4 percent, interest expense by 15.8 percent, salaries & staff costs by 13.8 percent and other operating expenses by 11.9 percent. At end-March 2026, LDFI's reflected a net reversal of G\$87 million in provision for loan

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



losses, while writing off G\$22 million in bad debts.

The growth in interest income reflected the collective increases in six of the eight institutions' interest income, while all eight LDFIs reflected higher interest expense. At end-March 2026, interest income amounted to G\$17 billion, while interest expenses totalled G\$1.7 billion.

LDFIs' net income before tax was 21.2 percent above the end-March 2025 level at G\$12.9 billion, while profit after tax of G\$9.4 billion was 24.8 percent or G\$1.9 billion above the end-March 2025 level.

Liquidity

The average level of liquid assets held by the LDFIs amounted to G\$685.4 billion, 39.6 percent above the average level recorded for the corresponding period last year. This expansion was due mainly to increases in net due from Head Office and other branches abroad, treasury bills and cash in hand.

INSURANCE REVIEW

The insurance sector accounted for 5.9 percent of total financial sector assets and 33.0 percent of non-bank financial sector assets as at end-March 2026. The sector remained adequately capitalized, as both the life and non-life insurance segments held assets above their respective solvency requirements.

Although the insurance sector remained sound with manageable risks, potential

systemic vulnerabilities were observed from the concentration of assets in the life insurance segment. The life sector accounted for 63.4 percent, or G\$113.1 billion, of the industry's total assets of G\$178.4 billion as at March 2026.

In the life insurance sector, capital continued on an upward trajectory, strengthening the sector's ability to meet its financial obligations relative to the risks assumed. The sector's investment asset portfolio also remained relatively stable and sizeable. Similarly, the non-life insurance sector recorded an increase in capital, which enhanced its capacity to absorb unexpected losses and meet future claims obligations. Asset quality was maintained, while the industry's risk retention remained stable.

Between March 2025 and March 2026, total industry capital increased from G\$96.6 billion to G\$109.1 billion, representing an increase of G\$12.5 billion. Life insurance capital rose by G\$7.6 billion, while general insurance capital increased by G\$4.9 billion. This overall improvement strengthened the sector's capital base and supported its ability to withstand shocks, absorb losses, and meet policyholder obligations.

PENSIONS REVIEW

At end-March 2026, pension funds accounted for 4.2 percent of total financial sector assets and approximately 23.2 percent of non-bank financial institutions' assets. The sector remained an important institutional investor, with assets equivalent



to 2.3 percent of GDP, representing a small decrease when compared with end-December 2025.

Total private occupational pension plan assets increased by 1.4 percent, or G\$1,790 million, to G\$127.4 billion. This increase was mainly due to a rise in the value of investments, particularly in private securities and equity investments. Pension funds' vulnerability to market risk remained moderate and stable. However, DC pension funds continued to have significant exposure to insurance companies through investments in deposit administration contracts.

The sector remained robust during the period, with average asset growth surpassing the average growth of pension fund liabilities. This was reflected in an estimated solvency level of 211.1 percent, indicating that pension fund assets were more than sufficient to cover liabilities. Real net returns on pension fund investments increased from 0.03 percent in December 2025 to 0.28 percent in March 2026, mainly due to higher returns from private securities and equities.

Nevertheless, relatively low investment returns remained a concern, and market rates continued to be closely monitored. Efforts to promote greater diversification remained important, particularly given the limited range of domestic investment opportunities. The new Private Pensions Act is expected to help address these limitations by supporting a broader and more resilient investment framework for the sector.

MONETARY POLICY

Bank of Guyana's monetary policy continues to focus on the attainment of price stability while ensuring an adequate level of liquidity to provide for private sector credit 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 also purchases and sells foreign currency to achieve its primary objective.

During the review period, reserve money grew by G\$30,555 million from G\$684,963 million at the end of 2025. Treasury bills issued for monetary purposes were fully offset by redemptions, with both amounting to G\$993.8 million.

Treasury bills were issued when reserve money exceeded the targeted levels and was deemed likely to adversely affect the economy as well as for fiscal purposes.

Additionally, sales of US dollars by the Bank of Guyana to the commercial banks amounted to US\$439.0 million compared to US\$290.8 million for the same period in 2025. There were no purchase during the review period.

The liquidity condition varied among commercial banks however, there was no



interbank activity for the first quarter of 2026. In comparison, there were also no trades on the interbank market for the corresponding period in 2025.

BANK ACTIVITIES

Currency Operations

The Bank of Guyana 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 responsibility was carried out through the Currency Division of the Operations Department. During the first quarter of 2026, the total supply of currency increased by 33.0 percent, rising from G\$64.2 million in the corresponding period of 2025 to G\$85.4 million. This increase reflected higher demand for currency during the review period and the continued role of the Bank in ensuring an adequate supply of notes and coins to support economic activity.

Notes

The total value of currency notes in circulation, including notes held in the vaults of commercial banks, amounted to G\$480.8 billion at the end of the first quarter of 2026. This represented an increase of 29.1 percent when compared with G\$372.4 billion recorded for the corresponding period in 2025. The G\$5,000 note continued to account for the largest share of the total value of notes in circulation, increasing to 90.8 percent from 88.0 percent in the same period of 2025. In contrast, the share of the G\$2,000 note, which was introduced in

February 2022, declined to 2.8 percent from 4.2 percent. The share of the G\$1,000 note also fell to 4.6 percent from 5.9 percent, while the share of the G\$500 note decreased marginally to 0.6 percent from 0.7 percent. The remaining share was accounted for by the lower denominations, including the G\$100, G\$50, and G\$20 notes.

The Bank continued its policy of ensuring that only acceptable quality notes remain in circulation. This was achieved through the regular withdrawal of mutilated, defaced, or otherwise poor-quality notes and their replacement with new notes. At the end of the first quarter of 2026, mutilated, defaced, and poor-quality notes amounting to G\$199 million were submitted for replacement, compared with G\$148 million for the corresponding period in 2025.

Coins

Coins issued by the Bank amounted to G\$1,311 million at the end of the first quarter of 2026, representing an increase of 2.0 percent over the G\$1,285 million recorded for the corresponding period in 2025. The G\$10 coin continued to account for the largest share of the total value of coins issued, followed by the G\$5, G\$1, and G\$100 coins, respectively. In terms of value, the G\$10 coin accounted for 43.6 percent, the G\$5 coin for 40.3 percent, the G\$1 coin for 13.5 percent, and the G\$100 coin for 2.6 percent of the total value of coins issued.

Payments System

The Bank of Guyana continued to monitor payment services within the national payments system during the review period.



The recently implemented Guyana Real Time Gross Settlement (G-RTGS) and Guyana Central Securities Depository (G-CSD) systems are fully integrated with the existing Automated Clearing House (ACH) system. The ACH comprises the Guyana Electronic Funds Transfer (G-EFT) and Guyana Electronic Cheque Clearing (G-ECC) sub-systems. Together, the G-RTGS, G-CSD, G-EFT, and G-ECC systems form a modern and unified payments infrastructure that supports efficient, secure, and reliable payment services across Guyana, while helping the country meet international standards and evolving payment system demands.

Currently, there are ten (10) participants of the National Payments System (NPS), namely: Bank of Guyana, the six commercial banks, Ministry of Finance, Guyana Revenue Authority and National Insurance Scheme.

The legal and regulatory framework for the NPS was established under the National Payment System Act 2018. This framework is supported by six regulations covering Agents, Electronic Funds Transfer, Electronic Money, Oversight, Dematerialization of Government and Bank Securities, and Settlement and Treatment of Collateral. These regulations continued to guide the operations of licensed participants and support compliance within Guyana's modern and efficient payments system.

Guyana Real Time Gross Settlement (G-RTGS) System

For the period January to March 2026, a total of 2,085 transactions valued at G\$287.0

billion were processed through the Guyana Real Time Gross Settlement System (G-RTGS). This represented an increase in both volume and value when compared with the corresponding period in 2025. Transaction volume rose by 29.2 percent, from 1,614 transactions in 2025 to 2,085 transactions in 2026. Similarly, the value of transactions increased by 66.3 percent, from G\$173.0 billion to G\$287.0 billion. The growth in both volume and value indicates increased use of the G-RTGS system for high-value payments and suggests stronger activity within the domestic payments infrastructure during the review period.

Guyana Central Securities Depository (G-CSD) System

The Guyana Central Securities Depository (G-CSD) system facilitates the transfer of securities ownership through a simple electronic account transfer, replacing the paper-based transfer of ownership, which is more vulnerable to human error. By recording securities ownership in electronic form, the system improves efficiency, security, and transparency in the management of securities.

The G-CSD also supports the efficient use of securities as collateral for liquidity support within the Guyana Real Time Gross Settlement (G-RTGS) system, as well as for repurchase agreements and other Open Market Operations (OMO) conducted by the Bank of Guyana. The system was launched on March 31, 2021, and is interlinked with the G-RTGS system, thereby strengthening the country's modern payments and securities settlement infrastructure.



Guyana Automated Clearing House (G-ACH) System – Guyana Electronic Funds Transfer (G-EFT) Sub-System

A total of 614,540 transactions were processed through the Guyana Electronic Funds Transfer (G-EFT) sub-system during the period January to March 2026. This represented an increase of 36.0 percent when compared with the 451,835 transactions recorded for the corresponding period in 2025.

The value of transactions processed through the G-EFT sub-system also increased by 33.1 percent from G\$191.9 billion in 2025 to G\$255.4 billion in 2026. The growth in both transaction volume and value indicates increased use of electronic funds transfers and reflects the continued expansion of digital payment activity within Guyana's national payments system.

G-ACH System – Guyana Electronic Cheque Clearing (G-ECC) Sub-System

During the period January to March 2026, a total of 225,876 low-value transactions (LVT) were settled through the National Clearing House (NCH). This represented a decrease of 61.3 percent when compared with the volume recorded for the corresponding period in 2025. In contrast, the volume of high-value transactions (HVT) increased by 9.2 percent to 37,154 transactions.

Despite the decline in low-value transaction volume, the overall value of transactions settled through the G-ECC sub-system increased by 2.3 percent to G\$563.2 billion. High-value transactions rose to G\$280.9

billion, while low-value transactions declined to G\$282.3 billion at the end of the first quarter of 2026.

In terms of total transaction value, the share of HVT increased to 49.9 percent, while the share of LVT declined to 50.1 percent. The average value of high-value transactions rose to G\$7.6 million, while the average value of low-value transactions also increased to G\$1.2 million. Overall, the data suggest a shift in the composition of cheque-clearing activity, with fewer low-value transactions but higher average transaction values during the review period.

Mobile and Internet Banking

The use of mobile and internet banking services continued to expand during the review period. The number of Mobile Money accounts increased by 46.5 percent, from 101,582 at end-March 2025 to 148,821 at end-March 2026. Similarly, the value of payments processed through Mobile Money increased by 106.2 percent, from G\$5,973.6 million to G\$12,317.7 million over the same period.

The number of merchants accepting mobile money payments also increased, moving from 1,167 in March 2025 to 1,632 in March 2026, reflecting wider acceptance of digital payment channels among businesses. Additionally, MMG's e-wallet balance increased from G\$1.7 billion in 2025 to G\$3.3 billion in 2026, further indicating growth in the use of mobile financial services.



The use of the electronic VISA switch also continued to increase. The value of transactions settled through the VISA switch rose to G\$6.7 billion at end-March 2026, compared with G\$3.6 billion for the corresponding period in 2025. This represented an increase of 86.1 percent, highlighting the continued growth of electronic card-based transactions within the payments system.

Natural Resource Fund

During the quarter, the Fund accounted for inflows amounting to G\$120,430.2 million or US\$577.6 million comprising of profit oil of G\$97,308.9 million or US\$466.7 million and royalties of G\$23,121.3 million or US\$110.9 million. This is in comparison to inflows of G\$180,904.2 million or US\$867.6 million for the previous quarter, of which profit oil represented G\$160,425.2 million or US\$769.4 million and royalties of G\$17,351.6 million or US\$83.2 million and a signature bonus of G\$3,127.5 million or US\$15 million. These funds were deposited into the Natural Resource Fund account held at the Federal Reserve Bank of New York.

Since its inception, the Fund has accounted for inflows of G\$1,676.4 billion or US\$8.0 billion from 106 lifts of profit oil, G\$255,987.2 million or US\$1,227.8 million from royalties and 1,227.8 million and G\$3,127.5 million or US\$15.0 million from a signature bonus.

THE GLOBAL ECONOMY

The global economy remains resilient but continues to face elevated uncertainty amid persistent geopolitical tensions, trade fragmentation and moderating inflationary pressures. According to the International Monetary Fund's (IMF) World Economic Outlook (April 2026), global output is projected to expand by 3.1 percent in 2026, representing a moderation from 3.4 percent in 2025, and remaining below the historical average of 3.8 percent observed over the period 2000 to 2019.

Global headline inflation is projected at approximately 4.4 percent in 2026, reflecting lingering supply-side pressures, particularly from energy markets, before gradually declining over the medium term. While disinflation has progressed in several economies, price dynamics remain uneven across regions.

Heightened policy uncertainty, rising protectionist measures and geopolitical developments continue to weigh on global economic prospects. Although Guyana's economic outlook remains robust, these external developments present downside risks, necessitating continued vigilance and sound macroeconomic management.

Advanced Economies

Economic growth in the Advanced Economies is projected to moderate to approximately 1.8 percent in 2026, reflecting subdued domestic demand, tighter financial conditions and ongoing policy uncertainty.



Growth in the United States is forecasted at about 2.3 percent, supported by resilient private consumption and a still-robust labour market, although tighter financial conditions, elevated interest rates and reduced fiscal support are expected to moderate investment and overall economic activity. In the Euro Area, growth is projected at approximately 1.1 percent, reflecting weak industrial output, subdued external demand and the lagged effects of past monetary tightening, compounded by geopolitical and energy-related uncertainties.

Growth in the United Kingdom is estimated at around 0.8 percent, underpinned by modest improvements in real incomes and consumption, but constrained by high borrowing costs and policy uncertainty. In Canada, growth is projected at 1.5 percent, supported by easing monetary conditions and stronger external demand, particularly from the United States, although high household debt continues to weigh on activity. Meanwhile, Japan's economy is expected to expand by 0.7 percent, driven by improving wage growth and consumption alongside accommodative financial conditions, despite ongoing structural and external headwinds.

Inflation in advanced economies is projected to remain contained at approximately 2.8 percent in 2026, albeit marginally higher than in 2025 due to renewed energy price pressures. Monetary authorities are expected to maintain a cautious stance, balancing inflation control with the need to support economic activity.

Emerging Market and Developing Economies

Growth in Emerging Market and Developing Economies (EMDEs) is projected at approximately 3.9 percent in 2026, reflecting continued resilience but moderating momentum amid weaker external demand, tighter global financial conditions and heightened uncertainty.

Growth in Emerging and Developing Asia is forecasted to ease to about 4.9 percent, largely reflecting slower expansion in China, where growth is projected at around 4.4 percent, amid ongoing structural adjustments and subdued external demand. India's growth is expected to moderate slightly to approximately 6.5 percent, reflecting softer global conditions and some easing in domestic demand.

In Emerging and Developing Europe, growth is projected at around 2.0 percent, reflecting weaker investment activity and the continued impact of geopolitical tensions. Growth in Sub-Saharan Africa is estimated at approximately 4.3 percent, supported by domestic demand and ongoing reforms, although constrained by fiscal pressures, higher borrowing costs and exposure to commodity price movements.

Meanwhile, growth in the Middle East and Central Asia region is projected to moderate to approximately 1.9 percent in 2026, down from 3.6 percent in 2025, reflecting weaker overall economic activity following stronger expansion in the previous year. The slowdown is attributed to lower energy production, heightened geopolitical tensions



and increased uncertainty, which have contributed to tighter financial conditions and more cautious investment behaviour.

Inflation in EMDEs is expected to remain elevated at approximately 5.5 percent in 2026, reflecting exchange rate pressures, high import costs and persistent domestic price dynamics. Although inflation has eased from earlier peaks, progress remains uneven, particularly in economies with greater exposure to imported food and energy prices. Tighter global financial conditions and ongoing geopolitical uncertainties continue to pose upside risks, though inflation is projected to gradually moderate over the medium term as policy effects take hold and supply conditions improve.

Latin America and the Caribbean

Economic growth in Latin America and the Caribbean is projected at approximately 2.3 percent in 2026, reflecting modest expansion amid persistent structural constraints, weak investment and a less supportive external environment. Growth in the region continues to be constrained by subdued productivity, limited fiscal space and the lagged effects of tighter monetary policy.

Commodity-exporting economies are expected to benefit from relatively firm energy and commodity prices, while service-oriented economies remain supported by tourism and remittance inflows. However, these positive factors are partly offset by weaker global demand, elevated borrowing costs and continued policy uncertainty,

which have dampened investment and economic activity.

Inflation is projected to continue moderating but remain uneven across countries, reflecting differing policy responses, exchange rate movements and exposure to external price shocks. While several economies have made progress toward disinflation, risks remain tilted to the upside due to potential volatility in commodity prices and currency pressures.

Caribbean Economies

Economic activity within the Caribbean region is projected to remain positive in 2026, supported by continued recovery in tourism, expansion in commodity production and ongoing infrastructure development. Growth is expected to be driven by strong performances in commodity-exporting economies, alongside steady gains in service-oriented economies benefiting from sustained tourism demand.

Guyana is projected to remain the fastest-growing economy in the region, underpinned by continued expansion in the oil and gas sector and its spillover effects on the broader economy. Other commodity-producing economies, including Trinidad and Tobago and Suriname, are expected to benefit from relatively firm energy prices and increased production, while tourism-dependent economies such as Jamaica and The Bahamas are projected to record moderate growth, supported by stable visitor arrivals and related services activity.



Inflation across the region is expected to moderate but remain uneven, reflecting varying exposure to imported price pressures, particularly for food and energy. While global inflationary pressures have eased, imported inflation and exchange rate movements continue to pose risks. Exchange rate arrangements across the region remain broadly stable, with several economies maintaining fixed or managed regimes, including Guyana, where the exchange rate remained anchored at G\$208.50 per US dollar.

Commodity Prices

During the first quarter of 2026, global commodity prices were characterized by heightened volatility, reflecting geopolitical developments, supply constraints and evolving demand conditions.

International oil prices increased significantly during the review period. Brent crude oil opened the quarter at approximately US\$80 per barrel, rose steadily through January and February, and surged in March to reach a peak of about US\$125–126 per barrel, before easing slightly toward the end of the quarter. The increase was driven primarily by supply disruptions in key oil-producing regions, including constraints on major shipping routes and production uncertainties.

Gold prices also trended upward during the quarter, reflecting heightened global uncertainty and strong demand for safe-haven assets. The metal opened the year at approximately US\$2,600–2,650 per ounce and reached a quarterly high of about

US\$3,100–3,150 per ounce toward the end of March, supported by central bank purchases and portfolio rebalancing toward safe assets.

Overall, commodity price movements reflected divergence between energy and precious metals markets, with oil prices responding mainly to supply-side factors, while gold prices were driven by financial market uncertainty and investment demand.





3. OUTLOOK FOR 2026

Global growth is projected at 3.1 percent in 2026, with the outlook subject to significant downside risks, including persistent geopolitical tensions, tightening global financial conditions and increasing trade fragmentation. Elevated uncertainty and weaker external demand are expected to weigh on investment and economic activity across both advanced and emerging economies. Commodity prices are expected to remain volatile over the near term. Oil prices are projected to remain relatively firm, reflecting ongoing supply constraints and geopolitical developments, although some moderation could occur if supply conditions improve. Gold prices are anticipated to remain elevated, supported by continued uncertainty in global financial markets and sustained demand for safe-haven assets. These factors may constrain global investment and dampen growth prospects. As such, coordinated policy actions and strengthened multilateral cooperation remain critical to fostering a stable and predictable global economic environment. Notwithstanding these challenges, the global economy is expected to maintain moderate growth, supported by resilient labour markets, gradual easing of inflationary pressures and ongoing structural adjustments across economies.

Real economic growth is anticipated to remain strong, reflecting the Government's growth-oriented policies and the robust

policy frameworks that have been established. Overall growth this year is expected to reach 16.2 percent, while the non-oil economy is projected to expand by 10.8 percent. The oil and gas industry will continue to drive overall growth, supported by steady performance in the broader non-oil economy. The inflation target for the year has been set at 2.5 percent to anchor price stability, preserve exchange rate stability, and sustain expansion in private sector credit and domestic economic activity.

The overall balance of payments is projected to record a surplus at the end of 2026, due to an oil-driven current account surplus. The current account is expected to benefit from a marginally higher oil export earnings alongside an expansion in non-oil export earnings. Conversely, the capital account is forecasted to record a deficit resulting from the outflow of oil revenue to the Natural Resource Fund and oil cost recovery by the oil and gas sector despite higher inflows of foreign direct investments.

Foreign exchange market activity is expected to remain robust in 2026, supported by continued economic expansion and sustained foreign exchange inflows. Liquidity conditions are anticipated to remain favorable, which should help maintain orderly market conditions. Consequently, the Guyana dollar is expected to remain broadly stable against major trading currencies, barring significant



external shocks or unexpected shifts in foreign exchange demand.

Central Government is projected to record an overall deficit of G\$448,864 million in 2026 as expenditure, particularly capital spending, is expected to outpace revenue growth. The deficit is expected to be financed primarily through NRF withdrawals, supplemented by external and domestic financing. Meanwhile, NFPEs are projected to maintain a positive overall balance, supported by stronger operating revenues and continued government transfers. Consequently, public sector finances are expected to remain supportive of the Government's development agenda while maintaining overall fiscal stability.

Total public debt is expected to expand to US\$10,328.5 million, due to increases in both domestic and external debt stock, while

debt service payments are expected to rise. The growth in domestic debt stock will reflect higher issuance of treasury bills for fiscal support, on the other hand, increase in external debt will be as a result of greater positive net flows to both multilateral bilateral creditors.

The monetary aggregates of reserve money and broad money are estimated to expand in 2026, with the former primarily on account of increased net foreign assets of the Bank of Guyana while the latter is expected to stem from higher net foreign assets and private sector credit, as the economy continues to benefit from the oil and gas and support services sector. Interest rates are expected to remain relatively stable in 2026 reflective of the adequate level of liquidity within the banking system. □

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BANK OF GUYANA: ASSETS
(G\$ MILLION)

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End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Debentures	Other
2016	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	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	220,258.6	110,179.9	2,137.8	29,908.8	71.8	78,061.6	995.0	-	995.0	-	-	42,391.5	66,692.1
2019	230,817.6	120,074.1	635.1	26,480.9	125.1	92,833.1	995.1	-	995.1	-	-	44,014.7	65,733.8
2020	257,288.5	141,903.9	-	47,643.6	73.6	94,186.8	995.2	-	995.2	-	-	46,078.2	68,311.2
2021													
Mar.	245,462.2	130,563.1	6,820.3	20,650.9	67.9	103,024.1	993.5	-	993.5	-	-	46,078.2	67,827.4
Jun. ¹⁾	448,725.7	127,846.0	3,298.5	18,900.2	297.2	105,350.1	993.5	-	993.5	-	-	246,078.2	73,808.0
Sep.	493,932.9	171,282.6	6,857.2	56,251.8	368.0	107,805.7	993.5	-	993.5	-	-	246,078.2	75,578.6
Dec.	516,930.8	169,333.7	4,174.4	41,855.3	361.3	122,942.7	995.2	-	995.2	-	-	246,876.6	99,725.3
2022													
Mar.	467,771.2	141,304.4	-	18,605.5	348.2	122,350.6	993.5	-	993.5	-	-	246,876.6	78,596.7
Jun.	467,805.6	148,231.3	1,890.7	22,195.8	277.4	123,867.5	993.5	-	993.5	-	-	246,876.6	71,704.2
Sep.	496,487.9	171,669.1	7,324.1	39,455.3	123.7	124,766.0	993.5	-	993.5	-	-	246,876.6	76,948.7
Dec.	598,937.0	194,402.2	3,023.0	55,122.6	92.1	136,164.6	50,455.7	-	50,455.7	-	-	240,994.7	113,084.5
2023													
Mar.	574,731.8	157,075.0	-	14,409.9	123.6	142,541.5	50,453.9	-	50,453.9	-	-	240,994.7	126,208.2
Jun.	602,709.5	153,449.9	-	18,846.3	149.0	134,454.6	80,128.4	-	80,128.4	-	-	237,994.7	131,136.6
Sep.	591,321.4	140,982.0	-	9,837.2	162.5	130,982.3	80,128.4	-	80,128.4	-	-	237,994.7	132,216.4
Dec.	712,414.8	186,895.7	-	54,226.1	192.3	132,477.2	159,562.8	-	159,562.8	-	-	232,250.4	133,706.0
2024													
Jan.	689,641.4	160,827.4	-	27,786.2	978.7	132,062.5	159,562.8	-	159,562.8	-	-	232,250.4	137,000.9
Feb.	681,405.9	151,255.3	-	20,951.8	218.1	130,085.4	159,561.8	-	159,561.8	-	-	232,250.4	138,338.4
Mar.	721,375.5	190,811.5	-	59,411.7	218.1	131,181.6	159,561.5	-	159,561.5	-	-	232,250.4	138,752.2
Apr.	680,437.9	154,562.3	-	24,382.1	975.9	129,204.3	159,586.2	-	159,586.2	-	-	231,250.4	135,039.0
May	715,710.0	193,166.9	-	62,079.9	233.4	130,853.6	159,586.2	-	159,586.2	-	-	231,250.4	131,706.6
Jun.	722,816.6	148,440.5	-	16,833.0	233.4	131,374.0	213,799.2	-	213,799.2	-	-	229,250.4	131,326.6
Jul.	784,444.2	200,979.7	-	65,928.0	1,002.8	134,048.9	213,799.2	-	213,799.2	-	-	229,250.4	140,414.9
Aug.	763,342.0	185,867.4	-	48,713.2	275.6	136,878.7	213,799.2	-	213,799.2	-	-	229,250.4	134,425.0
Sep.	732,876.2	156,315.3	-	17,012.8	275.6	139,026.9	213,799.2	-	213,799.2	-	-	229,250.4	133,511.3
Oct.	771,342.3	191,654.1	-	53,462.7	990.0	137,201.4	213,799.2	-	213,799.2	-	-	229,250.4	136,638.7
Nov.	787,203.1	168,334.4	-	26,574.1	328.2	141,432.0	253,365.2	-	253,365.2	-	-	227,250.4	138,253.2
Dec.	883,840.8	210,543.9	-	69,714.3	328.2	140,501.3	313,114.4	-	313,114.4	-	-	221,509.5	138,673.0
2025													
Jan.	844,543.0	162,597.5	-	21,878.8	960.3	139,758.4	313,109.4	-	313,109.4	-	-	221,509.5	147,326.7
Feb.	884,565.7	204,745.5	-	56,776.7	368.8	147,600.0	313,109.4	-	313,109.4	-	-	221,509.5	145,201.4
Mar.	857,546.6	167,356.4	-	17,034.2	368.8	149,953.4	313,109.0	-	313,109.0	-	-	221,509.5	155,571.7
Apr.	887,098.6	201,404.1	-	50,244.3	945.5	150,214.2	313,109.0	-	313,109.0	-	-	219,509.5	153,076.0
May	854,446.8	163,119.4	-	11,129.3	415.6	151,574.5	313,109.6	-	313,109.6	-	-	219,509.5	158,708.4
Jun.	961,031.3	212,783.4	-	58,844.1	415.6	153,523.6	391,767.6	-	391,767.6	-	-	217,509.5	138,970.9
Jul.	981,190.1	232,919.3	-	72,765.0	981.1	159,173.2	391,767.6	-	391,767.6	-	-	217,509.5	138,993.7
Aug.	936,712.5	192,594.3	-	30,781.2	431.6	161,381.5	391,767.6	-	391,767.6	-	-	217,509.5	134,841.1
Sep.	935,834.0	197,274.8	-	36,875.3	431.6	159,967.9	391,767.6	-	391,767.6	-	-	217,509.5	129,282.2
Oct.	899,266.2	174,392.7	-	12,412.1	997.1	160,983.5	391,767.6	-	391,767.6	-	-	217,509.5	115,596.4
Nov.	925,950.4	199,966.1	-	33,219.6	470.4	166,276.0	391,728.3	-	391,728.3	-	-	215,509.5	118,746.6
Dec.	1,053,562.5	282,761.0	-	113,730.2	470.4	168,560.3	442,294.8	-	442,294.8	-	-	197,953.5	130,553.2
2026													
Jan.	978,144.5	222,562.0	-	49,702.1	1,007.6	171,852.3	442,293.8	-	442,293.8	-	-	197,953.5	115,335.2
Feb.	1,038,834.1	253,466.6	-	75,090.1	507.0	177,869.5	442,293.8	-	442,293.8	-	-	197,953.5	145,120.2
Mar.	1,050,537.4	268,869.9	-	79,212.4	507.0	189,150.5	442,293.8	-	442,293.8	-	-	197,953.5	141,420.2

Source: Bank of Guyana

Note:

¹⁾ A significant movement of figures reflect the securitisation of central Government overdraft at Bank of Guyana.

BANK OF GUYANA: LIABILITIES, CAPITAL & RESERVES
(G\$ MILLION)

Table 1.2

End of Period	Total Liabilities, Capital & Reserves	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
2016	220,375.1	91,314.4	90,311.9	1,002.5	88,852.9	(21,307.9)	32,361.3	60.8	67,295.3	10,443.4	1,000.0	10,321.3	25,488.0	3,398.5
2017	223,632.3	100,978.5	99,928.8	1,049.7	83,462.2	(26,471.0)	32,362.4	60.8	61,988.1	15,521.8	1,000.0	7,332.0	24,655.2	6,204.4
2018	220,258.6	112,493.6	111,415.6	1,078.1	69,385.0	(55,183.0)	35,381.8	60.8	73,935.6	15,189.8	1,000.0	1,783.1	26,111.3	9,485.6
2019	230,817.6	128,738.1	127,622.5	1,115.6	59,995.9	(70,688.6)	35,372.1	60.8	80,407.2	14,844.4	1,000.0	6,396.2	25,161.6	9,525.9
2020	257,288.5	162,776.0	161,618.3	1,157.7	50,181.8	(128,382.3)	34,701.8	60.8	130,283.7	13,517.8	1,000.0	6,090.3	24,810.1	12,430.3
2021														
Mar.	245,462.2	156,976.2	155,813.7	1,162.6	47,875.9	(144,702.4)	34,697.2	60.8	142,722.8	15,097.4	1,000.0	3,752.9	24,810.1	11,047.1
Jun. ¹⁾	448,725.7	159,370.1	158,201.0	1,169.0	245,017.8	68,467.8	36,359.1	60.8	122,439.7	17,690.3	1,000.0	5,952.5	26,073.6	11,311.8
Sep.	493,932.9	160,660.2	159,484.0	1,176.2	236,391.3	38,534.5	36,356.2	60.8	143,996.8	17,443.0	1,000.0	5,896.5	78,243.7	11,741.1
Dec.	516,930.8	184,009.6	182,815.0	1,194.6	211,123.9	45,739.4	36,347.2	60.8	112,077.9	16,898.6	1,000.0	7,145.7	78,243.7	35,407.9
2022														
Mar.	467,771.2	177,200.3	175,994.8	1,205.5	198,480.3	37,006.0	36,393.1	60.8	107,886.6	17,133.7	1,000.0	364.3	78,243.7	12,482.5
Jun.	467,805.6	184,722.0	183,509.4	1,212.6	203,352.1	59,396.8	34,786.2	60.8	91,235.8	17,872.4	1,000.0	(6,927.3)	73,248.1	12,410.6
Sep.	496,487.9	186,833.8	185,613.2	1,220.6	233,228.8	81,694.9	34,227.3	60.8	99,190.7	18,055.1	1,000.0	(10,914.3)	73,248.1	13,091.4
Dec.	598,937.0	211,578.2	210,351.0	1,227.3	286,398.6	84,226.2	34,239.4	60.8	127,928.9	39,943.3	1,000.0	(9,217.4)	73,248.1	35,929.5
2023														
Mar.	574,731.8	212,675.8	211,439.4	1,236.4	260,443.7	39,088.5	34,158.2	60.8	131,783.8	55,352.4	1,000.0	(6,448.4)	73,248.1	33,812.5
Jun.	602,709.5	232,762.7	231,518.9	1,243.9	270,079.0	51,421.9	34,144.0	60.8	128,877.2	55,575.1	1,000.0	(6,576.5)	73,395.6	32,048.7
Sep.	591,321.4	240,528.0	239,279.5	1,248.5	253,773.2	26,420.2	34,139.7	60.8	136,678.8	56,473.6	1,000.0	(8,692.9)	73,395.6	31,317.6
Dec.	712,414.8	276,063.5	274,807.4	1,256.1	328,534.6	94,395.0	34,219.7	60.8	141,022.4	58,836.7	1,000.0	(3,809.6)	73,395.6	37,230.8
2024														
Jan.	689,641.4	267,309.5	266,051.9	1,257.6	313,811.1	28,742.7	34,157.8	60.8	185,576.3	65,273.4	1,000.0	(3,800.2)	73,395.6	37,925.4
Feb.	681,405.9	271,540.5	270,281.0	1,259.5	303,747.1	21,711.4	34,254.1	60.8	181,150.1	66,570.6	1,000.0	(5,454.3)	73,395.6	37,177.0
Mar.	721,375.5	279,945.8	278,684.5	1,261.3	330,550.6	59,119.2	34,170.0	60.8	169,648.1	67,552.5	1,000.0	(3,809.4)	73,395.6	40,292.9
Apr.	680,437.9	282,809.1	281,545.9	1,263.2	298,553.9	28,976.3	34,123.8	60.8	167,921.5	67,471.6	1,000.0	(5,282.5)	71,811.0	31,546.4
May	715,710.0	283,088.8	281,823.5	1,265.2	332,319.6	62,435.4	33,443.4	60.8	170,665.1	65,714.9	1,000.0	(3,873.4)	71,811.0	31,364.1
Jun.	722,816.6	293,851.5	292,583.7	1,267.8	327,267.7	78,886.2	33,443.2	60.8	153,885.6	60,992.0	1,000.0	(2,362.9)	71,811.0	31,249.2
Jul.	784,444.2	291,875.8	290,606.1	1,269.6	388,062.2	113,340.7	33,748.3	60.8	168,784.8	72,127.6	1,000.0	1,100.1	71,811.0	30,595.1
Aug.	763,342.0	294,361.8	293,090.4	1,271.3	363,601.9	79,957.2	33,607.6	60.8	182,872.5	67,103.7	1,000.0	2,331.0	71,811.0	30,236.3
Sep.	732,876.2	300,799.6	299,526.3	1,273.3	323,661.9	50,094.6	33,283.4	60.8	175,660.0	64,563.1	1,000.0	4,479.4	71,811.0	31,124.3
Oct.	771,342.3	308,468.3	307,193.0	1,275.3	356,906.7	68,320.7	33,224.3	60.8	188,139.6	67,161.2	1,000.0	3,122.6	71,811.0	30,033.8
Nov.	787,203.1	317,619.0	316,340.6	1,278.4	362,643.6	67,710.3	33,262.2	60.8	187,236.8	74,373.5	1,000.0	3,794.9	71,811.0	30,334.7
Dec.	883,840.8	352,146.7	350,865.9	1,280.8	422,197.5	123,645.7	33,257.6	60.8	198,267.3	66,966.0	1,000.0	(2,294.1)	71,811.0	38,979.7
2025														
Jan.	844,543.0	348,887.2	347,605.3	1,281.9	385,886.5	64,863.9	33,176.5	60.8	210,338.7	77,446.7	1,000.0	(1,825.4)	71,811.0	38,783.6
Feb.	884,565.7	360,071.7	358,788.2	1,283.5	411,033.5	68,965.1	33,175.9	60.8	228,619.1	80,212.6	1,000.0	16.4	71,811.0	40,633.1
Mar.	857,546.6	373,709.3	372,423.6	1,285.6	368,323.9	31,277.9	33,154.2	60.8	218,263.3	85,567.8	1,000.0	1,272.0	71,811.0	41,430.4
Apr.	887,098.6	387,465.2	386,178.4	1,286.8	390,245.5	59,128.3	33,072.2	60.8	214,978.6	83,005.7	1,000.0	2,540.9	71,811.0	34,036.1
May	854,446.8	398,570.2	397,281.7	1,288.5	343,816.3	252.2	34,132.4	60.8	220,603.2	88,767.6	1,000.0	2,398.1	73,891.6	34,770.6
Jun.	961,031.3	400,278.4	398,987.4	1,290.9	441,198.7	118,828.2	34,028.5	60.8	218,748.2	69,533.0	1,000.0	5,570.4	73,891.6	39,092.3
Jul.	981,190.1	416,340.3	415,047.6	1,292.7	449,833.3	113,134.5	34,226.8	60.8	228,398.8	74,012.4	1,000.0	6,830.8	73,891.6	33,294.2
Aug.	936,712.5	420,356.7	419,062.7	1,294.0	399,059.5	60,046.7	34,189.3	60.8	233,820.8	70,941.9	1,000.0	8,489.6	73,891.6	33,915.2
Sep.	935,834.0	419,763.8	418,466.9	1,296.9	395,845.0	74,238.8	34,188.4	60.8	221,327.0	66,029.9	1,000.0	11,022.5	73,891.6	34,311.1
Oct.	899,266.2	425,630.0	424,090.0	1,540.0	340,787.3	31,002.8	34,010.0	60.8	223,137.3	52,576.3	1,000.0	12,361.3	73,891.6	45,596.0
Nov.	925,950.4	435,600.2	434,297.5	1,302.6	355,426.7	49,637.2	34,009.7	60.8	215,263.8	56,455.2	1,000.0	14,904.0	73,891.6	45,127.9
Dec.	1,053,562.5	474,915.2	473,610.8	1,304.5	435,142.9	137,321.8	34,039.8	60.8	209,986.5	53,734.0	1,000.0	10,757.2	73,891.6	57,855.7
2026														
Jan.	978,144.5	468,772.0	467,466.0	1,306.0	365,229.4	68,095.8	34,032.9	60.8	220,930.9	42,108.9	1,000.0	12,033.3	73,891.6	57,218.3
Feb.	1,038,834.1	471,777.3	470,469.6	1,307.7	420,101.9	76,070.0	34,262.7	60.8	232,576.5	77,131.9	1,000.0	14,330.4	73,891.6	57,732.9
Mar.	1,050,537.4	482,121.8	480,810.7	1,311.1	423,736.9	84,574.7	34,147.7	60.8	233,334.4	71,619.3	1,000.0	12,709.7	73,891.6	57,074.4

Source: Bank of Guyana

Note:

¹⁾ A significant movement of figures reflect the securitisation of central Government overdraft at Bank of Guyana.

BANK OF GUYANA

**CURRENCY NOTES ISSUE
(G\$ MILLION)**

Table 1.3

Period	Total Issue G\$Mn.	Denominations													
		\$5000		\$2000		\$1000		\$500		\$100		\$50		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
2016	90,311.9	66,721.6	73.9	-	-	19,838.8	22.0	1,373.8	1.5	1,648.7	1.8	65.8	0.1	663.4	0.7
2017	99,928.8	77,987.5	78.0	-	-	17,937.7	18.0	1,479.1	1.5	1,728.1	1.7	84.5	0.1	711.8	0.7
2018	111,415.6	91,729.9	82.3	-	-	15,427.3	13.8	1,643.0	1.5	1,770.5	1.6	99.4	0.1	745.5	0.7
2019	127,622.5	108,342.5	84.9	-	-	14,903.5	11.7	1,589.2	1.2	1,900.9	1.5	105.2	0.1	801.2	0.6
2020	161,618.3	142,066.2	87.9	-	-	14,936.5	9.2	1,730.0	1.1	1,566.4	1.0	475.0	0.3	844.1	0.5
2021															
Mar.	155,813.7	137,018.5	87.9	-	-	14,149.8	9.1	1,710.2	1.1	1,672.9	1.1	420.0	0.3	842.4	0.5
Jun.	158,201.0	139,585.9	88.2	-	-	13,853.3	8.8	1,706.5	1.1	1,786.8	1.1	410.4	0.3	858.2	0.5
Sep.	159,484.0	140,808.1	88.3	-	-	13,897.2	8.7	1,671.3	1.0	1,778.2	1.1	453.6	0.3	875.6	0.5
Dec.	182,815.0	162,744.7	89.0	-	-	15,055.2	8.2	1,861.7	1.0	1,787.2	1.0	455.7	0.2	910.5	0.5
2022															
Mar.	175,994.8	156,390.0	88.9	1,221.0	0.7	13,423.6	7.6	1,764.1	1.0	1,842.7	1.0	440.1	0.3	913.4	0.5
Jun.	183,509.4	163,331.8	89.0	1,888.0	1.0	13,209.2	7.2	1,750.8	1.0	1,969.2	1.1	430.1	0.2	930.2	0.5
Sep.	185,613.2	164,714.0	88.7	2,223.6	1.2	13,413.1	7.2	1,782.9	1.0	2,107.3	1.1	415.1	0.2	957.2	0.5
Dec.	210,351.0	186,852.7	88.8	2,776.7	1.3	15,102.5	7.2	1,913.0	0.9	2,310.5	1.1	404.9	0.2	990.6	0.5
2023															
Mar.	211,439.4	188,979.9	89.4	2,646.2	1.3	14,246.7	6.7	1,869.6	0.9	2,321.5	1.1	370.2	0.2	1,005.4	0.5
Jun.	231,518.9	206,341.8	89.1	4,768.9	2.1	14,678.0	6.3	1,919.4	0.8	2,415.0	1.0	357.2	0.2	1,038.5	0.4
Sep.	239,279.3	214,747.0	89.7	3,707.8	1.5	14,910.1	6.2	1,968.8	0.8	2,520.2	1.1	357.0	0.1	1,068.5	0.4
Dec.	274,807.4	248,486.0	90.4	3,565.9	1.3	16,489.8	6.0	2,102.5	0.8	2,692.2	1.0	363.0	0.1	1,108.0	0.4
2024															
Jan.	266,051.9	240,517.0	90.4	3,364.4	1.3	15,928.0	6.0	2,076.6	0.8	2,702.5	1.0	351.0	0.1	1,112.5	0.4
Feb.	270,281.0	244,151.3	90.3	3,475.6	1.3	16,390.8	6.1	2,044.0	0.8	2,741.2	1.0	355.0	0.1	1,123.2	0.4
Mar.	278,684.5	252,016.9	90.4	3,626.4	1.3	16,763.2	6.0	1,994.4	0.7	2,797.2	1.0	354.3	0.1	1,132.0	0.4
Apr.	281,545.9	254,466.0	90.4	4,419.3	1.6	16,376.2	5.8	1,936.6	0.7	2,853.8	1.0	352.3	0.1	1,141.8	0.4
May	281,823.5	254,613.9	90.3	4,858.7	1.7	16,032.5	5.7	1,917.0	0.7	2,908.3	1.0	342.7	0.1	1,150.4	0.4
Jun.	292,583.7	265,397.4	90.7	5,172.5	1.8	15,696.2	5.4	1,863.5	0.6	2,950.3	1.0	343.0	0.1	1,160.7	0.4
Jul.	290,606.1	263,151.5	90.6	5,256.2	1.8	15,739.5	5.4	1,907.5	0.7	3,037.2	1.0	339.9	0.1	1,174.3	0.4
Aug.	293,091.7	265,071.1	90.4	5,285.3	1.8	16,185.6	5.5	1,979.8	0.7	3,051.9	1.0	335.4	0.1	1,182.6	0.4
Sep.	299,526.3	270,836.1	90.4	5,387.9	1.8	16,674.6	5.6	2,041.9	0.7	3,061.1	1.0	334.0	0.1	1,190.7	0.4
Oct.	307,193.0	277,437.4	90.3	5,614.7	1.8	17,414.0	5.7	2,112.9	0.7	3,077.9	1.0	332.1	0.1	1,204.0	0.4
Nov.	316,340.6	285,855.1	90.4	5,679.0	1.8	17,944.4	5.7	2,214.4	0.7	3,099.2	1.0	329.9	0.1	1,221.5	0.4
Dec.	350,865.9	303,274.6	86.4	18,334.6	5.2	22,207.9	6.3	2,323.1	0.7	3,161.2	0.9	326.6	0.1	1,237.9	0.4
2025															
Jan.	347,602.9	303,544.5	87.3	15,748.9	4.5	21,280.6	6.1	2,311.3	0.7	3,150.6	0.9	323.4	0.1	1,243.6	0.4
Feb.	358,788.2	315,389.7	87.9	14,824.8	4.1	21,512.0	6.0	2,345.3	0.7	3,148.5	0.9	319.9	0.1	1,247.9	0.3
Mar.	372,423.6	327,490.4	87.9	15,760.6	4.2	21,985.9	5.9	2,421.2	0.7	3,179.9	0.9	319.3	0.1	1,266.3	0.3
Apr.	386,178.4	336,006.7	87.0	19,229.5	5.0	23,648.0	6.1	2,465.0	0.6	3,226.8	0.8	318.8	0.1	1,283.7	0.3
May	397,281.7	343,434.3	86.4	18,746.9	4.7	27,709.5	7.0	2,492.7	0.6	3,282.5	0.8	315.5	0.1	1,300.2	0.3
Jun.	398,987.3	346,869.9	86.9	17,947.3	4.5	26,674.2	6.7	2,537.1	0.6	3,322.0	0.8	314.2	0.1	1,322.6	0.3
Jul.	414,717.6	365,422.9	88.1	16,532.8	4.0	25,133.6	6.1	2,591.1	0.6	3,381.6	0.8	313.8	0.1	1,341.6	0.3
Aug.	418,696.5	370,569.5	88.5	15,979.5	3.8	24,409.9	5.8	2,626.5	0.6	3,434.4	0.8	314.4	0.1	1,362.4	0.3
Sep.	418,466.9	372,049.4	88.9	14,842.0	3.5	23,667.9	5.7	2,672.5	0.6	3,533.2	0.8	313.8	0.1	1,368.0	0.3
Oct.	424,325.5	378,725.5	89.3	14,277.1	3.4	23,244.0	5.5	2,743.2	0.6	3,613.3	0.9	313.0	0.1	1,409.4	0.3
Nov.	434,297.5	388,948.8	89.6	14,237.2	3.3	22,901.3	5.3	2,775.5	0.6	3,689.4	0.8	311.0	0.1	1,434.3	0.3
Dec.	473,610.8	427,693.1	90.3	14,101.8	3.0	23,470.7	5.0	2,845.2	0.6	3,741.3	0.8	309.8	0.1	1,448.9	0.3
2026															
Jan.	467,466.0	422,388.0	90.4	13,583.6	2.9	23,088.7	4.9	2,857.8	0.6	3,776.4	0.8	308.3	0.1	1,463.0	0.3
Feb.	469,844.6	425,623.4	90.6	13,396.6	2.9	22,377.1	4.8	2,873.4	0.6	3,797.2	0.8	300.8	0.1	1,476.1	0.3
Mar.	480,810.7	436,619.8	90.8	13,367.2	2.8	22,314.0	4.6	2,896.5	0.6	3,825.5	0.8	300.1	0.1	1,487.7	0.3

Source: Bank of Guyana

Notes:
 The \$5000 note was placed in circulation in December, 2013.
 The \$50 note was placed in circulation in May, 2016.
 The \$100 coin was placed in circulation on August 26, 2020.
 The \$2000 note was placed in circulation on February 14, 2022.

**COINS ISSUE
(G\$'000)**

Table 1.4

Period	Total Issue	Denominations			
		\$100	\$10	\$5	\$1
2016	1,002,462.1	-	446,377.6	390,612.4	165,472.0
2017	1,049,671.3	-	472,489.9	405,158.2	172,023.2
2018	1,078,061.4	-	487,349.3	412,948.7	177,763.4
2019	1,115,589.1	-	509,475.2	428,394.2	177,719.7
2020	1,157,681.8	17,205.7	523,629.0	439,187.4	177,659.7
2021					
Mar.	1,162,554.7	17,649.7	525,857.1	441,380.2	177,667.6
Jun.	1,169,048.5	17,711.3	529,423.0	444,241.0	177,673.2
Sep.	1,176,206.2	18,782.8	532,801.5	446,955.0	177,666.9
Dec.	1,194,609.6	28,205.6	538,276.8	450,468.4	177,658.7
2022					
Mar.	1,205,524.3	32,929.6	541,586.6	453,351.7	177,656.5
Jun.	1,169,048.5	32,962.3	545,599.8	456,351.8	177,650.9
Sep.	1,220,594.5	32,964.3	550,133.5	459,857.7	177,639.0
Dec.	1,227,269.5	32,918.1	554,011.0	462,710.9	177,629.5
2023					
Mar.	1,236,403.3	33,177.3	559,097.2	466,501.4	177,627.4
Jun.	1,243,862.2	33,383.2	563,215.1	469,641.2	177,622.7
Sep.	1,248,668.3	33,358.3	564,196.4	473,497.5	177,616.1
Dec.	1,256,141.9	33,359.8	564,095.8	481,077.8	177,608.5
2024					
Jan.	1,257,632.8	33,349.5	564,101.1	482,574.3	177,607.9
Feb.	1,259,462.5	33,553.4	564,120.0	484,186.5	177,607.6
Mar.	1,261,336.3	33,587.5	564,182.0	485,960.8	177,606.0
Apr.	1,263,197.1	33,585.5	564,153.2	487,851.4	177,607.0
May	1,265,225.2	33,595.0	564,180.3	489,845.0	177,604.9
Jun.	1,267,803.3	33,597.0	564,121.7	492,483.1	177,601.4
Jul.	1,269,645.0	33,595.9	564,165.2	494,280.8	177,603.0
Aug.	1,271,316.6	33,585.0	564,152.0	495,980.9	177,598.7
Sep.	1,273,260.0	33,804.6	564,103.8	497,754.5	177,597.1
Oct.	1,275,256.7	33,862.3	564,134.6	499,663.7	177,596.1
Nov.	1,278,384.6	34,007.3	564,164.3	502,621.5	177,591.4
Dec.	1,280,790.7	34,008.0	564,173.4	505,021.4	177,587.9
2025					
Jan.	1,281,947.3	34,055.2	564,144.6	506,145.4	177,602.1
Feb.	1,283,531.5	34,039.9	564,149.0	507,741.9	177,600.7
Mar.	1,285,612.7	34,053.6	564,178.7	509,777.9	177,602.5
Apr.	1,286,785.8	34,055.3	564,201.5	510,934.0	177,595.1
May	1,288,519.3	33,994.9	564,207.2	512,729.2	177,587.9
Jun.	1,290,919.5	34,016.6	564,246.4	515,066.6	177,590.0
Jul.	1,292,713.0	34,025.4	564,239.1	516,861.3	177,587.3
Aug.	1,293,979.6	34,033.0	564,232.0	518,131.4	177,583.2
Sep.	1,296,936.9	35,033.0	564,305.0	520,018.0	177,581.0
Oct.	1,299,967.0	34,540.9	565,694.4	522,148.9	177,581.8
Nov.	1,302,623.8	34,544.9	566,788.9	523,708.6	177,581.4
Dec.	1,304,458.6	34,582.9	567,379.2	524,914.7	177,581.8
2026					
Jan.	1,305,971.4	34,591.6	568,118.5	525,682.2	177,579.2
Feb.	1,307,691.8	34,595.4	568,951.8	526,564.6	177,580.0
Mar.	1,311,110.6	34,611.3	570,185.7	528,733.3	177,580.3

COMMERCIAL BANKS: ASSETS
(G\$ MILLION)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector						Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana				Other
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises	Other			Total	Deposits	External Payment Deposits	Currency	
							Total	Securities	Loans									
2016	467,298.4	73,398.8	19,552.3	2,685.2	51,161.2	68,107.7	66,172.8	66,172.0	0.7	1,773.7	161.3	1,252.7	144,280.9	75,238.0	66,824.4	60.8	8,352.8	105,020.3
2017	471,128.6	78,573.5	19,446.9	1,762.4	57,364.2	66,475.8	63,070.8	63,067.0	3.8	3,291.0	114.0	959.5	146,030.1	70,923.1	62,034.0	60.8	8,828.3	108,166.6
2018	503,427.3	80,338.8	21,455.5	2,722.0	56,161.3	72,314.0	71,059.2	71,052.3	6.9	1,124.4	130.5	847.9	151,516.7	83,093.9	73,320.1	60.8	9,713.0	115,316.0
2019	559,179.4	94,084.3	36,519.7	3,747.2	53,817.5	74,226.1	73,213.0	73,165.1	47.9	994.5	18.5	974.6	165,970.5	90,675.8	78,902.6	60.8	11,712.4	133,248.0
2020	630,067.2	112,889.8	51,711.9	3,803.0	57,375.0	80,191.3	79,239.1	79,239.1	-	946.3	6.0	599.3	168,944.9	141,310.2	131,006.8	60.8	10,242.6	126,131.7
2021																		
Mar.	650,747.7	115,681.1	50,052.7	3,789.2	61,839.3	80,506.6	79,544.4	79,544.4	-	948.7	13.5	606.0	173,675.5	154,429.0	144,023.0	60.8	10,345.2	125,849.4
Jun.	663,454.3	126,114.3	62,551.8	3,528.0	60,034.5	101,593.9	100,638.6	100,638.6	-	951.4	4.0	703.8	176,271.5	132,782.9	122,934.9	60.8	9,787.3	125,987.9
Sep.	691,755.7	123,092.3	58,800.1	4,223.0	60,069.3	101,434.8	100,500.9	100,498.7	2.2	933.9	-	659.5	185,836.8	152,830.2	144,023.6	60.8	8,745.8	127,902.0
Dec.	709,035.2	120,725.1	49,626.9	6,013.8	65,084.4	141,256.5	140,322.6	140,320.7	1.9	931.4	2.5	835.7	191,047.5	124,491.8	111,901.1	60.8	12,529.9	130,678.6
2022																		
Mar.	734,306.1	127,575.6	54,061.1	6,343.7	67,170.8	169,637.9	167,529.9	167,528.2	1.7	2,108.0	-	715.8	189,306.8	118,292.8	107,944.6	60.8	10,287.3	128,777.4
Jun.	747,945.2	131,268.5	48,528.9	7,268.0	75,471.6	171,540.2	169,922.7	169,921.2	1.6	1,617.4	-	719.0	209,387.1	101,315.1	90,905.3	60.8	10,349.0	133,715.3
Sep.	771,929.8	130,114.5	27,026.9	8,350.2	94,737.3	173,717.2	171,384.0	171,382.6	1.4	2,333.2	-	893.9	217,198.3	110,303.5	99,657.1	60.8	10,585.6	139,702.4
Dec.	812,236.6	123,813.4	28,172.7	8,954.4	86,686.3	169,664.8	168,709.7	168,708.6	1.1	955.1	-	1,286.6	223,660.8	140,078.7	127,095.2	60.8	12,922.7	153,732.3
2023																		
Mar.	837,233.9	125,814.3	26,617.5	8,237.3	90,959.5	185,549.7	184,489.6	184,488.7	0.9	1,057.6	2.5	1,138.2	225,661.2	141,413.7	130,351.5	60.8	11,001.4	157,656.7
Jun.	853,288.0	130,753.7	31,623.0	8,803.0	90,327.6	188,795.3	185,916.7	185,915.8	0.8	2,878.6	-	1,022.5	232,445.3	138,139.8	126,169.8	60.8	11,909.1	162,131.5
Sep.	907,817.5	146,080.7	27,384.9	8,397.6	110,298.1	199,099.5	194,748.9	194,748.4	0.4	4,350.6	-	839.3	249,001.5	146,835.5	135,974.5	60.8	10,800.1	165,961.0
Dec.	949,459.8	159,182.6	38,927.9	10,200.9	110,053.8	209,600.4	205,421.5	205,421.4	0.2	4,178.5	0.4	1,031.4	247,275.7	154,870.9	138,697.3	60.8	16,112.8	177,498.9
2024																		
Jan.	998,939.8	147,832.8	29,695.4	10,574.0	107,563.4	231,488.1	227,535.7	227,535.6	0.1	3,952.4	-	452.0	245,628.6	198,687.5	184,783.3	60.8	13,843.4	174,850.8
Feb.	1,005,271.3	144,703.7	27,404.8	10,339.5	106,959.3	244,255.8	240,032.7	240,032.7	-	4,223.0	-	506.4	245,222.3	194,490.2	179,712.4	60.8	14,717.0	176,092.9
Mar.	1,002,434.7	141,860.2	27,898.0	9,916.7	104,045.5	246,468.6	242,391.4	242,391.4	0.0	4,077.2	-	494.6	252,088.8	182,451.3	168,130.8	60.8	14,259.7	179,071.2
Apr.	1,024,786.5	153,556.9	39,612.7	9,983.7	103,960.4	248,167.0	243,952.4	243,952.4	-	4,214.6	-	504.5	260,092.4	181,366.1	166,400.7	60.8	14,904.5	181,099.7
May	1,023,419.9	146,440.8	38,087.2	7,440.2	100,913.4	248,990.2	244,623.7	244,623.7	-	4,363.9	2.7	589.3	259,710.4	181,314.4	167,496.1	60.8	13,757.4	186,374.8
Jun.	1,015,493.5	147,408.6	36,238.6	8,714.3	102,455.7	247,343.8	242,681.2	242,681.2	-	4,646.3	16.3	546.7	269,616.2	164,538.4	150,680.0	60.8	13,797.5	186,039.8
Jul.	1,036,724.6	144,802.2	31,625.4	9,809.2	103,367.7	249,530.1	245,232.5	245,232.5	-	4,292.2	5.5	500.2	271,850.8	182,400.1	167,665.4	60.8	14,673.9	187,641.1
Aug.	1,056,600.1	145,440.5	28,996.6	8,539.5	107,904.3	252,432.4	248,351.9	248,351.9	-	4,080.5	-	525.0	273,050.0	194,699.7	181,787.1	60.8	12,851.7	190,452.5
Sep.	1,073,445.4	149,770.1	34,340.6	9,197.9	106,231.5	254,092.4	250,100.3	250,100.3	-	3,992.1	-	532.9	280,904.3	186,845.7	173,525.1	60.8	13,259.7	201,300.1
Oct.	1,103,200.8	155,670.9	38,740.4	8,991.4	107,939.1	253,929.9	250,934.0	250,934.0	-	2,996.0	-	535.4	288,699.2	200,878.0	186,311.4	60.8	14,505.7	203,487.4
Nov.	1,131,569.9	154,108.9	34,642.0	8,107.8	111,359.1	271,583.9	268,337.8	268,337.8	-	3,246.1	-	531.4	292,730.2	204,092.3	187,870.7	60.8	16,160.8	208,523.2
Dec.	1,149,878.6	146,418.2	26,261.8	7,660.8	112,495.6	277,201.0	273,425.7	273,425.7	-	3,775.2	-	558.9	294,655.7	217,036.2	196,383.6	60.8	20,591.8	214,008.5
2025																		
Jan.	1,185,566.9	153,943.6	34,006.6	7,627.3	112,309.7	299,038.5	296,308.6	296,308.4	0.2	2,729.9	-	490.9	291,433.4	224,725.3	207,187.7	60.8	17,476.9	215,935.2
Feb.	1,222,947.0	164,632.1	43,395.1	7,240.3	113,996.7	302,729.4	299,277.7	299,277.7	-	3,451.7	-	473.0	291,798.4	239,966.7	225,022.6	60.8	14,883.3	223,347.4
Mar.	1,242,539.1	170,359.9	48,130.7	7,037.0	115,192.2	322,301.3	318,697.1	318,696.6	0.5	3,604.3	-	490.0	295,993.2	234,160.4	216,455.7	60.8	17,643.9	219,234.2
Apr.	1,262,635.7	175,113.9	49,745.2	7,052.9	118,315.8	328,936.7	325,254.7	325,254.7	0.0	3,681.9	-	547.0	304,666.4	227,595.3	209,652.3	60.8	17,882.2	225,676.5
May	1,272,540.9	175,416.8	48,083.9	7,141.0	120,191.9	324,731.8	321,053.4	321,053.4	-	3,657.5	20.8	462.4	308,788.9	234,639.7	218,993.2	60.8	15,585.6	228,501.4
Jun.	1,291,559.6	172,387.7	44,861.9	6,872.0	120,653.8	336,783.2	333,320.5	333,320.5	-	3,462.7	-	371.4	311,795.7	234,094.1	217,242.2	60.8	16,791.1	236,127.4
Jul.	1,308,111.5	180,698.5	45,938.4	7,539.6	127,220.6	340,127.2	336,287.7	336,287.7	-	3,839.5	-	370.1	310,834.9	243,856.1	225,675.0	60.8	18,120.4	232,224.7
Aug.	1,334,397.2	180,019.4	47,027.3	7,178.3	125,813.8	355,829.8	351,721.1	351,721.1	-	4,108.7	-	388.9	312,640.2	247,147.3	231,498.0	60.8	15,588.5	238,371.7
Sep.	1,348,144.6	190,039.0	52,316.4	6,800.4	130,922.3	363,151.7	359,324.7	359,324.5	0.1	3,827.0	-	432.4	321,601.6	235,159.7	219,836.9	60.8	15,262.0	237,760.2
Oct.	1,369,869.7	183,564.2	58,848.4	6,926.4	117,789.4	379,339.4	375,546.4	375,546.4	0.0	3,793.0	0.0	372.0	328,673.0	236,453.7	220,352.1	60.8	16,040.8	241,467.4
Nov.	1,381,079.1	183,197.6	43,783.1	7,027.1	132,387.4	387,344.9	383,667.1	383,667.1	0.0	3,677.8	0.0	355.3	338,517.1	230,058.4	213,140.8	60.8	16,856.7	241,605.8
Dec.	1,404,642.7	205,212.1	65,839.0	7,147.2	132,225.9	374,290.4	370,597.1	370,597.1	0.0	3,693.3	0.0	352.5	346,206.2	231,722.6	208,391.9	60.8	23,269.8	246,859.0
2026																		
Jan.	1,429,719.1	190,053.5	48,779.1	7,147.6	134,126.8	405,818.2	402,769.5	402,769.5	0.0	3,042.0	6.7	349.8	343,881.4	242,295.2	223,343.2	60.8	18,891.2	247,321.0
Feb.	1,453,147.5	193,540.8	49,271.3	6,909.5	137,360.0	404,068.2	401,292.2	401,292.2	0.0	2,776.0	0.0	336.0	353,358.3	251,730.9	232,525.7	60.8	19,144.5	250,113.3
Mar.	1,454,665.3	189,461.9	46,072.0	7,288.1	136,101.8	394,510.4	391,512.7	391,512.7	0.0	2,997.7	0.0	342.6	345,157.0	252,914.2	232,254.4	60.8	20,599.0	272,279.2

