



# 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

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## 1. OVERVIEW

The global economy continues to navigate a landscape of modest growth and persistent uncertainty. According to the IMF's October 2025 World Economic Outlook, global growth is projected at 3.2 percent in 2025, down from 3.3 percent in 2024. Growth remains constrained by rising trade tensions, tariff increases and heightened policy uncertainty, dampening investment and fragmenting supply chains. While inflation is expected to ease to 4.2 percent in 2025, persistent service sector pressures and geopolitical uncertainties continue to weigh on recovery prospects.

Advanced economies face constraints from high public debt and tight monetary conditions, while emerging and developing economies (EMDEs) continue to show resilience amid geopolitical tensions, climate risks, and structural disparities.

The Guyanese economy recorded broad-based positive output performance across all major sectors during the third quarter of 2025. Growth in the agriculture sector was supported by increased output in sugar, rice, fishing, livestock, other crops, and forestry, although shrimp production declined.

Mining and quarrying expanded, driven by higher production of crude oil, bauxite, crushed stone, sand, and gold. Manufacturing output increased for pharmaceutical tablets, ointments and liquids, stockfeed, and paints; however, production of alcoholic and non-alcoholic beverages, putty, and flour declined.

Construction activity continued to strengthen, supported by public infrastructure investment as well as private housing and hotel development. Growth in the services sector reflected increased activity in transport and communications, entertainment and recreation, and accommodation and food services.

Inflation remained moderate, with the Urban Consumer Price Index (CPI) rising by 3.3 percent year-to-date at end-September 2025, driven primarily by higher prices for food, medical care and health services, and miscellaneous goods and services.

The overall balance of payments recorded a lower deficit of US\$36.6 million compared to US\$135.2 million for the same period last year, reflecting a reduced capital account deficit alongside a current account surplus, albeit at a lower level. The capital account deficit was mainly due to outflows to the Natural Resource Fund and cost recovery by the oil and gas sector.

Guyana's net international investment position improved to -US\$322.0 million at end-September 2025, an increase of US\$610.1 million from end-June 2025.

The accumulated value of foreign exchange (FX) market transactions increased by 5.1 percent, rising by US\$803.9 million to US\$16,594.1 million in the third quarter of 2025. This growth was mainly driven by heightened activity through licensed bank cambios, which rose 33.0 percent



(US\$1,923.0 million), and hard currency transactions at the Bank of Guyana, which increased by 12.3 percent (US\$298.0 million). Total FX sales exceeded purchases, resulting in net sales of US\$35.1 million. The Bank's mid-rate, used as the reference for official transactions, remained unchanged at G\$208.50.

The public sector's overall financial operations recorded a deficit of G\$173,767 million at end-September 2025, mainly reflecting the Central Government's higher spending, while non-financial public enterprises incurred a smaller deficit of G\$120 million. The stock of public and publicly guaranteed debt increased by 23.6 percent to US\$7,407.6 million, driven by both domestic and external borrowings to finance budgetary needs. Domestic debt rose by 20.8 percent to US\$4,537.5 million, while external debt grew by 28.2 percent to US\$2,870.1 million.

Monetary aggregates also expanded during the review period, with reserve money increasing by 16.5 percent due to higher net domestic assets of the Bank of Guyana, and broad money rising by 21.8 percent, reflecting increased net domestic credit to the banking system. Private sector credit grew by 11.6 percent, slightly lower than the 14.2 percent observed in the previous year. Commercial interest rates varied over the period, while treasury bill rates remained relatively stable.

The financial system remained sound, with the Non-Bank Financial Institutions (NBFIs) adequately capitalized, highly liquid, and

profitable. Capital adequacy ratios continued to exceed prudential requirements, while asset quality improved due to a reduction in non-performing loans compared with the same period in 2024.

The insurance sector remained adequately capitalized for both life and non-life businesses, although potential systemic risks remain due to asset concentration in the long-term sector.

Pension funds maintained moderate and stable exposure to market risks, although defined contribution schemes continued to rely heavily on insurance company investments in deposit administration contracts.

Monetary policy continued to focus on price stability while ensuring sufficient liquidity to support private sector credit and economic growth. Weekly broad money targets were translated into base money targets using the money multiplier, and liquidity was managed through open market operations, with interventions in the foreign exchange market to maintain exchange rate stability. The Bank of Guyana also monitored and integrated national payment systems, including the Guyana Real Time Gross Settlement (G-RTGS) system and the Guyana Central Securities Depository (G-CSD), with the Automated Clearing House system, comprising the Guyana Electronic Funds Transfer and Electronic Cheque Clearing sub-systems. Together, these systems provide a modern, unified, and internationally compliant payments infrastructure for the country. □

## 2. REVIEW OF THE THIRD QUARTER OF 2024

### PRODUCTION

The Guyanese economy recorded broad-based positive output growth across all sectors during the third quarter of 2025, with non-oil growth driven primarily by the agriculture, manufacturing, construction, and services sectors.

Agricultural production in Guyana showed a broadly positive performance in 2025, with notable growth in several crop categories and mixed outcomes in forestry and fisheries. The data indicate that crop agriculture was the strongest driver of improved performance, while some areas of livestock-related and fisheries output experienced contraction.

Sugar production recorded one of the most significant improvements over the period. Output increased from approximately 21,424 metric tonnes in January–September 2024 to about 36,832 metric tonnes in the same period of 2025. This represents an increase of roughly 71.9 percent, signalling a strong rebound in the sugar industry.

Rice production also expanded, rising from about 527,043 metric tonnes in 2024 to approximately 591,495 metric tonnes in 2025. This reflects a 12.2 percent increase, reinforcing rice's continued role as a stable and growing pillar of Guyana's agricultural sector.

Among non-traditional and emerging crops, soyabean production showed exceptional

growth. Output rose from around 8,193 metric tonnes in 2024 to about 14,102 metric tonnes in 2025, an increase of approximately 72.1 percent. This sharp expansion suggests growing diversification within the crop sector. Coconut production also performed well, with total coconut output increasing by about 29.9 percent, while coconut (water) production rose by approximately 32.6 percent, indicating strong market demand and improved production capacity.

Fruit and vegetable production recorded mixed results. Sour sop production increased by about 28.3 percent, and bora output grew by approximately 26.8 percent. In contrast, papaw production declined by about 11.2 percent, while beans registered a modest decrease of roughly 5.2 percent. Onion production fell sharply, declining by approximately 86.3 percent, representing one of the steepest contractions within crop agriculture.

Forestry-related outputs showed moderate variation. Firewood production increased from about 8,054 cubic metres in 2024 to nearly 11,989 cubic metres in 2025, a rise of approximately 48.9 percent. However, roundwood production declined by about 11.4 percent, and plywood output decreased by approximately 9.4 percent, suggesting uneven performance within the forestry subsector.

The fisheries subsector displayed contrasting trends. Total fish production increased from



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about 18,520 tonnes in 2024 to roughly 24,410 tonnes in 2025, reflecting a solid growth of approximately 31.8 percent. This indicates improved fishing activity or yields during the period.

In contrast, shrimp-related production declined significantly. Total shrimp output fell from about 13,298 tonnes in 2024 to approximately 7,518 tonnes in 2025, a decrease of around 43.5 percent. Small shrimp production declined by a similar margin of about 43.3 percent, while prawn production dropped sharply by approximately 68.3 percent. These reductions point to challenges in the shrimp and prawn segments, potentially linked to environmental, market, or operational factors.

Guyana's mineral production for the period January to September 2025 reflected a strong overall performance when compared with the corresponding period in 2024. Growth was driven largely by significant expansion in bauxite production, continued increases in crude oil output, and higher levels of quarry material production. These gains were partially offset by declines in diamond production and certain bauxite by-products.

Total bauxite production increased substantially during the review period, rising from 310,735 tonnes in 2024 to 2,739,964 tonnes in 2025. This represents an increase of approximately 781.8 percent and underscores the rapid expansion of the bauxite industry. The most pronounced growth occurred in metal-grade bauxite

(MAZ), which rose from 8,845 tonnes to 2,333,419 tonnes, reflecting an exceptional increase of over 26,280 percent. Chemical-grade bauxite (CGB) also recorded strong growth, increasing by 117.2 percent to 230,900 tonnes, while other bauxite (AGB) rose by a similar margin to 25,957 tonnes. In contrast, calcined bauxite (RASC) declined marginally by 1.0 percent, falling to 138,933 tonnes, and bauxite tailings decreased by 33.5 percent to 36,712 tonnes.

Gold production remained relatively stable over the period under review. Total raw gold production increased marginally from 9,740.7 kilograms in 2024 to 9,801.3 kilograms in 2025, representing a year-on-year increase of approximately 0.6 percent. Measured in troy ounces, production rose from 313,163 ounces to 315,111 ounces. Declarations from local and licensed dealers declined by 1.7 percent, while output from foreign companies, specifically AGM Inc. / Zijin, increased by 5.2 percent. This suggests that overall stability in gold production was supported primarily by higher output from foreign operators.

Diamond production experienced a significant contraction during the period. Output declined from 40,432.1 metric carats in the first nine months of 2024 to 22,749.2 metric carats in the corresponding period of 2025, representing a decrease of 43.7 percent. This reduction indicates continued challenges within the diamond subsector, including lower production levels and possible operational constraints.

Crude oil production continued its upward trajectory and remained a key contributor to Guyana's extractive sector performance. Production increased from 165,484.4 thousand barrels in 2024 to 180,698.9 thousand barrels in 2025, reflecting growth of 9.2 percent. This increase is consistent with ongoing development and improved production efficiencies within the petroleum sector.

Production of other minerals and quarry materials also showed notable improvements. Manganese output increased by 18.6 percent, rising from 209,352 tonnes to 248,340 tonnes. Sand declared grew by 19.0 percent to 10,325,361 tonnes, while crushed stone declared recorded a significant increase of 74.9 percent, rising from 2,222,959 tonnes in 2024 to 3,888,787 tonnes in 2025. These trends are indicative of heightened construction and infrastructure activity across the economy.

As at end-September 2025, the manufacturing sector showed selective improvement compared with the same period in 2024, driven mainly by strong gains in pharmaceuticals and moderate growth in industrial goods, while overall performance was constrained by significant declines in key beverage categories. Pharmaceutical production recorded the most pronounced expansion, with tablets increasing by 34.4 percent, total ointments by 23.7 percent, and liquid pharmaceuticals by 13.4 percent, indicating robust growth within the sub-sector. Industrial goods also performed positively, supported by a 9.5 percent increase in stockfeed production and

a 5.6 percent rise in paint output, although putty production declined by 8.1 percent.

In contrast, the beverages sub-sector experienced notable contraction. Total alcoholic beverage production fell by 14.1 percent, largely reflecting a sharp 19.9 percent decline in beer and stout production, despite moderate increases in rum and wine output. The most significant decline across the manufacturing sector was recorded in mineral and distilled water production, which dropped by 65.2 percent. Production of edible items remained broadly stable, with flour output declining marginally by 0.9 percent. Overall, manufacturing performance in 2025 was characterized by strong growth in pharmaceuticals offset by pronounced weaknesses in beverages.

## INFLATION

As at the end of September 2025, Guyana's year-to-date inflation rate stood at approximately 3.3 per cent, indicating a moderate increase in the overall cost of living since December 2024. This means that consumers paid, on average, 3.3 per cent more for the same basket of goods and services over the first nine months of the year.

Inflation during this period was driven mainly by higher food prices. The food category recorded a significant year-to-date increase, particularly for vegetables, fruits, condiments and spices, and prepared meals. Because food carries a large weight in the Consumer Price Index, these price increases



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had a strong impact on the overall inflation rate.

Additional upward pressure on inflation came from restaurants and catering services, where prices rose sharply, as well as from health-related services, including hospital and medical care. Increases in selected personal and miscellaneous services also contributed, though to a lesser extent.

Overall, while inflation remained relatively contained, rising food costs and higher prices for services were the main factors influencing Guyana's year-to-date inflation as at the end of September 2025.

## BALANCE OF PAYMENTS

Guyana's external position weakened at end-September 2025, as the current account surplus contracted sharply by US\$199.3 million from US\$4,708.0 million in 2024, reflecting lower oil export earnings and a significant expansion in import payments linked to heightened petroleum-sector activity. While the net services deficit narrowed and foreign direct investment inflows strengthened, these improvements were insufficient to offset the deterioration in the merchandise trade balance and softer current transfer inflows. Consequently, the overall balance remained in deficit, although at a reduced level of US\$36.6 million, resulting in a smaller drawdown in the net foreign assets of the Bank of Guyana.

The current account surplus contracted by 63.4 percent to US\$1,722.7 million from US\$4,708.0 million at end-September 2024. This outcome was largely driven by a

deterioration in the merchandise trade balance, particularly within the oil sector, and a sharp expansion in import payments associated with heightened investment activity. The non-oil current account deficit narrowed modestly by 10.4 percent to US\$1,715.2 million, reflecting some improvement in non-oil exports and services receipts, although the non-oil external position remained structurally weak.

The merchandise trade surplus declined by 38.8 percent to US\$6,018.5 million, reflecting a 6.8 percent reduction in crude oil export earnings to US\$12,650.1 million, consistent with softer international oil prices and lower realized export values. At the same time, the non-oil merchandise trade deficit widened by 9.2 percent to US\$2,484.7 million, despite a 14.3 percent increase in non-oil exports to US\$1,453.4 million, as import growth continued to outpace export performance. Total imports expanded sharply by 61.0 percent to US\$8,084.9 million, driven primarily by a 181.2 percent increase in oil-related imports, reflecting continued capital expenditure in the petroleum sector as a result of the importation of the fourth Floating Production Storage and Offloading (FPSO) – One Guyana, at a value of US\$2,534.1 million in April 2025. Imports in the consumption and intermediate sub-categories increased by 28.4 percent (US\$219.7 million) to US\$993.3 million and 4.9 percent (US\$102.0 million) to US\$2,186.4 million, respectively. Non-oil related imports also increased by 11.1 percent, indicating sustained domestic demand, while fuel



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imports recorded a modest increase of 3.7 percent.

The net services deficit narrowed by 14.8 percent to US\$5,044.6 million, supported mainly by a reduction in oil-related non-factor services payments, which declined by 15.6 percent, and lower debit outflows. Net non-factor services associated with the oil sector improved by 27.5 percent, while the non-oil non-factor services balance shifted into a surplus position. In contrast, the deficit on factor services related to the oil sector widened marginally by 13.4 percent, reflecting higher profit repatriation and investment income payments to foreign operators. Net factor services for the non-oil sector also deteriorated, consistent with increased external income payments.

Net current transfers declined by 6.4 percent to US\$748.8 million, due primarily to an 8.5 percent reduction in personal transfers, reflecting softer remittance inflows. Transfers to the general government increased marginally, while debit transfers declined, partly offsetting the reduction in inflows.

On the capital and financial account, the overall deficit narrowed significantly to US\$1,799.7 million from US\$4,830.2 million at end-September 2024. This improvement was driven largely by stronger public sector inflows, higher external loan disbursements, and increased withdrawals from the Natural Resource Fund. Net inflows to the non-financial public sector improved by US\$943.2 million, reflecting higher disbursements and lower net amortization.

Foreign direct investment inflows rose by 42.0 percent to US\$9,198.7 million, largely concentrated in oil-related activities, signaling continued investor confidence in the petroleum sector. However, net FDI remained negative, reflecting ongoing cost recovery and income outflows, although the net deficit narrowed compared with the previous year. Portfolio investment outflows moderated slightly, while short-term capital flows shifted into a net outflow position.

As a result of these developments, the overall balance recorded a smaller deficit of US\$36.6 million at end-September 2025, compared with a deficit of US\$135.2 million for the same period in 2024, leading to a reduced drawdown in the net foreign assets of the Bank of Guyana. While external financing pressures moderated over the period, the balance of payments remains sensitive to developments in global oil prices, import demand associated with large-scale investment projects, and the performance of the non-oil export sector.

## **BALANCE OF PAYMENTS (BPM6 methodology)**

### **Background**

The Balance of Payments (BOP) is compiled in accordance with the methodology and presentation of the IMF's Balance of Payments and International Investment Position Manual, Sixth Edition (BPM6). Under BPM6, the BOP is structured into three main accounts: the Current Account, the Capital Account and the Financial Account. The Current Account comprises net trade in goods (f.o.b.) and services, primary



income (net earnings on cross-border investments), and secondary income (net transfer payments). The Capital Account records capital transfers, debt forgiveness, and the acquisition and/or disposal of non-produced, non-financial assets. The Financial Account captures changes in Guyana's external financial assets and liabilities, including foreign direct investment, portfolio investment, and other investment such as currency and deposits, loans, and reserve assets. Net changes in assets or liabilities arise when gross increases differ from gross reductions over the period, reflecting the overall movement in Guyana's external financial position.

The current account recorded a surplus of US\$2,014.3 million at end-September 2025, representing a decline of US\$2,516.1 million compared with a surplus of US\$4,530.3 million for the corresponding period in 2024. This deterioration was primarily driven by a 39.9 percent or US\$4,190.1 million reduction in the surplus on the goods account, which fell from US\$10,498.5 million to US\$6,308.5 million.

This outturn reflected a US\$730.4 million decrease in exports to US\$14,119.4 million, largely attributable to lower crude oil export receipts of US\$12,666.4 million, stemming from declining international oil prices. Additional declines were recorded in other exports by US\$227.2 million) and timber by US\$11.5 million. These were partly offset by higher export earnings from gold by US\$929.5 million, bauxite by US\$101.8 million, rice by US\$173.4 million and sugar by US\$9.6 million.

Merchandise imports (f.o.b.) increased by US\$3,459.7 million, mainly due to higher capital goods imports, which rose by US\$2,962.7 million to US\$4,780.3 million. This was largely associated with the importation of the fourth Floating Production Storage and Offloading (FPSO) vessel, One Guyana, valued at US\$2,534.1 million in April 2025. Imports of intermediate and consumption goods also increased by US\$236.1 million and US\$262.0 million, to US\$2,095.6 million and US\$919.6 million, respectively.

The services account recorded a lower deficit of US\$2,957.5 million, representing an improvement of 27.5 percent or US\$1,123.1 million compared with the corresponding period last year. This improvement was driven mainly by reduced payments for construction and freight services, alongside higher travel receipts. Services credits increased by 18.0 percent, with travel receipts rising to US\$534.6 million, supported by an 18.0 percent increase in visitor arrivals for the period January to September 2025 relative to the same period in 2024.

The Primary Income account recorded a lower net payment of US\$2,085.5 million, largely reflecting increased reinvestment of earnings on equity (oil profits) within the oil and gas sector. The Secondary Income account registered a lower surplus of US\$748.8 million, compared with US\$799.7 million in the previous year, reflecting a decline in personal transfers.

The Capital Account registered a surplus of US\$18.2 million, increasing from US\$6.7 million at end-September 2024, reflecting higher receipts of capital transfers.

The Financial Account recorded a lower net lending position of US\$1,663.2 million relative to end-September 2024, driven mainly by cost recovery (withdrawals of equity) in the oil and gas sector. Foreign Direct Investment (FDI) inflows amounted to US\$9,198.7 million, largely associated with continued investment in the oil and gas industry. Portfolio Investment recorded a net outflow of US\$59.3 million, primarily reflecting increased acquisition of foreign assets by deposit-taking institutions.

Net Other Investment posted outflows of US\$114.0 million during the review period, representing a deterioration of US\$666.3 million compared with the end-September 2024 position. This development was largely attributable to drawdowns from the Natural Resource Fund (NRF).

Reserve Assets of the Bank of Guyana also declined, registering a drawdown of US\$36.6 million over the period.

## NET INTERNATIONAL INVESTMENT POSITION (NIIP)

Guyana's net international investment position (NIIP) was estimated at -US\$322.0 million at end-September 2025, representing an improvement of US\$610.1 million (65.5 percent) compared with the end-June 2025 position. This improvement reflected a US\$1,678.7 million increase in the stock of external assets, which more than

offset a US\$1,068.6 million increase in the stock of external liabilities.

Total external assets rose by 30.3 percent to US\$7,227.8 million, driven primarily by higher direct investment assets and increased other investment holdings. Direct investment assets expanded by US\$1,226.2 million, while other investment assets, mainly currency and deposits associated with the Natural Resource Fund (NRF), increased by US\$445.3 million.

External liabilities increased by US\$1,068.6 million to US\$7,549.8 million, largely reflecting higher loan liabilities.

## FOREIGN EXCHANGE MARKET

The accumulated value of foreign exchange (FX) market transactions increased by 5.1 percent, rising by US\$803.9 million to US\$16,594.1 million in the third quarter of 2025. This growth was mainly driven by heightened activity through licensed bank cambios, which rose 33.0 percent (US\$1,923.0 million), and hard currency transactions at the Bank of Guyana, which increased by 12.3 percent (US\$298.0 million). Total FX sales exceeded purchases, resulting in net sales of US\$35.1 million. The Bank's mid-rate, used as the reference for official transactions, remained unchanged at G\$208.50.

The total value of FX transactions in the market rose to US\$16,594.1 million, up from US\$15,790.2 million in the corresponding period of 2024. Total purchases and sales amounted to US\$8,279.5 million and US\$8,314.6 million, respectively, yielding



net sales of US\$35.1 million. Transactions processed through bank and non-bank cambios reached US\$7,785.4 million, representing a 32.5 percent increase compared with the previous year. At the Bank of Guyana, total hard currency inflows and outflows rose to US\$2,730.0 million from US\$2,432.0 million, while CARICOM currency transactions increased by 64.0 percent to US\$23.9 million. In contrast, foreign currency account transactions declined by 18.9 percent to US\$6,054.8 million, and transfers through money transfer agencies fell by 5.4 percent to US\$254.9 million.

Commercial bank cambios continued to dominate the market, accounting for US\$7,748.4 million or 99.5 percent of total turnover, a 33.0 percent increase from the previous year. Non-bank cambios recorded a decline of 27.5 percent to US\$37.0 million, representing just 0.5 percent of the market.

At the Bank of Guyana, hard currency purchases and sales were US\$1,346.5 million and US\$1,383.5 million, respectively, compared with US\$1,152.7 million and US\$1,279.3 million in Q3 2024. The increase in purchases was mainly driven by the Natural Resource Fund and non-bank purchases, primarily by the Guyana Gold Board, which rose by 64.7 percent and 128.8 percent, respectively. The rise in sales reflected payments for oil-related activities, goods and services for major projects, and fuel imports, which accounted for 40.5 percent of total payments. Net foreign exchange interventions by the Bank resulted

in a sale of US\$1,204.8 million for January–September 2025.

Debits and credits in authorized foreign currency accounts at commercial banks totaled US\$3,007.5 million and US\$3,047.3 million, respectively, resulting in a net credit of US\$39.8 million. In the corresponding period last year, the net result was a slight debit of US\$13.2 million. Transfers through money transfer agencies amounted to US\$254.9 million, down 5.4 percent from the previous year, comprising US\$194.8 million inbound and US\$60.1 million outbound.

The US dollar remained the most traded currency, accounting for 96.0 percent of total market activity. The Euro, Pound Sterling, and Canadian dollar represented 2.0 percent, 1.1 percent, and 0.9 percent, respectively. Transactions in CARICOM currencies increased to US\$23.9 million, up from US\$14.6 million in September 2024, with the Trinidad & Tobago dollar accounting for 98.2 percent of this segment, followed by the Barbadian dollar (1.3 percent) and the EC dollar (0.5 percent).

The Bank's mid-rate remained at G\$208.50, while the weighted average exchange rate depreciated by 1.9 percent to G\$219.94 from G\$215.89 in September 2024. At bank cambios, the average buying and selling rates for the US dollar were G\$214.45 and G\$216.03, respectively, compared with G\$213.84 and G\$215.74 last year. At non-bank cambios, the rates were G\$220.12 (buying) and G\$224.88 (selling). The difference between bank and non-bank buying rates widened to G\$5.67 from



G\$1.08, while the selling rate differential increased to G\$8.85 from G\$2.42. The average spread was G\$1.58 for bank cambios and G\$4.77 for non-bank cambios, resulting in a total market spread of G\$3.53, up from G\$2.70 in the same period of 2024.

## PUBLIC FINANCE

At the end of September 2025, Guyana's public finances reflected bold fiscal choices and the pursuit of accelerated national development. The public sector recorded an overall deficit of G\$173,767 million, primarily due to increased government spending targeted at infrastructure and social support. This deficit signals the government's willingness to leverage borrowing for growth, but also raises the stakes for effective fiscal management in future periods.

### Central Government

The Central Government's deficit climbed sharply to G\$173,647 million—more than double the prior year's G\$70,827 million. This widened gap was fuelled by a dramatic rise in capital spending, which surged from G\$268,953 million in 2024 to G\$388,041 million in 2025, underpinning ambitious infrastructure expansion. Despite the overall deficit, the current account achieved a surplus of G\$209,423 million, compared to G\$196,701 million a year earlier. This improvement was driven by robust revenue growth, with current revenues increasing by G\$138,657 million to reach G\$651,750 million—an increase of 27 percent.

The rapid rise in current revenue was propelled by the Natural Resource Fund (NRF), with inflows up by G\$114,388 million to G\$291,170 million. Tax revenues increased by 4.1 percent to G\$325,866 million, led by VAT and Excise tax collections (up 13.1 percent to G\$95,515 million), trade taxes (up 25.3 percent to G\$34,835 million), and other tax revenues (up 16.2 percent to G\$18,521 million). However, income tax receipts declined by 4.2 percent to G\$176,996 million, reflecting a 12 percent fall in personal income tax—an area that may warrant policy attention given its impact on fiscal resilience. Non-tax revenue also strengthened, rising by 28 percent to G\$18,646 million, showing diversification in government income streams.

Overall, the revenue structure for the period demonstrates robust performance in indirect taxation, particularly through consumption-based and trade-related taxes, partially offsetting the downturn in income tax collections.

On the expenditure side, total current expenditure (including interest charges) rose by 39.8 percent to G\$442,327 million, comprising 53.3 percent of total government spending. The largest contributors were transfer payments (G\$186,878 million, up 28.5 percent), employment costs (G\$106,266 million, up 29.9 percent), and purchases of other goods and services (G\$134,944 million, up 73.9 percent). Interest charges increased by 23.3 percent to G\$14,239 million, with external interest costs rising 20.8 percent and domestic costs



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up 29.7 percent—reflecting the growing cost of debt-financed development.

Overall, the current expenditure profile for the period reflects robust expansion across all major categories, with the most pronounced increases observed in goods and services, underlining the government's intensified spending on operational and developmental priorities.

Capital spending was the hallmark of the fiscal year, with the capital account deficit expanding by 43.2 percent to G\$383,070 million, driven by a 44.3 percent increase in infrastructure outlays to G\$388,041 million. The majority of this investment targeted construction, housing, transportation and communication, and power generation, which together accounted for more than 73 percent of total capital expenditure. Year-on-year, capital spending rose by G\$119,088 million, with robust growth not only in core infrastructure but also in manufacturing, agriculture, and social sectors such as education and youth development. However, certain areas—including health, power generation, national security and defence, and administration—saw reduced allocations. Overall, the 2025 capital expenditure profile signals a strong focus on long-term economic transformation, while also heightening short-term fiscal pressures.

The deficit was financed by net external borrowings of G\$121,932 million and domestic borrowings of G\$51,715 million. This reliance on borrowing underscores the importance of maintaining creditworthiness

and managing debt service obligations prudently as spending expands.

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

Non-Financial Public Enterprises (NFPEs) posted an overall deficit of G\$120 million, with a current account deficit of G\$1,126 million. Current receipts edged up by 0.6 percent to G\$142,394 million, with export sales rising 7.3 percent to G\$2,147 million, VAT refunds up 63.7 percent to G\$343 million, and other income (including NIS receipts and current transfers) up 22 percent to G\$65,516 million. However, local sales dropped by 8.9 percent to G\$52,426 million, with GPL receipts falling 12.1 percent and GUYOIL down 4.4 percent. Receipts from debtors decreased by 21.9 percent to G\$21,963 million, pointing to operational and market challenges for key state entities.

Total current expenditure (including interest and taxes) increased by 7 percent to G\$143,520 million, with non-interest current expenditure up 7.1 percent to G\$143,322 million. This growth was driven by materials and supplies (up 11.2 percent to G\$51,625 million), employment costs (up 22.8 percent to G\$24,637 million), repairs and maintenance (up 50.5 percent to G\$2,527 million), and other current expenditures (up 2.5 percent to G\$34,568 million). Payments to creditors fell by 5.7 percent to G\$26,204 million, suggesting improved management of short-term obligations.

The capital account for NFPEs recorded a surplus of G\$1,006 million, largely due to capital transfers of G\$9,065 million, despite

capital expenditures of G\$8,059 million—primarily for GPL (G\$5,051 million) and GuySuCo (G\$2,224 million). Within the sector, Guyana Power & Light (GPL) faced a deficit of G\$2,468 million, as total expenses of G\$62,860 million exceeded revenues of G\$60,393 million. This shortfall reflected a 12.8 percent rise in materials and supplies (to G\$46,310 million) and a 9.6 percent increase in employment costs (to G\$6,041 million).

By contrast, the National Insurance Scheme (NIS) posted a strong surplus of G\$4,172 million (up from G\$545 million in 2024) as total income rose by 12.3 percent to G\$33,207 million, while expenses increased only 0.1 percent to G\$29,036 million. Contributions from employed persons rose 12.6 percent to G\$29,847 million, and from self-employed persons by 20.5 percent to G\$1,377 million, highlighting the scheme's expanding contribution base and its role in supporting social insurance.

Interest payments across NFPEs contracted by G\$63 million to G\$198 million, with lower interest payments from both GPL (down G\$56 million to G\$180 million) and GUYSUCO (down G\$7 million to G\$18 million).

### Overall Balance and Financing

The NFPEs' overall deficit was financed by net external borrowing of G\$423.6 million and net domestic savings of G\$303.4 million. These fiscal developments highlight a year of assertive public investment and social support in Guyana, funded by both revenue growth and increased borrowing. The

significant rise in expenditures and capital outlays will require continued vigilance in fiscal management, efficiency gains in public enterprises, and careful debt sustainability planning to ensure that the benefits of current investments are realized without compromising long-term fiscal stability.

### PUBLIC DEBT

The total stock of public and publicly guaranteed debt increased by 23.6 percent, or US\$1,413.7 million, reaching US\$7,407.6 million relative to its end-December 2024 level. This expansion primarily reflected increased borrowing to finance the central government's budget deficit.

The stock of total domestic debt rose by 20.8 percent to US\$4,537.5 million, up from US\$3,754.8 million at end-December 2024. This growth was largely driven by a 28.1 percent increase in treasury bills issued for budgetary purposes.