Source: Commercial Banks

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

Table 2.1 (b)

End of Period	Total Liabilities, Capital & Reserves	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
2016	467,298.4	15,967.0	2,900.9	13,066.1	-	73,409.0	10,661.6	52,351.1	10,396.3	28,392.4	259,478.7	60.8	-	15,970.0	74,020.5
2017	471,128.6	21,470.9	4,488.8	16,982.1	-	50,679.4	11,187.0	28,254.1	11,238.3	33,985.9	267,092.4	60.8	-	17,920.4	79,918.8
2018	503,427.3	21,694.3	1,867.0	19,827.2	-	58,782.6	23,827.7	27,276.8	7,678.2	35,461.9	284,521.7	60.8	-	19,258.3	83,647.7
2019	559,179.4	24,311.5	1,373.4	22,938.1	-	54,547.5	16,843.6	31,005.5	6,698.4	34,532.9	335,289.5	60.8	-	19,632.4	90,804.7
2020	630,067.2	30,254.0	793.0	29,461.0	-	69,115.1	20,661.0	41,846.0	6,608.0	50,254.1	364,324.3	60.8	-	18,890.8	97,168.2
2021															
Mar.	650,747.7	26,159.2	1,630.0	24,529.2	-	73,723.8	22,175.2	44,713.1	6,835.6	53,827.7	380,280.2	60.8	-	20,447.7	96,248.3
Jun.	663,454.3	25,476.0	1,516.0	23,960.0	-	75,756.8	22,072.5	46,903.4	6,780.9	56,629.1	387,850.2	60.8	-	19,150.4	98,531.0
Sep.	691,755.7	26,345.9	1,325.9	25,019.9	-	80,743.3	22,721.2	51,378.5	6,643.6	58,557.3	400,688.6	60.8	-	22,125.7	103,234.1
Dec.	709,035.2	27,207.8	1,310.6	25,897.2	-	83,246.8	22,768.5	52,586.8	7,891.5	59,735.5	411,989.2	60.8	-	21,788.8	105,006.3
2022															
Mar.	734,306.1	31,727.1	3,720.2	28,006.9	-	92,288.8	25,666.5	59,074.5	7,547.8	59,274.1	424,604.9	60.8	-	22,317.6	104,032.9
Jun.	747,945.2	33,278.0	1,328.7	31,949.3	-	88,153.5	24,526.5	55,731.5	7,895.5	58,522.8	437,111.5	60.8	-	23,751.5	107,067.0
Sep.	771,929.8	32,710.1	2,484.6	30,225.6	-	91,970.9	25,263.2	58,787.1	7,920.6	56,122.2	458,627.8	60.8	-	22,958.6	109,479.4
Dec.	812,236.6	33,623.9	3,831.6	29,792.3	-	112,930.3	25,339.3	79,806.4	7,784.6	57,712.4	467,306.0	60.8	-	30,336.9	110,266.3
2023															
Mar.	837,233.9	34,308.1	1,509.5	32,798.6	-	107,806.2	28,570.1	71,153.6	8,082.6	55,635.6	498,367.9	60.8	-	27,577.2	113,477.9
Jun.	853,288.0	34,352.8	2,127.0	32,225.8	-	110,254.0	27,863.9	73,580.8	8,809.3	54,369.7	516,503.1	60.8	-	26,000.9	111,746.7
Sep.	907,817.5	38,591.0	3,276.5	35,314.5	-	109,773.4	27,215.0	74,107.0	8,451.4	54,722.3	556,459.8	60.8	-	28,523.3	119,686.9
Dec.	949,459.8	40,901.0	2,681.8	38,219.2	-	128,370.4	28,310.2	90,554.0	9,506.3	54,641.4	571,919.6	60.8	-	34,419.2	119,147.4
2024															
Jan.	998,939.8	41,405.1	2,773.6	38,631.5	-	142,348.9	35,760.5	98,052.0	8,536.5	56,377.4	601,437.0	60.8	-	36,933.3	120,377.3
Feb.	1,005,271.3	43,757.4	2,670.7	41,086.7	-	138,322.4	33,225.0	95,941.2	9,156.2	56,570.0	609,512.3	60.8	-	34,842.5	122,206.0
Mar.	1,002,434.7	44,670.7	2,664.9	42,005.8	-	135,197.1	32,851.8	91,705.6	10,639.7	56,545.8	617,799.3	60.8	-	28,710.8	119,450.1
Apr.	1,024,786.5	48,394.3	2,990.6	45,403.7	-	138,054.1	34,881.4	91,974.8	11,197.9	56,404.6	628,686.1	60.8	-	31,992.8	121,193.7
May	1,023,419.9	45,504.1	2,981.1	42,523.0	-	133,191.1	33,331.3	88,459.8	11,400.0	56,263.7	637,192.0	60.8	-	28,463.0	122,745.2
Jun.	1,015,493.5	44,182.3	3,105.3	41,077.0	-	131,342.0	33,272.2	86,770.8	11,299.0	56,816.6	632,087.9	60.8	-	25,988.7	125,015.1
Jul.	1,036,724.6	44,948.4	3,806.7	41,141.8	-	132,189.3	32,348.3	88,452.5	11,388.5	56,251.6	648,514.6	60.8	-	28,768.5	129,914.6
Aug.	1,056,600.1	44,511.1	3,224.0	41,287.1	-	134,831.1	33,871.7	89,185.6	11,773.8	55,297.4	659,319.5	60.8	-	30,278.1	132,302.2
Sep.	1,073,445.4	45,490.0	3,607.5	41,882.5	-	134,625.5	33,503.8	90,417.3	10,704.4	55,798.7	666,062.9	60.8	-	30,036.3	141,371.3
Oct.	1,103,200.8	50,526.6	3,144.1	47,382.5	-	135,565.7	34,745.9	88,739.9	12,079.9	57,176.3	686,624.9	60.8	-	30,383.2	142,863.4
Nov.	1,131,569.9	54,517.7	3,418.2	51,099.5	-	141,621.4	35,133.8	94,787.0	11,700.5	58,991.9	698,603.9	60.8	-	32,614.5	145,159.8
Dec.	1,149,878.6	48,772.6	3,464.6	45,307.9	-	151,445.6	45,418.4	95,298.5	10,728.7	58,615.6	711,783.4	60.8	-	35,655.8	143,544.9
2025															
Jan.	1,185,566.9	57,474.8	3,587.0	53,887.8	-	146,583.4	43,271.3	93,089.5	10,222.6	60,412.4	744,929.3	60.8	-	31,450.7	144,655.5
Feb.	1,222,947.0	57,138.6	3,740.2	53,398.3	-	157,676.0	44,456.5	103,047.4	10,172.1	61,155.4	769,735.5	60.8	-	33,174.6	144,006.1
Mar.	1,242,539.1	59,327.3	3,882.6	55,444.7	-	156,095.7	45,849.3	99,767.3	10,479.1	61,659.8	783,633.5	60.8	-	36,974.8	144,787.1
Apr.	1,262,535.7	60,575.7	4,115.1	56,460.5	-	159,081.1	45,548.6	103,351.9	10,180.7	61,557.3	798,652.5	60.8	-	36,091.6	146,516.6
May	1,272,540.9	60,159.1	4,657.3	55,501.8	-	156,851.7	43,228.6	101,407.0	12,216.1	63,144.4	809,021.4	60.8	-	36,313.4	146,990.1
Jun.	1,291,559.6	58,116.8	1,226.0	56,890.8	-	163,995.4	42,421.4	105,405.6	16,168.4	64,146.2	821,018.5	60.8	-	35,311.5	148,910.4
Jul.	1,308,111.5	59,297.6	4,091.4	55,206.3	-	160,169.2	41,361.7	103,164.9	15,642.6	63,815.3	840,289.1	60.8	-	34,729.2	149,750.2
Aug.	1,334,397.2	62,451.7	4,046.2	58,405.6	-	160,678.1	44,286.1	101,623.0	14,769.0	63,539.2	857,992.2	60.8	-	37,082.8	152,592.4
Sep.	1,348,144.6	60,168.6	4,391.7	55,776.9	-	157,328.5	43,925.8	97,678.9	15,723.8	64,247.6	871,009.7	60.8	-	38,038.9	157,290.5
Oct.	1,369,869.7	59,959.1	4,531.4	55,427.7	-	164,979.0	43,101.6	106,595.9	15,281.5	63,616.9	883,984.6	60.8	-	37,731.6	159,537.5
Nov.	1,381,079.1	58,068.5	5,398.5	52,670.0	-	169,371.8	43,550.4	111,352.5	14,468.9	63,557.9	890,280.3	60.8	-	41,188.3	158,551.5
Dec.	1,404,642.7	63,795.0	9,670.6	54,124.3	-	176,572.0	43,137.1	119,598.2	13,836.8	66,000.7	897,840.9	60.8	-	48,094.1	152,279.2
2026															
Jan.	1,429,719.1	62,612.1	10,408.9	52,203.2	-	178,628.6	50,774.0	114,084.6	13,769.9	64,881.8	930,113.1	60.8	-	38,389.8	155,032.9
Feb.	1,453,147.5	69,601.9	10,661.4	58,940.5	-	175,894.1	50,547.5	111,669.7	13,676.9	70,387.5	937,731.8	60.8	-	42,211.5	157,259.9
Mar.	1,454,665.3	62,307.7	6,932.5	55,375.2	-	173,677.2	49,514.5	110,851.0	13,311.7	72,417.8	940,489.5	60.8	-	42,280.7	163,431.5

Source: Commercial Banks

COMMERCIAL BANKS: TOTAL DEPOSITS
(G\$ Million)

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't	Local Gov't								Other	
2016	374,346.2	361,280.1	73,409.0	21,057.9	10,661.6	595.4	9,800.9	52,351.1	259,478.7	57,728.4	201,750.4	28,392.4	37.3	28,355.1	13,066.1
2017	368,739.7	351,757.6	50,679.4	22,425.3	11,187.0	894.9	10,343.4	28,254.1	267,092.4	60,792.2	206,300.1	33,985.9	60.5	33,925.4	16,982.1
2018	398,593.5	378,766.3	58,782.6	31,505.9	23,827.7	541.9	7,136.3	27,276.8	284,521.7	66,270.7	218,251.0	35,461.9	76.6	35,385.3	19,827.2
2019	447,308.1	424,370.0	54,547.5	23,542.0	16,843.6	762.9	5,935.5	31,005.5	335,289.5	90,971.6	244,317.9	34,532.9	82.3	34,450.6	22,938.1
2020	513,154.4	483,693.5	69,115.1	27,269.1	20,661.0	970.5	5,637.5	41,846.0	364,324.3	107,517.3	256,807.0	50,254.1	80.0	50,174.1	29,461.0
2021															
Mar.	532,360.9	507,831.7	73,723.8	29,010.7	22,175.2	1,878.5	4,957.1	44,713.1	380,280.2	116,422.9	263,857.3	53,827.7	77.8	53,749.9	24,529.2
Jun.	544,196.1	520,236.1	75,756.8	28,853.4	22,072.5	2,017.5	4,763.4	46,903.4	387,850.2	117,626.4	270,223.8	56,629.1	75.1	56,554.0	23,960.0
Sep.	565,009.1	539,989.2	80,743.3	29,364.8	22,721.2	2,003.1	4,640.5	51,378.5	400,688.6	126,039.2	274,649.4	58,557.3	72.4	58,484.9	25,019.9
Dec.	580,868.7	554,971.5	83,246.8	30,660.0	22,768.5	1,804.5	6,087.0	52,586.8	411,989.2	129,089.7	282,899.5	59,735.5	69.3	59,666.2	25,897.2
2022															
Mar.	604,174.6	576,167.7	92,288.8	33,214.3	25,666.5	1,857.1	5,690.7	59,074.5	424,604.9	135,944.2	288,660.7	59,274.1	66.7	59,207.4	28,006.9
Jun.	615,737.1	583,787.8	88,153.5	32,422.0	24,526.5	1,812.6	6,082.9	55,731.5	437,111.5	132,692.2	304,419.3	58,522.8	63.6	58,459.2	31,949.3
Sep.	636,946.5	606,720.9	91,970.9	33,183.8	25,263.2	1,654.6	6,266.0	58,787.1	458,627.8	153,398.6	305,229.2	56,122.2	168.1	55,954.0	30,225.6
Dec.	667,741.0	637,948.7	112,930.3	33,123.9	25,339.3	1,620.5	6,164.1	79,806.4	467,306.0	149,705.5	317,600.5	57,712.4	163.2	57,549.1	29,792.3
2023															
Mar.	694,608.4	661,809.8	107,806.2	36,652.6	28,570.1	1,775.4	6,307.2	71,153.6	498,367.9	166,643.3	331,724.6	55,635.6	160.4	55,475.2	32,798.6
Jun.	713,352.6	681,126.8	110,254.0	36,673.2	27,863.9	2,323.9	6,485.4	73,580.8	516,503.1	171,731.9	344,771.2	54,369.7	157.7	54,212.0	32,225.8
Sep.	756,270.0	720,955.5	109,773.4	35,666.4	27,215.0	2,005.5	6,445.8	74,107.0	556,459.8	201,436.7	355,023.1	54,722.3	155.1	54,567.2	35,314.5
Dec.	793,150.6	754,931.4	128,370.4	37,816.4	28,310.2	1,834.6	7,671.6	90,554.0	571,919.6	208,422.1	363,497.5	54,641.4	151.9	54,489.4	38,219.2
2024															
Jan.	838,794.9	800,163.4	142,348.9	44,297.0	35,760.5	2,013.9	6,522.6	98,052.0	601,437.0	229,750.5	371,686.6	56,377.4	150.9	56,226.5	38,631.5
Feb.	845,491.3	804,404.7	138,322.4	42,381.2	33,225.0	2,454.3	6,701.9	95,941.2	609,512.3	232,935.3	376,577.0	56,570.0	150.0	56,420.0	41,086.7
Mar.	851,547.9	809,542.2	135,197.1	43,491.5	32,851.8	2,374.3	8,265.4	91,705.6	617,799.3	235,586.9	382,212.4	56,545.8	149.4	56,396.4	42,005.8
Apr.	868,548.6	823,144.8	138,054.1	46,079.3	34,881.4	2,556.6	8,641.3	91,974.8	628,686.1	242,542.0	386,144.1	56,404.6	148.1	56,255.5	45,403.7
May	869,169.8	826,646.8	133,191.1	44,731.3	33,331.3	2,428.3	8,971.7	88,459.8	637,192.0	247,956.1	389,235.8	56,263.7	146.2	56,117.5	42,523.0
Jun.	861,323.6	820,246.5	131,342.0	44,571.2	33,272.2	2,378.9	8,920.1	86,770.8	632,087.9	239,096.6	392,991.3	56,816.6	154.7	56,661.9	41,077.0
Jul.	878,097.2	836,955.5	132,189.3	43,736.8	32,348.3	2,404.5	8,984.0	88,452.5	648,514.6	251,638.8	396,875.8	56,251.6	153.9	56,097.7	41,141.8
Aug.	890,735.1	849,448.0	134,831.1	45,645.5	33,871.7	2,584.8	9,188.9	89,185.6	659,319.5	258,919.4	400,400.1	55,297.4	152.9	55,144.5	41,287.1
Sep.	898,369.5	856,487.1	134,625.5	44,208.2	33,503.8	2,492.1	8,212.2	90,417.3	666,062.9	256,427.6	409,635.2	55,798.7	151.2	55,647.5	41,882.5
Oct.	926,749.4	879,366.9	135,565.7	46,825.8	34,745.9	2,462.6	9,617.3	88,739.9	686,624.9	270,122.6	416,502.2	57,176.3	149.9	57,026.5	47,382.5
Nov.	950,316.6	899,217.1	141,621.4	46,834.3	35,133.8	2,435.2	9,265.3	94,787.0	698,603.9	284,680.6	413,923.3	58,991.9	149.0	58,842.9	51,099.5
Dec.	967,152.4	921,844.5	151,445.6	56,147.0	45,418.4	2,413.5	8,315.1	95,298.5	711,783.4	284,131.5	427,651.9	58,615.6	147.7	58,467.8	45,307.9
2025															
Jan.	1,005,812.9	951,925.0	146,583.4	53,493.9	43,271.3	2,481.8	7,740.8	93,089.5	744,929.3	309,129.2	435,800.1	60,412.4	146.9	60,265.5	53,887.8
Feb.	1,041,965.2	988,566.9	157,676.0	54,628.6	44,456.5	2,496.8	7,675.3	103,047.4	769,735.5	321,387.3	448,348.2	61,155.4	146.0	61,009.5	53,398.3
Mar.	1,056,833.7	1,001,389.0	156,095.7	56,328.4	45,849.3	2,845.8	7,633.3	99,767.3	783,633.5	327,021.0	456,612.5	61,659.8	145.2	61,514.6	55,444.7
Apr.	1,075,751.5	1,019,291.0	159,081.1	55,729.3	45,548.6	2,727.8	7,452.9	103,351.9	798,652.5	330,529.4	468,123.1	61,557.3	144.0	61,413.3	56,460.5
May	1,084,519.3	1,029,017.5	156,851.7	55,444.7	43,228.6	4,694.1	7,522.0	101,407.0	809,021.4	334,616.3	474,405.1	63,144.4	143.2	63,001.3	55,501.8
Jun.	1,106,050.9	1,049,160.0	163,995.4	58,589.8	42,421.4	8,718.7	7,449.6	105,405.6	821,018.5	339,489.4	481,529.0	64,146.2	142.3	64,003.9	56,890.8
Jul.	1,119,479.8	1,064,273.6	160,169.2	57,004.3	41,361.7	8,149.1	7,493.4	103,164.9	840,289.1	341,888.0	498,401.1	63,815.3	141.5	63,673.8	55,206.3
Aug.	1,140,615.0	1,082,209.5	160,678.1	59,055.1	44,286.1	7,314.4	7,454.6	101,623.0	857,992.2	353,088.0	504,904.2	63,539.2	140.6	63,398.5	58,405.6
Sep.	1,148,362.6	1,092,585.8	157,328.5	59,649.6	43,925.8	8,571.0	7,152.8	97,678.9	871,009.7	356,583.9	514,425.8	64,247.6	140.0	64,107.6	55,776.9
Oct.	1,168,008.3	1,112,580.6	164,979.0	58,383.1	43,101.6	7,947.1	7,334.5	106,595.9	883,984.6	363,499.7	520,485.0	63,616.9	139.0	63,477.9	55,427.7
Nov.	1,175,880.0	1,123,210.0	169,371.8	58,019.3	43,550.4	7,054.4	7,414.5	111,352.5	890,280.3	366,501.2	523,779.1	63,557.9	138.8	63,419.1	52,670.0
Dec.	1,194,537.9	1,140,413.6	176,572.0	56,973.9	43,137.1	6,384.6	7,452.2	119,598.2	897,840.9	373,663.0	524,177.9	66,000.7	138.1	65,862.5	54,124.3
2026															
Jan.	1,225,826.7	1,173,623.5	178,628.6	64,543.9	50,774.0	6,225.6	7,544.3	114,084.6	930,113.1	388,372.1	541,741.1	64,881.8	137.8	64,743.9	52,203.2
Feb.	1,242,953.8	1,184,013.3	175,894.1	64,224.4	50,547.5	6,078.0	7,598.9	111,669.7	937,731.8	391,638.8	546,093.0	70,387.5	137.1	70,250.3	58,940.5
Mar.	1,241,959.8	1,186,584.6	173,677.2	62,826.2	49,514.5	5,639.9	7,671.8	110,851.0	940,489.5	385,242.5	555,247.0	72,417.8	136.8	72,281.0	55,375.2

Source: Commercial Banks

COMMERCIAL BANKS: DEMAND DEPOSITS

(G\$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Institutions			Foreign Sector	
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't	Local Gov't									Other
2016	98,938.6	91,143.0	34,897.1	3,982.7	3,455.6	297.4	229.7	30,914.4	53,271.1	34,508.2	18,763.0	2,974.7	32.2	2,942.5	7,795.6
2017	90,199.1	79,512.2	18,672.3	5,102.2	4,362.6	427.2	312.4	13,570.1	57,199.9	38,933.1	18,266.9	3,639.9	55.3	3,584.6	10,686.8
2018	99,760.4	87,463.6	18,948.9	4,243.2	3,672.4	297.9	273.0	14,705.7	64,588.4	44,732.8	19,855.6	3,926.3	71.5	3,854.8	12,296.7
2019	179,516.4	163,826.8	34,990.3	11,445.9	10,730.2	536.4	179.3	23,544.4	125,294.9	70,701.2	54,593.6	3,541.7	80.2	3,461.5	15,689.6
2020	207,563.4	188,203.6	37,019.2	10,657.8	9,583.1	672.3	402.4	26,361.4	142,494.9	80,386.9	62,108.0	8,689.6	77.9	8,611.7	19,359.8
2021															
Mar.	216,763.0	203,025.6	41,418.9	12,780.0	11,265.5	1,235.9	278.7	28,638.9	152,468.0	89,212.7	63,255.3	9,138.8	75.7	9,063.1	13,737.4
Jun.	221,348.6	208,954.1	43,490.1	12,565.5	10,788.7	1,436.7	340.1	30,924.6	155,998.1	91,392.0	64,606.1	9,465.8	73.0	9,392.8	12,394.5
Sep.	236,959.3	222,334.4	47,181.6	14,392.6	12,720.8	1,459.5	212.2	32,789.0	163,075.0	98,024.0	65,051.0	12,077.8	70.2	12,007.6	14,624.8
Dec.	244,955.1	229,227.0	48,906.1	15,038.1	13,465.0	1,329.8	243.3	33,868.0	166,186.2	99,838.3	66,347.9	14,134.7	67.1	14,067.6	15,728.1
2022															
Mar.	258,843.7	240,876.4	51,895.4	17,984.2	16,235.1	1,457.9	291.3	33,911.2	174,138.5	105,882.5	68,256.0	14,842.4	64.6	14,777.8	17,967.4
Jun.	258,537.2	237,743.7	48,661.1	16,923.3	15,113.9	1,482.2	327.2	31,737.8	175,987.7	104,905.7	71,082.1	13,094.8	61.5	13,033.3	20,793.5
Sep.	269,806.8	250,726.6	51,119.7	16,912.2	15,281.6	1,314.7	316.0	34,207.4	187,121.0	116,457.2	70,663.9	12,485.9	166.0	12,319.9	19,080.2
Dec.	292,062.4	271,840.9	66,183.9	17,196.9	15,382.4	1,295.8	518.7	48,987.1	191,113.2	117,598.5	73,514.7	14,543.8	161.1	14,382.7	20,221.4
2023															
Mar.	302,893.3	281,157.3	58,735.5	20,150.2	18,395.3	1,439.5	315.4	38,585.3	208,768.9	126,975.8	81,793.1	13,652.9	158.3	13,494.6	21,736.0
Jun.	320,373.9	298,557.8	69,158.5	19,944.0	17,491.6	1,988.4	464.0	49,214.6	215,735.9	131,969.5	83,766.4	13,663.3	155.6	13,507.7	21,816.2
Sep.	338,142.3	314,865.8	67,893.1	18,760.6	16,728.5	1,637.5	394.5	49,132.6	233,054.7	146,191.6	86,863.2	13,917.9	152.9	13,765.0	23,276.5
Dec.	371,094.0	344,575.5	84,243.4	19,413.9	17,577.7	1,484.2	352.0	64,829.5	243,306.4	157,345.2	85,961.2	17,025.7	149.8	16,875.9	26,518.6
2024															
Jan.	404,290.6	378,159.0	98,776.1	27,017.9	24,951.6	1,627.2	439.1	71,758.2	263,368.4	173,673.5	89,694.9	16,014.5	148.7	15,865.8	26,131.6
Feb.	408,491.8	380,300.0	95,213.6	24,975.7	22,240.8	2,124.9	610.0	70,237.9	269,188.7	179,394.0	89,794.7	15,897.8	147.8	15,749.9	28,191.8
Mar.	404,341.2	375,831.7	90,211.2	24,643.8	21,972.1	2,051.3	620.4	65,567.4	269,684.4	178,634.3	91,050.1	15,936.1	147.2	15,788.9	28,509.6
Apr.	409,824.8	378,375.5	90,580.8	26,784.8	24,036.3	2,214.1	534.4	63,796.0	271,371.8	179,430.9	91,940.9	16,422.8	145.9	16,276.9	31,449.3
May	414,581.7	385,506.0	88,197.3	25,417.6	22,484.4	2,078.4	854.8	62,779.8	280,518.1	187,660.0	92,858.1	16,790.5	144.1	16,646.4	29,075.8
Jun.	404,214.0	375,654.6	86,125.8	24,895.5	22,379.8	2,020.3	495.4	61,230.2	272,660.6	179,658.4	93,002.2	16,868.2	152.6	16,715.7	28,559.4
Jul.	417,444.6	390,256.4	86,231.7	24,086.1	21,488.3	2,053.7	544.1	62,145.6	287,168.1	191,252.0	95,916.1	16,856.5	151.7	16,704.8	27,188.3
Aug.	430,421.0	402,390.5	87,305.7	24,591.3	21,678.8	2,177.5	735.0	62,714.5	299,706.1	199,596.2	100,109.8	15,378.6	150.8	15,227.8	28,030.5
Sep.	428,426.2	400,737.3	87,739.8	25,539.2	22,962.6	2,097.9	478.7	62,200.6	298,031.1	196,923.7	101,107.4	14,966.5	149.1	14,817.4	27,688.9
Oct.	442,369.9	408,896.0	86,365.0	25,860.2	22,647.5	2,092.4	1,120.3	60,504.8	308,632.2	206,151.8	102,480.4	13,898.7	147.7	13,751.0	33,473.9
Nov.	461,293.1	424,868.1	90,939.8	25,772.7	22,935.5	2,071.0	766.1	65,167.1	319,388.6	217,858.1	101,530.6	14,539.7	146.9	14,392.8	36,425.0
Dec.	469,997.8	439,290.8	101,350.7	36,263.7	33,364.9	1,975.5	923.4	65,087.0	321,778.2	216,449.4	105,328.8	16,161.9	145.6	16,016.3	30,707.1
2025															
Jan.	491,263.1	455,314.8	95,264.1	34,326.8	31,235.2	2,092.9	998.7	60,937.3	343,719.3	237,502.5	106,216.8	16,331.4	144.7	16,186.6	35,948.3
Feb.	521,309.3	486,311.0	105,948.2	35,408.0	32,373.9	2,112.4	921.7	70,540.2	363,063.8	252,047.2	111,016.6	17,299.0	143.8	17,155.2	34,998.3
Mar.	523,941.7	487,432.3	103,121.7	35,085.8	31,793.8	2,423.5	868.4	68,035.9	367,436.8	255,594.1	111,842.7	16,873.8	143.0	16,730.8	36,509.4
Apr.	524,436.5	490,017.9	105,049.5	34,523.3	31,554.2	2,292.3	676.8	70,526.2	368,636.9	253,996.0	114,641.0	16,331.5	141.8	16,189.7	34,418.6
May	529,129.3	492,300.3	102,962.0	34,198.0	29,205.8	4,257.3	734.9	68,764.0	371,407.3	255,512.4	115,894.9	17,931.1	141.0	17,790.1	36,829.0
Jun.	533,710.0	499,612.0	109,681.0	37,282.1	28,360.2	8,268.1	653.8	72,398.9	372,112.1	255,799.4	116,312.8	17,818.9	140.1	17,678.7	34,098.0
Jul.	551,177.9	517,220.7	106,383.9	35,700.0	27,286.3	7,729.6	684.1	70,683.9	392,147.0	271,446.5	120,700.5	18,689.7	139.3	18,550.4	33,957.2
Aug.	565,111.3	528,819.9	106,020.8	36,773.9	29,173.1	6,866.4	734.4	69,246.8	404,644.2	281,210.4	123,433.7	18,155.0	138.5	18,016.5	36,291.4
Sep.	563,215.1	528,765.8	102,604.6	37,642.9	28,918.6	8,101.7	622.5	64,961.7	407,843.4	282,370.9	125,472.5	18,317.8	137.8	18,180.0	34,449.3
Oct.	568,720.6	535,095.0	101,209.6	36,361.2	28,056.6	7,513.2	791.3	64,848.4	413,906.5	288,344.2	125,562.3	19,978.9	136.8	19,842.1	33,625.7
Nov.	575,334.2	539,966.2	103,851.8	35,993.4	28,508.7	6,622.8	861.8	67,858.4	415,174.0	290,432.6	124,741.4	20,940.4	136.7	20,803.7	35,368.1
Dec.	590,210.9	556,362.1	110,753.1	34,769.5	28,098.3	5,985.0	686.1	75,983.7	423,653.8	299,297.3	124,356.5	21,955.1	136.0	21,819.2	33,848.8
2026															
Jan.	614,575.1	578,433.0	111,792.0	42,282.2	35,737.6	5,787.3	757.3	69,509.8	445,189.8	317,221.2	127,968.6	21,451.2	135.7	21,315.5	36,142.1
Feb.	621,671.5	579,699.2	106,883.5	41,644.4	35,182.5	5,651.6	810.3	65,239.1	447,387.0	319,405.5	127,981.5	25,428.7	135.0	25,293.7	41,972.3
Mar.	611,864.0	571,856.9	104,099.1	40,307.9	34,261.4	5,195.7	850.8	63,791.2	442,826.0	311,486.6	131,339.4	24,931.8	134.6	24,797.2	40,007.1

Source: Commercial Banks

COMMERCIAL BANKS: TIME DEPOSITS

(G\$Million)

Table 2.4

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Institutions			Foreign Sector	
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public		Private
				Total	Central Gov't	Local Gov't	Other								
2016	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	65,484.4	65,086.4	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	24,723.7	-	24,723.7	398.0
2018	60,601.1	60,221.4	13,293.3	7,548.7	670.6	20.2	6,857.9	5,744.5	21,792.4	5,819.1	15,973.3	25,135.7	-	25,135.7	379.7
2019	67,496.4	67,012.3	10,699.4	6,351.2	575.3	20.3	5,755.7	4,348.2	30,945.3	5,549.0	25,396.3	25,367.6	-	25,367.6	484.1
2020	74,951.0	74,679.1	17,415.3	9,752.5	4,848.7	27.6	4,876.2	7,662.8	22,933.5	9,074.0	13,859.5	34,330.2	-	34,330.2	271.9
2021															
Mar.	78,607.5	78,335.4	18,553.4	9,086.0	4,650.2	19.7	4,416.1	9,467.4	23,375.7	8,773.4	14,602.3	36,406.4	-	36,406.4	272.1
Jun.	81,031.1	80,678.1	19,664.0	9,126.4	4,683.2	22.3	4,420.8	10,537.6	23,594.0	8,975.5	14,618.4	37,420.1	-	37,420.1	353.0
Sep.	82,266.6	81,884.9	18,727.9	7,601.5	3,153.6	22.3	4,425.6	11,126.3	24,405.6	9,158.0	15,247.6	38,751.4	-	38,751.4	381.7
Dec.	82,499.4	82,131.0	18,148.3	7,133.6	3,153.2	22.3	3,958.1	11,014.7	25,192.5	9,578.3	15,614.2	38,790.2	-	38,790.2	368.4
2022															
Mar.	87,195.4	86,826.5	23,804.3	7,195.9	3,165.8	22.4	4,007.8	16,608.4	25,019.9	8,423.6	16,596.3	38,002.2	-	38,002.2	368.9
Jun.	87,055.0	86,686.4	24,529.8	7,218.3	3,172.9	22.4	4,023.0	17,311.5	23,584.5	7,894.1	15,690.4	38,572.1	-	38,572.1	368.6
Sep.	91,432.3	91,067.8	25,706.6	7,750.4	3,689.6	22.4	4,038.4	17,956.2	27,771.5	10,900.3	16,871.2	37,589.7	-	37,589.7	364.4
Dec.	90,461.2	90,081.1	28,887.5	7,779.0	3,688.3	22.4	4,068.3	21,108.5	24,181.0	9,388.9	14,792.1	37,012.6	-	37,012.6	380.1
2023															
Mar.	95,206.0	94,788.2	29,688.1	8,116.4	3,701.3	22.4	4,392.7	21,571.7	29,672.2	13,356.6	16,315.6	35,428.0	-	35,428.0	417.8
Jun.	83,368.8	82,937.2	21,484.3	8,178.6	3,740.1	22.4	4,416.2	13,305.7	29,079.9	12,023.7	17,056.3	32,373.0	-	32,373.0	431.5
Sep.	86,188.2	85,743.7	21,562.3	8,218.8	3,756.5	22.4	4,439.9	13,343.5	32,204.3	14,592.4	17,611.9	31,977.1	-	31,977.1	444.4
Dec.	81,048.6	80,603.8	23,015.6	9,747.3	4,022.9	22.5	5,701.9	13,268.3	27,092.4	10,916.9	16,175.5	30,495.8	-	30,495.8	444.8
2024															
Jan.	80,761.0	80,306.2	22,293.8	8,510.6	4,024.5	22.4	4,463.6	13,783.2	29,276.1	11,226.8	18,049.4	28,736.2	-	28,736.2	454.9
Feb.	82,613.8	82,157.9	22,061.9	8,518.6	4,026.0	22.5	4,470.1	13,543.3	31,294.5	13,128.5	18,166.0	28,801.5	-	28,801.5	455.8
Mar.	85,165.0	84,707.8	23,640.8	10,082.1	4,038.5	22.5	6,021.1	13,558.7	32,147.5	14,727.7	17,419.8	28,919.4	-	28,919.4	457.2
Apr.	84,286.6	83,828.2	23,502.4	9,803.6	4,040.3	22.5	5,740.9	13,698.8	31,521.7	15,635.8	15,885.9	28,804.1	-	28,804.1	458.4
May	80,719.2	80,260.7	21,522.3	9,812.2	4,041.3	22.5	5,748.5	11,710.0	29,931.3	13,667.4	16,263.9	28,807.1	-	28,807.1	458.6
Jun.	79,593.3	79,136.5	21,363.5	10,120.0	4,043.9	22.5	6,053.6	11,243.5	28,217.7	12,695.2	15,522.5	29,555.3	-	29,555.3	456.8
Jul.	78,436.0	77,979.1	20,965.2	10,130.0	4,041.9	22.5	6,065.6	10,835.2	29,247.3	13,228.3	16,018.9	27,766.6	-	27,766.6	456.9
Aug.	77,203.1	76,745.8	21,644.5	10,145.8	4,046.7	22.5	6,076.6	11,498.8	28,409.0	12,170.5	16,238.6	26,692.2	-	26,692.2	457.4
Sep.	80,170.4	79,734.2	21,645.7	9,434.3	4,058.6	22.5	5,353.2	12,211.3	30,671.1	13,529.9	17,141.1	27,417.5	-	27,417.5	436.2
Oct.	82,922.0	82,350.5	23,193.3	10,197.7	4,061.7	22.5	6,113.5	12,995.6	30,120.0	14,041.0	16,079.1	29,037.2	-	29,037.2	571.4
Nov.	85,666.2	85,082.1	23,408.7	10,198.8	4,063.6	22.5	6,112.7	13,209.8	31,665.3	14,295.9	17,369.3	30,008.1	-	30,008.1	584.1
Dec.	86,535.2	85,953.0	21,446.4	9,089.6	4,064.9	22.5	5,002.3	12,356.8	32,331.1	15,396.6	16,934.5	32,175.5	-	32,175.5	582.2
2025															
Jan.	86,337.6	85,754.0	21,085.6	8,434.0	4,065.9	18.6	4,349.6	12,651.5	32,208.8	15,221.9	16,986.8	32,459.6	-	32,459.6	583.6
Feb.	86,030.1	84,944.4	21,286.6	8,447.6	4,066.9	22.5	4,358.2	12,839.0	32,154.3	14,771.9	17,382.4	31,503.5	-	31,503.5	1,085.7
Mar.	88,599.4	87,493.8	23,529.3	10,470.4	6,081.6	22.5	4,366.4	13,058.8	31,570.6	13,996.9	17,573.7	32,393.9	-	32,393.9	1,105.6
Apr.	89,274.8	88,145.1	24,028.6	10,487.4	6,090.3	22.5	4,374.6	13,541.1	31,498.2	13,882.6	17,615.6	32,618.4	-	32,618.4	1,129.7
May	89,968.5	88,814.1	23,484.7	10,496.2	6,091.2	22.5	4,382.4	12,988.5	32,836.8	14,567.3	18,269.5	32,492.6	-	32,492.6	1,154.5
Jun.	91,392.4	90,228.1	24,329.3	10,510.3	6,097.6	22.5	4,390.2	13,819.1	32,580.6	13,907.8	18,672.8	33,318.2	-	33,318.2	1,164.3
Jul.	92,061.2	90,893.6	23,455.3	10,517.3	6,094.3	22.5	4,400.5	12,937.9	33,752.0	14,460.7	19,291.3	33,686.4	-	33,686.4	1,167.6
Aug.	94,287.1	93,120.4	23,900.6	10,201.2	6,096.3	22.5	4,002.3	13,699.4	35,086.0	15,648.4	19,437.6	34,133.8	-	34,133.8	1,166.7
Sep.	96,698.1	95,529.0	23,529.2	10,024.6	6,113.0	22.5	3,889.1	13,504.7	37,746.7	17,906.5	19,840.2	34,253.0	-	34,253.0	1,169.2
Oct.	97,640.0	96,470.3	23,936.8	10,037.2	6,116.2	22.5	3,898.5	13,899.7	38,965.7	18,688.5	20,277.2	33,567.7	-	33,567.7	1,169.7
Nov.	97,197.2	96,026.7	24,691.4	10,049.8	6,116.0	22.5	3,904.7	14,641.6	38,458.1	17,776.7	20,681.4	32,877.2	-	32,877.2	1,170.6
Dec.	94,980.7	93,728.8	24,332.4	10,263.4	6,126.1	22.6	4,114.7	14,069.0	37,033.6	16,966.9	20,066.7	32,362.8	-	32,362.8	1,251.9
2026															
Jan.	95,519.1	94,222.3	26,084.2	10,282.8	6,128.1	22.6	4,132.2	15,801.4	40,041.4	17,016.5	23,024.9	28,096.8	-	28,096.8	1,296.8
Feb.	96,541.3	95,239.7	27,012.2	10,283.7	6,130.5	22.6	4,130.6	16,728.5	40,525.2	17,857.8	22,667.3	27,702.3	-	27,702.3	1,301.6
Mar.	98,020.1	96,722.9	27,942.4	10,327.4	6,145.3	22.6	4,159.5	17,615.0	38,588.8	18,081.2	20,507.6	30,191.6	-	30,191.6	1,297.3

Source: Commercial Banks

COMMERCIAL BANKS: SAVINGS DEPOSITS
(G\$Million)

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Institutions			Foreign Sector	
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public		Private
				Total	Central Gov't	Local Gov't	Other								
2016	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
2017	213,056.3	207,159.0	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	5,622.2	5.1	5,617.1	5,897.3
2018	238,232.0	231,081.3	26,540.4	19,713.9	19,484.6	223.8	5.5	6,826.5	198,141.0	15,718.8	182,422.1	6,399.9	5.1	6,394.8	7,150.8
2019	200,295.3	193,530.9	8,857.8	5,744.9	5,538.1	206.2	0.6	3,112.9	179,049.4	14,721.4	164,328.0	5,623.7	2.1	5,621.5	6,764.4
2020	230,640.1	220,810.8	14,680.5	6,858.8	6,229.3	270.6	359.0	7,821.8	198,895.9	18,056.4	180,839.5	7,234.3	2.1	7,232.2	9,829.3
2021															
Mar.	236,990.4	226,470.7	13,751.6	7,144.7	6,259.5	622.8	262.4	6,606.9	204,436.5	18,436.8	185,999.8	8,282.6	2.1	8,280.5	10,519.7
Jun.	241,816.5	230,604.0	12,602.7	7,161.6	6,600.6	558.5	2.5	5,441.1	208,258.2	17,258.9	190,999.2	9,743.1	2.1	9,741.0	11,212.5
Sep.	245,783.2	235,769.8	14,833.9	7,370.6	6,846.7	521.3	2.7	7,463.2	213,207.9	18,857.1	194,350.8	7,728.0	2.1	7,725.9	10,013.4
Dec.	253,414.2	243,613.4	16,192.4	8,488.3	6,150.3	452.4	1,885.6	7,704.0	220,610.5	19,673.1	200,937.4	6,810.6	2.1	6,808.5	9,800.7
2022															
Mar.	258,135.5	248,464.9	16,589.0	8,034.2	6,265.7	376.9	1,391.6	8,554.9	225,446.4	21,638.1	203,808.3	6,429.4	2.1	6,427.3	9,670.6
Jun.	270,144.9	259,357.7	14,962.6	8,280.4	6,239.7	308.0	1,732.7	6,682.2	237,539.2	19,892.4	217,646.8	6,856.0	2.1	6,853.8	10,787.2
Sep.	275,707.4	264,926.4	15,144.6	8,521.2	6,292.0	317.5	1,911.7	6,623.5	243,735.3	26,041.1	217,694.2	6,046.6	2.1	6,044.4	10,780.9
Dec.	285,217.4	276,026.7	17,858.9	8,148.0	6,268.6	302.3	1,577.1	9,710.8	252,011.8	22,718.1	229,293.7	6,156.0	2.1	6,153.8	9,190.7
2023															
Mar.	296,509.1	285,864.3	19,382.7	8,386.0	6,473.5	313.5	1,599.0	10,996.6	259,926.9	26,311.0	233,615.9	6,554.7	2.1	6,552.6	10,644.8
Jun.	309,609.9	299,631.8	19,611.1	8,550.6	6,632.2	313.2	1,605.3	11,060.6	271,687.2	27,738.7	243,948.6	8,333.4	2.1	8,331.3	9,978.1
Sep.	331,939.5	320,346.0	20,317.9	8,687.0	6,729.9	345.6	1,611.4	11,630.9	291,200.8	40,652.7	250,548.1	8,827.3	2.1	8,825.1	11,593.6
Dec.	341,008.0	329,752.1	21,111.4	8,655.2	6,709.5	327.9	1,617.7	12,456.2	301,520.9	40,160.0	261,360.9	7,119.9	2.1	7,117.7	11,255.8
2024															
Jan.	353,743.3	341,698.2	21,279.1	8,768.5	6,784.4	364.2	1,619.9	12,510.6	308,792.5	44,850.2	263,942.3	11,626.6	2.1	11,624.5	12,045.1
Feb.	354,385.8	341,946.7	21,046.9	8,886.9	6,958.1	307.0	1,621.8	12,160.0	309,029.1	40,412.8	268,616.3	11,870.7	2.1	11,868.6	12,439.1
Mar.	362,041.7	349,002.7	21,345.1	8,765.6	6,841.1	300.5	1,624.0	12,579.5	315,967.4	42,224.9	273,742.5	11,690.2	2.1	11,688.1	13,039.0
Apr.	374,437.2	360,941.2	23,970.9	9,490.9	6,804.8	320.0	2,366.0	14,480.0	325,792.6	47,475.2	278,317.4	11,177.6	2.1	11,175.5	13,496.0
May	373,868.9	360,880.2	23,471.5	9,501.5	6,805.7	327.5	2,368.4	13,970.0	326,742.6	46,628.7	280,113.9	10,666.1	2.1	10,663.9	12,988.7
Jun.	377,516.2	365,455.4	23,852.7	9,555.7	6,848.5	336.1	2,371.2	14,297.0	331,209.6	46,743.0	284,466.7	10,393.0	2.1	10,390.9	12,060.8
Jul.	382,216.6	368,720.0	24,992.4	9,520.7	6,818.1	328.3	2,374.2	15,471.7	332,099.2	47,158.4	284,940.7	11,628.5	2.1	11,623.3	13,496.6
Aug.	383,111.0	370,311.7	25,880.8	10,908.5	8,146.2	384.9	2,377.4	14,972.3	331,204.4	47,152.6	284,051.7	13,226.6	2.1	13,224.4	12,799.2
Sep.	389,772.9	376,015.5	25,240.0	9,234.6	6,482.6	371.7	2,380.3	16,005.4	337,360.7	45,974.0	291,386.7	13,414.8	2.1	13,412.6	13,757.4
Oct.	401,457.5	388,120.4	26,007.4	10,767.8	8,036.7	347.7	2,383.4	15,239.5	347,872.6	49,929.8	297,942.8	14,240.4	2.1	14,238.3	13,337.1
Nov.	403,357.3	389,267.0	27,272.9	10,862.8	8,134.7	341.7	2,386.4	16,410.1	347,550.0	52,526.6	295,023.4	14,444.1	2.1	14,441.9	14,090.3
Dec.	410,619.4	396,600.7	28,648.5	10,793.7	7,988.6	415.5	2,389.5	17,854.8	357,674.1	52,285.5	305,388.6	10,278.1	2.2	10,276.0	14,018.7
2025															
Jan.	428,212.2	410,856.3	30,233.8	10,733.0	7,970.2	370.3	2,392.5	19,500.7	369,001.2	56,404.7	312,596.4	11,621.4	2.2	11,619.2	17,355.9
Feb.	434,625.9	417,311.5	30,441.2	10,772.9	8,015.7	361.9	2,395.3	19,668.2	374,517.5	54,568.1	319,949.3	12,352.9	2.2	12,350.8	17,314.3
Mar.	444,292.6	426,463.0	29,444.8	10,772.2	7,973.9	399.8	2,398.5	18,672.5	384,626.1	57,430.1	327,196.0	12,392.0	2.2	12,389.9	17,829.6
Apr.	462,040.2	441,127.9	30,003.1	10,718.6	7,904.1	413.0	2,401.5	19,284.5	398,517.4	62,650.8	335,866.6	12,607.4	2.2	12,605.2	20,912.3
May	465,421.5	447,903.1	30,405.1	10,750.5	7,931.6	414.3	2,404.6	19,654.6	404,777.3	64,536.5	340,240.8	12,720.7	2.2	12,718.6	17,518.4
Jun.	480,948.5	459,319.9	29,985.1	10,797.4	7,963.7	428.1	2,405.7	19,187.6	416,325.7	69,782.2	346,543.5	13,009.1	2.2	13,007.0	21,628.6
Jul.	476,240.7	456,159.2	30,329.9	10,786.9	7,981.2	397.0	2,408.7	19,543.0	414,390.0	55,980.8	358,409.3	11,439.2	2.2	11,437.1	20,081.5
Aug.	481,216.6	460,269.2	30,756.8	12,080.0	9,016.7	425.4	2,637.9	18,676.8	418,262.0	56,229.1	362,032.9	11,250.4	2.2	11,248.2	20,947.4
Sep.	488,449.4	468,291.0	31,194.6	11,982.1	8,894.2	446.8	2,641.2	19,212.5	425,419.6	56,306.6	369,113.0	11,676.8	2.2	11,674.6	20,158.4
Oct.	501,647.7	481,015.4	39,832.6	11,984.8	8,928.8	411.3	2,644.7	27,847.9	431,112.5	56,466.9	374,645.6	10,070.3	2.2	10,068.1	20,632.3
Nov.	503,348.6	487,217.2	40,828.6	11,976.1	8,925.6	402.4	2,648.1	28,852.5	436,648.2	58,292.0	378,356.2	9,740.4	2.2	9,738.2	16,131.4
Dec.	509,346.3	490,322.7	41,486.5	11,941.1	8,912.6	377.0	2,651.4	29,545.5	437,153.4	57,398.8	379,754.6	11,682.7	2.2	11,680.6	19,023.6
2026															
Jan.	515,732.5	500,968.2	40,752.4	11,979.0	8,908.4	415.7	2,654.9	28,773.4	444,881.9	54,134.4	390,747.6	15,333.9	2.2	15,331.7	14,764.4
Feb.	524,741.1	509,074.5	41,998.4	12,296.4	9,234.5	403.9	2,658.0	29,702.1	449,819.6	54,375.4	395,444.2	17,256.5	2.2	17,254.3	15,666.6
Mar.	532,075.7	518,004.8	41,635.7	12,190.9	9,107.7	421.7	2,661.4	29,444.8	459,074.7	55,674.7	403,400.0	17,294.4	2.2	17,292.2	14,070.9

Source: Commercial Banks

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

Table 2.6

End Of Period	Up To 3 Months	Exceeding 3 & Up To 6 Months	Exceeding 6 & Up To 9 Months	Up To 12 Months	Exceeding 12 Months	Total
2016	18,277.4	5,919.5	851.1	42,525.3	1,218.8	68,792.1
2017	13,529.1	5,752.0	724.8	44,245.7	1,232.7	65,484.4
2018	15,220.5	4,772.1	690.9	39,138.9	778.9	60,601.1
2019	13,928.8	7,441.8	592.2	44,570.0	963.6	67,496.4
2020	17,107.8	7,413.1	1,998.7	47,445.8	985.6	74,951.0
2021						
Mar.	18,962.5	8,885.2	447.1	49,438.5	874.3	78,607.5
Jun.	20,269.5	9,048.2	544.3	50,263.6	905.5	81,031.1
Sep.	21,384.1	7,511.7	535.0	52,108.5	727.4	82,266.6
Dec.	21,353.1	7,478.7	719.7	52,240.2	707.8	82,499.4
2022						
Mar.	22,993.4	5,600.3	3,023.2	54,917.5	661.0	87,195.4
Jun.	22,544.4	5,503.1	2,954.6	55,406.4	646.4	87,055.0
Sep.	27,295.9	8,163.2	636.7	54,585.0	751.5	91,432.3
Dec.	22,457.3	9,262.6	643.5	57,070.2	1,027.5	90,461.2
2023						
Mar.	27,877.5	9,603.3	402.5	56,511.6	811.2	95,206.0
Jun.	23,455.4	8,540.4	777.1	49,708.6	887.3	83,368.8
Sep.	27,378.3	8,518.9	1,324.9	48,095.3	870.8	86,188.2
Dec.	22,546.2	8,803.7	656.5	48,381.8	660.4	81,048.6
2024						
Jan.	24,784.5	9,076.7	409.1	45,648.2	842.6	80,761.0
Feb.	25,593.9	8,539.5	468.5	45,582.3	2,429.5	82,613.8
Mar.	26,537.5	8,700.5	479.4	48,486.1	961.5	85,165.0
Apr.	25,297.2	9,218.2	543.4	48,147.0	1,080.8	84,286.6
May	21,074.9	8,947.1	2,334.0	47,398.9	964.3	80,719.2
Jun.	19,230.2	8,832.5	2,284.6	48,288.5	957.5	79,593.3
Jul.	20,475.7	8,333.8	2,198.2	46,561.8	866.5	78,436.0
Aug.	20,406.0	9,726.8	1,368.2	44,853.6	848.5	77,203.1
Sep.	23,720.6	9,700.5	1,379.1	44,489.7	880.6	80,170.4
Oct.	24,489.9	9,599.4	1,592.6	46,428.2	812.0	82,922.0
Nov.	27,277.3	9,047.0	643.8	47,770.0	928.0	85,666.2
Dec.	27,258.6	9,038.1	764.9	48,471.0	1,002.5	86,535.2
2025						
Jan.	27,656.1	8,980.0	620.8	48,053.4	1,027.2	86,337.6
Feb.	26,279.2	8,493.2	593.9	48,031.7	2,632.1	86,030.1
Mar.	28,195.6	6,115.7	3,164.7	50,042.5	1,080.9	88,599.4
Apr.	28,787.0	6,036.6	3,134.9	50,328.2	988.2	89,274.8
May	28,190.2	6,083.6	4,620.2	49,615.8	1,458.7	89,968.5
Jun.	28,454.2	5,586.0	3,609.3	52,233.8	1,509.2	91,392.4
Jul.	28,028.4	5,236.6	3,682.9	53,313.0	1,800.3	92,061.2
Aug.	28,096.9	5,247.7	4,315.5	54,786.6	1,840.4	94,287.1
Sep.	32,175.7	7,884.0	1,739.5	52,828.4	2,070.5	96,698.1
Oct.	33,692.7	8,029.7	1,814.8	51,901.7	2,201.0	97,640.0
Nov.	33,354.3	8,744.3	1,260.9	51,533.6	2,304.1	97,197.2
Dec.*	30,992.8	7,910.1	79.0	50,512.9	5,485.8	94,980.7
2026						
Jan.	36,706.7	9,241.9	492.4	47,189.1	1,889.0	95,519.1
Feb.	38,778.9	8,649.3	614.5	46,592.8	1,905.7	96,541.3
Mar.	37,217.8	8,824.0	748.8	49,399.4	1,830.2	98,020.1

Source: Commercial Banks.

* Figures for December 2025 are preliminary

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

Table 2.7

Period	Savings Deposits At End Of Last 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				
2016	212,663.5	58,363.7	64,686.8	(6,323.1)	275.1	206,615.5
2017	216,414.3	72,359.6	75,965.1	(3,605.5)	247.5	213,056.3
2018	237,694.1	77,124.3	76,816.5	307.8	230.1	238,232.0
2019	198,742.3	59,315.4	57,920.0	1,395.3	157.6	200,295.3
2020	229,119.3	95,249.8	93,885.3	1,364.5	156.3	230,640.1
2021						
Mar.	237,443.1	103,683.4	104,188.6	(505.3)	52.5	236,990.4
Jun.	243,200.5	130,835.2	132,366.9	(1,531.8)	147.8	241,816.5
Sep.	243,120.9	77,510.0	74,873.7	2,636.3	26.0	245,783.2
Dec.	247,329.8	99,385.3	93,467.6	5,917.7	166.7	253,414.2
2022						
Mar.	255,971.0	82,559.7	80,419.5	2,140.1	24.3	258,135.5
Jun.	268,121.9	86,821.9	84,956.6	1,865.3	157.7	270,144.9
Sep.	275,247.8	97,834.4	97,398.0	436.3	23.2	275,707.4
Dec.	281,108.3	185,957.7	182,093.6	3,864.2	245.0	285,217.4
2023						
Mar.	292,514.9	103,537.9	99,565.5	3,972.3	21.9	296,509.1
Jun.	306,150.6	101,683.8	98,398.6	3,285.2	174.1	309,609.9
Sep.	324,427.6	107,335.1	99,854.8	7,480.4	31.6	331,939.5
Dec.	329,884.1	132,554.9	121,711.0	10,843.9	280.0	341,008.0
2024						
Jan.	341,008.0	118,258.9	105,611.9	12,647.0	88.3	353,743.3
Feb.	353,743.3	103,954.5	103,480.6	473.8	168.7	354,385.8
Mar.	354,385.8	112,248.9	104,617.1	7,631.9	24.1	362,041.7
Apr.	362,041.7	129,932.3	117,622.3	12,309.9	85.5	374,437.2
May	374,437.2	126,892.1	127,629.1	(737.0)	168.7	373,868.9
Jun.	373,868.9	116,804.5	113,304.7	3,499.8	147.6	377,516.2
Jul.	377,516.2	130,939.8	126,267.2	4,672.7	27.7	382,216.6
Aug.	382,216.6	123,004.3	122,224.3	780.0	114.3	383,111.0
Sep.	383,111.0	133,553.2	126,926.9	6,626.3	35.7	389,772.9
Oct.	389,772.9	139,896.9	128,298.0	11,598.9	85.7	401,457.5
Nov.	401,457.5	130,628.8	128,902.7	1,726.1	173.7	403,357.3
Dec.	403,357.3	165,188.5	158,136.2	7,052.3	209.8	410,619.4
2025						
Jan.	410,619.4	162,906.1	145,351.2	17,554.9	37.9	428,212.2
Feb.	428,212.2	122,518.7	116,232.2	6,286.5	127.1	434,625.9
Mar.	434,625.9	143,144.3	133,521.8	9,622.5	44.2	444,292.6
Apr.	444,292.6	153,809.1	136,148.2	17,660.9	86.7	462,040.2
May	462,040.2	128,565.5	125,367.9	3,197.5	183.8	465,421.5
Jun.	465,421.5	155,157.4	139,849.9	15,307.5	219.5	480,948.5
Jul.	480,948.5	163,220.4	167,981.2	(4,760.7)	52.9	476,240.7
Aug.	476,240.7	173,441.6	168,623.6	4,818.0	157.9	481,216.6
Sep.	481,216.6	180,876.7	173,709.6	7,167.0	65.8	488,449.4
Oct.	488,449.4	179,051.6	165,920.3	13,131.3	67.0	501,647.7
Nov.	501,647.7	149,763.8	148,243.2	1,520.6	180.3	503,348.6
Dec.*	503,348.6	180,518.4	174,616.8	5,901.6	96.1	509,346.3
2026						
Jan.	509,346.3	309,334.8	303,020.8	6,314.0	72.2	515,732.5
Feb.	515,732.5	279,125.5	270,189.9	8,935.6	72.9	524,741.1
Mar.	524,741.1	314,624.0	307,371.2	7,252.8	81.8	532,075.7

Source: Commercial Banks

* Figures for December 2025 are preliminary

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2016	440,285.6
2017	438,528.3
2018	446,817.4
2019	448,145.1
2020	454,071.8
2021	
Mar.	433,024.2
Jun.	487,875.9
Sep.	395,568.2
Dec.	437,829.9
2022	
Mar.	426,733.8
Jun.	452,793.7
Sep.	511,364.4
Dec.	550,086.8
2023	
Mar.	537,350.4
Jun.	498,428.4
Sep.	487,146.7
Dec.	577,108.2
2024	
Jan.	571,441.1
Feb.	528,736.6
Mar.	548,818.6
Apr.	606,811.5
May	574,522.0
Jun.	566,426.0
Jul.	618,356.9
Aug.	614,239.6
Sep.	651,876.7
Oct.	660,622.3
Nov.	643,263.4
Dec	677,355.8
2025	
Jan.	668,949.3
Feb.	562,871.7
Mar.	626,354.6
Apr.	634,707.1
May	659,770.8
Jun.	672,395.2
Jul.	719,168.5
Aug.	649,337.2
Sep.	680,932.9
Oct.	700,462.1
Nov.	692,969.6
Dec.	793,474.0
2026	
Jan.	663,310.1
Feb.	602,861.1
Mar.	622,331.5

Source: Commercial Banks

Table 2.9

Period	Clearings ¹⁾
2016	86,544.7
2017	78,900.4
2018	85,761.8
2019	94,559.7
2020	100,626.3
2021	
Mar.	77,200.9
Jun.	76,836.4
Sep.	79,326.2
Dec.	100,510.3
2022	
Mar.	88,550.9
Jun.	90,345.0
Sep.	97,034.9
Dec.	129,755.6
2023	
Mar.	110,286.5
Jun.	96,438.5
Sep.	108,221.0
Dec.	126,930.7
2024	
Jan.	173,640.0
Feb.	100,931.6
Mar.	108,914.5
Apr.	132,174.3
May	124,567.3
Jun.	100,645.5
Jul.	112,482.0
Aug.	115,350.7
Sep.	112,493.9
Oct.	123,142.8
Nov.	132,469.4
Dec	161,684.6
2025	
Jan.	166,695.3
Feb.	139,413.1
Mar.	135,696.0
Apr.	128,608.3
May	135,490.2
Jun.	145,346.9
Jul.	171,703.1
Aug.	146,241.7
Sep.	148,175.8
Oct.	143,207.6
Nov.	146,466.5
Dec.	160,862.7
2026	
Jan.	159,978.6
Feb.	126,092.9
Mar.	154,898.9

Source: Bank of Guyana

* Figures for December 2025 are preliminary

Note:

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

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

Table 2.10 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2016	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	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	152,238.8	149,516.8	1,261.8	137.4	6.9	130.5	1,124.4	147,407.1	108,364.8	39,042.2	847.9	-	847.9	2,722.0
2019	167,431.3	163,684.1	1,060.9	66.4	47.9	18.5	994.5	161,648.6	119,773.3	41,875.2	974.6	-	974.6	3,747.2
2020	169,617.1	165,814.2	952.3	6.0	-	6.0	946.3	164,262.6	122,101.7	42,161.0	599.3	-	599.3	3,803.0
2021														
Mar.	174,369.3	170,580.1	962.2	13.5	-	13.5	948.7	169,011.9	129,245.6	39,766.3	606.0	-	606.0	3,789.2
Jun.	176,833.2	173,305.2	955.4	4.0	-	4.0	951.4	171,646.0	130,651.9	40,994.2	703.8	-	703.8	3,528.0
Sep.	187,043.4	182,820.4	936.1	2.2	2.2	-	933.9	181,224.8	137,778.6	43,446.2	659.5	-	659.5	4,223.0
Dec.	196,387.0	190,373.2	935.8	4.5	1.9	2.5	931.4	188,601.7	144,750.0	43,851.7	835.7	-	835.7	6,013.8
2022														
Mar.	196,018.5	189,674.9	2,109.7	1.7	1.7	-	2,108.0	186,849.4	141,894.3	44,955.1	715.8	-	715.8	6,343.7
Jun.	216,563.7	209,295.7	1,619.0	1.6	1.6	-	1,617.4	206,957.7	160,198.4	46,759.3	719.0	-	719.0	7,268.0
Sep.	226,334.7	217,984.5	2,334.6	1.4	1.4	-	2,333.2	214,756.0	168,309.8	46,446.2	893.9	-	893.9	8,350.2
Dec.	231,736.5	222,782.1	956.2	1.1	1.1	-	955.1	220,539.4	172,083.4	48,456.0	1,286.6	-	1,286.6	8,954.4
2023														
Mar.	232,955.4	224,718.1	1,061.0	3.3	0.9	2.5	1,057.6	222,518.9	174,449.2	48,069.7	1,138.2	-	1,138.2	8,237.3
Jun.	242,118.8	233,315.8	2,879.4	0.8	0.8	-	2,878.6	229,413.8	180,765.8	48,648.0	1,022.5	-	1,022.5	8,803.0
Sep.	259,546.7	251,149.1	4,351.1	0.4	0.4	-	4,350.6	245,958.7	200,353.8	45,604.9	839.3	-	839.3	8,397.6
Dec.	259,641.5	249,440.5	4,179.0	0.6	0.2	0.4	4,178.5	244,230.1	197,198.8	47,031.2	1,031.4	-	1,031.4	10,200.9
2024														
Jan.	257,567.8	246,993.8	3,952.4	0.1	0.1	-	3,952.4	242,589.4	195,587.7	47,001.6	452.0	-	452.0	10,574.0
Feb.	257,240.3	246,900.8	4,223.0	-	-	-	4,223.0	242,171.3	193,797.2	48,374.1	506.4	-	506.4	10,339.5
Mar.	263,523.0	253,606.3	4,077.2	0.0	0.0	-	4,077.2	249,034.5	199,035.1	49,999.4	494.6	-	494.6	9,916.7
Apr.	271,751.0	261,767.3	4,214.6	-	-	-	4,214.6	257,048.2	207,280.1	49,768.1	504.5	-	504.5	9,983.7
May	269,061.5	261,621.3	4,366.6	2.7	-	2.7	4,363.9	256,665.4	205,248.0	51,417.4	589.3	-	589.3	7,440.2
Jun.	280,493.8	271,779.6	4,662.6	16.3	-	16.3	4,646.3	266,570.3	213,569.4	53,000.9	546.7	-	546.7	8,714.3
Jul.	283,401.9	273,592.8	4,297.7	5.5	-	5.5	4,292.2	268,794.9	215,902.6	52,892.3	500.2	-	500.2	9,809.2
Aug.	283,140.0	274,600.5	4,080.5	-	-	-	4,080.5	269,994.9	217,269.2	52,725.7	525.0	-	525.0	8,539.5
Sep.	291,536.2	282,338.3	3,992.1	-	-	-	3,992.1	277,813.3	223,577.6	54,235.7	532.9	-	532.9	9,197.9
Oct.	298,125.0	289,133.7	2,996.0	-	-	-	2,996.0	285,602.3	230,825.9	54,776.3	535.4	-	535.4	8,991.4
Nov.	299,910.5	291,802.6	3,246.1	-	-	-	3,246.1	288,025.1	232,735.1	55,290.0	531.4	-	531.4	8,107.8
Dec.	301,942.3	294,281.5	3,775.2	-	-	-	3,775.2	289,947.4	232,415.0	57,532.4	558.9	-	558.9	7,660.8
2025														
Jan.	297,551.1	289,923.8	2,730.1	0.2	0.2	-	2,729.9	286,702.8	229,877.0	56,825.8	490.9	-	490.9	7,627.3
Feb.	298,312.1	291,071.8	3,451.7	-	-	-	3,451.7	287,147.1	230,171.3	56,975.8	473.0	-	473.0	7,240.3
Mar.	302,428.4	295,391.5	3,604.7	0.5	0.5	-	3,604.3	291,296.7	233,128.8	58,167.9	490.0	-	490.0	7,037.0
Apr.	311,245.7	304,192.8	3,682.0	0.0	0.0	-	3,681.9	299,963.8	240,674.3	59,289.5	547.0	-	547.0	7,052.9
May	315,276.3	308,135.2	3,678.3	20.8	-	20.8	3,657.5	303,994.5	241,814.7	62,179.9	462.4	-	462.4	7,141.0
Jun.	317,857.5	310,985.4	3,462.7	-	-	-	3,462.7	307,151.3	244,883.1	62,268.2	371.4	-	371.4	6,872.0
Jul.	319,059.1	311,519.5	3,839.5	-	-	-	3,839.5	307,310.0	241,826.4	65,483.5	370.1	-	370.1	7,539.6
Aug.	320,809.0	313,630.7	4,108.7	-	-	-	4,108.7	309,133.1	243,412.2	65,721.0	388.9	-	388.9	7,178.3
Sep.	329,157.6	322,357.3	3,827.2	0.1	0.1	-	3,827.2	318,097.7	247,262.7	70,835.0	432.4	-	432.4	6,800.4
Oct.	336,262.1	329,335.7	3,793.0	0.0	0.0	0.0	3,793.0	325,170.7	253,314.4	71,856.3	372.0	-	372.0	6,926.4
Nov.	346,447.3	339,420.2	3,677.8	0.0	0.0	0.0	3,677.8	335,387.1	260,788.6	74,598.4	355.3	-	355.3	7,027.1
Dec.	354,268.4	347,121.3	3,693.3	0.0	0.0	0.0	3,693.3	343,075.4	264,297.4	78,778.1	352.5	-	352.5	7,147.2
2026														
Jan.	351,280.3	344,132.7	3,048.8	6.7	0.0	6.7	3,042.0	340,734.2	262,022.6	78,711.6	349.8	-	349.8	7,147.6
Feb.	360,233.6	353,324.1	2,776.0	0.0	0.0	0.0	2,776.0	350,212.2	270,805.5	79,406.7	336.0	-	336.0	6,909.5
Mar.	352,638.7	345,350.6	2,997.7	0.0	0.0	0.0	2,997.7	342,010.3	261,415.0	80,595.3	342.6	-	342.6	7,288.1

Source: Commercial Banks

Notes:

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

² Other Govt. consists of Local Government and NIS.

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES ¹

(G\$ Million)

Table 2.10 (b)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector				Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total ³	Business Enterprises	Individual Customers	Real Estate Mortgage Loans ³	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²									
2016	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	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	234,009.6	231,287.6	1,261.8	137.4	6.9	130.5	1,124.4	229,177.9	108,364.8	39,042.2	81,770.8	847.9	-	847.9	2,722.0
2019	254,822.6	251,075.4	1,060.9	66.4	47.9	18.5	994.5	249,039.9	119,773.3	41,875.2	87,391.3	974.6	-	974.6	3,747.2
2020	260,256.1	256,453.1	952.3	6.0	-	6.0	946.3	254,901.6	122,101.7	42,161.0	90,639.0	599.3	-	599.3	3,803.0
2021															
Mar.	265,373.6	261,584.5	962.2	13.5	-	13.5	948.7	260,016.2	129,245.6	39,766.3	91,004.3	606.0	-	606.0	3,789.2
Jun.	268,771.3	265,243.3	955.4	4.0	-	4.0	951.4	263,584.1	130,651.9	40,994.2	91,938.1	703.8	-	703.8	3,528.0
Sep.	280,863.1	276,640.1	936.1	2.2	2.2	-	933.9	275,044.5	137,778.6	43,446.2	93,819.7	659.5	-	659.5	4,223.0
Dec.	292,006.7	285,992.9	935.8	4.5	1.9	2.5	931.4	284,221.5	144,750.0	43,851.7	95,619.8	835.7	-	835.7	6,013.8
2022															
Mar.	291,938.4	285,594.7	2,109.7	1.7	1.7	-	2,108.0	282,769.3	141,894.3	44,955.1	95,919.9	715.8	-	715.8	6,343.7
Jun.	315,213.2	307,945.2	1,619.0	1.6	1.6	-	1,617.4	305,607.2	160,198.4	46,759.3	98,649.5	719.0	-	719.0	7,268.0
Sep.	327,880.0	319,529.7	2,334.6	1.4	1.4	-	2,333.2	316,301.2	168,309.8	46,446.2	101,545.2	893.9	-	893.9	8,350.2
Dec.	336,728.6	327,774.2	956.2	1.1	1.1	-	955.1	325,531.5	172,083.4	48,456.0	104,992.1	1,286.6	-	1,286.6	8,954.4
2023															
Mar.	342,201.0	333,963.7	1,061.0	3.3	0.9	2.5	1,057.6	331,764.6	174,449.2	48,069.7	109,245.6	1,138.2	-	1,138.2	8,237.3
Jun.	354,802.3	345,999.3	2,879.4	0.8	0.8	-	2,878.6	342,097.4	180,765.8	48,648.0	112,683.6	1,022.5	-	1,022.5	8,803.0
Sep.	376,666.7	368,269.1	4,351.1	0.4	0.4	-	4,350.6	363,078.7	200,353.8	45,604.9	117,120.0	839.3	-	839.3	8,397.6
Dec.	388,288.9	378,088.0	4,179.0	0.6	0.2	0.4	4,178.5	372,877.5	197,198.8	47,031.2	128,647.5	1,031.4	-	1,031.4	10,200.9
2024															
Jan.	388,145.0	377,571.0	3,952.4	0.1	0.1	-	3,952.4	373,166.6	195,587.7	47,001.6	130,577.2	452.0	-	452.0	10,574.0
Feb.	389,255.1	378,915.6	4,223.0	-	-	-	4,223.0	374,186.1	193,797.2	48,374.1	132,014.8	506.4	-	506.4	10,339.5
Mar.	397,829.1	387,912.4	4,077.2	0.0	0.0	-	4,077.2	383,340.6	199,035.1	49,999.4	134,306.1	494.6	-	494.6	9,916.7
Apr.	407,423.2	397,439.5	4,214.6	-	-	-	4,214.6	392,720.4	207,280.1	49,788.1	135,672.1	504.5	-	504.5	9,983.7
May	406,681.0	399,240.9	4,366.6	2.7	-	2.7	4,363.9	394,284.9	205,248.0	51,417.4	137,619.5	589.3	-	589.3	7,440.2
Jun.	420,730.6	412,016.4	4,662.6	16.3	-	16.3	4,646.3	406,807.1	213,569.4	53,000.9	140,236.8	546.7	-	546.7	8,714.3
Jul.	424,996.1	415,186.9	4,297.7	5.5	-	5.5	4,292.2	410,389.0	215,902.6	52,892.3	141,594.1	500.2	-	500.2	9,809.2
Aug.	427,384.2	418,844.7	4,080.5	-	-	-	4,080.5	414,239.2	217,269.2	52,725.7	144,244.2	525.0	-	525.0	8,539.5
Sep.	440,039.9	430,841.9	3,992.1	-	-	-	3,992.1	426,317.0	223,577.6	54,235.7	148,503.7	532.9	-	532.9	9,197.9
Oct.	448,454.5	439,463.1	2,996.0	-	-	-	2,996.0	435,931.7	230,825.9	54,776.3	150,329.4	535.4	-	535.4	8,991.4
Nov.	454,729.1	446,621.2	3,246.1	-	-	-	3,246.1	442,843.7	232,735.1	55,290.0	154,818.6	531.4	-	531.4	8,107.8
Dec.	457,712.9	450,052.1	3,775.2	-	-	-	3,775.2	445,718.0	232,415.0	57,532.4	155,770.6	558.9	-	558.9	7,660.8
2025															
Jan.	455,774.9	448,147.5	2,730.1	0.2	0.2	-	2,729.9	444,926.5	229,877.0	56,825.8	158,223.7	490.9	-	490.9	7,627.3
Feb.	461,459.0	454,218.7	3,451.7	-	-	-	3,451.7	450,294.0	230,171.3	56,975.8	163,148.9	473.0	-	473.0	7,240.3
Mar.	468,989.2	459,952.3	3,604.7	0.5	0.5	-	3,604.3	455,857.5	233,128.8	58,167.9	164,560.8	490.0	-	490.0	7,037.0
Apr.	477,557.2	470,504.3	3,682.0	0.0	0.0	-	3,681.9	466,275.3	240,674.3	59,289.5	166,311.5	547.0	-	547.0	7,052.9
May	485,866.3	478,725.3	3,678.3	20.8	-	20.8	3,657.5	474,584.6	241,814.7	62,179.9	170,590.0	462.4	-	462.4	7,141.0
Jun.	491,309.6	484,437.6	3,462.7	-	-	-	3,462.7	480,603.5	244,883.1	62,268.2	173,452.1	371.4	-	371.4	6,872.0
Jul.	493,603.5	486,063.9	3,839.5	-	-	-	3,839.5	481,854.4	241,826.4	65,483.5	174,544.4	370.1	-	370.1	7,539.6
Aug.	498,526.5	491,348.2	4,108.7	-	-	-	4,108.7	486,850.6	243,412.2	65,721.0	177,717.5	388.9	-	388.9	7,178.3
Sep.	510,241.7	503,441.3	3,827.2	0.1	0.1	-	3,827.0	499,181.7	247,267.2	70,835.0	181,084.0	432.4	-	432.4	6,800.4
Oct.	518,602.2	511,675.8	3,793.0	0.0	0.0	0.0	3,793.0	507,510.8	253,314.4	71,856.3	182,340.1	372.0	-	372.0	6,926.4
Nov.	531,460.4	524,433.2	3,677.8	0.0	0.0	0.0	3,677.8	520,400.1	260,788.6	74,598.4	185,013.0	355.3	-	355.3	7,027.1
Dec.	539,694.2	532,547.0	3,693.3	0.0	0.0	0.0	3,693.3	528,501.2	264,297.4	78,778.1	185,425.7	352.5	-	352.5	7,147.2
2026															
Jan.	538,618.9	531,471.3	3,048.8	6.7	0.0	6.7	3,042.0	528,072.7	262,022.6	78,711.6	187,338.6	349.8	-	349.8	7,147.6
Feb.	549,839.1	542,929.6	2,776.0	0.0	0.0	0.0	2,776.0	539,817.6	270,805.5	79,406.7	189,605.4	336.0	-	336.0	6,909.5
Mar.	561,868.2	554,580.1	2,997.7	0.0	0.0	0.0	2,997.7	551,239.8	261,415.0	80,595.3	209,229.5	342.6	-	342.6	7,288.1

Source: Commercial Banks

Notes:

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

² Other Govt. consists of Local Government and NIS.

³ Total Private Sector figure has been revised to include Real Estate Mortgage Loans.

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

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2016	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	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	79,723.0	79,406.6	215.5	137.4	6.9	130.5	78.2	79,054.9	65,451.3	13,603.6	136.2	-	136.2	316.4
2019	84,808.3	84,398.4	150.5	66.4	47.9	18.5	84.1	84,123.2	69,427.0	14,696.2	124.7	-	124.7	409.9
2020	81,064.0	80,471.3	83.1	6.0	-	6.0	77.2	80,169.2	66,965.9	13,203.3	218.9	-	218.9	592.7
2021														
Mar.	83,027.8	82,465.4	91.4	13.5	-	13.5	77.9	82,148.1	70,353.9	11,794.2	225.9	-	225.9	562.5
Jun.	81,045.0	80,773.4	82.7	4.0	-	4.0	78.7	80,361.9	67,487.5	12,874.4	328.8	-	328.8	271.6
Sep.	85,499.5	84,877.9	80.6	2.2	2.2	-	78.3	84,751.2	70,679.8	14,071.4	46.1	-	46.1	621.6
Dec.	90,313.8	89,881.9	82.8	4.5	1.9	2.5	78.3	89,563.7	76,429.3	13,134.5	235.4	-	235.4	431.8
2022														
Mar.	89,307.3	88,901.8	1,256.0	1.7	1.7	-	1,254.3	87,515.5	73,273.5	14,242.0	130.3	-	130.3	405.5
Jun.	100,602.9	99,488.8	764.0	1.6	1.6	-	762.4	98,577.1	83,134.5	15,442.6	147.7	-	147.7	1,114.0
Sep.	107,174.5	106,362.0	1,478.3	1.4	1.4	-	1,476.9	104,335.1	90,887.8	13,447.3	548.6	-	548.6	812.4
Dec.	110,210.5	108,591.0	98.6	1.1	1.1	-	97.4	107,572.9	92,693.4	14,879.5	919.6	-	919.6	1,619.4
2023														
Mar.	107,439.3	105,872.6	202.1	3.3	0.9	2.5	198.8	104,890.9	90,318.4	14,572.5	779.6	-	779.6	1,566.8
Jun.	116,012.6	114,744.3	2,016.8	0.8	0.8	-	2,015.9	112,125.5	97,392.9	14,732.6	602.0	-	602.0	1,268.3
Sep.	123,096.7	122,066.3	3,507.2	0.4	0.4	-	3,506.8	118,132.8	106,755.2	11,377.6	426.3	-	426.3	1,030.4
Dec.	116,098.1	115,184.0	3,331.4	0.6	0.2	0.4	3,330.8	111,223.9	100,302.6	10,921.3	628.8	-	628.8	914.1
2024														
Jan.	113,996.0	112,928.9	3,136.5	0.1	0.1	-	3,136.4	109,740.6	99,082.7	10,657.9	51.8	-	51.8	1,067.2
Feb.	114,397.6	113,545.1	3,405.9	-	-	-	3,405.9	110,030.4	98,468.8	11,561.6	108.8	-	108.8	852.5
Mar.	119,546.8	119,098.7	3,258.8	0.0	0.0	-	3,258.7	115,740.3	102,717.5	13,022.8	99.6	-	99.6	448.2
Apr.	126,631.6	126,091.1	3,440.2	-	-	-	3,440.2	122,538.9	109,874.5	12,664.4	112.0	-	112.0	540.6
May	124,098.5	123,667.3	3,592.1	2.7	-	2.7	3,589.5	119,875.9	106,714.6	13,161.3	199.3	-	199.3	431.2
Jun.	133,323.2	132,653.4	3,888.2	16.3	-	16.3	3,871.9	128,606.3	114,341.6	14,264.8	159.0	-	159.0	669.8
Jul.	130,970.8	130,159.7	3,556.2	5.5	-	5.5	3,550.7	126,488.7	113,530.5	12,958.2	114.8	-	114.8	811.0
Aug.	132,065.6	131,647.9	3,880.5	-	-	-	3,880.5	127,622.8	115,360.8	12,262.0	144.6	-	144.6	417.6
Sep.	137,900.3	137,318.6	3,788.2	-	-	-	3,788.2	133,375.6	119,875.0	13,500.6	154.7	-	154.7	581.8
Oct.	141,971.5	141,539.5	2,790.8	-	-	-	2,790.8	138,588.7	125,148.9	13,439.8	160.0	-	160.0	432.1
Nov.	139,841.3	139,523.7	3,039.7	-	-	-	3,039.7	136,325.5	123,287.9	13,037.6	158.5	-	158.5	317.7
Dec.	137,617.4	136,992.3	3,567.5	-	-	-	3,567.5	133,236.3	119,375.5	13,860.8	188.5	-	188.5	625.1
2025														
Jan.	134,185.5	133,569.9	2,521.1	0.2	0.2	-	2,520.9	130,925.6	118,232.5	12,693.1	123.2	-	123.2	615.6
Feb.	133,406.1	133,120.1	3,241.5	-	-	-	3,241.5	129,770.7	117,064.2	12,706.5	107.9	-	107.9	286.0
Mar.	133,126.2	132,952.6	3,393.3	0.5	0.5	-	3,392.8	129,431.7	115,964.1	13,467.5	127.7	-	127.7	173.6
Apr.	140,304.5	140,033.8	3,469.3	0.0	0.0	-	3,469.2	136,377.2	122,993.5	13,383.7	187.2	-	187.2	270.8
May	142,757.4	142,341.2	3,464.3	20.8	-	20.8	3,443.5	138,771.6	123,711.2	15,060.4	105.3	-	105.3	416.2
Jun.	142,967.5	142,767.0	3,247.4	-	-	-	3,247.4	139,502.7	126,014.5	13,488.2	16.9	-	16.9	200.6
Jul.	141,085.5	140,173.4	3,622.9	-	-	-	3,622.9	136,532.2	121,479.5	15,052.7	18.3	-	18.3	912.1
Aug.	140,196.3	139,588.8	3,890.9	-	-	-	3,890.9	135,658.1	122,637.2	13,020.9	39.8	-	39.8	607.6
Sep.	142,005.6	141,678.2	3,625.2	0.1	0.1	-	3,625.0	137,967.1	122,845.6	15,121.5	86.0	-	86.0	327.4
Oct.	146,974.3	146,465.9	3,591.0	0.0	0.0	0.0	3,591.0	142,846.6	128,331.0	14,515.6	28.3	-	28.3	508.4
Nov.	150,326.8	149,667.4	3,473.2	0.0	0.0	0.0	3,473.2	146,179.8	131,483.7	14,696.1	14.4	-	14.4	659.4
Dec.	154,444.6	153,604.1	3,487.5	0.0	0.0	0.0	3,487.5	150,102.0	133,829.1	16,272.9	14.6	-	14.6	840.6
2026														
Jan.	150,275.3	149,375.7	2,841.7	6.7	0.0	6.7	2,834.9	146,519.1	131,391.9	15,127.2	14.9	-	14.9	899.6
Feb.	154,011.3	153,299.8	2,567.7	0.0	0.0	0.0	2,567.7	150,728.1	135,770.9	14,957.2	4.0	-	4.0	711.5
Mar.	156,725.9	155,537.1	2,788.1	0.0	0.0	0.0	2,788.1	152,735.2	138,304.3	14,430.9	13.9	-	13.9	1,188.8

Source: Commercial Banks

Notes:

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

² Other Govt. consists of Local Government and NIS.

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

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2016	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	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	72,515.8	70,110.1	1,046.2	-	-	-	1,046.2	68,352.2	42,913.5	25,438.6	711.7	-	711.7	2,405.6
2019	82,623.0	79,285.7	910.4	-	-	-	910.4	77,525.3	50,346.3	27,179.0	850.0	-	850.0	3,337.3
2020	88,553.2	85,342.9	869.1	-	-	-	869.1	84,093.4	55,135.7	28,957.7	380.4	-	380.4	3,210.3
2021														
Mar.	91,341.5	88,114.8	870.8	-	-	-	870.8	86,863.8	58,891.7	27,972.1	380.1	-	380.1	3,226.7
Jun.	95,788.2	92,531.7	872.6	-	-	-	872.6	91,284.1	63,164.4	28,119.7	375.0	-	375.0	3,256.4
Sep.	101,543.8	97,942.5	855.6	-	-	-	855.6	96,473.6	67,098.8	29,374.7	613.4	-	613.4	3,601.3
Dec.	106,073.2	100,491.3	853.0	-	-	-	853.0	99,038.0	68,320.7	30,717.2	600.2	-	600.2	5,581.9
2022														
Mar.	106,711.2	100,773.0	853.7	-	-	-	853.7	99,333.9	68,620.8	30,713.1	585.4	-	585.4	5,938.1
Jun.	115,960.8	109,806.9	855.0	-	-	-	855.0	108,380.6	77,063.9	31,316.7	571.3	-	571.3	6,154.0
Sep.	119,160.3	111,622.5	856.3	-	-	-	856.3	110,420.9	77,422.0	32,998.9	345.3	-	345.3	7,537.8
Dec.	121,526.0	114,191.1	857.6	-	-	-	857.6	112,966.5	79,389.9	33,576.5	367.0	-	367.0	7,335.0
2023														
Mar.	125,516.0	118,845.5	858.9	-	-	-	858.9	117,628.1	84,130.8	33,497.3	358.6	-	358.6	6,670.6
Jun.	126,106.2	118,571.5	862.6	-	-	-	862.6	117,288.3	83,372.9	33,915.4	420.6	-	420.6	7,534.7
Sep.	136,450.0	129,082.7	843.9	-	-	-	843.9	127,825.9	93,598.6	34,227.3	413.0	-	413.0	7,367.2
Dec.	143,543.3	134,256.5	847.7	-	-	-	847.7	133,006.2	96,896.3	36,109.9	402.6	-	402.6	9,286.8
2024														
Jan.	143,571.8	134,064.9	816.0	-	-	-	816.0	132,848.8	96,505.1	36,343.7	400.2	-	400.2	9,506.8
Feb.	142,842.7	133,355.7	817.2	-	-	-	817.2	132,140.9	95,328.4	36,812.5	397.6	-	397.6	9,487.0
Mar.	143,976.2	134,507.7	818.5	-	-	-	818.5	133,294.2	96,317.6	36,976.6	395.0	-	395.0	9,468.5
Apr.	145,119.4	135,676.3	774.4	-	-	-	774.4	134,509.4	97,405.6	37,103.7	392.5	-	392.5	9,443.2
May	144,963.0	137,954.0	774.4	-	-	-	774.4	136,789.5	98,533.4	38,256.1	390.0	-	390.0	7,009.0
Jun.	147,170.6	139,126.1	774.4	-	-	-	774.4	137,964.0	99,227.9	38,736.1	387.7	-	387.7	8,044.5
Jul.	152,431.2	143,433.0	741.4	-	-	-	741.4	142,306.2	102,372.1	39,934.1	385.4	-	385.4	8,998.2
Aug.	151,074.5	142,952.6	200.0	-	-	-	200.0	142,372.1	101,908.4	40,463.7	380.4	-	380.4	8,121.9
Sep.	153,635.9	145,019.7	203.9	-	-	-	203.9	144,437.7	103,702.6	40,735.0	378.2	-	378.2	8,616.2
Oct.	156,153.5	147,594.2	205.2	-	-	-	205.2	147,013.6	105,677.1	41,336.5	375.5	-	375.5	8,559.3
Nov.	160,069.1	152,279.0	206.4	-	-	-	206.4	151,699.7	109,447.2	42,252.4	372.9	-	372.9	7,790.2
Dec.	164,324.9	157,289.2	207.7	-	-	-	207.7	156,711.1	113,039.5	43,671.6	370.4	-	370.4	7,035.7
2025														
Jan.	163,365.7	156,353.9	209.0	-	-	-	209.0	155,777.2	111,644.4	44,132.8	367.7	-	367.7	7,011.8
Feb.	164,906.0	157,951.7	210.2	-	-	-	210.2	157,376.4	113,107.1	44,269.3	365.1	-	365.1	6,954.3
Mar.	169,302.2	162,438.9	211.5	-	-	-	211.5	161,865.0	117,164.7	44,700.3	362.4	-	362.4	6,863.3
Apr.	170,941.2	164,159.0	212.7	-	-	-	212.7	163,586.6	117,680.8	45,905.8	359.8	-	359.8	6,782.1
May	172,518.8	165,794.0	214.0	-	-	-	214.0	165,223.0	118,103.4	47,119.5	357.1	-	357.1	6,724.8
Jun.	174,889.9	168,218.5	215.3	-	-	-	215.3	167,648.6	118,868.7	48,780.0	354.6	-	354.6	6,671.5
Jul.	177,973.6	171,346.1	216.5	-	-	-	216.5	170,777.8	120,346.9	50,430.9	351.8	-	351.8	6,627.4
Aug.	180,612.7	174,041.9	217.8	-	-	-	217.8	173,475.0	120,775.0	52,700.0	349.1	-	349.1	6,570.8
Sep.	187,152.1	180,679.1	202.0	-	-	-	202.0	180,130.6	124,417.1	55,713.5	346.5	-	346.5	6,473.0
Oct.	189,287.8	182,869.8	202.0	-	-	-	202.0	182,324.1	124,983.4	57,340.7	343.7	-	343.7	6,418.0
Nov.	196,120.5	189,752.8	204.5	-	-	-	204.5	189,207.3	129,305.0	59,902.3	340.9	-	340.9	6,367.7
Dec.	199,823.8	193,517.2	205.8	-	-	-	205.8	192,973.4	130,468.3	62,505.1	337.9	-	337.9	6,306.6
2026														
Jan.	201,005.0	194,757.0	207.1	-	-	-	207.1	194,215.0	130,630.7	63,584.3	334.9	-	334.9	6,248.0
Feb.	206,222.3	200,024.3	208.3	-	-	-	208.3	199,484.1	135,034.6	64,449.4	331.9	-	331.9	6,198.0
Mar.	195,912.8	189,813.5	209.6	-	-	-	209.6	189,275.1	123,110.7	66,164.4	328.8	-	328.8	6,099.3

Source: Commercial Banks

Notes:

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

² Other Govt. consists of Local Government and NIS.

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

Table 2-13(a)

	2016		2017		2018	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	162.0	-	117.8	-	137.4	-
FINANCIAL INSTITUTIONS	-	1,252.7	-	959.5	-	847.9
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	6.4	-	-	-	-
Insurance Companies	-	318.9	-	204.6	-	70.0
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	467.0	-	297.9	-	331.4
Trust & Investment Companies	-	460.4	-	457.0	-	446.5
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,773.7	106,135.6	3,291.0	107,101.5	1,124.4	112,632.7
Agriculture	851.1	11,172.0	2,374.2	11,358.6	278.2	13,284.6
Sugarcane	851.1	1,949.7	2,374.2	1,529.2	278.2	880.2
Paddy	-	5,249.0	-	5,804.4	-	7,301.4
Other Farming	-	1,055.1	-	1,092.2	-	1,051.6
Livestock	-	1,135.2	-	1,471.6	-	1,341.1
Forestry	-	814.8	-	403.6	-	477.0
Shrimp & Other Fishing	-	968.2	-	1,057.7	-	2,233.3
Mining & Quarrying	0.8	4,171.8	0.0	5,347.6	-	5,130.2
Bauxite	-	-	-	246.5	-	-
Other	0.8	4,171.8	0.0	5,101.2	-	5,130.2
Manufacturing	921.7	28,706.9	916.8	24,521.6	803.4	24,456.6
Timber and Sawmilling	-	1,826.5	-	1,719.7	-	1,662.7
Other Constr. and Engin.	-	11,865.8	-	10,327.1	-	9,977.8
Sugar Molasses	921.7	-	916.8	-	803.4	-
Rice Milling	-	2,895.6	-	2,440.0	-	3,056.6
Beverages, Food & Tobacco	-	7,013.8	-	5,132.5	-	4,555.8
Textiles & Clothing	-	108.5	-	89.2	-	53.0
Electricity	0.0	4.7	-	2.1	-	0.0
Other Manufacturing	-	4,991.9	-	4,811.1	-	5,150.6
Services	0.0	62,085.0	0.0	65,873.6	42.9	69,761.2
Drainage & Irrigation	-	0.0	-	0.0	-	0.0
Transportation	-	5,592.2	-	5,076.9	42.9	4,586.7
Telecommunications	-	349.9	-	415.0	-	570.2
Entertaining & Catering	-	3,886.9	-	5,012.0	-	5,061.5
Distribution	-	32,976.8	-	34,920.2	-	38,358.0
Education	-	1,638.0	-	1,213.1	-	2,501.7
Health	-	1,063.4	-	1,185.8	-	1,134.4
Professional Services	-	2,769.2	-	2,176.1	-	2,229.5
Other Services	0.0	13,808.6	0.0	15,874.5	-	15,319.3
HOUSEHOLDS	-	29,610.0	-	30,409.0	-	31,657.5
Housing	-	8,552.5	-	8,826.8	-	10,547.8
Motor Cars	-	7,680.5	-	7,447.2	-	7,959.7
Other Durable Goods	-	1,180.3	-	1,358.3	-	1,110.8
Education	-	1,021.9	-	1,091.9	-	1,376.2
Travel	-	279.5	-	287.2	-	225.4
Other Purposes	-	10,895.4	-	11,397.6	-	10,437.5
TOTAL	1,935.7	136,998.4	3,408.8	138,469.9	1,261.8	145,138.0

Source: Commercial Banks

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

Table 2-13(b)

	2019		2020		2021	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	66.4	-	6.0	-	4.5	-
FINANCIAL INSTITUTIONS	-	1,011.1	-	599.3	-	835.7
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-
Insurance Companies	-	25.5	-	68.9	-	116.1
Building Societies	-	0.9	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	542.7	-	501.8	-	717.2
Trust & Investment Companies	-	442.0	-	28.5	-	2.3
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	994.5	125,011.3	946.3	127,419.3	931.4	149,691.8
Agriculture	277.3	13,408.0	277.2	13,832.5	278.3	16,519.5
Sugarcane	275.5	875.4	277.2	892.7	278.3	760.9
Paddy	-	7,595.3	-	8,712.3	-	9,923.4
Other Farming	-	1,038.8	-	243.5	-	181.4
Livestock	-	1,163.4	-	1,545.5	-	1,580.9
Forestry	1.8	446.5	-	377.4	-	921.4
Shrimp & Other Fishing	-	2,288.5	-	2,061.1	-	3,151.5
Mining & Quarrying	-	4,431.4	-	4,756.2	-	4,231.4
Bauxite	-	-	-	0.5	-	-
Other	-	4,431.4	-	4,755.8	-	4,231.4
Manufacturing	677.6	25,867.9	646.4	21,275.7	640.4	27,025.1
Timber and Sawmilling	-	1,150.4	-	1,103.9	-	1,272.6
Other Constr. and Engin.	-	10,954.3	-	9,254.5	-	12,238.6
Sugar Molasses	677.6	-	646.4	-	640.4	-
Rice Milling	-	3,944.6	-	3,033.6	-	2,248.7
Beverages, Food & Tobacco	-	5,003.6	-	4,245.5	-	4,855.9
Textiles & Clothing	-	107.3	-	157.2	-	152.2
Electricity	-	-	-	-	-	-
Other Manufacturing	-	4,707.8	-	3,481.0	-	6,257.2
Services	39.6	81,304.0	22.7	87,554.9	12.6	101,915.7
Drainage & Irrigation	-	4.3	-	0.3	-	54.0
Transportation	32.8	7,193.9	22.7	7,791.7	12.6	6,483.5
Telecommunications	-	2,641.6	-	4,413.1	-	5,816.2
Entertaining & Catering	-	5,888.4	-	5,734.0	-	5,537.3
Distribution	-	38,990.5	-	37,232.7	-	40,073.9
Education	-	2,490.0	-	1,951.6	-	1,240.1
Health	-	1,032.2	-	831.3	-	876.7
Professional Services	-	1,828.2	-	2,777.3	-	3,682.4
Other Services	6.8	21,234.9	-	26,822.9	-	38,151.5
HOUSEHOLDS	-	33,537.0	-	34,104.0	-	36,618.5
Housing	-	9,018.7	-	9,235.9	-	7,111.8
Motor Cars	-	9,336.2	-	10,400.4	-	12,494.2
Other Durable Goods	-	4,161.9	-	1,375.7	-	1,395.1
Education	-	1,699.1	-	1,303.7	-	1,113.3
Travel	-	162.6	-	55.5	-	26.4
Other Purposes	-	9,158.6	-	11,732.7	-	14,477.7
TOTAL	996.9	159,277.2	952.3	162,122.6	935.8	187,145.9

Source: Commercial Banks

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

Table 2-13(c)

	2022							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	1.7	-	1.6	-	1.4	-	1.1	-
FINANCIAL INSTITUTIONS	-	715.8	-	719.0	-	893.9	-	1,286.6
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-
Insurance Companies	-	95.1	-	84.3	-	107.0	-	197.6
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	603.1	-	619.3	-	773.7	-	1,062.2
Trust & Investment Companies	-	17.6	-	15.4	-	13.1	-	26.8
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2,108.0	147,412.1	1,617.4	166,162.1	2,333.2	174,993.6	955.1	178,321.6
Agriculture	274.5	15,921.6	276.0	17,417.5	274.9	18,017.0	273.8	19,081.5
Sugarcane	274.4	752.0	276.0	748.7	274.9	756.8	265.5	661.1
Paddy	-	9,552.1	-	10,757.2	-	10,578.4	-	11,595.0
Other Farming	-	188.1	-	179.2	-	169.3	8.3	159.9
Livestock	-	1,496.5	-	1,747.2	-	2,249.1	-	2,543.4
Forestry	0.1	882.5	-	788.2	-	795.2	-	780.5
Shrimp & Other Fishing	-	3,050.5	-	3,197.0	-	3,468.3	-	3,341.6
Mining & Quarrying	-	4,131.1	-	4,219.2	-	4,794.4	-	4,512.6
Bauxite	-	0.0	-	0.0	-	-	-	-
Other	-	4,131.1	-	4,219.2	-	4,794.4	-	4,512.6
Manufacturing	643.6	27,144.5	647.4	34,243.3	651.3	36,157.0	655.1	36,752.0
Timber and Sawmilling	-	1,291.4	-	1,321.3	-	1,298.6	-	1,288.7
Other Constr. and Engin.	-	12,530.8	-	15,982.5	-	16,866.1	-	17,253.1
Sugar Molasses	643.6	-	647.4	-	651.3	-	655.1	-
Rice Milling	-	1,481.4	-	2,679.2	-	2,264.4	-	1,542.8
Beverages, Food & Tobacco	-	5,060.5	-	6,802.9	-	8,448.4	-	8,356.1
Textiles & Clothing	-	148.2	-	159.4	-	158.6	-	94.7
Electricity	-	-	0.0	0.0	-	-	-	-
Other Manufacturing	-	6,632.1	-	7,298.0	-	7,120.9	-	8,216.5
Services	1,189.8	100,214.9	694.0	110,282.1	1,407.1	116,025.2	26.1	117,975.6
Drainage & Irrigation	-	0.0	-	59.2	-	85.4	-	0.0
Transportation	10.1	6,348.4	7.6	7,113.5	5.0	6,457.6	2.5	6,666.9
Telecommunications	-	6,002.6	-	5,974.5	-	6,485.6	-	6,400.3
Entertaining & Catering	-	5,061.4	-	5,218.5	-	5,289.5	-	5,209.2
Distribution	-	37,761.7	-	42,947.6	-	44,187.5	-	44,257.9
Education	-	1,183.8	-	1,002.5	-	764.8	-	691.0
Health	-	861.3	-	878.3	-	1,015.8	-	980.1
Professional Services	1,179.8	5,004.6	686.4	6,124.0	1,402.0	6,705.7	-	6,202.9
Other Services	-	37,991.0	-	40,964.0	-	45,033.3	23.6	47,567.3
HOUSEHOLDS	-	37,161.6	-	38,482.0	-	37,355.6	-	39,845.2
Home Improvement	-	7,545.3	-	8,259.8	-	6,552.8	-	7,325.2
Motor Cars	-	12,546.7	-	12,800.3	-	13,036.2	-	13,286.0
Other Durable Goods	-	1,442.6	-	1,385.1	-	1,117.2	-	1,236.4
Education	-	891.0	-	884.4	-	1,552.8	-	1,244.7
Travel	-	22.8	-	31.4	-	36.1	-	34.9
Other Purposes	-	14,713.3	-	15,121.0	-	15,060.5	-	16,718.0
TOTAL	2,109.7	185,289.5	1,618.3	205,363.1	2,334.6	213,243.1	955.9	219,453.4

Source: Commercial Banks

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

Table 2-13(d)

	2023							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	3.3	-	0.8	-	0.4	-	0.6	-
FINANCIAL INSTITUTIONS	-	1,138.2	-	1,022.5	-	839.3	-	1,031.4
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-
Insurance Companies	-	194.6	-	130.8	-	59.2	-	48.1
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	941.0	-	889.3	-	777.7	-	981.0
Trust & Investment Companies	-	2.6	-	2.3	-	2.3	-	2.3
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	1,057.6	180,593.7	2,878.6	186,874.6	4,350.6	206,724.0	4,178.5	202,959.7
Agriculture	260.4	17,311.9	260.9	19,768.4	261.7	23,502.9	256.0	21,892.1
Sugarcane	260.4	307.4	260.9	301.7	261.7	262.6	256.0	246.9
Paddy	-	10,188.2	-	12,831.1	-	15,676.2	-	13,989.1
Other Farming	-	155.1	-	270.9	-	686.4	-	758.3
Livestock	-	2,502.9	-	2,489.0	-	2,492.3	-	2,560.2
Forestry	-	781.6	-	810.7	-	1,263.3	-	1,227.6
Shrimp & Other Fishing	-	3,376.8	-	3,065.0	-	3,122.2	-	3,109.9
Mining & Quarrying	-	4,549.0	-	5,244.8	-	5,962.8	-	5,327.4
Bauxite	-	-	-	-	-	-	-	-
Other	-	4,549.0	-	5,244.8	-	5,962.8	-	5,327.4
Manufacturing	658.9	38,272.5	662.6	40,025.1	643.9	42,671.0	647.7	42,563.1
Timber and Sawmilling	-	1,455.1	-	1,492.4	-	1,618.7	-	1,573.8
Other Constr. and Engin.	-	19,727.7	-	19,612.4	-	22,295.4	-	20,998.9
Sugar Molasses	658.9	-	662.6	-	643.9	-	647.7	-
Rice Milling	-	1,476.8	-	2,000.3	-	2,124.1	-	2,657.8
Beverages, Food & Tobacco	-	8,720.4	-	9,825.2	-	9,461.1	-	9,866.3
Textiles & Clothing	-	103.3	-	126.2	-	157.6	-	115.4
Electricity	-	-	-	-	-	-	-	-
Other Manufacturing	-	6,789.1	-	6,968.7	-	7,014.1	-	7,350.8
Services	138.3	120,460.4	1,955.1	121,836.3	3,445.1	134,587.3	3,274.8	133,177.2
Drainage & Irrigation	-	139.1	-	138.0	-	149.6	-	27.5
Transportation	-	7,158.4	-	7,431.7	-	7,846.7	-	9,943.0
Telecommunications	-	7,829.1	-	7,590.4	-	8,187.9	-	8,225.2
Entertaining & Catering	-	5,406.8	-	5,456.3	-	6,068.1	-	6,860.8
Distribution	-	43,868.7	-	40,371.2	-	42,401.7	-	41,008.0
Education	-	672.3	-	661.2	-	645.9	-	634.4
Health	-	924.7	-	1,602.5	-	1,731.2	-	1,494.3
Professional Services	138.3	6,667.6	1,955.1	6,985.7	3,445.1	7,154.2	3,274.8	7,609.9
Other Services	-	47,793.8	-	51,599.4	-	60,402.0	-	57,374.0
HOUSEHOLDS	-	39,472.8	-	39,975.3	-	36,483.2	-	38,422.7
Home Improvement	-	7,200.5	-	6,331.0	-	5,406.2	-	6,250.5
Motor Cars	-	13,631.2	-	13,939.3	-	15,076.1	-	16,268.9
Other Durable Goods	-	1,205.8	-	1,182.8	-	953.0	-	992.2
Education	-	983.6	-	902.0	-	1,672.3	-	1,322.6
Travel	-	49.8	-	62.7	-	56.0	-	49.6
Other Purposes	-	16,401.9	-	17,557.6	-	13,319.5	-	13,539.0
TOTAL	1,061.0	221,204.7	2,879.2	227,872.4	4,351.1	244,046.4	4,178.5	242,413.9

Source: Commercial Banks

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

Table 2-13(e)

	2024							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	0.0	-	16.3	-	-	-	-	-
FINANCIAL INSTITUTIONS	-	494.6	-	546.7	-	532.9	-	558.9
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	0.6	-	-
Insurance Companies	-	77.0	-	135.8	-	134.6	-	171.5
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	415.1	-	408.5	-	397.7	-	387.4
Trust & Investment Companies	-	2.5	-	2.3	-	-	-	-
Pension Funds	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	4,077.2	205,106.2	4,646.3	222,612.1	3,992.1	230,140.0	3,775.2	238,580.6
Agriculture	168.4	23,825.9	135.3	24,576.4	-	27,485.4	-	31,576.1
Sugarcane	168.3	205.2	135.3	204.3	-	183.9	-	178.2
Paddy	-	15,829.9	-	15,784.4	-	16,644.4	-	20,670.2
Other Farming	-	915.0	-	1,378.1	-	1,271.8	-	1,281.1
Livestock	-	2,729.4	-	2,915.9	-	2,761.4	-	2,955.5
Forestry	0.1	1,174.9	-	1,197.6	-	1,130.6	-	1,310.1
Shrimp & Other Fishing	-	2,971.3	-	3,096.1	-	5,493.2	-	5,181.0
Mining & Quarrying	-	5,575.6	-	6,888.0	-	6,634.0	-	5,802.9
Bauxite	-	-	-	-	-	-	-	-
Other	-	5,575.6	-	6,888.0	-	6,634.0	-	5,802.9
Manufacturing	651.5	40,939.7	640.4	42,636.5	644.3	42,291.3	648.1	43,331.4
Timber and Sawmilling	-	2,005.2	-	1,908.2	-	2,124.3	-	2,314.1
Other Constr. and Engin.	-	20,388.2	-	20,385.8	-	20,120.3	-	20,347.7
Sugar Molasses	651.5	-	640.4	-	644.3	-	648.1	-
Rice Milling	-	2,793.1	-	3,228.6	-	4,376.9	-	4,026.4
Beverages, Food & Tobacco	-	9,286.0	-	11,336.8	-	9,847.9	-	11,431.2
Textiles & Clothing	-	116.9	-	97.2	-	318.3	-	266.5
Electricity	-	-	-	-	-	10.0	-	-
Other Manufacturing	-	6,350.2	-	5,679.9	-	5,493.6	-	4,945.6
Services	3,257.3	134,765.1	3,870.6	148,511.2	3,347.8	153,729.3	3,127.1	157,870.3
Drainage & Irrigation	-	109.6	-	96.2	-	-	-	-
Transportation	-	9,904.0	-	12,076.0	-	12,652.1	-	14,534.9
Telecommunications	-	7,697.2	-	8,227.9	-	8,050.3	-	8,433.2
Entertaining & Catering	-	7,415.2	-	7,989.1	-	8,652.5	-	8,916.8
Distribution	-	39,627.9	-	41,295.6	-	40,883.8	-	40,785.4
Education	-	616.6	-	607.4	-	554.0	-	557.6
Health	-	1,742.4	-	1,750.7	-	1,955.9	-	2,627.9
Professional Services	3,257.3	7,672.5	3,870.6	9,385.6	3,347.8	8,656.9	3,127.1	7,828.8
Other Services	-	59,979.7	-	67,082.6	-	72,323.9	-	74,185.7
HOUSEHOLDS	-	41,005.2	-	41,046.2	-	44,525.6	-	48,287.9
Home Improvement	-	7,507.7	-	6,940.8	-	6,978.9	-	7,112.1
Motor Cars	-	16,830.3	-	18,156.4	-	19,909.6	-	21,007.1
Other Durable Goods	-	1,059.9	-	1,055.7	-	1,000.2	-	1,056.0
Education	-	1,008.5	-	771.3	-	1,366.3	-	1,109.9
Travel	-	50.0	-	56.6	-	58.1	-	50.4
Other Purposes	-	14,548.9	-	14,065.4	-	15,212.5	-	17,952.4
TOTAL	4,077.2	246,605.9	4,662.6	264,205.0	3,992.1	275,198.4	3,775.2	287,427.5

Source: Commercial Banks

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

Table 2-13(f)

	2025											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	0.2	-	-	-	0.5	-	0.0	-	20.8	-	-	-
FINANCIAL INSTITUTIONS	-	490.9	-	473.0	-	490.0	-	547.0	-	462.4	-	371.4
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	110.2	-	86.6	-	111.6	-	168.3	-	88.5	-	1.2
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	380.7	-	386.4	-	378.4	-	378.7	-	373.9	-	370.2
Trust & Investment Companies	-	-	-	-	-	-	-	-	-	-	-	-
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	2,729.9	235,977.8	3,451.7	236,289.0	3,604.3	239,372.8	3,681.9	246,949.3	3,657.5	248,201.2	3,462.7	251,427.4
Agriculture	-	31,047.5	-	29,981.2	-	27,935.9	3.8	30,737.7	-	31,501.1	-	31,921.0
Sugarcane	-	178.0	-	177.8	-	174.9	-	174.7	-	174.4	-	174.2
Paddy	-	20,171.9	-	19,194.7	-	16,952.9	-	20,057.2	-	20,908.1	-	21,047.2
Other Farming	-	1,249.8	-	1,254.3	-	1,255.0	-	1,254.7	-	1,248.9	-	1,295.0
Livestock	-	3,036.6	-	2,828.5	-	2,809.3	-	2,778.8	-	2,559.9	-	2,744.0
Forestry	-	1,284.2	-	1,283.1	-	1,263.6	3.8	1,232.9	-	1,219.5	-	1,203.4
Shrimp & Other Fishing	-	5,127.0	-	5,242.8	-	5,480.2	-	5,239.4	-	5,390.3	-	5,457.1
Mining & Quarrying	-	4,820.4	-	4,545.4	-	5,005.9	-	5,150.0	-	5,290.8	-	5,266.1
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	4,820.4	-	4,545.4	-	5,005.9	-	5,150.0	-	5,290.8	-	5,266.1
Manufacturing	649.4	42,769.5	650.6	43,717.0	651.9	46,174.6	653.1	47,563.3	654.4	48,746.7	655.7	48,684.7
Timber and Sawmilling	-	2,301.3	-	2,085.2	-	2,120.5	-	2,189.9	-	2,045.2	-	2,095.2
Other Constr. and Engin.	-	19,397.2	-	19,709.4	-	20,668.5	-	20,865.4	-	21,706.3	-	22,160.1
Sugar Molasses	649.4	39.4	650.6	39.7	651.9	39.2	653.1	39.5	654.4	39.4	655.7	39.3
Rice Milling	-	3,401.6	-	3,410.5	-	3,814.3	-	4,299.8	-	6,093.4	-	4,629.3
Beverages, Food & Tobacco	-	10,874.5	-	10,995.3	-	10,906.4	-	10,619.3	-	10,748.3	-	10,697.9
Textiles & Clothing	-	271.1	-	277.4	-	273.8	-	300.6	-	309.0	-	312.7
Electricity	-	-	-	-	-	-	-	-	-	-	-	-
Other Manufacturing	-	6,484.4	-	7,199.7	-	8,351.9	-	9,248.7	-	7,805.0	-	8,750.1
Services	2,080.5	157,340.3	2,801.1	158,045.4	2,952.4	160,256.4	3,025.0	163,498.3	3,003.1	162,662.6	2,807.0	165,555.7
Drainage & Irrigation	-	-	-	-	-	-	-	-	-	-	-	51.6
Transportation	-	14,541.2	-	14,876.0	-	14,758.4	-	14,959.3	-	15,271.2	-	15,581.3
Telecommunications	-	8,365.3	-	8,241.9	-	10,677.0	-	10,625.2	-	10,589.1	-	10,519.6
Entertaining & Catering	-	9,084.9	-	9,278.9	-	9,083.1	-	9,223.6	-	9,434.9	-	10,176.0
Distribution	-	40,619.3	-	40,070.6	-	39,141.8	-	40,646.0	-	41,204.8	-	41,530.6
Education	-	598.8	-	600.2	-	591.4	-	591.4	-	582.1	-	574.1
Health	-	2,496.9	-	2,369.6	-	2,447.7	-	2,464.0	-	2,416.7	-	2,574.0
Professional Services	2,080.5	7,338.7	2,801.1	7,181.5	2,952.4	7,201.7	3,025.0	7,365.7	3,003.1	7,322.0	2,807.0	6,151.8
Other Services	-	74,295.1	-	75,426.8	-	76,355.2	-	77,623.1	-	75,841.7	-	78,396.7
HOUSEHOLDS	-	47,574.6	-	47,794.9	-	48,744.6	-	49,236.9	-	51,290.6	-	51,814.3
Home Improvement	-	7,019.7	-	6,967.3	-	7,122.9	-	6,363.9	-	7,016.6	-	4,565.7
Motor Cars	-	21,327.5	-	21,503.7	-	22,119.0	-	22,858.8	-	23,958.2	-	25,267.8
Other Durable Goods	-	1,057.4	-	1,053.5	-	1,053.3	-	1,061.0	-	1,113.2	-	1,141.3
Education	-	1,055.4	-	973.6	-	900.1	-	826.1	-	764.1	-	910.0
Travel	-	44.4	-	46.0	-	47.9	-	55.1	-	78.4	-	78.0
Other Purposes	-	17,070.2	-	17,250.8	-	17,501.4	-	18,072.0	-	18,360.2	-	19,851.5
TOTAL	2,730.1	284,043.3	3,451.7	284,556.9	3,604.7	288,607.4	3,682.0	296,733.1	3,678.3	299,954.2	3,462.7	303,613.2

Source: Commercial Banks

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

Table 2-13(g)

	2025											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	-	-	-	-	0.1	-	0.0	-	0.0	-	0.0	-
FINANCIAL INSTITUTIONS	-	370.1	-	388.9	-	432.4	-	372.0	-	355.3	-	352.5
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	1.3	-	22.9	-	69.0	-	1.3	-	1.0	-	1.0
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	368.8	-	366.0	-	352.8	-	360.5	-	354.3	-	341.0
Trust & Investment Companies	-	-	-	-	-	10.6	-	10.2	-	-	-	10.5
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	3,839.5	248,400.1	4,108.7	250,027.1	3,827.0	255,025.6	3,793.0	261,160.4	3,677.8	268,944.9	3,693.3	272,475.5
Agriculture	-	30,986.8	-	31,142.9	-	31,541.5	-	32,676.6	-	32,962.6	0.0	32,829.7
Sugarcane	-	170.7	-	170.4	-	75.5	-	75.4	-	73.9	-	71.1
Paddy	-	20,521.4	-	20,757.4	-	21,343.8	-	22,373.3	-	22,802.9	-	22,537.8
Other Farming	-	1,149.3	-	1,188.8	-	1,196.4	-	1,190.6	-	1,189.4	-	1,189.3
Livestock	-	2,572.6	-	2,725.2	-	2,490.1	-	2,645.7	-	2,478.5	-	2,667.5
Forestry	-	1,188.2	-	1,178.3	-	1,171.1	-	1,141.6	-	1,135.4	0.0	1,159.1
Shrimp & Other Fishing	-	5,384.6	-	5,122.8	-	5,264.6	-	5,249.9	-	5,282.4	-	5,205.0
Mining & Quarrying	-	5,221.3	-	8,882.4	-	9,243.7	-	5,337.6	-	6,176.5	-	7,544.8
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	5,221.3	-	8,882.4	-	9,243.7	-	5,337.6	-	6,176.5	-	7,544.8
Manufacturing	657.0	47,951.1	658.3	48,014.0	642.4	50,508.2	642.4	51,440.8	645.0	53,723.9	646.3	56,202.2
Timber and Sawmilling	-	2,135.8	-	2,124.0	-	2,051.8	-	2,131.5	-	2,018.2	-	1,994.6
Other Constr. and Engin.	-	21,337.8	-	20,451.7	-	21,623.5	-	22,068.6	-	22,731.4	-	23,742.4
Sugar Molasses	657.0	39.2	658.3	39.0	642.4	-	642.4	-	645.0	-	646.3	-
Rice Milling	-	4,712.6	-	4,293.2	-	3,895.5	-	4,068.1	-	4,126.7	-	4,099.6
Beverages, Food & Tobacco	-	11,032.0	-	11,123.9	-	12,945.7	-	13,207.4	-	15,147.2	-	17,029.4
Textiles & Clothing	-	314.2	-	329.4	-	331.6	-	321.1	-	308.3	-	274.1
Electricity	-	-	-	-	-	0.5	-	-	-	-	-	-
Other Manufacturing	-	8,379.6	-	9,652.8	-	9,659.7	-	9,644.1	-	9,392.2	-	9,062.2
Services	3,182.5	164,240.9	3,450.4	161,987.8	3,184.6	163,732.2	3,150.6	171,705.4	3,032.8	176,081.9	3,047.0	175,898.8
Drainage & Irrigation	-	86.7	-	11.7	-	84.1	-	-	-	-	-	-
Transportation	-	16,020.9	-	17,667.7	-	17,558.5	-	18,143.6	-	17,926.5	-	17,901.0
Telecommunications	-	10,492.0	-	10,274.0	-	10,933.7	-	11,102.9	-	11,600.9	-	11,462.2
Entertaining & Catering	-	10,144.2	-	10,572.9	-	10,433.2	-	10,987.9	-	10,782.4	-	11,058.1
Distribution	-	40,626.0	-	40,955.0	-	42,147.3	-	44,410.4	-	47,808.5	-	47,662.9
Education	-	633.0	-	619.4	-	616.4	-	619.2	-	644.9	-	619.2
Health	-	2,544.8	-	2,521.4	-	2,498.8	-	2,613.6	-	2,617.2	-	2,569.9
Professional Services	3,182.5	6,151.1	3,450.4	6,219.4	3,184.6	6,262.1	3,150.6	6,015.7	3,032.8	6,127.9	3,047.0	6,388.2
Other Services	-	77,542.3	-	73,146.2	-	73,198.0	-	77,812.2	-	78,573.6	-	78,237.4
HOUSEHOLDS	-	54,895.8	-	54,968.7	-	59,112.1	-	59,811.9	-	62,184.6	-	66,098.4
Home Improvement	-	7,487.3	-	6,236.2	-	7,359.3	-	6,662.1	-	7,583.1	-	7,774.4
Motor Cars	-	26,562.8	-	28,592.6	-	30,368.2	-	31,570.2	-	32,238.0	-	33,282.6
Other Durable Goods	-	1,155.6	-	1,133.4	-	1,145.6	-	1,188.8	-	1,292.1	-	1,389.9
Education	-	1,153.4	-	1,426.3	-	1,606.2	-	1,539.9	-	1,430.5	-	1,351.2
Travel	-	77.4	-	80.1	-	78.5	-	82.0	-	73.1	-	69.8
Other Purposes	-	18,459.3	-	17,500.1	-	18,554.4	-	18,768.8	-	19,567.8	-	22,230.6
TOTAL	3,839.5	303,666.0	4,108.7	305,384.7	3,827.2	314,570.1	3,793.0	321,344.2	3,677.8	331,484.9	3,693.3	338,926.4

Source: Commercial Banks

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

Table 2-13(h)

	2026					
	Jan.		Feb.		Mar.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	6.7	-	0.0	-	0.0	-
FINANCIAL INSTITUTIONS	-	349.8	-	336.0	-	342.6
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-
Insurance Companies	-	1.0	-	0.9	-	0.9
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	348.7	-	335.1	-	334.0
Trust & Investment Companies	-	-	-	-	-	7.7
Pension Funds	-	-	-	-	-	-
BUSINESS ENTERPRISES	3,042.0	270,098.9	2,776.0	278,857.9	2,997.7	269,693.7
Agriculture	-	32,905.1	0.1	32,340.5	-	31,957.6
Sugarcane	-	68.4	-	68.4	-	65.8
Paddy	-	22,399.8	-	22,409.3	-	22,376.6
Other Farming	-	1,093.7	-	1,067.2	-	1,082.6
Livestock	-	3,005.1	-	2,540.4	-	3,097.2
Forestry	-	1,149.1	0.1	1,172.0	-	310.9
Shrimp & Other Fishing	-	5,189.1	-	5,083.2	-	5,024.6
Mining & Quarrying	-	5,639.7	-	6,071.7	-	6,106.5
Bauxite	-	-	-	-	-	-
Other	-	5,639.7	-	6,071.7	-	6,106.5
Manufacturing	647.6	55,638.3	648.7	55,754.7	650.0	52,031.9
Timber and Sawmilling	-	2,102.7	-	2,076.4	-	1,905.5
Other Constr. and Engin.	-	23,515.4	-	23,836.7	-	23,862.4
Sugar Molasses	647.6	-	648.7	-	650.0	-
Rice Milling	-	4,013.5	-	3,906.5	-	4,079.4
Beverages, Food & Tobacco	-	16,102.7	-	16,577.1	-	13,593.3
Textiles & Clothing	-	294.7	-	301.7	-	306.5
Electricity	-	0.4	-	2.4	-	0.4
Other Manufacturing	-	9,608.8	-	9,053.9	-	8,284.4
Services	2,394.5	175,915.8	2,127.2	184,691.1	2,347.7	179,597.7
Drainage & Irrigation	-	-	-	-	-	-
Transportation	-	18,110.5	-	19,406.8	-	20,506.3
Telecommunications	-	11,380.5	-	11,304.2	-	11,215.3
Entertaining & Catering	-	10,716.1	-	10,727.0	-	10,893.5
Distribution	-	45,597.3	-	48,974.4	-	44,599.7
Education	-	599.1	-	602.0	-	604.6
Health	-	2,765.1	-	2,841.7	-	2,734.4
Professional Services	2,394.5	6,125.8	2,127.2	5,903.2	2,347.7	5,224.7
Other Services	-	80,621.4	-	84,931.7	-	83,819.1
HOUSEHOLDS	-	66,057.2	-	66,877.9	-	67,676.0
Home Improvement	-	7,171.0	-	6,619.7	-	7,105.6
Motor Cars	-	34,196.9	-	35,019.1	-	36,532.0
Other Durable Goods	-	1,455.0	-	1,652.7	-	1,647.4
Education	-	1,279.8	-	1,141.9	-	1,124.1
Travel	-	68.1	-	71.1	-	80.5
Other Purposes	-	21,886.4	-	22,373.3	-	21,186.4
TOTAL	3,048.8	336,505.9	2,776.0	346,071.7	2,997.7	337,712.4

Source: Commercial Banks

COMMERCIAL BANKS: LIQUID ASSETS
(G\$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Treasury Bills ²⁾	Req. Liquid Assets ¹⁾	Surplus (+) Deficit (-)
2016	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	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	120,265.2	10,060.7	28,082.4	7,509.9	3,599.9	13,945.6	57,066.8	83,913.1	36,352.2
2019	150,582.3	11,912.2	28,149.8	14,777.1	13,176.3	21,742.6	60,824.3	97,472.9	53,109.4
2020	211,539.3	10,410.2	75,116.0	12,952.5	4,752.0	38,759.4	69,549.3	86,558.2	124,981.1
2021									
Mar.	220,291.6	10,557.4	88,913.6	14,423.1	990.6	35,629.6	69,777.4	89,723.9	130,567.7
Jun.	233,514.5	10,452.0	67,328.0	16,275.8	942.7	46,276.0	92,240.0	92,230.2	141,284.4
Sep.	245,844.7	9,375.6	84,420.9	16,559.5	1,176.4	42,240.6	92,071.7	94,825.6	151,019.2
Dec.	257,561.5	13,364.3	60,230.5	15,872.7	1,056.0	33,754.2	133,283.8	83,877.7	173,683.8
2022									
Mar.	273,033.1	11,248.1	46,959.3	18,840.1	318.8	35,221.0	160,445.7	100,311.8	172,721.2
Jun.	255,610.8	11,496.7	30,841.2	18,786.8	565.5	29,742.2	164,178.5	103,745.7	151,865.2
Sep.	240,719.3	11,728.9	26,232.3	12,182.4	(247.6)	14,844.6	175,978.7	138,514.0	102,205.3
Dec.	272,022.6	13,811.8	52,975.8	7,682.4	2,716.1	20,490.3	174,346.3	147,964.9	124,057.8
2023									
Mar.	277,286.8	11,324.1	47,184.7	7,434.5	389.5	19,183.0	191,771.0	152,364.0	124,922.8
Jun.	287,649.8	12,100.9	46,270.7	12,143.9	1,143.9	19,479.1	196,511.4	157,378.5	130,271.3
Sep.	293,939.3	10,994.5	47,386.6	6,015.9	131.4	21,369.1	208,041.9	166,206.9	127,732.4
Dec.	343,520.6	16,391.8	75,407.0	5,116.5	343.1	33,811.3	212,450.8	175,551.2	167,969.4
2024									
Jan.	359,490.7	14,085.7	83,477.5	9,899.0	16.8	19,796.4	232,215.2	187,925.0	171,565.7
Feb.	365,404.1	14,947.3	78,462.9	10,520.4	244.6	16,884.5	244,344.4	189,923.7	175,480.4
Mar.	358,752.1	14,436.5	68,765.9	7,684.1	992.9	20,213.9	246,658.9	190,594.2	168,157.9
Apr.	365,829.9	15,118.6	61,059.6	12,264.4	815.8	27,348.3	249,223.2	194,674.1	171,155.9
May	359,453.6	13,891.8	57,310.6	11,628.1	2,680.0	26,459.1	247,484.0	193,998.9	165,454.8
Jun.	350,209.6	13,930.5	54,415.5	10,693.2	75.3	25,545.4	245,549.7	191,311.3	158,898.4
Jul.	356,788.6	14,945.3	62,725.3	9,925.8	(587.1)	21,699.6	248,079.7	196,450.0	160,338.6
Aug.	369,504.0	13,037.7	77,270.5	9,540.4	(25.1)	19,456.2	250,224.4	198,750.3	170,753.7
Sep.	367,164.6	13,421.6	69,019.3	10,130.8	(352.2)	24,209.9	250,735.2	199,868.3	167,296.3
Oct.	380,012.1	14,700.7	74,734.0	13,292.3	269.1	25,448.1	251,567.9	206,242.3	173,769.8
Nov.	395,023.6	16,347.2	75,507.8	10,400.3	(529.8)	24,241.7	269,056.5	211,831.9	183,191.7
Dec.	405,942.0	20,824.5	84,107.3	7,289.7	615.1	18,972.1	274,133.3	218,199.4	187,742.6
2025									
Jan.	448,723.6	17,642.2	100,221.6	9,595.0	(155.2)	24,411.6	297,008.3	225,149.9	223,573.7
Feb.	467,240.2	15,044.1	108,094.4	13,784.2	1,314.7	29,610.9	299,392.0	234,096.1	233,144.1
Mar.	472,575.5	17,825.6	91,540.9	14,243.3	(2,004.0)	33,887.4	317,082.3	237,625.9	234,949.7
Apr.	478,898.4	18,082.2	84,636.1	11,482.6	2,165.9	38,262.6	324,268.9	241,958.3	236,940.1
May	480,774.9	15,756.1	97,573.4	12,596.5	606.3	35,487.3	318,755.2	241,788.8	238,986.1
Jun.	480,525.7	16,993.0	88,054.7	9,930.2	(393.2)	34,931.8	331,009.2	246,919.7	233,606.0
Jul.	501,471.1	18,247.5	102,915.2	10,104.0	406.7	35,834.4	333,963.3	252,130.1	249,341.0
Aug.	516,031.6	15,727.6	101,792.6	9,993.9	1,975.7	37,033.4	349,508.5	256,717.7	259,313.9
Sep.	511,281.6	16,812.7	84,536.8	10,595.6	(546.9)	41,720.8	358,162.5	258,743.3	252,538.2
Oct.	532,665.7	16,213.4	83,462.1	7,303.2	833.3	51,545.3	373,308.5	261,373.8	271,291.9
Nov.	513,549.3	17,005.1	69,241.2	9,055.2	325.8	34,727.9	383,194.3	264,066.2	249,483.2
Dec.*	526,619.9	23,425.8	65,969.7	10,907.8	1,263.6	54,931.2	370,121.9	268,264.9	258,355.0
2026									
Jan.	546,914.7	19,079.7	75,841.7	10,109.5	922.4	38,669.6	402,291.8	278,155.4	268,759.3
Feb.	550,750.2	19,335.8	81,508.2	8,887.6	(218.8)	40,383.7	400,853.6	281,271.9	269,478.3
Mar.	540,309.0	20,785.9	81,728.4	8,326.4	650.8	37,745.6	391,071.8	279,656.8	260,652.1

Source: Commercial Banks

* Figures for December 2025 are preliminary

Notes:

¹⁾ Statutory reserve deposits are included in the calculation of the required liquid assets.