Among treasury bills, the expansion was led by 91-day instruments, which increased by G\$90,709 million to G\$218,459 million. The stock of 364-day treasury bills rose by 16.4 percent to G\$545,225 million, while 182-day treasury bills increased by 12.0 percent to G\$372.4 million.

During the period January to September 2024, a total of 81 treasury bill auctions were conducted, all for fiscal financing. In contrast, the stock of debentures declined by G\$4,275 million to G\$180,492.5 million, reflecting repayments—primarily of Bank of Guyana (BOG) debentures—during the review period.



The stock of external public debt increased by 28.2 percent to US\$2,870.1 million. This was mainly attributable to a 42 percent (US\$543 million) increase in multilateral debt, driven largely by positive net disbursements from the Inter-American Development Bank (IADB). As a result, IADB debt rose by 44.6 percent to US\$1,232.5 million.

Additionally, the stock of bilateral debt owed to Paris Club creditors expanded by US\$57 million, reflecting positive net flows from bilateral partners.

Domestic debt-service payments increased by 30.6 percent, or G\$2,007 million, to G\$8,576.7 million compared with the corresponding period in 2024. This rise was driven by higher principal repayments on debentures and increased interest payments on treasury bills.

Interest payments on 91-day treasury bills rose significantly by G\$846.2 million to G\$1,330.0 million, while interest payments on 364-day treasury bills increased by G\$190.3 million to G\$2,103.3 million. The average yields on treasury bills redeemed during the period were 1.10 percent for 91-day bills, 1.06 percent for 364-day bills, and 0.99 percent for 182-day bills.

External debt-service payments rose by 30.4 percent to US\$127.6 million, reflecting higher repayments to bilateral creditors and increased interest payments to multilateral institutions.

Debt service to the IADB, which accounted for 67.2 percent of multilateral debt service

and 32.2 percent of total external debt service, declined marginally by 0.04 percent to US\$41.0 million, despite higher interest payments. Payments to the Caribbean Development Bank (CDB) increased by 12.6 percent to US\$13.4 million, while repayments to the Exim Bank of China, which represented 40 percent of bilateral debt service and 19 percent of total external debt service, declined by 2.6 percent to US\$24.0 million.

Indicators of liquidity risk remained well below established thresholds. The external debt-service-to-exports ratio stood at 0.9 percent, while the external debt-service-to-central-government-revenue ratio was 4.0 percent, indicating a manageable external debt-service burden.

## MONETARY DEVELOPMENTS

Reserve money increased by 16.5 percent, or G\$90,677 million, to G\$641,152 million relative to its end-December 2024 level. This growth was attributable to a 28.9 percent rise in net domestic assets, which reached G\$438,961 million, despite a 3.6 percent decline in net foreign assets to G\$202,190 million. The expansion in reserve money was supported by a 22.0 percent increase in currency in circulation. In addition, liabilities to commercial banks grew by 8.1 percent, reflecting an 11.6 percent rise in their deposits.

Broad money rose by 21.8 percent, or G\$229,257 million, to G\$1,280,814 million, mainly due to an expansion in net domestic credit. Net domestic credit increased by 29.2 percent, or G\$251,574 million. Net foreign

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assets also rose by 8.0 percent, or G\$24,591 million, while other items (net) declined by 39.6 percent to G\$165,346 million.

The growth in broad money was reflected in increases in both narrow money and quasi money. Narrow money expanded by 23.6 percent, or G\$156,096 million, driven largely by a 26.7 percent rise in private sector demand deposits and a 22.0 percent increase in currency in circulation. In contrast, cashiers' cheques and acceptances declined by 35.5 percent, mainly due to increased use of Electronic Funds Transfers (EFT) and the Real Time Gross Settlement (RTGS) system. Quasi money grew by 18.8 percent, or G\$73,161 million, supported by increases of 18.9 percent in savings deposits and 16.8 percent in time deposits.

Total deposits held by residents and non-residents increased by 18.7 percent to G\$1,148,363 million. Private sector deposits, which accounted for 79.7 percent of resident deposits, expanded by 22.4 percent.

Net domestic credit of the banking system rose by 29.2 percent to G\$1,114,098 million from G\$862,524 million at end-December 2024, reflecting increases in both public and private sector credit.

The net public sector credit position deteriorated by 43.6 percent to G\$675,070 million, largely due to a worsening of the central government's net credit position. Net credit to the central government increased by 33.1 percent, or G\$211,451 million, to G\$850,682 million at end-September 2025. In contrast, net deposits of public enterprises

rose by 2.5 percent to G\$93,852 million, reflecting higher deposits by the Central Housing and Planning Authority (CHPA), Guyana Oil Company Limited (GUYOIL), Guyana Geology and Mines Commission (GGMC), and the Cheddi Jagan International Airport Corporation. Similarly, net deposits of other public sector entities, including local government bodies and the National Insurance Scheme (NIS), increased by 5.2 percent to G\$81,760 million.

Private sector credit increased by 11.6 percent to G\$502,843 million, supported by higher lending to most sectors, with the exception of agriculture and the "other" category. Credit to the mining sector expanded by 59.3 percent, mainly reflecting growth in the other mining category. Lending to the manufacturing sector rose by 25.7 percent, while credit to the personal sector increased by 22.8 percent. Loans to the real estate mortgage sector grew by 16.3 percent. Credit extended to the construction and engineering, other services, and distribution sectors increased by 6.3 percent, 3.8 percent, and 3.3 percent, respectively. In contrast, lending to the other sector declined by 24.6 percent, while credit to the agriculture sector fell marginally by 0.1 percent, primarily due to reduced lending to the sugar cane industry.

The net foreign assets of the banking system increased by 8.0 percent to US\$1,592.6 million. This growth was driven mainly by a 33.0 percent rise in the net foreign assets of commercial banks. Commercial banks' net foreign assets increased by US\$154.6 million, while the Bank of Guyana's net



foreign assets declined by US\$36.6 million, or 3.6 percent. At end-September 2025, the Bank of Guyana's net foreign assets stood at US\$969.7 million, while those of the commercial banks amounted to US\$622.9 million.

Liquidity in the banking system improved by 25.9 percent to G\$511,282 million, largely reflecting increased holdings of treasury bills. The ratio of excess liquid assets to total liquid assets rose from 46.2 percent at end-December 2024 to 49.4 percent at end-September 2025.

Total reserves held with the Bank of Guyana increased by 10.9 percent to G\$221,880 million. Required statutory reserves rose by 18.5 percent to G\$137,343 million, reflecting higher deposit liabilities of commercial banks. Excess reserves amounted to G\$84,537 million at end-September 2025, representing a marginal increase of 0.5 percent relative to end-December 2024.

Interest rates exhibited mixed movements during the review period. The yield on the 182-day treasury bill remained unchanged at 1.00 percent, while the yields on the 91-day and 364-day treasury bills declined by 3 and 10 basis points to 1.07 percent and 0.99 percent, respectively. The small savings rate and the weighted average time deposit rate remained stable at 0.81 percent and 0.93 percent, respectively. Meanwhile, the prime lending rate fell by 17 basis points to 8.20 percent, and the weighted average lending rate declined by 21 basis points to 7.86 percent.

## NON-BANK FINANCIAL INSTITUTIONS

The financial resources of Non-Bank Financial Institutions (NBFIs)—comprising both depository and non-depository institutions—expanded by 9.5 percent, or G\$45,894 million, to G\$529,097 million at the end of September 2025. This represented a marked improvement compared with a decline of 0.8 percent, or G\$3,846 million, to G\$478,540 million at end-September 2024. Despite this growth, the NBFI sector's share of total financial sector assets declined to 28.2 percent at end-September 2025, down 1.4 percentage points from 29.6 percent at end-December 2024.

The expansion in NBFIs' resources was driven primarily by increases in foreign liabilities and deposits. Foreign liabilities rose sharply by 45.3 percent, or G\$12,830 million, to G\$41,137 million at end-September 2025, compared with a 9.0 percent (G\$2,699 million) increase during the corresponding period in 2024. This growth reflected higher foreign-funded loans from parent companies, subsidiaries, and affiliates, which increased by G\$14,059 million to G\$14,709 million from G\$651 million one year earlier.

Deposits increased by 14.1 percent, or G\$11,527 million, to G\$93,367 million, largely due to a 15.3 percent rise in share deposits at the New Building Society. Pension funds also recorded strong growth, rising by 8.6 percent, or G\$9,358 million, to G\$118,198 million, compared with a modest increase of 0.9 percent (G\$1,026 million) in the previous year. In addition, other

liabilities—comprising capital and reserves—grew by 5.6 percent, or G\$14,271 million, to G\$268,159 million at end-September 2025. In contrast, insurance premiums declined by 20.3 percent, or G\$2,093 million, to G\$8,236 million, following a 14.9 percent (G\$928 million) contraction one year earlier.

NBFIs primarily deployed their resources toward the acquisition of other assets and increased exposure to the banking sector. Investment in other assets rose significantly by 42.5 percent, or G\$22,999 million, compared with an 8.5 percent (G\$4,317 million) increase at end-September 2024. This growth was largely attributable to a G\$24,897 million rise in debtors' payments by finance companies during the review period.

Claims on the banking system increased by 8.5 percent, or G\$4,338 million, to G\$55,628 million, mainly reflecting higher holdings by insurance companies. Claims on the private sector and non-residents also expanded, rising by 5.9 percent (G\$18,568 million) to G\$335,554 million and by 1.0 percent (G\$518 million) to G\$51,245 million, respectively. Conversely, claims on the public sector declined by 5.3 percent, or G\$528 million, to G\$9,520 million, due primarily to a reduction of G\$38 million in central government securities held by pension companies at end-September 2025.

## FINANCIAL STABILITY ASSESSMENT

### Capital

Under the Basel II/III framework, Licensed Deposit-Taking Financial Institutions (LDFIs) are required to hold capital against credit risk, market risk and operational risk, compared with the previously applied Basel I framework, which required capital coverage for credit risk only.

The aggregate capital adequacy ratio (CAR) for LDFIs stood at 18.0 percent at end-September 2025, representing a decline of 1.2 percentage points from 19.2 percent at end-September 2024. Notwithstanding the lower CAR, total regulatory capital increased by 15.9 percent (G\$21.3 billion) over the period. However, this was outpaced by a 23.2 percent (G\$161.9 billion) expansion in risk-weighted assets (RWAs), reflecting higher risk exposures, which contributed to the moderation in the capital ratio.

### Asset Quality

Non-performing loans (NPLs) of Licensed Deposit-Taking Financial Institutions (LDFIs), as a share of total loans, declined to 1.6 percent at end-September 2025, representing a reduction of 70 basis points from end-September 2024. This improvement reflected a 16.2 percent contraction in NPLs, alongside a 16.6 percent expansion in total loans. Loan growth was driven by the expanding loan portfolios across all LDFIs, while the decline in NPLs resulted from improved asset quality at five of the eight LDFIs. The provision for loan losses to NPLs ratio decreased to 73.5



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percent at end-September 2025 from 77.9 percent in the corresponding period of 2024.

Sectorally, NPLs in the business enterprises sector declined marginally by 1.1 percent, while NPLs in the households sector recorded a sharper reduction of 28.1 percent relative to end-September 2024. Consequently, business enterprises accounted for a larger share of aggregate NPLs, rising to 52.3 percent at end-September 2025 from 44.3 percent one year earlier. Within this sector, NPLs remained concentrated in the manufacturing and services sub-sectors, which accounted for 69.6 percent and 20.8 percent, respectively, of business-sector NPLs. Manufacturing-sector NPLs alone represented 36.4 percent of aggregate NPLs, an increase of 14.8 percentage points compared with end-September 2024.

Exposure to the industry's top twenty borrowers amounted to G\$153.4 billion, representing an increase of 8.6 percent from the end-September 2024 level, with three LDFIs contributing to the higher exposure. The ratio of top twenty borrower exposure to total exposure declined to 13.5 percent, 190 basis points lower than a year earlier. All top twenty facilities remained performing at end-September 2025.

## Earnings

LDFIs' aggregate operating income amounted to G\$59.2 billion at end-September 2025, representing a 12.0 percent increase compared with the corresponding period in 2024. This growth was driven by higher interest income (16.3 percent),

foreign exchange gains (14.5 percent), and fees and commissions (14.2 percent), which more than offset a 27.9 percent decline in other operating income.

Aggregate operating expenses totalled G\$25.7 billion, up 1.0 percent from end-September 2024. The increase was primarily attributed to higher salaries and staff costs (15.7 percent), interest expense (15.5 percent), and other operating expenses (10.1 percent). At end-September 2025, LDFIs recorded a net reversal of provisions for loan losses of G\$441 million, compared with provisions of G\$2.7 billion booked in the corresponding period of 2024. In addition, bad debt write-offs amounted to G\$223 million, up from G\$92 million a year earlier.

Seven of the eight LDFIs recorded increases in both interest income and interest expense relative to the same period in 2024. Interest income amounted to G\$42.9 billion, while interest expense totalled G\$4.7 billion at end-September 2025.

As a result, net income before tax increased by 22.6 percent to G\$33.3 billion, while after-tax profit rose by 29.5 percent (G\$5.7 billion) to G\$25.0 billion.

## Liquidity

The average level of liquid assets held by LDFIs amounted to G\$580.2 billion, representing a 45.5 percent increase over the average for the corresponding period in 2024. This expansion was primarily driven by higher holdings of local treasury bills, deposits with the Bank of Guyana, and net balances due from other banks abroad.



## INSURANCE REVIEW

The insurance sector, which accounted for 5.3 percent of total financial sector assets and 28 percent of non-bank assets at end-September 2025, remained adequately capitalised, with both the life and non-life sectors' assets exceeding their respective solvency requirements.

While the sector is generally sound with manageable risks, potential systemic vulnerabilities arise from asset concentration, particularly in the long-term (life) sector, whose total assets of G\$91.6 billion represented 61.2 percent of the industry's G\$149.6 billion total assets.

In the life insurance sector, capital showed a slight upward trajectory, reflecting the sector's stability and its capacity to meet financial obligations relative to the risks assumed. The sector's investment asset portfolio remained sizeable and stable.

For the non-life insurance sector, capital increased marginally, with asset quality maintained. However, rising risk retention indicates heightened exposure to potential future claims, suggesting the need for continued monitoring of solvency and claim reserves.

## PENSIONS REVIEW

At end-September 2025, pension funds accounted for 4.31 percent of total financial sector assets and approximately 22.89 percent of non-bank financial institution assets, underscoring their role as significant institutional investors.

Total private occupational pension plan assets increased by 4.27 percent (G\$1,166 million) to G\$121.1 billion, driven by gains in the value of investments. The sector's exposure to market risk remained moderate and stable. However, defined contribution (DC) pension funds continued to be largely exposed to insurance companies through investments in deposit administration contracts.

The sector maintained robust performance, with average asset growth exceeding the growth of pension fund liabilities, resulting in an estimated solvency level of 207.5 percent. Real net investment returns declined from -1.66 percent in June 2025 to -3.61 percent in September 2025, primarily due to higher professional service costs, which reduced net investment income.

Despite these less favourable returns, the sector's resilience remained intact. Market rates are being closely monitored, and diversification continues to be a strategic priority. Proposed Private Pensions legislation aims to ease current investment constraints, potentially supporting broader portfolio diversification and enhanced risk management.

## MONETARY POLICY

The Bank of Guyana's monetary policy continued to prioritize price stability while maintaining sufficient liquidity to support private sector credit and economic growth. Broad money expansion is guided by projections for output and inflation, with weekly broad money targets translated into



base money targets using the money multiplier.

To achieve these targets, the Bank manages excess liquidity in the financial system through Open Market Operations (OMOs) and intervenes in the foreign exchange market as necessary to support its primary objective of price stability.

Reserve money increased by 16.5 percent to G\$641,152 million, driven by a 22.0 percent increase in currency in circulation and an 8.1 percent increase in liabilities to commercial banks relative to the corresponding period in 2024. During the review period, treasury bills issued and redeemed for monetary policy purposes under the 91-day structure totalled G\$2,981.3 million and G\$2,984.8 million, respectively. Treasury bills were issued when reserve money exceeded targeted levels and was deemed likely to adversely impact the economy.

The Bank's foreign exchange intervention resulted in a net sale of US\$1,204.8 million during January–September 2025, compared with a net sale of US\$212.8 million over the same period last year.

Inter-bank market activity, which reflects overall liquidity conditions in the financial system, recorded no trades during the review period, compared with two trades totalling G\$8.0 billion in the corresponding period of 2024. The inter-bank market interest rate remained unchanged at 4.5 percent.

## BANK ACTIVITIES

### Currency Operations

Under Section 21(1) of the Bank of Guyana Act No. 19 of 1998, the Bank has a statutory obligation to issue the nation's notes and coins, a responsibility carried out by the Currency Division of the Operations Department. During the third quarter of 2025, the total currency supply increased by 13.1 percent, rising from G\$130.7 million to G\$147.0 million.

### Notes

At the end of the third quarter of 2025, the total value of currency notes in circulation (including notes held in commercial banks' vaults) amounted to G\$418.5 billion, representing a 39.7 percent increase from G\$299.5 billion in the corresponding period of 2024.

The G\$5,000 note remained dominant, accounting for 89 percent of the total value in circulation. The G\$2,000 note, introduced in February 2022, represented 3.5 percent, while the G\$1,000 note increased slightly to 5.7 percent from 5.6 percent. The G\$500 note maintained a share of 0.6 percent, and the G\$100, G\$50, and G\$20 notes accounted for 0.8 percent, 0.1 percent, and 0.3 percent, respectively.

The Bank continued its policy of ensuring that only notes of acceptable quality remain in circulation. This was achieved through the regular withdrawal of mutilated, defaced, or poor-quality notes, which were replaced with new notes. At the end of the third quarter of 2025, G\$564.8 million in notes were

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submitted for replacement, compared with G\$252.4 million during the same period in 2024.

## Coins

At the end of the third quarter of 2025, coins issued by the Bank totalled G\$1,296.4 million, representing a 1.8 percent increase from G\$1,273.0 million in the corresponding period of 2024. The G\$10 coin continued to account for the largest share of total coin value, followed by the G\$5, G\$1, and G\$100 coins, respectively. In value terms, the G\$10 coin represented 43.6 percent, the G\$5 coin 40.1 percent, the G\$1 coin 13.6 percent, and the G\$100 coin 2.7 percent of total coin holdings.

## Payments System

During the review period, the Bank of Guyana continued to monitor the operations of the national payments system (NPS). The newly implemented Guyana Real Time Gross Settlement (G-RTGS) and Guyana Central Securities Depository (G-CSD) systems were fully integrated with the pre-existing Automated Clearing House (ACH) system, which comprises the Guyana Electronic Funds Transfer (G-EFT) and Guyana Electronic Cheque Clearing (G-ECC) sub-systems. Together, the G-RTGS, G-CSD, and ACH systems provide a modern, unified, and internationally compliant payments infrastructure for Guyana.

Currently, the NPS has ten participants: the Bank of Guyana, six commercial banks, the Ministry of Finance, the Guyana Revenue

Authority, and the National Insurance Scheme.

The legal and regulatory framework is anchored in the NPS Act 2018, supported by six regulations covering: (a) Agents, (b) Electronic Funds Transfer, (c) Electronic Money, (d) Oversight, (e) Dematerialisation of Government and Bank Securities, and (f) Settlement and Treatment of Collateral. These regulations continue to govern compliance by all licensed participants, ensuring the integrity and efficiency of the modern payments system.

## Guyana Real Time Gross Settlement (G-RTGS)

During the period January to September 2025, the G-RTGS system processed 5,391 transactions valued at G\$584.4 billion, reflecting increases in both volume and value compared with 4,716 transactions worth G\$373.5 billion during the same period in 2024.

## Guyana Central Securities Depository (G-CSD)

The G-CSD system facilitates the transfer of securities ownership electronically, replacing paper-based transfers that are prone to human error. Recording securities in electronic form also enables their efficient use as collateral for liquidity support in the G-RTGS system, as well as for repo and other Open Market Operations (OMOs) conducted by the Bank of Guyana. Launched on March 31, 2021, the system is fully interlinked with the G-RTGS system, enhancing the efficiency



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and reliability of the national payments infrastructure.

### **Automated Clearing House - Guyana Electronic Funds Transfer (G-EFT Sub-System)**

During the period January to September 2025, the G-EFT sub-system processed a total of 1,437,947 transactions, representing an increase of 13.8 percent compared with 1,263,956 transactions in the same period of 2024. The value of transactions also rose by 19.1 percent, from G\$474.8 billion to G\$618.0 billion.

### **Automated Clearing House - Guyana Electronic Cheque Clearing (G-ECC Sub-System)**

During the period January to September 2025, a total of 1,128,982 low-value transactions (LVTs) were settled through the National Clearing House (NCH), representing a 68.4 percent increase compared with the same period in 2024. The volume of high-value transactions (HVTs) increased by 2.2 percent to 108,272 transactions.

The total value of NCH transactions rose by 15.9 percent to G\$1,666 billion. HVTs accounted for G\$783.6 billion, while LVTs totalled G\$856.1 billion. Consequently, the share of HVTs in total transaction value declined to 47.7 percent, while LVTs rose to 52.3 percent. The average value per transaction increased slightly for HVTs, from G\$7.21 million to G\$7.24 million, whereas

the average LVT value decreased from G\$1.0 million to G\$0.8 million.

### **Mobile and Internet Banking**

At end-September 2025, the number of Mobile Money Guyana (MMG) accounts increased by 60 percent, rising from 78,489 to 125,372, while the value of MMG payments grew by 74.1 percent, from G\$4,380.7 million to G\$7,628.6 million, compared with the same period in 2024. The number of merchants accepting mobile money also increased from 954 to 1,375, and the MMG e-wallet balance doubled from G\$1,250 million to G\$2,500 million.

The use of the electronic VISA switch continued to expand, with the value of transactions settled rising to G\$11.5 billion at end-September 2025, up from G\$8.9 billion in 2024.

### **Natural Resource Fund**

During the quarter, the Natural Resource Fund (NRF) recorded inflows of G\$117,705.0 million (US\$564.5 million), comprising profit oil of G\$101,471.1 million (US\$486.7 million) and royalties of G\$16,233.9 million (US\$77.9 million). This compares with G\$111,032.9 million (US\$532.5 million) in total inflows for the previous quarter, which included profit oil of G\$93,222.1 million (US\$447.1 million) and royalties of G\$17,810.8 million (US\$85.4 million). All funds were deposited into the NRF account held at the Federal Reserve Bank of New York.

Since its inception, the NRF has accumulated G\$1,418.7 billion (US\$6,804.1 million) from 87 lifts of profit oil and G\$215,514.3 million (US\$1,033.6 million) from royalties.

## THE GLOBAL ECONOMY

The global economy continues to navigate a landscape of modest growth and persistent uncertainty. According to the IMF's October 2025 World Economic Outlook, global growth is projected at 3.2 percent in 2025, down from 3.3 percent in 2024. Growth remain constrained by rising trade tensions, tariff increases and heightened policy uncertainty, dampening investment and fragmenting supply chains. While inflation is expected to ease to 4.2 percent in 2025, persistent service sector pressures and geopolitical uncertainties continue to weigh on recovery prospects. Advanced economies face constraints from high public debt and tight monetary conditions, while emerging and developing economies (EMDEs) continue to show resilience amid geopolitical tensions, climate risks, and structural disparities.

### Advanced Economies

Growth in advanced economies is projected at 1.6 percent in 2025, reflecting a slight moderation from the previous year. In the United States, growth is expected to slow to 2.0 percent due to weaker investment and fading consumption momentum. The Euro Area is forecasted to improve slightly to 1.2 percent, supported by domestic demand and easing energy prices. The United Kingdom is projected to grow by 1.3 percent, aided by falling inflation and interest rates. Canada's

growth is expected to slow to 1.2 percent, while Japan is anticipated to rebound to 1.1 percent, driven by recovering tourism and supply chains.

Inflation across advanced economies is expected to fall to 2.5 percent overall. In the United States, inflation is projected at 2.7 percent, remaining above the Federal Reserve's target. The Euro Area is forecasted to see inflation drop to 2.1 percent, while the United Kingdom's rate is expected to increase to 3.4 percent. Canada's inflation is projected at 2.0 percent, and Japan's at 3.3 percent, reflecting continued monetary policy support.

During the third quarter of 2025, the Federal Reserve decided to cut interest rates for the first time since December 2024, reducing the federal funds target range to 4.0 percent - 4.25 percent. This was in response to a softening labour market coupled with slower economic growth, with the Fed projecting two more rate cuts towards the end of 2025. However, following a recent US government shutdown, the release of pertinent data has been delayed, which could adversely affect the Fed's ability to implement appropriate monetary policy decisions. The Canadian Central Bank and the British Central Bank also decided to implement a 25 bps rate cut, taking their interest rates to 2.5 percent and 4.0 percent respectively. However, the European Central Bank decided to keep rates unchanged at 2.15 percent to end the quarter.

Unemployment rates remained stable across advanced economies. The United States is forecasted to maintain a rate of 4.3 percent,



the United Kingdom at 4.4 percent, and the Euro Area at 6.7 percent. Canada's unemployment rate is expected to remain at 5.0 percent, while Japan continues to benefit from a tight labour market with a projected rate of 2.4 percent.

## **Emerging Market and Developing Economies**

Emerging and developing economies are expected to grow at an average rate of 4.2 percent in 2025, maintaining stronger momentum than advanced economies. The moderate pace of growth reflects a number of headwinds including weaker global demand, trade and tariff uncertainties, tighter global financial conditions and structural constraints in many developing economies.

Growth in emerging and developing Asia is expected to subside from 5.3 percent in 2024 to 5.2 percent in 2025. China's growth is projected to ease from 5.0 percent in 2024 to 4.8 percent in 2025, mainly because of the renewed escalation in trade tensions with the United States, even though higher tariffs were temporarily paused in May. In contrast, India's economy is expected to expand slightly faster, from 6.5 percent in 2024 to 6.6 percent in 2025, supported by the strong momentum carried over from the first quarter of the year, which more than compensates for the impact of U.S. tariff increases on Indian imports introduced in July.

The emerging and developing Europe region is forecasted to substantially decline to 1.8 percent in 2025 from 3.5 percent last year. This is driven mainly by a sharp drop in the

growth forecast for Russia, from 4.3 percent in 2024 to 0.6 percent in 2025. This is reflected through the fading of a temporary boost in late 2024 due to heavy fiscal spending along with the growth of lingering constraints - high interest rates, weakened energy demand and other structural pressures.

In Latin America and the Caribbean, growth is forecasted to remain relatively stable at 2.4 percent. In Brazil, growth is projected to drop at 2.4 percent in 2025, owing to tight monetary conditions affecting consumption and weaker investment growth, scaling back of fiscal support and global policy uncertainty dampening external demand for Brazilian exports. In Mexico, growth is projected to also lower at 1.0 percent in 2025 from 1.4 percent in 2024, reflecting weakening domestic demand on the back of monetary policy tightening and heightened trade and external uncertainty.

Growth in the Middle East and Central Asia is projected to pick up from 2.6 percent in 2024 to 3.5 percent in 2025, as the effect on the region from temporary disruptions to oil production and shipping are assumed to fade away and the impacts of ongoing conflicts subside. Growth in Saudi Arabia is expected to increase to 4.0 percent in 2025 from 2.0 percent in 2024, benefitting from diversification efforts, strong domestic investment and a modest rebound in oil-sector activities.

In Sub-Saharan Africa, growth is projected to remain stable at 4.1 percent as recovery in investment and consumer spending support

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economic activity. Growth in Nigeria is projected to decline to 3.9 percent in 2025 largely driven by lower oil prices and production volatility combined with structural growth constraints and a challenging external environment. In South Africa, growth is expected to increase from 0.5 percent in 2024 to 1.1 percent in 2025 despite persistent issues in the energy and logistics sectors.

Inflation in EMDEs is expected to ease to 5.3 percent in 2025. India's inflation is projected at 2.8 percent, China's at 0.01 percent, Brazil's at 5.2 percent, and Russia's inflation is expected to rise to 9.0 percent. Unemployment rates vary across regions, with India at 4.9 percent, China at 5.1 percent, Brazil at 7.1 percent, Mexico at 2.9 percent and Russia at 2.4 percent.

## Caribbean Economies

The Caribbean region, including Guyana, is expected to experience robust growth of 12.1 percent in 2025. Guyana continues to lead the region with a projected growth rate of 15.2 percent, driven by expanding oil production. Suriname, Trinidad and Tobago, and Jamaica are forecasted to grow by 2.7 percent, 1.0 percent, and 2.1 percent respectively. Belize, Barbados, and The Bahamas are expected to grow by 1.5 percent, 2.7 percent, and 2.2 percent respectively, supported by improvements in tourism, manufacturing, and agriculture. Haiti's economy is projected to contract by 3.1 percent due to ongoing political and civil unrest.

Inflation rates across the Caribbean are generally declining. Guyana's inflation is projected at 3.1 percent, Jamaica's at 4.2 percent, Barbados at 2.3 percent, and Trinidad and Tobago at 1.5 percent. Moreover, while Suriname's inflation rate is expected to reduce significantly at 9.0 percent, Haiti continues to face elevated inflation at 27.8 percent.

Exchange rates remained stable in countries with fixed regimes. Barbados, Belize, and the Eastern Caribbean Currency Union maintain fixed exchange rates with the US dollar. Guyana's exchange rate remained unchanged at GY\$208.50 per US dollar. The Trinidad and Tobago dollar remained relatively stable at TT\$6.75 per US dollar, while the Jamaican dollar depreciated to J\$158.50 per US dollar.

## Commodity Prices

The global commodity market in 2025 has been characterised by highly divergent price movements, driven by a confluence of geopolitical uncertainty, uneven global growth, and shifting supply-demand dynamics across sectors. Precious metals, particularly gold and platinum, have experienced significant surges, with gold posting one of its strongest performance in decades, fuelled by strong investor demand for safe-haven assets amid ongoing geopolitical tensions and expectations of potential monetary easing. Conversely, the energy sector, specifically crude oil, has faced downward pressure for much of the year, due to concerns over an excess supply and a general slow-down in global oil consumption, though occasional spikes



related to regional conflicts have introduced volatility. For agricultural commodities, the trend has been generally subdued for grains like wheat and corn due to robust global output, yet other soft commodities have seen extreme volatility. Industrial metals have largely traded sideways or shown modest gains, constrained by mixed global manufacturing activity and lingering trade policy uncertainties, although the long-term demand for metals critical to the clean energy transition, remains a supportive

throughout the remainder of the quarter, gold prices rallied to reach record highs attributed to bullish catalysts including a weaker dollar, easing monetary policy measures and persistent geopolitical tensions. Gold reached its highest value of all time when it closed the quarter at US\$3,871.72 per ounce. □

### **Crude Oil Prices**

Oil prices opened the third quarter at US\$67.61/bbl. and fluctuated briefly before reaching a quarterly high of US\$73.24/bbl. in late July. Despite heightened tensions in the Middle East, along with potential additional sanctions on Russian crude, oil prices remained capped below US\$75.00 due to a global oversupply and ongoing uncertainties regarding demand. Prices started falling throughout the remainder of the quarter as OPEC producing countries continued to unwind production. Oil prices fell to its lowest point in early September at US\$65.50/bbl. before closing the quarter at US\$67.02/bbl.