²⁾ Commercial banks' holdings of treasury bills at book value.

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 (-)
2024					2025				
Apr.	05th	101,871.1	173,728.2	71,857.0	Apr.	04th	126,485.3	210,727.9	84,242.6
	12th	103,027.2	164,433.5	61,406.3		11th	127,253.0	211,248.0	83,995.0
	19th	102,819.2	173,996.6	71,177.4		18th	127,725.0	223,699.5	95,974.5
	26th	103,674.7	164,734.3	61,059.6		25th	128,623.9	213,260.0	84,636.1
May	03rd	102,796.1	161,816.2	59,020.1	May	02nd	128,420.8	209,230.2	80,809.4
	10th	102,563.4	161,480.7	58,917.3		09th	128,224.5	202,295.4	74,070.9
	17th	102,788.6	170,377.9	67,589.3		16th	128,257.8	204,587.4	76,329.6
	24th	102,947.3	173,109.5	70,162.2		23rd	128,207.4	215,579.8	87,372.4
	31st	103,280.0	160,590.7	57,310.6		30th	128,517.0	226,090.5	97,573.4
Jun.	07th	103,936.3	162,895.8	58,959.6	Jun.	06th	129,549.1	225,851.3	96,302.2
	14th	104,421.6	153,047.4	48,625.9		13th	130,704.5	222,201.7	91,497.2
	21st	102,892.8	152,010.7	49,117.9		20th	130,840.3	224,222.5	93,382.2
	28th	101,978.3	156,393.9	54,415.5		27th	131,446.3	219,501.0	88,054.7
Jul.	05th	102,825.7	158,880.5	56,054.9	Jul.	04th	131,476.4	225,495.1	94,018.7
	12th	103,466.7	162,630.0	59,163.3		11th	133,085.0	213,265.8	80,180.8
	19th	103,763.6	171,362.3	67,598.7		18th	132,860.5	233,881.8	101,021.2
	26th	104,623.0	167,348.3	62,725.3		25th	133,788.0	236,703.2	102,915.2
Aug.	02nd	104,384.4	168,113.1	63,728.7	Aug.	01st	133,816.5	232,034.7	98,218.2
	09th	105,079.1	167,445.8	62,366.7		08th	104,569.9	197,045.0	92,475.1
	16th	105,497.0	174,412.4	68,915.4		15th	135,357.3	245,889.6	110,532.2
	23rd	105,282.5	179,279.2	73,996.7		22nd	136,573.7	236,728.7	100,155.0
	30th	105,702.5	182,973.0	77,270.5		29th	136,174.8	237,967.3	101,792.6
Sep.	06th	106,677.6	179,687.9	73,010.3	Sep.	05th	136,817.2	234,006.1	97,188.9
	13th	107,374.8	171,931.9	64,557.1		12th	137,157.9	218,111.3	80,953.4
	20th	106,343.7	174,692.3	68,348.6		19th	136,197.5	228,352.4	92,154.9
	27th	106,393.4	175,412.8	69,019.3		26th	137,343.0	221,879.8	84,536.8
Oct.	04th	107,172.4	175,815.1	68,642.7	Oct.	03rd	136,924.4	232,139.1	95,214.7
	11th	108,064.1	177,195.3	69,131.2		10th	137,630.4	236,455.1	98,824.8
	18th	108,520.2	182,484.1	73,963.9		17th	138,471.5	241,699.3	103,227.8
	25th	109,758.0	184,492.0	74,734.0		24th	139,601.3	238,393.3	98,792.0
						31st	138,906.4	222,368.5	83,462.1
Nov.	01st	109,858.8	164,971.2	55,112.4	Nov.	07th	139,701.0	220,377.5	80,676.5
	08th	110,616.4	181,119.3	70,502.9		14th	140,281.0	223,460.3	83,179.4
	15th	111,155.5	190,330.5	79,175.0		21st	141,548.3	204,276.9	62,728.6
	22nd	111,891.7	193,860.3	81,968.6		28th	140,269.7	209,510.9	69,241.2
	29th	112,594.4	188,102.2	75,507.8					
Dec.	06th	113,781.9	190,937.9	77,156.0	Dec.	05th	139,688.1	199,403.8	59,715.8
	13th	114,442.9	201,051.8	86,608.8		12th	142,431.9	188,242.1	45,810.2
	20th	116,103.2	203,301.8	87,198.6		29th	142,546.0	198,449.0	55,903.0
	27th	115,931.5	200,038.9	84,107.3		26th	142,448.7	208,418.3	65,969.7
2025					2026				
Jan.	03rd	116,218.9	212,041.1	95,822.2	Jan.	02nd	143,311.0	236,978.2	93,667.2
	10th	118,029.4	215,643.4	97,614.0		09th	146,910.3	233,882.0	86,971.7
	17th	119,058.3	219,668.5	100,610.2		16th	147,504.7	221,818.1	74,313.4
	24th	119,632.6	217,601.6	97,969.0		23rd	147,575.9	222,732.6	75,156.7
	31st	119,582.9	219,804.6	100,221.6		30th	147,207.7	223,049.4	75,841.7
Feb.	07th	121,517.2	212,106.9	90,589.7	Feb.	06th	148,132.5	222,856.9	74,724.4
	14th	122,714.6	213,651.9	90,937.4		13th	148,616.7	212,479.0	63,862.2
	21st	123,569.5	218,262.2	94,692.6		20th	148,421.9	229,274.9	80,853.1
	28th	124,028.0	232,122.4	108,094.4		27th	149,138.3	230,646.5	81,508.2
Mar.	07th	125,032.3	220,469.9	95,437.6	Mar.	06th	148,848.2	212,011.6	63,163.4
	14th	125,351.1	215,105.3	89,754.2		13th	148,996.1	196,282.2	47,286.1
	21st	125,261.2	216,025.2	90,764.0		20th	148,232.6	222,645.7	74,413.1
	28th	126,073.1	217,614.0	91,540.9		27th	148,528.4	230,256.8	81,728.4

Source: Commercial Banks

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
 US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2016	0.70	27.30	(26.60)
2017	28.00	-	28.00
2018	26.80	-	26.80
2019	22.50	-	22.50
2020	19.00	-	19.00
2021			
Mar.	14.00	-	14.00
Jun.	20.00	-	20.00
Sep.	15.00	-	15.00
Dec.	30.00	-	30.00
2022			
Mar.	5.00	-	5.00
Jun.	-	23.00	(23.00)
Sep.	29.00	1.00	28.00
Dec.	0.40	2.00	(1.60)
2023			
Mar.	6.00	8.00	(2.00)
Jun.	-	-	-
Sep.	-	-	-
Dec.	-	-	-
2024			
Jan.	5.00	-	5.00
Feb.	-	0.25	(0.25)
Mar.	-	26.00	(26.00)
Apr.	-	41.00	(41.00)
May	-	15.00	(15.00)
Jun.	-	83.00	(83.00)
Jul.	-	6.00	(6.00)
Aug.	-	15.00	(15.00)
Sep.	-	31.50	(31.50)
Oct.	-	35.05	(35.05)
Nov.	-	48.00	(48.00)
Dec.	-	22.00	(22.00)
2025			
Jan.	-	100.00	(100.00)
Feb.	-	122.00	(122.00)
Mar.	-	54.00	(54.00)
Apr.	-	112.00	(112.00)
May	-	90.00	(90.00)
Jun.	-	105.00	(105.00)
Jul.	-	256.00	(256.00)
Aug.	-	140.00	(140.00)
Sep.	-	161.00	(161.00)
Oct.	-	73.50	(73.50)
Nov.	-	174.00	(174.00)
Dec.	-	160.00	(160.00)
2026			
Jan.	-	102.00	(102.00)
Feb.	-	130.00	(130.00)
Mar.	-	190.50	(190.50)

Source: Bank of Guyana

COMMERCIAL BANKS
INTERBANK TRADE
 US\$ Million

Table 2.16 (b)

Period Ended	Volume
2016	30.84
2017	49.42
2018	3.60
2019	2.00
2020	2.00
2021	
Mar.	2.00
Jun.	2.00
Sep.	-
Dec.	-
2022	
Mar.	-
Jun.	-
Sep.	2.40
Dec.	0.50
2023	
Mar.	5.50
Jun.	3.00
Sep.	0.50
Dec.	0.50
2024	
Jan.	1.30
Feb.	1.00
Mar.	-
Apr.	-
May	-
Jun.	-
Jul.	-
Aug.	-
Sep.	-
Oct.	-
Nov.	-
Dec.	-
2025	
Jan.	-
Feb.	-
Mar.	-
Apr.	-
May	-
Jun.	-
Jul.	-
Aug.	-
Sep.	-
Oct.	-
Nov.	-
Dec.	-
2026	
Jan.	-
Feb.	-
Mar.	-

Source: Commercial Banks

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

Table 2.17

Period Ended	Total¹⁾	91-Day Bills	182-Day Bills	364- Day Bills
2016	67,153.4	5,000.0	5,853.4	56,300.0
2017	63,736.5	0.0	10,758.3	52,978.2
2018	57,460.0	0.0	6,252.5	51,207.5
2019	61,241.3	0.0	252.4	60,988.9
2020	69,950.3	0.0	5,252.4	64,697.9
2021				
Mar.	70,284.7	0.0	5,252.4	65,032.3
Jun.	92,784.7	0.0	5,252.4	87,532.3
Sep.	92,693.3	0.0	252.4	92,440.9
Dec.	134,175.4	0.0	252.4	133,923.0
2022				
Mar.	161,474.4	0.0	252.4	161,222.0
Jun.	165,074.4	0.0	252.4	164,822.0
Sep.	166,467.0	0.0	252.4	166,214.6
Dec.	165,982.4	0.0	252.4	165,730.0
2023				
Mar.	181,982.4	0.0	252.4	181,730.0
Jun.	186,482.4	0.0	252.4	186,230.0
Sep.	195,352.4	0.0	252.4	195,100.0
Dec.	204,952.4	30,000.0	252.4	174,700.0
2024				
Jan.	228,452.4	42,000.0	252.4	186,200.0
Feb.	240,952.4	58,000.0	252.4	182,700.0
Mar.	241,112.3	67,065.8	251.1	173,795.4
Apr.	244,702.4	71,850.0	252.4	172,600.0
May	243,202.4	71,850.0	252.4	171,100.0
Jun.	238,902.4	84,300.0	252.4	154,350.0
Jul.	243,402.4	92,800.0	252.4	150,350.0
Aug.	246,702.4	105,800.0	252.4	140,650.0
Sep.	248,402.4	109,300.0	252.4	138,850.0
Oct.	249,402.4	111,300.0	252.4	137,850.0
Nov.	266,902.4	119,800.0	252.4	146,850.0
Dec.	271,852.4	127,750.0	252.4	143,850.0
2025				
Jan.	295,352.4	159,250.0	252.4	135,850.0
Feb.	296,352.4	159,250.0	252.4	136,850.0
Mar.	317,802.4	172,200.0	252.4	145,350.0
Apr.	324,302.4	180,700.0	252.4	143,350.0
May	320,052.4	176,450.0	252.4	143,350.0
Jun.	332,261.7	182,659.3	252.4	149,350.0
Jul.	335,261.7	185,659.3	252.4	149,350.0
Aug.	350,711.7	206,609.3	252.4	143,850.0
Sep.	358,211.7	217,109.3	252.4	140,850.0
Oct.	374,711.7	230,609.3	252.4	143,850.0
Nov.	384,259.3	241,409.3	0.0	142,850.0
Dec.	371,011.7	228,161.7	0.0	142,850.0
2026				
Jan.	403,511.7	280,161.7	0.0	123,350.0
Feb.	402,011.7	283,161.7	0.0	118,850.0
Mar.	392,019.0	284,169.0	0.0	107,850.0

Source: Bank of Guyana

Note:

¹⁾ Commercial banks' holdings of treasury bills at face value

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
2016	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	144,827.4	82,961.6	61,865.7	206,207.6	27,780.6	
2017	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	168,104.9	109,460.4	58,644.5	253,704.6	54,758.4	103,654.8	(26,152.4)	(22,743.9)	(34,614.0)	233,560.2	394,931.8	174,998.5	102,780.6	72,217.9	219,933.3	26,877.8
2019	189,129.5	119,356.7	69,772.8	296,783.7	76,756.6	128,298.4	(30,011.0)	(21,530.8)	(33,558.3)	253,595.3	458,218.8	248,224.1	117,025.7	131,198.4	209,994.7	27,694.4
2020	223,826.9	141,191.1	82,635.8	337,315.7	127,174.8	188,200.7	(40,899.7)	(20,126.3)	(49,654.8)	259,795.8	521,015.4	299,186.0	152,533.4	146,652.6	221,829.4	40,127.2
2021																
Mar.	219,232.4	129,710.4	89,522.0	395,368.4	183,698.2	249,388.5	(43,764.4)	(21,926.0)	(53,221.7)	264,891.8	531,245.7	303,433.5	146,631.1	156,802.4	227,812.3	83,355.0
Jun. ¹⁾	227,773.2	127,134.8	100,638.4	399,481.2	186,989.4	257,415.1	(45,952.0)	(24,473.7)	(55,925.3)	268,417.1	540,844.0	308,991.9	149,582.8	159,409.1	231,852.1	86,410.4
Sep.	266,889.5	170,143.0	96,746.4	433,990.7	212,024.4	286,562.2	(50,444.6)	(25,092.1)	(57,897.8)	279,864.0	557,736.1	320,122.6	151,914.3	168,208.3	237,613.5	143,144.0
Dec.	261,862.3	168,345.0	93,517.3	471,457.4	243,482.4	319,931.9	(51,655.4)	(24,794.1)	(58,899.9)	286,874.9	588,269.4	342,466.3	171,479.7	170,986.6	245,803.0	145,050.3
2022																
Mar.	236,668.1	140,819.6	95,848.5	498,201.5	271,318.3	352,972.8	(56,966.5)	(24,688.0)	(58,558.3)	285,441.6	596,165.1	345,698.7	166,913.0	178,785.6	250,466.4	138,704.5
Jun.	245,493.2	147,502.7	97,990.5	504,674.0	254,226.3	334,114.8	(54,114.1)	(25,774.5)	(57,803.8)	308,251.5	616,055.4	354,931.7	174,373.0	180,558.7	261,123.7	134,111.7
Sep.	268,356.2	170,951.8	97,404.4	493,835.4	230,105.2	312,541.2	(56,453.9)	(25,982.1)	(55,228.3)	318,958.4	637,668.7	366,161.9	176,248.2	189,913.7	271,506.8	124,522.9
Dec.	283,873.7	193,684.1	90,189.5	496,696.1	224,254.1	350,839.9	(78,851.4)	(47,734.4)	(56,425.8)	328,867.8	673,295.1	397,102.2	198,655.6	198,446.7	276,192.8	107,274.7
2023																
Mar.	248,600.5	157,094.3	91,506.2	555,595.6	274,990.0	408,524.9	(70,095.9)	(63,439.0)	(54,497.5)	335,103.1	703,746.6	414,147.5	201,674.4	212,473.1	289,599.1	100,449.6
Jun.	249,133.1	152,732.3	96,400.8	581,884.0	289,906.0	424,999.2	(70,702.2)	(64,390.9)	(53,347.2)	345,325.2	740,873.1	440,105.9	220,853.6	219,252.3	300,767.2	90,144.0
Sep.	247,757.3	140,267.6	107,489.7	637,228.9	324,794.1	459,482.0	(69,756.4)	(64,931.5)	(53,883.0)	366,317.8	792,583.0	469,178.0	229,727.8	239,450.1	323,405.1	92,403.2
Dec.	304,460.4	186,178.8	118,281.5	642,559.7	320,050.2	474,774.8	(86,375.5)	(68,349.1)	(53,609.9)	376,119.4	839,817.9	511,204.7	259,950.7	251,254.0	328,613.2	107,202.2
2024																
Jan.	266,140.1	159,712.4	106,427.8	707,651.6	387,174.9	555,091.0	(94,099.6)	(73,816.5)	(55,925.4)	376,402.1	861,094.1	523,025.5	253,466.2	269,559.3	338,068.6	112,697.6
Feb.	251,574.4	150,628.0	100,946.3	731,023.8	409,702.2	577,153.7	(91,718.2)	(75,733.4)	(56,063.6)	377,385.2	870,476.7	530,153.1	256,823.5	273,329.6	340,323.6	112,121.5
Mar.	285,913.0	188,723.5	97,189.5	707,142.1	376,650.4	542,477.5	(87,628.4)	(78,198.8)	(56,051.2)	386,542.9	889,668.6	541,553.7	265,686.1	275,867.6	348,114.9	103,386.5
Apr.	254,931.6	149,769.1	105,162.6	744,752.8	404,740.4	571,176.6	(87,760.2)	(78,670.2)	(55,900.1)	395,912.5	900,403.9	543,089.6	267,904.6	275,185.1	357,314.3	99,280.5
May	293,446.2	192,509.5	100,936.7	720,527.8	378,724.2	539,938.8	(84,095.9)	(77,118.7)	(55,674.4)	397,478.0	910,462.0	553,788.1	269,331.4	284,456.8	356,673.9	103,512.0
Jun.	250,920.9	147,694.7	103,226.2	773,143.2	419,412.0	573,817.7	(82,124.5)	(72,281.2)	(56,269.9)	410,001.1	915,731.8	556,304.5	280,054.0	276,250.5	359,427.4	108,332.0
Jul.	299,465.0	199,611.2	99,853.8	733,002.4	375,160.8	542,838.2	(84,160.3)	(83,517.0)	(55,751.4)	413,593.0	929,791.5	568,445.1	277,201.9	291,243.2	361,346.4	102,675.9
Aug.	285,860.5	184,931.1	100,929.4	776,498.6	413,828.7	577,817.7	(85,105.1)	(78,884.0)	(54,772.4)	417,442.3	944,380.3	584,766.9	281,510.0	303,256.9	359,613.4	117,978.8
Sep.	262,267.6	157,987.5	104,280.2	822,387.8	448,097.7	609,796.8	(86,425.2)	(75,274.0)	(55,265.9)	429,556.0	957,265.5	589,233.8	287,539.8	301,693.9	368,031.7	127,389.9
Oct.	296,224.7	191,080.4	105,144.3	808,706.4	426,170.6	591,162.1	(85,743.9)	(79,247.6)	(56,640.9)	439,176.7	984,874.8	606,882.1	293,962.6	312,919.6	377,992.6	120,056.3
Nov.	262,759.9	163,168.7	99,591.2	857,969.3	468,733.0	646,354.4	(91,540.9)	(86,080.5)	(58,460.5)	447,696.8	1,004,853.5	625,638.2	301,458.2	324,180.0	379,215.2	115,875.8
Dec.	307,469.4	209,823.8	97,645.6	862,524.0	470,006.4	639,230.8	(91,523.3)	(77,701.2)	(58,056.6)	450,574.3	1,051,556.6	661,551.4	331,554.9	329,996.5	390,005.2	118,436.9
2025																
Jan.	259,554.0	163,085.2	96,468.8	934,885.8	545,002.1	723,037.5	(90,359.6)	(87,675.8)	(59,921.5)	449,805.1	1,081,169.7	679,959.7	331,410.4	348,549.4	401,210.0	113,270.1
Feb.	314,233.6	206,740.1	107,493.5	925,153.9	530,733.3	720,720.2	(99,595.7)	(90,391.2)	(60,682.4)	455,103.0	1,119,122.6	712,450.9	345,188.4	367,262.5	406,671.7	120,264.9
Mar.	274,382.5	163,349.9	111,032.6	983,759.2	584,217.3	776,433.7	(96,163.0)	(96,053.4)	(61,169.7)	460,711.7	1,144,294.5	728,097.8	356,065.4	372,032.5	416,196.7	113,847.1
Apr.	309,693.7	195,155.5	114,538.2	970,704.1	560,578.8	753,441.6	(99,669.9)	(93,192.8)	(61,010.3)	471,135.6	1,173,383.2	743,367.6	369,582.9	373,784.6	430,015.6	107,014.6
May	278,379.7	163,122.0	115,257.7	1,028,572.6	611,718.0	810,437.0	(97,749.5)	(100,969.4)	(62,682.1)	479,536.6	1,197,287.7	759,673.6	382,984.6	376,689.0	437,614.1	109,664.6
Jun.	326,250.5	211,979.6	114,270.9	1,015,573.3	593,942.5	781,593.3	(101,943.0)	(85,707.9)	(63,774.7)	485,405.5	1,208,363.0	759,456.7	383,487.3	375,969.4	448,906.3	133,460.8
Jul.	355,586.6	234,185.7	121,400.9	1,024,418.7	602,327.0	791,313.8	(99,325.4)	(89,661.4)	(63,445.3)	485,537.0	1,242,623.9	794,481.9	398,220.0	396,261.9	448,142.0	137,381.4
Aug.	309,905.6	192,337.9	117,567.7	1,101,044.0	673,678.9	856,910.7	(97,514.3)	(85,717.4)	(63,150.3)	490,515.4	1,268,073.5	814,725.5	404,768.2	409,957.3	453,348.0	142,876.1
Sep.	332,060.5	202,190.1	129,870.4	1,114,098.4	675,070.3	850,682.3	(93,851.8)	(81,760.2)	(63,815.2)	502,843.3	1,280,813.5	817,647.2	404,501.8	413,145.4	463,166.3	165,345.5
Oct.	338,525.0	214,919.8	123,605.1	1,188,223.0	740,297.1	910,964.3	(102,802.9)	(87,864.3)	(63,244.9)	511,170.8	1,297,822.8	827,744.6	409,589.2	418,155.4	470,078.2	228,925.1
Nov.	324,280.2	199,151.1	125,129.2	1,179,842.4	719,357.2	897,962.5	(107,674.7)	(70,930.6)	(63,202.6)	523,687.8	1,314,110.9	839,004.6	418,743.4	420,261.2	475,106.3	190,011.7
Dec.	423,465.6	282,048.5	141,417.1	1,113,291.0	647,149.6	830,631.8	(115,904.9)	(67,577.4)	(65,648.2)	531,789.6	1,359,656.3	885,469.3	451,645.4	433,823.8	474,187.0	177,100.3
2026																
Jan.	361,455.3	234,013.8	127,441.4	1,224,316.7	757,471.0	924,392.2	(111,042.6)	(55,878.6)	(64,532.0)	531,377.7	1,384,853.4	899,930.1	449,880.8	450,049.3	484,923.3	200,918.5
Feb.	380,226.8	256,287.9	123,938.9	1,188,510.1	715,458.3	915,167.3	(108,893.7)	(90,815.2)	(70,051.5)	543,103.3	1,395,542.0	905,197.2	452,632.8	452,564.4	490,344.8	173,194.9
Mar.	393,323.2	266,169.0	127,154.2	1,187,576.1	705,125.3	897,916.1	(107,853.4)	(84,937.5)	(72,075.2)	554,526.1	1,406,757.6	909,094.1	461,522.8	447,571.2	497,663.5	174,141.7

Source: Bank of Guyana and Commercial Banks.

Note:

¹⁾ A significant movement of figures reflect the securitisation of central Government overdraft at Bank of Guyana.

Adjustments were made to Net Domestic Credit and Central Gov't figures from July 2021.

GUYANA: SELECTED INTEREST RATES ¹
(Percent Per Annum)

Table 4.1

	2020	2021	2022	2023	2024				2025												2026			
	Dec.	Dec.	Dec.	Dec.	Mar.	Jun.	Sep.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	
BANK OF GUYANA																								
Bank Rate	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	5.00
Treasury Bill Discount Rate																								
91 Days	1.54	1.54	1.54	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.07	1.10	1.10	1.10	1.10	1.10	1.10	1.10
182 Days	1.00	1.00	1.00	0.99	0.99	1.00	1.00	1.00	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00	1.00	1.00	0.99	0.99	0.99	0.99	0.99	0.99
364 Days	1.00	0.99	1.09	0.99	1.09	1.09	0.99	1.09	1.09	1.09	1.09	1.09	0.99	1.09	1.09	1.09	0.99	1.09	1.09	1.09	1.09	1.09	1.09	0.99
COMMERCIAL BANKS																								
Small Savings Rate (average)	0.91	0.83	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81
Prime Lending Rate (weighted average) ²	8.46	8.50	8.21	8.07	8.19	8.08	8.07	8.04	8.03	8.02	8.04	7.94	7.90	7.91	7.91	7.93	7.93	7.92	7.92	7.91	7.90	7.90	7.88	7.88
Prime Lending Rate ³	8.88	8.88	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20
Comm. Banks' Lending Rate (weighted average)	8.95	8.88	8.54	8.36	8.08	8.23	8.14	8.07	8.06	8.01	7.79	7.81	7.73	7.71	7.69	7.95	7.85	7.72	7.90	7.85	7.83	7.71	7.73	7.73
HAND-IN-HAND TRUST CORP. INC.																								
Domestic Mortgages	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	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	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51
NEW BUILDING SOCIETY																								
Deposits ⁴	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 ⁵	6.45	6.10	4.32	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.38	4.38	4.38	4.38
Five dollar shares	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	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	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	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

Notes:

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

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Percent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate ¹⁾	Small Savings Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits ²⁾	12 Months Time Deposits
	2016	13.00	1.26	1.17	1.33	...	1.47
2017	13.00	1.11	1.01	1.15	...	1.27
2018	13.00	1.04	0.98	1.12	...	1.23
2019	10.29	0.97	0.86	1.03	...	1.10
2020	8.88	0.91	0.84	1.01	...	1.08
2021						
Mar.	8.88	0.89	0.81	0.98	...	1.05
Jun.	8.88	0.83	0.78	0.95	...	1.03
Sep.	8.88	0.83	0.78	0.95	...	1.03
Dec.	8.88	0.83	0.78	0.94	...	1.02
2022						
Mar.	8.38	0.81	0.78	0.94	...	1.02
Jun.	8.38	0.81	0.78	0.94	...	1.02
Sep.	8.38	0.81	0.78	0.94	...	1.02
Dec.	8.38	0.81	0.78	0.94	...	1.02
2023						
Mar.	8.38	0.81	0.78	0.94	...	1.02
Jun.	8.38	0.81	0.78	0.94	...	1.02
Sep.	8.38	0.81	0.78	0.94	...	1.02
Dec.	8.38	0.81	0.78	0.94	...	1.02
2024						
Jan.	8.38	0.81	0.78	0.94	...	1.02
Feb.	8.38	0.81	0.78	0.94	...	1.02
Mar.	8.38	0.81	0.78	0.94	...	1.02
Apr.	8.38	0.81	0.78	0.94	...	1.02
May	8.38	0.81	0.78	0.94	...	1.02
Jun.	8.38	0.81	0.78	0.94	...	1.02
Jul.	8.38	0.81	0.78	0.94	...	1.02
Aug.	8.38	0.81	0.78	0.94	...	1.02
Sep.	8.38	0.81	0.78	0.94	...	1.02
Oct.	8.38	0.81	0.78	0.94	...	1.02
Nov.	8.38	0.81	0.78	0.94	...	1.02
Dec.	8.38	0.81	0.78	0.94	...	1.02
2025						
Jan.	8.38	0.81	0.78	0.94	...	1.02
Feb.	8.38	0.81	0.78	0.94	...	1.02
Mar.	8.20	0.81	0.78	0.94	...	1.02
Apr.	8.20	0.81	0.78	0.94	...	1.02
May	8.20	0.81	0.78	0.94	...	1.02
Jun.	8.20	0.81	0.78	0.94	...	1.02
Jul.	8.20	0.81	0.78	0.94	...	1.02
Aug.	8.20	0.81	0.78	0.94	...	1.02
Sep.	8.20	0.81	0.78	0.94	...	1.02
Oct.	8.20	0.81	0.78	0.94	...	1.03
Nov.	8.20	0.81	0.78	0.94	...	1.02
Dec.	8.20	0.81	0.78	0.94	...	1.02
2026						
Jan.	8.20	0.81	0.78	0.94	...	1.02
Feb.	8.20	0.81	0.78	0.94	...	1.03
Mar.	8.20	0.81	0.78	0.94	...	1.03

Notes:

- 1) Arithmetic average of the Prime Lending Rate as reported by the Commercial Banks.
- 2) Commercial banks are no longer offering 9 mths time deposits effective March 2011.

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill ¹	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate
2016	1.68	5.00	0.65	4.75	3.10	7.00	5.68	...	...	0.14	0.25
2017	1.54	5.00	1.16	4.75	3.15	7.00	4.17	1.32	1.90	0.00	0.25
2018	1.54	5.00	1.24	4.75	0.50	7.00	2.05	2.37	2.85	0.00	0.25
2019	1.54	5.00	1.22	4.75	0.50	7.00	1.32	1.54	2.25	0.00	0.25
2020	1.54	5.00	...	...	0.50	2.00	0.77	0.09	0.25	0.00	0.25
2021											
Mar.	1.54	5.00	...	...	0.50	2.00	1.23	0.03	0.25	0.00	0.25
Jun.	1.54	5.00	...	...	0.50	2.00	1.05	0.04	0.25	0.00	0.25
Sep.	1.54	5.00	...	...	0.50	2.00	1.41	0.04	0.25	0.00	0.25
Dec.	1.54	5.00	...	...	0.50	2.00	4.09	0.06	0.25	0.00	0.25
2022											
Mar.	1.54	5.00	...	...	0.50	2.00	6.12	0.44	0.37	0.00	0.25
Jun.	1.54	5.00	...	...	0.50	2.00	7.78	1.49	1.38	0.00	0.25
Sep.	1.54	5.00	...	...	0.50	2.00	7.57	3.13	2.73	0.00	0.25
Dec.	1.54	5.00	...	...	0.50	2.00	8.04	4.25	4.27	0.00	0.25
2023											
Mar.	1.54	5.00	...	...	0.50	2.00	8.21	4.69	4.82	0.00	0.25
Jun.	1.54	5.00	...	...	0.50	2.00	7.86	5.16	5.25	0.00	0.25
Sep.	1.54	5.00	...	...	2.75	2.00	7.73	5.32	5.50	0.00	0.25
Dec.	1.10	5.00	...	...	2.42	2.00	8.10	5.24	5.50	0.00	0.25
2024											
Jan.	1.10	5.00	...	...	2.72	2.00	8.39	5.22	5.50	0.00	0.25
Feb.	1.10	5.00	...	...	2.51	2.00	8.35	5.24	5.50	0.00	0.25
Mar.	1.10	5.00	...	...	2.54	2.00	8.03	5.24	5.50	0.00	0.25
Apr.	1.10	5.00	...	...	2.54	2.00	8.37	5.24	5.50	0.00	0.25
May	1.10	5.00	...	...	2.42	2.00	8.25	5.25	5.50	0.00	0.25
Jun.	1.10	5.00	...	...	2.37	2.00	8.23	5.24	5.50	0.00	0.25
Jul.	1.10	5.00	...	...	2.32	2.00	8.13	5.20	5.50	0.00	0.25
Aug.	1.10	5.00	...	...	2.27	2.00	8.03	5.05	5.50	0.00	0.25
Sep.	1.10	5.00	...	...	2.16	2.00	7.41	4.72	5.30	0.00	0.25
Oct.	1.10	5.00	...	...	2.07	2.00	6.63	4.51	5.00	0.00	0.25
Nov.	1.10	5.00	...	...	1.99	2.00	6.46	4.42	4.81	0.00	0.25
Dec.	1.10	5.00	...	...	1.94	2.00	6.28	4.27	4.65	0.00	0.25
2025											
Jan.	1.10	5.00	...	...	1.85	2.00	6.07	4.21	4.50	0.00	0.25
Feb.	1.10	5.00	...	...	1.77	2.00	5.88	4.22	4.50	0.00	0.25
Mar.	1.10	5.00	...	...	1.69	2.00	5.75	4.20	4.50	0.00	0.25
Apr.	1.10	5.00	...	...	1.57	2.00	5.54	4.21	4.50	0.00	0.25
May	1.10	5.00	...	...	1.46	2.00	5.47	4.25	4.50	0.00	0.25
Jun.	1.10	5.00	...	...	1.37	2.00	5.31	4.23	4.50	0.00	0.25
Jul.	1.10	5.00	...	...	1.21	2.00	5.19	4.25	4.50	0.00	0.25
Aug.	1.10	5.00	...	...	1.05	2.00	5.18	4.12	4.50	0.00	0.25
Sep.	1.07	5.00	...	...	0.87	2.00	5.20	3.92	4.39	0.00	0.25
Oct.	1.10	5.00	...	...	0.74	2.00	5.15	3.82	4.23	0.00	0.25
Nov.	1.10	5.00	...	...	0.64	2.00	5.09	3.78	4.00	0.00	0.25
Dec.	1.10	5.00	...	...	0.59	2.00	5.13	3.79	3.83	0.00	0.25
2026											
Jan.	1.10	5.00	...	...	0.49	2.00	5.17	3.57	3.75	0.00	0.25
Feb.	1.10	5.00	...	...	0.44	2.00	4.38	3.60	3.75	0.00	0.25
Mar.	1.10	5.00	...	...	0.43	2.00	5.57	3.61	3.75	0.00	0.25

Source: Statistical Reports from Central Banks

Note:

¹ 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	Local Gov't. Sec.	Other Gov't. Sec. ¹⁾	Loans			Other		Total Deposits	Shares Deposits	Other Deposits		
							Total	Mortgage Loans	Other Loans							
2016	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	-	15,333	5,812	5,812	-	-	38,648	38,648	-	3,456	63,249	43,399	42,561	838	14,194	5,656
2018	-	15,309	5,453	5,453	-	-	40,471	40,471	-	3,908	65,141	42,632	41,733	899	16,282	6,226
2019	-	16,364	6,055	6,055	-	-	42,082	42,082	-	3,698	68,199	44,106	43,246	860	17,420	6,673
2020	-	19,471	7,123	7,123	-	-	42,918	42,918	-	3,492	73,004	47,429	46,548	881	18,600	6,975
2021																
Mar	-	21,109	6,737	6,737	-	-	43,015	43,015	-	3,468	74,328	48,537	47,637	900	18,654	7,137
Jun	-	21,208	8,123	8,123	-	-	43,250	43,250	-	3,259	75,841	49,700	48,785	915	18,934	7,206
Sep	-	21,926	8,064	8,064	-	-	43,755	43,755	-	3,039	76,784	50,184	49,260	924	19,136	7,464
Dec	-	22,092	8,354	8,354	-	-	44,265	44,265	-	2,869	77,580	50,654	49,764	890	19,271	7,655
2022																
Mar	-	22,085	9,086	9,086	-	-	44,733	44,733	-	2,840	78,744	51,406	50,504	901	19,492	7,846
Jun	-	22,319	9,331	9,331	-	-	45,358	45,358	-	2,784	79,793	51,699	50,811	888	19,996	8,098
Sep	-	21,294	9,547	9,547	-	-	46,951	46,951	-	2,759	80,551	52,319	51,439	879	20,023	8,210
Dec	-	20,638	8,678	8,678	-	-	50,020	50,020	-	2,893	82,229	53,504	52,644	860	20,254	8,472
2023																
Mar	-	18,582	8,675	8,675	-	-	54,127	54,127	-	2,826	84,210	55,156	54,274	883	20,334	8,719
Jun	-	17,293	7,686	7,686	-	-	58,240	58,240	-	2,768	85,987	56,424	55,529	894	20,672	8,891
Sep	-	16,399	7,537	7,537	-	-	62,096	62,096	-	2,765	88,797	58,994	58,082	912	20,759	9,044
Dec	-	16,291	7,636	7,636	-	-	64,912	64,912	-	2,763	91,603	61,459	60,524	935	20,824	9,319
2024																
Jan	-	17,927	6,252	6,252	-	-	65,946	65,946	-	2,744	92,868	62,626	61,663	963	20,838	9,404
Feb	-	17,984	6,252	6,252	-	-	66,709	66,709	-	2,788	93,733	63,323	62,335	988	20,988	9,422
Mar	-	18,007	6,449	6,449	-	-	67,712	67,712	-	2,803	94,971	64,444	63,461	983	21,046	9,481
Apr	-	17,633	6,647	6,647	-	-	68,666	68,666	-	2,798	95,745	65,010	64,020	991	21,085	9,649
May	-	17,172	7,143	7,143	-	-	69,345	69,345	-	2,799	96,459	65,480	64,467	1,013	21,186	9,793
Jun	-	17,404	7,143	7,143	-	-	70,164	70,164	-	2,814	97,524	66,334	65,387	947	21,351	9,839
Jul	-	16,792	7,143	7,143	-	-	71,123	71,123	-	2,806	97,864	66,614	65,676	939	21,286	9,964
Aug	-	17,529	7,143	7,143	-	-	71,961	71,961	-	2,790	99,424	67,923	66,982	941	21,409	10,092
Sep	-	17,919	7,143	7,143	-	-	72,717	72,717	-	2,786	100,565	68,875	67,905	971	21,482	10,207
Oct	-	18,187	7,242	7,242	-	-	73,842	73,842	-	2,809	102,079	70,255	69,267	988	21,589	10,235
Nov	-	17,245	8,133	8,133	-	-	74,835	74,835	-	2,849	103,061	70,906	69,901	1,005	21,680	10,475
Dec	-	16,633	8,727	8,727	-	-	75,653	75,653	-	3,249	104,262	71,601	70,589	1,011	22,056	10,605
2025																
Jan	-	17,358	8,776	8,776	-	-	76,571	76,571	-	3,211	105,916	73,122	72,071	1,052	22,052	10,742
Feb	-	17,334	8,876	8,876	-	-	77,721	77,721	-	3,358	107,289	74,135	73,065	1,069	22,300	10,854
Mar	-	17,656	8,876	8,876	-	-	78,918	78,918	-	3,363	108,813	75,377	74,274	1,103	22,360	11,076
Apr	-	17,916	9,074	9,074	-	-	80,080	80,080	-	3,361	110,431	76,757	75,624	1,133	22,466	11,208
May	-	18,441	9,272	9,272	-	-	81,269	81,269	-	3,362	112,343	78,420	77,263	1,157	22,587	11,335
Jun	-	18,373	9,272	9,272	-	-	82,648	82,648	-	3,387	113,679	79,455	78,276	1,179	22,786	11,438
Jul	-	18,482	8,866	8,866	-	-	84,964	84,964	-	3,385	115,697	81,152	79,952	1,200	22,704	11,841
Aug	-	16,968	9,232	9,232	-	-	86,957	86,957	-	3,394	116,551	81,662	80,467	1,195	22,858	12,030
Sep	-	16,180	9,232	9,232	-	-	88,968	88,968	-	3,390	117,770	82,721	81,403	1,319	22,966	12,082
Oct	-	14,239	9,133	9,133	-	-	92,114	92,114	-	3,483	118,970	83,515	82,179	1,336	23,240	12,215
Nov	-	14,774	8,341	8,341	-	-	93,503	93,503	-	3,522	120,140	84,368	83,022	1,346	23,409	12,363
Dec	-	14,918	7,748	7,748	-	-	94,793	94,793	-	3,367	120,827	85,199	83,848	1,351	23,327	12,301
2026																
Jan	-	15,977	6,363	6,363	-	-	96,820	96,820	-	3,374	122,534	86,809	85,427	1,382	23,415	12,310
Feb	-	16,701	5,175	5,175	-	-	98,392	98,392	-	3,376	123,644	87,705	86,406	1,298	23,529	12,410
Mar	-	16,803	4,878	4,878	-	-	99,987	99,987	-	3,385	125,053	88,964	87,641	1,323	23,627	12,462

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.	Other Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2016	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	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	11,303,168	2,468,980	1,218,288	11,987	1,206,301	-	-	-	-	7,274,419	3,065,668	3,915,164	293,587	341,481
2019	12,266,727	2,499,280	1,307,172	11,845	1,295,327	-	-	-	-	8,039,660	3,670,681	3,810,732	558,247	420,615
2020	12,450,149	1,985,353	1,294,091	20,887	1,273,204	-	-	-	-	8,765,872	4,040,642	3,899,589	825,641	404,833
2021														
Mar	12,788,591	2,083,372	1,239,362	16,771	1,222,591	-	-	-	-	9,049,077	4,242,458	3,980,978	825,641	416,780
Jun	12,989,809	2,167,579	1,128,823	20,622	1,108,201	-	-	-	-	9,188,035	4,385,538	3,988,639	813,858	505,372
Sep	13,031,883	2,131,639	1,077,911	20,657	1,057,254	-	-	-	-	9,315,125	4,415,170	4,063,413	836,542	507,208
Dec	13,501,630	2,395,995	1,580,118	20,712	1,559,406	-	-	-	-	9,036,669	4,640,392	3,853,070	543,207	488,848
2022														
Mar	13,769,496	2,399,559	1,725,726	23,785	1,701,941	-	-	-	-	9,131,657	4,727,101	3,860,890	543,666	512,554
Jun	13,946,371	2,280,292	1,884,500	25,208	1,859,292	-	-	-	-	9,277,744	4,787,885	3,947,193	542,666	503,835
Sep	14,128,713	2,338,964	1,700,848	25,299	1,675,549	-	-	-	-	9,546,602	5,253,539	3,754,198	538,865	542,299
Dec	14,039,989	2,384,720	1,419,718	25,120	1,394,598	-	-	-	-	9,668,312	5,221,818	3,911,931	534,563	567,239
2023														
Mar	14,575,624	2,508,008	1,721,984	25,246	1,696,738	-	-	-	-	9,784,403	5,215,784	3,980,090	588,529	561,229
Jun	15,032,915	2,650,557	1,741,849	25,516	1,716,333	-	-	-	-	10,080,882	5,299,312	4,231,473	550,097	559,627
Sep	15,329,360	2,742,007	1,718,215	25,567	1,692,648	-	-	-	-	10,310,494	5,480,783	4,279,614	550,097	558,644
Dec	15,837,061	2,374,615	2,119,129	25,083	2,094,046	-	-	-	-	10,782,656	5,912,592	4,344,495	525,569	560,661
2024														
Mar	16,432,227	1,673,089	2,707,701	25,170	2,682,531	-	-	-	-	11,445,502	5,951,442	5,035,991	458,069	605,935
Jun	16,505,819	1,616,103	2,407,171	25,233	2,381,938	-	-	-	-	11,996,441	6,560,287	4,978,085	458,069	486,104
Sep	16,686,574	1,534,623	2,681,459	25,777	2,655,682	-	-	-	-	11,929,680	6,558,790	4,912,821	458,069	540,812
Dec	17,816,289	1,544,796	3,027,512	35,166	2,992,346	-	-	-	-	12,660,926	6,424,235	5,019,478	1,217,213	583,055
2025														
Mar	18,536,370	1,464,248	3,905,116	25,352	3,879,764	-	-	-	-	12,395,208	6,328,516	4,849,479	1,217,213	771,798
Jun	18,396,696	1,250,543	3,500,464	25,014	3,475,450	-	-	-	-	12,685,397	6,404,644	5,063,540	1,217,213	960,292
Sep	18,924,401	923,189	4,064,576	25,261	4,039,315	-	-	-	-	12,772,300	6,509,347	5,030,740	1,232,213	1,164,336
Dec	19,499,138	1,368,662	3,536,209	25,037	3,511,172	-	-	-	-	13,785,320	6,954,815	5,021,118	1,809,387	808,947
2026														
Mar	19,836,306	1,507,507	3,223,014	24,907	3,198,107	-	-	-	-	14,251,471	7,186,059	5,228,025	1,837,387	854,314

Source: Trust Companies

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.
2016	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	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	11,303,168	178,229	8,027,137	5,505,572	-	5,505,572	-	2,521,565	2,955,752	2,353,192	602,560	142,050
2019	12,266,727	206,838	8,301,983	5,804,486	-	5,804,486	-	2,497,497	3,567,917	2,847,357	720,560	189,989
2020	12,450,149	227,492	8,237,636	5,780,808	-	5,780,808	-	2,456,828	3,828,260	3,036,900	791,360	156,761
2021												
Mar	12,788,591	249,320	8,298,703	5,826,017	-	5,826,017	-	2,472,686	4,076,009	3,145,649	930,360	164,559
Jun	12,989,809	247,047	8,386,618	5,900,168	-	5,900,168	-	2,486,450	4,183,483	3,253,123	930,360	172,661
Sep	13,031,883	254,791	8,224,307	6,136,371	-	6,136,371	-	2,087,936	4,352,574	3,392,214	960,360	200,211
Dec	13,501,630	248,372	8,475,486	6,178,066	-	6,178,066	-	2,297,420	4,476,331	3,515,971	960,360	301,441
2022												
Mar ¹⁾	13,769,496	260,083	8,580,816	6,266,276	757,385	5,508,891	0	2,314,540	4,615,009	3,584,649	1,030,360	313,588
Jun	13,946,371	259,034	8,746,917	6,415,388	709,641	5,705,747	0	2,331,529	4,661,892	3,641,532	1,020,360	278,528
Sep	14,128,713	252,332	8,708,436	6,559,539	759,011	5,800,528	0	2,148,897	4,891,113	3,677,753	1,213,360	276,832
Dec	14,039,989	247,086	8,788,929	6,622,562	778,793	5,843,769	0	2,166,367	4,791,231	3,695,871	1,095,360	212,743
2023												
Mar	14,575,624	242,752	9,185,239	7,001,590	791,253	6,210,337	0	2,183,649	4,884,240	3,818,880	1,065,360	263,393
Jun	15,032,915	234,138	9,453,794	7,297,321	848,296	6,449,025	0	2,156,473	5,064,118	3,858,758	1,205,360	280,865
Sep	15,329,360	233,632	9,622,049	7,402,682	872,691	6,529,991	0	2,219,367	5,133,765	3,943,405	1,190,360	339,914
Dec	15,837,061	263,068	9,831,795	7,640,291	927,161	6,713,130	0	2,191,504	5,210,266	4,008,906	1,201,360	531,932
2024												
Mar	16,432,227	249,674	10,335,126	8,125,051	947,113	7,177,938	0	2,210,075	5,529,286	4,327,926	1,201,360	318,141
Jun	16,505,819	275,380	10,364,854	8,136,508	765,955	7,370,553	0	2,228,346	5,577,224	4,455,864	1,121,360	288,361
Sep	16,686,574	281,910	10,361,424	8,114,181	891,787	7,222,394	0	2,247,243	5,733,290	4,641,930	1,091,360	309,950
Dec	17,816,289	289,056	10,025,583	7,759,254	1,183,899	6,575,355	0	2,266,329	7,247,921	6,254,921	993,000	253,729
2025												
Mar	18,536,370	302,795	10,320,396	7,732,679	986,022	6,746,657	0	2,587,717	7,271,071	6,288,071	983,000	642,108
Jun	18,396,696	315,118	10,360,716	7,751,472	987,086	6,764,386	0	2,609,244	7,405,525	6,406,775	998,750	315,337
Sep	18,924,401	334,947	10,606,984	7,847,813	794,276	7,053,537	0	2,759,171	7,677,441	6,413,608	1,263,833	305,029
Dec	19,499,138	346,481	10,981,934	8,199,859	944,536	7,255,323	0	2,782,075	7,908,605	6,554,772	1,353,833	262,118
2026												
Mar	19,836,306	329,861	11,131,291	8,327,905	836,064	7,491,841	0	2,803,386	8,064,893	6,586,060	1,478,833	310,261

Source: Trust Companies

¹⁾ Business Firms include Sole Proprietorships & Partnerships from March 2022

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.	Other Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2016	50,702,947	4,045,242	675,004	15,599	659,405	-	-	-	-	30,530,824	398,864	9,938,501	20,193,459	15,451,877
2017	51,383,180	2,395,017	354,387	35,552	318,835	-	-	-	-	31,968,371	383,704	10,282,682	21,301,986	16,665,404
2018	54,109,080	19,835,703	432,261	50,140	382,121	-	-	-	-	16,373,381	3,088,987	7,648,057	5,636,337	17,467,735
2019	68,854,625	32,823,304	376,525	34,260	342,265	-	-	-	-	16,533,463	3,087,097	7,820,489	5,625,877	19,121,334
2020	72,165,015	4,403,477	449,996	33,808	416,188	-	-	-	-	47,607,217	3,087,097	8,046,842	36,473,278	19,704,326
2021														
Mar	77,532,404	2,274,908	452,165	33,884	418,280	-	-	-	-	55,142,658	3,087,097	8,167,070	43,888,491	19,662,673
Jun	78,945,389	2,255,899	545,595	32,481	513,114	-	-	-	-	56,238,985	3,095,496	8,167,070	44,976,419	19,904,911
Sep	79,139,916	2,267,193	589,309	32,194	557,115	-	-	-	-	56,253,501	3,095,496	8,167,070	44,990,935	20,029,914
Dec	79,657,843	2,265,042	521,040	20,854	500,186	-	-	-	-	56,275,680	3,104,409	8,167,070	45,004,201	20,596,081
2022														
Mar	85,662,570	2,206,023	526,937	20,555	506,381	-	-	-	-	62,701,187	3,104,409	8,541,352	51,055,426	20,228,424
Jun ¹⁾	90,607,729	2,808,665	566,222	32,409	533,813	-	-	-	-	66,645,028	3,095,496	8,541,352	55,008,180	20,587,815
Sep	91,378,137	2,803,451	549,300	32,363	516,937	-	-	-	-	66,789,034	3,095,496	8,454,003	55,239,536	21,236,352
Dec	92,393,827	2,754,977	469,549	24,910	444,639	-	-	-	-	66,814,216	3,104,199	8,428,527	55,281,489	22,355,085
2023														
Mar	122,560,146	2,563,982	359,720	18,077	341,643	-	-	-	-	96,853,537	3,102,308	8,312,703	85,438,526	22,782,907
Jun	123,758,660	2,577,359	433,887	119,799	314,089	-	-	-	-	97,505,519	3,111,334	8,278,203	86,115,982	23,241,895
Sep	123,708,546	3,459,357	391,501	86,374	305,127	-	-	-	-	96,182,461	3,114,156	8,185,869	84,882,436	23,675,226
Dec	124,124,424	4,116,373	328,846	35,775	293,071	-	-	-	-	95,842,247	3,135,702	8,427,298	84,279,247	23,836,959
2024														
Mar	106,178,956	4,119,532	282,353	20,517	261,835	-	-	-	-	77,530,575	3,140,644	8,243,636	66,146,295	24,246,496
Jun	110,207,742	2,489,442	719,428	20,504	698,924	-	-	-	-	82,849,140	3,140,644	8,443,705	71,264,791	24,149,732
Sep	111,425,604	1,421,943	948,277	38,805	909,472	-	-	-	-	83,390,391	3,150,879	8,508,743	71,730,769	25,664,993
Dec	111,951,251	1,346,984	1,022,288	32,703	989,585	-	-	-	-	86,081,175	3,154,831	8,866,190	74,060,154	23,500,804
2025														
Mar	123,854,958	4,013,122	623,073	35,705	587,368	-	-	-	-	74,712,954	3,147,470	8,865,914	62,699,570	44,505,809
Jun	127,882,841	1,174,574	668,434	37,327	631,107	-	-	-	-	77,037,359	3,156,880	8,889,849	64,990,630	49,002,475
Sep	127,522,939	883,015	698,803	45,006	653,797	-	-	-	-	82,849,946	3,154,497	9,016,277	70,679,172	43,091,176
Dec	128,295,753	871,739	568,919	12,970	555,949	-	-	-	-	83,433,153	3,169,082	9,532,735	70,731,335	43,421,942
2026														
Mar	125,993,879	862,941	(274,285)	37,065	(311,350)	-	-	-	-	81,763,689	3,166,552	9,645,742	68,951,395	43,641,534

¹⁾ Figures from June 2022 includes New Hayven Merchant Bank Inc.

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.					
2016	50,702,947	57,370	-	-	-	-	-	-	41,074,166	40,038,391	1,035,775	9,571,411
2017	51,383,180	48,951	-	-	-	-	-	-	41,388,896	40,317,698	1,071,198	9,945,332
2018	54,109,080	83,351	-	-	-	-	-	-	43,677,012	42,561,912	1,115,100	10,348,717
2019	68,854,625	43,172	-	-	-	-	-	-	57,996,782	56,609,687	1,387,095	10,814,672
2020	72,165,015	41,515	-	-	-	-	-	-	60,828,418	59,469,705	1,358,713	11,295,082
2021												
Mar	77,532,404	41,515	-	-	-	-	-	-	66,181,640	64,804,456	1,377,184	11,309,249
Jun	78,945,389	41,515	-	-	-	-	-	-	67,554,090	66,172,291	1,381,799	11,349,785
Sep	79,139,916	41,515	-	-	-	-	-	-	67,617,233	66,192,633	1,424,600	11,481,168
Dec	79,657,843	41,515	-	-	-	-	-	-	68,058,561	66,534,849	1,523,712	11,557,767
2022												
Mar	85,662,570	41,515	-	-	-	-	-	-	66,506,638	65,173,193	1,333,444	19,114,418
Jun ¹⁾	90,607,729	41,515	-	-	-	-	-	-	71,355,360	69,987,203	1,368,157	19,210,854
Sep	91,378,137	41,515	-	-	-	-	-	-	71,979,899	70,460,943	1,518,956	19,356,723
Dec	92,393,827	41,515	-	-	-	-	-	-	72,834,110	71,035,572	1,798,538	19,518,202
2023												
Mar	122,560,146	650,610	-	-	-	-	-	-	102,229,537	101,261,561	967,976	19,679,999
Jun	123,758,660	609,095	-	-	-	-	-	-	103,476,745	102,434,026	1,042,719	19,672,820
Sep	123,708,546	609,095	-	-	-	-	-	-	103,290,765	102,390,719	900,046	19,808,686
Dec	124,124,424	609,095	-	-	-	-	-	-	103,669,277	102,538,800	1,130,477	19,846,052
2024												
Mar	106,178,956	650,610	-	-	-	-	-	-	85,558,140	84,641,890	916,250	19,970,205
Jun	110,207,742	650,610	-	-	-	-	-	-	89,479,193	88,470,376	1,008,817	20,077,939
Sep	111,425,604	650,610	-	-	-	-	-	-	90,576,052	89,531,525	1,044,527	20,198,941
Dec	111,951,251	650,610	-	-	-	-	-	-	91,006,063	89,791,525	1,214,538	20,294,578
2025												
Mar	123,854,958	17,879,820	-	-	-	-	-	-	84,909,248	83,780,693	1,128,555	21,065,890
Jun	127,882,841	15,648,673	-	-	-	-	-	-	90,235,903	88,975,991	1,259,912	21,998,265
Sep	127,522,939	14,709,307	-	-	-	-	-	-	90,911,763	89,481,695	1,430,069	21,901,869
Dec	128,295,753	13,766,954	-	-	-	-	-	-	92,544,110	90,908,572	1,635,538	21,984,690
2026												
Mar	125,993,879	12,824,602	-	-	-	-	-	-	90,919,474	89,269,037	1,650,436	22,249,803

¹⁾ Figures from June 2022 includes New Hayven Merchant Bank Inc.

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. ²⁾	Other		
	Total	Comm. Banks Dep.	Secur.	Loans and Adv.	Other	Total	Cash	Dep.	Total	Gov't T/Bills	Local Gov't Sec.	Other Gov't Sec. ¹⁾	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets						Other Assets	
2016	11,419.8	5,344.2	2,982.8	586.5	2,506.3	6,417.5	1,769.5	4,648.0	-	-	-	-	9,955.4	8,659.8	837.4	458.2	4,154.6	3,369.5	785.1	31,947.3	4,450.8	10,242.6	10,672.3	6,581.5	
2017	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	1,085.7	785.1	4,115.0	3,366.3	748.7	36,862.0	4,720.6	13,621.6	11,775.9	6,743.9	
2018	12,541.0	5,132.4	4,171.1	674.7	2,562.9	8,565.1	2,603.4	5,961.7	150.0	-	150.0	-	21,999.1	20,524.8	283.0	1,191.3	6,076.2	4,661.3	1,414.9	49,331.4	5,796.3	13,663.7	21,453.7	8,417.7	
2019	13,065.2	5,469.2	4,448.5	602.8	2,544.7	10,721.5	3,546.3	7,175.2	150.0	-	150.0	-	26,220.8	24,852.7	197.2	1,170.9	8,025.4	4,727.3	3,298.1	58,182.9	6,237.0	18,264.8	23,934.8	9,746.2	
2020	12,849.4	5,248.8	4,485.8	655.5	2,459.3	11,921.3	3,961.1	7,960.2	105.0	-	105.0	-	27,181.4	25,664.1	291.5	1,225.8	8,672.2	4,939.5	3,732.7	60,729.2	6,023.5	20,461.7	24,925.0	9,319.0	
2021																									
Mar	14,064.5	5,503.2	5,137.0	797.8	2,626.5	12,057.3	3,993.9	8,063.4	105.0	-	105.0	-	27,111.0	25,658.8	368.7	1,083.4	8,818.0	4,917.5	3,900.5	62,155.9	6,001.3	32,785.9	13,811.7	9,557.0	
Jun	13,872.3	5,623.7	4,687.7	783.1	2,777.7	12,624.5	4,194.3	8,430.2	90.0	-	90.0	-	30,586.1	29,092.0	395.9	1,098.1	8,641.2	4,927.9	3,713.3	65,814.0	6,303.6	36,060.1	13,786.7	9,663.6	
Sep	13,780.1	5,700.0	4,728.9	754.7	2,596.5	13,162.7	4,642.1	8,520.6	90.0	-	90.0	-	37,670.7	36,143.8	400.3	1,126.6	8,938.3	4,908.6	4,029.8	73,641.8	6,369.7	37,083.5	20,342.7	9,845.9	
Dec	14,296.6	6,144.4	4,643.1	801.5	2,707.6	11,997.2	3,769.5	8,227.7	75.0	-	75.0	-	40,899.6	39,394.9	425.0	1,079.8	8,957.8	4,906.3	4,051.5	76,226.2	6,362.3	46,818.3	14,046.8	8,998.7	
2022																									
Mar	13,643.0	5,642.4	5,270.2	840.0	1,890.3	11,187.9	3,672.2	7,515.7	75.0	-	75.0	-	63,452.0	61,732.5	403.9	1,315.6	10,454.4	4,843.3	5,611.1	98,812.4	6,411.8	68,343.4	14,988.9	9,068.3	
Jun	14,653.4	5,902.2	5,361.0	833.8	2,556.4	11,629.8	3,308.2	8,321.6	60.0	-	60.0	-	66,526.8	64,763.6	441.4	1,321.7	12,432.4	4,829.2	7,603.2	105,302.3	6,421.5	67,627.5	18,067.7	13,185.7	
Sep	14,113.1	5,473.9	5,382.1	842.8	2,414.3	11,795.1	3,477.0	8,318.1	60.0	-	60.0	-	55,447.8	53,853.8	443.2	1,150.9	12,682.4	4,847.2	7,835.2	94,098.4	6,353.5	56,960.3	18,260.7	12,523.9	
Dec	16,187.2	5,901.3	5,341.5	873.2	4,071.3	12,037.2	3,730.9	8,306.3	60.0	-	60.0	-	56,053.0	53,950.0	430.9	1,672.1	11,138.3	3,287.5	7,850.8	95,475.7	6,265.0	62,867.5	16,538.7	9,804.4	
2023																									
Mar	14,771.0	5,978.9	5,628.3	762.8	2,401.0	12,651.5	3,855.2	8,796.3	60.0	-	60.0	-	60,348.8	57,998.9	446.9	1,903.0	14,276.2	5,048.7	9,227.5	102,107.5	6,528.4	67,050.4	18,671.8	9,856.9	
Jun	14,692.3	5,956.2	5,630.4	748.1	2,357.6	13,166.8	3,986.1	9,180.7	0.0	-	0.0	-	56,995.8	54,822.0	449.5	1,724.4	14,338.6	5,031.8	9,306.8	99,193.5	6,362.6	64,208.6	18,888.9	9,733.4	
Sep	14,737.6	5,801.8	5,837.9	742.2	2,355.8	13,573.5	4,266.2	9,307.3	0.0	-	0.0	-	52,964.4	50,922.6	458.0	1,583.8	14,390.6	5,030.6	9,360.0	95,666.0	6,339.2	60,514.2	19,141.3	9,671.4	
Dec	14,543.5	5,982.4	5,545.1	745.7	2,270.3	14,554.9	4,551.0	10,003.9	0.0	-	0.0	-	50,302.2	47,832.5	494.7	1,975.1	14,587.3	5,017.1	9,570.2	93,987.9	6,229.3	58,339.5	19,499.0	9,920.2	
2024																									
Mar	14,981.3	5,129.7	6,777.4	748.3	2,325.9	14,741.3	4,694.0	10,047.3	0.0	-	0.0	-	46,429.4	43,885.8	500.5	2,043.2	14,443.9	5,029.6	9,414.2	90,595.8	7,182.8	53,678.4	20,351.4	9,383.2	
Jun	14,917.5	5,078.1	6,648.1	743.0	2,448.4	15,010.5	4,602.2	10,408.3	0.0	-	0.0	-	42,942.8	40,951.1	501.1	1,490.6	15,534.4	5,699.1	9,835.3	88,405.2	7,039.3	51,259.7	20,163.1	9,943.0	
Sep	15,310.5	5,072.8	7,083.7	729.1	2,424.9	14,612.5	4,798.2	9,814.3	0.0	-	0.0	-	49,593.9	47,248.1	487.6	1,858.1	14,569.5	5,688.9	8,880.6	94,086.4	5,301.5	58,271.9	21,088.4	9,424.6	
Dec	15,530.0	4,448.7	7,664.6	944.5	2,472.2	17,054.5	5,033.7	12,020.8	0.0	-	0.0	-	50,084.1	48,566.9	514.6	1,002.5	14,904.8	6,338.9	8,565.9	97,573.4	10,328.9	59,510.7	16,181.1	11,552.6	
2025																									
Mar	16,468.4	5,096.1	7,750.5	928.5	2,693.2	16,605.1	5,170.6	11,434.6	0.0	-	0.0	-	50,248.3	48,622.6	589.6	1,036.1	15,326.4	6,357.6	8,968.8	98,648.2	8,165.8	65,541.1	12,070.9	12,870.4	
Jun	17,015.6	5,444.0	7,562.0	933.7	3,075.8	17,160.3	5,460.1	11,700.2	0.0	-	0.0	-	50,179.8	48,564.5	556.9	1,058.4	15,672.3	6,350.5	9,321.8	100,028.1	8,080.9	66,777.2	12,025.7	13,144.3	
Sep	16,705.0	5,691.2	7,066.7	923.4	3,023.7	18,509.5	5,795.1	12,714.4	0.0	-	0.0	-	49,157.4	47,373.4	514.9	1,269.1	15,942.4	6,332.6	9,609.8	100,314.2	8,235.8	66,998.6	12,665.5	12,414.4	
Dec	16,741.0	5,568.7	7,184.9	903.7	3,083.7	20,002.0	6,019.1	13,982.8	0.0	-	0.0	-	50,642.5	48,516.9	516.8	1,608.8	15,686.2	6,338.8	9,347.4	103,071.7	8,202.4	70,754.5	12,664.0	11,450.8	
2026																									
Mar	16,278.2	5,403.4	6,861.6	891.6	3,121.6	20,146.4	6,339.2	13,807.2	0.0	-	0.0	-	51,281.3	47,535.0	516.7	3,229.6	16,278.6	6,312.9	9,965.7	103,984.6	8,903.2	70,087.7	12,912.8	12,080.9	

Source: Life Insurance Companies.