### **Gold Prices**

Gold prices opened the quarter at US\$3,303.14 per ounce and remained fairly stable throughout the first half of the quarter. In late July 2025, gold prices reached its lowest value for the quarter at US\$3,268.18 per ounce primarily due to a sharp rise in the US dollar index and an increase in US treasury yields at the time. However,

### 3. OUTLOOK FOR 2025

World output is expected to slow modestly to 3.2 percent in 2025 (WEO, October 2025). While inflation is easing and growth remains relatively steady, risks remain tilted to the downside. These are driven primarily by persistent geopolitical and trade policy uncertainty, rising protectionism, and elevated fiscal vulnerabilities in many nations. In addition, global fragmentation, aging populations, and weak productivity continue to pose long-term challenges. A recalibration of global policies toward equitable growth and resilience will be essential for shaping a more balanced and inclusive economic future. Further, the IMF emphasises the importance of coordinated global efforts to promote inclusive recovery, sustainable investment, and structural reforms to enhance long-term productivity and stability.

The Guyanese economy is projected to record real GDP growth of 15.2 percent, as the oil and gas and support services sector is expected to grow moderately. Non-oil GDP growth is projected at 13.9 percent. The latter growth will benefit from continued expansion of the agriculture, forestry, and fishing sectors, as well as higher output in the construction, manufacturing and services sectors. The gold and bauxite mining industries are expected to positively impact the non-oil economy.

Inflation rate is projected at 3.1 percent, as monetary policy will continue to focus on

containing inflationary pressures and maintaining exchange rate stability.

The overall balance of payments is expected to record a surplus at end-2025, underpinned by a current account surplus inclusive of oil. The current account will benefit from higher inflows of current transfers, while non-oil export earnings are expected to grow marginally. The capital account is projected to record a deficit, reflecting outflows to the Natural Resource Fund and oil cost recovery (withdrawals of equity) by the oil and gas sector, despite higher foreign direct investment inflows.

The volume of foreign exchange transactions is expected to expand by December 2025 as oil-related activities increase. The exchange rate of the Guyana dollar to the US dollar is anticipated to remain relatively stable due to adequate foreign exchange supply.

The Central Government is projected to record a deficit of G\$375,081 million, driven by increases in both capital and current expenditures. Budgeted capital expenditures are expected to rise from G\$646,085 million to G\$784,156 million, largely for development projects, while current expenditures are projected to increase from G\$517,683 million to G\$623,094 million, primarily for transfer payments and employment costs.



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Current revenues are projected to grow by 30.6 percent to G\$1,024,459 million, including a Natural Resource Fund withdrawal of G\$512,437 million. The NFPEs' overall balance is expected to register a surplus, as total revenues exceed total expenses.

Monetary aggregates are projected to expand in 2025. Reserve money growth will be primarily driven by increased net foreign assets of the Bank of Guyana, while broad

money expansion will reflect higher net foreign assets and private sector credit, particularly in the services sector, as the economy benefits from the oil and gas and support services sectors.

Interest rates are expected to remain relatively stable, reflecting an 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	
2015	188,778.9	123,599.3	14,258.1	15,257.4	508.3	93,575.6	995.1	-	995.1	-	-	42,185.9	21,998.5
2016	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													
Mar.	214,884.4	104,079.6	669.1	15,184.1	105.2	88,121.1	993.5	-	993.5	-	-	44,014.7	65,796.7
Jun.	230,350.8	119,467.7	738.4	33,110.5	83.3	85,535.5	1,882.6	-	1,882.6	-	-	44,014.7	64,985.9
Sep.	243,450.1	133,141.5	1,570.8	45,046.4	78.9	86,445.4	993.5	-	993.5	-	-	44,014.7	65,300.5
Dec.	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. <sup>1)</sup>	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													
Jan.	544,474.7	153,382.0	-	12,929.8	652.6	139,799.5	50,455.7	-	50,455.7	-	-	241,876.6	98,760.4
Feb.	574,094.4	168,404.1	1,056.8	26,613.0	123.6	140,610.7	50,454.3	-	50,454.3	-	-	241,876.6	113,359.3
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
Apr.	565,793.2	149,813.1	-	9,846.7	767.3	139,199.1	50,453.9	-	50,453.9	-	-	239,994.7	125,531.5
May	597,075.7	176,854.3	-	41,955.2	149.0	134,750.0	50,453.9	-	50,453.9	-	-	239,994.7	129,772.8
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
Jul.	600,478.4	145,107.1	-	9,778.7	879.2	134,449.2	80,128.4	-	80,128.4	-	-	237,994.7	137,248.2
Aug.	596,140.7	146,267.2	-	12,340.1	162.5	133,764.5	80,128.4	-	80,128.4	-	-	237,994.7	131,750.4
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
Oct.	594,779.7	146,730.3	-	21,429.3	948.9	124,352.0	80,128.4	-	80,128.4	-	-	237,994.7	129,926.4
Nov.	592,055.1	146,824.2	-	18,316.9	192.3	128,315.0	80,129.0	-	80,129.0	-	-	235,994.7	129,107.3
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	159,562.2	-	159,562.2	-	-	231,250.4	135,039.0
May	715,710.0	193,166.9	-	62,079.9	233.4	130,853.6	159,562.2	-	159,562.2	-	-	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

Source: Bank of Guyana

**Note:**

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

**BANK OF GUYANA: LIABILITIES, CAPITAL & RESERVES**  
(GS 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							
2015	188,778.9	83,593.9	82,631.0	962.8	66,212.2	(2,339.6)	6,351.0	61.0	54,545.0	7,594.7	1,000.0	11,158.7	25,291.7	1,522.4		
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																
Mar.	214,884.4	127,791.1	126,669.2	1,121.9	48,729.3	(82,514.9)	35,366.1	60.8	83,788.3	12,028.9	1,000.0	3,265.8	25,161.6	8,936.6		
Jun.	230,350.8	142,544.2	141,417.1	1,127.1	49,770.0	(93,871.5)	34,623.4	60.8	96,299.4	12,658.0	1,000.0	4,984.6	24,810.1	7,241.9		
Sep.	243,450.1	145,256.5	144,120.0	1,136.4	58,601.9	(92,564.9)	34,706.5	60.8	104,897.8	11,501.7	1,000.0	6,993.2	24,810.1	6,788.4		
Dec.	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. <sup>1)</sup>	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	159,480.4	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																
Jan.	544,474.7	205,133.6	203,904.6	1,229.0	254,784.0	40,594.0	34,161.8	60.8	130,972.5	48,994.9	1,000.0	(943.6)	73,248.1	11,252.7		
Feb.	574,094.4	209,803.6	208,570.3	1,233.4	282,472.8	51,970.4	34,160.3	60.8	134,880.7	61,400.5	1,000.0	(4,328.5)	73,248.1	11,898.5		
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		
Apr.	565,793.2	221,180.2	219,942.1	1,238.2	246,276.3	38,258.1	34,154.7	60.8	117,116.3	56,686.4	1,000.0	(5,082.5)	73,248.1	29,171.0		
May	597,075.7	224,126.0	222,885.3	1,240.6	270,791.7	53,488.9	34,220.7	60.8	130,185.0	52,836.3	1,000.0	(6,777.3)	73,395.6	34,539.7		
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	55,571.5	1,000.0	(6,576.5)	73,395.6	32,048.7		
Jul.	600,478.4	234,392.3	233,146.8	1,245.5	265,914.6	22,261.9	34,167.9	60.8	143,312.4	66,111.5	1,000.0	(6,041.2)	73,395.6	31,817.1		
Aug.	596,140.7	235,579.9	234,332.7	1,247.2	255,936.6	12,062.9	34,139.7	60.8	149,006.5	60,666.7	1,000.0	(6,762.6)	73,395.6	36,991.2		
Sep.	591,321.4	240,280.0	239,279.5	1,248.5	253,773.0	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		
Oct.	594,779.7	245,541.8	244,290.1	1,251.8	252,213.8	31,929.6	34,169.4	60.8	129,133.8	56,920.2	1,000.0	(9,016.9)	73,395.6	31,720.0		
Nov.	592,055.1	251,325.8	250,071.5	1,254.3	237,340.6	9,559.5	34,155.5	60.8	137,803.4	55,761.3	1,000.0	(5,276.2)	73,395.6	34,269.3		
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	300,779.6	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		

Source: Bank of Guyana

**Note:**

<sup>1)</sup> 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			
		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		
2015	82,631.0	53,700.0	65.0	-	-	25,408.6	30.7	1,340.8	1.6	1,549.2	1.9	-	-	632.4	0.8
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	99,926.8	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															
Mar.	106,466.5	88,150.5	82.8	-	-	14,345.9	13.5	1,435.2	1.3	1,703.5	1.6	96.7	0.1	734.7	0.7
Jun.	107,035.9	88,384.1	82.6	-	-	14,563.0	13.6	1,478.1	1.4	1,755.7	1.6	99.4	0.1	755.8	0.7
Sep.	111,176.0	92,989.5	83.6	-	-	14,051.8	12.6	1,469.1	1.3	1,789.3	1.6	102.3	0.1	774.0	0.7
Dec.	127,622.5	108,342.5	84.9	-	-	14,903.5	11.7	1,569.2	1.2	1,900.9	1.5	105.2	0.1	801.2	0.6
2020															
Mar.	126,669.2	108,958.5	86.0	-	-	13,434.2	10.6	1,567.6	1.2	1,742.0	1.4	168.5	0.1	798.4	0.6
Jun.	141,417.1	122,829.1	86.9	-	-	14,228.7	10.1	1,630.0	1.2	1,678.7	1.2	243.4	0.2	807.3	0.6
Sep.	144,120.0	125,855.8	87.3	-	-	13,877.9	9.6	1,615.2	1.1	1,618.2	1.1	336.6	0.2	816.4	0.6
Dec.	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.	159,480.4	140,808.1	88.3	-	-	13,892.7	8.7	1,671.3	1.0	1,778.2	1.1	453.6	0.3	875.6	0.5
Dec.	162,815.0	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															
Jan.	203,904.6	181,473.9	89.0	2,603.7	1.3	14,259.6	7.0	1,890.7	0.9	2,293.5	1.1	390.5	0.2	992.8	0.5
Feb.	208,212.3	185,694.0	89.2	2,631.1	1.3	14,357.8	6.9	1,859.0	0.9	2,293.6	1.1	378.7	0.2	998.1	0.5
Mar.	211,439.4	188,979.9	89.4	2,646.2	1.3	14,246.7	6.7	1,869.6	0.9	2,312.5	1.1	370.2	0.2	1,005.4	0.5
Apr.	219,942.1	197,038.6	89.6	2,658.5	1.2	14,622.4	6.6	1,887.1	0.9	2,354.0	1.1	367.6	0.2	1,013.9	0.5
May	222,885.3	199,977.3	89.7	2,657.0	1.2	14,571.0	6.5	1,914.8	0.9	2,376.6	1.1	363.8	0.2	1,024.9	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
Jul.	233,146.8	208,870.5	89.6	4,154.3	1.8	14,334.0	6.1	1,939.9	0.8	2,443.8	1.0	357.8	0.2	1,046.6	0.4
Aug.	234,332.7	209,994.8	89.6	3,865.6	1.6	14,608.9	6.2	1,961.8	0.8	2,496.9	1.1	356.1	0.2	1,057.8	0.5
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
Oct.	244,289.3	219,554.2	89.9	3,611.4	1.5	15,101.0	6.2	1,990.1	0.8	2,591.8	1.1	359.1	0.1	1,081.6	0.4
Nov.	250,071.5	225,162.8	90.0	3,461.2	1.4	15,326.5	6.1	2,030.8	0.8	2,637.6	1.1	359.3	0.1	1,093.4	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.	292,587.3	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	1.6	16,185.6	5.5	1,978.9	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.	307,247.7	277,434.3	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	2,211.4	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	1,388.0	0.3

Period	Total Issue	Denominations			
		\$100	\$10	\$5	\$1
		G\$Mn.	G\$Mn.	G\$Mn.	G\$Mn.
2015	962,825.2	-	426,168.1	375,203.4	161,453.8
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	1,086,603.9	-	492,535.6	416,295.9	177,772.5
2020	1,121,947.2	-	512,969.7	431,268.4	177,709.2
2021	1,162,554.7	17,649.7	525,857.1	441,380.2	177,667.6
2022	1,205,524.3	32,929.6	541,586.1	453,351.7	177,656.5
2023	1,228,917.2	32,869.5	555,056.6	463,419.0	177,626.2
2024	1,257,632.8	33,349.5	564,101.		

**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									
2015	442,903.2	73,750.5	29,365.7	2,728.5	41,656.4	65,702.2	63,704.0	63,704.0	0.0	1,953.9	44.3	1,504.1	142,561.5	61,507.9	53,606.8	61.0	7,840.1	97,876.9
2016	467,298.4	73,398.8	19,552.3	2,685.2	51,161.2	68,107.7	66,172.8	66,172.8	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																		
Mar.	576,674.2	103,023.9	41,420.6	3,862.2	57,741.1	76,005.2	74,793.0	74,746.9	46.1	1,211.5	0.7	1,098.6	169,819.0	94,008.8	82,994.4	60.8	10,953.6	132,718.6
Jun.	586,835.2	105,399.2	45,200.8	3,620.1	56,578.4	74,486.9	73,516.1	73,516.1	-	970.8	0.0	1,109.0	167,115.7	110,085.9	100,966.8	60.8	9,058.3	128,638.4
Sep.	606,242.8	110,716.8	51,381.6	4,728.1	54,807.1	82,398.8	81,443.2	81,443.2	-	942.9	12.7	516.6	167,729.2	120,566.1	111,510.7	60.8	9,014.6	124,295.4
Dec.	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	60,034.1	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																		
Jan.	833,571.9	127,249.3	26,045.0	9,196.1	92,008.2	186,762.2	185,479.5	185,478.4	1.1	1,278.9	3.9	1,210.7	222,696.6	140,375.2	130,404.1	60.8	9,910.2	155,277.9
Feb.	834,162.1	126,466.8	25,216.9	9,311.7	91,938.1	181,695.4	179,991.6	179,990.6	1.0	1,703.9	-	1,192.8	222,160.7	145,438.4	134,028.0	60.8	11,349.5	157,207.9
Mar.	837,233.9	125,814.3	26,617.5	8,237.3	90,959.5	185,549.7	184,486.9	184,487.7	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
Apr.	837,653.8	126,890.4	23,901.4	8,662.1	94,326.9	191,881.6	189,994.1	189,993.2	0.9	1,887.5	-	903.8	232,972.6	128,670.6	116,742.8	60.8	11,867.0	156,334.8
May	854,851.1	128,746.9	27,774.9	8,871.0	92,101.0	190,672.3	188,413.9	188,413.2	0.8	2,258.4	-	955.7	233,926.5	142,640.0	129,442.8	60.8	13,136.3	157,873.7
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
Jul.	881,051.7	134,352.0	32,935.9	8,475.6	92,940.5	192,119.8	189,396.0	189,395.4	0.6	2,723.8	-	980.4	238,775.9	152,981.9	141,805.8	60.8	11,115.3	161,841.7
Aug.	895,735.4	140,051.8	33,949.2	8,308.7	97,793.9	194,677.9	194,486.2	194,485.7	0.5	3,191.5	0.2	1,002.2	237,611.8	159,502.0	147,710.3	60.8	11,730.9	162,889.7
Sep.	907,815.7	146,080.7	27,384.9	8,397.6	110,298.1	199,099.5	194,748.9	194,748.4	0.4	4,356.0	-	839.3	249,001.5	146,835.5	135,974.5	60.8	10,800.1	165,961.0
Oct.	906,699.1	143,815.2	26,296.6	9,479.8	108,038.8	204,555.1	200,189.8	200,189.3	0.4	4,365.3	-	714.4	245,713.9	140,342.2	128,032.3	60.8	12,249.2	171,558.4
Nov.	923,090.6	143,735.6	25,734.7	9,075.3	108,925.6	207,074.3	202,825.8	202,825.6	0.2	4,243.2	5.3	974.7	245,066.2	150,731.5	135,958.0	60.8	14,712.7	175,508.3
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	147,408.6	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	160,130.8	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	34,346.0	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	29					

**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						
2015	442,903.2	17,224.7	4,654.9	12,569.8	-	68,179.2	10,952.8	47,220.0	10,006.3	25,026.0	250,636.5	61.0	-	14,811.9	66,963.8
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															
Mar.	576,674.2	26,061.4	2,129.2	23,932.3	-	54,438.7	16,397.0	31,026.8	7,014.9	37,082.1	337,034.2	60.8	-	24,069.5	97,927.5
Jun.	586,835.2	23,608.6	1,363.0	22,245.7	-	60,497.5	20,398.4	32,410.0	7,689.1	44,164.2	340,554.0	60.8	-	22,889.0	95,060.9
Sep.	606,242.8	28,519.2	1,660.1	26,859.1	-	62,362.3	20,825.6	34,021.5	7,515.2	45,419.1	353,218.9	60.8	-	21,326.6	95,335.8
Dec.	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															
Jan.	833,571.9	34,382.1	4,082.9	30,299.3	-	113,167.3	27,265.6	77,975.6	7,926.0	57,293.9	488,238.2	60.8	-	28,733.3	111,696.2
Feb.	834,162.1	33,909.1	4,424.6	29,484.5	-	112,388.4	27,722.9	76,620.4	8,045.1	56,934.5	490,154.7	60.8	-	27,731.8	112,982.8
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
Apr.	837,653.8	31,057.8	1,695.7	29,362.0	-	100,496.4	28,967.7	63,023.2	8,505.4	54,632.1	508,594.4	60.8	-	31,670.6	111,141.8
May	854,815.1	32,231.1	1,938.2	30,292.9	-	114,915.6	28,490.3	78,107.9	8,317.4	55,529.7	514,657.7	60.8	-	25,153.7	112,266.4
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
Jul.	881,051.7	37,095.3	2,381.6	34,713.7	-	116,134.9	28,419.6	78,892.6	8,822.8	54,697.2	531,019.2	60.8	-	28,722.8	113,321.5
Aug.	895,735.4	38,563.4	2,609.2	35,954.2	-	114,892.7	28,415.6	77,924.9	8,552.2	55,047.8	544,916.9	60.8	-	27,401.1	114,852.6
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
Oct.	906,699.1	37,801.9	2,290.3	35,511.5	-	108,568.2	27,132.9	73,094.8	8,340.5	53,637.3	556,793.7	60.8	-	30,192.6	119,644.7
Nov.	923,090.6	39,482.2	2,409.7	37,072.5	-	109,124.1	28,640.5	72,427.8	8,055.8	52,459.0	570,123.5	60.8	-	30,526.3	121,314.8
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	125,991.3
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

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										
2015	356,411.5	343,841.7	68,179.2	20,959.1	10,952.8	479.6	9,526.7	47,220.0	250,636.5	56,304.6	194,331.9	25,026.0	44.2	24,981.8	12,569.8	
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	28,251.4	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	31,509.5	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																
Mar.	452,487.2	428,555.0	54,438.7	23,411.9	16,397.0	1,020.1	5,994.8	31,026.8	337,034.2	87,088.4	249,945.7	37,082.1	78.9	37,003.1	23,932.3	
Jun.	467,461.4	445,215.7	60,497.5	28,087.5	20,398.4	916.5	6,772.6	32,410.0	340,554.0	93,607.3	246,946.7	44,164.2	76.2	44,088.0	22,245.7	
Sep.	487,859.4	461,000.3	62,362.3	28,340.8	20,825.6	781.5	6,733.7	34,021.5	353,218.9	107,317.7	245,901.3	45,419.1	76.6	45,342.6	26,859.1	
Dec.	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																
Jan.	688,998.6	658,699.4	113,167.3	35,191.6	27,265.6	1,752.8	6,173.2	77,975.6	488,238.2	169,336.7	318,901.5	57,293.9	162.4	57,131.6	30,299.3	
Feb.	688,962.1	659,477.6	112,388.4	35,768.0	27,722.9	1,800.3	6,244.8	76,620.4	490,154.7	168,087.1	322,067.6	56,934.5	161.5	56,773.0	29,484.5	
Mar.	694,608.4	661,809.8	107,806.2	36,656.2	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	
Apr.	693,084.9	663,722.9	100,496.4	37,473.2	28,967.7	2,087.0	6,418.4	63,023.2	508,594.4	169,512.7	339,081.6	54,632.1	159.7	54,472.4	29,362.0	
May	715,395.9	685,103.0	114,915.6	36,807.7	28,490.3	1,979.6	6,337.8	78,107.9	514,657.7	173,933.8	340,723.9	55,529.7	158.6	55,371.2	30,292.9	
Jun.	713,352.6	681,126.8	110,250.4	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	
Jul.	736,565.0	701,851.3	116,134.9	37,242.3	28,419.6	2,265.9	6,556.9	78,892.6	531,019.2	181,194.8	349,824.3	54,697.2	156.9	54,540.4	34,713.7	
Aug.	750,811.7	714,857.5	114,892.7	36,967.8	28,415.6	2,178.6	6,373.5	77,924.9	544,916.9	190,688.3	354,228.6	55,047.8	156.0	54,891.8	35,954.2	
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	
Oct.	754,510.7	718,999.2	108,568.2	35,473.4	27,132.9	1,832.1	6,508.4	73,094.8	556,793.7	199,729.2	357,064.4	53,637.3	154.3	53,483.0	35,511.5	
Nov.	768,779.0	731,706.6	109,124.1	36,696.3	28,640.5	1,741.3	6,314.5	72,427.8	570,123.5	212,155.0	357,968.4	52,459.0	153.4	52,305.6	37,072.5	
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	66,377.4	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	34,884.1	2,556.6	8,641.3	91,974.8	628,686.1	242,542.0	386,144.1	56,404.6	148.1	56,256.5	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	88,739.7	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	2,845.6	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	8,717.8	7,449.6	105,406.6	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.												

**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									
2015	83,099.2	78,248.6	28,626.8	4,223.5	3,740.2	208.6	274.7	24,403.3	46,460.4	31,307.0	15,153.4	3,161.4	39.1	3,122.3	4,850.6
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															
Mar.	176,287.4	159,715.9	33,601.6	11,219.7	10,252.8	753.8	213.2	22,381.8	121,667.1	64,703.3	56,963.8	4,447.3	76.8	4,370.4	16,571.5
Jun.	179,824.2	165,605.7	32,026.9	9,871.9	8,913.9	651.2	306.9	22,155.0	128,880.2	70,252.3	58,627.8	4,698.6	74.1	4,624.5	14,218.6
Sep.	192,138.3	175,883.0	32,806.6	10,846.3	10,071.5	521.3	253.5	21,960.3	137,092.7	79,053.7	58,039.0	5,983.7	74.4	5,909.2	16,255.3
Dec.	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															
Jan.	304,680.4	284,226.2	66,022.2	18,893.2	17,277.8	1,414.5	200.9	47,129.0	204,354.5	133,304.3	71,050.2	13,849.4	160.2	13,689.2	20,454.2
Feb.	300,741.6	281,694.7	63,992.7	19,307.8	17,574.0	1,470.4	263.4	44,684.9	203,593.5	128,969.2	74,624.2	14,108.5	159.3	13,949.2	19,046.9
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
Apr.	302,816.9	283,446.9	58,388.9	20,836.8	18,658.8	1,760.8	417.2	37,552.1	211,678.8	129,614.5	82,064.3	13,379.2	157.5	13,221.7	19,370.0
May	321,274.5	301,118.4	72,606.8	20,336.6	18,341.9	1,665.6	326.1	52,273.2	213,562.0	131,592.9	81,969.1	14,949.6	156.4	14,793.2	20,156.1
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
Jul.	332,875.0	310,005.1	74,709.4	20,472.0	18,047.1	1,899.4	525.4	54,237.4	221,319.9	134,426.5	86,893.4	13,975.9	154.7	13,821.1	22,869.9
Aug.	341,710.6	318,118.3	73,021.0	20,181.8	18,028.9	1,821.0	332.0	52,839.2	230,961.0	144,934.6	86,026.5	14,136.3	153.9	13,982.4	23,592.3
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
Oct.	341,454.5	317,599.4	66,643.9	18,669.7	16,746.5	1,471.3	451.9	47,974.1	236,959.9	149,835.9	87,124.0	13,995.6	152.1	13,843.5	23,855.1
Nov.	356,442.1	331,843.0	67,658.9	19,414.3	17,754.7	1,409.0	250.6	48,244.6	248,955.5	160,776.2	88,179.3	15,228.6	151.3	15,077.3	24,599.2
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.	430,420.1	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	2,457.3	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	35,700.8	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	106,120.8	36,773.9	29,173.1	6,866.4	734.4	69,246.8	404,644.2	281,210.4</td					

**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										
2015	70,074.8	69,631.2	27,965.3	10,747.0	1,681.6	20.0	9,045.3	17,218.4	23,879.5	6,768.6	17,110.9	17,786.3	-	17,786.3	443.7	
2016	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																
Mar.	69,959.8	69,708.0	10,658.5	6,262.8	462.4	20.3	5,780.2	4,395.7	32,619.8	6,401.1	26,218.7	26,429.7	-	26,429.7	251.8	
Jun.	71,278.8	71,024.9	16,367.1	11,443.0	5,625.2	26.6	5,791.1	4,924.1	21,777.1	7,948.0	13,829.1	32,880.7	-	32,880.7	253.9	
Sep.	71,551.6	71,260.2	16,831.9	10,432.4	4,610.4	19.6	5,802.4	6,399.5	21,541.3	9,034.8	12,506.6	32,887.0	-	32,887.0	291.4	
Dec.	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																
Jan.	95,130.1	94,755.7	29,678.3	8,113.7	3,714.1	22.4	4,377.3	21,564.6	28,941.5	12,904.0	16,037.5	36,135.9	-	36,135.9	374.4	
Feb.	95,705.6	95,334.2	29,733.9	8,096.1	3,669.3	22.4	4,384.5	21,637.7	29,344.2	13,067.1	16,277.1	36,256.2	-	36,256.2	371.4	
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	
Apr.	87,105.1	86,675.1	23,108.3	8,124.1	3,701.5	22.4	4,400.2	14,984.2	29,090.5	12,415.1	16,675.4	34,476.4	-	34,476.4	430.0	
May	87,970.8	87,540.6	23,636.0	8,126.0	3,695.2	22.4	4,408.5	15,510.0	30,373.3	13,099.0	17,274.3	33,531.3	-	33,531.3	430.2	
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	
Jul.	82,571.8	82,140.0	21,980.2	8,188.2	3,741.6	22.4	4,424.1	13,792.0	29,159.6	12,043.0	17,116.5	31,000.2	-	31,000.2	431.8	
Aug.	84,673.6	84,228.0	22,572.6	8,198.8	3,744.2	22.4	4,432.1	14,373.7	29,964.9	12,438.8	17,526.1	31,690.5	-	31,690.5	445.6	
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	
Oct.	85,263.0	84,816.6	21,940.5	8,223.4	3,758.1	22.4	4,442.9	13,717.1	30,874.9	13,179.4	17,695.5	32,001.1	-	32,001.1	446.5	
Nov.	82,452.8	82,006.1	21,171.8	8,492.8	4,022.0	22.4	4,448.3	12,679.1	30,896.2	13,116.1	17,780.2	29,938.0	-	29,938.0	446.7	
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	13,886.2	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	4,082.3	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	

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										
2015	203,237.5	195,962.0	11,587.1	5,988.7	5,530.9	251.0	206.7	5,598.4	180,296.6	18,229.1	162,067.6	4,078.3	5.1	4,073.2	7,275.5	
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																
Mar.	206,240.0	199,131.0	10,178.6	5,929.4	5,681.9	246.1	1.4	4,249.3	182,747.3	15,984.1	166,763.2	6,205.1	2.1	6,202.9	7,109.0	
Jun.	216,358.3	208,585.2	12,103.5	6,772.6	5,859.3	238.7	674.7	5,330.8	189,896.8	15,407.0	174,489.8	6,584.9	2.1	6,582.8	7,773.2	
Sep.	224,169.6	213,857.2	12,723.8	7,062.1	6,143.7	240.6	677.8	5,661.7	194,584.9	19,229.2	175,355.7	6,548.5	2.1	6,546.4	10,312.4	
Dec.	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																
Jan.	289,188.1	279,717.5	17,466.7	8,184.7	6,273.7	315.9	1,595.1	9,282.1	254,942.2	23,128.5	231,813.7	7,308.6	2.1	7,306.4	9,470.6	
Feb.	292,514.9	282,448.7	18,661.8	8,364.0	6,459.6	307.5	1,596.9	10,297.8	257,217.1	26,050.8	231,166.3	6,569.8	2.1	6,567.7	10,066.1	
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	
Apr.	303,162.9	293,600.8	18,999.2	8,512.3	6,607.5	303.8	1,601.1	10,486.9	267,825.1	27,483.2	240,341.9	6,776.5	2.1	6,774.4	9,562.1	
May	306,150.6	296,444.0	18,672.8	8,348.0	6,453.2	291.6	1,603.2	10,324.8	270,722.4	29,241.9	241,480.5	7,048.9	2.1	7,046.7	9,706.5	
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	
Jul.	321,118.2	309,706.2	19,445.4	8,582.2	6,630.8	344.0	1,607.3	10,863.2	280,539.7	34,725.3	245,814.4	9,721.2	2.1	9,719.0	11,412.0	
Aug.	324,427.6	312,511.2	19,299.2	8,587.2	6,642.5	335.3	1,609.4	10,712.0	283,991.0	33,314.9	250,676.1	9,221.0	2.1	9,218.9	11,916.3	
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	
Oct.	327,793.1	316,583.2	19,983.8	8,580.2	6,628.3	338.4	1,613.6	11,403.6	288,958.8	36,713.9	252,244.9	7,640.6	2.1	7,638.4	11,209.9	
Nov.	329,884.1	317,857.5	20,293.4	8,789.3	6,863.8	309.9	1,615.6	11,504.1	290,271.7	38,262.8	252,008.9	7,292.4	2.1	7,290.3	12,026.6	
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	11,626.3	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	10,766.9	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					

**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
2015	22,019.2	5,489.1	1,191.1	40,024.8	1,350.5	70,074.8
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						
Mar.	14,193.3	7,598.5	459.3	46,604.4	1,104.3	69,959.8
Jun.	14,259.6	7,228.2	818.2	47,858.1	1,114.8	71,278.8
Sep.	15,193.1	7,312.9	2,221.9	45,752.6	1,071.0	71,551.6
Dec.	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						
Jan.	27,387.3	9,533.3	358.7	57,013.5	837.3	95,130.1
Feb.	27,884.2	9,470.2	369.9	57,132.2	849.0	95,705.6
Mar.	27,877.5	9,603.3	402.5	56,511.6	811.2	95,206.0
Apr.	24,796.6	9,615.5	646.2	51,269.5	777.3	87,105.1
May	26,150.5	9,300.6	815.9	50,870.7	833.2	87,970.8
Jun.	23,455.4	8,540.4	777.1	49,708.6	887.3	83,368.8
Jul.	24,215.3	8,501.0	763.1	48,215.4	877.0	82,571.8
Aug.	26,097.5	8,399.6	1,350.4	47,944.3	881.9	84,673.6
Sep.	27,378.3	8,518.9	1,324.9	48,095.3	870.8	86,188.2
Oct.	26,577.5	8,273.0	1,376.1	48,168.0	868.5	85,263.0
Nov.	25,691.9	9,094.6	578.3	46,063.6	1,024.4	82,452.8
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

Source: Commercial Banks.

**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				
2015	204,480.0	69,457.8	70,961.0	(1,503.2)	260.7	203,237.5
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						
Mar.	210,170.3	60,447.3	64,421.3	(3,974.0)	43.7	206,240.0
Jun.	214,638.8	74,032.6	72,487.0	1,545.6	173.9	216,358.3
Sep.	223,016.0	77,806.3	76,696.1	1,110.2	43.5	224,169.6
Dec.	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						
Jan.	285,217.4	96,254.5	92,304.5	3,950.0	20.7	289,188.1
Feb.	289,188.1	87,166.8	83,931.9	3,234.9	91.9	292,514.9
Mar.	292,514.9	103,537.9	99,565.5	3,972.3	21.9	296,509.1
Apr.	296,509.1	99,541.6	92,989.0	6,552.6	101.2	303,162.9
May	303,162.9	97,026.0	94,196.4	2,829.6	158.1	306,150.6
Jun.	306,150.6	101,683.8	98,398.6	3,285.2	174.1	309,609.9
Jul.	309,609.9	113,628.0	102,148.3	11,479.8	28.5	321,118.2
Aug.	321,118.2	108,468.3	105,246.5	3,221.9	87.5	324,427.6
Sep.	324,427.6	107,335.1	99,854.8	7,480.4	31.6	331,939.5
Oct.	331,939.5	109,842.8	114,073.1	(4,230.3)	83.9	327,793.1
Nov.	327,793.1	109,813.6	107,887.3	1,926.3	164.7	329,884.1
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

Source: Commercial Banks

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

**DEBITS ON CHEQUING ACCOUNTS**

**CLEARING BALANCES**

**Table 2.8**

<b>Period</b>	<b>Debits</b>
2015	684,992.4
2016	440,285.6
2017	438,528.3
2018	446,817.4
2019	448,145.1
2020	
Mar.	466,985.9
Jun.	438,570.4
Sep.	437,409.3
Dec.	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	
Jan.	525,601.0
Feb.	467,041.7
Mar.	537,350.4
Apr.	459,606.0
May	498,734.4
Jun.	498,428.4
Jul.	506,249.8
Aug.	501,933.2
Sep.	487,146.7
Oct.	544,709.7
Nov.	517,586.7
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

**Table 2.9**

<b>Period</b>	<b>Clearings <sup>1)</sup></b>
2015	333,754.9
2016	86,544.7
2017	78,900.4
2018	85,761.8
2019	94,559.7
2020	
Mar.	71,362.3
Jun.	69,335.6
Sep.	67,554.8
Dec.	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	
Jan.	114,817.0
Feb.	81,528.6
Mar.	110,286.5
Apr.	91,628.4
May	123,748.1
Jun.	96,438.5
Jul.	114,027.3
Aug.	100,439.8
Sep.	108,221.0
Oct.	108,193.2
Nov.	116,014.1
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

Source: Commercial Banks

Source: Bank of Guyana

**Note:**

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

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

Table 2.10 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government		Public Non-Fin. Enterprises		Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't	Other Gov't <sup>2</sup>									
2015	142,840.1	140,111.6	1,998.2	44.3	0.0	44.3	1,953.9	136,609.3	101,671.8	34,937.5	1,504.1	-	1,504.1	2,728.5	
2016	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															
Mar.	171,831.5	167,969.2	1,258.3	46.8	46.1	0.7	1,211.5	165,612.3	126,604.9	39,007.4	1,098.6	-	1,098.6	3,862.2	
Jun.	168,699.6	165,079.5	970.8	0.0	-	0.0	970.8	162,999.7	124,218.4	38,781.3	1,109.0	-	1,109.0	3,620.1	
Sep.	169,280.8	164,552.7	955.5	12.7	-	12.7	942.9	163,080.6	123,791.1	39,289.5	516.6	-	516.6	4,728.1	
Dec.	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	6,013.6	
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	-	2,332.3	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															
Jan.	231,277.5	222,081.5	1,283.8	5.0	1.1	3.9	1,278.9	219,587.0	171,802.4	47,784.6	1,210.7	-	1,210.7	9,196.1	
Feb.	231,240.8	221,929.1	1,704.8	1.0	1.0	-	1,703.9	219,031.4	171,811.5	47,219.9	1,192.8	-	1,192.8	9,311.7	
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	
Apr.	241,288.6	232,626.5	1,888.4	0.9	0.9	-	1,887.5	229,834.3	180,542.2	49,291.2	903.8	-	903.8	8,662.1	
May	242,981.7	234,110.6	2,259.2	0.8	0.8	-	2,258.4	230,895.8	179,117.6	51,778.1	955.7	-	955.7	8,871.0	
Jun.	242,118.8	233,315.8	2,879.4	0.8	0.8	-	2,878.7	229,413.8	180,765.8	48,648.0	1,022.5	-	1,022.5	8,803.0	
Jul.	247,921.4	239,445.8	2,724.5	0.6	0.6	-	2,723.8	235,741.0	186,156.2	49,584.8	980.4	-	980.4	8,475.6	
Aug.	247,080.5	238,771.8	3,192.2	0.7	0.5	0.2	3,191.5	234,557.4	186,210.1	48,367.3	1,002.2	-	1,002.2	8,308.7	
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	
Oct.	257,218.7	247,738.9	4,365.7	0.4	0.4	-	4,365.3	242,658.8	195,927.8	46,731.1	714.4	-	714.4	9,479.8	
Nov.	256,320.3	247,245.0	4,248.7	5.5	0.2	5.3	4,243.2	242,021.6	194,031.2	47,990.3	974.7	-	974.7	9,075.3	
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	52,893.2	500.2	-	500.2	9,809.2	
Aug.	284,130.0	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	233,126.8	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.	319,050.1	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	-	3,827.0	318,097.7	247,262.7	70,835.0	432.4	-	432.4	6,800.4	

Source: Commercial Banks

**Notes:**

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

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

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

Table 2.10 (b)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector				Non-Bank Fin. Inst.			
			Total Public Sector	General Government		Public Non-Fin. Enterprises	Total <sup>3</sup>	Business Enterprises	Individual Customers	Real Estate Mortgage Loans <sup>3</sup>	Total	Public	Private	Non-Residents	
				Total	Central Gov't										
2015	214,488.9	211,760.4	1,998.2	44.3	0.0	44.3	1,953.9	208,258.0	101,671.8	34,937.5	71,648.8	1,504.1	-	1,504.1	2,728.5
2016	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															
Mar.	260,470.0	256,607.8	1,258.3	46.8	46.1	0.7	1,211.5	254,250.8	126,604.9	39,007.4	88,638.5	1,098.6	-	1,098.6	3,862.2
Jun.	257,359.2	253,739.2	970.8	0.0	-	0.0	970.8	251,659.4	124,218.4	38,781.3	88,659.7	1,109.0	-	1,109.0	3,620.1
Sep.	259,212.3	254,484.2	955.5	12.7	-	12.7	942.9	253,012.1	123,791.1	39,289.5	89,931.5	516.6	-	516.6	4,728.1
Dec.	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															
Jan.	337,747.2	328,551.1	1,283.8	5.0	1.1	3.9	1,278.9	326,056.7	171,802.4	47,784.6	106,469.7	1,210.7	-	1,210.7	9,196.1
Feb.	339,764.2	330,452.5	1,704.8	1.0	1.0	-	1,703.9	327,554.8	171,811.5	47,219.9	108,523.4	1,192.8	-	1,192.8	9,311.7
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
Apr.	351,303.6	342,641.5	1,888.4	0.9	0.9	-	1,887.5	339,849.3	180,542.2	49,292.1	110,015.0	903.8	-	903.8	8,662.1
May	354,438.8	355,567.8	2,259.2	0.8	0.8	-	2,258.4	342,359.2	179,117.6	51,778.1	111,457.2	955.7	-	955.7	8,871.0
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
Jul.	361,588.8	353,113.2	2,724.5	0.6	0.6	-	2,723.8	349,408.4	186,156.2	49,584.8	113,667.4	980.4	-	980.4	8,475.6
Aug.	362,102.2	353,793.5	3,192.2	0.7	0.5	0.2	3,191.5	349,599.1	186,210.1	48,367.3	115,021.7	1,002.2	-	1,002.2	8,308.7
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
Oct.	382,612.7	373,132.9	4,365.7	0.4	0.4	-	4,365.3	368,052.8	195,927.8	46,731.1	125,394.0	714.4	-	714.4	9,479.8
Nov.	384,167.4	375,092.1	4,248.7	5.5	0.2	5.3	4,243.2	369,868.7	194,031.2	47,990.3	127,847.1	974.7	-	974.7	9,075.3
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	49,761.3	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	410,386.9	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	163,146.9	473.0	-	473.0	7,240.3
Mar.	466,989.2	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	247,262.7	70,835.0	181,084.0	432.4	-	432.4	6,800.4

Source: Commercial Banks

**Notes:**

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

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

<sup>3</sup> Total Private Sector figure has been revised to include Real Estate Mortgage Loans.

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

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government		Public Non-Fin. Enterprises		Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't	Other Gov't <sup>2</sup>									
2015	75,563.7	75,043.5	1,532.4	44.2	0.0	44.2	1,488.1	72,904.0	60,092.7	12,811.3	607.1	-	607.1	520.3	
2016	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															
Mar.	85,129.0	84,598.3	366.1	46.8	46.1	0.7	319.4	83,959.0	71,717.2	12,241.8	263.2	-	263.2	540.7	
Jun.	83,485.0	83,062.3	76.9	0.0	-	0.0	76.9	82,706.8	69,575.2	13,131.6	278.7	-	278.7	422.7	
Sep.	82,126.6	81,549.0	78.4	2.8	-	2.8	75.6	81,339.7	68,588.5	12,751.2	131.0	-	131.0	577.6	
Dec.	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															
Jan.	107,071.2	105,313.8	424.9	5.0	1.1	3.9	419.9	104,042.8	89,712.8	14,330.0	846.2	-	846.2	1,757.4	
Feb.	106,418.5	104,531.1	915.6	1.0	1.0	-	914.6	102,784.2	88,852.5	13,931.7	831.4	-	831.4	1,887.4	
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	
Apr.	114,857.5	113,347.2	1,028.3	0.9	0.9	-	1,027.4	111,841.1	95,875.2	15,965.9	477.9	-	477.9	1,510.3	
May	116,069.1	114,665.1	1,397.8	0.8	0.8	-	1,397.0	112,734.7	94,624.9	18,109.9	532.6	-	532.6	1,404.0	
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	
Jul.	116,309.1	115,307.0	1,875.2	0.6	0.6	-	1,874.5	112,869.7	97,304.5	15,565.2	562.1	-	562.1	1,002.1	
Aug.	115,129.6	114,248.8	2,349.6	0.7	0.5	0.2	2,348.9	113,241.7	97,211.7	14,100.8	586.7	-	586.7	880.7	
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	
Oct.	119,151.7	118,016.7	3,520.6	0.4	0.4	-	3,520.1	114,192.3	102,752.3	11,440.0	303.8	-	303.8	1,135.0	
Nov.	117,520.3	116,851.7	3,402.3	0.5	0.2	0.3	3,396.8	112,879.8	100,873.7	12,006.2	569.5	-	569.5	668.7	
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	119,097.8	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	12,260.2	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	139,568.8	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	

Source: Commercial Banks

**Notes:**

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

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

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

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector				Private Sector			Non-Bank Fin. Inst.			Non-Residents	
			Total Public Sector	General Government		Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't									
2015	67,276.4	65,068.1	465.9	0.1	-	0.1	465.8	63,705.3	41,579.2	22,126.2	896.9	-	896.9	2,208.2
2016	73,695.0	71,717.9	1,338.9	2.0	-	2.0	1,336.9	69,756.6	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														
Mar.	86,702.4	83,380.9	892.2	-	-	-	892.2	81,653.3	54,887.7	26,765.6	835.5	-	835.5	3,321.5
Jun.	85,214.6	82,017.2	893.9	-	-	-	893.9	80,292.9	54,643.2	25,649.7	830.4	-	830.4	3,197.4
Sep.	87,154.2	83,003.7	877.1	9.8	-	9.8	867.3	81,741.0	55,202.6	26,538.3	385.6	-	385.6	4,150.5
Dec.	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														
Jan.	124,206.3	116,767.6	858.9	-	-	-	858.9	115,544.2	82,089.6	33,454.6	364.5	-	364.5	7,438.7
Feb.	124,822.3	117,398.0	789.2	-	-	-	789.2	116,247.3	82,959.0	33,288.3	361.5	-	361.5	7,424.4
Mar.	125,516.0	118,845.5	858.9	-	-	-	858.9	117,268.1	84,130.8	33,497.3	358.6	-	358.6	6,670.6
Apr.	126,431.1	119,279.3	860.1	-	-	-	860.1	117,993.2	84,667.1	33,326.2	425.9	-	425.9	7,151.8
May	126,912.6	119,445.5	861.4	-	-	-	861.4	118,161.0	84,492.8	33,668.3	423.1	-	423.1	7,467.1
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
Jul.	131,612.3	124,138.8	849.3	-	-	-	849.3	122,871.2	88,851.7	34,019.6	418.3	-	418.3	7,473.5
Aug.	131,951.0	124,523.0	842.6	-	-	-	842.6	123,264.9	88,998.4	34,266.5	415.5	-	415.5	7,428.0
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
Oct.	138,067.0	129,722.2	845.1	-	-	-	845.1	128,466.6	93,175.5	35,291.1	410.5	-	410.5	8,344.8
Nov.	138,799.9	130,393.3	846.4	-	-	-	846.4	129,141.7	93,157.6	35,984.2	405.1	-	405.1	8,406.7
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

Source: Commercial Banks

**Notes:**

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

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

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

Table 2-13(a)

	2015		2016		2017	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	44.3	-	162.0	-	117.8	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>1,504.1</b>	-	<b>1,252.7</b>	-	<b>959.5</b>
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	13.4	-	6.4	-	-
Insurance Companies	-	222.1	-	318.9	-	204.6
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	576.2	-	467.0	-	297.9
Trust & Investment Companies	-	692.3	-	460.4	-	457.0
Pension Funds	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>1,953.9</b>	<b>106,542.4</b>	<b>1,773.7</b>	<b>106,135.6</b>	<b>3,291.0</b>	<b>107,101.5</b>
<b>Agriculture</b>	<b>708.4</b>	<b>11,689.5</b>	<b>851.1</b>	<b>11,172.0</b>	<b>2,374.2</b>	<b>11,358.6</b>
Sugarcane	708.4	2,029.4	851.1	1,949.7	2,374.2	1,529.2
Paddy	-	5,506.7	-	5,249.0	-	5,804.4
Other Farming	-	1,110.8	-	1,055.1	-	1,092.2
Livestock	-	1,197.3	-	1,135.2	-	1,471.6
Forestry	-	859.8	-	814.8	-	403.6
Shrimp & Other Fishing	-	985.4	-	968.2	-	1,057.7
<b>Mining &amp; Quarrying</b>	<b>0.8</b>	<b>4,893.8</b>	<b>0.8</b>	<b>4,171.8</b>	<b>0.0</b>	<b>5,347.6</b>
Bauxite	-	-	-	-	-	246.5
Other	0.8	4,893.8	0.8	4,171.8	0.0	5,101.2
<b>Manufacturing</b>	<b>1,244.8</b>	<b>30,224.3</b>	<b>921.7</b>	<b>28,706.9</b>	<b>916.8</b>	<b>24,521.6</b>
Timber and Sawmilling	-	2,420.6	-	1,826.5	-	1,719.7
Other Constr. and Engin.	-	13,988.8	-	11,865.8	-	10,327.1
Sugar Molasses	1,244.8	-	921.7	-	916.8	-
Rice Milling	-	3,301.2	-	2,895.6	-	2,440.0
Beverages, Food & Tobacco	-	5,927.0	-	7,013.8	-	5,132.5
Textiles & Clothing	-	128.4	-	108.5	-	89.2
Electricity	-	6.5	0.0	4.7	-	2.1
Other Manufacturing	-	4,451.9	-	4,991.9	-	4,811.1
<b>Services</b>	<b>0.0</b>	<b>59,734.8</b>	<b>0.0</b>	<b>62,085.0</b>	<b>0.0</b>	<b>65,873.6</b>
Drainage & Irrigation	-	0.1	-	0.0	-	0.0
Transportation	-	6,168.4	-	5,592.2	-	5,076.9
Telecommunications	-	345.5	-	349.9	-	415.0
Entertaining & Catering	-	3,801.8	-	3,886.9	-	5,012.0
Distribution	-	33,996.3	-	32,976.8	-	34,920.2
Education	-	1,445.1	-	1,638.0	-	1,213.1
Health	-	1,258.2	-	1,063.4	-	1,185.8
Professional Services	-	2,510.9	-	2,769.2	-	2,176.1
Other Services	0.0	10,208.5	0.0	13,808.6	0.0	15,874.5
<b>HOUSEHOLDS</b>	-	<b>27,589.2</b>	-	<b>29,610.0</b>	-	<b>30,409.0</b>
Housing	-	8,042.5	-	8,552.5	-	8,826.8
Motor Cars	-	7,971.4	-	7,680.5	-	7,447.2
Other Durable Goods	-	1,083.2	-	1,180.3	-	1,358.3
Education	-	687.8	-	1,021.9	-	1,091.9
Travel	-	229.3	-	279.5	-	287.2
Other Purposes	-	9,574.9	-	10,895.4	-	11,397.6
<b>TOTAL</b>	<b>1,998.2</b>	<b>135,635.6</b>	<b>1,935.7</b>	<b>136,998.4</b>	<b>3,408.8</b>	<b>138,469.9</b>

Source: Commercial Banks

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

Table 2-13(b)

	2018		2019		2020	
	Dec.		Dec.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	137.4	-	66.4	-	6.0	-
<b>FINANCIAL INSTITUTIONS</b>	-	847.9	-	1,011.1	-	599.3
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-
Insurance Companies	-	70.0	-	25.5	-	68.9
Building Societies	-	-	-	0.9	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	331.4	-	542.7	-	501.8
Trust & Investment Companies	-	446.5	-	442.0	-	28.5
Pension Funds	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	1,124.4	112,791.9	994.5	125,011.3	946.3	127,419.3
<b>Agriculture</b>	278.2	13,443.8	277.3	13,408.0	277.2	13,832.5
Sugarcane	278.2	1,039.3	275.5	875.4	277.2	892.7
Paddy	-	7,301.4	-	7,595.3	-	8,712.3
Other Farming	-	1,051.7	-	1,038.8	-	243.5
Livestock	-	1,341.1	-	1,163.4	-	1,545.5
Forestry	-	477.0	1.8	446.5	-	377.4
Shrimp & Other Fishing	-	2,233.3	-	2,288.5	-	2,061.1
<b>Mining &amp; Quarrying</b>	-	5,130.2	-	4,431.4	-	4,756.2
Bauxite	-	-	-	-	-	0.5
Other	-	5,130.2	-	4,431.4	-	4,755.8
<b>Manufacturing</b>	803.4	24,456.6	677.6	25,867.9	646.4	21,275.7
Timber and Sawmilling	-	1,662.7	-	1,150.4	-	1,103.9
Other Constr. and Engin.	-	9,977.8	-	10,954.3	-	9,254.5
Sugar Molasses	803.4	-	677.6	-	646.4	-
Rice Milling	-	3,056.6	-	3,944.6	-	3,033.6
Beverages, Food & Tobacco	-	4,555.8	-	5,003.6	-	4,245.5
Textiles & Clothing	-	53.0	-	107.3	-	157.2
Electricity	-	0.0	-	-	-	-
Other Manufacturing	-	5,150.6	-	4,707.8	-	3,481.0
<b>Services</b>	42.9	69,761.2	39.6	81,304.0	22.7	87,554.9
Drainage & Irrigation	-	0.0	-	4.3	-	0.3
Transportation	42.9	4,586.7	32.8	7,193.9	22.7	7,791.7
Telecommunications	-	570.2	-	2,641.6	-	4,413.1
Entertaining & Catering	-	5,061.5	-	5,888.4	-	5,734.0
Distribution	-	38,358.0	-	38,990.5	-	37,232.7
Education	-	2,501.7	-	2,490.0	-	1,951.6
Health	-	1,134.4	-	1,032.2	-	831.3
Professional Services	-	2,229.5	-	1,828.2	-	2,777.3
Other Services	-	15,319.3	6.8	21,234.9	-	26,822.9
<b>HOUSEHOLDS</b>	-	31,657.5	-	33,537.0	-	34,104.0
Housing	-	10,547.8	-	9,018.7	-	9,235.9
Motor Cars	-	7,959.7	-	9,336.2	-	10,400.4
Other Durable Goods	-	1,110.8	-	4,161.9	-	1,375.7
Education	-	1,376.2	-	1,699.1	-	1,303.7
Travel	-	225.4	-	162.6	-	55.5
Other Purposes	-	10,437.5	-	9,158.6	-	11,732.7
<b>TOTAL</b>	1,261.8	145,297.2	996.9	159,277.2	952.3	162,122.6

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES**

**TO RESIDENTS BY SECTOR**

(G\$ Million)

Table 2-13(c)

	2021							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>13.5</b>	-	<b>4.0</b>	-	<b>2.2</b>	-	<b>4.5</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>606.0</b>	-	<b>703.8</b>	-	<b>659.5</b>	-	<b>835.7</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-
Insurance Companies	-	24.8	-	98.2	-	31.2	-	116.1
Building Societies	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	553.5	-	581.4	-	606.3	-	717.2
Trust & Investment Companies	-	27.7	-	24.1	-	22.0	-	2.3
Pension Funds	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>948.7</b>	<b>133,533.0</b>	<b>951.4</b>	<b>134,987.5</b>	<b>933.9</b>	<b>142,595.5</b>	<b>931.4</b>	<b>149,691.8</b>
<b><i>Agriculture</i></b>	<b>277.9</b>	<b>15,280.0</b>	<b>278.7</b>	<b>14,538.3</b>	<b>278.3</b>	<b>15,789.4</b>	<b>278.3</b>	<b>16,519.5</b>
Sugarcane	277.2	907.9	278.3	885.9	278.3	765.6	278.3	760.9
Paddy	-	9,574.2	-	8,904.7	-	9,728.2	-	9,923.4
Other Farming	-	218.0	-	206.0	-	179.1	-	181.4
Livestock	-	1,759.5	-	1,725.9	-	1,493.6	-	1,580.9
Forestry	0.7	956.0	0.4	905.8	-	894.3	-	921.4
Shrimp & Other Fishing	-	1,864.5	-	1,910.0	-	2,728.5	-	3,151.5
<b><i>Mining &amp; Quarrying</i></b>	-	<b>4,243.7</b>	-	<b>4,168.2</b>	-	<b>4,541.0</b>	-	<b>4,231.4</b>
Bauxite	-	0.4	-	0.3	-	0.2	-	-
Other	-	4,243.3	-	4,167.9	-	4,540.8	-	4,231.4
<b><i>Manufacturing</i></b>	<b>650.7</b>	<b>25,182.5</b>	<b>655.0</b>	<b>24,683.5</b>	<b>640.4</b>	<b>25,820.5</b>	<b>640.4</b>	<b>27,025.1</b>
Timber and Sawmilling	-	1,043.6	-	1,068.8	-	1,215.4	-	1,272.6
Other Constr. and Engin.	-	12,818.7	-	11,310.2	-	12,616.5	-	12,238.6
Sugar Molasses	650.7	-	655.0	-	640.4	-	640.4	-
Rice Milling	-	2,262.8	-	2,131.3	-	1,943.0	-	2,248.7
Beverages, Food & Tobacco	-	4,225.4	-	4,488.9	-	4,671.4	-	4,855.9
Textiles & Clothing	-	168.3	-	158.3	-	158.0	-	152.2
Electricity	-	-	-	-	-	-	-	-
Other Manufacturing	-	4,663.7	-	5,526.0	-	5,216.1	-	6,257.2
<b><i>Services</i></b>	<b>20.2</b>	<b>88,826.9</b>	<b>17.6</b>	<b>91,597.4</b>	<b>15.1</b>	<b>96,444.6</b>	<b>12.6</b>	<b>101,915.7</b>
Drainage & Irrigation	-	0.0	-	0.0	-	53.9	-	54.0
Transportation	20.2	6,949.8	17.6	7,053.3	15.1	6,413.0	12.6	6,483.5
Telecommunications	-	4,586.6	-	4,941.3	-	5,166.9	-	5,816.2
Entertaining & Catering	-	6,099.6	-	5,768.1	-	5,495.6	-	5,537.3
Distribution	-	40,449.5	-	38,333.2	-	39,457.5	-	40,073.9
Education	-	1,475.2	-	1,305.1	-	1,266.8	-	1,240.1
Health	-	674.4	-	815.1	-	893.7	-	876.7
Professional Services	-	2,861.1	-	3,392.7	-	3,465.1	-	3,682.4
Other Services	-	25,730.6	-	29,988.6	-	34,232.1	-	38,151.5
<b>HOUSEHOLDS</b>	-	<b>32,883.1</b>	-	<b>34,261.6</b>	-	<b>36,258.6</b>	-	<b>36,618.5</b>
Home Improvement	-	8,444.6	-	8,211.7	-	8,629.3	-	7,111.8
Motor Cars	-	10,811.5	-	11,409.0	-	12,042.8	-	12,494.2
Other Durable Goods	-	1,498.1	-	1,417.0	-	1,215.8	-	1,395.1
Education	-	1,021.2	-	876.3	-	1,383.6	-	1,113.3
Travel	-	41.2	-	34.7	-	30.8	-	26.4
Other Purposes	-	11,066.4	-	12,313.0	-	12,956.3	-	14,477.7
<b>TOTAL</b>	<b>962.2</b>	<b>167,022.2</b>	<b>955.4</b>	<b>169,952.8</b>	<b>936.1</b>	<b>179,513.6</b>	<b>935.8</b>	<b>187,145.9</b>

**COMMERCIAL BANKS: LOANS & ADVANCES**

**TO RESIDENTS BY SECTOR**

(G\$ Million)

Table 2-13(d)

	2022							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	1.7	-	1.6	-	1.4	-	1.1	-
<b>FINANCIAL INSTITUTIONS</b>	-	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	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	2,108.0	147,412.1	1,617.4	166,162.1	2,333.2	174,993.6	955.1	178,321.6
<i>Agriculture</i>	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
<i>Mining &amp; Quarrying</i>	-	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
<i>Manufacturing</i>	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
<i>Services</i>	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
<b>HOUSEHOLDS</b>	-	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
<b>TOTAL</b>	2,109.7	185,289.5	1,618.3	205,666.6	2,334.6	213,323.7	955.9	219,189.3

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES**

**TO RESIDENTS BY SECTOR**

(G\$ Million)

Table 2-13(e)

	2023							
	Mar.		Jun.		Sep.		Dec.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	<b>3.3</b>	-	<b>0.8</b>	-	<b>0.4</b>	-	<b>0.6</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>1,138.2</b>	-	<b>1,022.5</b>	-	<b>839.3</b>	-	<b>1,031.4</b>
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	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>1,057.6</b>	<b>180,593.7</b>	<b>2,878.6</b>	<b>186,874.6</b>	<b>4,350.6</b>	<b>206,724.0</b>	<b>4,178.5</b>	<b>202,959.7</b>
<i>Agriculture</i>	<b>260.4</b>	<b>17,311.9</b>	<b>260.9</b>	<b>19,768.4</b>	<b>261.7</b>	<b>23,502.9</b>	<b>256.0</b>	<b>21,892.1</b>
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
<i>Mining &amp; Quarrying</i>	-	<b>4,549.0</b>	-	<b>5,244.8</b>	-	<b>5,962.8</b>	-	<b>5,327.4</b>
Bauxite	-	-	-	-	-	-	-	-
Other	-	4,549.0	-	5,244.8	-	5,962.8	-	5,327.4
<i>Manufacturing</i>	<b>658.9</b>	<b>38,272.5</b>	<b>662.6</b>	<b>40,025.1</b>	<b>643.9</b>	<b>42,671.0</b>	<b>647.7</b>	<b>42,563.1</b>
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
<i>Services</i>	<b>138.3</b>	<b>120,460.4</b>	<b>1,955.1</b>	<b>121,836.3</b>	<b>3,445.1</b>	<b>134,587.3</b>	<b>3,274.8</b>	<b>133,177.2</b>
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
<b>HOUSEHOLDS</b>	-	<b>39,472.8</b>	-	<b>39,975.3</b>	-	<b>36,483.2</b>	-	<b>38,422.7</b>
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
<b>TOTAL</b>	<b>1,061.0</b>	<b>221,204.7</b>	<b>2,879.2</b>	<b>227,830.3</b>	<b>4,351.1</b>	<b>244,046.4</b>	<b>4,178.5</b>	<b>241,877.1</b>

Source: Commercial Banks

## COMMERCIAL BANKS: LOANS &amp; ADVANCES

## TO RESIDENTS BY SECTOR

(G\$ Million)

Table 2-13(f)