¹⁾ The Government Debentures were replaced with Other Government Securities.

²⁾ Foreign liabilities include insurance fund from non-residents.

**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	Local Gov't Sec.	Other Gov't Sec. ¹⁾	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total						Fixed Assets	Other Assets	
2016	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	78.9	217.2	5,707.9	4,122.6	1,585.4	18,069.8	-	13,713.3	341.9	4,014.6	
2017	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	48.1	317.9	5,465.6	4,169.7	1,295.9	17,861.0	-	13,483.5	346.7	4,030.8	
2018	3,946.0	1,740.6	1,376.7	6.0	822.7	4,038.8	67.4	3,971.4	-	-	-	-	10,093.5	8,199.5	212.2	1,681.8	4,888.5	3,464.8	1,423.8	22,966.8	-	17,202.1	716.6	5,048.1	
2019	3,643.0	1,832.3	1,015.4	-	795.3	4,467.4	60.3	4,407.1	-	-	-	-	10,146.6	10,084.5	23.3	38.7	5,414.4	3,573.5	1,840.9	23,671.3	-	19,522.5	650.6	3,498.2	
2020	3,840.8	2,022.6	1,121.2	-	697.0	4,701.0	35.5	4,665.5	-	-	-	-	11,382.6	11,322.6	22.7	37.3	5,826.3	3,655.8	2,170.5	25,750.6	-	21,524.7	735.4	3,490.5	
2021																									
Mar	7,490.3	2,516.3	1,140.3	-	3,833.6	5,160.2	43.5	5,116.6	-	-	-	-	11,767.8	11,707.6	22.5	37.6	5,310.5	3,625.3	1,685.2	29,728.7	-	23,024.5	822.3	5,881.9	
Jun	7,906.8	2,754.5	1,300.4	-	3,852.0	5,303.0	27.8	5,275.2	-	-	-	-	12,544.5	12,484.6	22.3	37.6	5,980.3	4,038.2	1,942.1	31,734.6	-	24,521.6	872.1	6,341.0	
Sep	8,420.0	3,140.8	1,332.0	-	3,947.2	5,445.4	57.2	5,388.2	-	-	-	-	14,904.1	14,844.4	22.0	37.6	6,258.3	3,993.9	2,264.4	35,027.9	-	27,534.8	794.8	6,698.3	
Dec	8,749.1	3,374.6	1,384.9	-	3,989.6	5,200.3	77.8	5,122.5	-	-	-	-	15,614.8	15,555.4	21.8	37.6	6,486.5	4,050.7	2,435.8	36,050.8	-	28,771.7	1,051.5	6,227.6	
2022																									
Mar	8,352.7	3,040.1	1,317.4	-	3,995.2	5,790.3	61.1	5,729.2	50.0	-	-	50.0	22,634.1	22,573.9	15.7	44.5	6,205.9	4,039.0	2,166.9	43,033.0	-	35,622.1	854.8	6,556.1	
Jun	8,050.1	2,846.9	1,264.7	-	3,938.6	5,469.8	70.8	5,399.0	40.0	-	-	40.0	24,928.7	24,868.7	15.5	44.5	6,510.8	4,097.3	2,413.5	44,999.4	-	37,498.3	890.9	6,610.2	
Sep	6,635.2	2,983.4	1,251.2	-	2,400.6	5,673.7	72.4	5,601.3	40.0	-	-	40.0	23,650.4	21,853.9	15.3	1,781.2	6,739.0	4,104.1	2,635.0	42,738.3	-	34,737.4	968.1	7,032.8	
Dec	5,967.2	2,431.9	1,235.3	-	2,300.0	5,955.0	103.2	5,851.8	25.0	-	-	25.0	23,908.4	22,114.1	15.1	1,779.1	6,596.2	3,849.5	2,746.8	42,451.8	-	34,749.2	636.4	7,066.2	
2023																									
Mar	4,252.4	1,127.4	1,054.2	-	2,070.8	8,110.5	319.2	7,791.2	25.0	-	25.0	-	25,017.0	23,228.5	15.0	1,773.5	6,686.0	3,835.6	2,850.3	44,090.8	-	36,254.0	1,091.4	6,745.4	
Jun	5,696.0	2,808.8	763.9	-	2,123.3	6,666.5	310.9	6,355.6	180.6	-	180.6	-	24,672.3	22,856.3	14.7	1,801.3	6,776.1	3,844.3	2,931.9	43,991.4	-	36,140.9	663.4	7,187.1	
Sep	5,351.6	2,640.8	579.3	-	2,131.5	6,905.4	104.7	6,800.7	180.2	-	180.2	-	23,923.8	22,018.9	14.5	1,890.3	6,930.2	3,845.9	3,084.3	43,291.1	-	35,081.8	962.5	7,246.8	
Dec	6,153.3	3,170.7	792.6	-	2,190.0	4,460.1	137.5	4,322.6	181.1	-	181.1	-	24,429.0	20,519.1	14.3	3,895.6	6,987.6	3,851.5	3,136.1	42,211.1	-	34,162.7	408.3	7,640.2	
2024																									
Mar	5,704.9	1,754.9	1,631.4	-	2,318.7	5,531.2	72.7	5,458.5	181.1	-	181.1	-	23,951.2	20,014.7	14.1	3,922.3	7,257.1	3,882.8	3,374.3	42,625.5	-	34,067.7	757.6	7,800.2	
Jun	5,458.0	1,664.2	1,606.3	-	2,187.4	5,700.9	77.1	5,623.8	181.0	-	181.0	-	22,838.5	18,857.0	13.8	3,967.7	7,760.6	4,384.8	3,375.8	41,938.9	-	33,166.5	749.4	8,023.0	
Sep	3,363.1	1,518.5	1,151.0	-	693.6	5,557.6	109.8	5,447.8	184.1	-	184.1	-	22,879.5	20,821.4	13.5	2,044.6	7,715.8	4,376.5	3,339.3	39,700.2	-	33,449.7	569.4	5,681.1	
Dec	4,504.2	1,303.8	1,689.5	-	1,511.0	5,869.5	131.6	5,737.9	184.1	-	184.1	-	22,132.8	20,073.6	13.2	2,046.0	7,738.1	4,420.5	3,317.6	40,428.7	-	33,202.8	580.7	6,645.1	
2025																									
Mar	4,056.6	1,559.4	1,364.2	-	1,133.0	6,161.6	104.8	6,056.8	183.9	-	183.9	-	21,950.0	19,898.0	7.8	2,044.2	8,088.9	4,422.9	3,666.0	40,441.0	-	33,417.3	576.5	6,447.2	
Jun	3,440.7	1,865.3	1,185.3	-	390.1	6,717.9	126.0	6,591.9	183.5	-	183.5	-	22,152.6	20,106.5	7.5	2,038.6	9,071.2	4,826.0	4,245.2	41,566.0	-	34,062.0	730.9	6,773.0	
Sep	3,513.2	1,923.0	1,309.1	-	281.0	7,606.8	160.3	7,446.5	183.8	-	183.8	-	22,893.0	20,050.5	7.4	2,835.0	9,237.6	4,814.1	4,423.5	43,434.4	-	34,949.8	1,345.1	7,139.5	
Dec	3,496.4	1,765.6	1,226.3	-	504.5	8,029.2	199.0	7,830.2	183.8	-	183.8	-	23,132.2	21,096.7	0.3	2,035.2	9,901.1	4,881.3	5,019.8	44,742.7	-	36,111.0	1,313.7	7,318.1	
2026																									
Mar	3,601.9	1,666.2	1,127.7	-	808.0	8,293.8	223.7	8,070.0	183.8	-	183.8	-	22,147.7	20,112.8	0.3	2,034.5	10,332.6	5,996.6	4,336.0	44,559.7	0.0	36,131.5	1,343.4	7,084.8	

¹⁾ The Government Debentures were replaced with Other Government Securities.

**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. ²⁾	Other		
	Total	Comm. Banks Deposits	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Local Gov't Sec.	Other Gov't Sec. ¹⁾	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets						Other Assets	
2016	15,627.3	6,931.0	3,849.7	586.5	4,260.1	9,642.3	1,802.0	7,840.3	-	-	-	-	14,884.9	13,293.2	916.4	675.4	9,862.5	7,492.1	2,370.5	50,017.1	4,450.8	23,955.9	11,014.2	10,596.1	
2017	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	1,133.7	1,103.0	9,580.6	7,536.0	2,044.6	54,722.9	4,720.6	27,105.1	12,122.6	10,774.7	
2018	16,487.0	6,873.0	5,547.8	680.6	3,385.6	12,603.9	2,670.8	9,933.1	150.0	-	150.0	-	32,092.6	28,724.3	495.2	2,873.2	10,964.7	8,126.1	2,838.7	72,298.2	5,796.3	30,865.8	22,170.3	13,465.8	
2019	16,708.2	7,301.4	5,464.0	602.8	3,340.0	15,188.9	3,606.6	11,582.3	150.0	-	150.0	-	36,367.3	34,937.2	220.5	1,209.7	13,439.8	8,300.8	5,139.0	81,854.2	6,237.0	37,787.3	24,585.5	13,244.4	
2020	16,690.2	7,271.4	5,607.0	655.5	3,156.3	16,622.2	3,996.6	12,625.6	105.0	-	105.0	-	38,564.0	36,986.8	314.2	1,263.1	14,498.4	8,595.3	5,903.1	86,479.8	6,023.5	41,986.3	25,660.4	12,809.5	
2021																									
Mar	21,554.7	8,019.5	6,277.3	797.8	6,460.1	17,217.5	4,037.4	13,180.1	105.0	-	105.0	-	38,878.8	37,366.5	391.2	1,121.1	14,128.5	8,542.8	5,585.7	91,884.5	6,001.3	55,810.4	14,634.0	15,438.8	
Jun	21,779.1	8,378.2	5,988.1	783.1	6,629.7	17,927.5	4,222.1	13,705.4	90.0	-	90.0	-	43,130.6	41,576.7	418.2	1,135.7	14,621.5	8,966.1	5,655.4	97,548.7	6,303.6	60,581.7	14,658.8	16,004.6	
Sep	22,200.1	8,840.8	6,060.9	754.7	6,543.6	18,608.1	4,699.3	13,908.8	90.0	-	90.0	-	52,574.8	50,988.3	422.4	1,164.2	15,196.6	8,902.4	6,294.2	108,669.6	6,369.7	64,618.2	21,137.5	16,544.2	
Dec	23,045.7	9,519.0	6,028.1	801.5	6,697.2	17,197.5	3,847.4	13,350.1	75.0	-	75.0	-	56,514.4	54,950.2	446.8	1,117.4	15,444.3	8,957.0	6,487.3	112,277.0	6,362.3	75,590.0	15,098.3	15,226.4	
2022																									
Mar	21,995.7	8,682.5	6,587.6	840.0	5,885.5	16,978.2	3,733.3	13,244.9	125.0	0.0	75.0	50.0	86,086.1	84,306.4	419.6	1,360.1	16,660.4	8,882.3	7,778.1	141,845.4	6,411.8	103,965.6	15,843.6	15,624.4	
Jun	22,703.5	8,749.1	6,625.7	833.8	6,495.0	17,099.6	3,379.0	13,720.6	100.0	0.0	60.0	40.0	91,455.4	89,632.3	456.9	1,366.2	18,943.2	8,926.5	10,016.6	150,301.8	6,421.5	105,125.8	18,958.6	19,795.9	
Sep	20,748.3	8,457.3	6,633.3	842.8	4,814.9	17,468.7	3,549.3	13,919.4	100.0	0.0	100.0	0.0	79,098.3	75,707.7	458.5	2,932.1	19,421.4	8,951.3	10,470.1	136,836.7	6,353.5	91,697.7	19,228.8	19,556.7	
Dec	22,154.4	8,333.2	6,576.7	873.2	6,371.3	17,992.2	3,834.1	14,158.1	85.0	0.0	85.0	0.0	79,961.4	76,064.1	446.0	3,451.2	17,734.5	7,137.0	10,597.6	137,927.5	6,265.0	97,616.8	17,175.1	16,870.7	
2023																									
Mar	19,023.3	7,106.2	6,682.5	762.8	4,471.8	20,762.0	4,174.4	16,587.5	85.0	0.0	85.0	0.0	85,365.8	81,227.4	461.9	3,676.5	20,962.2	8,884.3	12,077.9	146,198.3	6,528.4	103,304.4	19,763.2	16,602.3	
Jun	20,388.2	8,765.0	6,394.3	748.1	4,480.9	19,833.3	4,297.0	15,536.2	180.6	0.0	180.6	0.0	81,668.1	77,678.2	464.2	3,525.7	21,114.7	8,876.1	12,238.6	143,184.9	6,362.6	100,349.5	19,552.3	16,920.4	
Sep	20,089.1	8,442.5	6,417.2	742.2	4,487.3	20,478.9	4,370.9	16,108.0	180.2	0.0	180.2	0.0	76,888.2	72,941.6	472.6	3,474.0	21,320.8	8,876.5	12,444.3	138,957.1	6,339.2	95,596.0	20,103.8	16,918.2	
Dec	20,696.8	9,153.2	6,337.7	745.7	4,460.3	19,015.1	4,688.6	14,326.5	181.1	0.0	181.1	0.0	74,731.2	68,351.5	509.0	5,870.7	21,574.9	8,868.7	12,706.3	136,199.1	6,229.3	92,502.1	19,907.3	17,560.3	
2024																									
Mar	20,686.2	6,884.5	8,408.8	748.3	4,644.6	20,272.5	4,766.7	15,505.8	181.1	0.0	181.1	0.0	70,380.6	63,900.5	514.6	5,965.5	21,700.9	8,912.4	12,788.5	133,221.3	7,182.8	87,746.1	21,109.0	17,183.4	
Jun	20,375.5	6,742.3	8,254.4	743.0	4,635.8	20,711.4	4,679.3	16,032.1	181.0	0.0	181.0	0.0	65,781.3	59,808.1	515.0	5,458.2	23,294.9	10,083.9	13,211.1	130,344.1	7,039.3	84,426.3	20,912.5	17,966.0	
Sep	18,673.6	6,591.3	8,234.7	729.1	3,118.5	20,170.1	4,908.0	15,262.1	184.1	0.0	184.1	0.0	72,473.4	68,069.5	501.1	3,902.8	22,285.3	10,065.4	12,219.9	133,786.6	5,301.5	91,721.6	21,657.8	15,105.7	
Dec	20,034.2	5,752.5	9,354.1	944.5	3,983.1	22,924.1	5,165.4	17,758.7	184.1	0.0	184.1	0.0	72,216.9	68,640.5	527.9	3,048.5	22,642.8	10,759.4	11,883.4	138,002.1	10,328.9	92,713.6	16,761.8	18,197.8	
2025																									
Mar	20,525.0	6,655.5	9,114.7	928.5	3,826.2	22,766.8	5,275.4	17,491.4	183.9	0.0	183.9	0.0	72,198.3	68,520.6	597.4	3,080.3	23,415.3	10,780.5	12,634.8	139,089.2	8,165.8	98,958.4	12,647.3	19,317.6	
Jun	20,456.2	7,309.3	8,747.2	933.7	3,465.9	23,878.3	5,586.1	18,292.2	183.5	0.0	183.5	0.0	72,332.5	68,671.0	564.4	3,097.0	24,743.5	11,176.5	13,567.0	141,594.0	8,080.9	100,839.2	12,756.6	19,917.3	
Sep	20,218.2	7,614.2	8,375.9	923.4	3,304.7	26,116.3	5,955.3	20,160.9	183.8	0.0	183.8	0.0	72,050.4	67,423.9	522.3	4,104.1	25,180.0	11,146.7	14,033.3	143,748.6	8,235.8	101,948.4	14,010.6	19,553.9	
Dec	20,237.4	7,334.3	8,411.2	903.7	3,588.3	28,031.1	6,218.1	21,813.0	183.8	0.0	183.8	0.0	73,774.7	69,613.6	517.2	3,644.0	25,587.3	11,220.0	14,367.2	147,814.4	8,202.4	106,865.4	13,977.7	18,768.8	
2026																									
Mar	19,880.1	7,069.6	7,989.3	891.6	3,929.6	28,440.1	6,562.9	21,877.2	183.8	0.0	183.8	0.0	73,429.0	67,647.8	517.1	5,264.1	26,611.3	12,309.5	14,301.7	148,544.3	8,903.2	106,219.2	14,256.2	19,165.7	

Source: Insurance Companies.

¹⁾ The Government Debentures were replaced with Other Government Securities.

²⁾ Foreign liabilities include insurance fund from non-residents.

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			Other	Pension Fund		Reserves	Other	
		Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec. ¹⁾	Total	Shares & Other Sec.						Mortgage Loans
2016	10,346.2	6,717.4	76.0	6,641.4	514.5	514.5	-	-	27,699.8	27,387.6	312.1	2,469.0	47,746.9	47,298.1	-	448.8
2017	12,056.0	7,897.2	38.2	7,858.9	658.5	658.4	0.0	0.0	31,135.2	30,842.7	292.5	2,129.8	53,876.6	53,367.7	-	508.9
2018	14,079.6	9,320.9	132.3	9,188.6	1,002.5	1,002.5	0.0	0.0	39,233.4	38,957.2	276.2	1,989.0	65,625.5	65,018.2	-	607.3
2019	21,680.4	7,831.5	101.9	7,729.6	397.6	397.6	0.0	-	44,037.8	43,960.5	77.3	725.4	74,672.7	73,840.1	-	832.6
2020	22,010.2	8,122.5	24.3	8,098.2	1,107.0	1,107.0	0.0	0.0	48,532.1	48,439.5	92.6	1,802.9	81,574.7	80,740.8	0.0	833.9
2021																
Mar	22,632.7	8,402.3	20.0	8,382.3	1,161.8	1,161.8	0.0	0.0	49,271.4	49,201.2	70.2	2,099.8	83,568.1	82,598.7	0.0	969.5
Jun	22,266.8	10,675.4	30.8	10,644.5	1,224.8	1,134.9	91.1	(1.1)	50,765.5	50,698.0	67.5	2,249.9	87,182.5	86,238.4	0.0	944.0
Sep	20,980.4	10,971.3	22.8	10,948.5	1,242.6	1,242.5	0.0	0.0	59,590.8	59,525.1	65.7	2,178.2	94,963.2	94,052.2	0.0	910.9
Dec	21,389.8	11,335.4	134.7	11,200.7	1,249.3	1,268.2	(18.9)	0.0	61,554.7	61,490.8	63.9	2,130.2	97,659.4	96,728.0	0.0	931.5
2022																
Mar	21,854.2	11,405.8	22.4	11,383.5	1,428.0	1,427.9	0.0	0.0	88,404.3	88,342.2	62.1	2,187.3	125,279.5	124,045.9	0.0	1,233.6
Jun	20,695.0	8,987.1	44.3	8,942.8	1,428.0	1,427.9	0.0	0.0	93,901.4	93,841.1	60.3	1,936.0	126,947.4	126,003.2	0.0	944.2
Sep	20,704.1	8,478.1	72.1	8,406.0	1,673.4	1,686.7	(10.7)	(2.7)	82,853.7	82,795.2	58.5	2,026.6	115,735.9	114,628.5	0.0	1,107.4
Dec	21,097.5	10,714.0	89.8	10,624.2	1,618.3	1,618.3	0.0	0.0	83,543.5	83,486.8	56.6	2,162.4	119,135.7	117,907.4	0.0	1,228.3
2023																
Mar	21,188.8	8,807.2	9.0	8,798.2	1,815.7	1,815.7	0.0	0.0	87,445.9	87,391.1	54.8	1,950.8	121,208.4	119,772.4	0.0	1,436.0
Jun	21,366.9	9,025.5	86.2	8,939.3	1,811.7	1,815.7	0.0	(4.1)	83,606.6	83,552.8	53.8	2,025.0	117,835.7	116,364.0	0.0	1,471.7
Sep	21,196.6	9,764.3	84.4	9,680.0	1,924.3	1,904.7	23.6	(4.1)	81,459.1	81,407.1	52.0	2,312.4	116,656.7	115,140.3	0.0	1,516.5
Dec	23,498.2	9,578.7	176.7	9,402.0	1,732.5	1,736.6	0.0	(4.1)	77,472.9	77,423.5	49.4	2,340.0	114,622.2	112,922.1	0.0	1,700.1
2024																
Mar	23,469.3	10,016.7	141.3	9,875.4	1,892.3	1,884.9	11.5	(4.1)	75,092.6	75,045.3	47.2	2,934.7	113,405.6	111,537.8	0.0	1,867.8
Jun	24,207.0	9,507.5	184.2	9,323.3	1,765.9	1,805.8	(35.7)	(4.1)	71,213.4	71,168.3	45.1	3,044.0	109,737.9	107,971.0	0.0	1,766.9
Sep	26,985.3	9,653.3	161.5	9,491.8	1,620.2	1,608.0	12.3	0.0	74,458.6	74,415.6	43.0	3,359.0	116,076.4	113,948.1	0.0	2,128.3
Dec	27,653.7	10,240.7	226.2	10,014.5	1,149.1	673.1	12.1	463.9	67,678.8	67,617.8	61.0	4,450.6	111,172.8	108,839.9	0.0	2,332.9
2025																
Mar	27,559.1	10,467.5	196.0	10,271.5	91.7	79.6	12.1	0.0	73,776.6	73,737.8	38.8	5,108.5	117,003.5	114,422.7	0.0	2,580.8
Jun	27,993.9	11,722.1	278.1	11,443.9	139.1	142.3	19.7	(22.9)	74,815.2	74,739.1	76.1	5,296.4	119,966.6	117,355.8	0.0	2,610.8
Sep	29,080.8	11,270.4	302.4	10,968.0	123.9	142.3	19.8	(38.2)	75,464.0	75,377.9	86.1	5,192.1	121,131.2	118,198.4	0.0	2,932.8
Dec	27,654.3	12,074.5	296.2	11,778.3	2,958.0	2,573.0	268.2	116.9	77,831.5	77,787.9	43.6	4,262.6	124,781.0	121,792.2	0.0	2,988.8
2026																
Mar	29,913.3	12,596.4	348.6	12,247.9	141.3	150.7	21.3	(30.6)	79,084.9	79,084.9	0.0	5,670.8	127,406.8	124,152.5	0.0	3,254.2

Source: Pension Schemes

¹⁾ The Government Debentures were replaced with Other Government Securities.

²⁾ Adjustments in the valuation method contributed to the significant increase in the balance sheet of the pension companies from December 2015.

SUMMARY NON BANK FINANCIAL INSTITUTION: ASSETS
(G\$Million)

Table 5.5 (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.	Other Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2016	219,735	31,515	31,404	1,905	29,499	6,828	6,828	0	0	118,340	41,449	15,698	61,193	31,648
2017	234,784	32,676	36,161	2,420	33,741	6,470	6,470	0	0	127,353	43,310	15,536	68,508	32,123
2018	268,477	52,871	38,884	2,865	36,019	6,605	6,455	150	0	135,445	47,397	14,436	73,611	34,671
2019	305,848	73,711	41,068	3,755	37,314	6,603	6,453	150	-	147,061	49,138	12,841	85,082	37,405
2020	325,673	45,089	45,960	4,076	41,884	8,335	8,230	105	-	186,387	50,453	13,209	122,725	39,902
2021														
Mar	340,102	48,546	48,420	4,108	44,312	8,004	7,898	105	-	195,357	50,806	13,269	131,282	39,776
Jun	352,507	48,469	51,486	4,306	47,179	9,438	9,258	181	(1)	202,573	51,217	13,291	138,065	40,541
Sep	372,588	47,579	53,172	4,775	48,398	9,397	9,307	90	-	221,489	51,753	13,395	156,341	40,951
Dec	380,676	49,097	52,726	4,024	48,702	9,679	9,623	56	-	227,646	52,520	13,138	161,988	41,529
2022														
Mar	445,301	48,456	52,722	3,800	48,922	10,639	10,514	75	50	291,056	53,046	13,762	224,248	42,428
Jun	461,596	48,487	50,857	3,481	47,376	10,859	10,759	60	40	306,638	53,759	13,855	239,024	44,755
Sep	438,631	46,595	49,491	3,679	45,812	11,320	11,233	89	(3)	285,239	55,817	15,140	214,281	45,985
Dec	445,727	48,392	51,233	3,974	47,259	10,381	10,296	85	-	290,008	58,849	15,792	215,367	45,714
2023														
Mar	488,753	45,284	50,233	4,227	46,007	10,576	10,491	85	-	333,577	62,962	15,969	254,646	49,083
Jun	485,799	46,983	48,328	4,529	43,799	9,678	9,501	181	(4)	331,102	67,169	16,035	247,897	49,709
Sep	483,449	47,487	48,752	4,567	44,185	9,642	9,442	204	(4)	326,936	71,216	15,940	239,781	50,632
Dec	482,386	50,686	47,333	4,926	42,406	9,550	9,373	181	(4)	323,741	74,519	18,642	230,580	51,076
2024														
Mar	479,532	49,142	59,454	6,750	52,704	8,526	8,334	195	(4)	305,209	77,368	18,544	209,298	57,201
Jun	475,570	48,769	53,916	5,816	48,100	9,092	8,949	148	(4)	308,556	80,475	16,519	211,562	55,237
Sep	488,502	50,160	57,318	6,181	51,137	8,947	8,751	196	-	314,546	82,992	17,526	214,028	57,531
Dec	493,015	50,783	58,955	6,512	52,443	10,060	9,400	196	464	315,848	85,810	17,530	212,509	57,369
2025														
Mar	516,750	52,917	61,091	6,820	54,271	9,151	8,955	196	-	313,232	88,950	18,979	205,302	80,359
Jun	521,519	50,875	58,142	5,927	52,216	9,594	9,414	203	(23)	319,518	92,850	17,050	209,618	83,389
Sep	529,097	51,105	58,330	6,328	52,002	9,540	9,374	204	(38)	332,105	99,240	18,151	214,713	78,017
Dec	541,217	50,132	59,129	6,552	52,577	10,889	10,321	452	117	343,618	105,478	18,198	219,942	77,448
2026														
Mar	546,834	52,164	60,788	6,973	53,814	5,204	5,029	205	(31)	348,516	110,857	20,138	217,522	80,163

Source: Non-Bank Financial Institutions

1) Adjustments in the valuation method used by the pension companies contributed to the significant increase in the balance sheet of the non-bank financial institutions from December 2015.

SUMMARY NON BANK FINANCIAL INSTITUTION: LIABILITIES
(G\$ Million)

Table 5.5 (b)

Period Ended	Total Liabilities	Foreign Sector	Deposits				Private Sector					Other
			Total Deposits	Private Sector	Public Sector	Shares	Total	Capital & Reserves	Loans Rec.	Insurance Premium	Pension Funds	
2016	219,735	16,502	49,854	6,335	2,693	40,826	132,663	79,067	1,848	4,451	47,298	20,716
2017	234,784	17,976	51,723	6,469	2,693	42,561	143,749	83,865	1,795	4,721	53,368	21,336
2018	268,477	28,658	50,659	6,405	2,522	41,733	164,595	92,063	1,718	5,796	65,018	24,564
2019	305,848	31,509	52,411	6,776	2,388	43,246	196,849	114,664	2,108	6,237	73,840	25,079
2020	325,673	32,904	55,667	6,662	2,457	46,548	212,007	123,093	2,150	6,024	80,741	25,095
2021												
Mar	340,102	22,062	56,836	6,726	2,473	47,637	233,322	142,414	2,308	6,001	82,599	27,882
Jun	352,507	22,154	58,086	6,815	2,486	48,785	243,796	148,942	2,312	6,304	86,238	28,471
Sep	372,588	28,898	58,408	7,060	2,088	49,260	256,146	153,339	2,385	6,370	94,052	29,136
Dec	380,676	23,044	59,129	7,069	2,297	49,764	270,486	164,912	2,484	6,362	96,728	28,017
2022												
Mar	445,301	23,991	59,987	7,168	2,315	50,504	325,037	192,216	2,364	6,412	124,046	36,286
Jun	461,596	27,357	60,446	7,304	2,332	50,811	333,567	198,750	2,389	6,422	126,007	40,226
Sep	438,631	27,733	61,027	7,439	2,149	51,439	309,574	185,859	2,732	6,353	114,628	40,298
Dec	445,727	25,936	62,293	7,482	2,166	52,644	319,668	192,602	2,894	6,265	117,907	37,831
2023												
Mar	488,753	29,376	64,342	7,884	2,184	54,274	357,053	228,719	2,033	6,528	119,772	37,982
Jun	485,799	29,287	65,878	8,192	2,156	55,529	352,289	227,315	2,248	6,363	116,364	38,346
Sep	483,449	29,991	68,616	8,315	2,219	58,082	346,259	222,689	2,090	6,339	115,140	38,583
Dec	482,386	30,099	71,291	8,576	2,192	60,524	341,357	219,874	2,332	6,229	112,922	39,638
2024												
Mar	479,532	24,638	74,779	9,108	2,210	63,461	338,793	216,235	2,118	8,903	111,538	41,322
Jun	475,570	23,522	76,699	9,084	2,228	65,387	333,298	215,116	2,130	8,081	107,971	42,050
Sep	488,502	25,150	79,237	9,085	2,247	67,905	341,924	217,604	2,136	8,236	113,948	42,191
Dec	493,015	25,523	81,627	8,771	2,266	70,589	344,217	224,968	2,208	8,202	108,840	41,648
2025												
Mar	516,750	43,515	85,698	8,836	2,588	74,274	344,085	218,648	2,112	8,903	114,423	43,452
Jun	521,519	40,158	89,816	8,930	2,609	78,276	346,703	219,008	2,259	8,081	117,356	44,842
Sep	529,097	41,137	93,328	9,166	2,759	81,403	349,938	220,810	2,694	8,236	118,198	44,694
Dec	541,217	40,392	96,180	9,551	2,782	83,848	360,640	227,656	2,989	8,202	121,792	44,004
2026												
Mar	546,834	39,873	100,095	9,651	2,803	87,641	361,886	225,701	3,129	8,903	124,153	44,980

Source: Non-Bank Financial Institutions

1) Adjustments in the valuation method used by the pension companies contributed to the significant increase in the balance sheet of the non-bank financial institutions

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

Table 6.1

Period	Current Account			Capital Account					Overall Deficit/Surp lus (3)+(8)	External Financing					Domestic Financing			
	Revenue	Expenditure	Balance (1) - (2)	Receipts			Expenditure	Balance (4) - (7)		Total (11)+(12)+(13)+(14)	Project Loans	External Debt Payments	Overseas Deposits	Other	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)
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	(5,516.1)	-	528.3	23,733.8	8,482.5	1,588.0	13,663.3
2017	195,060.3	181,400.0	13,660.3	12,198.9	17.0	12,181.8	58,618.3	(46,419.4)	(32,759.1)	8,740.1	17,286.1	(8,930.8)	-	384.8	24,019.0	(1,535.6)	1,985.4	23,569.3
2018	217,016.4	199,612.3	17,404.1	10,773.4	3.8	10,769.6	55,019.4	(44,246.0)	(26,842.0)	5,501.6	17,249.4	(11,977.0)	-	229.2	21,340.4	(24,059.7)	(1,619.5)	47,019.5
2019	240,585.3	216,193.8	24,391.5	11,944.8	9.6	11,935.2	66,262.4	(54,317.7)	(29,926.1)	10,964.5	22,606.6	(11,690.2)	-	48.1	18,961.6	24,643.6	2,608.9	(8,290.8)
2020	227,401.8	249,356.7	(21,954.8)	7,581.8	2.0	7,579.8	76,114.7	(68,533.0)	(90,487.8)	2,322.8	13,976.5	(11,653.6)	-	-	88,165.0	59,902.4	612.1	27,650.5
2021	267,032.6	282,887.4	(15,854.8)	5,392.1	7.7	5,384.3	104,386.2	(98,994.1)	(114,848.9)	11,683.7	23,518.1	(11,834.3)	-	-	103,165.2	131,731.2	1,919.6	(30,485.6)
2022	429,459.4	335,010.1	94,449.4	8,114.4	19.4	8,095.0	258,086.8	(249,972.4)	(155,523.0)	31,260.9	43,781.9	(12,521.0)	-	-	124,262.1	36,789.9	1,796.9	85,675.3
2023	597,905.3	382,329.5	215,575.8	3,301.0	26.6	3,274.4	421,819.4	(418,518.4)	(202,942.6)	48,042.5	60,505.2	(12,462.7)	-	-	154,900.2	123,934.9	(1,762.6)	32,727.8
2024	784,562.0	517,682.6	266,879.4	2,796.7	27.1	2,769.6	646,084.6	(643,287.9)	(376,408.5)	92,637.6	108,180.6	(15,543.0)	-	-	283,770.8	169,712.1	(619.1)	114,677.8
2025	993,526.1	627,457.0	366,069.2	9,878.8	71.0	9,807.8	684,897.6	(675,018.8)	(308,949.6)	162,663.8	182,667.1	(20,003.3)	-	-	146,285.8	(20.5)	-	146,306.3
2021																		
1st Qtr	61,202.1	46,755.6	14,446.5	318.0	-	318.0	4,512.5	(4,194.6)	10,251.9	4,104.6	8,034.8	(3,930.2)	-	-	(14,356.5)	61,187.8	(331.1)	(75,213.2)
2nd Qtr	73,979.9	67,478.2	6,501.6	725.3	-	725.3	26,966.0	(26,240.7)	(19,739.1)	327.9	2,381.3	(2,053.5)	-	-	19,411.2	8,026.6	2,059.2	9,325.4
3rd Qtr	63,508.7	70,610.7	(7,102.0)	660.3	-	660.3	14,911.3	(14,251.1)	(21,353.1)	(2,059.6)	2,006.1	(4,065.7)	-	-	23,412.7	29,147.1	90.6	(5,825.0)
4th Qtr	68,342.0	98,042.9	(29,700.9)	3,688.5	7.7	3,680.8	57,996.3	(54,307.7)	(84,008.6)	9,310.9	11,095.9	(1,785.0)	-	-	74,697.7	33,369.7	100.9	41,227.1
2022																		
1st Qtr	68,388.5	51,182.6	17,205.9	77.9	1.9	76.0	12,204.9	(12,127.0)	5,078.9	(2,944.3)	1,232.2	(4,176.5)	-	-	(2,134.5)	33,040.9	2,040.1	(37,215.5)
2nd Qtr	124,909.2	85,597.0	39,312.2	3,995.4	8.1	3,987.3	34,555.8	(30,560.4)	8,751.8	2,265.0	4,522.2	(2,257.2)	-	-	(11,016.8)	(18,858.0)	165.7	7,675.4
3rd Qtr	114,746.8	77,197.3	37,549.5	133.9	6.9	127.0	38,042.4	(37,908.5)	(359.0)	25,909.6	30,245.2	(4,335.6)	-	-	(25,550.6)	(21,573.6)	529.7	(4,506.7)
4th Qtr	121,414.9	121,033.2	381.8	3,907.3	2.6	3,904.7	173,283.7	(169,376.4)	(168,994.7)	6,030.5	7,782.2	(1,751.7)	-	-	162,964.1	44,180.6	(938.6)	119,722.1
2023																		
1st Qtr	128,683.2	69,601.9	59,081.4	448.5	13.7	434.8	27,283.2	(26,834.7)	32,246.7	(1,822.4)	2,783.9	(4,606.4)	-	-	(30,424.3)	57,685.0	68.3	(88,177.6)
2nd Qtr	151,405.8	99,598.7	51,807.1	837.2	4.2	833.0	90,784.4	(89,947.2)	(38,140.0)	12,548.9	14,513.8	(1,964.9)	-	-	25,591.1	16,474.3	(989.2)	10,106.0
3rd Qtr	132,615.8	77,311.5	55,304.3	318.2	5.9	312.3	70,114.6	(69,796.4)	(14,492.1)	783.2	4,776.8	(3,993.6)	-	-	13,708.9	34,482.8	(59.2)	(20,714.6)
4th Qtr	185,200.4	135,817.5	49,383.0	1,697.0	2.7	1,694.2	233,637.1	(231,940.1)	(182,557.1)	36,532.8	38,430.6	(1,897.8)	-	-	146,024.4	15,292.8	(782.3)	131,513.9
2024																		
1st Qtr	150,251.4	87,894.2	62,357.1	403.4	-	403.4	43,449.8	(43,046.4)	19,310.7	14,292.7	19,096.9	(4,804.2)	-	-	(33,603.4)	67,702.7	(1,020.8)	(100,285.3)
2nd Qtr	193,404.9	124,827.7	68,577.2	871.8	0.2	871.6	119,461.0	(118,589.2)	(50,012.0)	14,190.2	16,480.1	(2,289.9)	-	-	35,821.8	31,340.1	(44.5)	4,526.2
3rd Qtr	169,436.4	103,669.5	65,766.9	149.5	24.0	125.5	106,042.0	(105,892.5)	(40,125.6)	23,423.0	28,381.9	(4,958.9)	-	-	16,702.6	35,979.2	(618.7)	(18,657.8)
4th Qtr	271,469.3	201,291.1	70,178.2	1,372.0	2.9	1,369.1	377,131.8	(375,759.8)	(305,581.6)	40,731.7	44,221.7	(3,489.9)	-	-	264,849.8	34,690.1	1,064.9	229,094.8
2025																		
1st Qtr	187,596.3	130,718.2	56,878.1	1,339.7	2.8	1,336.9	59,070.7	(57,730.9)	(852.8)	2,228.8	9,218.0	(6,989.2)	-	-	(1,376.0)	137,202.8	1,384.3	(139,963.1)
2nd Qtr	309,734.5	160,094.3	149,640.1	3,162.1	-	3,162.1	187,887.6	(184,725.5)	(35,085.4)	16,919.8	19,399.9	(2,480.2)	-	-	18,165.6	5,139.1	336.2	12,690.3
3rd Qtr	154,419.2	151,514.2	2,905.0	468.7	10.9	457.8	141,082.7	(140,614.0)	(137,709.0)	102,783.5	109,827.5	(7,044.0)	-	-	34,925.4	69,089.0	(593.4)	(33,570.2)
4th Qtr	341,776.2	185,130.2	156,646.0	4,908.2	57.3	4,850.9	296,856.6	(291,948.4)	(135,302.5)	40,731.7	44,221.7	(3,489.9)	-	-	94,570.7	(211,451.5)	(1,127.1)	307,149.3
2026																		
1st Qtr	199,741.8	128,186.0	71,555.7	20.3	3.1	17.2	50,825.2	(50,804.9)	20,750.8	47,546.2	54,692.1	(7,145.9)	-	-	(68,297.0)	67,284.3	(3,283.8)	(132,297.5)

Sources: Ministry of Finance and Bank of Guyana.

Notes:

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

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2

Period	Total Current Revenue ¹⁾	Tax Revenue												
		Total Tax Revenue	Income Tax				VAT & Excise Taxes			Taxes on International Trade				
			Total	Companies ²⁾	Personal	Other ³⁾	Total	Value Added Tax ⁴⁾	Excise Tax ⁴⁾	Total	Import Duty	Export Duty	Travel Tax	Other
2016	177,322.1	151,745.5	60,624.2	37,896.9	22,727.3	0.0	68,707.0	36,424.0	31,083.0	16,947.9	14,887.1	12.8	2,048.0	0.0
2017	195,060.3	171,149.9	67,747.6	46,078.3	21,669.3	0.0	76,319.2	42,555.9	33,458.6	18,496.8	16,272.9	22.6	2,201.2	0.0
2018	217,016.4	198,512.4	78,234.7	52,427.1	25,807.6	0.0	87,861.9	48,181.4	39,680.4	21,956.1	19,320.6	32.8	2,602.6	0.0
2019	240,585.3	225,992.9	93,595.3	64,384.6	29,210.8	0.0	96,551.4	52,748.6	43,802.8	24,991.5	22,135.5	29.1	2,826.9	0.0
2020	227,401.8	218,330.1	104,703.0	70,015.2	34,687.8	0.0	83,829.9	49,907.9	33,922.0	19,641.0	18,623.8	27.5	989.8	0.0
2021	267,032.6	255,085.5	122,858.7	79,951.4	42,907.3	0.0	94,778.3	48,377.5	46,400.8	25,611.4	23,737.1	29.3	1,845.0	0.0
2022	429,459.4	292,336.8	163,483.4	108,602.3	54,881.0	0.0	85,222.3	56,829.9	28,392.5	30,273.6	27,125.2	84.4	3,064.1	0.0
2023	597,905.3	366,615.0	211,826.9	143,994.2	67,832.7	0.0	103,787.0	72,042.5	31,744.5	34,755.1	30,409.9	134.5	4,210.7	0.0
2024	784,562.0	420,180.3	249,208.3	172,058.9	77,149.4	0.0	112,747.3	80,183.9	32,563.4	38,928.9	34,489.1	221.4	4,218.4	0.0
2025	993,526.1	435,239.1	231,782.8	167,647.4	64,135.5	0.0	130,178.8	85,345.3	44,833.5	50,058.1	44,714.4	309.1	5,034.6	0.0
2021														
1st Qtr	61,202.1	59,245.8	25,911.2	16,005.3	9,905.9	0.0	25,350.9	14,340.5	11,010.4	5,542.3	5,262.7	1.8	277.8	0.0
2nd Qtr	73,979.9	69,761.7	33,471.9	22,741.3	10,730.7	0.0	24,762.1	13,029.7	11,732.5	5,912.4	5,489.9	5.9	416.5	0.0
3rd Qtr	63,508.7	61,426.5	28,367.4	18,457.8	9,909.6	0.0	24,679.8	12,162.9	12,516.9	6,604.5	6,007.1	10.1	587.3	0.0
4th Qtr	68,342.0	64,651.5	35,108.2	22,747.1	12,361.1	0.0	19,985.5	8,844.4	11,141.1	7,552.2	6,977.3	11.5	563.4	0.0
2022														
1st Qtr	68,388.5	64,013.4	33,594.7	19,715.6	13,879.1	0.0	22,754.2	13,840.1	8,914.1	5,619.4	5,137.5	9.6	472.3	0.0
2nd Qtr	124,909.2	81,137.3	46,679.0	33,764.8	12,914.2	0.0	20,430.6	14,369.5	6,061.2	7,349.5	6,422.7	13.2	913.5	0.0
3rd Qtr	114,746.8	71,542.5	39,474.2	26,802.9	12,671.4	0.0	21,894.4	15,338.2	6,556.1	7,878.5	6,909.7	31.2	937.6	0.0
4th Qtr	121,414.9	75,643.6	43,735.4	28,319.1	15,416.3	0.0	20,143.1	13,282.0	6,861.1	9,426.3	8,655.3	30.3	740.6	0.0
2023														
1st Qtr	128,683.2	79,605.6	45,027.2	27,599.4	17,427.8	0.0	24,227.7	16,897.2	7,330.5	8,113.4	7,028.5	31.9	1,053.0	0.0
2nd Qtr	151,405.8	102,243.9	61,527.3	44,491.7	17,035.6	0.0	24,795.4	17,390.3	7,405.1	7,689.6	6,550.7	41.3	1,097.6	0.0
3rd Qtr	132,615.8	86,337.9	47,358.0	32,521.9	14,836.1	0.0	27,312.9	19,113.3	8,199.6	8,837.1	7,845.1	31.2	960.8	0.0
4th Qtr	185,200.4	98,427.6	57,914.4	39,381.2	18,533.2	0.0	27,451.0	18,641.7	8,809.3	10,114.9	8,985.6	30.0	1,099.4	0.0
2024														
1st Qtr	150,251.4	95,532.8	57,189.3	36,708.0	20,481.3	0.0	26,631.1	19,685.7	6,945.3	8,494.2	7,608.4	48.8	837.0	0.0
2nd Qtr	193,404.9	120,491.4	72,601.4	53,571.8	19,029.6	0.0	29,216.0	19,676.6	9,539.4	8,863.2	7,807.8	53.6	1,001.8	0.0
3rd Qtr	169,436.4	97,045.7	55,043.1	39,336.4	15,706.7	0.0	28,641.0	21,084.9	7,556.0	10,452.1	9,036.0	69.6	1,346.5	0.0
4th Qtr	271,469.3	107,110.4	64,374.5	42,442.7	21,931.8	0.0	28,259.3	19,736.7	8,522.6	11,119.4	10,036.8	49.4	1,033.2	0.0
2025														
1st Qtr	187,596.3	99,889.6	55,494.7	37,602.7	17,892.1	0.0	30,105.0	20,373.2	9,731.8	10,582.8	9,520.6	57.5	1,004.7	0.0
2nd Qtr	309,734.5	121,144.0	67,967.8	52,214.6	15,753.1	0.0	30,946.9	20,289.0	10,657.9	10,922.9	9,644.7	93.9	1,184.3	0.0
3rd Qtr	154,419.2	104,832.6	53,533.6	38,578.3	14,955.3	0.0	34,462.9	21,937.3	12,525.6	13,329.1	11,810.5	66.0	1,452.6	0.0
4th Qtr	341,776.2	109,372.9	54,786.7	39,251.8	15,535.0	0.0	34,664.0	22,745.8	11,918.2	15,223.3	13,738.6	91.6	1,393.1	0.0
2026														
1st Qtr	107,034.7	107,034.7	60,797.9	42,898.4	17,899.5	0.0	34,218.0	23,148.6	11,069.4	12,018.8	10,827.1	99.8	1,091.9	0.0

Source: Ministry of Finance

¹⁾ Total Current Revenue include funds from the Natural Resource Fund and Guyana REDD Plus Investment Fund.

²⁾ As of 2003, Companies Income Tax includes self-employed, corporation and withholding income taxes.

³⁾ As at March-2017, 'other income tax' will not include capital gains (it was relocated under 'other tax revenue').

⁴⁾ Value Added Tax (VAT) and Excise Tax were implemented on January 01, 2007.

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2 (Cont'd)

Period	Other Tax Revenue											Non-Tax Revenue								GRIF Inflows	NRF Withdrawal ⁴⁾	Carbon Credit Sales ⁵⁾		
	Total	Licences Vehicles	Environmental Tax	Environmental Levy ¹⁾	Capital Gains ²⁾	Excise Duty	Fees, Premium & ND Surtax ³⁾	Property Taxes			Total ⁴⁾	Rents & Royalties etc.	Fees, Fines etc.	Divs. from Fin. Enterprises	Interest	BOG Surplus	Other Dept. Receipts	Land Dev. Schemes	Harbour Surplus				Misc.	
								Total	Property Taxes	Estate Taxes														
2016	5,466.4	867.5	0.0	0.0	285.0	282.0	822.9	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	0.0	0.0	4,635.4	0.0	0.0	0.0	
2017	8,586.4	1,038.6	0.0	1,703.4	132.3	586.3	1,508.0	3,617.8	3,578.8	39.0	23,910.4	3,881.3	1,289.0	1,200.0	1,000.0	3,751.2	9,300.0	0.0	0.0	3,488.9	0.0	0.0	0.0	
2018	10,459.7	1,094.6	0.0	1,978.6	478.1	859.2	1,628.3	4,421.0	4,377.1	43.9	18,504.0	4,316.9	1,404.8	1,200.0	750.0	3,332.3	4,000.0	0.0	0.0	3,500.0	0.0	0.0	0.0	
2019	10,854.7	1,150.4	0.0	2,179.0	608.9	766.9	1,796.6	4,352.8	4,311.7	41.2	14,592.4	3,968.9	1,600.1	919.4	812.5	1,881.0	2,900.0	0.0	0.0	2,510.5	0.0	0.0	0.0	
2020	10,156.2	1,134.6	0.0	2,019.3	732.8	669.1	1,709.3	3,891.1	3,847.2	43.8	9,071.8	2,780.5	1,061.2	5.0	0.0	1,475.2	700.0	0.0	0.0	3,049.9	0.0	0.0	0.0	
2021	11,837.1	1,112.5	0.0	2,392.0	551.9	895.5	1,911.2	4,974.0	4,906.7	67.2	11,541.4	1,197.6	1,536.8	0.0	0.0	2,450.0	1,000.0	0.0	0.0	5,356.9	405.7	0.0	0.0	
2022	13,357.4	1,165.0	0.0	2,746.6	671.7	944.4	1,885.5	5,944.3	5,853.3	91.0	9,774.5	687.4	1,804.6	0.0	0.0	3,197.4	400.0	0.0	0.0	3,685.1	866.3	126,481.8	0.0	
2023	16,246.0	1,368.1	0.0	2,941.1	1,164.2	1,145.3	2,464.0	7,163.4	7,064.7	98.7	15,492.5	3,733.1	2,073.1	0.0	0.0	4,338.1	0.0	0.0	0.0	5,348.2	1,590.4	208,421.8	5,785.5	
2024	19,295.8	1,573.8	0.0	3,660.7	920.2	1,530.5	3,144.3	8,466.2	8,238.5	227.8	17,482.4	6,448.9	2,484.7	0.0	0.0	4,293.5	0.0	0.0	0.0	4,255.2	13,424.8	329,854.3	3,620.2	
2025	23,219.3	1,825.7	0.0	4,019.7	1,769.3	1,785.7	3,550.6	10,268.4	10,165.1	103.3	24,094.1	8,597.1	3,033.9	0.0	0.0	7,431.5	0.0	0.0	0.0	5,031.5	7,927.3	512,251.7	14,014.0	
2021																								
1st Qtr	2,441.3	317.2	0.0	519.5	110.6	276.3	760.1	457.6	446.5	11.1	1,956.3	377.5	294.3	0.0	0.0	0.0	0.0	0.0	0.0	1,284.4	0.0	0.0	0.0	0.0
2nd Qtr	5,615.3	270.0	0.0	556.4	170.9	179.2	366.7	4,072.2	4,058.0	14.2	4,151.4	167.3	442.8	0.0	0.0	2,450.0	300.0	0.0	0.0	791.3	66.7	0.0	0.0	0.0
3rd Qtr	1,774.9	262.1	0.0	586.0	132.9	195.9	388.3	209.8	189.7	20.1	2,032.5	185.3	368.6	0.0	0.0	0.0	0.0	0.0	0.0	1,478.6	49.6	0.0	0.0	0.0
4th Qtr	2,005.5	263.2	0.0	730.1	137.5	244.2	396.2	234.4	212.6	21.8	3,401.2	467.6	431.1	0.0	0.0	0.0	700.0	0.0	0.0	1,802.5	289.4	0.0	0.0	0.0
2022																								
1st Qtr	2,045.0	318.0	0.0	573.5	115.6	197.7	377.4	462.9	438.1	24.8	4,328.8	12.5	363.4	0.0	0.0	3,197.4	0.0	0.0	0.0	755.6	46.3	0.0	0.0	0.0
2nd Qtr	6,678.2	287.5	0.0	656.7	153.9	308.2	477.8	4,794.1	4,774.4	19.7	1,799.3	12.7	485.3	0.0	0.0	0.0	0.0	0.0	0.0	1,301.2	272.6	41,700.0	0.0	0.0
3rd Qtr	2,295.5	279.5	0.0	654.7	216.4	244.7	505.4	394.8	376.0	18.8	1,466.6	266.3	451.4	0.0	0.0	0.0	0.0	0.0	0.0	748.8	142.0	41,595.8	0.0	0.0
4th Qtr	2,338.8	280.1	0.0	861.7	185.8	193.8	525.0	292.5	264.8	27.7	2,179.9	395.9	504.4	0.0	0.0	0.0	400.0	0.0	0.0	879.5	405.4	43,186.1	0.0	0.0
2023																								
1st Qtr	2,237.3	370.3	0.0	591.4	164.5	203.7	570.1	337.2	318.3	19.0	2,268.5	464.6	509.5	0.0	0.0	0.0	0.0	0.0	0.0	1,294.5	470.3	41,595.8	4,743.0	
2nd Qtr	8,231.6	334.4	0.0	653.2	586.4	211.0	696.1	5,750.7	5,728.8	21.9	7,246.8	1,042.7	513.8	0.0	0.0	4,338.1	0.0	0.0	0.0	1,352.3	319.3	41,595.8	0.0	
3rd Qtr	2,829.9	336.4	0.0	780.4	207.0	288.3	660.6	557.2	529.1	28.1	3,557.0	1,163.4	571.6	0.0	0.0	0.0	0.0	0.0	0.0	1,822.0	82.6	41,595.8	1,042.5	
4th Qtr	2,947.3	327.0	0.0	916.1	206.3	442.3	537.2	518.3	488.5	29.8	2,420.1	1,062.4	478.2	0.0	0.0	0.0	0.0	0.0	0.0	879.5	718.2	83,634.5	0.0	
2024																								
1st Qtr	3,218.3	403.8	0.0	875.4	149.9	368.4	744.4	676.4	653.1	23.4	2,706.6	1,222.1	492.7	0.0	0.0	0.0	0.0	0.0	0.0	991.8	17.2	51,994.7	0.0	
2nd Qtr	9,810.8	396.0	0.0	934.7	282.1	367.5	1,215.5	6,615.0	6,456.6	158.4	8,480.5	1,882.9	713.2	0.0	0.0	4,293.5	0.0	0.0	0.0	1,590.9	1,205.3	62,393.6	834.0	
3rd Qtr	2,909.6	384.5	0.0	870.2	203.6	349.8	690.9	410.6	388.3	22.3	3,380.5	2,051.1	590.8	0.0	0.0	0.0	0.0	0.0	0.0	738.5	5,697.7	62,393.6	918.9	
4th Qtr	3,357.1	389.5	0.0	980.3	284.6	444.8	493.6	764.3	740.5	23.8	2,914.7	1,292.8	687.9	0.0	0.0	0.0	0.0	0.0	0.0	934.0	6,504.6	153,072.4	1,867.3	
2025																								
1st qtr	3,707.0	525.4	0.0	967.8	257.5	361.7	1,077.2	517.5	495.5	22.1	2,546.2	1,127.5	629.4	0.0	0.0	0.0	0.0	0.0	0.0	789.3	1,513.6	83,191.5	455.4	
2nd Qtr	11,306.4	421.7	0.0	877.7	646.2	373.3	1,022.3	7,965.3	7,938.9	26.4	11,818.3	1,462.2	823.0	0.0	0.0	7,431.5	0.0	0.0	0.0	2,101.5	3,373.8	166,383.0	7,015.4	
3rd Qtr	3,507.1	432.0	0.0	931.6	438.0	377.7	833.0	494.8	472.8	22.0	4,281.2	2,578.1	716.5	0.0	0.0	0.0	0.0	0.0	0.0	986.6	616.1	41,595.8	3,093.6	
4th Qtr	4,698.8	446.6	0.0	1,242.7	427.5	673.0	618.2	1,290.9	1,258.0	32.9	5,448.5	3,429.3	865.0	0.0	0.0	0.0	0.0	0.0	0.0	1,154.2	2,423.8	221,081.4	3,449.5	
2026																								
1st qtr	4,350.4	591.3	0.0	977.5	774.5	534.9	820.6	651.5	622.6	28.9	5,155.8	2,783.8	742.8	0.0	0.0	0.0	0.0	0.0	0.0	1,629.2	9.3	83,191.5	0.0	

Source: Ministry of Finance

¹⁾ Environmental Levy was implemented on February 01, 2017.

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

³⁾ Includes taxes on services such as betting shops.

⁴⁾ Guyana REDD Plus Investment Fund Inflows were excluded from Total Non-Tax Revenue with effect Dec-2012.

⁵⁾ Natural Resource Fund Withdrawal represents the amount in local currency withdrawn from the Natural Resource Fund and transferred to the Central Government by the Bank of Guyana.

⁶⁾ Carbon Credit Sales included from March 2023.