	2024											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.										
<b>GENERAL GOVERNMENT</b>	<b>0.1</b>	-	-	-	<b>0.0</b>	-	-	-	<b>2.7</b>	-	<b>16.3</b>	-
<b>FINANCIAL INSTITUTIONS</b>		<b>452.0</b>		<b>506.4</b>		<b>494.6</b>		<b>504.5</b>		<b>589.3</b>		<b>546.7</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	34.8	-	85.2	-	77.0	-	88.3	-	178.4	-	135.8
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	414.9	-	418.9	-	415.1	-	413.8	-	408.5	-	408.5
Trust & Investment Companies	-	2.3	-	2.3	-	2.5	-	2.3	-	2.3	-	2.3
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>3,952.4</b>	<b>201,334.5</b>	<b>4,223.0</b>	<b>199,906.4</b>	<b>4,077.2</b>	<b>205,106.2</b>	<b>4,214.6</b>	<b>215,719.1</b>	<b>4,363.9</b>	<b>214,211.2</b>	<b>4,646.3</b>	<b>222,612.1</b>
<b>Agriculture</b>	<b>168.3</b>	<b>21,930.3</b>	<b>168.3</b>	<b>21,989.8</b>	<b>168.4</b>	<b>23,825.9</b>	<b>135.3</b>	<b>26,894.9</b>	<b>137.2</b>	<b>22,749.3</b>	<b>135.3</b>	<b>24,576.4</b>
Sugarcane	168.3	209.9	168.3	209.7	168.3	205.2	135.3	204.8	135.3	204.8	135.3	204.3
Paddy	-	13,784.7	-	14,507.7	-	15,829.9	-	18,648.5	-	14,519.5	-	15,784.4
Other Farming	-	758.7	-	758.3	-	915.0	-	991.6	-	996.4	-	1,378.1
Livestock	-	2,886.1	-	2,274.1	-	2,729.4	-	2,801.4	-	2,736.8	-	2,915.9
Forestry	-	1,205.6	-	1,197.9	0.1	1,174.9	-	1,165.6	1.9	1,194.6	-	1,197.6
Shrimp & Other Fishing	-	3,085.3	-	3,042.1	-	2,971.3	-	3,083.0	-	3,097.2	-	3,096.1
<b>Mining &amp; Quarrying</b>		<b>6,176.3</b>		<b>6,256.2</b>		<b>5,575.6</b>		<b>6,268.1</b>		<b>6,639.1</b>		<b>6,888.0</b>
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	6,176.3	-	6,256.2	-	5,575.6	-	6,268.1	-	6,639.1	-	6,888.0
<b>Manufacturing</b>	<b>649.0</b>	<b>39,461.7</b>	<b>650.2</b>	<b>38,099.8</b>	<b>651.5</b>	<b>40,939.7</b>	<b>640.4</b>	<b>41,537.5</b>	<b>640.4</b>	<b>40,456.4</b>	<b>640.4</b>	<b>42,636.5</b>
Timber and Sawmilling	-	1,964.4	-	1,962.1	-	2,005.2	-	1,976.1	-	1,942.4	-	1,908.2
Other Constr. and Engin.	-	19,485.0	-	19,630.7	-	20,388.2	-	19,205.4	-	18,971.4	-	20,385.8
Sugar Molasses	649.0	-	650.2	-	651.5	-	640.4	-	640.4	-	640.4	-
Rice Milling	-	2,096.1	-	1,972.0	-	2,793.1	-	3,508.5	-	3,065.6	-	3,228.6
Beverages, Food & Tobacco	-	9,571.5	-	9,292.3	-	9,286.0	-	10,657.3	-	10,866.0	-	11,336.8
Textiles & Clothing	-	111.1	-	100.6	-	116.9	-	122.7	-	100.9	-	97.2
Electricity	-	-	-	-	-	-	-	-	-	-	-	-
Other Manufacturing	-	6,233.6	-	5,142.1	-	6,350.2	-	6,067.5	-	5,510.1	-	5,679.9
<b>Services</b>	<b>3,135.1</b>	<b>133,766.2</b>	<b>3,404.6</b>	<b>133,560.6</b>	<b>3,257.3</b>	<b>134,765.1</b>	<b>3,438.9</b>	<b>141,018.5</b>	<b>3,586.3</b>	<b>144,366.4</b>	<b>3,870.6</b>	<b>148,511.2</b>
Drainage & Irrigation	-	14.6	-	148.0	-	109.6	-	49.6	-	31.7	-	96.2
Transportation	-	9,964.6	-	9,807.0	-	9,904.0	-	10,335.4	-	10,359.7	-	12,076.0
Telecommunications	-	8,204.7	-	7,797.2	-	7,697.2	-	7,695.2	-	7,841.1	-	8,227.9
Entertaining & Catering	-	7,185.6	-	7,503.8	-	7,415.2	-	7,776.9	-	7,909.8	-	7,989.1
Distribution	-	41,011.6	-	41,306.2	-	39,627.9	-	41,066.2	-	41,141.9	-	41,295.6
Education	-	632.7	-	703.7	-	616.6	-	632.2	-	614.6	-	607.4
Health	-	1,534.2	-	1,564.3	-	1,742.4	-	1,827.8	-	1,761.9	-	1,750.7
Professional Services	3,135.1	7,612.9	3,404.6	7,671.8	3,257.3	7,672.5	3,438.9	7,330.7	3,586.3	8,946.0	3,870.6	9,385.6
Other Services	-	57,605.4	-	57,058.5	-	59,979.7	-	64,304.6	-	65,759.8	-	67,082.6
<b>HOUSEHOLDS</b>		<b>38,403.8</b>		<b>39,386.5</b>		<b>41,005.2</b>		<b>38,484.2</b>		<b>39,564.1</b>		<b>41,046.2</b>
Home Improvement	-	6,187.5	-	6,136.2	-	7,507.7	-	6,292.1	-	6,245.3	-	6,940.8
Motor Cars	-	16,521.1	-	16,731.5	-	16,830.3	-	17,078.1	-	17,391.6	-	18,156.4
Other Durable Goods	-	982.8	-	984.3	-	1,059.9	-	1,081.8	-	1,016.1	-	1,055.7
Education	-	1,211.0	-	1,097.4	-	1,008.5	-	910.8	-	818.5	-	771.3
Travel	-	46.8	-	45.9	-	50.0	-	51.9	-	54.4	-	56.6
Other Purposes	-	13,454.6	-	14,391.3	-	14,548.9	-	13,069.6	-	14,038.3	-	14,065.4
<b>TOTAL</b>	<b>3,952.4</b>	<b>240,242.7</b>	<b>4,223.0</b>	<b>239,797.4</b>	<b>4,077.2</b>	<b>246,605.9</b>	<b>4,214.6</b>	<b>254,707.7</b>	<b>4,366.6</b>	<b>254,364.7</b>	<b>4,662.6</b>	<b>264,205.0</b>

Source: Commercial Banks

## COMMERCIAL BANKS: LOANS &amp; ADVANCES

## TO RESIDENTS BY SECTOR

(G\$ Million)

Table 2-13(g)

	2024											
	Jul.		Aug.		Sep.		Oct.		Nov.		Dec.	
	Pub.	Priv.										
<b>GENERAL GOVERNMENT</b>	<b>5.5</b>	-	-	-	-	-	-	-	-	-	-	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>500.2</b>	-	<b>525.0</b>	-	<b>532.9</b>	-	<b>535.4</b>	-	<b>531.4</b>	-	<b>558.9</b>
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	0.1	-	-	-	0.6	-	-	-	-	-	-
Insurance Companies	-	99.4	-	106.4	-	134.6	-	143.2	-	139.5	-	171.5
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	398.3	-	418.6	-	397.7	-	392.2	-	391.9	-	387.4
Trust & Investment Companies	-	2.3	-	-	-	-	-	-	-	-	-	-
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>4,292.2</b>	<b>224,721.0</b>	<b>4,080.5</b>	<b>223,690.9</b>	<b>3,992.1</b>	<b>230,140.0</b>	<b>2,996.0</b>	<b>237,678.7</b>	<b>3,246.1</b>	<b>238,677.4</b>	<b>3,775.2</b>	<b>238,580.6</b>
<b>Agriculture</b>	<b>101.0</b>	<b>24,464.1</b>	-	<b>25,189.2</b>	-	<b>27,485.4</b>	-	<b>32,019.0</b>	-	<b>32,992.8</b>	-	<b>31,576.1</b>
Sugarcane	101.0	204.1	-	184.4	-	183.9	-	183.7	-	183.5	-	178.2
Paddy	-	13,673.9	-	14,445.5	-	16,644.4	-	21,340.5	-	22,020.3	-	20,670.2
Other Farming	-	1,277.0	-	1,273.9	-	1,271.8	-	1,278.0	-	1,274.9	-	1,281.1
Livestock	-	2,652.6	-	2,672.5	-	2,761.4	-	2,653.3	-	2,795.3	-	2,955.5
Forestry	-	1,147.0	-	1,133.1	-	1,130.6	-	1,098.8	-	1,310.3	-	1,310.1
Shrimp & Other Fishing	-	5,509.7	-	5,479.7	-	5,493.2	-	5,464.7	-	5,408.6	-	5,181.0
<b>Mining &amp; Quarrying</b>	-	<b>6,545.9</b>	-	<b>5,884.9</b>	-	<b>6,634.0</b>	-	<b>5,701.3</b>	-	<b>5,285.3</b>	-	<b>5,802.9</b>
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	6,545.9	-	5,884.9	-	6,634.0	-	5,701.3	-	5,285.3	-	5,802.9
<b>Manufacturing</b>	<b>640.4</b>	<b>40,461.3</b>	<b>640.4</b>	<b>40,740.8</b>	<b>644.3</b>	<b>42,291.3</b>	<b>645.6</b>	<b>45,203.6</b>	<b>646.9</b>	<b>45,023.9</b>	<b>648.1</b>	<b>43,331.4</b>
Timber and Sawmilling	-	2,293.0	-	2,256.1	-	2,124.3	-	2,086.6	-	2,176.6	-	2,314.1
Other Constr. and Engin.	-	19,998.8	-	20,155.4	-	20,120.3	-	21,125.5	-	20,216.8	-	20,347.7
Sugar Molasses	640.4	-	640.4	-	644.3	-	645.6	-	646.9	-	648.1	-
Rice Milling	-	3,141.9	-	3,021.5	-	4,376.9	-	5,044.9	-	4,707.9	-	4,026.4
Beverages, Food & Tobacco	-	9,419.7	-	9,790.9	-	9,847.9	-	10,503.8	-	12,152.0	-	11,431.2
Textiles & Clothing	-	105.1	-	323.4	-	318.3	-	313.8	-	286.0	-	266.5
Electricity	-	-	-	-	-	10.0	-	-	-	10.2	-	-
Other Manufacturing	-	5,502.7	-	5,193.7	-	5,493.6	-	6,129.1	-	5,474.4	-	4,945.6
<b>Services</b>	<b>3,550.7</b>	<b>153,249.7</b>	<b>3,440.1</b>	<b>151,876.1</b>	<b>3,347.8</b>	<b>153,729.3</b>	<b>2,350.4</b>	<b>154,754.7</b>	<b>2,599.3</b>	<b>155,375.3</b>	<b>3,127.1</b>	<b>157,870.3</b>
Drainage & Irrigation	-	0.0	-	88.8	-	-	-	7.0	-	-	-	-
Transportation	-	12,969.0	-	12,850.4	-	12,652.1	-	12,663.0	-	12,466.9	-	14,534.9
Telecommunications	-	8,154.6	-	8,172.7	-	8,050.3	-	8,380.4	-	8,551.5	-	8,433.2
Entertaining & Catering	-	8,096.7	-	8,137.1	-	8,652.5	-	8,853.4	-	9,097.7	-	8,916.8
Distribution	-	41,144.0	-	41,899.4	-	40,883.8	-	40,622.6	-	40,476.7	-	40,785.4
Education	-	578.4	-	588.6	-	554.0	-	568.3	-	571.2	-	557.6
Health	-	1,817.5	-	1,817.1	-	1,955.9	-	2,357.0	-	2,419.6	-	2,627.9
Professional Services	3,550.7	8,721.6	3,440.1	8,817.3	3,347.8	8,656.9	2,350.4	8,037.2	2,599.3	7,949.3	3,127.1	7,828.8
Other Services	-	71,767.8	-	69,504.6	-	72,323.9	-	73,265.9	-	73,842.3	-	74,185.7
<b>HOUSEHOLDS</b>	-	<b>41,123.2</b>	-	<b>43,232.0</b>	-	<b>44,525.6</b>	-	<b>44,766.9</b>	-	<b>46,293.4</b>	-	<b>48,287.9</b>
Home Improvement	-	6,629.8	-	6,311.9	-	6,978.9	-	7,089.3	-	6,978.2	-	7,112.1
Motor Cars	-	18,722.2	-	19,428.9	-	19,909.6	-	20,164.6	-	20,635.0	-	21,007.1
Other Durable Goods	-	1,006.2	-	1,040.3	-	1,000.2	-	1,012.2	-	1,039.1	-	1,056.0
Education	-	1,005.8	-	1,261.9	-	1,366.3	-	1,300.4	-	1,243.1	-	1,109.9
Travel	-	58.7	-	63.0	-	58.1	-	59.6	-	55.7	-	50.4
Other Purposes	-	13,700.4	-	15,126.1	-	15,212.5	-	15,140.8	-	16,342.3	-	17,952.4
<b>TOTAL</b>	<b>4,297.7</b>	<b>266,344.4</b>	<b>4,080.5</b>	<b>267,455.8</b>	<b>3,992.1</b>	<b>275,198.4</b>	<b>2,996.0</b>	<b>282,981.0</b>	<b>3,246.1</b>	<b>285,502.2</b>	<b>3,775.2</b>	<b>287,427.5</b>

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES**

**TO RESIDENTS BY SECTOR**

(G\$ Million)

Table 2-13(h)

	2025											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.										
<b>GENERAL GOVERNMENT</b>	<b>0.2</b>	-	-	-	<b>0.5</b>	-	<b>0.0</b>	-	<b>20.8</b>	-	-	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>490.9</b>	-	<b>473.0</b>	-	<b>490.0</b>	-	<b>547.0</b>	-	<b>462.4</b>	-	<b>371.4</b>
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	-	-	-	-	-	-	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>2,729.9</b>	<b>235,977.8</b>	<b>3,451.7</b>	<b>236,289.0</b>	<b>3,604.3</b>	<b>239,372.8</b>	<b>3,681.9</b>	<b>246,949.3</b>	<b>3,657.5</b>	<b>248,201.2</b>	<b>3,462.7</b>	<b>251,427.4</b>
<b>Agriculture</b>	-	<b>31,047.5</b>	-	<b>29,981.2</b>	-	<b>27,935.9</b>	<b>3.8</b>	<b>30,737.7</b>	-	<b>31,501.1</b>	-	<b>31,921.0</b>
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	<b>3.8</b>	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
<b>Mining &amp; Quarrying</b>	-	<b>4,820.4</b>	-	<b>4,545.4</b>	-	<b>5,005.9</b>	-	<b>5,150.0</b>	-	<b>5,290.8</b>	-	<b>5,266.1</b>
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	4,820.4	-	4,545.4	-	5,005.9	-	5,150.0	-	5,290.8	-	5,266.1
<b>Manufacturing</b>	<b>649.4</b>	<b>42,769.5</b>	<b>650.6</b>	<b>43,717.0</b>	<b>651.9</b>	<b>46,174.6</b>	<b>653.1</b>	<b>47,563.3</b>	<b>654.4</b>	<b>48,746.7</b>	<b>655.7</b>	<b>48,684.7</b>
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
<b>Services</b>	<b>2,080.5</b>	<b>157,340.3</b>	<b>2,801.1</b>	<b>158,045.4</b>	<b>2,952.4</b>	<b>160,256.4</b>	<b>3,025.0</b>	<b>163,498.3</b>	<b>3,003.1</b>	<b>162,662.6</b>	<b>2,807.0</b>	<b>165,555.7</b>
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
<b>HOUSEHOLDS</b>	-	<b>47,574.6</b>	-	<b>47,794.9</b>	-	<b>48,744.6</b>	-	<b>49,236.9</b>	-	<b>51,290.6</b>	-	<b>51,814.3</b>
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
<b>TOTAL</b>	<b>2,730.1</b>	<b>284,043.3</b>	<b>3,451.7</b>	<b>284,556.9</b>	<b>3,604.7</b>	<b>288,607.4</b>	<b>3,682.0</b>	<b>296,733.1</b>	<b>3,678.3</b>	<b>299,954.2</b>	<b>3,462.7</b>	<b>303,613.2</b>

Source: Commercial Banks

**COMMERCIAL BANKS: LOANS & ADVANCES**

**TO RESIDENTS BY SECTOR**

(G\$ Million)

Table 2-13(i)

	2025					
	Jul.		Aug.		Sep.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
<b>GENERAL GOVERNMENT</b>	-	-	-	-	<b>0.1</b>	-
<b>FINANCIAL INSTITUTIONS</b>	-	<b>370.1</b>	-	<b>388.9</b>	-	<b>432.4</b>
Pub. Finan. Instits.	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-
Insurance Companies	-	1.3	-	22.9	-	69.0
Building Societies	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-
Brokers and Money Lenders	-	368.8	-	366.0	-	352.8
Trust & Investment Companies	-	-	-	-	-	10.6
Pension Funds	-	-	-	-	-	-
<b>BUSINESS ENTERPRISES</b>	<b>3,839.5</b>	<b>248,400.1</b>	<b>4,108.7</b>	<b>250,027.1</b>	<b>3,827.0</b>	<b>255,025.6</b>
<b>Agriculture</b>	-	<b>30,986.8</b>	-	<b>31,142.9</b>	-	<b>31,541.5</b>
Sugarcane	-	170.7	-	170.4	-	75.5
Paddy	-	20,521.4	-	20,757.4	-	21,343.8
Other Farming	-	1,149.3	-	1,188.8	-	1,196.4
Livestock	-	2,572.6	-	2,725.2	-	2,490.1
Forestry	-	1,188.2	-	1,178.3	-	1,171.1
Shrimp & Other Fishing	-	5,384.6	-	5,122.8	-	5,264.6
<b>Mining &amp; Quarrying</b>	-	<b>5,221.3</b>	-	<b>8,882.4</b>	-	<b>9,243.7</b>
Bauxite	-	-	-	-	-	-
Other	-	5,221.3	-	8,882.4	-	9,243.7
<b>Manufacturing</b>	<b>657.0</b>	<b>47,951.1</b>	<b>658.3</b>	<b>48,014.0</b>	<b>642.4</b>	<b>50,508.2</b>
Timber and Sawmilling	-	2,135.8	-	2,124.0	-	2,051.8
Other Constr. and Engin.	-	21,337.8	-	20,451.7	-	21,623.5
Sugar Molasses	657.0	39.2	658.3	39.0	642.4	-
Rice Milling	-	4,712.6	-	4,293.2	-	3,895.5
Beverages, Food & Tobacco	-	11,032.0	-	11,123.9	-	12,945.7
Textiles & Clothing	-	314.2	-	329.4	-	331.6
Electricity	-	-	-	-	-	0.5
Other Manufacturing	-	8,379.6	-	9,652.8	-	9,659.7
<b>Services</b>	<b>3,182.5</b>	<b>164,240.9</b>	<b>3,450.4</b>	<b>161,987.8</b>	<b>3,184.6</b>	<b>163,732.2</b>
Drainage & Irrigation	-	86.7	-	11.7	-	84.1
Transportation	-	16,020.9	-	17,667.7	-	17,558.5
Telecommunications	-	10,492.0	-	10,274.0	-	10,933.7
Entertaining & Catering	-	10,144.2	-	10,572.9	-	10,433.2
Distribution	-	40,626.0	-	40,955.0	-	42,147.3
Education	-	633.0	-	619.4	-	616.4
Health	-	2,544.8	-	2,521.4	-	2,498.8
Professional Services	3,182.5	6,151.1	3,450.4	6,219.4	3,184.6	6,262.1
Other Services	-	77,542.3	-	73,146.2	-	73,198.0
<b>HOUSEHOLDS</b>	-	<b>54,895.8</b>	-	<b>54,968.7</b>	-	<b>59,112.1</b>
Home Improvement	-	7,487.3	-	6,236.2	-	7,359.3
Motor Cars	-	26,562.8	-	28,592.6	-	30,368.2
Other Durable Goods	-	1,155.6	-	1,133.4	-	1,145.6
Education	-	1,153.4	-	1,426.3	-	1,606.2
Travel	-	77.4	-	80.1	-	78.5
Other Purposes	-	18,459.3	-	17,500.1	-	18,554.4
<b>TOTAL</b>	<b>3,839.5</b>	<b>303,666.0</b>	<b>4,108.7</b>	<b>305,384.7</b>	<b>3,827.2</b>	<b>314,570.1</b>

Source: Commercial Banks

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

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Treasury Bills 2)	Req. Liquid Assets 1)	Surplus (+) Deficit (-)
2015	114,813.4	8,416.9	11,096.4	7,767.9	2,230.5	21,597.8	63,704.0	74,970.8	39,842.6
2016	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									
Mar.	149,001.4	11,262.0	29,400.7	15,484.1	4,621.4	25,936.4	62,296.7	98,385.0	50,616.3
Jun.	162,374.4	9,210.5	39,622.8	11,553.4	5,876.1	33,647.4	62,464.2	101,303.3	61,071.1
Sep.	189,710.4	9,181.4	55,309.5	14,600.1	3,504.3	36,781.5	70,333.6	81,309.9	108,400.5
Dec.	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									
Jan.	282,190.6	10,661.9	51,585.1	8,456.8	1,190.8	17,588.2	192,707.9	152,455.7	129,734.9
Feb.	280,343.0	11,894.9	54,070.9	7,598.9	1,944.8	17,618.1	187,215.4	152,131.8	128,211.2
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
Apr.	256,362.1	12,127.4	23,496.1	8,662.6	(454.0)	15,238.8	197,291.1	154,124.0	102,238.1
May	284,546.2	13,404.9	43,653.9	8,018.2	732.2	19,756.7	198,980.3	154,774.0	129,772.1
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
Jul.	299,291.4	11,279.1	54,603.3	11,368.0	20.8	21,567.8	200,452.2	162,447.7	136,843.7
Aug.	307,351.4	11,903.2	59,974.3	14,146.5	(329.0)	19,802.7	201,853.6	165,246.1	142,105.4
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
Oct.	283,193.0	12,429.3	36,817.8	9,218.7	(2,395.8)	17,077.9	210,045.0	166,998.1	116,195.0
Nov.	296,210.0	14,939.4	45,166.2	7,970.2	968.5	17,764.4	209,401.1	169,725.3	126,484.7
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

Source: Commercial Banks

**Notes:**

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

<sup>2)</sup> 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 (-)	
2023 Oct.	06th	89,481.9	136,215.2	46,733.3	2024 Oct.	04th	107,172.4	175,815.1	68,642.7	
	13th	89,776.0	129,783.9	40,007.9		11th	108,064.1	177,195.3	69,131.2	
	20th	89,340.2	130,025.6	40,685.3		18th	108,520.2	182,484.1	73,963.9	
	27th	89,373.1	126,190.9	36,817.8		25th	109,758.0	184,492.0	74,734.0	
	Nov.	03rd	89,069.0	130,193.4	41,124.4	01st	109,858.8	164,971.2	55,112.4	
		10th	90,244.2	134,181.2	43,937.0	08th	110,616.4	181,119.3	70,502.9	
		17th	90,628.1	137,361.5	46,733.3	15th	111,155.5	190,330.5	79,175.0	
		24th	90,785.7	135,952.0	45,166.2	22nd	111,891.7	193,860.3	81,968.6	
					29th	112,594.4	188,102.2	75,507.8		
	Dec.	01st	90,895.1	145,978.6	55,083.5	06th	113,781.9	190,937.9	77,156.0	
		08th	91,833.1	148,757.5	56,924.5		13th	114,442.9	201,051.8	86,608.8
		15th	93,496.0	142,217.6	48,721.6		20th	116,103.2	203,301.8	87,198.6
		22nd	93,947.9	135,072.4	41,124.5		27th	115,931.5	200,038.9	84,107.3
	2024 Jan.	29th	93,741.6	169,148.6	75,407.0					
	Feb.	05th	96,595.2	181,753.5	85,158.4	2025 Jan.	03rd	116,218.9	212,041.1	95,822.2
		12th	98,228.7	189,084.9	90,856.2		10th	118,029.4	215,643.4	97,614.0
		19th	99,477.1	187,852.0	88,374.9		17th	119,058.3	219,668.5	100,610.2
		26th	99,886.5	183,364.0	83,477.5		24th	119,632.6	217,601.6	97,969.0
	Mar.	02nd	99,831.2	184,439.7	84,608.5		31st	119,582.9	219,804.6	100,221.6
		09th	100,250.3	186,129.8	85,879.5					
		16th	101,494.4	181,597.7	80,103.3					
		23rd	100,957.5	179,420.4	78,462.9					
	Apr.	01st	100,964.3	182,292.9	81,328.7	Mar.	07th	125,032.3	220,469.9	95,437.6
		08th	101,258.0	178,480.1	77,222.1		14th	125,351.1	215,105.3	89,754.2
		15th	101,843.8	173,416.0	71,572.3		21st	125,261.2	216,025.2	90,764.0
		22nd	101,521.5	170,921.7	69,400.2		28th	126,073.1	217,614.0	91,540.9
		29th	101,423.3	170,189.2	68,765.9					
	May	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
	Jun.	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
	Jul.	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
	Aug.	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
	Sep.	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
	Oct.	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

Source: Commercial Banks

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

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2015	5.55	5.75	(0.20)
2016	0.70	27.30	(26.60)
2017	28.00	-	28.00
2018	26.80	-	26.80
2019			
Mar.	8.50	0.10	8.40
Jun.	13.00	-	13.00
Sep.	16.00	-	16.00
Dec.	22.50	-	22.50
2020			
Mar.	24.50	-	24.50
Jun.	52.50	-	52.50
Sep.	42.00	-	42.00
Dec.	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			
Jan.	-	-	-
Feb.	-	1.00	(1.00)
Mar.	6.00	8.00	(2.00)
Apr.	7.00	-	7.00
May	-	-	-
Jun.	-	-	-
Jul.	3.00	-	3.00
Aug.	3.00	3.00	-
Sep.	-	-	-
Oct.	3.00	1.00	2.00
Nov.	-	-	-
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)

Source: Bank of Guyana

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

Period Ended	Volume
2015	75.90
2016	30.84
2017	49.42
2018	3.60
2019	
Mar.	4.00
Jun.	8.00
Sep.	4.00
Dec.	2.00
2020	
Mar.	-
Jun.	-
Sep.	-
Dec.	2.00
2021	
Mar.	2.00
Jun.	2.00
Sep.	-
Dec.	-
2022	
Mar.	-
Jun.	-
Sep.	2.40
Dec.	0.50
2023	
Jan.	-
Feb.	0.40
Mar.	5.50
Apr.	11.40
May	12.60
Jun.	3.00
Jul.	7.00
Aug.	4.50
Sep.	0.50
Oct.	3.00
Nov.	0.80
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.	-

Source: Commercial Banks

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

Table 2.17

<b>Period Ended</b>	<b>Total 1)</b>	<b>91-Day Bills</b>	<b>182-Day Bills</b>	<b>364- Day Bills</b>
2015	64,740.4	6,578.0	253.6	57,908.8
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				
Mar.	62,769.1	0.0	252.4	62,516.7
Jun.	62,769.1	0.0	252.4	62,516.7
Sep.	70,747.8	0.0	5,252.4	65,495.4
Dec.	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				
Jan.	182,982.4	0.0	252.4	182,730.0
Feb.	177,482.4	0.0	252.4	177,230.0
Mar.	181,982.4	0.0	252.4	181,730.0
Apr.	187,482.4	0.0	252.4	187,230.0
May	188,982.4	0.0	252.4	188,730.0
Jun.	186,482.4	0.0	252.4	186,230.0
Jul.	189,982.4	0.0	252.4	189,730.0
Aug.	192,082.4	0.0	252.4	191,830.0
Sep.	195,352.4	0.0	252.4	195,100.0
Oct.	200,952.4	9,500.0	252.4	191,200.0
Nov.	203,452.4	17,000.0	252.4	186,200.0
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

Source: Bank of Guyana

Note:

<sup>1)</sup> 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		
					Total	Cent'l Gov't (Net)	Public Ent's (Net)	Other Pub. Sect. (Net)				Total	Currency	Demand Deposits	Savings & Time Dep.		
2015	178,605.9	122,080.1	56,525.8	184,598.8	(6,366.4)	56,331.2	(45,266.1)	(17,431.5)	(23,521.9)	214,487.2	334,471.1	130,295.0	75,753.8	54,541.2	204,176.2	28,733.6	
2016	179,934.0	122,502.3	57,431.8	198,881.5	6,928.8	78,059.5	(50,577.4)	(20,553.3)	(27,139.7)	219,092.4	351,034.9	144,827.4	82,961.6	61,865.7	206,207.6	27,780.6	
2017	176,990.5	119,887.9	57,102.6	219,276.2	28,110.8	79,595.1	(24,963.2)	(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)	253,585.3	458,218.8	248,224.1	117,025.7	131,198.4	209,994.7	27,694.4	
2020																	
Mar.	180,329.1	103,366.6	76,962.5	315,982.3	93,284.7	142,149.6	(29,815.3)	(19,049.6)	(35,983.4)	258,681.0	461,123.5	245,756.4	116,837.6	128,918.9	215,367.1	35,187.9	
Jun.	200,569.2	118,778.6	81,790.6	310,256.4	93,242.4	149,117.1	(31,439.2)	(20,353.6)	(43,055.2)	255,987.3	477,671.3	265,997.5	133,485.9	132,511.6	211,673.9	33,154.3	
Sep.	214,676.6	132,479.0	82,197.6	315,302.0	102,332.2	154,421.3	(33,078.6)	(19,010.7)	(44,902.6)	257,872.6	493,691.9	277,565.7	136,241.6	141,323.9	216,126.2	36,286.7	
Dec.	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. <sup>1)</sup>	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	(50,446.4)	(24,093.1)	(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)	(57,808.3)	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																	
Jan.	245,638.3	152,771.2	92,867.1	549,875.1	276,577.1	410,197.5	(76,696.8)	(56,923.6)	(56,083.2)	329,381.2	686,989.6	403,105.9	195,223.4	207,882.5	283,883.7	108,523.8	
Feb.	260,186.3	167,628.5	92,557.8	523,663.3	248,505.9	392,874.5	(74,916.5)	(69,452.1)	(55,741.7)	330,899.0	692,648.7	406,087.4	198,454.1	207,633.4	286,561.3	91,200.8	
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	
Apr.	245,527.2	149,694.5	95,832.7	576,583.6	287,128.1	413,462.1	(61,135.7)	(65,198.3)	(53,728.3)	343,183.9	726,725.2	429,809.0	209,313.2	220,496.3	296,915.6	95,385.7	
May	272,631.9	176,116.1	96,518.5	551,124.8	260,118.9	397,128.6	(75,849.5)	(61,160.2)	(54,574.0)	345,579.9	729,255.2	428,159.5	210,988.6	217,169.8	301,095.7	94,501.6	
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	
Jul.	250,152.6	145,899.2	104,253.4	604,896.0	305,973.3	457,082.9	(76,168.6)	(74,940.8)	(52,639.8)	352,639.6	758,434.8	448,735.5	223,277.0	225,458.5	309,699.2	96,813.9	
Aug.	247,027.9	145,539.6	101,488.3	624,450.5	325,417.4	469,376.0	(74,733.4)	(69,225.2)	(54,045.6)	353,078.8	771,941.2	457,985.3	223,849.0	234,136.3	313,955.9	99,537.2	
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	
Oct.	252,074.3	146,061.0	106,013.4	643,880.1	325,499.0	459,495.6	(68,729.5)	(65,267.1)	(52,923.9)	371,304.1	792,840.0	473,006.2	232,992.7	239,713.6	319,833.8	103,114.5	
Nov.	250,152.6	145,899.2	104,253.4	670,617.1	348,991.8	480,994.7	(68,184.6)	(63,818.3)	(51,484.3)	373,109.6	809,849.4	488,681.4	236,613.1	252,068.3	321,168.0	110,920.3	
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)	(78,676.0)	(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)	397,480.0	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)	(62,245.9)	410,001.1	915,731.8	568,304.5	280,054.0	276,250.5	359,427.4	108,332.3	
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)	(41,593.0)	413,959.3	929,791.5	568,445.1	277,201.9	291,243.2	361,346.4	102,675.9	
Aug.	285,860.5	194,931.1	100,924.9	776,498.6	413,828.7	577,817.7	(85,105.1)	(78,884.0)	(44,722.4)	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	606,682.1	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)	447,696.6	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)	(								