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	
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	181,400.0	173,373.3	54,444.2	49,236.0	7,823.0	2,215.5	5,432.3	5,633.2	3,206.5	5,383.0	626.8	711.6	18,204.1	69,693.2	6,924.5	572.3	42,056.9	4.1	20,135.3	8,026.7	
2018	199,612.3	191,101.5	59,452.0	51,249.9	8,309.8	2,458.6	5,299.4	6,135.4	2,726.8	5,487.5	675.2	630.4	19,526.8	80,399.6	7,576.1	344.7	50,463.6	16.9	21,998.4	8,510.7	
2019	216,193.8	207,683.1	68,550.9	57,908.0	9,525.0	2,800.2	6,025.9	6,809.2	2,385.6	5,726.9	667.2	834.0	23,133.9	81,224.2	8,555.8	920.3	46,974.3	14.7	24,759.1	8,510.7	
2020	249,356.7	241,595.1	71,852.2	72,477.3	16,540.8	2,483.0	6,181.8	6,977.2	8,406.9	5,734.5	835.2	2,092.7	23,225.2	97,265.6	7,951.0	1,239.9	54,507.0	5.0	33,562.6	7,761.6	
2021	282,887.4	274,971.7	77,811.9	90,272.5	23,142.5	2,620.2	6,684.9	7,813.9	9,050.7	6,210.5	896.3	1,044.8	32,808.7	106,887.3	12,955.2	709.5	58,245.1	2.9	34,974.6	7,915.7	
2022	335,010.1	326,051.8	87,760.4	108,602.6	3,797.5	19,776.9	7,407.3	9,751.3	20,468.0	7,564.7	1,133.6	1,093.5	37,609.7	129,688.7	16,638.6	529.3	74,045.6	4.5	38,470.7	8,958.3	
2023	382,329.5	369,989.6	104,938.3	112,794.8	22,270.0	4,956.3	8,009.9	11,879.4	7,260.0	9,542.9	1,147.1	1,143.6	46,585.5	152,256.5	20,440.1	534.3	83,997.5	4.0	47,280.6	12,339.8	
2024	517,682.6	500,723.9	122,583.1	169,486.3	29,047.4	4,924.8	8,442.3	13,703.8	9,262.4	10,273.9	1,190.0	1,100.1	91,541.7	208,654.5	28,715.4	542.5	121,025.2	0.6	58,370.7	16,958.7	
2025	627,457.0	604,083.8	146,441.1	192,113.0	35,548.6	4,878.2	9,542.1	15,193.8	3,838.1	12,235.8	1,755.0	1,191.9	107,929.6	265,529.6	41,810.8	543.2	148,242.2	11.1	74,922.3	23,373.2	
2021																					
1st Qtr	46,755.6	44,705.7	16,469.2	7,195.2	1,837.5	358.4	524.1	412.7	232.0	670.4	80.2	60.0	3,019.8	21,041.3	1,400.1	91.2	11,734.0	2.1	7,813.8	2,049.9	
2nd Qtr	67,478.2	66,208.9	19,529.4	20,556.9	8,405.4	717.8	1,529.1	2,041.0	675.9	1,402.3	218.1	314.7	5,252.6	26,122.6	1,594.2	61.4	15,514.0	0.7	8,952.3	1,269.3	
3rd Qtr	70,610.7	68,648.9	17,028.1	24,410.8	4,177.5	631.5	2,315.4	2,433.2	2,377.3	1,456.6	191.3	142.5	10,685.6	27,210.0	5,537.4	46.0	13,589.8	0.1	8,036.7	1,961.8	
4th Qtr	98,042.9	95,408.1	24,785.2	38,109.5	8,722.1	912.5	2,316.4	2,927.0	5,765.5	2,681.2	406.7	527.6	13,850.5	32,513.4	4,423.6	510.8	17,407.3	0.0	10,171.7	2,634.7	
2022																					
1st Qtr	51,182.6	49,177.3	17,596.9	8,911.4	630.3	910.7	723.8	630.7	372.9	952.4	157.1	96.8	4,436.9	22,668.9	1,330.3	25.0	13,475.0	0.1	7,838.5	2,005.4	
2nd Qtr	85,597.0	84,208.1	20,784.9	29,453.9	957.1	5,552.4	1,902.2	1,896.2	6,888.4	1,782.6	291.4	309.5	9,874.0	33,969.3	7,320.2	32.5	18,449.9	4.0	8,162.6	1,389.0	
3rd Qtr	77,197.3	75,042.9	18,912.4	25,429.7	808.8	7,878.9	1,753.5	3,081.4	606.3	2,008.5	242.8	259.9	8,789.5	30,700.8	3,336.1	58.3	17,834.9	0.2	9,471.4	2,154.4	
4th Qtr	121,033.2	117,623.5	30,466.2	44,807.6	1,401.3	5,434.9	3,027.8	4,143.0	12,600.4	2,821.3	442.2	427.3	14,509.3	42,349.7	4,652.0	413.6	24,285.9	0.2	12,998.1	3,409.6	
2023																					
1st Qtr	69,601.9	66,465.6	21,495.9	15,600.6	5,523.4	736.4	846.3	918.0	378.9	1,394.3	148.7	79.2	5,575.5	29,369.0	1,828.3	19.5	17,045.8	0.5	10,474.9	3,136.3	
2nd Qtr	99,598.7	98,106.4	24,362.7	28,046.6	5,389.7	1,002.8	1,804.6	3,309.9	4,893.2	2,357.8	315.4	369.2	8,604.0	45,697.1	10,773.3	44.5	23,645.5	2.7	11,231.2	1,492.3	
3rd Qtr	77,311.5	73,820.4	22,630.6	23,815.5	4,145.2	1,075.4	2,398.2	3,005.8	525.8	2,319.0	240.7	225.8	9,879.7	27,374.3	2,866.0	253.4	12,910.1	0.1	11,344.6	3,491.1	
4th Qtr	135,817.5	131,597.3	36,449.2	45,332.0	7,211.7	2,141.8	2,960.9	4,645.7	1,462.2	3,471.8	442.3	469.5	22,526.2	49,816.1	4,972.5	217.0	30,396.1	0.7	14,229.9	4,220.1	
2024																					
1st Qtr	87,894.2	83,699.4	25,410.0	15,773.6	3,516.3	667.6	909.1	925.8	446.9	1,458.3	109.6	198.7	7,541.4	42,515.8	4,742.6	23.7	24,397.4	0.3	13,351.7	4,194.9	
2nd Qtr	124,827.7	121,693.3	29,228.0	33,991.7	6,319.9	1,126.1	2,145.3	3,445.0	6,724.1	2,405.9	265.1	198.2	11,362.1	58,473.6	12,548.9	30.5	29,862.2	0.0	16,031.9	3,134.4	
3rd Qtr	103,669.5	99,452.7	27,163.1	27,849.0	5,799.3	1,042.9	2,177.4	3,298.3	687.1	2,326.0	259.6	275.6	11,982.7	44,440.6	3,896.4	50.1	27,234.5	0.0	13,259.6	4,216.8	
4th Qtr	201,291.1	195,878.5	40,782.0	91,872.0	13,411.9	2,088.2	3,210.4	6,034.7	1,404.2	4,083.8	555.6	427.6	60,655.5	63,224.5	7,527.5	438.2	39,531.1	0.3	15,727.5	5,412.6	
2025																					
1st Qtr	130,718.2	125,625.5	30,299.8	45,604.3	1,620.5	680.8	966.8	1,450.2	401.9	1,320.7	117.4	87.2	38,958.6	49,721.4	7,232.3	37.0	24,751.0	0.1	17,701.1	5,092.7	
2nd Qtr	160,094.3	156,174.3	35,230.1	41,968.0	9,748.8	1,208.2	2,664.8	3,798.1	682.5	3,095.5	316.4	372.2	20,082.1	78,976.1	18,468.7	30.5	39,338.5	0.7	21,137.8	3,920.0	
3rd Qtr	151,514.2	146,287.5	40,735.6	47,371.4	14,455.7	1,240.7	2,593.6	4,860.3	709.7	2,785.9	525.7	227.7	19,972.2	58,180.5	6,363.9	63.9	33,799.4	1.4	17,952.0	5,226.7	
4th Qtr	185,130.3	175,996.4	40,175.6	57,169.3	9,723.5	1,748.4	3,317.3	5,085.2	2,044.0	5,033.7	795.5	504.9	28,916.8	78,651.5	9,746.0	411.9	50,353.4	8.9	18,131.3	9,133.8	
2026																					
1st Qtr	128,186.0	122,052.6	36,098.6	28,640.3	6,849.8	804.6	1,208.5	1,547.0	411.6	1,798.9	181.3	102.2	15,736.4	57,313.7	6,947.5	41.9	27,530.9	0.3	22,793.0	6,133.5	

Source: Ministry of Finance.

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

Table 6.4

Period	Current Receipts						Current Operating Expenses							Transfers to Central Gov't.			Primary Balance ⁴⁾
	Total	Export Sales	Local Sales	Receipt from Debtors ¹⁾	VAT Refunds	Other Current Receipts	Total	Materials & Supplies	Employment Cost	Payments to Creditors ²⁾	Local Govt. Rates & Taxes	VAT Payments	Other ³⁾	Total	Taxes (Property and Corporation)	Dividend	
2016	117,899.2	18,458.4	66,351.8	0.0	722.5	32,366.5	103,309.3	22,947.3	25,410.7	0.0	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	50,087.7	22,229.8	159.9	26,059.4	114,641.2	25,300.0	25,099.5	29,577.1	198.2	1,347.5	29,805.4	3,313.5	2,113.5	1,200.0	-4,218.1
2018	115,118.2	6,351.6	49,658.9	27,779.3	2,407.5	28,921.0	124,923.7	29,780.8	23,502.1	35,538.6	178.3	1,261.0	32,157.9	10,267.3	9,067.3	1,200.0	-9,805.5
2019	117,916.1	6,707.9	52,694.2	27,322.4	2,569.0	28,622.5	119,360.2	28,214.0	18,983.5	31,602.5	67.9	1,760.4	35,967.3	2,764.7	1,864.7	900.0	-1,444.1
2020	106,020.0	5,567.0	51,730.3	18,641.4	1,270.5	28,810.9	103,654.4	26,576.3	16,687.0	20,262.9	75.2	746.9	37,324.9	1,981.2	1,481.2	500.0	2,365.7
2021	136,194.0	3,670.6	70,758.9	29,146.6	451.6	32,166.3	137,027.0	34,564.6	18,508.9	43,988.9	42.6	212.2	38,935.6	774.2	774.2	0.0	-833.0
2022	173,143.0	4,745.6	85,297.3	38,502.9	1,034.7	43,562.6	168,219.4	46,707.3	22,262.2	54,825.5	159.3	233.6	41,833.9	2,197.7	2,197.7	0.0	4,923.6
2023	165,219.9	5,796.6	78,674.3	34,279.7	395.4	46,073.9	160,605.1	45,864.4	25,458.5	40,852.0	52.8	188.6	44,698.8	3,490.0	3,490.0	0.0	4,614.8
2024	195,680.9	16,255.5	62,638.2	38,878.6	332.2	77,576.4	181,843.5	62,711.4	29,480.4	35,894.5	63.6	212.8	49,632.5	3,848.2	3,848.2	0.0	13,837.3
2025	197,381.1	3,650.2	73,456.9	29,274.1	382.4	90,617.4	196,005.3	68,092.8	34,976.6	35,598.6	52.9	569.0	54,378.9	2,336.4	2,336.4	0.0	1,375.8
2021																	
1st Qtr	34,251.4	1,111.7	20,909.5	5,787.6	29.3	6,413.3	29,218.3	6,943.3	4,077.5	8,334.3	23.6	69.3	9,528.3	242.1	242.1	0.0	5,033.1
2nd Qtr	33,547.4	1,467.2	15,780.9	7,588.4	21.0	8,689.9	36,573.9	9,001.8	5,385.1	11,917.9	7.1	47.9	9,889.5	324.6	324.6	0.0	-3,026.5
3rd Qtr	34,522.4	620.1	18,963.4	6,513.6	21.6	8,403.8	35,869.5	9,589.0	4,522.1	11,815.1	3.3	39.3	9,898.1	2.7	2.7	0.0	-1,347.1
4th Qtr	33,872.8	471.6	15,105.1	9,257.1	379.9	8,659.3	35,365.3	9,030.5	4,524.2	11,921.6	8.7	55.8	9,619.7	204.8	204.8	0.0	-1,492.5
2022																	
1st Qtr	37,532.0	691.2	18,242.0	8,299.1	741.8	9,557.9	37,779.1	9,671.0	4,969.9	12,744.5	28.4	46.5	10,103.9	214.9	214.9	0.0	-247.0
2nd Qtr	43,496.6	1,225.1	18,855.4	11,797.5	12.1	11,606.4	46,496.4	12,769.5	5,270.2	17,249.8	16.5	57.6	10,584.9	547.8	547.8	0.0	-2,999.8
3rd Qtr	43,156.2	834.1	24,195.0	8,313.5	108.3	9,705.4	39,965.5	12,160.1	5,268.5	12,454.6	13.9	47.2	9,595.9	425.3	425.3	0.0	3,190.8
4th Qtr	48,958.2	1,995.1	24,004.9	10,092.8	172.4	12,692.9	43,978.5	12,106.7	6,753.6	12,376.5	100.4	82.4	11,549.2	1,009.8	1,009.8	0.0	4,979.7
2023																	
1st Qtr	36,743.1	595.9	17,451.6	7,487.3	299.4	10,908.8	36,734.6	10,670.8	5,451.5	10,170.6	22.5	36.6	9,770.0	612.5	612.5	0.0	8.5
2nd Qtr	39,092.1	1,186.7	17,725.2	8,983.7	14.4	11,182.0	39,340.5	11,202.8	5,764.9	9,612.0	12.6	51.4	11,238.2	1,458.6	1,458.6	0.0	-248.5
3rd Qtr	40,351.4	2,231.0	20,710.7	7,745.6	24.8	9,639.4	38,993.8	10,611.9	6,429.6	9,846.6	10.3	43.6	11,139.8	911.9	911.9	0.0	1,357.6
4th Qtr	49,033.4	1,783.0	22,786.8	10,063.2	56.8	14,343.7	45,536.2	13,378.8	7,812.5	11,222.7	7.4	56.8	12,550.8	507.1	507.1	0.0	3,497.2
2024																	
1st Qtr	44,517.2	1,580.4	20,290.8	8,686.3	89.9	13,869.8	41,199.5	15,103.2	6,375.8	7,639.7	20.4	53.2	11,086.3	920.9	920.9	0.0	3,317.7
2nd Qtr	46,032.0	144.7	20,055.4	9,177.0	104.1	16,550.8	45,906.0	14,000.8	7,030.9	10,598.4	17.4	52.3	12,931.5	1,274.8	1,274.8	0.0	126.0
3rd Qtr	51,036.9	276.2	17,213.2	10,240.7	48.6	23,258.2	46,760.5	17,263.6	6,685.2	9,549.7	18.3	60.9	12,456.5	726.3	726.3	0.0	4,276.4
4th Qtr	54,094.7	14,254.1	5,078.8	10,774.7	89.5	23,897.6	47,977.5	16,343.8	9,388.6	8,106.6	7.6	46.4	13,158.1	926.3	926.3	0.0	6,117.2
2025																	
1st Qtr	43,623.9	396.3	15,902.6	9,276.8	118.3	17,929.8	46,454.8	15,440.7	7,492.1	10,491.4	24.8	55.2	12,152.9	797.6	797.6	0.0	-2,830.9
2nd Qtr	47,681.7	490.8	18,150.7	5,721.0	126.3	23,192.9	45,798.2	17,181.0	8,123.0	5,930.1	6.6	63.5	13,253.4	1,240.6	1,240.6	0.0	1,883.5
3rd Qtr	51,880.4	1,259.6	18,372.3	6,965.1	98.5	25,184.9	51,747.1	19,003.2	9,021.5	9,781.9	16.1	66.6	13,716.8	141.0	141.0	0.0	133.2
4th Qtr	54,195.2	1,503.6	21,031.2	7,311.3	39.3	24,309.8	52,005.2	16,467.9	10,340.1	9,395.1	5.4	383.7	15,255.9	157.2	157.2	0.0	2,190.0
2026																	
1st Qtr	45,570.3	944.1	18,860.5	6,708.1	61.0	18,996.5	47,412.7	14,753.9	8,813.8	8,825.2	26.5	59.6	14,403.4	530.3	530.3	0.0	-1,842.4

Sources: Ministry of Finance, Public Enterprises, National Insurance Scheme and Bank of Guyana.

¹⁾ As at 1st Quarter 2017, 'Receipts from Debtors' was excluded from 'Other Current Receipts'.

²⁾ As at 1st Quarter 2017, 'Payments to Creditors' was excluded from 'Other' current expenses.

³⁾ Includes repairs and maintenance, freight, and other current expenditures.

⁴⁾ The 'Primary Balance' includes taxes & transfers to central government.

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

Table 6.4 (Cont'd)

Period	Current Expenses Cont'd Interest	Current Balance	Capital Expenditure	NFPE Overall Balance (Surplus + / Deficit -)	Total Financing											
					Total	External Financing (Net)	Domestic Financing (Net)									Other ²⁾
							Total	Banking System (net)	Non-Bank Fin. Inst. Borrowing	Holdings of Cent. Gov't. Sec. ¹⁾	Transfer from Cen. Gov't.	Special Transfers	Inter-Agency Borrowing	Privatisation Proceeds-Guysuco Land Sales		
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	1,971.4	11,505.5	0.0	20.0	0.0	-25,335.5	
2018	813.6	-10,619.1	6,694.3	-17,313.4	17,313.4	2,346.5	14,966.9	1,189.3	1,698.0	-1,748.9	10,682.0	0.0	0.0	0.0	3,146.6	
2019	854.9	-2,299.0	7,098.5	-9,397.5	9,397.5	1,224.4	8,173.1	-587.8	0.0	-4,361.2	10.0	0.0	0.0	0.0	13,112.1	
2020	47.5	2,318.2	14,352.3	-12,034.1	12,034.1	-262.6	12,296.7	-1,329.2	0.0	2,399.3	0.0	0.0	0.0	0.0	11,226.6	
2021	2.6	-835.6	9,471.8	-6,155.1	6,155.1	2,077.9	4,077.2	535.7	0.0	-975.8	0.0	0.0	0.0	0.0	4,517.2	
2022	53.3	4,870.3	5,957.0	2,976.8	-2,976.8	145.8	-3,122.6	-4,629.3	0.0	-695.6	0.0	0.0	0.0	0.0	2,202.3	
2023	136.1	4,478.7	14,707.5	1,336.0	-1,336.0	-164.0	-1,720.5	-5,793.9	0.0	-1,737.3	0.0	0.0	0.0	0.0	6,359.2	
2024	324.9	13,512.4	6,573.8	10,621.6	-10,621.6	156.0	-10,777.6	-10,764.3	0.0	-1,012.5	0.0	0.0	0.0	0.0	999.3	
2025	308.6	1,067.3	10,879.1	3,264.3	-3,264.3	803.9	2,476.1	3,227.2	0.0	5,105.8	0.0	0.0	0.0	0.0	-5,856.9	
2021																
1st Qtr	0.1	5,033.0	1,590.3	3,640.1	-3,640.1	-73.5	-3,566.6	1,742.0	0.0	1,839.0	0.0	0.0	0.0	0.0	-7,147.5	
2nd Qtr	1.8	-3,028.3	4,742.0	-7,191.7	7,191.7	676.7	6,515.0	681.1	0.0	-300.0	0.0	0.0	0.0	0.0	6,133.9	
3rd Qtr	0.5	-1,347.6	1,849.6	-1,472.9	1,472.9	487.7	985.2	-823.1	0.0	0.0	0.0	0.0	0.0	0.0	1,808.2	
4th Qtr	0.2	-1,492.6	1,290.0	-1,130.5	1,130.5	987.0	143.6	-1,064.3	0.0	-2,514.8	0.0	0.0	0.0	0.0	3,722.7	
2022																
1st Qtr	44.8	-291.8	661.2	75.0	-75.0	-140.3	65.3	-1,678.0	0.0	-244.1	0.0	0.0	0.0	0.0	1,987.4	
2nd Qtr	0.4	-3,000.2	1,179.5	-3,469.4	3,469.4	202.5	3,266.9	1,344.7	0.0	0.0	0.0	0.0	0.0	0.0	1,922.2	
3rd Qtr	7.5	3,183.3	2,226.6	1,601.5	-1,601.5	-15.0	-1,586.5	-699.0	0.0	0.0	0.0	0.0	0.0	0.0	-887.5	
4th Qtr	0.6	4,979.1	1,889.7	4,769.8	-4,769.8	98.5	-4,868.3	-3,596.9	0.0	-451.4	0.0	0.0	0.0	0.0	-820.0	
2023																
1st Qtr	0.2	8.3	2,537.2	-401.9	401.9	-215.0	617.0	229.2	0.0	-274.1	0.0	0.0	0.0	0.0	661.9	
2nd Qtr	8.3	-256.8	1,807.6	-1,311.4	1,311.4	11.6	1,299.9	-849.6	0.0	-750.0	0.0	0.0	0.0	0.0	2,899.4	
3rd Qtr	51.9	1,305.7	6,370.9	1,218.3	-1,218.3	367.1	-1,585.4	-2,429.5	0.0	0.0	0.0	0.0	0.0	0.0	844.1	
4th Qtr	75.7	3,421.5	3,991.7	1,831.0	-1,831.0	-327.6	-1,503.4	-2,744.1	0.0	-713.2	0.0	0.0	0.0	0.0	1,953.9	
2024																
1st Qtr	76.4	3,241.3	2,163.7	1,374.7	-1,374.7	6.9	-1,381.6	-1,646.5	0.0	-274.6	0.0	0.0	0.0	0.0	539.4	
2nd Qtr	71.4	54.5	1,849.0	-994.5	994.5	13.4	981.1	-642.0	0.0	-738.0	0.0	0.0	0.0	0.0	2,361.0	
3rd Qtr	112.5	4,163.9	1,093.2	3,973.7	-3,973.7	11.6	-3,985.2	-2,408.4	0.0	498.6	0.0	0.0	0.0	0.0	-2,075.4	
4th Qtr	64.6	6,052.6	1,467.9	6,267.7	-6,267.7	124.1	-6,391.8	-6,067.4	0.0	-498.6	0.0	0.0	0.0	0.0	174.3	
2025																
1st Qtr	46.1	-2,877.0	2,258.2	-3,599.2	3,599.2	-142.8	10,286.2	2,336.0	0.0	4,208.3	0.0	0.0	0.0	0.0	3,742.0	
2nd Qtr	63.3	1,820.2	2,912.6	1,686.8	-1,686.8	31.5	-1,718.3	1,386.8	0.0	0.0	0.0	0.0	0.0	0.0	-3,105.0	
3rd Qtr	88.2	45.0	2,888.7	1,906.3	-1,906.3	534.9	-2,441.1	2,606.8	0.0	-1,196.7	0.0	0.0	0.0	0.0	-3,851.2	
4th Qtr	111.0	2,079.0	2,819.6	3,270.4	-3,270.4	380.3	-3,650.8	-3,102.3	0.0	2,094.3	0.0	0.0	0.0	0.0	-2,642.7	
2026																
1st Qtr	45.8	-1,888.2	10,078.7	1,276.9	-1,276.9	378.6	1,698.9	852.0	0.0	2,502.4	0.0	0.0	0.0	0.0	-1,655.5	

Sources: Ministry of Finance, Public Enterprises, National Insurance Scheme and Bank of Guyana.

¹⁾ This comprises Treasury Bills and NIS related Debentures, issued in September 2016 along with NICIL Bond from November 2018.

²⁾ Comprises changes in working capital and changes in other financial flows.

DOMESTIC PUBLIC AND PUBLICLY GUARANTEED DEBT ¹⁾
(G\$ Million)

Table 7.1

Period Ended	Total Public and Publicly Guaranteed Debt	Total Public Debt Outstanding	Treasury Bills		Debentures ³⁾	Bonds ⁴⁾	CARICOM Loan ⁵⁾	Other ⁶⁾	Publicly Guaranteed Debt ⁷⁾
			Monetary	Fiscal ²⁾					
2016	90,571.6	90,571.6	81,468.0	-	8,781.0	3.4	319.3	-	-
2017	88,816.2	88,816.2	79,992.1	-	8,536.9	3.4	283.8	-	-
2018	98,151.6	80,551.6	22,757.3	49,247.5	8,292.7	3.4	250.8	-	17,600.0
2019	96,321.5	79,981.5	3,109.7	68,606.9	8,048.6	3.4	212.9	-	16,340.0
2020	265,089.6	264,589.6	2,757.3	78,186.7	7,804.5	12,323.4	177.4	163,340.3	500.0
2021									
Mar	281,149.9	280,649.9	2,757.3	78,186.7	7,560.4	12,323.4	177.4	179,644.7	500.0
Jun	323,707.5	323,207.5	2,157.3	102,766.7	207,560.4	10,563.4	159.7	-	500.0
Sep	323,707.5	323,207.5	2,157.3	102,766.7	207,560.4	10,563.4	159.7	-	500.0
Dec	361,513.4	361,013.4	2,157.3	144,350.4	205,560.4	8,803.4	142.0	-	500.0
2022									
Mar	389,469.2	388,969.2	997.3	173,710.4	205,316.2	8,803.4	142.0	-	500.0
Jun	391,571.5	391,071.5	997.3	177,480.4	205,316.2	7,153.4	124.2	-	500.0
Sep	393,391.5	392,891.5	997.3	179,410.4	205,316.2	7,043.4	124.2	-	500.0
Dec	434,302.9	433,802.9	997.3	227,979.5	200,316.2	4,403.4	106.5	-	500.0
2023									
Mar	450,228.8	449,728.8	997.3	244,179.5	200,042.1	4,403.4	106.5	-	500.0
Jun	476,586.0	476,086.0	997.3	277,679.5	197,042.1	278.4	88.7	-	500.0
Sep	485,121.0	484,621.0	997.3	286,489.5	197,042.1	3.4	88.7	-	500.0
Dec	569,906.2	569,406.2	997.3	375,292.4	193,042.1	3.4	71.0	-	500.0
2024									
Jan	591,881.6	591,381.6	997.3	397,542.4	192,767.6	3.4	71.0	-	500.0
Feb	604,399.6	603,899.6	997.3	410,060.4	192,767.6	3.4	71.0	-	500.0
Mar	606,109.6	605,609.6	997.3	411,770.4	192,767.6	3.4	71.0	-	500.0
Apr	606,809.6	606,309.6	997.3	413,470.4	191,767.6	3.4	71.0	-	500.0
May	605,809.6	605,309.6	997.3	412,470.4	191,767.6	3.4	71.0	-	500.0
Jun	654,491.9	653,991.9	997.3	463,170.4	189,767.6	3.4	53.2	-	500.0
Jul	658,866.9	658,366.9	997.3	467,545.4	189,767.6	3.4	53.2	-	500.0
Aug	662,586.9	662,086.9	997.3	471,265.4	189,767.6	3.4	53.2	-	500.0
Sep	663,361.9	662,861.9	997.3	472,040.4	189,767.6	3.4	53.2	-	500.0
Oct	664,461.9	663,961.9	997.3	473,140.4	189,767.6	3.4	53.2	-	500.0
Nov	720,341.9	719,841.9	997.3	531,020.4	187,767.6	3.4	53.2	-	500.0
Dec	782,874.1	782,374.1	997.3	596,570.4	184,767.6	3.4	35.5	-	500.0
2025									
Jan	806,077.6	805,577.6	993.8	620,052.4	184,492.5	3.4	35.5	-	500.0
Feb	807,177.6	806,677.6	993.8	621,152.4	184,492.5	3.4	35.5	-	500.0
Mar	829,927.7	829,427.7	993.8	643,902.5	184,492.5	3.4	35.5	-	500.0
Apr	834,627.7	834,127.7	993.8	650,602.5	182,492.5	3.4	35.5	-	500.0
May	830,617.7	830,117.7	993.8	646,592.5	182,492.5	3.4	35.5	-	500.0
Jun	920,709.2	920,209.2	993.8	738,701.8	180,492.5	3.4	17.7	-	500.0
Jul	923,399.2	922,899.2	993.8	741,391.8	180,492.5	3.4	17.7	-	500.0
Aug	939,764.2	939,264.2	993.8	757,756.8	180,492.5	3.4	17.7	-	500.0
Sep	946,064.2	945,564.2	993.8	764,056.8	180,492.5	3.4	17.7	-	500.0
Oct	963,564.2	963,064.2	993.8	781,556.8	180,492.5	3.4	17.7	-	500.0
Nov	971,702.4	971,202.4	993.8	791,695.0	178,492.5	3.4	17.7	-	500.0
Dec	1,004,837.3	1,004,337.3	993.8	827,847.7	175,492.5	3.4	0.0	-	500.0
2026									
Jan	1,035,946.8	1,035,446.8	993.8	859,232.7	175,217.0	3.4	0.0	-	500.0
Feb	1,031,946.8	1,031,446.8	993.8	855,232.7	175,217.0	3.4	0.0	-	500.0
Mar	1,021,654.4	1,021,154.4	993.8	844,940.2	175,217.0	3.4	0.0	-	500.0

Source: Bank of Guyana.

¹⁾ The Government of Guyana made the decision to include publicly guaranteed debt so as to provide a complete picture of the country's debt position. This amount excludes non-interest bearing debentures.

²⁾ In May 2018, the Bank of Guyana commenced issuance of Treasury Bills, on behalf of the Government, for budgetary support.

³⁾ In September 2016, there was an issuance of 20 Non-Negotiable Debenture to NIS with a total value of G\$4,882.4 million, to assist in recovering from losses due to their investment in CLICO.

⁴⁾ Includes the outstanding balance on the NICIL Bond, which was transferred to the books of the Government in December 2020.

⁵⁾ The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

⁶⁾ Comprises the Central Government's gross overdraft with the Bank of Guyana was included in domestic debt with effect from December 2020 in order to regularize and accurately reflect government's liabilities.

⁷⁾ Includes the 5-year syndicated NICIL Bond which was guaranteed by the Government of Guyana in May 2018. In December 2020, a decision was taken to have this Bond transferred to the books of the Central Government. The guarantee of the Deposit Insurance Corporation amount of G\$500 million from June 2019 is also included in this

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

Table 7.2

Period Ended	Treasury Bills										
	Total Treasury Bills	Banking System			Non-Bank Financial Institutions	Public Sector				Private Sector	Non Residents
		Total	Bank of Guyana	Commercial Banks		Total	Public Enterprise	Nat. Insur. Scheme	Sinking Funds		
2016	81,468.0	68,151.1	997.7	67,153.4	6,980.6	6,336.4	-	6,336.4	-	-	-
2017	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	72,004.8	58,457.3	997.3	57,460.0	6,422.6	7,125.0	4,000	3,125.0	-	-	-
2019	71,716.6	62,238.6	997.3	61,241.3	6,521.2	2,956.9	-	2,956.9	-	-	-
2020	80,944.0	70,947.6	997.3	69,950.3	8,312.2	1,684.3	-	1,684.3	-	-	-
2021											
Mar	80,944.0	71,282.0	997.3	70,284.7	7,977.8	1,684.3	-	1,684.3	-	-	-
Jun	104,924.0	93,782.0	997.3	92,784.7	9,457.8	1,684.3	-	1,684.3	-	-	-
Sep	104,924.0	93,690.6	997.3	92,693.3	9,549.1	1,684.3	-	1,684.3	-	-	-
Dec	146,507.7	135,172.7	997.3	134,175.4	9,867.9	1,467.1	-	1,467.1	-	-	-
2022											
Mar	174,707.7	162,471.7	997.3	161,474.4	10,768.9	1,467.1	-	1,467.1	-	-	-
Jun	178,477.7	166,071.7	997.3	165,074.4	10,938.9	1,467.1	-	1,467.1	-	-	-
Sep	180,407.7	167,464.3	997.3	166,467.0	11,476.3	1,467.1	-	1,467.1	-	-	-
Dec	228,976.8	216,979.7	50,997.3	165,982.4	10,530.0	1,467.1	-	1,467.1	-	-	-
2023											
Mar	245,176.8	232,979.7	50,997.3	181,982.4	10,730.0	1,467.1	-	1,467.1	-	-	-
Jun	278,676.8	267,479.7	80,997.3	186,482.4	9,730.0	1,467.1	-	1,467.1	-	-	-
Sep	287,486.8	276,349.7	80,997.3	195,352.4	9,670.0	1,467.1	-	1,467.1	-	-	-
Dec	376,289.7	365,949.7	160,997.3	204,952.4	9,600.0	740.0	-	740.0	-	-	-
2024											
Jan	398,539.7	389,449.7	160,997.3	228,452.4	8,350.0	740.0	-	740.0	-	-	-
Feb	411,057.7	401,949.7	160,997.3	240,952.4	8,368.0	740.0	-	740.0	-	-	-
Mar	412,767.7	404,199.7	160,997.3	243,202.4	8,568.0	0.0	-	0.0	-	-	-
Apr	414,467.7	405,699.7	160,997.3	244,702.4	8,768.0	0.0	-	0.0	-	-	-
May	413,467.7	404,199.7	160,997.3	243,202.4	9,268.0	0.0	-	0.0	-	-	-
Jun	464,167.7	454,899.7	215,997.3	238,902.4	9,268.0	0.0	-	0.0	-	-	-
Jul	468,542.7	459,399.7	215,997.3	243,402.4	9,143.0	0.0	-	0.0	-	-	-
Aug	472,262.7	462,699.7	215,997.3	246,702.4	9,063.0	500.0	-	500.0	-	-	-
Sep	473,037.7	464,399.7	215,997.3	248,402.4	8,138.0	500.0	-	500.0	-	-	-
Oct	474,137.7	465,399.7	215,997.3	249,402.4	8,238.0	500.0	-	500.0	-	-	-
Nov	532,017.7	522,899.7	255,997.3	266,902.4	9,118.0	0.0	-	0.0	-	-	-
Dec	597,567.7	587,849.7	315,997.3	271,852.4	9,718.0	0.0	-	0.0	-	-	-
2025											
Jan	621,046.2	611,346.2	315,993.8	295,352.4	8,950.0	750.0	-	750.0	-	-	-
Feb	622,146.2	612,346.2	315,993.8	296,352.4	9,050.0	750.0	-	750.0	-	-	-
Mar	644,896.3	633,796.2	315,993.8	317,802.4	9,150.0	1,950.0	-	1,950.0	-	0.1	-
Apr	651,596.3	640,296.2	315,993.8	324,302.4	9,350.0	1,950.0	-	1,950.0	-	0.1	-
May	647,586.3	636,046.2	315,993.8	320,052.4	9,590.0	1,950.0	-	1,950.0	-	0.1	-
Jun	739,695.5	728,255.4	395,993.8	332,261.7	9,490.0	1,950.0	-	1,950.0	-	0.1	-
Jul	742,385.5	731,255.4	395,993.8	335,261.7	9,080.0	2,050.0	-	2,050.0	-	0.1	-
Aug	758,750.5	746,705.4	395,993.8	350,711.7	9,495.0	2,550.0	-	2,550.0	-	0.1	-
Sep	765,050.5	754,205.4	395,993.8	358,211.7	9,495.0	1,350.0	-	1,350.0	-	0.1	-
Oct	782,550.5	770,705.4	395,993.8	374,711.7	9,395.0	2,450.0	-	2,450.0	-	0.1	-
Nov	792,688.7	780,253.0	395,993.8	384,259.3	10,035.6	2,400.0	-	2,400.0	-	0.1	-
Dec	828,841.4	817,005.4	445,993.8	371,011.7	9,435.9	2,400.0	-	2,400.0	-	0.1	-
2026											
Jan	860,226.4	849,505.4	445,993.8	403,511.7	8,035.9	2,685.0	-	2,685.0	-	0.1	-
Feb	856,226.4	848,005.4	445,993.8	402,011.7	5,435.9	2,785.0	-	2,785.0	-	0.1	-
Mar	845,934.0	838,012.8	445,993.8	392,019.0	5,136.2	2,785.0	-	2,785.0	-	-	-

Source: Bank of Guyana.

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

Table 7.3

Period Ended	Total Amount Outstanding	Bonds			CARICOM Loans ²⁾	Debentures ³⁾							
		Total Bonds	Defence Bonds	NICIL Bond ¹⁾		Total Debentures	Banking System		Non-Banks Financial Institutions	Public Sector			Private Sector
							Bank of Guyana	Commercial Banks		Public Enterprise	National Insurance	Sinking Funds	
2016	9,103.7	3.4	3.4	-	319.3	8,781.0	3,898.5	-	-	-	4,882.4	-	-
2017	9,103.7	3.4	3.4	-	319.3	8,781.0	3,898.5	-	-	-	4,882.4	-	-
2018	8,546.9	3.4	3.4	-	250.8	8,292.7	3,898.5	-	-	-	4,394.2	-	-
2019	8,264.9	3.4	3.4	-	212.9	8,048.6	3,898.5	-	-	-	4,150.1	-	-
2020	20,305.3	12,323.4	3.4	12,320.0	177.4	7,804.5	3,898.5	-	-	-	3,906.0	-	-
2021													
Mar	20,061.2	12,323.4	3.4	12,320.0	177.4	7,560.4	3,898.5	-	-	-	3,661.8	-	-
Jun	218,283.5	10,563.4	3.4	10,560.0	159.7	207,560.4	203,898.5	-	-	-	3,661.8	-	-
Sep	218,283.5	10,563.4	3.4	10,560.0	159.7	207,560.4	203,898.5	-	-	-	3,661.8	-	-
Dec	214,505.7	8,803.4	3.4	8,800.0	142.0	205,560.4	203,898.5	-	-	-	1,661.8	-	-
2022													
Mar	214,261.6	8,803.4	3.4	8,800.0	142.0	205,316.2	203,898.5	-	-	-	1,417.7	-	-
Jun	212,593.9	7,153.4	3.4	7,150.00	124.2	205,316.2	203,898.5	-	-	-	1417.71	-	-
Sep	212,483.9	7,043.4	3.4	7,040.00	124.2	205,316.2	203,898.5	-	-	-	1417.71	-	-
Dec	204,826.1	4,403.4	3.4	4,400.00	106.5	200,316.2	198,898.5	-	-	-	1417.71	-	-
2023													
Mar	204,552.0	4,403.4	3.4	4,400.00	106.5	200,042.1	198,898.5	-	-	-	1143.59	-	-
Jun	197,409.2	278.4	3.4	275.00	88.7	197,042.1	195,898.5	-	-	-	1143.59	-	-
Sep	197,134.2	3.4	3.4	-	88.7	197,042.1	195,898.5	-	-	-	1143.59	-	-
Dec	193,116.5	3.4	3.4	-	71.0	193,042.1	191,898.5	-	-	-	1143.59	-	-
2024													
Jan	192,841.9	3.4	3.4	-	71.0	192,767.6	191,898.5	-	-	-	869.02	-	-
Feb	192,841.9	3.4	3.4	-	71.0	192,767.6	191,898.5	-	-	-	869.02	-	-
Mar	192,841.9	3.4	3.4	-	71.0	192,767.6	191,898.5	-	-	-	869.02	-	-
Apr	191,841.9	3.4	3.4	-	71.0	191,767.6	190,898.5	-	-	-	869.02	-	-
May	191,841.9	3.4	3.4	-	71.0	191,767.6	190,898.5	-	-	-	869.02	-	-
Jun	189,824.2	3.4	3.4	-	53.2	189,767.6	188,898.5	-	-	-	869.02	-	-
Jul	189,824.2	3.4	3.4	-	53.2	189,767.6	188,898.5	-	-	-	869.02	-	-
Aug	189,824.2	3.4	3.4	-	53.2	189,767.6	188,898.5	-	-	-	869.02	-	-
Sep	189,824.2	3.4	3.4	-	53.2	189,767.6	188,898.5	-	-	-	869.02	-	-
Oct	189,824.2	3.4	3.4	-	53.2	189,767.6	188,898.5	-	-	-	869.02	-	-
Nov	187,824.2	3.4	3.4	-	53.2	187,767.6	186,898.5	-	-	-	869.02	-	-
Dec	184,806.4	3.4	3.4	-	35.5	184,767.6	183,898.5	-	-	-	869.02	-	-
2025													
Jan	184,531.4	3.4	3.4	-	35.5	184,492.5	183,898.5	-	-	-	593.99	-	-
Feb	184,531.4	3.4	3.4	-	35.5	184,492.5	183,898.5	-	-	-	593.99	-	-
Mar	184,531.4	3.4	3.4	-	35.5	184,492.5	183,898.5	-	-	-	593.99	-	-
Apr	182,531.4	3.4	3.4	-	35.5	182,492.5	181,898.5	-	-	-	593.99	-	-
May	182,531.4	3.4	3.4	-	35.5	182,492.5	181,898.5	-	-	-	593.99	-	-
Jun	180,513.7	3.4	3.4	-	17.7	180,492.5	179,898.5	-	-	-	593.99	-	-
Jul	180,513.7	3.4	3.4	-	17.7	180,492.5	179,898.5	-	-	-	593.99	-	-
Aug	180,513.7	3.4	3.4	-	17.7	180,492.5	179,898.5	-	-	-	593.99	-	-
Sep	180,513.7	3.4	3.4	-	17.7	180,492.5	179,898.5	-	-	-	593.99	-	-
Oct	180,513.7	3.4	3.4	-	17.7	180,492.5	179,898.5	-	-	-	593.99	-	-
Nov	178,513.7	3.4	3.4	-	17.7	178,492.5	177,898.5	-	-	-	593.99	-	-
Dec	175,495.9	3.4	3.4	-	0.0	175,492.5	174,898.5	-	-	-	593.99	-	-
2026													
Jan	175,220.4	3.4	3.4	-	0.0	175,217.0	174,898.5	-	-	-	318.50	-	-
Feb	175,220.4	3.4	3.4	-	0.0	175,217.0	174,898.5	-	-	-	318.50	-	-
Mar	175,220.4	3.4	3.4	-	0.0	175,217.0	174,898.5	-	-	-	318.50	-	-

Source: Bank of Guyana

¹⁾ The NICIL Bond was transferred to the books of the Central Government in December 2020.

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

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

⁴⁾ 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 30, 2024
(G\$)**

Table 7.4

Item	Amount Issued	Amount Outstanding	Nominal Rate of Interest (Percent)	Issue Date	Maturity Date
SPECIAL ISSUES					
NON-INTEREST BEARING SPECIAL ISSUE TO BOG					
ISSUE NO. 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	2004-12-31	UNFIXED
ISSUE NO. 99	4,091,091,420	4,091,091,420	0.00	2006-12-31	UNFIXED
ISSUE NO. 100	7,151,883,823	7,151,883,823	0.00	2007-12-31	UNFIXED
ISSUE NO. 112	1,623,141,807	1,623,141,807	0.00	2019-12-31	UNFIXED
ISSUE NO. 115	1,478,314,287	1,478,314,287	0.00	2022-12-31	UNFIXED
ISSUE NO. 116	3,148,237,725	3,148,237,725	0.00	2023-12-31	UNFIXED
ISSUE NO. 117	121,076,494	121,076,494	0.00	2024-12-31	UNFIXED
SPECIAL ISSUE TO BOG					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND
NON- NEGOTIABLE ISSUE TO NIS					
CERTIFICATE 11 of 20	4,882,446,199	318,495,998	1.50	2016-09-16	FIXED
GOG DEBENTURE CERTIFICATES					
CERTIFICATE 16 to 85	200,000,000,000.00	170,000,000,000.00	VARIABLE	2021-05-28	FIXED

Source: Bank of Guyana.

EXTERNAL PUBLIC DEBT
(US\$ Thousands)

Table 7.5

Period Ended	Total Outstanding Debt	Medium & Long Term					
		Bilateral	Multilateral	Financial	Supp. Cr. ¹⁾	Nationalisation	Bonds
2016	1,162,488	450,968	693,781	1,700	12,539	3,473	28
2017	1,240,593	479,872	725,515	19,165	12,539	3,473	30
2018	1,322,060	499,836	787,884	18,334	12,539	3,440	28
2019	1,305,472	456,518	815,311	17,635	12,539	3,440	30
2020	1,320,782	462,599	825,298	16,876	12,539	3,440	31
2021							
1st Qtr	1,345,853	452,962	860,417	16,465	12,539	3,440	31
2nd Qtr	1,355,274	452,988	869,809	16,468	12,539	3,440	31
3rd Qtr	1,362,769	443,675	886,313	16,774	12,539	3,440	29
4th Qtr	1,392,806	450,581	910,197	16,019	12,539	3,440	30
2022							
1st Qtr	1,383,047	441,936	909,622	15,482	12,539	3,440	29
2nd Qtr	1,370,820	425,809	913,637	15,369	12,539	3,440	27
3rd Qtr	1,507,707	429,528	1,047,439	14,737	12,539	3,440	25
4th Qtr	1,571,873	448,723	1,092,290	14,856	12,539	3,440	27
2023							
1st Qtr.	1,580,018	448,181	1,101,411	14,420	12,539	3,440	28
2nd Qtr.	1,631,073	494,077	1,106,524	14,465	12,539	3,440	28
3rd Qtr.	1,627,367	495,119	1,102,347	13,896	12,539	3,440	27
4th Qtr.	1,775,461	543,314	1,202,169	13,971	12,539	3,440	28
2024							
1st Qtr.	1,867,062	623,579	1,214,037	13,439	12,539	3,440	28
2nd Qtr.	1,924,234	675,691	1,219,095	13,441	12,539	3,440	28
3rd Qtr.	2,135,434	760,544	1,234,259	124,622	12,539	3,440	30
4th Qtr.	2,239,035	816,346	1,290,209	116,474	12,539	3,440	28
2025							
1st Qtr.	2,251,592	795,573	1,295,120	141,452	15,978	3,440	29
2nd Qtr.	2,388,926	883,220	1,333,218	156,482	12,539	3,440	28
3rd Qtr.	2,870,085	864,909	1,833,151	156,016	12,539	3,440	30
4th Qtr.	2,920,047	880,095	1,867,998	155,946	12,539	3,440	30
2026							
1st Qtr.	3,172,359	1,118,237	1,885,508	149,166	15,978	3,440	29

Source: Ministry of Finance.

¹⁾ 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	Clothing & Footwear	Other	Motor Car	Other																
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	339,480.0	97,279.6	32,619.3	7,882.3	23,835.2	5,289.6	6,874.0	7,159.4	13,619.8	177,362.3	84,955.4	13,972.4	19,330.3	1,088.5	19,691.4	38,324.3	63,384.5	7,685.5	4,852.4	9,668.9	13,643.9	16,878.3	10,655.5	1,453.6	
2018	501,543.6	102,561.7	34,363.7	8,688.4	20,773.8	5,789.1	8,101.7	8,040.4	16,804.6	271,788.0	107,331.1	16,919.6	56,009.0	1,000.7	33,443.7	57,083.8	124,944.2	6,462.4	8,006.0	10,715.0	67,217.9	18,245.8	14,297.2	2,249.7	
2019	842,338.9	106,392.4	30,291.5	7,542.3	21,819.5	7,310.4	10,858.3	9,453.9	19,116.7	311,778.2	105,656.0	10,884.6	60,823.6	1,027.3	44,993.4	88,393.4	421,305.3	6,416.2	6,871.1	11,568.6	363,393.1	20,743.6	12,312.5	2,863.1	
2020	468,713.2	103,109.3	38,598.4	9,155.7	17,684.3	3,821.5	8,399.3	10,089.3	15,360.8	219,584.8	102,862.8	16,550.3	18,617.3	833.0	29,267.8	51,453.7	144,014.3	10,982.4	10,002.5	14,169.6	74,614.5	21,343.2	12,902.0	2,004.9	
2021																									
1st Qtr	118,230.8	29,197.4	8,845.4	2,697.6	5,818.7	1,320.8	2,267.0	3,414.6	4,833.3	61,083.4	32,782.5	5,186.4	4,575.4	293.0	6,182.7	12,063.4	27,387.0	4,399.2	3,236.2	3,643.8	5,273.2	6,417.4	4,417.1	563.0	
2nd Qtr	138,103.5	33,122.9	10,500.1	2,891.9	6,879.5	1,286.8	2,441.7	4,270.6	4,852.3	73,663.8	43,124.1	3,880.3	5,207.0	268.5	6,658.0	14,526.0	30,666.0	5,248.7	1,939.2	4,810.5	7,184.9	7,185.7	4,297.0	650.8	
3rd Qtr	157,445.2	34,976.7	10,993.7	2,858.9	6,099.6	1,860.9	3,019.3	4,449.7	5,694.5	87,904.1	46,678.3	7,340.5	7,069.6	354.4	9,814.0	16,647.4	33,922.6	4,839.1	2,365.1	5,250.1	8,680.8	7,301.1	5,486.4	641.9	
4th Qtr	498,566.6	39,214.7	12,792.2	3,772.4	7,271.3	1,591.2	3,470.4	4,141.8	6,175.5	84,450.7	48,993.0	6,093.1	6,187.2	278.6	6,769.9	16,128.8	374,204.6	3,722.2	1,867.8	5,306.8	352,266.7	6,744.4	4,296.8	696.6	
2022																									
1st Qtr	155,346.9	30,226.9	9,854.1	2,956.6	6,163.9	1,076.0	2,299.5	3,495.6	4,381.1	91,449.5	58,067.2	3,975.1	5,066.4	242.2	5,934.0	18,164.6	32,891.2	4,308.6	1,736.5	4,494.3	11,220.1	6,413.2	4,718.6	779.3	
2nd Qtr	210,597.3	33,120.1	11,341.4	3,365.8	5,574.5	1,163.1	2,883.6	3,226.0	5,565.7	110,490.9	69,481.6	7,064.0	5,660.3	290.4	8,059.7	19,934.8	66,116.1	6,167.8	2,465.9	6,152.3	39,760.7	6,770.9	4,798.5	870.2	
3rd Qtr	195,511.5	39,031.9	12,503.2	3,554.8	6,303.9	1,382.2	3,392.1	4,349.6	7,546.1	115,327.8	70,331.6	6,933.3	8,009.3	345.2	9,427.5	20,280.9	40,436.5	5,489.8	2,635.1	6,237.4	11,586.0	8,880.8	5,607.3	715.4	
4th Qtr	194,059.2	45,175.5	15,687.8	4,976.4	7,627.3	1,682.5	3,846.7	4,108.1	7,246.8	107,713.3	66,543.8	5,424.7	4,466.0	325.8	9,222.0	21,731.0	40,320.1	7,319.7	2,756.9	6,468.2	8,854.5	9,055.6	5,865.3	850.3	
2023																									
1st Qtr	203,544.1	39,716.0	13,030.1	3,195.0	7,835.4	1,100.1	2,564.7	6,051.4	5,939.4	105,146.6	60,171.7	7,363.2	4,693.4	307.1	10,537.4	22,073.8	58,347.9	7,920.0	3,136.8	15,363.0	12,023.6	9,756.0	10,148.5	333.6	
2nd Qtr	571,502.8	40,164.0	12,447.6	3,244.9	7,332.8	1,249.9	2,699.0	7,862.7	5,327.1	104,484.6	63,878.1	7,353.5	6,396.2	355.3	9,763.9	16,737.6	426,854.2	7,247.2	3,247.6	18,566.2	376,430.0	10,855.4	10,507.8	0.0	
3rd Qtr	274,199.2	48,298.0	14,930.2	4,038.0	6,483.0	1,719.7	3,707.0	9,459.2	7,960.8	133,952.2	65,021.3	4,615.6	6,974.0	411.1	26,816.8	30,113.5	90,732.5	10,346.0	4,337.5	10,613.9	44,793.4	11,162.4	9,479.3	1,216.6	
4th Qtr	334,369.5	57,272.6	17,272.8	4,675.5	7,256.9	1,609.9	5,177.6	9,162.8	12,117.1	156,190.8	74,835.5	7,619.2	10,465.6	581.1	25,925.6	36,763.7	119,433.0	10,355.3	4,172.7	15,509.8	63,985.8	11,323.1	14,086.3	1,473.1	
2024																									
1st Qtr	323,527.0	47,534.5	14,763.6	4,031.4	7,695.3	1,375.6	2,868.7	7,149.5	9,650.3	134,754.6	58,721.0	6,661.6	10,374.5	389.6	22,944.0	35,664.0	140,631.4	7,170.0	4,451.4	26,010.9	75,364.8	11,746.1	15,888.3	606.5	
2nd Qtr	355,304.1	55,740.9	15,452.2	4,794.4	9,737.8	1,268.6	3,902.2	10,746.8	9,838.9	156,186.9	74,185.4	5,571.4	10,284.4	632.3	25,822.6	39,690.8	142,838.7	10,430.0	4,559.1	19,466.5	79,810.4	15,949.4	12,623.4	537.6	
3rd Qtr	367,994.5	58,015.7	17,240.0	4,756.4	8,762.8	1,746.9	6,772.8	7,920.6	10,816.3	143,671.6	61,382.0	5,418.3	9,858.5	642.5	28,439.3	37,930.9	165,679.1	10,359.6	3,563.8	14,760.2	100,063.9	18,112.9	18,818.6	628.1	
4th Qtr	376,210.0	62,431.8	17,415.9	5,948.8	8,791.4	1,722.3	5,832.1	9,297.0	13,424.2	168,520.0	62,164.9	6,018.6	11,280.0	402.2	51,565.3	37,089.1	144,288.0	10,105.9	3,975.2	13,679.3	86,802.4	15,962.5	13,762.6	970.1	
2025																									
1st Qtr	343,822.4	62,362.9	17,959.5	4,934.4	9,341.1	1,383.6	3,993.5	12,475.5	12,275.2	144,885.9	62,709.9	4,012.5	9,459.2	834.2	29,692.3	38,177.8	135,161.1	12,618.6	5,092.1	15,719.2	72,152.2	17,575.2	12,004.0	1,412.5	
2nd Qtr	886,602.1	65,407.2	16,767.7	5,467.7	12,389.1	1,662.4	4,216.9	11,383.0	13,520.4	146,620.0	62,547.6	4,554.6	13,442.9	640.5	31,159.8	34,274.7	673,886.5	14,010.3	7,370.3	15,990.1	606,741.6	15,593.4	13,980.8	888.3	
3rd Qtr	455,217.1	79,336.6	20,178.7	5,280.4	13,858.0	2,187.3	8,179.3	15,181.7	14,471.1	168,780.9	76,279.7	6,107.1	12,268.6	1,660.7	32,415.8	40,049.0	206,152.4	18,408.3	9,924.8	17,136.8	119,099.7	21,585.6	19,997.1	947.3	
4th Qtr	452,366.1	82,110.6	22,519.6	6,902.3	11,955.3	2,458.0	6,395.6	15,675.1	16,204.7	183,648.1	73,872.8	5,887.6	13,149.1	1,386.9	37,199.1	52,152.5	184,768.2	18,927.2	5,774.3	22,932.5	104,066.7	19,363.5	13,704.0	1,839.2	
2026																									
1st Qtr	393,360.7	72,322.6	18,017.6	6,909.4	11,335.0	1,521.7	6,836.2	14,156.8	13,545.9	156,208.6	69,822.4	4,719.1	11,356.0	850.1	25,611.1	43,850.0	164,319.2	16,890.5	10,113.3	20,913.4	79,158.2	20,200.4	17,043.4	510.3	

Source: Bureau of Statistics.

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

Table 8.1(b)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2016	302,556.3	87,100.9	71,183.7	81,992.0	60,719.5	1,560.3
2017	339,480.0	97,279.6	84,955.4	92,406.9	63,384.5	1,453.6
2018	501,543.6	102,561.7	107,331.1	164,456.9	124,944.2	2,249.7
2019	842,338.9	106,392.4	105,656.0	206,122.3	421,305.3	2,863.1
2020	468,713.2	103,109.3	102,862.8	116,722.1	144,014.3	2,004.9
2021						
1st Qtr	118,230.8	29,197.4	32,782.5	28,300.9	27,387.0	563.0
2nd Qtr	138,103.5	33,122.9	43,124.1	30,539.8	30,666.0	650.8
3rd Qtr	157,445.2	34,976.7	46,678.3	41,225.8	33,922.6	641.9
4th Qtr	498,566.6	39,214.7	48,993.0	35,457.7	374,204.6	696.6
2022						
1st Qtr	155,346.9	30,226.9	58,067.2	33,382.3	32,891.2	779.3
2nd Qtr	210,597.3	33,120.1	69,481.6	41,009.3	66,116.1	870.2
3rd Qtr	195,511.5	39,031.9	70,331.6	44,996.1	40,436.5	715.4
4th Qtr	194,059.2	45,175.5	66,543.8	41,169.5	40,320.1	850.3
2023						
1st Qtr	203,544.1	39,716.0	60,171.7	44,974.9	58,347.9	333.6
2nd Qtr	571,502.8	40,164.0	63,878.1	40,606.5	426,854.2	-
3rd Qtr	274,199.2	48,298.0	65,021.3	68,930.9	90,732.5	1,216.6
4th Qtr	334,369.5	57,272.6	74,835.5	81,355.3	119,433.0	1,473.1
2024						
1st Qtr	323,527.0	47,534.5	58,721.0	76,033.6	140,631.4	606.5
2nd Qtr	355,304.1	55,740.9	74,185.4	82,001.4	142,838.7	537.6
3rd Qtr	367,994.5	58,015.7	61,382.0	82,289.5	165,679.1	628.1
4th Qtr	376,210.0	62,431.8	62,164.9	106,355.2	144,288.0	970.1
2025						
1st Qtr	343,822.4	62,362.9	62,709.9	82,176.0	135,161.1	1,412.5
2nd Qtr	886,602.1	65,407.2	62,547.6	84,072.5	673,686.5	888.3
3rd Qtr	455,217.1	79,336.6	76,279.7	92,501.2	206,152.4	947.3
4th Qtr	452,366.1	82,110.6	73,872.8	109,775.2	184,768.2	1,839.2
2026						
1st Qtr	393,360.7	72,322.6	69,822.4	86,386.3	164,319.2	510.3

Source: Bureau of Statistics.

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

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

Table 8.1(c)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2016	1,465.2	421.8	344.7	397.1	294.0	7.6
2017	1,644.0	471.1	411.4	447.5	306.9	7.0
2018	2,410.2	493.0	515.9	790.1	600.5	10.8
2019	4,040.0	510.3	506.7	988.6	2020.6	13.7
2020	2,250.2	496.7	493.3	559.8	690.7	9.6
2021						
1st Qtr	567.1	140.0	157.2	135.7	131.4	2.7
2nd Qtr	662.4	158.9	206.8	146.5	147.1	3.1
3rd Qtr	755.1	167.8	223.9	197.7	162.7	3.1
4th Qtr	2,391.2	188.1	235.0	170.1	1,794.7	3.3
2022						
1st Qtr	745.1	145.0	278.5	160.1	157.8	3.7
2nd Qtr	1,010.1	158.8	333.2	196.7	317.1	4.2
3rd Qtr	937.7	187.2	337.3	215.8	193.9	3.4
4th Qtr	930.7	216.7	319.2	197.5	193.4	4.1
2023						
1st Qtr	976.2	190.5	288.6	215.7	279.8	1.6
2nd Qtr	2,741.0	192.6	306.4	194.8	2,047.3	0.0
3rd Qtr	1,315.1	231.6	311.9	330.6	435.2	5.8
4th Qtr	1,603.7	274.7	358.9	390.2	572.8	7.1
2024						
1st Qtr	1,551.7	228.0	281.6	364.7	674.5	2.9
2nd Qtr	1,704.1	267.3	355.8	393.3	685.1	2.6
3rd Qtr	1,765.0	278.3	294.4	394.7	794.6	3.0
4th Qtr	1,804.4	299.4	298.2	510.1	692.0	4.7
2025						
1st Qtr	1,649.0	299.1	300.8	394.1	648.3	6.8
2nd Qtr	4,252.3	313.7	300.0	403.2	3,231.1	4.3
3rd Qtr	2,183.3	380.5	365.9	443.7	988.7	4.5
4th Qtr	2,169.6	393.8	354.3	526.5	886.2	8.8
2026						
1st Qtr	1,886.6	346.9	334.9	414.3	788.1	2.4

Source: Bureau of Statistics.

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

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Crude Oil	Shrimp	Timber	Molasses	Rum	Gold	Other
2016	293,560.4	19,020.9	15,159.2	36,922.3	0.0	17,101.6	8,339.3	1,697.7	7,650.2	171,538.3	16,130.8
2017	294,865.6	21,585.6	10,016.0	41,513.7	0.0	20,582.8	7,383.4	1,239.8	8,893.5	168,817.1	14,833.8
2018	275,718.7	26,659.5	5,644.6	38,754.1	0.0	20,197.2	6,926.5	83.7	9,693.2	159,494.8	8,265.2
2019	312,499.5	26,485.8	5,791.7	46,438.3	0.0	15,899.9	7,019.1	962.1	7,284.4	182,780.6	19,837.6
2020	533,479.6	15,286.8	5,017.2	50,715.4	221,860.8	10,696.7	5,765.9	0.0	7,892.2	204,169.3	12,075.3
2021											
1st Qtr	206,385.7	4,350.8	931.0	6,710.7	142,111.7	2,052.8	1,236.7	0.0	2,508.2	42,869.5	3,614.2
2nd Qtr	212,117.1	4,197.7	1,258.5	19,062.4	128,237.1	2,482.4	1,245.1	0.0	2,644.7	48,480.8	4,508.2
3rd Qtr	240,232.2	3,546.0	411.0	5,492.7	184,393.5	1,559.7	1,122.2	0.0	3,038.1	37,130.3	3,538.3
4th Qtr	241,512.9	4,593.9	455.4	10,729.5	165,642.7	1,816.3	1,915.9	0.0	2,316.7	50,493.1	3,550.3
2022											
1st Qtr	280,166.8	4,847.7	346.5	5,597.7	222,025.4	2,406.1	1,440.3	0.0	2,568.7	37,084.0	3,850.1
2nd Qtr	620,507.7	5,192.9	993.1	16,102.6	531,135.1	3,490.3	1,695.6	0.0	3,197.4	53,537.5	5,163.6
3rd Qtr	765,526.6	6,095.9	384.1	7,569.0	701,046.3	4,113.7	1,305.5	0.0	3,197.5	37,353.7	4,459.9
4th Qtr	673,901.1	4,493.1	1,901.7	11,517.7	600,318.8	1,962.1	1,321.0	0.0	3,896.8	45,041.0	3,448.3
2023											
1st Qtr	622,906.5	4,124.8	311.3	6,752.3	558,000.9	1,735.2	1,221.1	0.0	3,244.1	43,920.5	3,596.3
2nd Qtr	637,268.5	3,925.3	1,110.3	14,593.5	566,611.0	4,131.0	1,041.9	0.0	2,868.0	38,784.2	4,203.3
3rd Qtr	669,402.9	4,668.8	2,135.0	8,939.7	600,754.5	2,972.1	951.8	0.0	2,851.4	41,615.4	4,514.2
4th Qtr	763,233.2	3,873.8	1,626.3	13,855.3	689,377.0	2,130.9	1,093.2	1.3	2,714.3	44,281.1	4,279.9
2024											
1st Qtr	1,007,088.8	3,578.8	1,281.6	8,156.1	945,307.0	2,626.6	887.6	0.2	1,287.1	40,226.7	3,736.9
2nd Qtr	1,099,298.6	4,245.0	124.1	18,340.9	1,022,329.5	2,451.9	1,093.0	0.0	1,622.4	45,025.7	4,066.3
3rd Qtr	945,102.0	4,451.0	211.8	8,948.8	863,465.1	3,101.3	897.1	0.2	1,583.1	57,295.0	5,148.6
4th Qtr	1,020,217.0	7,497.1	2,421.3	17,677.8	920,059.4	822.2	1,294.5	0.2	1,225.1	63,866.8	5,352.5
2025											
1st Qtr	967,327.4	6,958.8	302.1	10,222.9	884,782.8	1,452.2	833.8	0.0	1,452.8	55,256.4	6,065.7
2nd Qtr	933,331.3	7,339.3	434.7	15,450.5	838,708.0	2,089.2	1,068.9	0.2	1,178.7	60,741.2	6,320.6
3rd Qtr	1,018,745.3	6,930.5	1,254.3	10,490.3	914,046.4	2,017.4	496.7	0.2	1,195.6	77,794.0	4,519.8
4th Qtr	1,251,299.4	8,821.1	1,787.5	13,349.6	1,073,186.5	1,498.5	950.5	0.5	1,210.9	143,534.1	6,960.3
2026											
1st Qtr	1,043,625.3	7,984.4	968.9	6,937.8	949,059.4	1,285.3	846.8	0.5	1,298.0	70,522.8	4,721.5

Source: Bureau of Statistics.