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

Table 4.1

BANK OF GUYANA	2023												2024												2025											
	Dec.	Dec.	Dec.	Mar.	Jun.	Sep.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.								
	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	5.00	5.00	5.00	5.00	5.00	5.00	5.00					
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	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	1.54	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	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.07					
182 Days	1.00	1.00	1.00	1.00	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99					
364 Days	1.00	0.99	1.09	1.09	1.09	0.99	0.99	1.09	1.09	1.09	1.09	0.99	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	0.99					
<b>COMMERCIAL BANKS</b>																																				
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	0.81	0.81	0.81	0.81	0.81	0.81	0.81					
Prime Lending Rate (weighted average) <sup>2</sup>	8.46	8.50	8.21	8.19	8.20	8.23	8.07	8.07	8.07	8.19	8.08	8.08	8.08	8.07	8.07	8.07	8.07	8.04	8.04	8.03	8.02	8.04	7.94	7.90	7.91	7.91	7.93	7.93	7.93	7.93	7.93					
Prime Lending Rate <sup>3</sup>	8.88	8.88	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.20					
Comm. Banks' Lending Rate (weighted average)	8.95	8.88	8.54	8.34	8.29	8.18	8.36	8.31	8.26	8.08	8.17	8.18	8.23	8.19	8.14	8.14	8.09	8.00	8.07	8.06	8.01	7.79	7.81	7.73	7.71	7.69	7.95	7.95	7.95	7.95	7.95					
<b>HAND-IN-HAND TRUST CORP. INC.</b>																																				
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	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	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	1.51	1.51	1.51	1.51	1.51	1.51	1.51					
<b>NEW BUILDING SOCIETY</b>																																				
Deposits <sup>4</sup>	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	1.40	1.40	1.40	1.40	1.40	1.40	1.40					
Mortgage Rates <sup>5</sup>	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	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73					
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	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	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 <sup>1)</sup>	Small Savings Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits <sup>2)</sup>	12 Months Time Deposits
2015	12.83	1.26	1.13	1.29	...	1.43
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						
Mar.	10.29	0.96	0.86	1.03	...	1.10
Jun.	8.88	0.91	0.84	1.01	...	1.08
Sep.	8.88	0.91	0.84	1.01	...	1.08
Dec.	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						
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
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

**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 <sup>1</sup>	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate
2015	1.92	5.00	0.97	4.75	1.76	7.00	5.96	0.23	0.87	0.46	0.30
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											
Mar.	1.54	5.00	1.09	4.75	0.50	7.00	1.85	0.29	1.02	0.00	0.25
Jun.	1.54	5.00	0.95	4.75	0.50	2.00	1.28	0.16	0.25	0.00	0.25
Sep.	1.54	5.00	...	...	0.50	2.00	1.14	0.11	0.25	0.00	0.25
Dec.	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											
Jan.	1.54	5.00	...	...	0.50	2.00	8.09	4.54	4.50	0.00	0.25
Feb.	1.54	5.00	...	...	0.50	2.00	8.09	4.65	4.74	0.00	0.25
Mar.	1.54	5.00	...	...	0.50	2.00	8.21	4.69	4.82	0.00	0.25
Apr.	1.54	5.00	...	...	0.50	2.00	8.14	4.92	5.00	0.00	0.25
May	1.54	5.00	...	...	0.50	2.00	7.82	5.14	5.23	0.00	0.25
Jun.	1.54	5.00	...	...	0.50	2.00	7.86	5.16	5.25	0.00	0.25
Jul.	1.54	5.00	...	...	0.50	2.00	7.79	5.25	5.29	0.00	0.25
Aug.	1.54	5.00	...	...	0.50	2.00	7.75	5.30	5.50	0.00	0.25
Sep.	1.54	5.00	...	...	2.75	2.00	7.73	5.32	5.50	0.00	0.25
Oct.	1.10	5.00	...	...	2.75	2.00	7.75	5.34	5.50	0.00	0.25
Nov.	1.10	5.00	...	...	2.72	2.00	7.91	5.27	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	...	...	...	...	...	...	...	0.00	0.25
Sep.	1.07	5.00	...	...	...	...	...	...	...	0.00	0.25

Source: Statistical Reports from Central Banks

Note:

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

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

Table 5.1

Period Ended	Foreign Sector	Banking System Cash & Deposits	Assets									Total Assets/ Liabilities, Capital & Reserves	Liabilities				Foreign Liabilities		
			Public Sector				Private Sector						Total Deposits	Deposits		Other			
			Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec. <sup>1)</sup>	Total	Mortgage Loans	Other Loans	Other	Other		Shares Deposits	Other Deposits					
2015	774	10,923	6,023	6,023	-	-	37,446	37,446	-	3,989	59,156	42,045	41,236	809	11,970	5,140			
2016	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																			
Mar	-	17,239	5,902	5,902	-	-	42,432	42,432	-	3,612	69,185	44,688	43,813	874	17,703	6,794			
Jun	-	18,519	5,901	5,901	-	-	42,493	42,493	-	3,550	70,462	45,603	44,729	874	18,063	6,795			
Sep	-	18,790	6,544	6,544	-	-	42,730	42,730	-	3,509	71,574	46,361	45,472	888	18,301	6,912			
Dec	-	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																			
Jan	-	20,392	8,676	8,676	-	-	51,258	51,258	-	2,838	83,165	54,413	53,537	876	20,240	8,511			
Feb	-	19,578	8,675	8,675	-	-	52,541	52,541	-	2,823	83,618	54,674	53,794	880	20,290	8,654			
Mar	-	18,582	8,675	8,675	-	-	54,127	54,127	-	2,826	84,210	55,156	54,274	883	20,334	8,719			
Apr	-	17,869	8,675	8,675	-	-	55,476	55,476	-	2,807	84,827	55,630	54,752	877	20,417	8,780			
May	-	17,394	8,180	8,180	-	-	56,982	56,982	-	2,797	85,353	56,020	55,144	876	20,496	8,837			
Jun	-	17,293	7,686	7,686	-	-	58,240	58,240	-	2,768	85,987	56,424	55,529	894	20,672	8,891			
Jul	-	17,258	7,142	7,142	-	-	59,390	59,390	-	2,760	86,549	57,025	56,122	903	20,585	8,939			
Aug	-	16,466	7,142	7,142	-	-	60,831	60,831	-	2,764	87,202	57,451	56,543	908	20,701	9,051			
Sep	-	16,399	7,537	7,537	-	-	62,096	62,096	-	2,765	88,797	58,994	58,082	912	20,759	9,044			
Oct	-	15,558	7,636	7,636	-	-	63,337	63,337	-	2,779	89,310	59,311	58,405	906	20,862	9,137			
Nov	-	14,790	7,636	7,636	-	-	64,136	64,136	-	2,806	89,369	59,171	58,255	916	20,948	9,250			
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			

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	
2015	10,148,196	1,581,309	1,064,133	11,152	1,052,981	-	-	-	-	7,302,629	2,553,013	4,423,781	325,835	200,125
2016	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														
Mar	12,349,419	2,117,984	1,524,164	12,195	1,511,969	-	-	-	-	8,333,275	3,609,819	3,743,483	979,973	373,996
Jun	12,358,993	2,123,361	1,409,958	17,071	1,392,887	-	-	-	-	8,388,078	3,700,490	3,709,787	977,801	437,596
Sep	12,437,656	2,120,597	1,416,132	16,702	1,399,430	-	-	-	-	8,435,824	3,652,497	3,805,531	977,796	465,103
Dec	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

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.							
2015	10,148,196	188,905	7,122,795	4,540,880	-	4,540,880	-	2,581,915	2,710,111	1,783,809	926,302	126,385	
2016	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													
Mar	12,349,419	401,549	8,147,205	5,758,853	-	5,758,853	-	2,388,352	3,591,310	2,894,950	696,360	209,355	
Jun	12,358,993	209,731	8,398,356	5,867,657	-	5,867,657	-	2,530,699	3,576,073	2,909,713	666,360	174,833	
Sep	12,437,656	219,581	8,365,745	5,836,475	-	5,836,475	-	2,529,270	3,694,257	2,902,897	791,360	158,073	
Dec	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 <sup>1)</sup>	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	

Source: Trust Companies

<sup>1)</sup> 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	
2015	53,152,267	4,087,260	1,174,760	19,284	1,155,476	-	-	-	-	33,388,338	372,768	9,724,176	23,291,394	14,501,908
2016	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														
Mar	70,049,004	33,743,066	383,037	34,424	348,613	-	-	-	-	14,924,126	3,087,097	6,190,718	5,646,311	20,998,775
Jun	71,558,299	4,550,117	410,013	34,506	375,507	-	-	-	-	45,744,114	3,087,097	6,190,718	36,466,299	20,854,056
Sep	71,125,032	37,366,304	435,097	3,708	431,388	-	-	-	-	12,717,659	3,038,133	6,190,718	3,488,808	20,605,972
Dec	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 <sup>1)</sup>	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

<sup>1)</sup> 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					Public Sector	Other Private Sector			Other	
			Total Deposits	Private Sector			Indiv. Cust.	Other Cust.	Total	Capital & Reserves	Loans Rec.		
				Total	Business Firms	Indiv. Cust.							
2015	53,152,267	-	-	-	-	-	-	-	43,936,879	42,908,369	1,028,510	9,215,388	
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													
Mar	70,049,004	43,172	-	-	-	-	-	-	59,070,202	57,751,494	1,318,708	10,935,630	
Jun	71,558,299	43,172	-	-	-	-	-	-	60,488,972	59,155,059	1,333,913	11,026,155	
Sep	71,125,032	43,172	-	-	-	-	-	-	59,966,692	58,695,676	1,271,016	11,115,169	
Dec	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 <sup>1)</sup>	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	

<sup>1)</sup> 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. <sup>2)</sup>	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. <sup>1)</sup>	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets					
2015	11,085.0	5,043.1	3,522.9	346.0	2,173.0	5,007.7	2,299.6	2,708.1	-	-	-	-	11,173.8	9,529.6	154.2	1,490.0	3,720.7	3,141.0	579.7	30,987.3	4,115.3	9,261.5	11,226.5	6,384.1
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																								
Mar	13,216.7	5,643.8	4,464.2	737.5	2,371.2	10,833.2	3,364.8	7,468.4	135.0	-	135.0	-	26,000.0	24,546.4	204.2	1,249.4	8,433.1	4,730.2	3,702.8	58,618.0	5,935.1	19,144.6	23,558.6	9,979.7
Jun	12,689.2	5,283.9	4,390.4	718.6	2,296.3	11,016.8	3,545.2	7,471.6	120.0	-	120.0	-	25,988.8	24,511.7	227.8	1,249.3	8,544.1	4,757.1	3,787.0	58,358.9	6,023.5	18,923.4	23,506.0	9,905.9
Sep	12,968.9	5,398.9	4,356.8	693.1	2,520.1	11,382.9	3,646.2	7,736.7	120.0	-	120.0	-	25,927.2	24,596.1	248.7	1,082.4	8,347.7	4,684.8	3,662.9	58,746.7	6,023.5	19,255.8	23,950.8	9,516.6
Dec	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

Source: Life Insurance Companies.

<sup>1)</sup> The Government Debentures were replaced with Other Government Securities.

<sup>2)</sup> 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. <sup>1)</sup>	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets					
2015	4,320.9	1,665.8	1,111.8	-	1,543.3	3,292.5	18.1	3,274.4	-	-	-	-	4,525.7	4,338.5	158.1	29.2	5,508.6	3,407.8	2,100.7	17,647.6	-	12,738.6	1,154.2	3,754.8
2016	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																								
Mar	4,031.4	2,075.4	974.3	-	981.7	4,534.3	65.4	4,468.9	-	-	-	-	10,415.0	10,352.5	23.1	39.4	5,265.9	3,637.0	1,628.9	24,246.6	-	20,121.8	759.3	3,365.5
Jun	3,678.4	1,876.7	878.7	-	923.0	4,636.2	35.7	4,600.5	-	-	-	-	10,523.7	10,462.5	23.0	38.2	5,516.9	3,624.2	1,892.8	24,355.1	-	20,040.3	746.0	3,568.8
Sep	3,716.6	2,073.7	997.1	-	645.8	4,543.5	40.4	4,503.1	-	-	-	-	10,859.3	10,799.4	22.9	36.9	5,677.3	3,624.6	2,052.8	24,796.7	-	20,920.1	705.7	3,170.8
Dec	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	44,994.9	-	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

<sup>1)</sup> The Government Debentures were replaced with Other Government Securities.

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

Table 5.3 (c)

Period Ended	Assets															Total Assets/ Liabilities, Capital & Reserves	Liabilities							
	Foreign Sector					Banking System				Public Sector				Private Sector				Life Ins. Fund	Cap. & Res.	Foreign Liab. <sup>2)</sup>	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. <sup>1)</sup>	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets					
2015	15,405.9	6,708.9	4,634.7	346.0	3,716.3	8,300.2	2,317.7	5,982.5	-	-	-	-	15,699.5	13,868.1	312.3	1,519.1	9,229.3	6,548.8	2,680.5	48,634.9	4,115.3	22,000.0	12,380.7	10,138.9
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																								
Mar	17,248.1	7,719.3	5,438.5	737.5	3,352.9	15,367.5	3,430.2	11,937.2	135.0	-	135.0	-	36,415.0	34,898.9	227.4	1,288.8	13,699.0	8,367.2	5,331.8	82,864.6	5,935.1	39,266.4	24,317.9	13,345.3
Jun	16,367.6	7,160.6	5,269.1	718.6	3,219.3	15,652.9	3,580.9	12,072.1	120.0	-	120.0	-	36,512.5	34,974.2	250.7	1,287.5	14,061.0	8,381.3	5,679.8	82,714.0	6,023.5	38,963.7	24,252.0	13,474.7
Sep	16,685.5	7,472.6	5,353.9	693.1	3,165.9	15,926.3	3,686.6	12,239.8	120.0	-	120.0	-	36,786.5	35,395.6	271.6	1,119.3	14,025.1	8,309.4	5,715.7	83,543.4	6,023.5	40,175.9	24,656.5	12,687.4
Dec	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	18,008.1	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	90,455.4	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	4,297.9	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	20,114.4	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

Source: Insurance Companies.

<sup>1)</sup> The Government Debentures were replaced with Other Government Securities.

<sup>2)</sup> 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					Pension Fund	Reserves	Other	
		Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec. <sup>1)</sup>	Total	Shares & Other Sec.	Mortgage Loans	Other					
2015 <sup>2)</sup>	14,474.5	5,832.8	339.3	5,493.5	705.3	705.3	-	-	23,100.1	22,724.8	375.2	2,411.2	46,523.8	45,768.0	240.7	515.2	
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																	
Mar	21,412.7	7,624.6	57.2	7,567.5	528.8	528.7	0.0	0.0	43,561.6	43,485.9	75.7	1,682.3	74,810.0	73,985.7	0.0	824.3	
Jun	20,991.4	7,841.9	80.2	7,761.8	528.8	528.7	0.0	0.0	44,554.7	44,479.8	74.9	1,870.0	75,786.9	74,895.2	0.0	891.6	
Sep	21,391.1	7,089.1	52.0	7,037.0	1,001.7	896.1	105.6	0.0	48,286.1	48,189.7	96.4	1,803.9	79,571.9	78,703.0	0.0	868.8	
Dec	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	

Source: Pension Schemes

<sup>1)</sup> The Government Debentures were replaced with Other Government Securities.

<sup>2)</sup> 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	
2015 <sup>1)</sup>	217,615	36,323	27,295	2,687	24,608	6,728	6,728	0	-	116,937	41,060	15,667	60,210	30,332
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														
Mar	309,258	74,522	42,139	3,534	38,605	6,565	6,430	135	-	145,666	49,432	11,223	85,011	40,366
Jun	312,880	44,032	43,834	3,713	40,121	6,549	6,429	120	-	177,692	49,606	11,188	116,898	40,772
Sep	318,252	77,564	43,657	3,759	39,898	7,666	7,440	226	-	148,956	49,789	11,116	88,052	40,409
Dec	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	470,077	49,787	53,780	5,462	48,318	8,526	8,334	195	(4)	303,979	77,448	16,360	210,170	54,005
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	478,540	48,615	51,372	5,134	46,238	8,948	8,751	196	-	314,969	82,970	17,324	214,674	54,636
Dec	483,202	50,580	53,848	5,459	48,388	10,060	9,400	196	464	314,291	85,821	16,934	211,536	54,425
2025														
Mar	507,295	53,561	55,418	5,532	49,886	9,151	8,955	196	-	312,001	89,030	16,796	206,175	77,163
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

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	
2015 <sup>1)</sup>	217,615	17,710	49,168	5,350	2,582	41,236	130,741	78,903	1,955	4,115	45,768	19,996
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												
Mar	309,258	31,557	52,835	6,633	2,388	43,813	199,552	117,616	2,015	5,935	73,986	25,315
Jun	312,880	31,300	54,002	6,742	2,531	44,729	202,011	119,092	2,000	6,024	74,895	25,567
Sep	318,252	31,832	54,726	6,725	2,529	45,472	206,864	120,075	2,062	6,024	78,703	24,830
Dec	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	470,077	23,029	74,779	9,108	2,210	63,461	330,795	208,974	2,118	8,166	111,538	41,474
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	478,540	32,797	79,237	9,085	2,247	67,905	328,763	207,377	2,136	5,301	113,948	37,743
Dec	483,202	28,307	81,627	8,771	2,266	70,589	332,192	210,816	2,208	10,329	108,840	41,077
2025												
Mar	507,295	41,906	85,698	8,836	2,588	74,274	336,087	211,387	2,112	8,166	114,423	43,604
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

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/Surplus (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)				
2015	161,710.2	147,637.7	14,072.6	7,272.9	2,686.1	4,586.8	30,664.9	(23,392.0)	(9,319.4)	(5,264.8)	14,710.8	(15,346.0)	(5,280.0)	650.4	14,584.2	28,007.0	1,085.9	(14,508.7)			
2016	177,322.1	170,151.8	7,170.2	7,877.1	2,469.3	5,407.8	46,618.1	(38,740.9)	(31,570.7)	7,836.8	12,824.7	(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			
2020	1st Qtr	56,092.0	47,044.0	9,048.0	369.0	1.3	367.8	2,845.3	(2,476.3)	6,571.7	(3,799.0)	-	-	-	(2,772.7)	13,851.2	(24.7)	(16,599.2)			
	2nd Qtr	55,410.2	51,829.4	3,580.8	109.3	0.5	108.7	14,431.6	(14,322.3)	(10,741.5)	(1,485.8)	-	-	-	12,227.3	6,967.4	(1,163.5)	6,423.3			
	3rd Qtr	55,253.1	51,941.9	3,311.3	3,618.7	-	3,618.7	19,331.0	(15,712.3)	(12,401.0)	7,623.4	11,588.9	(3,965.5)	-	-	4,777.6	5,304.2	1,010.7	(1,537.4)		
	4th Qtr	60,646.5	98,541.4	(37,894.9)	3,484.8	0.2	3,484.6	39,506.9	(36,022.1)	(73,917.0)	(15.8)	2,387.5	(2,403.4)	-	-	73,932.8	33,779.4	789.5	39,363.8		
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)		

Sources: Ministry of Finance and Bank of Guyana.

Notes:

1. 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.

2. 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 <sup>1)</sup>	Tax Revenue													
		Total Tax Revenue	Income Tax				VAT & Excise Taxes			Taxes on International Trade					
			Total	Companies <sup>2)</sup>	Personal	Other <sup>3)</sup>	Total	Value Added Tax <sup>4)</sup>	Excise Tax <sup>4)</sup>	Total	Import Duty	Export Duty	Travel Tax	Other	
2015	161,710.2	142,896.3	54,500.2	34,606.4	19,893.7	0.0	68,806.8	35,476.4	33,330.5	14,026.6	12,357.1	11.6	1,657.9	0.0	
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	
2020															
1st Qtr	56,092.0	54,306.4	23,592.9	14,953.9	8,639.0	0.0	23,629.7	14,980.1	8,649.6	5,238.3	4,674.6	6.0	557.7	0.0	
2nd Qtr	55,410.2	52,480.7	27,039.8	17,959.6	9,080.2	0.0	17,629.3	11,148.8	6,480.5	3,792.6	3,683.7	6.2	102.6	0.0	
3rd Qtr	55,253.1	53,604.6	26,139.2	18,421.5	7,717.7	0.0	20,528.2	12,763.4	7,764.7	4,962.9	4,787.0	5.6	170.2	0.0	
4th Qtr	60,646.5	57,938.4	27,931.1	18,680.2	9,250.9	0.0	22,042.7	11,015.5	11,027.2	5,647.3	5,478.4	9.7	159.2	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	

Source: Ministry of Finance

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

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

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

<sup>4)</sup> 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 <sup>4)</sup>	Carbon Credit Sales <sup>5)</sup>			
	Total	Licences Vehicles		Environmental Tax	Environmental Levy <sup>1)</sup>	Capital Gains <sup>2)</sup>	Excise Duty	Fees, Premium & ND Surtax <sup>3)</sup>	Property Taxes			Total <sup>4)</sup>	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					Total	Property Taxes	Estate Taxes															
2015	5,562.6	653.4	496.1	0.0	286.1	291.4	598.2	3,237.4	3,200.9	36.5	18,813.9	10.6	1,175.9	1,002.5	0.0	3,512.7	7,876.6	0.0	0.0	5,235.7	0.0	0.0	0.0			
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	700.0	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	17,482.2	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			
2020																										
1st Qtr	1,845.5	306.5	0.0	512.1	80.9	177.8	466.7	301.4	292.8	8.6	1,785.6	695.3	331.6	5.0	0.0	0.0	0.0	0.0	0.0	0.0	753.7	0.0	0.0	0.0		
2nd Qtr	4,019.1	236.1	0.0	402.2	376.5	133.9	2,591.5	2,586.8	4.8	2,929.5	1,015.8	159.0	0.0	0.0	1,475.2	0.0	0.0	0.0	279.6	0.0	0.0	0.0	0.0			
3rd Qtr	1,974.4	328.2	0.0	497.2	75.8	153.6	430.6	489.0	478.9	10.1	1,648.5	752.7	237.4	0.0	0.0	0.0	0.0	0.0	0.0	658.4	0.0	0.0	0.0			
4th Qtr	2,317.2	263.7	0.0	607.8	199.5	203.8	533.2	509.2	488.8	20.4	2,708.1	316.7	333.2	0.0	0.0	0.0	700.0	0.0	0.0	1,358.2	0.0	0.0	0.0			
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	0.0	1,284.4	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			
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	0.0	1,478.6	49.6	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	0.0	1,802.5	289.4	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	0.0	755.6	46.3	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	0.0	1,301.2	272.6	41,700.0	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	0.0	748.8	142.0	41,595.8	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	0.0	879.5	405.4	43,186.1	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	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	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	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	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	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	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	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	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	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	0.0	2,101.5	7,015.4	166,383.0	3,373.8		
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	0.0	986.6	616.1	41,595.8	3,093.6		

Source: Ministry of Finance

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

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

<sup>3)</sup> Includes taxes on services such as betting shops.

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

<sup>5)</sup> 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.

<sup>6)</sup> 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 & Scl.ships	Rates, Taxes & Subvents to L.A.	Subsidies & Contribution to Local & Int'l Orgns.	Refunds of Revenue	Pensions	
2015	147,637.7	141,152.2	44,661.7	43,175.9	8,916.2	2,350.3	3,418.8	3,394.9	3,382.1	4,562.3	570.9	798.2	15,782.2	53,314.5	4,789.1	189.4	33,701.2	11.0	14,623.8	6,485.5
2016	170,151.8	163,425.0	49,360.5	46,800.6	7,398.7	2,234.9	4,370.1	4,486.3	5,262.7	4,679.4	671.0	799.2	16,898.3	67,263.9	5,557.7	183.6	42,942.9	34.6	18,545.1	6,726.8
2017	181,400.0	173,373.3	54,444.2	49,236.0	7,823.0	2,215.5	5,432.3	5,633.2	5,206.5	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
2020																				
1st Qtr	47,044.0	44,379.9	16,365.6	7,307.2	517.3	530.9	659.0	889.6	232.1	835.8	119.1	129.3	3,394.0	20,707.1	1,305.3	151.4	13,019.2	0.6	6,230.6	2,664.1
2nd Qtr	51,829.4	50,857.1	18,735.4	11,355.1	2,552.6	526.1	1,001.9	1,133.5	319.5	1,172.2	126.4	219.5	4,303.4	20,766.5	1,330.8	164.1	12,820.4	0.6	6,450.6	972.3
3rd Qtr	51,941.9	49,473.7	16,960.6	12,445.3	1,976.6	643.1	1,217.5	1,671.9	561.3	1,391.6	153.4	176.6	4,653.3	20,067.8	1,464.9	314.3	11,945.9	2.3	6,340.3	2,468.2
4th Qtr	98,541.4	96,884.5	19,790.6	41,369.7	11,494.3	782.9	3,303.4	3,282.3	7,294.0	2,334.8	436.3	1,567.2	10,874.5	35,724.2	3,850.0	610.0	16,721.5	1.6	14,541.1	1,656.9
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	10,686.5	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	2,664.4	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

Source: Ministry of Finance.

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

Table 6.4

Period	Current Receipts						Current Operating Expenses									Primary Balance <sup>4)</sup>	
	Total	Export Sales	Local Sales	Receipt from Debtors <sup>1)</sup>	VAT Refunds	Other Current Receipts	Total	Materials & Supplies	Employment Cost	Payments to Creditors <sup>2)</sup>	Local Govt. Rates & Taxes	VAT Payments	Other <sup>3)</sup>	Transfers to Central Gov't.			
														Total	Taxes (Property and Corporation)	Dividend	
2015	192,584.5	16,551.9	70,604.2	0.0	339.1	40,194.6	112,604.5	26,069.8	28,139.5	0.0	40.9	522.8	55,158.6	2,672.9	1,670.4	1,002.5	15,085.2
2016	117,899.2	18,458.4	66,351.8	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
2020	26,543.1	1,075.1	12,785.0	5,442.7	627.0	6,613.4	27,928.7	7,923.1	4,009.9	5,839.6	21.1	396.7	9,406.3	332.0	332.0	0.0	-1,385.6
1st Qtr	22,875.6	1,322.3	11,519.7	4,321.0	300.2	5,412.4	21,298.5	4,675.0	3,844.2	3,794.5	27.9	286.8	7,979.8	690.4	690.4	0.0	1,577.1
2nd Qtr	23,124.7	819.4	11,465.1	4,380.2	38.3	6,421.8	23,767.9	5,958.3	3,686.9	4,627.7	21.8	30.1	9,227.7	215.4	215.4	0.0	-643.2
3rd Qtr	33,476.7	2,350.2	15,960.6	4,497.5	305.0	10,363.4	30,659.3	8,019.9	5,146.1	6,001.0	4.4	33.2	10,711.3	743.5	243.5	500.0	2,817.4
2021	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
1st 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
2nd 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
3rd 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	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
1st 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
2nd 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
3rd 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	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
1st 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
2nd 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
3rd 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	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
1st 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
2nd 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
3rd 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	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
1st 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
2nd Qtr	51,088.3	1,259.6	18,372.3	6,965.1	98.5	24,392.8	51,069.1	19,003.2	9,021.5	9,781.9	16.1	66.6	13,038.7	141.0	141.0	0.0	19.2

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

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

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

<sup>3)</sup> Includes repairs and maintenance, freight, and other current expenditures.

<sup>4)</sup> 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	Current Interest	Current Balance	Capital Expenditure	NFPE Overall Balance (Surplus + / Deficit -)	Total Financing											Other <sup>2)</sup>
						Total	External Financing (Net)	Domestic Financing (Net)									
								Total	Banking System (net)	Non-Bank Fin. Inst. Borrowing	Holdings of Cent. Gov't. Sec. <sup>1)</sup>	Transfer from Cen. Gov't.	Special Transfers	Inter-Agency Borrowing	Privatisation Proceeds-Guysuco Land Sales		
2015	573.2	14,512.0	6,433.4	8,078.7	-8,078.7	-372.7	-7,706.0	-24,734.1	0.0	-867.9	0.0	0.0	0.0	0.0	0.0	17,896.0	
2016	1,521.5	13,068.4	1,977.0	11,091.4	-11,091.4	-1,901.2	-9,190.2	-27,196.8	0.0	1,498.0	469.9	0.0	0.0	0.0	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	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	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	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	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	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	0.0	2,202.3	
2023	136.1	4,478.7	14,707.5	1,336.0	-1,336.0	-164.0	-1,172.0	-5,793.9	0.0	-1,737.3	0.0	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	0.0	999.3	
2020																	
1st Qtr	5.5	-1,391.1	1,479.8	-2,870.9	2,870.9	-254.2	3,125.1	2,469.4	0.0	-244.1	0.0	0.0	0.0	0.0	0.0	899.8	
2nd Qtr	3.6	1,573.5	5,317.1	-3,743.6	3,743.6	230.4	3,513.2	2,799.9	0.0	-1,262.5	0.0	0.0	0.0	0.0	0.0	1,975.8	
3rd Qtr	33.5	-676.8	983.7	-1,660.5	1,660.5	-428.9	2,089.3	-4,877.7	0.0	3,906.0	0.0	0.0	0.0	0.0	0.0	3,061.1	
4th Qtr	4.9	2,812.5	6,571.6	-3,759.1	3,759.1	190.0	3,569.1	-1,720.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5,289.9	
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	0.0	174.3	
2025																	
1st Qtr	46.1	-2,877.0	2,258.2	-3,599.2	3,599.2	-142.8	7,747.6	2,336.0	0.0	1,669.6	0.0	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	0.0	-3,105.0	
3rd Qtr	88.2	-69.1	2,888.7	1,792.2	-1,792.2	534.9	-2,327.1	2,606.8	0.0	-598.4	0.0	0.0	0.0	0.0	0.0	-4,335.5	

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

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

<sup>2)</sup> Comprises changes in working capital and changes in other financial flows.

**DOMESTIC PUBLIC AND PUBLICLY GUARANTEED DEBT<sup>1)</sup>**  
(G\$ Million)

Table 7.1

Period Ended	Total Public and Publicly Guaranteed Debt	Total Public Debt Outstanding	Treasury Bills		Debentures <sup>3)</sup>	Bonds <sup>4)</sup>	CARICOM Loan <sup>5)</sup>	Other <sup>6)</sup>	Publicly Guaranteed Debt <sup>7)</sup>
			Monetary	Fiscal <sup>2)</sup>					
2015	81,693.3	81,693.3	77,436.6	-	3,898.5	3.4	354.8	-	-
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									
Mar	97,577.4	81,237.4	3,109.7	70,106.9	7,804.5	3.4	212.9	-	16,340.0
Jun	95,537.1	80,847.1	2,757.3	70,086.7	7,804.5	3.4	195.2	-	14,690.0
Sep	103,527.1	88,947.1	2,757.3	78,186.7	7,804.5	3.4	195.2	-	14,580.0
Dec	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									
Jan	451,228.8	450,728.8	997.3	245,179.5	200,042.1	4,403.4	106.5	-	500.0
Feb	445,728.8	445,228.8	997.3	239,679.5	200,042.1	4,403.4	106.5	-	500.0
Mar	450,228.8	449,728.8	997.3	244,179.5	200,042.1	4,403.4	106.5	-	500.0
Apr	454,728.8	454,228.8	997.3	249,679.5	199,042.1	4,403.4	106.5	-	500.0
May	451,603.8	451,103.8	997.3	250,679.5	199,042.1	278.4	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
Jul	479,261.0	478,761.0	997.3	280,629.5	197,042.1	3.4	88.7	-	500.0
Aug	481,046.0	480,546.0	997.3	282,414.5	197,042.1	3.4	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
Oct	490,821.0	490,321.0	997.3	292,189.5	197,042.1	3.4	88.7	-	500.0
Nov	491,321.0	490,821.0	997.3	294,689.5	195,042.1	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

Source: Bank of Guyana.

<sup>1)</sup> 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.

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

<sup>3)</sup> 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.

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

<sup>5)</sup> The CARICOM Loan was contracted to finance the construction of the CARICOM Secretariat.

<sup>6)</sup> 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.

<sup>7)</sup> 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		
2015	77,436.6	65,738.5	998.1	64,740.4	6,881.1	4,807.1	-	4,807.1	-	10.0	-
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											
Mar	73,216.6	63,766.4	997.3	62,769.1	6,493.4	2,956.9	-	2,956.9	-	-	-
Jun	72,844.0	64,666.4	1,897.3	62,769.1	6,493.4	1,684.3	-	1,684.3	-	-	-
Sep	80,944.0	71,745.1	997.3	70,747.8	7,514.6	1,684.3	-	1,684.3	-	-	-
Dec	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											
Jan	246,176.8	233,979.7	50,997.3	182,982.4	10,730.0	1,467.1	-	1,467.1	-	-	-
Feb	240,676.8	228,479.7	50,997.3	177,482.4	10,730.0	1,467.1	-	1,467.1	-	-	-
Mar	245,176.8	232,979.7	50,997.3	181,982.4	10,730.0	1,467.1	-	1,467.1	-	-	-
Apr	250,676.8	238,479.7	50,997.3	187,482.4	10,730.0	1,467.1	-	1,467.1	-	-	-
May	251,676.8	239,979.7	50,997.3	188,982.4	10,230.0	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	-	-	-
Jul	281,626.8	270,979.7	80,997.3	189,982.4	9,180.0	1,467.1	-	1,467.1	-	-	-
Aug	283,411.8	273,079.7	80,997.3	192,082.4	8,865.0	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	-	-	-
Oct	293,186.8	281,949.7	80,997.3	200,952.4	9,770.0	1,467.1	-	1,467.1	-	-	-
Nov	295,686.8	284,449.7	80,997.3	203,452.4	9,770.0	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	-

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

Table 7.3

Period Ended	Total Amount Outstanding	Bonds			CARICOM Loans <sup>2)</sup>	Total Debentures	Debentures <sup>3)</sup>						Private Sector				
		Total Bonds	Defence Bonds	NICIL Bond <sup>1)</sup>			Banking System			Non-Banks Financial Institutions	Public Sector						
							Bank of Guyana	Commercial Banks	Public Enterprise		National Insurance	Sinking Funds					
2015	4,256.7	3.4	3.4	-	354.8	3,898.5	3,898.5	-	-	-	-	-	-	-			
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																	
Mar	8,020.8	3.4	3.4	-	212.9	7,804.5	3,898.5	-	-	-	3,906.0	-	-	-			
Jun	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	-	-	3,906.0	-	-	-			
Sep	8,003.1	3.4	3.4	-	195.2	7,804.5	3,898.5	-	-	-	3,906.0	-	-	-			
Dec	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	7,150.0	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																	
Jan	204,552.0	4,403.4	3.4	4,400.00	106.5	200,042.1	198,898.5	-	-	-	1143.59	-	-	-			
Feb	204,552.0	4,403.4	3.4	4,400.00	106.5	200,042.1	198,898.5	-	-	-	1143.59	-	-	-			
Mar	204,552.0	4,403.4	3.4	4,400.00	106.5	200,042.1	198,898.5	-	-	-	1143.59	-	-	-			
Apr	203,552.0	4,403.4	3.4	4,400.00	106.5	199,042.1	197,898.5	-	-	-	1143.59	-	-	-			
May	199,427.0	278.4	3.4	275.00	106.5	199,042.1	197,898.5	-	-	-	1143.59	-	-	-			
Jun	197,409.2	278.4	3.4	275.00	88.7	197,042.1	195,898.5	-	-	-	1143.59	-	-	-			
Jul	197,134.2	3.4	3.4	-	88.7	197,042.1	195,898.5	-	-	-	1143.59	-	-	-			
Aug	197,134.2	3.4	3.4	-	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	-	-	-			
Oct	197,134.2	3.4	3.4	-	88.7	197,042.1	195,898.5	-	-	-	1143.59	-	-	-			
Nov	195,134.2	3.4	3.4	-	88.7	195,042.1	193,898.5	-	-	-	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	-	-	-			

Source: Bank of Guyana

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

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

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

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

**GOVERNMENT OF GUYANA: DEBENTURES BY MATURITY  
AND TERMS AS AT MARCH 30, 2024**  
(G\$)

Table 7.4

Item	Amount Issued	Amount Outstanding	Nominal Rate of Interest (Percent)	Issue Date	Maturity Date
<b>SPECIAL ISSUES</b>					
<b>NON-INTEREST BEARING SPECIAL ISSUE TO BOG</b>					
ISSUE NO. 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
<b>SPECIAL ISSUE TO BOG</b>					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND
<b>NON- NEGOTIABLE ISSUE TO NIS</b>					
CERTIFICATE 10 of 20	4,882,446,199	593,988,659	1.50	2016-09-16	FIXED
<b>GOG DEBENTURE CERTIFICATES</b>					
CERTIFICATE 13 to 85	200,000,000,000.00	176,000,000,000.00	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. <sup>1)</sup>	Nationalisation	Bonds
2015	1,143,086	432,869	692,190	1,921	12,600	3,473	33
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							
1st Qtr	1,298,764	450,794	814,848	17,117	12,539	3,440	28
2nd Qtr	1,291,945	446,809	812,020	17,111	12,539	3,440	28
3rd Qtr	1,293,135	449,300	811,053	16,774	12,539	3,440	29
4th Qtr	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.	2,239,005	816,346	1,290,209	116,445	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

Source: Ministry of Finance.

<sup>1)</sup> Includes External Payment Deposit Schemes (EPDS) from 1992.

IMPORTS BY END-USE (c.i.f.)

(G\$ Million)

Table 8.1(a)

Period	Total	Consumer Goods								Intermediate Goods						Capital Goods							Misc.		
		Non-Durable			Semi-Durable		Durable			Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining	Building	Other		
		Total	Food for Households	Beverage & Tobacco	Other	Clothing & Footwear	Other	Motor Car	Other																
2015	308,015.5	83,503.5	29,801.2	7,774.4	16,534.0	3,210.4	5,531.4	7,281.5	13,370.5	154,976.2	75,871.5	15,259.5	13,663.4	1,256.3	16,476.5	32,449.1	67,936.4	9,159.6	6,608.2	13,092.3	6,333.4	19,411.7	13,331.3	1,599.3	
2016	302,556.3	87,100.9	29,715.5	8,714.4	17,646.7	3,926.2	6,445.4	7,144.5	13,508.1	153,175.7	71,183.7	16,157.0	17,148.5	1,215.9	15,568.1	31,902.6	60,719.5	8,482.7	4,956.6	10,774.0	7,166.5	17,003.8	12,335.9	1,560.3	
2017	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	30291,46302	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																									
1st Qtr	134,128.8	21,749.2	8,104.2	887.3	3,410.4	1,058.6	1,266.8	2,644.8	4,377.1	66,595.7	29,556.3	4,839.3	5,902.4	297.2	7,432.3	18,568.2	45,211.1	2,359.1	2,379.0	2,552.4	29,060.1	5,578.7	3,281.9	572.8	
2nd Qtr	115,155.6	19,109.2	7,758.5	1,236.5	3,673.2	544.4	1,281.6	2,163.4	2,451.6	46,146.1	21,900.0	4,991.4	4,016.8	137.1	4,765.8	10,335.0	49,419.4	1,846.8	1,397.1	2,507.9	36,134.3	4,744.5	2,788.7	480.8	
3rd Qtr	98,975.6	29,410.9	11,002.2	3,033.8	5,418.1	1,064.5	2,629.5	2,206.0	4,056.7	46,546.6	23,828.4	2,995.6	3,336.9	188.3	4,977.3	11,220.0	22,605.6	2,183.0	2,834.2	4,721.7	4,187.1	5,354.9	3,324.7	412.5	
4th Qtr	120,453.3	32,839.9	11,733.6	3,998.1	5,182.6	1,154.1	3,221.3	3,075.0	4,475.4	60,296.5	27,578.1	3,724.0	5,361.1	210.3	12,092.4	11,330.5	26,778.1	4,593.5	3,392.3	4,387.6	5,233.0	5,665.1	3,506.7	538.8	
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	342,258.6	62,362.8	17,959.5	4,934.4	9,341.1	1,383.6	3,993.5	12,475.5	12,275.2	143,306.7	61,122.6	4,012.5	9,459.2	834.2	29,700.4	38,177.8	135,176.6	12,618.6	4,982.1	15,719.2	72,277.6	17,575.2	12,004.0	1,412.5	
2nd Qtr	885,055.5	65,403.4	16,767.7	5,467.7	12,389.1	1,662.4	4,216.9	11,379.3	13,520.4	145,075.6	60,997.5	4,554.6	13,442.9	640.5	31,165.4	34,274.7	673,688.2	14,010.3	7,370.3	15,990.1	606,743.3	15,593.4	13,980.8	888.3	
3rd Qtr	454,100.5	79,333.5	20,178.7	5,280.4	13,858.0	2,187.3	8,179.3	15,178.6	14,471.1	167,488.0	74,882.2	6,107.1	12,268.6	1,660.7	32,515.3	40,054.2	206,331.8	18,408.3	9,924.8	17,155.9	119,174.2	21,585.6	20,083.0	947.3	

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
2015	308,015.5	83,503.5	75,871.5	79,104.7	67,936.4	1,599.3
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						
1st Qtr	134,128.8	21,749.2	29,556.3	37,039.4	45,211.1	572.8
2nd Qtr	115,155.6	19,109.2	21,900.0	24,246.2	49,419.4	480.8
3rd Qtr	98,975.6	29,410.9	23,828.4	22,718.2	22,605.6	412.5
4th Qtr	120,453.3	32,839.9	27,578.1	32,718.4	26,778.1	538.8
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	342,258.6	62,362.8	61,122.6	82,184.1	135,176.6	1,412.5
2nd Qtr	885,055.5	65,403.4	60,997.5	84,078.0	673,688.2	888.3
3rd Qtr	454,100.5	79,333.5	74,882.2	92,605.8	206,331.8	947.3

Source: Bureau of Statistics.

<sup>1)</sup> 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
2015	1,491.6	404.4	367.4	383.1	329.0	7.7
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						
1st Qtr	645.5	106.5	141.8	177.6	216.8	2.7
2nd Qtr	552.3	91.7	105.0	116.3	237.0	2.3
3rd Qtr	474.7	141.1	114.3	109.0	108.4	2.0
4th Qtr	577.7	157.5	132.3	156.9	128.4	2.6
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	1,641.5	299.1	293.2	394.2	648.3	6.8
2nd Qtr	4,244.9	313.7	292.6	403.3	3,231.1	4.3
3rd Qtr	2,177.9	380.5	359.1	444.2	989.6	4.5

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
2015	234,251.8	21,537.2	16,198.3	45,588.7	0.0	15,849.8	9,020.2	1,730.9	6,265.9	103,483.7	14,577.1
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											
1st Qtr	126,350.0	4,207.3	965.6	7,627.9	51,563.1	4,026.7	1,354.7	0.0	1,913.3	50,407.9	4,283.6
2nd Qtr	130,046.4	4,582.9	669.5	17,828.6	39,848.5	2,389.3	1,346.8	0.0	1,622.5	58,949.2	2,809.1
3rd Qtr	108,490.8	2,685.5	791.0	7,772.1	44,870.4	2,174.4	1,421.8	0.0	2,061.1	44,297.5	2,417.0
4th Qtr	168,592.3	3,811.1	2,591.0	17,486.8	85,578.8	2,106.3	1,642.5	0.0	2,295.3	50,514.8	2,565.7
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	967,148.3	6,958.8	302.1	10,222.9	884,782.8	1,452.2	833.8	0.0	1,271.6	55,256.4	6,067.8
2nd Qtr	933,328.9	7,339.3	434.7	15,450.5	838,708.0	2,089.2	1,066.5	0.2	1,178.7	60,741.2	6,320.6
3rd Qtr	1,022,161.5	6,930.5	1,254.3	10,490.3	917,460.9	2,019.1	496.7	0.2	1,195.6	77,794.0	4,519.8

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
2015	1,134.4	104.3	78.4	220.8	0.0	76.8	43.7	8.4	30.3	501.1	70.6
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											
1st Qtr	606.0	20.2	4.6	36.6	247.3	19.3	6.5	0.0	9.2	241.8	20.5
2nd Qtr	623.7	22.0	3.2	85.5	191.1	11.5	6.5	0.0	7.8	282.7	13.5
3rd Qtr	520.3	12.9	3.8	37.3	215.2	10.4	6.8	0.0	9.9	212.5	11.6
4th Qtr	808.6	18.3	12.4	83.9	410.4	10.1	7.9	0.0	11.0	242.3	12.3
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	4,638.6	33.4	1.4	49.0	4,243.6	7.0	4.0	0.0	6.1	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	4,902.5	33.2	6.0	50.3	4,400.3	9.7	2.4	0.0	5.7	373.1	21.7

Source: Bureau of Statistics.

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

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\$)
2015	537,334	45,588,664	338,166	212,691	16,198,337	311,629	1,501,387	21,537,221	57,746	448,248	103,483,706	932,029	-	-	-	15,849,825	-	137,625	9,020,156	263,690	
2016	499,192	36,922,306	295,228	158,451	15,159,231	385,733	1,493,678	19,020,902	50,941	677,788	171,538,329	1,014,689	-	-	-	17,101,600	-	118,565	8,339,302	285,470	
2017	539,387	41,513,690	312,677	107,986	10,016,001	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																					
1st Qtr	87,060	7,627,921	87,617	12,825	965,564	75,286	218,670	4,207,287	19,240	157,378	50,407,855	320,297	5,051	51,563,127	10,208,715	...	4,026,692	...	16,739	1,354,714	80,931
2nd Qtr	206,879	17,828,550	86,178	8,876	669,514	75,430	143,054	4,582,929	32,036	170,390	58,949,183	345,967	7,463	39,848,505	5,339,752	...	2,389,330	...	18,914	1,346,832	71,207
3rd Qtr	82,841	7,772,129	93,820	7,524	791,049	105,137	117,112	2,685,478	22,931	135,376	44,297,514	327,217	5,046	44,870,396	8,892,253	...	2,174,357	...	19,395	1,421,821	73,309
4th Qtr	212,003	17,486,808	82,484	28,292	2,591,030	91,582	135,860	3,811,121	28,052	136,741	50,514,775	369,419	9,045	85,578,773	9,461,287	...	2,106,289	...	22,286	1,642,527	73,702
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	838,707,987	14,195,707	...	2,089,156	...	7,900	1,066,525	135,008
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	917,460,933	14,635,451	...	2,019,100	...	2,653	496,738	187,265

Source: Bureau of Statistics.

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

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

Table 8.4(a)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2015	(70,280.8)	308,015.5	237,734.6	234,251.8	3,482.8
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					
1st Qtr	(6,689.1)	134,576.7	127,887.6	126,350.0	1,537.5
2nd Qtr	15,494.4	115,155.6	130,650.0	130,046.4	603.6
3rd Qtr	11,080.8	98,975.6	110,056.4	108,490.8	1,565.6
4th Qtr	50,961.7	120,453.3	171,415.0	168,592.3	2,822.7
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	630,591.8	342,258.6	972,850.4	967,148.3	5,702.1
2nd Qtr	57,244.5	885,055.5	942,300.0	933,328.9	8,971.0
3rd Qtr	574,747.2	454,100.5	1,028,847.7	1,022,161.5	6,686.3

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
2015	(340.3)	1,491.6	1,151.3	1,134.4	16.9
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					
1st Qtr	(32.1)	645.5	613.4	606.0	7.4
2nd Qtr	74.3	552.3	626.6	623.7	2.9
3rd Qtr	53.1	474.7	527.8	520.3	7.5
4th Qtr	244.4	577.7	822.1	808.6	13.5
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	3,024.4	1,641.5	4,665.9	4,638.6	27.3
2nd Qtr	274.6	4,244.9	4,519.4	4,476.4	43.0
3rd Qtr	2,756.6	2,177.9	4,934.5	4,902.5	32.1

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
2015	594.7	598.5	3.8	591.2	598.5	7.3	273.7	357.1	83.4	864.9	955.7	90.7
2016	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												
Mar	499.2	499.2	0.0	495.8	499.2	3.4	369.1	494.1	125.0	864.9	993.3	128.4
Jun	573.1	573.1	0.0	569.7	573.1	3.4	392.3	505.5	113.2	962.0	1078.6	116.7
Sep	638.8	638.8	0.0	635.4	638.8	3.4	394.2	531.0	136.8	1029.6	1169.8	140.2
Dec	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												
Jan	736.2	736.2	0.0	732.7	736.2	3.4	445.4	610.3	164.9	1178.1	1346.5	168.3
Feb	807.4	807.4	0.0	804.0	807.4	3.4	443.9	606.6	162.6	1247.9	1414.0	166.1
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
Apr	721.4	721.4	0.0	718.0	721.4	3.4	459.6	608.6	149.0	1177.6	1330.0	152.4
May	848.1	848.1	0.0	844.7	848.1	3.4	462.9	617.5	154.6	1307.6	1465.6	158.0
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
Jul	695.6	695.6	0.0	692.2	695.6	3.4	466.5	644.4	177.9	1158.6	1340.0	181.4
Aug	701.5	701.5	0.0	698.0	701.5	3.4	486.8	671.7	185.0	1184.8	1373.2	188.4
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
Oct	704.0	704.0	0.0	700.5	704.0	3.4	508.5	689.8	181.3	1209.0	1393.7	184.7
Nov	703.2	703.2	0.0	699.8	703.2	3.4	500.0	689.4	189.4	1199.8	1392.6	192.8
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

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
<b>2023</b>															
Jan	245,371,019	235,751,551	4,678,105	1,820,253	3,121,110	3,378,888	2,504,896	134,626	378,615	360,751	248,749,907	238,256,447	4,812,731	2,198,868	3,481,861
Feb	214,274,494	206,177,068	2,944,045	2,215,151	2,938,230	2,877,475	2,145,594	162,327	407,899	161,654	217,151,968	208,322,662	3,106,372	2,623,051	3,099,884
Mar	286,872,837	272,661,926	3,439,641	2,539,196	8,232,074	3,073,338	2,295,732	155,733	314,760	307,113	289,946,175	274,957,658	3,595,375	2,853,956	8,539,187
Apr	348,700,631	338,978,867	4,278,121	2,259,116	3,184,527	3,706,674	2,612,203	278,521	365,300	450,650	352,407,305	341,591,070	4,556,641	2,624,417	3,635,177
May	285,030,241	278,123,733	3,501,868	2,304,048	1,100,591	2,694,513	2,010,666	168,085	271,293	244,470	287,724,754	280,134,399	3,669,953	2,575,341	1,345,061
Jun	248,664,192	237,661,274	3,653,599	2,195,062	5,154,257	2,574,389	2,093,474	123,065	164,195	193,654	251,238,580	239,754,748	3,776,664	2,359,257	5,347,911
Jul	331,230,532	316,340,910	8,212,318	3,088,066	3,589,238	3,112,986	2,517,580	63,904	206,922	324,580	334,343,518	318,858,490	8,276,222	3,294,988	3,913,818
Aug	270,319,951	254,612,663	3,384,304	2,258,986	10,063,997	2,602,120	1,833,562	142,695	414,355	211,507	272,922,071	256,446,225	3,526,999	2,673,341	10,275,505
Sep	408,706,203	386,240,549	5,082,295	2,262,088	15,121,270	4,340,944	3,644,125	188,929	248,486	259,403	413,047,146	389,884,674	5,271,224	2,510,574	15,380,674
Oct	306,317,403	294,713,306	3,666,319	3,897,752	4,040,026	2,857,471	2,448,388	145,979	135,382	127,722	309,174,874	297,161,694	3,812,298	4,033,133	4,167,748
Nov	246,568,837	234,619,387	2,931,155	1,658,095	7,360,200	2,611,107	2,143,154	170,954	77,721	219,277	249,179,944	236,762,541	3,102,109	1,735,817	7,579,477
Dec	409,903,795	387,366,629	4,336,411	3,210,888	14,989,866	3,913,898	3,195,925	208,131	101,448	408,394	413,817,693	390,562,554	4,544,542	3,312,336	15,398,260
<b>Total</b>	<b>3,601,960,133</b>	<b>3,443,247,864</b>	<b>50,108,180</b>	<b>29,708,702</b>	<b>78,895,387</b>	<b>37,743,802</b>	<b>29,445,299</b>	<b>1,942,950</b>	<b>3,086,377</b>	<b>3,269,176</b>	<b>3,639,703,935</b>	<b>3,472,693,163</b>	<b>52,051,130</b>	<b>32,795,079</b>	<b>82,164,562</b>
<b>2024</b>															
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	286,337,177	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
<b>Total</b>	<b>3,981,765,417</b>	<b>3,841,375,413</b>	<b>41,880,246</b>	<b>31,794,544</b>	<b>66,715,213</b>	<b>32,859,306</b>	<b>27,266,386</b>	<b>2,070,271</b>	<b>1,981,500</b>	<b>1,541,149</b>	<b>4,014,624,723</b>	<b>3,868,641,799</b>	<b>43,950,517</b>	<b>33,776,044</b>	<b>68,256,363</b>
<b>2025</b>															
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
<b>Total</b>	<b>3,895,196,252</b>	<b>3,744,004,607</b>	<b>42,401,209</b>	<b>34,496,952</b>	<b>74,293,484</b>	<b>18,585,343</b>	<b>15,559,704</b>	<b>1,358,443</b>	<b>1,126,475</b>	<b>540,721</b>	<b>3,913,781,595</b>	<b>3,759,564,311</b>	<b>43,759,652</b>	<b>35,623,427</b>	<b>74,834,205</b>

Sources: Commercial Banks and Non-Bank Dealers.

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

Table 8.6(b)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
<b>2023</b>															
Jan	251,539,142	240,475,608	5,127,471	2,494,061	3,442,003	2,578,167	2,152,772	64,930	161,447	199,018	254,117,309	242,628,380	5,192,400	2,655,508	3,641,021
Feb	215,845,290	208,180,295	2,924,236	1,726,046	3,014,712	2,851,947	2,088,334	163,419	410,069	190,125	218,697,236	210,268,629	3,087,655	2,136,115	3,204,837
Mar	265,600,361	249,565,330	3,654,082	2,837,055	9,543,893	2,860,131	2,178,161	106,749	334,858	240,364	268,460,492	251,743,491	3,760,831	3,171,913	9,784,257
Apr	353,447,311	344,718,775	4,000,904	2,047,495	2,680,137	3,734,831	2,355,900	383,304	448,030	547,597	357,182,143	347,074,675	4,384,208	2,495,525	3,227,734
May	263,387,971	255,602,820	3,794,307	2,423,998	1,566,847	2,484,588	2,262,344	46,036	112,702	63,505	265,872,558	257,865,164	3,840,343	2,536,700	1,630,352
Jun	262,110,612	250,452,702	4,229,736	1,835,770	5,592,404	2,836,037	2,179,204	165,019	194,773	297,040	264,946,648	252,631,906	4,394,755	2,030,543	5,889,445
Jul	342,677,275	329,809,557	6,595,173	3,648,765	2,623,779	2,914,737	2,164,069	123,679	321,224	305,765	345,592,011	331,973,626	6,718,852	3,969,989	9,299,544
Aug	264,926,826	249,304,671	4,110,864	2,019,968	9,491,323	2,481,938	1,657,065	166,399	352,911	305,563	267,408,764	250,961,736	4,277,263	2,372,879	9,796,886
Sep	362,698,301	341,806,780	3,896,749	2,425,691	14,569,081	3,692,559	3,293,933	67,514	221,033	110,079	366,390,861	345,100,713	3,964,263	2,646,724	14,679,160
Oct	314,932,725	300,250,641	4,841,013	3,386,275	6,454,796	3,121,943	2,414,965	237,243	180,785	288,950	318,054,668	302,665,606	5,078,256	3,567,060	6,743,746
Nov	263,180,354	255,706,500	3,064,930	1,516,082	2,892,841	2,861,100	2,590,313	90,572	112,803	67,412	266,041,454	258,296,813	3,155,503	1,628,885	2,960,253
Dec	404,874,486	389,801,368	4,177,339	3,688,466	7,207,313	4,624,420	3,428,369	342,937	205,862	647,251	409,498,906	393,229,737	4,520,276	3,894,328	7,854,564
<b>Total</b>	<b>3,565,220,655</b>	<b>3,415,675,047</b>	<b>50,416,805</b>	<b>30,049,674</b>	<b>69,079,129</b>	<b>37,042,396</b>	<b>28,765,429</b>	<b>1,957,800</b>	<b>3,056,498</b>	<b>3,262,670</b>	<b>3,602,263,051</b>	<b>3,444,440,476</b>	<b>52,374,605</b>	<b>33,106,171</b>	<b>72,341,799</b>
<b>2024</b>															
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	300,044,370	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
<b>Total</b>	<b>3,973,735,401</b>	<b>3,824,786,183</b>	<b>42,136,916</b>	<b>30,994,649</b>	<b>75,817,653</b>	<b>32,321,783</b>	<b>27,111,164</b>	<b>1,874,706</b>	<b>1,951,920</b>	<b>1,383,993</b>	<b>4,006,057,184</b>	<b>3,851,897,347</b>	<b>44,011,622</b>	<b>32,946,569</b>	<b>77,201,646</b>
<b>2025</b>															
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
<b>Total</b>	<b>3,853,169,470</b>	<b>3,699,801,888</b>	<b>43,099,485</b>	<b>35,290,653</b>	<b>74,977,444</b>	<b>18,447,830</b>	<b>15,353,365</b>	<b>1,378,513</b>	<b>1,133,157</b>	<b>582,795</b>	<b>3,871,617,301</b>	<b>3,715,155,253</b>	<b>44,477,998</b>	<b>36,423,810</b>	<b>75,560,239</b>

Sources: Commercial Banks and Non-bank Dealers.

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

Table 8.7(a)

Item	2024 Jan-Sep	2025 Jan-Sep
<b>CURRENT ACCOUNT</b>		
<b>Merchandise Trade</b>		
Exports f.o.b.	14,849.8	14,119.4
Imports c.i.f.	(5,020.7)	(8,064.3)
<b>Net Services</b>	<b>(5,920.7)</b>	<b>(4,965.6)</b>
Non Factor Services (net)	(4,080.9)	(2,959.1)
Factor Services (net)	(1,839.8)	(2,006.5)
<b>Unrequited Transfers</b>	<b>800.1</b>	<b>748.8</b>
<b>CAPITAL ACCOUNT</b>	<b>(4,830.2)</b>	<b>(1,860.2)</b>
<b>Capital Transfer</b>	<b>6.7</b>	<b>18.2</b>
<b>Medium and Long Term Capital (net)</b>	<b>(4,904.1)</b>	<b>(1,669.1)</b>
Non-Financial Public Sector (net)	(619.5)	323.2
Disbursements	406.9	644.6
Amortization	(59.5)	(79.3)
Other	(966.9)	(242.1)
SDR allocation	-	-
Natural Resource Fund <sup>1)</sup>	(1,816.9)	(1,642.1)
Natural Resource Fund Withdrawl	850.0	1,400.0
Private Sector (net)	(4,284.6)	(1,992.4)
Foreign Direct Investment (Net) <sup>2)</sup>	(4,219.8)	(1,933.1)
Portfolio Investment (Private Citizens)	(64.8)	(59.3)
<b>Short Term Capital (net) <sup>3)</sup></b>	<b>67.2</b>	<b>(209.2)</b>
<b>ERRORS AND OMISSIONS</b>	<b>(13.4)</b>	<b>(14.8)</b>
<b>OVERALL BALANCE</b>	<b>(135.2)</b>	<b>(36.6)</b>
<b>FINANCING</b>	<b>135.2</b>	<b>36.6</b>
Change in Net Foreign Assets of Bank of Guyana (-increase) <sup>4)</sup>	135.2	36.6
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	-	-
Debt Relief	-	-
Debt stock Restructuring	-	-
Debt Forgiveness	-	-

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

Notes:

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

<sup>2)</sup> Includes FDI inflows minus outflows minus oil cost recovery.