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

Table 8.2(b)

Period	Total	Bauxite	Sugar	Rice	Crude Oil	Shrimp	Timber	Molasses	Rum	Gold	Other
2016	1,421.6	92.1	73.4	178.8	0.0	82.8	40.4	8.2	37.0	830.7	78.1
2017	1,427.9	104.5	48.5	201.0	0.0	99.7	35.8	6.0	43.1	817.5	71.8
2018	1,325.5	128.2	27.1	186.1	0.0	97.2	33.3	0.4	46.6	766.8	39.8
2019	1,498.8	127.0	27.8	222.7	0.0	76.3	33.7	4.6	34.9	876.6	95.1
2020	2,558.7	73.3	24.1	243.2	1064.1	51.3	27.7	0.0	37.9	979.2	57.9
2021											
1st Qtr	989.9	20.9	4.5	32.2	681.6	9.8	5.9	0.0	12.0	205.6	17.3
2nd Qtr	1,017.3	20.1	6.0	91.4	615.0	11.9	6.0	0.0	12.7	232.5	21.6
3rd Qtr	1,152.2	17.0	2.0	26.3	884.4	7.5	5.4	0.0	14.6	178.1	17.0
4th Qtr	1,158.3	22.0	2.2	51.5	794.4	8.7	9.2	0.0	11.1	242.2	17.0
2022											
1st Qtr	1,343.7	23.3	1.7	26.8	1,064.9	11.5	6.9	0.0	12.3	177.9	18.5
2nd Qtr	2,976.1	24.9	4.8	77.2	2,547.4	16.7	8.1	0.0	15.3	256.8	24.8
3rd Qtr	3,671.6	29.2	1.8	36.3	3,362.3	19.7	6.3	0.0	15.3	179.2	21.4
4th Qtr	3,232.1	21.5	9.1	55.2	2,879.2	9.4	6.3	0.0	18.7	216.0	16.5
2023											
1st Qtr	2,987.6	19.8	1.5	32.4	2,676.3	8.3	5.9	0.0	15.6	210.6	17.2
2nd Qtr	3,056.4	18.8	5.3	70.0	2,717.6	19.8	5.0	0.0	13.8	186.0	20.2
3rd Qtr	3,210.6	22.4	10.2	42.9	2,881.3	14.3	4.6	0.0	13.7	199.6	21.7
4th Qtr	3,660.6	18.6	7.8	66.5	3,306.4	10.2	5.2	0.0	13.0	212.4	20.5
2024											
1st Qtr	4,830.2	17.2	6.1	39.1	4,533.8	12.6	4.3	0.0	6.2	192.9	17.9
2nd Qtr	5,272.4	20.4	0.6	88.0	4,903.3	11.8	5.2	0.0	7.8	216.0	19.5
3rd Qtr	4,532.9	21.3	1.0	42.9	4,141.3	14.9	4.3	0.0	7.6	274.8	24.7
4th Qtr	4,893.1	36.0	11.6	84.8	4,412.8	3.9	6.2	0.0	5.9	306.3	25.7
2025											
1st Qtr	4,639.5	33.4	1.4	49.0	4,243.6	7.0	4.0	0.0	7.0	265.0	29.1
2nd Qtr	4,476.4	35.2	2.1	74.1	4,022.6	10.0	5.1	0.0	5.7	291.3	30.3
3rd Qtr	4,886.1	33.2	6.0	50.3	4,383.9	9.7	2.4	0.0	5.7	373.1	21.7
4th Qtr	6,001.4	42.3	8.6	64.0	5,147.2	7.2	4.6	0.0	5.8	688.4	33.4
2026											
1st Qtr	5,005.4	38.3	4.6	33.3	4,551.8	6.2	4.1	0.0	6.2	338.2	22.6

Source: Bureau of Statistics.

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

Table 8.3

Period	Rice			Sugar			Bauxite			Gold			Crude Oil			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 ('000 barrels)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)
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	10,016,001	383,313	1,400,613	21,585,588	61,526	664,848	8,893,487	53,644	-	-	-	-	20,582,812	-	115,172	7,383,367	258,371
2018	470,312	38,754,103	335,229	77,796	5,644,558	297,091	1,943,367	26,659,487	54,986	611,234	9,693,205	64,080	-	-	-	-	20,197,225	-	105,427	6,926,468	264,466
2019	526,617	46,438,301	351,691	78,071	5,791,664	307,912	1,906,886	26,485,822	57,268	636,410	182,780,595	1,148,536	-	-	-	-	15,899,947	-	93,861	7,019,127	300,157
2020				57,517	5,017,156	347,434	614,696	15,286,815	102,259	599,886	204,169,328	1,362,901	26,605	221,860,801	33,902,008	...	10,696,667	...	77,334	5,765,892	299,150
2021																					
1st Qtr	74,787	6,710,742	89,732	11,884	931,042	78,347	160,486	4,350,754	27,110	120,048	42,869,546	357,104	11,028	142,111,661	12,886,647	...	2,052,806	...	15,309	1,236,666	80,782
2nd Qtr	207,266	19,062,382	91,971	14,405	1,258,506	87,366	158,928	4,197,729	26,413	135,702	48,480,766	357,259	8,988	128,237,124	14,266,934	...	2,482,389	...	14,282	1,245,133	87,180
3rd Qtr	52,862	5,492,698	103,906	3,454	410,954	118,973	122,096	3,545,957	29,042	104,156	37,130,309	356,487	12,044	184,393,544	15,310,113	...	1,559,711	...	14,511	1,122,203	77,337
4th Qtr	100,507	10,729,532	106,754	3,620	455,364	125,791	153,839	4,593,883	29,862	142,896	50,493,131	353,355	10,153	165,642,729	16,314,139	...	1,816,257	...	30,385	1,915,858	63,053
2022																					
1st Qtr	49,304	5,597,651	113,532	3,388	346,527	102,281	166,867	4,847,695	29,051	98,985	37,084,029	374,644	10,722	222,025,376	20,706,530	...	2,406,073	...	19,857	1,440,310	72,535
2nd Qtr	144,837	16,102,623	111,177	7,150	993,086	138,893	156,557	5,192,860	33,169	144,014	53,537,488	371,752	22,699	531,135,069	23,398,762	...	3,490,255	...	21,970	1,695,621	77,178
3rd Qtr	62,153	7,569,017	121,780	2,678	384,057	143,412	160,210	6,095,871	38,049	108,662	37,353,704	343,759	33,702	701,046,304	20,801,457	...	4,113,694	...	11,654	1,305,542	112,027
4th Qtr	101,313	11,517,745	113,684	13,889	1,901,729	136,921	125,159	4,493,054	35,899	131,273	45,041,002	343,110	33,927	600,318,803	17,694,379	...	1,962,085	...	11,002	1,320,996	120,067
2023																					
1st Qtr	55,355	6,752,301	121,981	2,052	311,291	151,701	125,036	4,124,836	32,989	117,071	43,920,490	375,161	33,873	558,000,923	16,473,474	...	1,735,250	...	10,843	1,221,051	112,614
2nd Qtr	126,734	14,593,518	115,151	8,401	1,110,263	132,158	105,490	3,925,325	37,210	98,908	38,784,179	392,125	34,964	566,611,041	16,205,327	...	4,130,963	...	9,566	1,041,892	108,919
3rd Qtr	74,980	8,939,729	119,228	14,085	2,135,040	151,583	125,455	4,668,783	37,215	108,771	41,615,388	382,597	32,971	600,754,531	18,220,861	...	2,972,118	...	8,112	951,772	117,331
4th Qtr	300,238	13,855,302	46,148	10,689	1,626,300	152,147	103,934	3,873,837	37,272	112,310	44,281,092	394,275	39,849	705,606,307	17,706,826	...	2,130,944	...	11,616	1,093,249	94,114
2024																					
1st Qtr	72,405	8,156,134	112,645	7,795	1,281,650	164,415	117,571	3,578,850	30,440	97,648	40,226,750	411,957	55,031	945,307,010	17,177,624	...	2,626,636	...	10,307	887,568	86,117
2nd Qtr	140,750	18,340,851	130,308	800	124,058	155,020	127,517	4,244,960	33,289	97,148	45,025,658	463,476	58,133	1,022,329,544	17,586,123	...	2,451,880	...	9,954	1,093,004	109,801
3rd Qtr	80,408	8,948,787	111,292	1,314	211,836	161,215	122,253	4,450,968	36,408	117,204	57,295,021	488,848	51,949	863,465,136	16,621,541	...	3,101,258	...	7,871	897,148	113,975
4th Qtr	132,915	17,677,812	133,001	15,939	2,421,311	151,912	469,551	7,497,066	15,966	121,156	63,866,765	527,145	59,596	920,059,395	15,438,346	...	822,190	...	8,727	1,294,524	148,337
2025																					
1st Qtr	91,518	10,222,904	111,703	1,835	302,117	164,641	577,155	6,958,805	12,057	101,024	55,256,371	546,966	56,970	884,782,764	15,530,612	...	1,452,205	...	6,132	833,760	135,965
2nd Qtr	133,445	15,450,487	115,782	2,698	434,723	161,152	694,866	7,339,347	10,562	94,462	60,741,152	643,019	59,082	838,707,997	14,195,707	...	2,089,156	...	7,900	1,068,871	135,305
3rd Qtr	105,058	10,490,259	99,852	15,181	1,254,336	82,625	693,754	6,930,485	9,990	113,950	77,794,009	682,705	62,688	914,046,406	14,580,982	...	2,017,420	...	2,653	496,738	187,265
4th Qtr	138,709	13,349,641	96,242	14,521	1,787,471	123,092	785,984	8,821,130	11,223	174,330	143,534,083	823,348	81,543	1,073,186,460	13,160,955	...	1,498,534	...	6,668	950,513	142,552
2026																					
1st Qtr	73,878	6,937,832	93,909	13,801	968,900	70,203	781,972	7,984,371	10,211	70,922	70,522,755	994,371	60,051	949,059,398	15,804,260	...	1,285,264	...	6,452	846,837	131,262

Source: Bureau of Statistics.

¹⁾ 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
2016	(6,351.6)	302,556.3	296,204.7	293,560.4	2,644.3
2017	(42,671.4)	339,480.0	296,808.6	294,865.6	1,943.0
2018	(222,951.0)	501,543.6	278,592.7	275,718.7	2,874.0
2019	(515,619.1)	842,338.9	326,719.8	312,499.5	14,220.3
2020	70,847.8	469,161.1	540,009.0	533,479.6	6,529.4
2021					
1st Qtr	89,597.7	118,230.8	207,828.4	206,385.7	1,442.7
2nd Qtr	75,688.6	138,103.5	213,792.2	212,117.1	1,675.1
3rd Qtr	85,655.5	157,445.2	243,100.7	240,232.2	2,868.6
4th Qtr	(255,081.6)	498,566.6	243,485.0	241,512.9	1,972.0
2022					
1st Qtr	129,652.0	155,346.9	284,998.9	280,166.8	4,832.1
2nd Qtr	412,169.2	210,597.3	622,766.5	620,507.7	2,258.8
3rd Qtr	572,056.5	195,511.5	767,567.9	765,526.6	2,041.4
4th Qtr	482,702.0	194,059.2	676,761.2	673,901.1	2,860.1
2023					
1st Qtr	420,663.3	203,544.1	624,207.4	622,907.1	1,300.3
2nd Qtr	67,544.7	571,502.8	639,047.5	637,268.7	1,778.8
3rd Qtr	421,748.7	274,199.2	695,947.9	669,402.0	26,545.8
4th Qtr	460,764.5	334,369.5	795,134.0	779,472.4	15,661.5
2024					
1st Qtr	700,399.9	323,527.0	1,023,926.9	1,007,088.8	16,838.1
2nd Qtr	758,884.7	355,304.1	1,114,188.8	1,099,298.6	14,890.2
3rd Qtr	589,991.7	367,994.5	957,986.1	945,102.0	12,884.1
4th Qtr	652,957.0	376,210.0	1,029,167.0	1,020,217.0	8,950.0
2025					
1st Qtr	629,207.1	343,822.4	973,029.5	967,327.4	5,702.1
2nd Qtr	55,700.2	886,602.1	942,302.3	933,331.3	8,971.0
3rd Qtr	570,012.3	455,217.1	1,025,229.5	1,018,745.3	6,484.2
4th Qtr	805,932.4	452,366.1	1,258,298.4	1,251,299.4	6,999.0
2026					
1st Qtr	657,195.3	393,360.7	1,050,556.0	1,043,625.3	6,930.7

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
2016	(30.8)	1,465.2	1,434.4	1,421.6	12.8
2017	(206.6)	1,644.0	1,437.3	1,427.9	9.4
2018	(1,070.9)	2,410.2	1,339.3	1,325.5	13.8
2019	(2,473.0)	4,040.0	1,567.0	1,498.8	68.2
2020	339.8	2,250.2	2,590.0	2,558.7	31.3
2021					
1st Qtr	429.7	567.1	996.8	989.9	6.9
2nd Qtr	363.0	662.4	1,025.4	1,017.3	8.0
3rd Qtr	410.8	755.1	1,166.0	1,152.2	13.8
4th Qtr	(1,223.4)	2,391.2	1,167.8	1,158.3	9.5
2022					
1st Qtr	621.8	745.1	1,366.9	1,343.7	23.2
2nd Qtr	1,976.8	1,010.1	2,986.9	2,976.1	10.8
3rd Qtr	2,743.7	937.7	3,681.4	3,671.6	9.8
4th Qtr	2,315.1	930.7	3,245.9	3,232.1	13.7
2023					
1st Qtr	2,017.6	976.2	2,993.8	2,987.6	6.2
2nd Qtr	324.0	2,741.0	3,065.0	3,056.4	8.5
3rd Qtr	2,022.8	1,315.1	3,337.9	3,210.6	127.3
4th Qtr	2,209.9	1,603.7	3,813.5	3,738.4	75.1
2024					
1st Qtr	3,359.2	1,551.7	4,910.9	4,830.2	80.8
2nd Qtr	3,639.7	1,704.1	5,343.8	5,272.4	71.4
3rd Qtr	2,829.7	1,765.0	4,594.7	4,532.9	61.8
4th Qtr	3,131.7	1,804.4	4,936.1	4,893.1	42.9
2025					
1st Qtr	3,017.8	1,649.0	4,666.8	4,639.5	27.3
2nd Qtr	267.1	4,252.3	4,519.4	4,476.4	43.0
3rd Qtr	2,733.9	2,183.3	4,917.2	4,886.1	31.1
4th Qtr	3,865.4	2,169.6	6,035.0	6,001.4	33.6
2026					
1st Qtr	3,152.0	1,886.6	5,038.6	5,005.4	33.2

Source: 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
2016	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	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	528.4	528.4	0.0	525.0	528.4	3.4	281.3	385.3	104.0	806.3	913.7	107.5
2019	575.9	575.9	0.0	572.5	575.9	3.4	334.6	451.2	116.6	907.1	1027.1	120.0
2020	680.6	680.6	0.0	677.2	680.6	3.4	396.3	541.4	145.1	1073.5	1222.1	148.5
2021												
Mar	625.6	625.6	0.0	622.1	625.6	3.4	429.4	554.8	125.5	1051.5	1180.4	128.9
Jun	613.2	613.2	0.0	609.8	613.2	3.4	482.3	604.9	122.6	1092.1	1218.1	126.0
Sep	819.5	819.5	0.0	816.0	819.5	3.4	464.0	590.4	126.4	1280.1	1409.9	129.8
Dec	810.8	810.8	0.0	807.4	810.8	3.4	448.5	579.0	130.5	1255.9	1389.9	133.9
2022												
Mar	678.8	678.8	0.0	675.4	678.8	3.4	459.7	611.9	152.2	1135.1	1290.7	155.6
Jun	710.9	710.9	0.0	707.4	710.9	3.4	470.0	629.6	159.6	1177.4	1340.5	163.0
Sep	823.4	823.4	0.0	819.9	823.4	3.4	467.2	624.1	156.9	1287.1	1447.4	160.3
Dec	939.2	939.2	0.0	935.8	939.2	3.4	432.6	593.8	161.3	1368.3	1533.0	164.7
2023												
Mar	756.9	756.9	0.0	753.4	756.9	3.4	438.9	603.4	164.5	1192.3	1360.3	168.0
Jun	736.0	736.0	0.0	732.5	736.0	3.4	462.4	627.1	164.8	1194.9	1363.1	168.2
Sep	676.2	676.2	0.0	672.7	676.2	3.4	515.5	700.6	185.1	1188.3	1376.8	188.5
Dec	896.4	896.4	0.0	892.9	896.4	3.4	567.3	763.5	196.2	1460.2	1659.8	199.6
2024												
Jan	769.4	769.4	-	766.0	769.4	3.4	510.4	709.0	198.6	1,276.5	1,478.5	202.0
Feb	725.9	725.9	-	722.4	725.9	3.4	484.2	694.0	209.9	1,206.6	1,419.9	213.3
Mar	908.6	908.6	-	905.1	908.6	3.4	466.1	680.4	214.2	1,371.3	1,589.0	217.7
Apr	721.8	721.8	-	718.3	721.8	3.4	504.4	736.5	232.1	1,222.7	1,458.2	235.5
May	926.7	926.7	-	923.3	926.7	3.4	484.1	702.4	218.2	1,407.4	1,629.1	221.7
Jun	711.8	711.8	-	708.4	711.8	3.4	495.1	707.0	211.9	1,203.5	1,418.8	215.3
Jul	960.8	960.8	-	957.4	960.8	3.4	478.9	694.5	215.6	1,436.3	1,655.3	219.0
Aug	890.4	890.4	-	887.0	890.4	3.4	484.1	697.6	213.5	1,371.0	1,588.0	216.9
Sep	761.2	761.2	-	757.7	761.2	3.4	500.1	718.3	218.2	1,257.9	1,479.5	221.6
Oct	919.9	919.9	-	916.5	919.9	3.4	504.3	746.6	242.3	1,420.7	1,666.5	245.8
Nov	786.0	786.0	-	782.6	786.0	3.4	477.7	739.1	261.5	1,260.2	1,525.2	264.9
Dec	1,009.8	1,009.8	-	1,006.3	1,009.8	3.4	468.3	702.2	233.9	1,474.7	1,712.0	237.4
2025												
Jan	785.6	785.6	-	782.2	785.6	3.4	462.7	738.3	275.7	1,244.9	1,524.0	279.1
Feb	995.0	995.0	-	991.6	995.0	3.4	515.6	789.6	274.0	1,507.1	1,784.6	277.5
Mar	786.9	786.9	-	783.5	786.9	3.4	532.5	817.1	284.5	1,316.0	1,604.0	288.0
Apr	939.4	939.4	-	936.0	939.4	3.4	549.3	839.9	290.5	1,485.3	1,779.3	294.0
May	785.8	785.8	-	782.4	785.8	3.4	552.8	841.3	288.5	1,335.2	1,627.1	292.0
Jun	1,020.1	1,020.1	-	1,016.7	1,020.1	3.4	548.1	826.8	278.7	1,564.8	1,846.9	282.2
Jul	1,126.6	1,126.6	-	1,123.2	1,126.6	3.4	582.3	866.7	284.4	1,705.5	1,993.3	287.8
Aug	925.9	925.9	-	922.5	925.9	3.4	563.9	863.4	299.5	1,486.4	1,789.3	303.0
Sep	973.2	973.2	-	969.7	973.2	3.4	622.9	911.5	288.6	1,592.6	1,884.6	292.0
Oct	1,034.2	1,034.2	-	1,030.8	1,034.2	3.4	592.8	880.4	287.6	1,623.6	1,914.6	291.0
Nov	958.6	958.6	-	955.2	958.6	3.4	600.1	878.6	278.5	1,555.3	1,837.2	281.9
Dec	1,356.2	1,356.2	-	1,352.8	1,356.2	3.4	678.3	984.2	306.0	2,031.0	2,340.4	309.4
2026												
Jan	1,125.8	1,125.8	-	1,122.4	1,125.8	3.4	611.2	911.5	300.3	1,733.6	2,037.3	303.7
Feb	1,232.6	1,232.6	-	1,229.2	1,232.6	3.4	594.4	928.3	333.8	1,823.6	2,160.9	337.3
Mar	1,280.0	1,280.0	-	1,276.6	1,280.0	3.4	609.9	908.7	298.8	1,886.4	2,188.7	302.3

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
2024															
Jan	271,623,423	259,036,378	4,524,613	1,803,678	6,258,755	3,734,145	2,812,432	400,615	156,105	364,993	275,357,568	261,848,810	4,925,228	1,959,783	6,623,748
Feb	234,174,180	225,265,158	3,507,630	2,759,423	2,641,969	3,030,336	2,259,048	200,810	260,445	310,033	237,204,516	227,524,206	3,708,440	3,019,868	2,952,002
Mar	387,966,684	374,148,704	4,057,464	2,568,803	7,191,714	3,712,490	2,589,504	742,303	215,516	165,167	391,679,174	376,738,208	4,799,767	2,784,318	7,356,881
Apr	337,506,904	326,613,092	3,813,493	2,099,637	4,980,682	2,749,806	2,259,106	154,995	282,344	53,360	340,256,709	328,872,198	3,968,488	2,381,981	5,034,042
May	293,377,223	284,506,234	3,756,837	1,634,404	3,479,750	2,087,180	1,820,943	81,484	147,997	36,757	295,464,404	286,327,177	3,838,321	1,782,400	3,516,506
Jun	430,165,328	414,021,327	3,000,531	3,507,763	9,635,707	2,980,230	2,641,343	29,312	130,162	179,412	433,145,558	416,662,670	3,029,843	3,637,925	9,815,119
Jul	260,009,959	251,688,819	3,475,327	1,964,054	2,881,758	1,987,257	1,759,991	69,993	132,328	24,945	261,997,216	253,448,810	3,545,321	2,096,382	2,906,703
Aug	378,856,030	368,018,599	3,042,112	4,121,078	3,674,241	2,929,969	2,630,380	80,861	159,529	59,198	381,785,999	370,648,979	3,122,973	4,280,607	3,733,440
Sep	318,357,152	311,806,907	2,525,274	2,245,110	1,779,861	2,654,195	2,326,800	77,840	122,432	127,123	321,011,347	314,133,707	2,603,114	2,367,542	1,906,984
Oct	334,326,933	324,627,735	4,625,430	2,451,538	2,622,231	2,220,465	1,957,649	66,156	128,580	68,080	336,547,398	326,585,384	4,691,586	2,580,118	2,690,311
Nov	394,385,947	380,226,305	2,959,137	3,839,825	7,360,680	2,647,434	2,320,848	95,907	148,349	82,330	397,033,381	382,547,153	3,055,044	3,988,174	7,443,010
Dec	341,015,654	321,416,157	2,592,399	2,799,232	14,207,866	2,125,800	1,888,342	69,995	97,713	69,750	343,141,454	323,304,499	2,662,393	2,896,945	14,277,616
Total	3,981,765,417	3,841,375,413	41,880,246	31,794,544	66,715,213	32,859,306	27,266,386	2,070,271	1,981,500	1,541,149	4,014,624,723	3,868,641,799	43,950,517	33,776,044	68,256,363
2025															
Jan	351,241,254	342,795,071	2,487,673	3,010,941	2,947,569	2,666,779	2,333,869	79,671	151,627	101,612	353,908,033	345,128,940	2,567,344	3,162,568	3,049,181
Feb	389,597,465	377,725,343	3,059,354	2,901,027	5,911,741	1,986,836	1,749,804	66,149	96,065	74,819	391,584,301	379,475,147	3,125,503	2,997,092	5,986,560
Mar	415,189,683	385,230,276	4,186,591	3,239,308	22,533,507	3,207,872	2,013,751	907,797	153,574	132,750	418,397,554	387,244,027	5,094,388	3,392,882	22,666,257
Apr	420,656,053	410,330,435	2,483,133	3,205,045	4,637,440	2,002,093	1,619,882	74,676	228,309	79,226	422,658,146	411,950,317	2,557,809	3,433,355	4,716,666
May	480,953,968	469,683,106	3,680,682	3,525,928	4,064,253	1,774,813	1,540,195	90,984	92,664	50,970	482,728,781	471,223,301	3,771,666	3,618,592	4,115,224
Jun	381,202,813	366,287,159	5,887,166	2,300,546	6,727,942	1,453,407	1,318,021	41,857	79,488	14,042	382,656,220	367,605,180	5,929,022	2,380,034	6,741,984
Jul	464,055,499	442,337,260	7,083,404	3,394,765	11,240,070	1,722,284	1,608,889	28,477	68,204	16,713	465,777,783	443,946,149	7,111,881	3,462,969	11,256,783
Aug	582,542,028	557,200,715	6,427,621	10,035,297	8,878,395	2,395,293	2,134,959	45,309	187,275	27,750	584,937,321	559,335,674	6,472,930	10,222,572	8,906,145
Sep	409,757,489	392,415,242	7,105,586	2,884,095	7,352,566	1,375,966	1,240,334	23,524	69,269	42,839	411,133,455	393,655,576	7,129,109	2,953,365	7,395,405
Oct	354,454,311	341,461,147	4,059,646	3,479,003	5,454,514	6,044,253	5,940,374	22,897	62,679	18,302	360,498,563	347,401,521	4,082,543	3,541,682	5,472,816
Nov	635,856,523	613,877,690	6,289,780	4,564,333	11,124,720	3,868,253	3,555,147	113,434	157,168	42,504	639,724,777	617,432,837	6,403,214	4,721,500	11,167,224
Dec	547,468,400	530,854,376	4,404,334	5,134,851	7,074,839	3,724,961	3,506,610	49,450	116,555	52,346	551,193,361	534,360,986	4,453,784	5,251,406	7,127,185
Total	5,432,975,486	5,230,197,820	57,154,969	47,675,139	97,947,557	32,222,810	28,561,835	1,544,224	1,462,877	653,874	5,465,198,296	5,258,759,655	58,699,194	49,138,016	98,601,431
2026															
Jan	521,060,260	501,629,516	4,251,741	3,777,130	11,401,874	2,925,019	2,485,410	82,996	298,463	58,149	523,985,279	504,114,926	4,334,737	4,075,594	11,460,023
Feb	522,567,836	498,551,586	10,470,585	3,795,924	9,749,741	2,265,687	1,962,512	82,673	175,177	45,326	524,833,524	500,514,098	10,553,258	3,971,101	9,795,067
Mar	511,888,709	495,851,890	3,763,595	3,288,480	8,984,744	3,167,041	1,483,156	838,094	821,286	24,505	515,055,750	497,335,046	4,601,689	4,109,766	9,009,249
Total	1,555,516,805	1,496,032,992	18,485,921	10,861,534	30,136,359	8,357,747	5,931,078	1,003,763	1,294,927	127,979	1,563,874,553	1,501,964,070	19,489,684	12,156,461	30,264,338

Sources: Commercial Banks and Non-Bank Dealers.

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

Table 8.6(b)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2024															
Jan	294,194,543	272,707,630	4,514,591	1,358,399	15,613,922	3,120,714	2,761,944	145,473	141,961	71,336	297,315,257	275,469,574	4,660,064	1,500,361	15,685,258
Feb	250,968,495	241,809,929	3,478,875	3,069,835	2,609,857	3,043,816	2,296,031	242,799	175,994	328,992	254,012,311	244,105,960	3,721,674	3,245,828	2,938,849
Mar	385,673,200	372,149,953	4,105,042	2,521,943	6,896,262	3,894,261	2,488,274	876,539	256,938	272,510	389,567,461	374,638,227	4,981,581	2,778,881	7,168,772
Apr	309,550,581	298,061,959	3,850,584	2,185,786	5,452,252	2,252,914	1,942,411	38,837	245,640	26,026	311,803,495	300,004,370	3,889,421	2,431,426	5,478,278
May	302,126,280	292,081,230	4,017,740	1,584,575	4,442,735	1,914,721	1,760,207	15,590	111,813	27,111	304,041,000	293,841,437	4,033,330	1,696,387	4,469,846
Jun	432,415,232	418,264,306	2,794,595	2,492,072	8,864,259	3,108,992	2,618,811	110,992	151,778	227,412	435,524,224	420,883,117	2,905,587	2,643,850	9,091,671
Jul	259,541,822	251,476,609	3,195,630	1,653,353	3,216,230	2,314,568	2,043,292	65,485	178,852	26,939	261,856,390	253,519,901	3,261,115	1,832,205	3,243,169
Aug	368,775,083	356,897,718	3,215,312	4,914,312	3,747,741	2,932,191	2,617,051	74,678	151,369	89,093	371,707,274	359,514,769	3,289,990	5,065,681	3,836,834
Sep	310,086,157	303,870,383	2,500,774	2,011,454	1,703,546	2,636,945	2,343,566	74,845	84,699	133,835	312,723,102	306,213,949	2,575,620	2,096,153	1,837,381
Oct	311,149,743	301,510,288	4,695,096	3,092,549	1,851,810	1,782,906	1,508,128	69,059	133,936	71,783	312,932,648	303,018,416	4,764,155	3,226,485	1,923,592
Nov	409,247,925	394,265,292	2,883,971	3,899,772	8,198,889	3,027,299	2,727,058	83,567	190,802	25,872	412,275,224	396,992,350	2,967,538	4,090,575	8,224,761
Dec	340,006,338	321,690,884	2,884,706	2,210,599	13,220,149	2,292,456	2,004,391	76,843	128,138	83,085	342,298,795	323,695,275	2,961,549	2,338,737	13,303,234
Total	3,973,735,401	3,824,786,183	42,136,916	30,994,649	75,817,653	32,321,783	27,111,164	1,874,706	1,951,920	1,383,993	4,006,057,184	3,851,897,347	44,011,622	32,946,569	77,201,646
2025															
Jan	354,853,154	344,747,618	2,613,879	3,311,504	4,180,153	2,603,514	2,276,703	83,328	141,890	101,593	357,456,667	347,024,321	2,697,206	3,453,394	4,281,746
Feb	374,170,442	363,230,338	3,045,035	2,604,221	5,290,848	1,619,406	1,404,819	49,599	78,604	86,384	375,789,849	364,635,157	3,094,635	2,682,825	5,377,231
Mar	434,583,797	403,464,023	4,020,813	3,738,640	23,360,321	3,310,569	2,112,371	912,643	145,854	139,701	437,894,366	405,576,394	4,933,455	3,884,494	23,500,023
Apr	402,135,380	392,773,148	2,423,812	2,794,675	4,143,745	2,063,292	1,669,846	79,358	254,260	59,829	404,198,673	394,442,994	2,503,169	3,048,935	4,203,574
May	479,425,995	467,451,014	4,620,882	3,529,726	3,824,373	1,736,293	1,523,717	80,429	99,502	32,645	481,162,288	468,974,731	4,701,311	3,629,229	3,857,017
Jun	386,413,339	367,964,681	8,686,530	2,663,858	7,098,271	1,617,863	1,456,159	39,154	83,529	39,021	388,031,202	369,420,840	8,725,684	2,747,386	7,137,292
Jul	468,893,717	453,329,745	3,783,335	3,124,317	8,656,319	1,648,393	1,513,595	46,525	65,453	22,820	470,542,110	454,843,340	3,829,861	3,189,770	8,679,139
Aug	571,914,903	545,228,047	5,670,199	10,257,133	10,759,525	2,228,282	1,952,790	49,772	178,289	47,430	574,143,185	547,180,837	5,719,971	10,435,422	10,806,955
Sep	380,778,744	361,613,273	8,235,002	3,266,580	7,663,889	1,620,218	1,443,365	37,705	85,775	53,373	382,398,961	363,056,638	8,272,706	3,352,355	7,717,262
Oct	380,578,519	368,873,209	3,826,071	2,868,863	5,010,376	5,543,265	5,390,960	45,319	69,939	37,046	386,121,784	374,264,169	3,871,390	2,938,803	5,047,422
Nov	624,008,386	601,645,335	6,613,412	4,179,779	11,569,860	4,477,897	4,232,200	86,388	121,878	37,431	628,486,283	605,877,535	6,699,800	4,301,657	11,607,291
Dec	486,045,581	470,370,825	4,214,924	5,284,537	6,175,295	3,781,173	3,508,197	71,662	152,590	48,724	489,826,754	473,879,022	4,286,586	5,437,127	6,224,018
Total	5,343,801,956	5,140,691,257	57,753,892	47,623,833	97,732,974	32,250,165	28,484,722	1,581,883	1,477,564	705,996	5,376,052,121	5,169,175,979	59,335,774	49,101,397	98,438,970
2026															
Jan	583,275,670	562,833,727	4,057,152	4,180,057	12,204,735	2,973,325	2,668,421	94,753	183,283	26,868	586,248,995	565,502,148	4,151,905	4,363,340	12,231,603
Feb	497,508,782	480,175,082	5,733,123	2,448,224	9,152,353	2,058,293	1,724,689	61,529	182,622	89,453	499,567,075	481,899,771	5,794,652	2,630,846	9,241,806
Mar	499,841,482	483,798,592	3,583,809	3,668,210	8,790,871	3,204,067	1,512,378	837,739	830,572	23,379	503,045,549	485,310,970	4,421,548	4,498,781	8,814,250
Total	1,580,625,934	1,526,807,401	13,374,084	10,296,491	30,147,959	8,235,686	5,905,488	994,021	1,196,477	139,700	1,588,861,620	1,532,712,889	14,368,105	11,492,968	30,287,658

Sources: Commercial Banks and Non-bank Dealers.

BALANCE OF PAYMENTS
(US\$ Million)

Table 8.7(a)

Item	2025 Jan-Mar	2026 Jan-Mar
CURRENT ACCOUNT	1,131.8	(495.3)
Merchandise Trade	3,017.8	3,172.5
Exports f.o.b.	4,666.8	5,038.6
Imports c.i.f.	(1,649.0)	(1,866.1)
Net Services	(2,140.3)	(3,908.8)
Non Factor Services (net)	(839.3)	(1,881.7)
Factor Services (net)	(1,300.9)	(2,027.1)
Unrequited Transfers	254.3	241.0
CAPITAL ACCOUNT	(1,346.0)	401.6
Capital Transfer	3.2	0.1
Medium and Long Term Capital (net)	(1,285.0)	333.1
Non-Financial Public Sector (net)	(65.1)	46.6
Disbursements	26.5	289.5
Amortization	(33.3)	(34.0)
Other	(58.3)	(209.0)
SDR allocation	-	-
Natural Resource Fund ¹⁾	(458.3)	(609.0)
Natural Resource Fund Withdrawal	400.0	400.0
Private Sector (net)	(1,220.0)	286.6
Foreign Direct Investment (Net) ²⁾	(1,205.6)	319.3
Portfolio Investment (Private Citizens)	(14.4)	(32.7)
Short Term Capital (net) ³⁾	(64.2)	68.4
ERRORS AND OMISSIONS	(8.7)	17.5
OVERALL BALANCE	(222.9)	(76.2)
FINANCING	222.9	76.2
Change in Net Foreign Assets of Bank of Guyana (-increase) ⁴⁾	222.9	76.2
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	-	-
Debt Relief	-	-
Debt stock Restructuring	-	-
Debt Forgiveness	-	-

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

¹⁾ Guyana's portion of the oil revenues, deposited into the Natural Resource Fund is included here.

²⁾ Includes FDI inflows minus outflows minus oil cost recovery.

³⁾ Includes changes in Foreign Assets of Commercial Banks.

⁴⁾ Includes changes in Foreign Assets of the Bank of Guyana.

TRANSFERS
(US\$ Million)

Table 8.7(b)

Item	2016	2017	2018	2019	2020	2021	2023				2024				2025				2026
	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar
NET TRANSFERS	360.3	281.6	514.1	621.3	671.2	1,053.2	309.7	544.4	853.6	1,170.7	246.2	561.7	789.3	892.2	254.1	479.7	748.9	1,042.3	241.0
General Government	-	-	-	39.8	39.8	48.0	2.1	-	-	0.5	-	-	-	-	3.2	5.6	5.6	5.6	0.1
Other Sectors	360.3	281.6	514.1	581.5	631.4	1,005.2	307.6	544.4	853.6	1,170.2	246.2	561.7	789.3	892.2	250.9	474.1	743.3	1,036.7	240.9
Worker's Remittances	195.1	212.1	249.1	274.2	345.2	405.1	103.6	205.4	306.9	392.9	82.5	219.0	328.6	421.3	105.6	167.6	296.4	444.4	77.0
MONTRANS	153.6	170.0	198.1	207.5	269.1	325.6	74.0	147.5	216.0	286.9	65.8	131.4	199.7	260.0	49.7	97.3	134.7	183.0	34.4
BANKS	32.4	9.9	14.4	8.2	12.8	8.0	10.4	16.0	27.8	25.7	3.1	42.7	61.9	75.3	36.9	35.4	94.1	173.1	25.4
NBANKS	(1.5)	2.8	3.8	3.7	1.2	1.8	0.5	0.8	1.8	1.7	0.5	1.1	1.3	1.8	0.8	1.4	1.8	(1.1)	1.9
Other	10.7	29.3	32.8	54.8	62.1	69.7	18.7	41.1	61.4	78.6	13.1	43.8	65.7	84.3	18.2	33.5	65.9	89.3	15.4
Other Current Transfers	145.0	46.1	228.0	265.6	239.3	551.9	180.9	308.7	507.3	733.9	162.0	340.1	457.4	467.2	143.3	302.6	440.9	585.4	162.7
Remittances/Receipts to bank accounts abroad	113.0	45.1	201.1	239.6	230.6	523.1	173.5	326.5	501.4	719.3	162.6	341.9	454.9	455.1	143.0	302.7	445.1	588.9	162.6
Other Unrequited Transfers	1.5	(24.5)	(7.7)	17.5	4.2	44.5	10.1	(0.3)	15.3	15.8	(0.6)	(2.6)	2.2	10.8	0.1	(0.9)	(4.8)	(5.1)	(0.0)
Remittance Received/Made by Foreign Embassies	30.5	25.5	34.6	8.4	4.6	(15.7)	(2.7)	(17.5)	(9.3)	(1.1)	0.0	0.9	0.3	1.3	0.2	0.8	0.6	1.6	0.2
Inkind Transfers	20.2	23.5	37.0	41.7	46.8	48.2	23.1	30.3	39.4	43.3	1.8	2.6	3.4	3.7	2.0	3.9	6.0	6.9	1.1
CREDITS	645.7	676.7	776.6	869.1	846.6	1,347.2	366.9	690.0	1,061.7	1,408.5	306.6	667.0	989.6	1,207.5	306.8	613.4	924.9	1,311.9	364.8
General Government	-	-	-	39.8	39.8	48.0	2.1	-	-	0.5	-	-	-	-	3.2	5.6	5.6	5.6	0.1
Other Sectors	645.7	676.7	776.6	829.3	806.7	1,299.2	364.9	690.0	1,061.7	1,408.0	306.6	667.0	989.6	1,207.5	303.5	607.8	919.3	1,306.3	364.8
Worker's Remittances	318.1	317.2	350.4	373.9	425.9	537.4	127.0	249.8	378.5	499.9	122.2	281.6	428.1	555.0	140.1	259.5	421.2	632.8	185.4
MONTRANS	205.1	224.0	237.1	244.8	308.0	357.3	83.1	166.7	246.9	331.0	77.8	156.4	239.6	317.1	66.8	133.4	194.8	271.7	62.8
BANKS	52.7	22.1	31.4	30.2	26.2	59.9	15.0	26.6	45.4	54.9	16.6	62.8	93.3	114.4	42.2	68.2	133.7	219.7	81.5
NBANKS	34.4	24.9	30.3	24.1	6.5	12.7	3.5	6.6	10.5	14.0	3.3	6.1	9.5	12.6	3.1	6.0	8.5	14.4	3.9
Other	26.0	46.1	51.6	74.8	85.1	107.5	25.4	50.0	75.7	100.0	24.4	56.3	85.6	111.0	28.0	51.9	84.2	127.0	37.1
Other Current Transfers	303.3	331.5	384.3	409.2	330.1	711.1	213.3	408.3	641.7	862.5	181.2	381.3	556.1	646.6	160.2	341.8	488.2	662.0	176.5
Receipts from bank accounts abroad	258.4	267.1	331.6	355.9	311.8	632.6	194.8	376.8	593.6	806.5	177.6	374.7	523.2	600.9	156.2	332.2	474.6	642.6	172.0
Other Unrequited Transfers	13.7	37.6	11.7	40.6	11.0	65.2	17.2	29.8	46.3	50.9	3.6	5.6	27.5	38.2	3.6	8.6	11.8	15.2	4.2
Remittance Received from Foreign Embassies	31.2	26.7	41.0	12.7	7.3	13.4	1.3	1.7	1.9	5.2	0.0	1.0	5.5	7.5	0.4	1.0	1.8	4.2	0.3
Inkind Transfers	24.3	28.0	42.0	46.1	50.8	50.7	24.5	31.9	41.4	45.6	3.2	4.2	5.4	6.0	3.3	6.5	10.0	11.5	2.9
DEBITS	285.4	395.1	262.5	247.8	175.3	294.0	57.3	145.6	208.1	237.8	60.4	105.3	200.3	315.3	52.7	133.7	176.0	269.6	123.9
General Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Sectors	285.4	395.1	262.5	247.8	175.3	294.0	57.3	145.6	208.1	237.8	60.4	105.3	200.3	315.3	52.7	133.7	176.0	269.6	123.9
Worker's Remittances	123.0	105.2	101.3	99.8	80.7	132.3	23.4	44.4	71.6	107.0	39.7	62.6	99.5	133.7	34.5	91.9	124.8	188.4	108.3
MONTRANS	51.5	54.0	39.0	37.3	38.9	31.8	9.2	19.2	30.9	44.1	12.0	25.0	39.9	57.0	17.1	36.2	60.1	88.7	28.5
BANKS	20.4	12.2	17.1	22.1	13.4	51.9	4.5	10.5	17.6	29.2	13.6	20.1	31.5	39.1	5.2	32.8	39.6	46.5	56.2
NBANKS	35.8	22.2	26.4	20.4	5.3	10.9	3.0	5.8	8.7	12.3	2.8	5.0	8.2	10.8	2.3	4.6	6.7	15.5	2.0
Other	15.3	16.8	18.8	20.0	23.0	37.8	6.7	8.9	14.3	21.4	11.3	12.5	19.9	26.7	9.9	18.4	18.4	37.7	21.7
Other Current Transfers	158.3	285.4	156.3	143.6	90.7	159.2	32.4	99.6	134.4	128.6	19.2	41.1	98.8	179.4	16.9	39.2	47.3	76.6	13.7
Remittances to bank accounts abroad	145.4	222.0	130.4	116.3	81.2	109.5	21.3	50.3	92.1	87.2	15.0	32.8	68.3	145.7	13.1	29.5	29.5	53.7	9.4
Other Unrequited Transfers	12.2	62.2	19.4	23.1	6.8	20.7	7.1	30.0	31.1	35.1	4.2	8.2	25.3	27.4	3.6	9.5	16.6	20.3	4.2
Remittance made to Foreign Embassies	0.7	1.2	6.4	4.3	2.7	29.1	4.0	19.2	11.2	6.2	0.0	0.1	5.2	6.2	0.2	0.3	1.2	2.6	0.1
Inkind Transfers	4.1	4.5	4.9	4.4	3.9	2.5	1.4	1.6	2.0	2.3	1.4	1.6	2.0	2.3	1.3	2.6	4.0	4.6	1.8

Source: Bank of Guyana, MOF, Commercial Banks, Non-Bank Cambios, MTAs

Notes:

Foreign Direct Investments (FDI)
(US\$ Million)

Table B.7(c)

Item	2020	2021	2022				2023				2024				2025				2026	
	Jan-Dec	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	
BY SECTOR																				
Forestry ¹⁾	-	1.7	0.9	1.6	2.3	2.9	-	-	-	-	-	-	0.2	0.2	-	(0.4)	(0.4)	(0.4)	-	-
Agriculture	(2.4)	-	-	-	-	-	-	16.4	16.4	16.4	-	16.4	16.4	19.4	-	-	-	-	-	-
Manufacturing & Distribution	26.4	43.5	7.4	17.0	26.6	39.6	11.7	35.5	17.1	33.1	10.4	43.7	75.0	93.8	1.0	5.6	10.2	16.5	4.1	4.1
Mining	(33.1)	13.3	(5.1)	20.2	46.6	72.9	10.0	21.6	32.2	29.4	16.6	23.3	29.8	25.2	2.0	2.4	3.9	2.5	4.1	4.1
Energy (Oil & Gas)	2,050.9	4,399.7	1,086.5	1,902.0	3,129.2	4,269.1	943.0	3,918.4	5,063.8	7,107.8	2,318.6	4,589.1	6,293.5	10,151.4	1,972.2	5,076.7	6,645.4	9,032.0	4,581.1	4,581.1
Information and Telecommunication Technology (ICT)	31.7	9.3	(6.3)	4.8	6.0	7.2	5.3	19.0	24.5	16.7	7.2	28.3	28.4	75.4	(21.2)	(40.1)	(37.8)	(82.5)	(20.8)	(20.8)
Tourism and Hospitality (Tourism)	0.3	0.6	0.2	0.7	1.2	1.7	0.2	32.9	33.4	42.6	1.1	34.5	35.0	35.8	-	-	-	-	-	-
Transport	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.0
TOTAL INFLOW	2,073.8	4,468.1	1,083.7	1,946.3	3,211.9	4,393.4	970.2	4,043.7	5,187.4	7,245.9	2,353.8	4,735.2	6,478.3	10,401.1	1,954.0	5,044.2	6,621.3	8,968.2	4,584.6	4,584.6
OUTFLOW	13.6	14.9	4.6	4.6	4.6	4.7	0.0	0.8	3.1	6.9	(1.2)	2.8	4.1	7.8	2.6	5.1	8.4	8.5	89.2	89.2
NET FDI FLOW	2,060.2	4,453.2	1,079.1	1,941.8	3,207.3	4,388.7	970.2	4,042.9	5,184.4	7,239.1	2,355.1	4,732.4	6,474.2	10,393.3	1,951.4	5,039.1	6,612.8	8,959.7	4,495.3	4,495.3
Oil Cost Recovery	790.7	2,231.6	798.7	2,709.2	1,635.8	7,442.6	1,991.1	4,033.8	5,974.0	8,381.0	3,726.5	7,504.7	10,694.0	13,896.3	3,157.0	6,611.1	9,800.4	13,785.5	4,176.0	4,176.0
NET FDI FLOW (after cost recovery)	1,269.5	2,221.6	280.4	(767.5)	1,571.5	(3,053.9)	(1,020.9)	9.1	(789.7)	(1,141.9)	(1,371.5)	(2,772.3)	(4,219.8)	(3,502.9)	(1,205.6)	(1,572.0)	(3,187.6)	(4,825.7)	319.3	319.3
BY COUNTRY OF ORIGIN																				
Australia	(4.2)	(1.9)	0.0	1.1	2.2	3.3	0.0	1.1	2.2	3.3	2.0	3.1	4.2	4.2	1.4	1.4	1.4	1.4	-	-
China	20.6	38.6	1.1	2.3	3.4	4.5	1.1	2.3	3.4	6.8	1.1	2.3	3.4	4.5	-	-	-	-	-	-
Bahamas	2,017.8	4,276.4	1,075.5	1,887.9	3,086.3	4,197.3	842.0	3,793.8	4,883.5	6,873.0	2,277.1	4,484.0	6,154.4	9,999.5	1,961.8	5,066.8	6,637.8	9,000.0	4,584.7	4,584.7
USA	23.9	6.4	(2.4)	17.7	37.8	57.9	10.4	18.4	23.9	23.8	7.8	26.7	25.0	69.0	(2.1)	(2.5)	(2.8)	(47.2)	11.9	11.9
Canada	(27.3)	69.4	0.6	(22.1)	(19.2)	(16.2)	62.0	65.7	70.9	73.8	9.2	44.8	50.3	42.8	-	-	-	-	-	-
UK	40.3	60.8	4.4	22.0	39.6	57.2	36.1	53.7	71.3	88.9	20.7	35.3	49.9	58.8	0.0	0.2	0.3	0.7	-	-
Trinidad & Tobago	5.9	10.2	4.3	10.7	17.2	27.0	8.8	16.9	(8.9)	(7.5)	11.6	28.4	54.4	62.9	3.0	8.3	11.1	15.0	4.1	4.1
Spain	(11.3)	(2.7)	(0.1)	8.0	16.2	24.4	(0.1)	(0.4)	7.8	16.0	-	-	8.2	8.2	-	-	-	-	-	-
Turkey	0.2	0.5	0.2	0.7	1.2	1.7	0.2	0.7	1.2	1.7	1.1	2.3	2.8	3.6	-	-	-	-	-	-
Italy	14.2	(7.0)	0.0	1.2	2.4	3.6	0.9	2.1	27.8	29.0	6.1	7.7	12.2	13.4	-	-	-	26.2	0.2	0.2
Malaysia	(2.7)	1.7	0.9	1.6	2.3	2.9	-	-	-	-	-	-	0.2	0.2	-	(0.4)	(0.4)	(0.4)	-	-
Mexico	10.9	7.1	(3.7)	7.5	8.8	10.1	2.5	14.7	19.2	23.3	4.1	11.5	15.8	21.4	(16.9)	(33.9)	(28.2)	(28.2)	(16.9)	(16.9)
El Salvador	6.6	7.5	1.6	3.2	4.8	6.4	1.6	3.2	4.8	6.4	1.6	3.2	4.8	6.4	-	-	-	-	-	-
Russia	(21.0)	(30.4)	(4.1)	(5.1)	(5.1)	(5.0)	(4.1)	(4.7)	(4.7)	(20.1)	(1.6)	(6.0)	(7.9)	(7.1)	(1.5)	(2.8)	(4.4)	(5.9)	-	(1.1)
India ²⁾	-	-	-	-	-	-	3.8	3.8	3.8	7.5	3.8	3.8	3.8	3.8	-	-	-	-	1.3	1.3
Other	-	31.5	5.2	9.6	14.0	18.3	4.9	72.4	81.1	120.1	9.2	88.0	96.7	109.7	8.4	7.0	6.3	6.6	0.4	0.4
TOTAL INFLOW	2,073.8	4,468.1	1,083.7	1,946.4	3,211.9	4,393.4	970.2	4,043.7	5,187.4	7,245.9	2,353.8	4,735.2	6,478.3	10,401.2	1,954.0	5,044.2	6,621.3	8,968.2	4,584.6	4,584.6
OUTFLOW	13.6	14.9	4.6	4.6	4.6	4.7	0.0	0.8	3.1	6.9	(1.2)	2.8	4.1	7.8	2.6	5.1	8.4	8.5	89.2	89.2
NET FDI FLOW	2,060.2	4,453.2	1,079.1	1,941.8	3,207.3	4,388.8	970.2	4,042.9	5,184.4	7,239.1	2,355.1	4,732.4	6,474.2	10,393.4	1,951.4	5,039.1	6,612.8	8,959.7	4,495.3	4,495.3
Oil Cost Recovery	790.7	2,231.6	798.7	2,709.2	1,635.8	7,442.6	1,991.1	4,033.8	5,974.0	8,381.0	3,726.5	7,504.7	10,694.0	13,896.3	3,157.0	6,611.1	9,800.4	13,785.5	4,176.0	4,176.0
NET FDI FLOW (after cost recovery)	1,269.5	2,221.6	280.4	(767.5)	1,571.5	(3,053.8)	(1,020.9)	9.1	(789.7)	(1,141.9)	(1,371.5)	(2,772.3)	(4,219.8)	(3,502.8)	(1,205.6)	(1,572.0)	(3,187.6)	(4,825.7)	319.3	319.3

Source: Bank of Guyana, Private Enterprises

¹⁾ Prior to 2021, Forestry was included in Agriculture.

²⁾ Prior to 2023, India was included in Other.

Guyana
Balance of Payments, BPM6 Presentation
US\$ Millions

Table 8.8

Old Presentation	2025 Jan-Mar	2026 Jan-Mar	BPM 6 Presentation	2025 Jan-Mar	2026 Jan-Mar
CURRENT ACCOUNT	952.37	952.37	CURRENT ACCOUNT	2,200.29	(416.88)
Merchandise Trade	3,013.45	3,013.45	Merchandise Trade	3,090.07	3,254.39
Exports f.o.b.	4,666.81	5,038.64	Exports f.o.b.	4,666.81	5,038.64
Imports c.i.f.	(1,649.03)	(1,866.13)	Imports f.o.b.	1,576.74	1,784.25
Non-Factor Services	(839.23)	(839.23)	Services	(839.34)	(1,881.54)
Credits	171.58	229.41	Credits (Exports)	171.58	229.70
Debits	(1,010.92)	(2,111.11)	Debits (Imports)	1,010.92	2,111.24
Factor Services	(1,475.92)	(1,475.92)	Primary Income	(304.51)	(2,030.68)
Credits	60.56	41.25	Credits	56.97	37.65
Debits	(1,361.48)	(2,068.33)	Debits	361.48	2,068.33
Transfers	254.08	254.08	Secondary Income	254.08	240.95
Credits	306.76	364.55	Credits	306.76	364.84
Debits	(52.68)	(123.76)	Debits	52.68	123.89
CAPITAL ACCOUNT	(1,346.02)	401.61	CAPITAL ACCOUNT	3.23	0.08
			Capital Transfers	3.23	0.08
			<i>Net lending(+)/ Net Borrowing(-) (Balance of the Current and Capital Accounts)</i>	2,203.52	(416.80)
			FINANCIAL ACCOUNT	2,097.65	(543.16)
			<i>Net lending(+)/ Net Borrowing(-) (Balance of the Financial Account)</i>	2,205.60	(319.30)
<i>Private Sector (net) FDI</i>	<i>(1,205.60)</i>	<i>319.30</i>	Direct Investment net	2,205.60	(319.30)
			Net acquisition of financial assets	2.60	89.23
			Net incurrence of liabilities	(2,203.00)	408.53
			<i>of which total FDI inflows</i>	<i>954.04</i>	<i>4,584.58</i>
			<i>of which Withdrawals of equity (cost recovery)</i>	<i>3,157.03</i>	<i>4,176.02</i>
<i>Private Sector (net)- Portfolio net</i>	<i>(14.35)</i>	<i>(32.73)</i>	Portfolio Investment	(14.35)	(32.73)
			Net acquisition of financial assets	5.35	7.64
			Net incurrence of liabilities	19.70	40.38
			Other Investment	129.30	(114.97)
			Net acquisition of financial assets	122.46	140.55
			Net incurrence of liabilities	(6.84)	255.52
			Currency and deposits	122.46	140.55
			Net acquisition of financial assets	122.46	140.55
			<i>of which - NRF deposit (Gov't share of Profit Oil + Royalty)</i>	<i>458.25</i>	<i>608.96</i>
			<i>of which - NRF withdrawal</i>	<i>(400.00)</i>	<i>(400.00)</i>
			<i>of which - Short term capital (- drawdown + increase)</i>	<i>64.21</i>	<i>(68.41)</i>
			Net incurrence of liabilities	-	-
Non-Fin Public Sector Other- NRF	(458.25)	(608.96)	Loans	6.84	(255.52)
Non-Fin Public Sector Other- NRF Withdrawl	400.00	400.00	Net acquisition of financial assets	-	-
Non-Fin Public Sector Other- Short Term capital	(64.21)	68.41	Net incurrence of liabilities	(6.84)	255.52
Non-Fin Public Sector Capital - Disbursement + Amortisation	(6.84)	255.52	Disbursements	26.46	289.50
Disbursements	26.46	289.50	Amortization	33.30	33.98
Amortization	(33.30)	(33.98)	SDR Allocation (net incurrence of liabilities)	-	-
Non-Fin Public Sector - SDR Allocation	0.00	0.00	Reserves (- drawdown + increase)	(222.89)	(76.16)
Change in net foreign assets of Bank of Guyana or Overall Balance	222.90	76.16			

NOTES:

- 1) Current Account Balance is different as Import is now listed as F.O.B.
- 2) Services- Gov't Goods & Services now moved here from Transfers.
- 3) Secondary Income- Gov't transections moved to Services.
- 4) Capital Account now listed separately from the Financial Account.
- 5) Inflows are now listed a positive while outflows are listed as a negative.
- 6) Acquisition of asset is a positive or increase while reduction of assets is a negative.
- 7) Incurrence of liability is a positive while reduction in liability is a negative.

INTERNATIONAL INVESTMENT POSITION
(US\$ Million)

Table 8.9

Item	2016				2017				2018				2019				2020				2021				2022				2023				2024				2025				2026																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
	Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4		Q1		Q2		Q3		Q4		Q1		Q1																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
NET INTERNATIONAL INVESTMENT POSITION	(2,032.1)	(2,232.1)	(2,660.2)	(6,558.6)	(8,567.6)	(8,536.1)	(8,828.3)	(8,590.4)	(10,495.7)	(11,077.1)	(9,969.7)	(8,348.8)	(7,015.5)	(6,243.3)	(8,807.0)	(7,770.6)	(7,194.1)	(5,549.5)	(3,817.7)	(2,141.6)	1,076.9	3,203.8	1,808.3	3,788.4	6,955.6	7,068.4	(1,902.1)	(1,870.1)	(1,870.1)	(5,494.1)	(7,886.5)	(8,036.2)	(8,508.0)	(8,312.4)	(10,370.6)	(9,333.0)	(8,293.2)	(7,072.6)	(6,130.1)	(5,131.4)	(7,944.6)	(7,162.3)	(6,819.1)	(5,465.6)	(4,092.6)	(2,671.6)	(1,250.4)	797.9	(475.9)	2,659.0	5,284.8	4,918.2																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
Net Direct Investment	328.3	365.3	463.3	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.4	544.6	544.8	646.3	653.5	601.4	624.2	651.1	685.6	688.7	724.3	765.7	773.2	328.2	365.2	463.2	521.2	395.1	401.3	395.4	402.6	413.9	430.6	472.1	560.2	520.

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

Table 9.1

Date						Rate	Date						Rate		
20	May	24	-	24	May	24	208.50	28	Apr	25	-	30	Apr	25	208.50
28	May	24	-	31	May	24	208.50	02	May	25					208.50
03	Jun	24	-	07	Jun	24	208.50	06	May	25	-	09	May	25	208.50
10	Jun	24	-	14	Jun	24	208.50	12	May	25	-	16	May	25	208.50
18	Jun	24	-	21	Jun	24	208.50	19	May	25	-	23	May	25	208.50
24	Jun	24	-	28	Jun	24	208.50	27	May	25	-	30	May	25	208.50
02	Jul	24	-	05	Jul	24	208.50	02	Jun	25	-	05	Jun	25	208.50
08	Jul	24	-	12	Jul	24	208.50	09	Jun	25	-	13	Jun	25	208.50
15	Jul	24	-	19	Jul	24	208.50	16	Jun	25	-	20	Jun	25	208.50
22	Jul	24	-	26	Jul	24	208.50	23	Jun	25	-	27	Jun	25	208.50
29	Jul	24	-	31	Jul	24	208.50	30	Jun	25					208.50
02	Aug	24					208.50	01	Jul	25	-	04	Jul	25	208.50
05	Aug	24	-	09	Aug	24	208.50	08	Jul	25	-	11	Jul	25	208.50
12	Aug	24	-	16	Aug	24	208.50	14	Jul	25	-	18	Jul	25	208.50
19	Aug	24	-	23	Aug	24	208.50	21	Jul	25	-	25	Jul	25	208.50
26	Aug	24	-	30	Aug	24	208.50	28	Jul	25	-	31	Jul	25	208.50
02	Sep	24	-	06	Sep	24	208.50	04	Aug	25	-	08	Aug	25	208.50
09	Sep	24	-	13	Sep	24	208.50	11	Aug	25	-	15	Aug	25	208.50
17	Sep	24	-	20	Sep	24	208.50	18	Aug	25	-	22	Aug	25	208.50
23	Sep	24	-	27	Sep	24	208.50	25	Aug	25	-	29	Aug	25	208.50
30	Sep	24			Oct		208.50	01	Sep	25	-	04	Sep	25	208.50
01	Oct	24	-	04	Oct	24	208.50	08	Sep	25	-	12	Sep	25	208.50
07	Oct	24	-	11	Oct	24	208.50	15	Sep	25	-	19	Sep	25	208.50
14	Oct	24	-	18	Oct	24	208.50	22	Sep	25	-	26	Sep	25	208.50
21	Oct	24	-	25	Oct	24	208.50	29	Sep	25	-	30	Sep	25	208.50
28	Oct	24	-	30	Oct	24	208.50	01	Oct	25	-	03	Oct	25	208.50
01	Nov	24					208.50	06	Oct	25	-	10	Oct	25	208.50
04	Nov	24	-	08	Nov	24	208.50	13	Oct	25	-	17	Oct	25	208.50
11	Nov	24	-	15	Nov	24	208.50	21	Oct	25	-	24	Oct	25	208.50
18	Nov	24	-	22	Nov	24	208.50	27	Oct	25	-	31	Oct	25	208.50
25	Nov	24	-	29	Nov	24	208.50	03	Nov	25	-	07	Nov	25	208.50
02	Dec	24	-	06	Dec	24	208.50	10	Nov	25	-	14	Nov	25	208.50
09	Dec	24	-	13	Dec	24	208.50	17	Nov	25	-	21	Nov	25	208.50
16	Dec	24	-	20	Dec	24	208.50	24	Nov	25	-	28	Nov	25	208.50
23	Dec	24	-	24	Dec	24	208.50	01	Dec	25	-	05	Dec	25	208.50
27	Dec	24					208.50	08	Dec	25	-	12	Dec	25	208.50
30	Dec	24	-	31	Dec	24	208.50	15	Dec	25	-	19	Dec	25	208.50
02	Jan	25	-	03	Jan	25	208.50	22	Dec	25	-	24	Dec	25	208.50
06	Jan	25	-	10	Jan	25	208.50	29	Dec	25	-	31	Dec	25	208.50
13	Jan	25	-	17	Jan	25	208.50	02	Jan	26					208.50
20	Jan	25	-	24	Jan	25	208.50	05	Jan	26	-	09	Jan	26	208.50
27	Jan	25	-	31	Jan	25	208.50	12	Jan	26	-	16	Jan	26	208.50
03	Feb	25	-	07	Feb	25	208.50	19	Jan	26	-	23	Jan	26	208.50
10	Feb	25	-	14	Feb	25	208.50	26	Jan	26	-	30	Jan	26	208.50
17	Feb	25	-	21	Feb	25	208.50	02	Feb	26	-	06	Feb	26	208.50
25	Feb	25	-	28	Feb	25	208.50	09	Feb	26	-	13	Feb	26	208.50
03	Mar	25	-	07	Mar	25	208.50	16	Feb	26	-	20	Feb	26	208.50
10	Mar	25	-	13	Mar	25	208.50	24	Feb	26	-	27	Feb	26	208.50
17	Mar	25	-	21	Mar	25	208.50	02	Mar	26					208.50
24	Mar	25	-	28	Mar	25	208.50	04	Mar	26	-	06	Mar	26	208.50
01	Apr	25	-	04	Apr	25	208.50	09	Mar	26	-	13	Mar	26	208.50
07	Apr	25	-	11	Apr	25	208.50	16	Mar	26	-	20	Mar	26	208.50
14	Apr	25	-	17	Apr	25	208.50	23	Mar	26	-	27	Mar	26	208.50
22	Apr	25	-	25	Apr	25	208.50	30	Mar	26	-	31	Mar	26	208.50

Source: Bank of Guyana

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
2016	1.0000	2.0000	2.0000	2.7000	128.7128	6.7198
2017	1.0000	2.0000	2.0000	2.7000	125.0711	6.7431
2018	1.0000	2.0000	2.0000	2.7000	127.7845	6.7484
2019	1.0000	2.0000	2.0000	2.7000	131.1321	6.7482
2020	1.0000	2.0000	2.0000	2.7000	142.6493	6.7612
2021						
Mar	1.0000	2.0000	2.0000	2.7000	147.8600	6.7608
Jun	1.0000	2.0000	2.0000	2.7000	150.1500	6.7517
Sep	1.0000	2.0000	2.0000	2.7000	149.3400	6.7599
Dec	1.0000	2.0000	2.0000	2.7000	155.1500	6.7648
2022						
Mar	1.0000	2.0000	2.0000	2.7000	153.4500	6.7397
Jun	1.0000	2.0000	2.0000	2.7000	152.4846	6.7386
Sep	1.0000	2.0000	2.0000	2.7000	151.6790	6.7305
Dec	1.0000	2.0000	2.0000	2.7000	153.0499	6.7415
2023						
Mar	1.0000	2.0000	2.0000	2.7000	151.5344	6.7517
Jun	1.0000	2.0000	2.0000	2.7000	154.6803	6.7532
Sep	1.0000	2.0000	2.0000	2.7000	154.6188	6.7477
Dec	1.0000	2.0000	2.0000	2.7000	155.0177	6.7483
2024						
Jan	1.0000	2.0000	2.0000	2.7000	155.2526	6.7410
Feb	1.0000	2.0000	2.0000	2.7000	156.1617	6.7494
Mar	1.0000	2.0000	2.0000	2.7000	154.5653	6.7512
Apr	1.0000	2.0000	2.0000	2.7000	155.5314	6.7480
May	1.0000	2.0000	2.0000	2.7000	156.1404	6.7464
Jun	1.0000	2.0000	2.0000	2.7000	155.5756	6.7444
Jul	1.0000	2.0000	2.0000	2.7000	156.4357	6.7401
Aug	1.0000	2.0000	2.0000	2.7000	157.3267	6.7472
Sep	1.0000	2.0000	2.0000	2.7000	157.7663	6.7578
Oct	1.0000	2.0000	2.0000	2.7000	158.1418	6.7444
Nov	1.0000	2.0000	2.0000	2.7000	157.6918	6.7556
Dec	1.0000	2.0000	2.0000	2.7000	155.9044	6.7412
2025						
Jan	1.0000	2.0000	2.0000	2.7000	156.3354	6.7584
Feb	1.0000	2.0000	2.0000	2.7000	157.1775	6.7547
Mar	1.0000	2.0000	2.0000	2.7000	156.8652	6.7542
Apr	1.0000	2.0000	2.0000	2.7000	157.6731	6.7493
May	1.0000	2.0000	2.0000	2.7000	158.7297	6.7499
Jun	1.0000	2.0000	2.0000	2.7000	159.6373	6.7441
Jul	1.0000	2.0000	2.0000	2.7000	160.0066	6.7554
Aug	1.0000	2.0000	2.0000	2.7000	159.9940	6.7406
Sep	1.0000	2.0000	2.0000	2.7000	160.1176	6.7446
Oct	1.0000	2.0000	2.0000	2.7000	160.5448	6.7495
Nov	1.0000	2.0000	2.0000	2.7000	160.5251	6.7414
Dec	1.0000	2.0000	2.0000	2.7000	159.9072	6.7539
2026						
Jan	1.0000	2.0000	2.0000	2.7000	157.7441	6.7494
Feb	1.0000	2.0000	2.0000	2.7000	156.3069	6.7296
Mar	1.0000	2.0000	2.0000	2.7000	157.4386	6.7476

Sources: International Monetary Fund & Bank of Guyana.

EXCHANGE RATE
(G\$/US\$)

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
2016	206.50	206.50
2017	206.50	206.50
2018	208.50	208.50
Dec	208.50	208.50
2020	208.50	208.50
2021		
Mar	208.50	208.50
Jun	208.50	208.50
Sep	208.50	208.50
Dec	208.50	208.50
2022		
Mar	208.50	208.50
Jun	208.50	208.50
Sep	208.50	208.50
Dec	208.50	208.50
2023		
Mar	208.50	208.50
Jun	208.50	208.50
Sep	208.50	208.50
Dec	208.50	208.50
2024		
Jan	208.50	208.50
Feb	208.50	208.50
Mar	208.50	208.50
Apr	208.50	208.50
May	208.50	208.50
Jun	208.50	208.50
Jul	208.50	208.50
Aug	208.50	208.50
Sep	208.50	208.50
Oct	208.50	208.50
Nov	208.50	208.50
Dec	208.50	208.50
2025		
Jan	208.50	208.50
Feb	208.50	208.50
Mar	208.50	208.50
Apr	208.50	208.50
May	208.50	208.50
Jun	208.50	208.50
Jul	208.50	208.50
Aug	208.50	208.50
Sep	208.50	208.50
Oct	208.50	208.50
Nov	208.50	208.50
Dec	208.50	208.50
2026		
Jan	208.50	208.50
Feb	208.50	208.50
Mar	208.50	208.50

Source: Bank of Guyana

EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

EXCHANGE CROSS RATES (March 31, 2024)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	155.327	6.747
Barbados \$	0.500	1.000	1.000	1.350	104.250	77.663	3.374
Belize \$	0.500	1.000	1.000	1.350	104.250	77.663	3.374
E.C. \$	0.370	0.741	0.741	1.000	77.222	57.528	2.499
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.745	0.032
Jamaica \$	0.006	0.013	0.013	0.017	1.342	1.000	0.043
Trinidad \$	0.148	0.296	0.296	0.400	30.902	23.021	1.000

EXCHANGE CROSS RATES (March 31, 2025)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	156.793	6.756
Barbados \$	0.500	1.000	1.000	1.350	104.250	78.396	3.378
Belize \$	0.500	1.000	1.000	1.350	104.250	78.396	3.378
E.C. \$	0.370	0.741	0.741	1.000	77.222	58.071	2.502
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.752	0.032
Jamaica \$	0.006	0.013	0.013	0.017	1.330	1.000	0.043
Trinidad \$	0.148	0.296	0.296	0.400	30.863	23.209	1.000

EXCHANGE CROSS RATES (March 31, 2026)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	157.163	6.742
Barbados \$	0.500	1.000	1.000	1.350	104.250	78.582	3.371
Belize \$	0.500	1.000	1.000	1.350	104.250	78.582	3.371
E.C. \$	0.370	0.741	0.741	1.000	77.222	58.209	2.497
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.754	0.032
Jamaica \$	0.006	0.013	0.013	0.017	1.327	1.000	0.043
Trinidad \$	0.148	0.297	0.297	0.400	30.925	23.310	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	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025												2026		
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
CANADA (Canadian dollar)	1.3348	1.2767	1.3444	1.3178	1.2815	1.2805	1.3593	1.3417	1.4247	1.4399	1.4306	1.4360	1.3996	1.3862	1.3681	1.3676	1.3797	1.3831	1.3991	1.4047	1.3793	1.3787	1.3649	1.3710
EURO	0.9490	0.8447	0.8794	0.9005	0.8222	0.8846	0.9448	0.9160	0.9543	0.9664	0.9604	0.9269	0.8912	0.8869	0.8662	0.8548	0.8586	0.8524	0.8585	0.8647	0.8538	0.8524	0.8455	0.8642
JAPAN (Japanese yen)	116.0698	112.9296	112.2767	109.1913	103.7859	113.7857	134.9774	143.8965	153.7986	156.6896	151.8554	149.1755	144.3541	144.7125	144.5751	146.8150	147.5068	147.9469	151.0921	155.0533	156.0025	156.8054	155.0379	158.7016
SWEDEN (Swedish krona)	9.2107	8.3868	9.0456	9.4335	8.3653	9.0935	10.3939	10.2529	10.9876	11.0938	10.8228	10.1826	9.7855	9.6643	9.5621	9.5781	9.5768	9.3771	9.4300	9.5029	9.2905	9.1132	8.9857	9.3109
UNITED KINGDOM (Pound sterling)	0.8014	0.7460	0.7893	0.7634	0.7448	0.7518	0.8216	0.7897	0.7911	0.8098	0.7984	0.7759	0.7615	0.7487	0.7377	0.7400	0.7436	0.7408	0.7478	0.7608	0.7470	0.7402	0.7360	0.7495

Source: International Monetary Fund

COMMODITY PRICES

Table 9.4 (b)

Commodity (Units)	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025												2026		
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
GOLD (US\$/fine ounce)																								
United Kingdom (London)	1,157.36	1,264.45	1,250.40	1,479.13	1,858.42	1,790.43	1,797.55	2,026.18	2,648.01	2,709.69	2,894.73	2,983.25	3,217.64	3,309.49	3,352.66	3,340.15	3,368.03	3,667.68	4,058.33	4,087.19	4,309.23	4,752.75	5,019.97	4,855.54
ALUMINIUM (US\$/MT)																								
All origins (London)	1,727.74	2,080.47	1,920.38	1,771.38	2,014.67	2,695.53	2,401.69	2,182.43	2,541.02	2,573.40	2,657.60	2,658.29	2,371.60	2,448.79	2,525.96	2,606.37	2,597.34	2,653.32	2,793.09	2,819.06	2,875.53	3,141.89	3,065.19	3,372.95
Sugar																								
EEC Import Price (US cents/pound)	20.79																							
EEC Import Price (US\$/kg)	0.34	0.39	0.37	0.36	0.40	0.37	0.35	0.36	0.34	0.34	0.34	0.35	0.37	0.37	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.39	0.38
US import price (US cents/pound)	29.29																							
US import price (US\$/kg)	0.64	0.59	0.56	0.57	0.63	0.81	0.81	0.88	0.81	0.80	0.82	0.82	0.83	0.81	0.78	0.80	0.81	0.79	0.77	0.74	0.73	0.74	0.70	0.74
International sugar agreement price (US cents/pound)	18.83																							
International sugar agreement price (US\$/kg)	0.41	0.32	0.28	0.30	0.31	0.42	0.42	0.48	0.44	0.40	0.42	0.42	0.40	0.39	0.37	0.37	0.35	0.34	0.32	0.32	0.32	0.32	0.31	0.33
OIL (US\$/bbl.)																								
U.K. Brent	54.07	64.21	56.46	65.85	49.87	74.31	80.90	77.86	73.83	79.21	75.16	72.57	67.75	64.21	71.45	70.95	68.20	67.95	64.65	63.61	62.72	66.77	71.11	103.69
Rice (US\$/metric ton)																								
Thailand (Bangkok)	367.55	406.00	379.33	432.00	520.00	400.00	467.00	644.00	527.00	478.00	437.00	425.00	415.00	431.00	419.00	392.00	375.00	374.00	356.00	368.00	424.00	408.00	409.00	381.00
Timber (US\$/cubic metre)																								
Hardwood logs (Malaysia, Sarawak)	256.42	263.62	265.43	272.80	286.86	261.23	220.75	206.71	193.31	190.21	196.09	199.65	206.64	205.72	205.95	202.67	201.56	201.30	196.65	191.82	190.94	189.99	191.88	187.61
Coconut oil (US\$/MT)																								
Philippines (New York)	1,683.75	1,443.33	796.27	1,015.66	1,464.96	1,695.71	1,158.41	1,108.81	1,973.24	1,978.40	1,990.00	2,356.00	2,483.00	2,766.80	2,698.75	2,841.00	2,742.20	2,596.75	2,547.20	2,439.50	2,323.00	2,197.02	2,259.13	2,349.00

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

Source: World Bank

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.5

Month	Buying Rate											
	2024				2025				2026			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	151.45	210.99	249.41	213.81	150.18	214.84	255.82	218.45	155.85	219.49	276.31	236.93
Feb	149.83	211.70	248.27	211.30	148.70	214.59	256.04	217.66	155.69	218.90	276.98	238.15
Mar	150.82	212.54	252.15	215.03	148.51	214.74	257.91	218.88	155.68	221.16	277.82	241.93
Apr	150.68	213.07	253.92	214.22	149.06	215.34	257.16	220.67				
May	151.15	213.41	254.38	216.00	149.55	215.52	260.09	224.13				
Jun	151.11	213.82	253.49	216.72	151.11	216.42	262.74	226.58				
Jul	152.92	214.46	255.86	216.73	151.56	217.00	262.23	225.29				
Aug	152.30	214.51	258.11	216.08	153.83	217.38	267.76	228.50				
Sep	154.76	214.54	255.87	217.19	153.85	218.17	270.83	232.29				
Oct	151.71	214.60	259.54	220.58	156.00	217.99	267.79	233.90				
Nov	152.72	214.69	258.63	220.20	156.68	218.31	274.09	234.51				
Dec	151.37	214.82	259.30	217.65	154.19	218.72	275.39	235.82				
Month	2024				2025				2026			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	159.61	213.61	271.30	227.04	165.13	218.05	270.95	230.69	163.28	222.44	284.92	250.44
Feb	160.08	214.28	266.79	229.39	158.06	217.91	270.43	229.95	162.87	224.27	288.99	252.67
Mar	159.70	214.29	265.96	230.15	153.99	218.22	273.91	233.20	162.45	224.63	288.82	251.24
Apr	159.68	215.66	272.50	225.76	159.40	218.72	277.19	235.58				
May	158.87	216.16	271.22	232.77	159.73	218.65	280.53	239.68				
Jun	159.05	216.43	268.65	225.69	160.36	219.72	280.64	240.15				
Jul	158.07	217.11	268.82	234.37	161.28	220.44	280.37	245.47				
Aug	160.71	217.27	271.61	233.91	162.33	220.92	283.73	247.12				
Sep	161.25	217.24	275.00	233.46	162.82	221.71	284.92	245.12				
Oct	161.05	217.38	273.09	233.82	162.52	221.43	288.04	240.95				
Nov	161.82	217.45	276.27	223.84	162.93	221.91	285.11	250.66				
Dec	159.84	217.97	272.25	232.45	163.11	222.43	287.22	249.58				
Month	2024				2025				2026			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	155.53	212.30	260.35	220.43	157.66	216.44	263.38	224.57	159.57	220.96	280.62	243.68
Feb	154.96	212.99	257.53	220.34	153.38	216.25	263.23	223.80	159.28	221.58	282.98	245.41
Mar	155.26	213.41	259.05	222.59	151.25	216.48	265.91	226.04	159.07	222.89	283.32	246.59
Apr	155.18	214.36	263.21	219.99	154.23	217.03	267.18	228.12				
May	155.01	214.79	262.80	224.38	154.64	217.09	270.31	231.91				
Jun	155.08	215.12	261.07	221.21	155.74	218.07	271.69	233.36				
Jul	155.50	215.79	262.34	225.55	156.42	218.72	271.30	235.38				
Aug	156.50	215.89	264.86	225.00	158.08	219.15	275.74	237.81				
Sep	158.01	215.89	265.43	225.32	158.34	219.94	277.87	238.70				
Oct	156.38	215.99	266.31	227.20	159.26	219.71	277.92	237.43				
Nov	157.27	216.07	267.45	222.02	159.81	220.11	279.60	242.58				
Dec	155.61	216.40	265.78	225.05	158.65	220.58	281.31	242.70				

Source: Commercial Banks and Non-Bank Cambios.

GROSS DOMESTIC PRODUCT (AT CURRENT BASIC PRICES)
(G\$ Million)

Table 10.1

Item	2016	2017	2018	2019	2020	2021	2022	2023	2024**	2025
AGRICULTURE, FORESTRY AND FISHING	188,720	223,142	194,277	189,806	192,229	225,593	307,794	343,707	391,965	436,979
Growing of Sugar Cane	11,760	9,264	5,278	4,819	5,182	3,614	3,390	6,329	7,758	7,107
Growing of Rice	28,947	34,203	37,732	39,951	43,820	40,381	49,457	55,405	64,508	70,589
Growing of Other crops	99,509	128,920	98,085	92,868	96,362	131,876	190,108	198,627	217,193	244,693
Raising of Livestock	19,432	19,494	22,604	26,487	26,108	26,647	37,843	41,027	60,262	69,057
Forestry	11,643	12,102	11,291	11,216	9,308	13,616	16,134	25,835	24,514	25,198
Fishing	17,429	19,158	19,288	14,465	11,451	9,459	10,862	16,484	17,729	20,335
MINING AND QUARRYING	137,882	121,687	127,650	161,409	309,195	680,940	1,890,375	2,170,269	3,572,471	3,801,465
Bauxite	10,433	7,915	9,903	10,646	4,914	4,883	7,349	5,814	12,044	11,065
Gold	107,951	94,255	84,240	106,254	109,057	99,511	95,137	92,244	116,509	196,594
Other mining and quarrying	16,559	14,537	23,631	25,806	14,839	28,382	44,225	69,299	105,170	135,511
Petroleum and gas; and support services	2,939	4,981	9,876	18,702	180,385	548,165	1,743,664	2,002,911	3,338,748	3,458,296
MANUFACTURING	45,976	46,959	46,426	54,467	48,414	52,563	57,295	79,573	87,280	107,271
Sugar	10,655	8,327	4,743	4,235	4,575	3,136	2,787	5,877	6,856	6,539
Rice	6,983	9,438	10,153	14,179	11,030	11,903	15,037	22,080	20,069	22,200
Other Manufacturing	28,338	29,194	31,530	36,053	32,809	37,524	39,471	51,615	60,355	78,532
ELECTRICITY SUPPLY	15,451	10,799	5,467	5,948	5,950	4,434	5,155	9,082	12,273	14,499
WATER SUPPLY AND SEWERAGE	2,452	2,562	2,659	3,031	3,134	2,772	2,825	3,165	3,492	3,560
CONSTRUCTION	70,230	74,953	78,944	84,625	75,876	104,135	125,619	182,519	234,274	315,524
SERVICES	410,093	434,588	457,002	482,335	443,982	517,139	591,347	662,012	743,602	838,954
Wholesale and retail trade and repairs	65,484	71,423	74,404	80,356	55,493	77,896	99,275	112,649	126,781	142,667
Transport and storage	31,348	33,518	36,834	34,127	31,518	41,407	45,987	47,863	54,836	63,771
Accommodation and food services	4,236	4,425	4,867	5,228	3,184	4,328	6,043	7,056	8,184	9,470
Information and communication	23,121	23,194	24,579	24,139	24,294	26,312	28,527	32,697	33,953	35,985
Financial and insurance activities	41,688	42,237	42,678	45,404	42,815	51,055	56,945	62,366	76,098	95,555
Real estate activities	81,314	84,117	85,489	87,305	88,104	90,188	95,630	98,783	103,649	109,355
Professional, scientific and technical services	4,481	4,902	5,171	5,404	4,220	5,275	6,456	9,135	12,705	16,517
Administrative and support services	62,047	65,234	66,727	71,049	69,405	79,755	96,643	117,561	130,110	144,568
Public administration	47,303	52,434	58,993	67,663	69,462	74,773	88,039	93,826	106,785	116,288
Education	28,249	29,752	32,478	36,002	32,400	37,763	40,393	47,378	54,071	61,981
Human health and social work	14,227	16,489	17,605	18,237	18,433	22,329	19,706	24,369	27,160	32,641
Arts, entertainment and recreation	3,267	3,402	3,561	3,726	2,202	2,929	3,813	4,225	4,841	5,017
Other service activities	3,328	3,459	3,616	3,695	2,453	3,129	3,892	4,106	4,429	5,139
<i>Less Adjustment for FISIM ¹⁾</i>	18,984	18,235	17,550	18,847	18,738	21,965	23,481	26,525	32,898	38,891
GDP AT BASIC PRICES	851,820	896,455	894,874	962,773	1,060,043	1,565,612	2,956,930	3,423,801	5,012,460	5,479,362
<i>Taxes less subsidies on Products</i>	73,857	84,043	99,597	115,956	80,714	111,013	111,854	103,707	129,715	170,461
TOTAL GDP AT PURCHASER PRICES	925,677	980,498	994,472	1,078,729	1,140,757	1,676,624	3,068,784	3,527,508	5,142,175	5,649,823
NON-OIL GDP AT PURCHASER PRICES	922,738	975,517	984,596	1,060,026	960,372	1,128,460	1,325,120	1,524,597	1,803,427	2,191,528

Source: Bureau of Statistics.

¹⁾ FISIM - Financial Intermediation Services indirectly measured.

GROSS DOMESTIC PRODUCT (AT 2012 PRICES)
(G\$ Million)

Table 10.2

INDUSTRY	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
AGRICULTURE, FORESTRY AND FISHING	217,221	244,734	260,963	259,670	270,445	245,915	274,666	293,545	325,786	363,352
Growing of Sugar Cane	11,292	8,450	6,440	5,677	5,469	3,571	2,895	3,705	2,899	3,668
Growing of Rice	48,432	55,525	54,352	54,901	57,532	45,710	49,408	52,041	56,874	65,777
Growing of Other crops	111,795	133,986	149,136	149,522	159,461	143,823	165,786	172,581	191,459	212,693
Raising of Livestock	21,697	21,196	26,127	25,201	26,455	28,880	30,868	34,239	42,669	47,996
Forestry	14,040	15,224	15,430	14,821	13,614	15,149	17,076	18,734	19,519	20,045
Fishing	9,965	10,353	9,478	9,548	7,914	8,782	8,633	12,244	12,366	13,173
MINING AND QUARRYING	157,978	146,388	151,122	167,155	674,849	923,069	1,956,413	2,810,962	4,384,346	5,304,772
Bauxite	9,391	9,677	11,582	11,784	6,925	6,721	8,212	6,532	9,696	14,871
Gold	133,869	122,796	115,746	119,255	109,963	93,738	91,364	81,165	81,532	90,971
Other mining and quarrying	11,925	9,322	14,737	15,811	9,062	16,807	26,235	35,629	53,632	69,127
Petroleum and gas; and support services	2,793	4,593	9,057	20,305	548,899	805,804	1,830,602	2,687,637	4,239,486	5,129,804
MANUFACTURING	48,373	49,105	50,208	57,568	52,634	54,524	56,276	72,757	84,660	101,580
Sugar	10,019	7,497	5,713	5,037	4,852	3,168	2,569	3,287	2,572	3,254
Rice	10,972	13,911	14,564	18,415	17,366	14,572	15,906	18,332	20,882	22,245
Other Manufacturing	27,382	27,697	29,931	34,116	30,415	36,784	37,801	51,138	61,206	76,082
ELECTRICITY SUPPLY	4,727	4,755	4,921	5,265	5,328	5,580	6,116	6,988	8,203	8,635
WATER SUPPLY AND SEWERAGE	2,942	3,074	3,190	3,234	3,494	3,241	3,304	3,630	3,708	3,712
CONSTRUCTION	65,793	69,007	71,021	73,205	68,591	88,309	111,506	146,958	192,199	251,753
SERVICES	381,080	391,745	403,182	419,928	380,278	425,530	462,295	512,710	556,753	601,391
Wholesale and retail trade and repairs	67,410	71,754	74,509	78,234	56,082	75,857	87,926	95,955	102,664	111,483
Transport and storage	34,913	35,098	36,763	39,299	27,447	35,841	39,141	46,094	53,387	56,801
Accommodation and food services	3,245	3,410	3,684	3,886	2,224	3,406	4,527	5,129	5,622	5,945
Information and communication	20,955	21,495	22,166	22,388	23,629	23,752	25,674	29,639	30,745	32,368
Financial and insurance activities	44,216	44,823	46,702	49,114	50,448	54,848	56,937	63,115	73,463	84,859
Real estate activities	75,220	76,067	76,976	77,874	78,125	80,767	83,813	86,410	89,280	92,412
Professional, scientific and technical services	4,155	4,461	4,683	4,864	3,775	4,749	5,707	8,052	11,056	15,004
Administrative and support services	57,539	59,360	60,430	63,949	62,078	66,697	74,401	90,409	98,404	104,820
Public administration	35,147	36,101	36,985	38,985	39,435	40,362	42,252	43,293	44,267	46,630
Education	21,897	22,085	22,477	22,757	20,505	21,472	22,526	24,487	26,921	28,925
Human health and social work	10,283	10,846	11,309	11,943	12,349	12,740	13,217	13,515	13,990	14,617
Arts, entertainment and recreation	3,175	3,246	3,365	3,455	2,017	2,286	2,822	3,083	3,182	3,398
Other service activities	2,925	2,999	3,135	3,180	2,164	2,752	3,352	3,528	3,770	4,129
<i>Less Adjustment for FISIM ¹⁾</i>	<i>21,545</i>	<i>20,700</i>	<i>20,370</i>	<i>21,911</i>	<i>21,698</i>	<i>23,442</i>	<i>22,734</i>	<i>25,832</i>	<i>31,619</i>	<i>36,769</i>
GDP AT BASIC PRICES	856,567	888,107	924,238	964,114	1,433,921	1,722,728	2,847,840	3,821,719	5,524,036	6,598,426
<i>Taxes less subsidies on Products</i>	<i>58,176</i>	<i>60,797</i>	<i>66,807</i>	<i>79,979</i>	<i>64,140</i>	<i>75,845</i>	<i>89,850</i>	<i>108,765</i>	<i>128,759</i>	<i>147,393</i>
TOTAL GDP AT PURCHASER PRICES	914,743	948,904	991,044	1,044,093	1,498,061	1,798,572	2,937,691	3,930,484	5,652,795	6,745,819
NON-OIL GDP AT PURCHASER PRICES	911,950	944,311	981,988	1,023,788	949,162	992,769	1,107,089	1,242,847	1,413,309	1,616,015

Source: Bureau of Statistics.

¹⁾ FISIM - Financial Intermediation Services indirectly measured.

PRODUCTION OF MAJOR COMMODITIES

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Crude Oil ('000 Barrels)	Bauxite (Tonnes)					Raw Gold (Troy Ounces)			Diamonds (M/Carats)	Quarrying(Tonnes)	
				R.A.S.C. ¹⁾	C.G.B. ²⁾	M.A.Z. ³⁾	Other ⁴⁾	Total	Local & Lic. Dealers	Foreign Companies ⁵⁾	Total		Stone	Sand
2016	183,491	534,766	-	145,725	260,865	955,499	81,189	1,479,090	482,613	230,094	712,707	139,890	412,177	1,687,658
2017	137,307	630,104	...	165,404	135,827	1,036,579	75,875	1,459,223	419,617	234,136	653,753	52,161	448,161	1,674,490
2018	104,642	626,684		181,272	175,465	1,393,389	123,452	1,926,053	358,821	254,252	613,073	62,111	625,949	2,883,764
2019	92,256	682,137	427	236,739	176,332	1,379,745	61,179	1,853,995	448,321	186,584	634,905	54,993	622,218	2,318,341
2020	88,890	687,428	27,197	214,057	170,554	87,768	135,789	608,168	485,552	99,882	585,432	19,240	622,886	687,446
2021														
1st Qtr	16,679	174,651	11,041	50,541	89,910	3,867	14,320	158,638	91,627	18,011	109,638	10,024	240,293	1,023,495
2nd Qtr	12,972	178,638	9,188	35,584	56,939	13,309	27,090	132,922	110,381	20,299	130,680	8,408	214,456	899,225
3rd Qtr	11,618	63,888	11,446	54,830	80,652	1,873	21,624	158,979	102,444	9,450	111,894	1,622	176,059	1,087,630
4th Qtr	16,757	141,818	10,998	53,801	77,024	-	37,088	167,913	126,334	20,508	146,842	25,052	224,042	1,225,837
2022														
1st Qtr	8,717	81,263	10,931	63,607	93,250	-	21,056	177,913	89,412	23,499	112,910	25,073	193,418	1,037,108
2nd Qtr	4,372	208,722	23,694	53,627	89,334	5,925	17,093	165,979	99,544	24,274	123,818	23,943	230,445	1,286,130
3rd Qtr	21,172	99,815	32,927	68,535	107,308	5,102	13,481	194,426	85,070	23,271	108,341	18,959	236,621	1,842,487
4th Qtr	12,788	220,795	33,858	61,232	91,245	11,705	3,100	167,282	110,972	30,374	141,346	15,640	274,594	2,245,456
2023														
1st Qtr	10,003	110,932	34,050	53,831	75,800	6,200	10,361	146,192	77,012	29,904	106,916	22,615	322,115.0	1,640,164
2nd Qtr	7,032	191,363	34,609	52,960	71,015	5,469	1,720	131,164	82,072	20,768	102,841	15,993	459,660.0	2,174,061
3rd Qtr	24,665	200,687	33,841	44,021	50,060	18,588	9,765	122,434	81,796	28,653	110,449	10,056	551,522.0	1,791,792
4th Qtr	18,504	150,725	40,305	45,574	58,586	500	19,292	123,952	81,875	30,033	111,908	18,779	517,835.0	2,890,683
2024														
Jan	0	0	18,668.6	15,238	13,303	0.0	11,076	39,617	8,127.2	10,180	18,307	1,537	193,726	917,694
Feb	0	19,942	18,160.8	13,192	7,585	70.0	6,461	27,308	24,904.8	10,665	35,570	8,901	220,691	854,932
Mar	5,401	172,327	18,950.5	12,232	10,318	905.0	6,258	29,713	25,345.6	10,623	35,969	2,945	241,224	1,042,510
Apr	0	132,311	18,759.6	18,472	10,426	0.0	2,317	31,215	22,044.6	8,845	30,890	11,134	270,224	878,048
May	1,338	32,119	19,600.3	16,084	10,896	0.0	4,108	31,088	18,774.85	14,795	33,570	2,414	194,254	1,016,585
Jun	0	5,330	19,330.1	17,341	13,719	0.0	6,659	37,719	20,405.9	13,449	33,855	2,456	239,427	880,073
Jul	0	0	13,233.7	16,668	14,788	2,002.0	4,435	37,893	27,846	12,413	40,259	1,375.8	296,900	1,156,924
Aug	2,881	9,679	18,989.9	15,565	11,241	5,468.0	7,371	39,645	28,063	12,645	40,708	4,521.5	271,239	768,036
Sep	11,804	155,334	19,790.8	15,534	14,051	400.0	6,552	36,537	31,001	13,036	44,037	5,148	295,274	1,163,939
Oct	10,027	183,812	20,068.2	29,761	32,885	366,530.0	33,600	462,776	29,604	13,303	42,907	4,067	326,250	1,212,988
Nov	10,015	14,146	19,543.6	22,408	38,346	368,988.0	34,650	464,392	24,273	12,248	36,521	5,405	410,237	886,104
Dec	5,637	281	20,338.0	25,151	28,243	383,474.0	32,240	469,108	29,084	12,393	41,476	6,067	379,314	1,841,165
2025														
Jan		-	19,212	17,035	32,309	277,648	4,565	331,557	17,232	10,789	28,021	-	487,917	758,363
Feb		5,350	18,148	10,859	18,639	207,390	5,683	242,571	21,600	11,860	33,461	2,567	441,191	979,450
Mar	8,382	167,100	19,433	13,729	30,589	319,141	3,703	367,162	27,210	12,677	39,887	3,048	534,790	973,501
Apr	5,457	191,626	18,337	15,502	24,114	212,785	166	252,567	28,682	14,210	42,892	11,129	505,386	846,559
May	2,115	36,616	20,692	16,652	27,524	225,012	1,881	271,069	20,814	8,298	29,112	4,208	421,532	1,002,418
Jun		9,502	19,923	15,343	23,693	219,316	5,039	263,391	21,902	13,481	35,383	1,797	398,037	1,481,154
Jul	0	3,045	20,579	14,006	21,425	312,898	9,739	358,068	22,656	11,096	33,751	-	408,145	1,162,630
Aug	5,400	-	21,241	14,022	25,945	256,671	923	297,561	20,394	12,627	33,020	-	421,538	1,545,958
Sep	15,477	178,255	23,135	21,785	26,662	302,558	5,013	356,018	22,447	17,136	39,583	4,232	450,179	1,575,328
Oct	11,637	181,849.0	25,951	17,608	31,728	298,063	9,332	356,731	26,212	15,729	41,941	-	522,768	1,619,234
Nov	6,478	36,956.5	26,815	19,214	39,467	390,582	3,171	452,434	29,047	17,673	46,720	4,016	588,279	1,792,475
Dec	4,654	0.0	27,653	21,979	32,187	300,631	4,699	359,496	59,119	21,429	80,548	11,456	439,586	1,403,888
2026														
Jan	-	-	28,375	20,285	29,487	248,765	1,970	300,507	12,566	5,561	18,128	0	486,988	1,696,000
Feb	-	-	25,698	18,441	25,411	368,169	1,826	413,847	25,815	12,455	38,269	499	585,265	1,625,774
Mar	11,378	107,808	28,346	14,082	43,890	338,449	5,282	401,683	35,642	12,266	47,908	7,407	531,106	1,483,149

Source: Bureau of Statistics and Guyana Gold Board.

Notes:

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

²⁾ C.G.B: Chemical Grade Bauxite

³⁾ M.A.Z: Metal Grade Bauxite

⁴⁾ Includes Road Grade Bauxite, Tailings and Capping as well as output by First Bauxite Company for which no specific grade was provided.

⁵⁾ Reflects output of Aurora Gold Mine Inc. (Zijin Mining Group Co. Ltd)

PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Livestock		Forestry Products				Fishing		
	Poultry (Tonnes)	Eggs ('000)	Logs ¹⁾ (Cu. Mt)	Sawnwood (Cu. Mt)	Roundwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
2016	32,762	20,052	272,308	42,082	14,895	14,956	20,296	411	20,940
2017	30,668	28,673	280,889	47,935	21,070	7,334	18,777	596	22,803
2018	41,922	32,077	293,081	44,539	23,899	14,572	18,367	415	20,764
2019	38,729	46,619	277,739	42,997	24,351	12,090	22,336	478	15,330
2020	42,740	62,533	255,139	37,909	24,809	9,073	19,993	465	13,543
2021									
1st Qtr	11,596	14,722	45,028	6,034	4,130	3,141	4,447	369	5,031
2nd Qtr	12,729	14,634	58,787	8,571	5,047	2,457	2,959	80	3,390
3rd Qtr	13,373	15,272	74,067	10,785	5,854	3,586	6,632	41	1,555
4th Qtr	12,088	12,624	126,512	13,421	7,162	3,223	9,090	78	1,733
2022									
1st Qtr	13,162	10,208	85,583	9,633	3,745	2,627	2,325	4	3,119
2nd Qtr	14,161	8,161	80,347	10,006	5,399	2,802	5,152	8	3,137
3rd Qtr	13,700	8,804	82,200	9,851	6,243	4,241	5,835	3	1,551
4th Qtr	15,902	8,603	104,118	11,750	8,762	3,846	10,077	4	2,407
2023									
1st Qtr	13,503	10,459	69,126	9,053	5,042	3,682	2,674	6	3,121
2nd Qtr	15,477	9,025	71,342	10,082	6,734	3,972	4,385	26	6,292
3rd Qtr	14,600	13,342	83,003	10,649	7,910	3,735	11,009	62	3,315
4th Qtr	18,956	10,854	150,260	17,301	12,133	4,764	14,167	40	3,855
2024									
Jan	4,360	3,435	19,784	1,427	1,414	961	1,212	5	872
Feb	3,205	4,076	16,678	1,985	2,323	1,221	1,536	6	1,161
Mar	3,737	2,969	28,140	2,835	2,684	1,204	1,350	35	1,237
Apr	4,129	3,824	25,218	2,996	2,592	1,212	1,421	19	971
May	4,332	2,840	29,176	4,110	3,394	1,201	2,000	3	3,181
Jun	6,460	3,030	39,148	5,618	5,985	657	2,303	15	2,169
Jul	10,359	3,973	27,586	3,315	2,925	1,236	3,115	14	1,779
Aug	10,302	4,423	30,126	3,438	4,141	1,536	3,139	11	1,571
Sep	9,027	4,560	32,403	3,462	3,318	1,321	2,444	-	359
Oct	7,486	5,750	30,913	3,346	2,631	1,225	4,763	-	563
Nov	8,360	2,605	31,228	3,980	3,051	1,391	4,791	-	1,971
Dec	10,166	5,518	68,082	13,367	3,486	-	3,453	-	2,161
2025									
Jan	4,337	3,823	19,084	2,497	1,832	450	1,078	2	644
Feb	5,112	4,079	20,249	3,232	1,955	754	1,157	5	1,314
Mar	4,370	3,119	27,778	3,749	2,870	707	1,297	5	696
Apr	4,501	3,674	34,139	3,077	2,363	1,501	2,536	7	888
May	4,750	2,925	38,127	6,979	7,719	1,221	3,933	7	1,138
Jun	6,517	3,033	21,869	2,878	2,608	1,309	3,879	8	885
Jul	10,360	4,422	22,688	3,319	2,226	1,300	3,338	0	418
Aug	10,308	4,916	26,451	3,356	2,157	1,401	3,521	0	836
Sep	9,231	4,958	38,811	2,860	1,757	909	3,671	0	699
Oct	10,544	5,687	30,722	3,038	2,409	1,476	3,770	0	858
Nov	10,421	5,892	34,068	2,883	3,200	1,003	4,141	17	1,005
Dec	10,931	6,320	71,935	14,418	7,323	817	4,474	20	1,056
2026									
Jan	5,143	3,789	11,784	1,427	1,324	114	1,270	0	727
Feb	4,234	4,068	23,630	2,394	2,197	754	1,141	0	1,324
Mar	5,229	3,602	33,572	3,091	3,616	2,001	1,325	0	720

Source: Bureau of Statistics

¹⁾ Represents Greenheart & Other Logs.

PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c)

Period	Beverages						Food Items				
	Rum ('000 Litres)	Beer & Stout ('000 Litres)	Shandy ('000 Litres) ¹⁾	Non-Alcoholic		Water ('000 Litres)	Margarine ('000 Kgs)	Ice Cream ('000 Litres)	Biscuits ('000 Kgs)	Flour (Tonnes)	
				Soft Drinks ('000 Litres)	Malta ('000 Litres)						
2016	4,881	20,624	671	53,853	558	25,536	2,075	1,867	1,192	33,564	
2017	5,089	21,172	646	56,040	544	27,913	1,991	1,835	1,129	34,217	
2018	5,714	21,445	779	49,844	566	66,850	1,913	2,228	1,020	33,761	
2019	6,200	22,181	871	58,117	423	78,032	2,060	2,475	991	32,844	
2020	6,508	21,036	747	58,921	499	64,185	2,053	2,275	868	34,690	
2021											
1st Qtr	1,339	6,916	615	13,892	177	17,881	458	613	136	7,902	
2nd Qtr	1,427	6,163	485	14,750	106	19,786	538	686	157	8,480	
3rd Qtr	1,498	7,109	871	17,830	171	23,698	380	669	147	8,083	
4th Qtr	1,561	8,165	678	18,595	60	18,733	534	650	-	7,474	
2022											
1st Qtr	1,359	6,828	572	15,797	152	20,472	492	575	182	8,114	
2nd Qtr	1,214	6,474	500	16,230	97	17,566	695	594	215	7,674	
3rd Qtr	1,487	7,832	648	17,514	156	22,385	402	153	216	7,932	
4th Qtr	1,508	7,253	743	18,278	156	22,968	670	657	221	8,980	
2023											
1st Qtr	1,186	6,417	702	16,007	159	21,595	464	586	287	7,237	
2nd Qtr	1,268	7,362	593	18,186	127	16,152	455	652	216	7,356	
3rd Qtr	1,212	8,288	249	20,870	101	28,175	542	690	200	6,594	
4th Qtr	1,379	8,124	525	23,331	143	32,334	685	530	211	7,867	
2024											
Jan	362	2,488	182	6,993	70	7,974	190	239	108	2,263	
Feb	425	2,617	263	5,616	65	8,624	174	195	81	2,515	
Mar	427	2,062	274	7,889	46	9,508	176	216	54	2,541	
Apr	422	2,493	65	7,480	47	10,743	155	229	104	2,880	
May	342	2,509	231	7,046	48	7,392	231	220	76	2,552	
Jun	385	2,558	244	5,786	48	8,019	174	211	57	2,017	
Jul	469	2,542	165	6,581	58	11,266	168	250	75	2,253	
Aug	329	2,489	267	6,910	32	8,210	221	242	88	2,461	
Sep	415	2,491	167	7,028	48	7,293	174	200	95	2,500	
Oct	440	1,277	0	6,411	0	10,286	251	231	83	2,986	
Nov	518	2,377	285	8,145	96	10,423	280	231	62	2,594	
Dec	437	2,525	199	7,284	67	9,608	199	247	82	2,757	
2025											
Jan	475	2,148	263	6,875	113	4,814	183	251	90	2,284	
Feb	416	2,348	345	5,510	-	2,240	170	191	80	1,374	
Mar	373	2,023	218	6,796	64	2,255	159	246	76	2,400	
Apr	394	1,821	248	5,761	68	2,546	202	215	57	2,587	
May	405	1,615	227	7,162	-	2,779	215	257	100	2,620	
Jun	453	1,544	157	5,123	47	3,042	215	227	88	2,511	
Jul	394	2,280	177	7,446	45	3,276	194	222	77	2,708	
Aug	435	1,946	366	7,446	65	2,936	221	263	81	2,703	
Sep	436	2,085	187	8,535	39	3,614	203	256	80	2,601	
Oct	442	2,008	271	7,117	53	4,394	234	192	79	2,687	
Nov	429	3,000	290	7,845	64	3,444	277	230	59	2,508	
Dec	501	3,252	587	8,133	138	3,415	208	267	54	3,176	
2026											
Jan	439	1,414	575	6,143	103	3,675	109	249	94	2,019	
Feb	348	1,688	-	5,980	-	2,756	144	203	81	1,977	
Mar	510	2,693	76	8,058	-	3,601	127	238	84	-	

Source: Bureau of Statistics.

¹⁾ Values for 2021 reflect both shandy & vita malt production; previous years reflect shandy only

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)							
2016	480,852	37,402	6,351	46,107	1,143,222	40,684	2,666,471	568,238	37,686	790,293
2017	512,495	35,663	6,264	28,075	1,081,530	47,471	2,801,657	409,374	84,971	809,411
2018	535,805	20,414	13,378	9,693	1,033,071	53,076	2,982,428	219,933	53,819	823,223
2019	514,478	43,488	18,982	25,869	1,067,006	52,393	1,452,455	885,967	53,425	872,549
2020	759,584	64,577	15,451	25,157	1,127,882	50,286	1,953,668	912,476	44,283	905,025
2021										
1st Qtr	231,659	11,865	3,108	11,087	181,611	12,040	781,068	273,720	7,642	220,498
2nd Qtr	269,798	22,236	6,581	-	318,013	15,119	715,195	331,889	10,693	232,294
3rd Qtr	294,294	22,634	3,851	2,904	233,104	12,866	407,929	353,110	12,707	243,371
4th Qtr	379,087	25,670	4,823	9,351	264,532	12,766	1,149,570	349,004	10,532	246,027
2022										
1st Qtr	192,014	20,778	2,920	-	301,185	11,935	722,637	269,021	11,427	235,239
2nd Qtr	144,433	26,171	2,036	-	301,608	16,660	235,611	240,758	11,143	255,378
3rd Qtr	161,315	24,511	2,729	-	297,153	14,155	929,533	237,809	8,602	273,214
4th Qtr	169,820	24,385	2,084	-	344,941	15,347	1,195,539	218,245	9,123	266,458
2023										
1st Qtr	170,930	11,901	5,214	-	296,925	16,550	943,565	239,700	11,731	252,462
2nd Qtr	147,345	21,172	3,304	4,010	226,878	15,213	934,339	238,420	9,249	281,357
3rd Qtr	170,550	21,733	3,206	302	290,614	14,236	1,064,632	235,947	8,467	323,827
4th Qtr	136,082	23,960	3,782	-	259,889	16,644	1,266,830	203,271	9,274	324,136
2024										
Jan	32,560	5,546	1,526	9,625	62,725	5,420	344,407	84,994	4,621	106,635
Feb	62,081	8,431	988	-	73,994	4,566	335,527	77,257	3,003	102,461
Mar	52,067	453	1,058	-	103,155	4,634	340,269	88,204	4,389	112,750
Apr	50,775	9,514	1,031	-	55,592	4,238	347,312	85,685	5,039	111,429
May	62,347	4,533	1,486	-	138,741	5,251	306,332	84,509	3,012	109,166
Jun	53,248	4,127	822	-	93,427	4,582	288,180	76,351	2,596	109,950
Jul	55,325	11,671	192	-	136,284	5,096	308,480	90,991	3,614	114,955
Aug	50,708	5,621	1,278	-	96,528	4,833	347,761	88,823	5,415	120,530
Sep	58,635	5,734	1,442	-	85,074	4,905	347,883	83,360	2,659	123,928
Oct	59,805	6,689	643	-	43,887	5,488	408,643	87,135	2,448	131,238
Nov	67,072	11,674	1,184	-	165,685	6,046	440,329	79,302	3,650	124,075
Dec	51,034	10,213	356	-	132,704	5,901	363,653	77,641	1,358	117,832
2025										
Jan	72,180	5,406	1,690	-	84,648	5,008	375,935	96,052	4,389	116,954
Feb	48,724	5,933	739	-	120,739	5,075	284,122	93,633	4,289	103,227
Mar	58,125	4,302	1,567	-	93,345	5,396	352,288	98,456	4,335	119,532
Apr	55,104	9,858	1,176	0	89,637	5,832	287,912	87,343	2,664	116,450
May	60,587	6,158	1,596	26,046	130,226	5,177	327,618	92,554	2,909	118,727
Jun	69,290	10,435	1,424	-	108,487	5,086	349,215	92,067	4,130	116,337
Jul	69,472	8,703	1,687	0	78,001	5,574	389,927	84,111	4,197	124,614
Aug	70,755	12,332	1,076	0	144,769	5,332	412,010	92,514	3,664	130,163
Sep	37,342	11,633	1,200	0	99,300	5,164	354,007	80,331	3,345	136,939
Oct	64,185	16,070	815	0	113,608	6,219	504,426	86,936	3,362	141,705
Nov	80,777	13,176	832	0	163,744	5,554	451,672	87,211	2,716	130,777
Dec	35,661	6,053	1,055	0	154,938	6,598	464,269	84,882	2,445	129,593
2026										
Jan	42,077	3,860	1,959	0	130,401	5,204	406,019	90,648	3,160	130,023
Feb	54,136	5,657	1,610	0	174,805	-	378,473	80,386	3,335	121,314
Mar	75,165	2,138	1,169	0	174,987	-	371,911	92,851	3,202	132,916

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)							
2016	480,852	37,402	6,351	46,107	1,143,222	40,684	2,666,471	568,238	37,686	790,293
2017	512,495	35,663	6,264	28,075	1,081,530	47,471	2,801,657	409,374	84,971	809,411
2018	535,805	20,414	13,378	9,693	1,033,071	53,076	2,982,428	219,933	53,819	823,223
2019	514,478	43,488	18,982	25,869	1,067,006	52,393	1,452,455	885,967	53,425	872,549
2020	759,584	64,577	15,451	25,157	1,127,882	50,286	1,953,668	912,476	44,283	905,025
2021										
1st Qtr	231,659	11,865	3,108	11,087	181,611	12,040	781,068	273,720	7,642	220,498
2nd Qtr	269,798	22,236	6,581	-	318,013	15,119	715,195	331,889	10,693	232,294
3rd Qtr	294,294	22,634	3,851	2,904	233,104	12,866	407,929	353,110	12,707	243,371
4th Qtr	379,087	25,670	4,823	9,351	264,532	12,766	1,149,570	349,004	10,532	246,027
2022										
1st Qtr	192,014	20,778	2,920	-	301,185	11,935	722,637	269,021	11,427	235,239
2nd Qtr	144,433	26,171	2,036	-	301,608	16,660	235,611	240,758	11,143	255,378
3rd Qtr	161,315	24,511	2,729	-	297,153	14,155	929,533	237,809	8,602	273,214
4th Qtr	169,820	24,385	2,084	-	344,941	15,347	1,195,539	218,245	9,123	266,458
2023										
1st Qtr	170,930	11,901	5,214	-	296,925	16,550	943,565	239,700	11,731	252,462
2nd Qtr	147,345	21,172	3,304	4,010	226,878	15,213	934,339	238,420	9,249	281,357
3rd Qtr	170,550	21,733	3,206	302	290,614	14,236	1,064,632	235,947	8,467	323,827
4th Qtr	136,082	23,960	3,782	-	259,889	16,644	1,266,830	203,271	9,274	324,136
2024										
Jan	32,560	5,546	1,526	9,625	62,725	5,420	344,407	84,994	4,621	106,635
Feb	62,081	8,431	988	-	73,994	4,566	335,527	77,257	3,003	102,461
Mar	52,067	453	1,058	-	103,155	4,634	340,269	88,204	4,389	112,750
Apr	50,775	9,514	1,031	-	55,592	4,238	347,312	85,685	5,039	111,429
May	62,347	4,533	1,486	-	138,741	5,251	306,332	84,509	3,012	109,166
Jun	53,248	4,127	822	-	93,427	4,582	288,180	76,351	2,596	109,950
Jul	55,325	11,671	192	-	136,284	5,096	308,480	90,991	3,614	114,955
Aug	50,708	5,621	1,278	-	96,528	4,833	347,761	88,823	5,415	120,530
Sep	58,635	5,734	1,442	-	85,074	4,905	347,883	83,360	2,659	123,928
Oct	59,805	6,689	643	-	43,887	5,488	408,643	87,135	2,448	131,238
Nov	67,072	11,674	1,184	-	165,685	6,046	440,329	79,302	3,650	124,075
Dec	51,034	10,213	356	-	132,704	5,901	363,653	77,641	1,358	117,832
2025										
Jan	72,180	5,406	1,690	-	84,648	5,008	375,935	96,052	4,389	116,954
Feb	48,724	5,933	739	-	120,739	5,075	284,122	93,633	4,289	103,227
Mar	58,125	4,302	1,567	-	93,345	5,396	352,288	98,456	4,335	119,532
Apr	55,104	9,858	1,176	0	89,637	5,832	287,912	87,343	2,664	116,450
May	60,587	6,158	1,596	26,046	130,226	5,177	327,618	92,554	2,909	118,727
Jun	69,290	10,435	1,424	-	108,487	5,086	349,215	92,067	4,130	116,337
Jul	69,472	8,703	1,687	0	78,001	5,574	389,927	84,111	4,197	124,614
Aug	70,755	12,332	1,076	0	144,769	5,332	412,010	92,514	3,664	130,163
Sep	37,342	11,633	1,200	0	99,300	5,164	354,007	80,331	3,345	136,939
Oct	64,185	16,070	815	0	113,608	6,219	504,426	86,936	3,362	141,705
Nov	80,777	13,176	832	0	163,744	5,554	451,672	87,211	2,716	130,777
Dec	35,661	6,053	1,055	0	154,938	6,598	464,269	84,882	2,445	129,593
2026										
Jan	42,077	3,860	1,959	0	130,401	5,204	406,019	90,648	3,160	130,023
Feb	54,136	5,657	1,610	0	174,805	-	378,473	80,386	3,335	121,314
Mar	75,165	2,138	1,169	0	174,987	-	371,911	92,851	3,202	132,916

Source: Bureau of Statistics.

GEORGETOWN: URBAN CONSUMER PRICE INDEX

Table 11.1

End of Period	All Items Index	Sub-Group Indices			
		Food ¹⁾	Housing ²⁾	Transportation & Communication	Miscellaneous
Dec 2009 = 100					
2016	113.5	130.7	98.8	116.7	120.9
2017	115.2	134.4	99.3	118.0	119.8
2018	117.1	138.5	100.4	120.3	120.3
2019	119.5	147.0	99.5	119.5	120.9
2020	120.6	152.5	97.3	117.9	122.6
2021					
Mar	121.4	153.7	97.8	119.2	122.3
Jun	127.4	171.5	96.2	120.0	124.9
Sep	128.3	173.1	96.9	120.8	125.0
Dec	127.5	170.3	97.1	120.6	125.9
2022					
Mar	129.6	174.3	98.5	122.1	126.2
Jun	133.7	184.0	98.9	124.8	128.1
Sep	136.6	192.5	98.6	125.1	128.6
Dec	136.7	194.2	98.6	122.0	130.3
2023					
Mar	135.9	191.7	98.6	121.9	130.8
Jun	136.3	192.6	98.3	122.2	131.6
Sep	138.0	197.8	98.3	122.1	132.0
Dec	139.4	201.6	98.6	122.1	132.4
2024					
Jan	138.9	200.0	98.6	122.0	132.5
Feb	138.9	200.0	98.7	122.0	134.0
Mar	139.1	200.5	98.8	122.0	133.9
Apr	139.4	201.2	98.8	122.1	133.8
May	140.4	204.1	98.8	122.2	133.8
Jun	141.7	207.9	98.8	122.3	134.0
Jul	142.0	208.7	98.8	122.2	133.8
Aug	142.1	208.9	98.8	122.2	133.9
Sep	142.8	210.8	98.8	122.3	133.9
Oct	143.4	212.5	98.8	122.2	133.8
Nov	143.1	211.6	98.8	122.2	133.8
Dec	143.5	212.9	98.8	122.2	133.7
2025					
Jan	143.1	211.2	98.8	122.2	136.8
Feb	143.2	210.0	99.0	124.1	136.8
Mar	143.3	210.3	98.9	124.0	137.2
Apr	143.4	212.1	98.0	122.7	137.1
May	144.5	215.4	98.0	122.6	137.2
Jun	147.6	225.2	97.8	121.7	137.3
Jul	147.8	225.5	97.9	121.8	137.4
Aug	148.0	226.1	97.9	121.9	137.9
Sep	148.2	226.6	97.9	121.8	137.9
Oct	148.1	225.8	97.9	121.9	140.5
Nov	147.6	224.0	97.9	121.9	142.7
Dec	147.0	222.3	97.9	121.9	142.8
2026					
Jan	148.1	225.3	97.9	122.3	143.2
Feb	147.3	222.5	97.9	122.4	143.5
Mar	147.1	221.7	98.0	123.0	143.6

Source: Bureau of Statistics.

¹⁾ Includes Beverages & Tobacco.

²⁾ Includes Rent, Fuel & Power.

CARICOM COUNTRIES: CONSUMER PRICE INDICES

Table 11.2

Period Average	Guyana (Urban)	Jamaica	Trinidad	Barbados
2010=100				
2016	111.2	147.1	139.5	120.7
2017	112.8	154.8	141.3	129.4
2018	114.7	158.5	142.8	130.3
2019	117.1	168.4	143.3	139.6
2020	118.2	177.1	144.5	141.4
2021				
Mar	118.9	176.0	145.0	138.2
Jun	124.8	178.4	146.2	139.8
Sep	125.7	186.7	147.9	145.8
Dec	124.9	190.1	149.5	148.5
2022				
Mar	127.0	195.8	151.0	151.0
Jun	131.0	197.9	153.3	155.9
Sep	133.9	203.9	157.0	155.4
Dec	133.9	207.8	159.5	167.1
2023				
Mar	133.2	208.0	162.0	169.0
Jun	133.5	210.4	162.1	171.6
Sep	135.2	216.0	163.1	172.6
Dec	136.6	222.1	163.7	174.0
2024				
Jan	136.0	222.0	163.6	173.9
Feb	136.1	220.7	163.7	170.1
Mar	136.3	216.3	163.3	169.5
Apr	136.5	218.1	162.8	169.5
May	137.5	219.2	163.1	169.5
Jun	138.8	221.6	163.2	170.4
Jul	139.1	223.4	163.5	169.9
Aug	139.2	228.6	163.5	169.8
Sep	139.9	228.3	163.8	169.8
Oct	140.4	228.3	164.1	169.9
Nov	140.2	230.6	164.4	169.8
Dec	140.6	233.2	164.5	...
2025				
Jan	140.2	232.5	164.8	145.2
Feb	140.2	230.4	164.9	145.3
Mar	140.3	230.4	164.9	145.8
Apr	140.5	229.6	165.2	145.4
May	141.5	230.6	165.3	145.8
Jun	144.6	229.9	165.7	146.8
Jul	139.2	230.7	165.8	147.0
Aug	145.0	231.4	165.7	147.2
Sep	145.2	233.2	165.4	147.1
Oct	145.1	235.0	164.8	147.6
Nov	144.6	240.5	165.2	147.9
Dec	143.3	243.7	165.2	147.4
2026				
Jan	144.3	241.6	166.0	147.1
Feb	143.5	239.5	166.0	147.2
Mar	143.3	240.3	166.1	...

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

I. GENERAL NOTES

Symbols Used

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

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

Acknowledgement

The Bank of Guyana wishes to express its appreciation for the assistance received from the Ministry of Finance, 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 50th Independence Anniversary, the Bank issued a commemorative G\$50 note which was placed in circulation in May 2016. In celebration of Guyana's 55th Independence Anniversary, the Bank issued a G\$2,000 note which was placed in circulation in February 2022.

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. In observance of Guyana's 50th Republic Anniversary, the Bank issued a commemorative \$10,000 coin and a circulation \$100 coin which were launched on August 26, 2020. In March, 2024, the Bank issued a commemorative \$200 coin, to mark the 200th Anniversary of the Demerara Revolt

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 system during March 2003.

TABLE 2.2: Commercial Banks: Total Deposits

Total demand, savings and time deposits of Residents and Non-Residents excluding inter-bank deposits are presented. Foreign currencies denominated deposits are also included here. See note under Public Enterprises Deposits for 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 2.8: Commercial Banks: Chequing Accounts

Includes debits on chequing. Debits can occur when you set up a direct debit order and money is automatically taken out of your account to pay a bill, when you write a check and it is cashed, or if you use a debit card, which lets money be taken from your bank account to pay for goods and services.

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 26th, October 1998. The liquid assets base period has been redefined as the Monday to Friday workweek immediately preceding the liquid asset maintenance period. The liquid asset requirement is determined by applying the prescribed percentages to the weekly average of the daily liabilities balances at the close of business of each of the five days of the liquid asset base period. Figures for Treasury Bills were reclassified from December 2000 to December 2002.

The Liquid Assets Ratio was temporarily amended to 20 percent of demand liabilities and 15 percent of time liabilities with effect from August 24, 2020 to August 31, 2022 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

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

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

The Reserve Requirement Ratio was temporarily amended to 10 percent with effect from August 24, 2020 to August 31, 2022 in keeping with the agreement between the Bank of Guyana and the Commercial Banks in relation to COVID-19 supplementary relief measures.

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 the end of the month. The Euro area Bank Rate is the rate at which other Monetary Financial Institutions obtain overnight liquidity from the National Central Bank against eligible assets.

TABLE 5.1: The New Building Society: Assets and Liabilities

Assets

Foreign Assets: Includes holdings of foreign assets.

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

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

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

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

Local Authorities Securities: Bonds at book value.

Liabilities

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

Other Deposits: Ordinary Saving deposits

TABLE 5.2 (a): Trust Companies: Assets

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, Capital & Reserves

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, Capital & Reserves

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 Insurance Companies: Assets, Liabilities, Capital & Reserves

The data covers four life 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 and five non-life insurance companies: Demerara Fire Insurance Company, . Guyana and Trinidad Mutual Fire Insurance Company; Hand-In-Hand Mutual Fire Insurance Company, North American Fire Insurance Company Limited and Diamond Fire and General Insurance Company.

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 premium 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 includes 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 summarizes 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 and Publicly Guaranteed Debt

Comprises Government of Guyana Defence Premium Bonds, Guymine Bonds, Debentures, Treasury Bills and Publicly Guaranteed Debt.

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.

NICIL Bond: In May 2018, the GOG guaranteed a 5-year syndicated NICIL Bond not exceeding \$30 billion, of which \$17.6 billion was issued. In December 2020, a decision was taken to have this Bond transferred to the books of the Central Government.

Government of Guyana Debentures: These are long term government securities with maturities in excess of one year. Figures 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.

In May 2018, the Bank of Guyana commenced issuance of Treasury Bills, on behalf of the Government, for budgetary support.

Other: Includes the Central Government's gross overdraft with the Bank of Guyana, which was included in domestic debt with effect from December 2020 in order to regularize and accurately reflect government's liabilities.

Publicly Guaranteed Debt: The Government of Guyana made the decision to include publicly guaranteed debt so as to provide a complete picture of the country's debt position. Includes the 5-year syndicated NICIL Bond which was guaranteed by the Government of Guyana in May 2018. In December 2020, a decision was taken to have this Bond transferred to the books of the Central Government. The guarantee of the Deposit Insurance Corporation amount of G\$500 million from June 2019 is also included in this category.

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.

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

TABLE 8.1 Imports by End-Use

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

TABLE 8.2 Domestic Exports

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

TABLE 8.3 Selected Exports by Volume, Value and Unit Value
The data reflects the major export commodities by export volume, value and average export price per unit earned.

TABLE 8.4 Visible Trade
The data reflects merchandise trade which is exports minus imports.

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 8.6 Foreign Exchange Market
Monthly purchases and sales of foreign exchange by currency and by dealers.

TABLE 8.7(a) 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 8.7(b) Transfers
A transfer is an entry that corresponds to the provision of a good, service, financial asset or other non-produced asset by an international unit to another institutional unit when

there is no corresponding return of an item of economic value.

TABLE 8.7(c) Foreign Direct Investments

Foreign direct investment is a category of cross border investment associated with a resident in one economy having control or a significant degree of influence (10% or more) on the management of an enterprise that is resident in another economy.

TABLE 8.8 Balances of Payments Summary BPM 6 Presentation

The IMF's BPM6 comprises of the Current Account, the Capital Account and the Financial Account.

The Current Account includes net trade in goods (F.O.B.) and services, primary income (net earnings on cross border investments) as well as secondary income (net transfer payments).

The Capital Account records capital transfer, debt forgiveness and the acquisition and/or disposal of non-produced, nonfinancial assets.

The Financial Account records changes in Guyana's external assets and liabilities.

TABLE 8.9 International Investment Position

With effect from December 2019, the Bank of Guyana began reporting data on Guyana's International Investment Position.

Direct Investment: Direct Investment includes equity investment and debt investment.

Portfolio Investment: Portfolio Investment includes equity and debt securities.

Other Investment: Other investment includes currency & deposits, loans, insurance, trade credits and other.

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 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 previous 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 utilized 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 Product (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 Product (at 2012 Prices)

Real GDP – taking the quantities of goods and services produced (at the current basic year) and priced at the base year of 2012 prices, it is therefore adjusted for any variation in prices (inflation or deflation).

TABLE 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 is December 2009.

TABLE 11.2 CARICOM Countries: Consumer Price Indices

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

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