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

**TRANSFERS**  
(US\$ Million)

Table 8.7(b)

Item	2016		2017		2018		2019		2020		2021			2022			2023			2024			2025		
	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun	3rd Qtr												
<b>NET TRANSFERS</b>	360.3	281.6	514.1	621.3	671.2	229.2	511.2	774.3	1,053.2	238.4	519.6	795.5	1,056.3	309.7	544.4	853.6	1,170.7	246.2	561.7	789.3	892.2	254.1	479.7	748.8	
General Government	-	-	39.8	39.8	10.7	9.3	7.4	48.0	-	-	-	2.1	-	0.5	-	-	-	-	3.2	5.6	-	-	-	-	
Other Sectors	360.3	281.6	514.1	581.5	631.4	218.5	501.9	766.9	1,005.2	238.4	519.6	795.5	1,056.3	307.6	544.4	853.6	1,170.2	246.2	561.7	789.3	892.2	250.9	474.2	748.8	
<b>Worker's Remittances</b>	195.1	212.1	249.1	274.2	345.2	96.1	192.1	306.8	405.1	87.0	196.9	296.4	404.9	103.6	205.4	306.9	392.9	82.5	219.0	328.6	421.3	105.6	167.6	295.9	
MONTRANS	153.6	170.0	198.1	207.5	269.1	75.4	161.2	240.5	325.6	78.0	162.1	239.2	320.4	74.0	147.5	216.0	286.9	65.8	131.4	198.7	260.0	49.7	97.3	134.7	
BANKS	32.4	9.9	14.4	8.2	12.8	3.8	5.4	11.1	8.0	(5.0)	(5.0)	(2.8)	3.0	10.4	16.0	27.8	25.7	3.1	42.7	61.9	75.3	36.9	35.4	94.1	
NBANKS	(1.5)	2.8	3.8	3.7	1.2	0.5	1.1	1.3	1.8	0.6	0.4	0.7	0.5	0.5	0.8	1.8	1.7	0.5	1.1	1.3	1.8	0.8	1.5	1.6	
Other	10.7	29.3	32.8	54.8	62.1	16.4	24.4	53.9	69.7	14.2	39.4	59.3	81.0	18.7	41.1	61.4	78.6	13.1	43.8	65.7	84.3	18.2	33.5	65.5	
<b>Other Current Transfers</b>	145.0	46.1	228.0	265.6	239.3	99.3	267.6	411.9	551.9	128.2	292.4	450.8	598.3	180.9	308.7	507.3	733.9	162.0	340.1	457.4	467.2	143.3	302.6	446.9	
Remittances/Receipts to bank accounts abroad	113.0	45.1	201.1	239.6	230.6	98.4	252.8	386.3	523.1	118.1	287.9	443.8	590.3	173.5	326.5	501.4	719.3	162.6	341.9	454.9	455.1	143.0	302.7	445.1	
Other Unreqd Transfers	1.5	(24.5)	(7.7)	17.5	4.2	0.3	16.6	34.8	44.5	22.6	23.8	30.4	33.8	10.1	(0.3)	15.3	15.8	(0.6)	(2.6)	2.2	10.8	0.1	(0.9)	1.0	
Remittance Received/Made by Foreign Embassies	30.5	25.5	34.6	8.4	4.6	0.7	(1.7)	(9.2)	(15.7)	(12.5)	(19.3)	(23.3)	(25.8)	(2.7)	(17.5)	(9.3)	(1.1)	0.0	0.9	0.3	1.3	0.2	0.8	0.8	
<b>Inkind Transfers</b>	20.2	23.5	37.0	41.7	46.8	23.1	42.2	48.2	48.2	23.1	30.3	48.2	53.0	23.1	30.3	39.4	43.3	1.8	2.6	3.4	3.7	2.0	3.9	6.0	
<b>CREDITS</b>	645.7	676.7	776.6	869.1	846.6	269.4	625.0	981.2	1,347.2	350.0	737.8	1,098.7	1,417.1	366.9	690.0	1,061.7	1,408.5	306.6	667.0	989.6	1,207.5	306.8	613.4	912.0	
General Government	-	-	39.8	39.8	10.7	9.3	7.4	48.0	-	-	2.1	-	0.5	-	-	-	-	3.2	5.6	-	-	-	-		
Other Sectors	645.7	676.7	776.6	829.3	806.7	258.7	615.7	973.8	1,299.2	350.0	737.8	1,098.7	1,417.1	364.9	690.0	1,061.7	1,408.0	306.6	667.0	989.6	1,207.5	303.5	607.8	912.0	
<b>Worker's Remittances</b>	318.1	317.2	350.4	373.9	425.9	117.9	237.0	395.1	537.4	124.6	257.9	381.0	510.9	127.0	249.8	378.5	499.9	122.2	281.6	428.1	555.0	140.1	259.5	419.6	
MONTRANS	205.1	224.0	237.1	244.8	308.0	83.8	176.9	263.8	357.3	85.3	177.3	263.4	354.6	83.1	166.7	246.9	331.0	77.8	156.4	239.6	317.1	66.8	133.4	194.8	
BANKS	52.7	22.1	31.4	30.2	26.2	9.3	21.4	43.2	59.9	11.4	22.6	31.0	39.2	15.0	26.6	45.4	54.9	16.6	62.8	93.3	114.4	42.2	68.2	133.7	
NBANKS	34.4	24.9	30.3	24.1	6.5	2.7	5.5	9.2	12.7	3.0	6.4	10.4	14.9	3.5	6.6	10.5	14.0	3.3	6.1	9.5	12.6	3.1	6.0	7.2	
Other	26.0	46.1	51.6	74.8	85.1	22.1	33.1	78.9	107.5	24.9	51.6	76.2	102.2	25.4	50.0	75.7	100.0	24.4	56.3	85.6	111.0	28.0	51.9	83.9	
<b>Other Current Transfers</b>	303.3	331.5	384.3	409.2	330.1	116.2	334.6	528.0	711.1	201.0	448.0	667.0	850.4	213.3	408.3	641.7	862.5	181.2	381.3	556.1	646.6	160.2	341.8	482.4	
Receipts from bank accounts abroad	258.4	267.1	331.6	355.9	311.8	110.9	303.8	471.5	632.6	165.8	374.2	571.1	740.7	194.8	376.8	593.6	806.5	177.6	374.7	523.2	600.9	156.2	332.2	474.6	
Other Unreqd Transfers	13.7	37.6	11.7	40.6	11.0	2.7	24.5	47.4	65.2	30.7	58.3	77.4	89.8	17.2	29.8	46.3	50.9	3.6	5.6	27.5	38.2	3.6	8.6	6.7	
Remittance Received from Foreign Embassies	31.2	26.7	41.0	12.7	7.3	2.7	6.2	9.1	13.4	4.5	15.5	18.5	20.0	1.3	1.7	1.9	5.2	0.0	1.0	5.5	7.5	0.4	1.0	1.0	
<b>Inkind Transfers</b>	24.3	28.0	42.0	46.1	50.8	24.5	44.1	50.7	50.7	24.5	31.9	50.7	55.8	24.5	31.9	41.4	45.6	3.2	4.2	5.4	6.0	3.3	6.5	10.0	
<b>DEBITS</b>	285.4	395.1	262.5	247.8	175.3	40.2	113.8	207.0	294.0	111.7	218.2	303.3	360.9	57.3	145.6	208.1	237.8	60.4	105.3	200.3	315.3	52.7	133.6	163.1	
General Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Other Sectors	285.4	395.1	262.5	247.8	175.3	40.2	113.8	207.0	294.0	111.7	218.2	303.3	360.9	57.3	145.6	208.1	237.8	60.4	105.3	200.3	315.3	52.7	133.6	163.1	
<b>Worker's Remittances</b>	123.0	105.2	101.3	99.8	80.7	21.8	44.9	88.4	132.3	37.5	61.0	84.6	106.1	23.4	44.4	71.6	107.0	39.7	62.6	99.5	133.7	34.5	91.8	123.6	
MONTRANS	51.5	54.0	39.0	37.3	38.9	8.5	15.7	23.3	31.8	7.2	15.2	24.2	34.3	9.2	19.2	30.9	44.1	12.0	25.0	39.9	57.0	17.1	36.2	60.1	
BANKS	20.4	12.2	17.1	22.1	13.4	5.5	16.0	32.1	51.9	17.2	27.6	33.8	36.2	4.5	10.5	17.6	29.2	13.6	20.1	31.5	39.1	5.2	32.8	39.6	
NBANKS	35.8	22.2	26.4	20.4	5.3	2.2	4.4	7.9	10.9	2.4	6.0	9.7	14.4	3.0	5.8	8.7	12.3	2.8	5.0	8.2	10.8	2.3	4.5	5.6	
Other	15.3	16.8	18.8	20.0	23.0	5.7	8.8	25.0	37.8	10.7	12.2	16.9	21.2	6.7	8.9	14.3	21.4	11.3	12.5	19.9	26.7	9.9	18.4	18.4	
<b>Other Current Transfers</b>	158.3	285.4	156.3	143.6	90.7	16.9	67.0	116.1	159.2	72.7	155.6	216.1	252.1	32.4	99.6	134.4	128.6	19.2	41.1	98.8	179.4	16.9	39.2	35.5	
Remittances to bank accounts abroad	145.4	222.0	130.4	116.3	81.2	12.5	51.1	85.2	109.5	47.7	86.3	127.3	150.3	21.3	50.3	92.1	87.2	15.0	32.8	68.3	145.7	13.1	29.5	29.5	
Other Unreqd Transfers	12.2	62.2	19.4	23.1	6.8	2.4	7.9	12.6	20.7	8.1	34.5	47.0	56.0	7.1	30.0	31.1	35.1	4.2	8.2	25.3	27.4	3.6	9.5	5.8	
Remittance made to Foreign Embassies	0.7	1.2	6.4	4.3	2.7	2.0	8.0	18.3	29.1	17.0	34.8	41.8	45.8	4.0	19.2	11.2	6.2	0.0	0.1	5.2	6.2	0.2	0.3	0.3	
<b>Inkind Transfers</b>	4.1	4.5	4.9	4.4	3.9	1.4	2.0	2.5	2.5	1.4	1.6	2.5	2.8	1.4	1.6	2.0	2.3	1.4	1.6	2.0	2.3	1.3	2.6	4.0	

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

Notes:

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

Table 8.7(c)

Item	2020				2021				2022				2023				2024				2025			
	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	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep
<b>BY SECTOR</b>																								
Forestry <sup>1)</sup>	-	1.0	1.3	1.5	1.7	0.9	1.6	2.3	2.9	-	-	-	-	-	-	-	0.2	0.2	-	(0.4)	(0.4)			
Agriculture	(2.4)	-	-	-	-	-	-	-	-	16.4	16.4	16.4	-	16.4	16.4	19.4	-	-	-	-	-	-	-	
Manufacturing & Distribution	26.4	8.5	16.9	29.6	43.5	7.4	17.0	26.6	39.6	11.7	35.5	17.1	28.0	10.4	43.7	75.0	93.8	1.0	5.6	10.2				
Mining	(33.1)	(6.9)	(9.8)	22.2	13.3	(5.1)	20.2	46.6	72.9	10.0	21.6	32.2	25.8	16.6	23.3	29.8	25.2	2.0	2.4	3.9				
Energy (Oil & Gas)	2,050.9	628.5	1,336.5	1,772.6	4,399.7	1,086.5	1,902.0	3,129.2	4,269.1	943.0	3,918.4	5,063.8	7,080.2	2,318.6	4,454.1	6,293.5	10,176.4	2,130.8	6,551.5	9,162.8				
Information and Telecommunication Technology (ICT)	31.7	(5.4)	(4.0)	7.7	9.3	(6.3)	4.8	6.0	7.2	5.3	19.0	24.5	13.7	7.2	28.3	28.4	75.4	(21.2)	(40.1)	(37.8)				
Tourism and Hospitality (Tourism)	0.3	0.2	0.3	0.8	0.6	0.2	0.7	1.2	1.7	0.2	32.9	33.4	33.9	1.1	34.5	35.0	35.8	-	-	-				
Transport	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
<b>TOTAL INFLOW</b>	<b>2,073.8</b>	<b>625.9</b>	<b>1,341.2</b>	<b>1,834.5</b>	<b>4,468.1</b>	<b>1,083.7</b>	<b>1,946.3</b>	<b>3,211.9</b>	<b>4,393.4</b>	<b>970.2</b>	<b>4,043.7</b>	<b>5,187.4</b>	<b>7,197.9</b>	<b>2,353.8</b>	<b>4,600.2</b>	<b>6,478.3</b>	<b>10,426.1</b>	<b>2,112.6</b>	<b>6,519.0</b>	<b>9,138.7</b>				
<b>OUTFLOW</b>	<b>13.6</b>	<b>1.1</b>	<b>2.2</b>	<b>8.3</b>	<b>14.9</b>	<b>4.6</b>	<b>4.6</b>	<b>4.6</b>	<b>4.7</b>	<b>0.0</b>	<b>0.8</b>	<b>3.1</b>	<b>6.9</b>	<b>(1.2)</b>	<b>2.8</b>	<b>4.1</b>	<b>7.8</b>	<b>2.6</b>	<b>5.1</b>	<b>1,271.3</b>				
<b>NET FDI FLOW</b>	<b>2,060.2</b>	<b>624.8</b>	<b>1,339.0</b>	<b>1,826.2</b>	<b>4,453.2</b>	<b>1,079.1</b>	<b>1,941.8</b>	<b>3,207.3</b>	<b>4,388.7</b>	<b>970.2</b>	<b>4,042.9</b>	<b>5,184.4</b>	<b>7,191.0</b>	<b>2,355.1</b>	<b>4,597.4</b>	<b>6,474.2</b>	<b>10,418.3</b>	<b>2,110.0</b>	<b>6,513.9</b>	<b>7,867.3</b>				
Oil Cost Recovery	790.7	511.2	972.5	1,635.8	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				
<b>NET FDI FLOW (after cost recovery)</b>	<b>1,269.5</b>	<b>113.6</b>	<b>366.5</b>	<b>190.5</b>	<b>2,221.6</b>	<b>280.4</b>	<b>(767.5)</b>	<b>1,571.5</b>	<b>(3,053.9)</b>	<b>(1,020.9)</b>	<b>9.1</b>	<b>(789.7)</b>	<b>(1,189.9)</b>	<b>(1,371.5)</b>	<b>(2,907.3)</b>	<b>(4,219.8)</b>	<b>(3,477.9)</b>	<b>(1,047.0)</b>	<b>(97.2)</b>	<b>(1,933.1)</b>				
<b>BY COUNTRY OF ORIGIN</b>																								
Australia	(4.2)	0.0	1.0	(0.5)	(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				
China	20.6	1.1	1.1	34.8	38.6	1.1	2.3	3.4	4.5	1.1	2.3	3.4	4.5	1.1	2.3	3.4	4.5	-	-	-				
USA	2,029.1	591.5	1,291.5	1,704.3	4,282.8	1,073.1	1,905.6	3,124.1	4,255.2	852.3	3,812.2	4,907.4	6,885.9	2,284.9	4,405.7	6,269.4	10,068.5	2,118.2	6,539.2	9,212.5				
Canada	(27.3)	0.7	3.3	13.4	69.4	0.6	(22.1)	(19.2)	(16.2)	62.0	65.7	70.9	73.8	9.2	14.8	20.3	42.8	-	-	-				
UK	40.3	31.0	43.2	55.9	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				
Trinidad & Tobago	5.9	4.4	5.3	7.1	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				
Spain	(11.3)	(0.1)	(0.3)	(1.4)	(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	0.2	0.2	0.8	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	0.0	(6.5)	(6.5)	(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	-	-	-				
Malaysia	(2.7)	1.0	1.3	1.5	1.7	0.9	1.6	2.3	2.9	-	-	-	-	0.2	0.2	-	(0.4)	(0.4)						
Mexico	10.9	(3.7)	(3.3)	10.2	7.1	(3.7)	7.5	8.8	10.1	2.5	14.7	19.2	22.1	4.1	11.5	15.8	21.4	(16.9)	(33.9)	(28.2)				
El Salvador	6.6	1.6	2.7	4.2	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)	(5.9)	(7.8)	(12.7)	(30.4)	(4.1)	(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)					
India <sup>2)</sup>	-	-	-	-	-	-	-	-	-	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	-	-	-				
Other	12.5	4.0	9.3	23.3	31.5	5.2	9.6	14.0	18.3	4.9	72.4	81.1	89.8	9.2	88.0	96.7	109.7	8.4	7.0	6.3				
<b>TOTAL INFLOW</b>	<b>2,073.8</b>	<b>625.9</b>	<b>1,341.2</b>	<b>1,834.5</b>	<b>4,468.1</b>	<b>1,083.7</b>	<b>1,946.4</b>	<b>3,211.9</b>	<b>4,393.4</b>	<b>970.2</b>	<b>4,043.7</b>	<b>5,187.4</b>	<b>7,197.9</b>	<b>2,353.8</b>	<b>4,600.2</b>	<b>6,538.3</b>	<b>10,401.2</b>	<b>2,112.6</b>	<b>6,519.0</b>	<b>9,198.7</b>				
<b>OUTFLOW</b>	<b>13.6</b>	<b>1.1</b>	<b>2.2</b>	<b>8.3</b>	<b>14.9</b>	<b>4.6</b>	<b>4.6</b>	<b>4.6</b>	<b>4.7</b>	<b>0.0</b>	<b>0.8</b>	<b>3.1</b>	<b>6.9</b>	<b>(1.2)</b>	<b>2.8</b>	<b>4.1</b>	<b>7.8</b>	<b>2.6</b>	<b>5.1</b>	<b>1,271.3</b>				
<b>NET FDI FLOW</b>	<b>2,060.2</b>	<b>624.8</b>	<b>1,339.0</b>	<b>1,826.2</b>	<b>4,453.2</b>	<b>1,079.1</b>	<b>1,941.8</b>	<b>3,207.3</b>	<b>4,388.8</b>	<b>970.2</b>	<b>4,042.9</b>	<b>5,184.4</b>	<b>7,191.1</b>	<b>2,355.1</b>	<b>4,597.4</b>	<b>6,534.2</b>	<b>10,393.4</b>	<b>2,110.0</b>	<b>6,513.9</b>	<b>7,927.3</b>				
Oil Cost Recovery	790.7	511.2	972.5	1,635.8	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				
<b>NET FDI FLOW (after cost recovery)</b>	<b>1,269.5</b>	<b>113.6</b>	<b>366.5</b>	<b>190.5</b>	<b>2,221.6</b>	<b>280.4</b>	<b>(767.5)</b>	<b>1,571.5</b>	<b>(3,053.9)</b>	<b>(1,020.9)</b>	<b>9.1</b>	<b>(789.7)</b>	<b>(1,189.9)</b>	<b>(1,371.5)</b>	<b>(2,907.3)</b>	<b>(4,159.8)</b>	<b>(3,502.8)</b>	<b>(1,047.0)</b>	<b>(97.2)</b>	<b>(1,873.1)</b>				

Source: Bank of Guyana, Private Enterprises

<sup>1)</sup> Prior to 2021, Forestry was included in Agriculture.

<sup>2)</sup> Prior to 2023, India was included in Other.

**Guyana**  
**Balance of Payments, BPM6 Presentation**  
**US\$ Millions**

Table 8.8

Old Presentation	2024 Jan-Sep	2025 Jan-Sep	BPM 6 Presentation	2024 Jan-Sep	2025 Jan-Sep
<b>CURRENT ACCOUNT</b>	<b>4,649.97</b>	<b>4,649.97</b>	<b>CURRENT ACCOUNT</b>	<b>4,530.34</b>	<b>2,093.29</b>
Merchandise Trade	<b>9,772.40</b>	<b>9,772.40</b>	Merchandise Trade	<b>10,498.54</b>	<b>6,308.46</b>
Exports f.o.b.	14,849.82	14,119.44	Exports f.o.b.	14,849.82	14,119.44
Imports c.i.f.	(5,020.75)	(8,064.34)	Imports f.o.b.	4,351.28	7,810.98
<b>Non-Factor Services</b>	<b>(4,083.54)</b>	<b>(4,083.54)</b>	<b>Services</b>	<b>(4,080.60)</b>	<b>(2,957.47)</b>
Credits	561.47	619.19	Credits (Exports)	566.93	619.19
Debits	(4,642.37)	(3,578.26)	Debits (Imports)	4,647.54	3,576.66
<b>Factor Services</b>	<b>(1,828.22)</b>	<b>(1,828.22)</b>	<b>Primary Income</b>	<b>(2,687.28)</b>	<b>(2,006.51)</b>
Credits	138.51	108.12	Credits	138.51	108.12
Debits	(1,978.33)	(2,114.63)	Debits	2,825.79	2,114.63
<b>Transfers</b>	<b>789.32</b>	<b>789.32</b>	<b>Secondary Income</b>	<b>799.69</b>	<b>748.81</b>
Credits	1,004.53	922.60	Credits	998.99	922.60
Debits	(204.44)	(173.79)	Debits	199.29	173.79
<b>CAPITAL ACCOUNT</b>	<b>(4,763.14)</b>	<b>(4,763.14)</b>	<b>CAPITAL ACCOUNT</b>	<b>6.70</b>	<b>18.19</b>
Capital Transfers	6.70	18.19	Capital Transfers	6.70	18.19
			<i>Net lending(+) / Net Borrowing(-) (Balance of the Current and Capital Accounts)</i>	<b>4,537.04</b>	<b>2,111.48</b>
			<b>FINANCIAL ACCOUNT</b>	<b>4,568.86</b>	<b>1,742.18</b>
			<i>Net lending(+) / Net Borrowing(-) (Balance of the Financial Account)</i>		
<i>Private Sector (net) FDI</i>	<i>(4,219.84)</i>	<i>(1,933.05)</i>	<b>Direct Investment net</b>	<b>4,216.53</b>	<b>1,952.09</b>
			Net acquisition of financial assets	0.81	1,271.38
			Net incurrence of liabilities	(4,215.72)	(680.71)
			<i>of which Withdrawals of equity (cost recovery)</i>	10,694.04	9,800.39
<i>Private Sector (net)- Portfolio net</i>	<i>(64.77)</i>	<i>(59.30)</i>	<b>Portfolio Investment</b>	<b>(64.77)</b>	<b>(59.30)</b>
			Net acquisition of financial assets	14.37	6.95
			Net incurrence of liabilities	79.14	66.25
			<b>Other Investment</b>	<b>552.31</b>	<b>(114.00)</b>
			Net acquisition of financial assets	899.74	451.28
			Net incurrence of liabilities	347.42	565.28
			Currency and deposits	899.74	451.28
			Net acquisition of financial assets	899.74	451.28
Non-Fin Public Sector Other- NRF	(1,816.89)	(1,642.07)	<i>of which - NRF deposit (Gov't share of Profit Oil + Royalty)</i>	<i>1,816.89</i>	<i>1,642.07</i>
Non-Fin Public Sector Other- NRF Withdrawl	850.00	1,400.00	<i>of which - NRF withdrawl</i>	<i>(850.00)</i>	<i>(1,400.00)</i>
Non-Fin Public Sector Other- Short Term capital	67.15	(209.21)	<i>of which - Short term capital (- drawdown + increase)</i>	<i>(67.15)</i>	<i>209.21</i>
Non-Fin Public Sector Capital - Disbursement + Amortisation	347.42	565.28	Net incurrence of liabilities	-	-
			<b>Loans</b>	<b>(347.42)</b>	<b>(565.28)</b>
			Net acquisition of financial assets	-	-
			Net incurrence of liabilities	347.42	565.28
			<i>Disbursements</i>	<i>406.94</i>	<i>644.59</i>
			<i>Amortization</i>	<i>59.52</i>	<i>79.31</i>
Non-Fin Public Sector - SDR Allocation	0.00	0.00	<b>SDR Allocation (net incurrence of liabilities)</b>	<b>0.00</b>	<b>0.00</b>
Change in net foreign assets of Bank of Guyana or Overall Balance	135.21	36.61	<b>Reserves (- drawdown + increase)</b>	<b>(135.21)</b>	<b>(36.61)</b>

**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 transactions 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			
	Q4	Q4	Q4	Q4	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	
<b>NET INTERNATIONAL INVESTMENT POSITION</b>																									
Net Direct Investment	(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)	(7,146.0)	(5,501.5)	(3,769.6)	(2,093.5)	(1,124.9)	2,094.8	(932.1)	(322.0)	
Net Portfolio Investment	(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)	(6,771.0)	(5,417.5)	(4,044.6)	(2,623.5)	(1,202.4)	(311.1)	(3,216.2)	(1,451.4)	
Equity and investment fund shares	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Debt Securities	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	
Net Other Investment	(1,055.1)	(1,311.3)	(1,775.5)	(2,164.0)	(1,759.2)	(1,529.7)	(1,331.3)	(1,504.4)	(1,355.3)	(2,854.9)	(2,861.9)	(2,662.2)	(2,340.5)	(2,412.2)	(2,145.5)	(1,933.2)	(1,926.6)	(1,602.9)	(1,063.6)	(873.2)	620.0	912.2	536.9	(584.9)	
Currency and Deposits	59.5	32.4	25.7	121.5	361.9	492.5	629.0	672.7	815.3	922.3	902.7	1,112.1	1,498.9	1,501.1	1,794.8	1,907.6	2,055.1	2,356.3	2,902.3	3,212.0	3,052.8	3,349.8	3,176.9	3,624.8	
Loans	(1,054.1)	(1,281.3)	(1,342.7)	(2,260.3)	(2,099.4)	(2,115.9)	(2,107.7)	(2,094.0)	(2,125.5)	(3,531.0)	(3,509.1)	(3,521.1)	(3,592.5)	(3,664.7)	(3,693.1)	(3,593.4)	(3,739.4)	(3,717.0)	(3,722.4)	(3,835.7)	(2,185.4)	(2,201.1)	(2,400.7)	(3,969.1)	
Insurance	5.9	1.2	1.2	1.3	1.4	0.8	9.5	9.0	8.7	9.2	9.1	9.1	8.8	9.3	9.4	8.3	8.3	9.7	2.6	2.6	9.3	3.6	1.0		
Trade Credits	(123.1)	(120.4)	(105.4)	(109.8)	(104.9)	(77.7)	(82.6)	(59.3)	(65.4)	(98.8)	(97.0)	(95.6)	(94.9)	(93.8)	(92.0)	(90.6)	(89.8)	(88.7)	(86.8)	(85.4)	(84.7)	(83.6)	(81.7)	(80.3)	
Other Accounts	180.1	176.3	(229.1)	204.0	200.8	289.6	345.6	342.6	386.8	218.7	183.6	184.6	190.5	187.2	187.3	186.9	191.3	190.1	178.0	177.7	179.1	182.2	193.2	193.1	
SDR Liabilities	(123.4)	(119.4)	(125.2)	(120.7)	(119.0)	(119.0)	(125.1)	(375.3)	(375.3)	(351.3)	(351.3)	(351.3)	(351.3)	(351.3)	(351.3)	(352.0)	(352.0)	(352.0)	(344.4)	(344.4)	(344.4)	(344.4)	(354.4)		
Reserve Assets	596.8	583.9	522.1	578.3	683.0	628.6	615.6	623.9	816.3	680.1	713.3	825.8	934.8	755.8	738.4	678.6	888.0	917.6	714.3	752.1	1,021.7	805.1	1,022.9	948.6	
<b>ASSETS</b>	<b>1,266.3</b>	<b>1,276.5</b>	<b>1,389.3</b>	<b>1,614.6</b>	<b>1,881.7</b>	<b>2,013.5</b>	<b>2,188.7</b>	<b>2,478.8</b>	<b>2,674.4</b>	<b>2,518.0</b>	<b>2,569.7</b>	<b>2,970.0</b>	<b>3,431.3</b>	<b>3,288.9</b>	<b>3,564.0</b>	<b>3,735.9</b>	<b>4,134.1</b>	<b>4,414.6</b>	<b>4,766.3</b>	<b>5,139.4</b>	<b>5,304.9</b>	<b>5,452.2</b>	<b>5,549.2</b>	<b>7,227.8</b>	
Direct Investment <sup>1)</sup>	-	-	-	-	-	42.9	56.5	14.7	15.8	21.9	28.5	76.0	76.0	76.0	76.0	76.0	76.0	76.0	76.0	76.0	76.0	82.9	78.6	78.6	84.4
Portfolio Investment <sup>2)</sup>	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	
Equity and investment fund shares	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Debt Securities	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	
Other Investment <sup>3)</sup>	341.2	327.2	403.9	472.2	747.1	968.9	1,161.9	1,230.5	1,415.6	1,331.3	1,308.3	1,508.1	1,900.1	1,912.5	2,204.0	2,331.9	2,499.6	2,817.1	3,349.2	3,656.3	3,516.4	3,874.6	3,715.5	4,160.9	
Currency and Deposits	155.0	149.7	160.8	266.5	544.6	652.5	767.3	837.3	985.0	1,103.3	1,115.4	1,314.4	1,700.3	1,715.8	2,007.1	2,135.4	2,298.7	2,617.4	3,161.9	3,476.5	3,335.2	3,682.9	3,518.5	3,965.0	
Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance	6.1	1.2	1.4	1.6	1.7	0.8	9.6	9.2	9.2	9.2	9.2	9.2	9.2	9.6	9.6	9.6	9.6	9.6	9.3	2.1	2.1	9.5	3.8	2.8	
Trade Credits	-	-	9.3	-	-	26.1	19.4	41.3	34.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Accounts	180.1	176.3	232.4	204.0	200.8	289.6	345.6	342.6	386.8	218.7	183.6	184.6	190.5	187.2	187.3	186.9	191.3	190.1	178.0	177.7	179.1	182.2	193.2	193.1	
Reserve Assets <sup>4)</sup>	596.8	583.9	522.1	578.3	683.0	628.6	615.6	623.9	816.3	680.1	713.3	825.8	934.8	755.8	738.4	678.6	888.0	917.6	714.3	752.1	1,021.7	805.1	1,022.9	948.6	
<b>LIABILITIES</b>	<b>3,298.4</b>	<b>3,508.6</b>	<b>4,049.5</b>	<b>8,173.2</b>	<b>10,449.3</b>	<b>10,549.6</b>	<b>11,017.0</b>	<b>11,069.2</b>	<b>13,170.0</b>	<b>13,595.0</b>	<b>12,539.3</b>	<b>11,318.9</b>	<b>10,446.8</b>	<b>9,532.2</b>	<b>12,371.0</b>	<b>11,506.5</b>	<b>11,280.1</b>	<b>9,916.1</b>	<b>8,535.9</b>	<b>7,232.9</b>	<b>4,180.0</b>	<b>3,357.4</b>	<b>6,481.2</b>	<b>7,549.8</b>	
Direct Investment	1,902.1	1,870.1	1,870.1	5,537.0	7,943.0	8,050.9	8,523.8	8,334.3	10,399.1	9,408.9	8,369.2	7,148.5	6,206.2	5,207.4	8,021.5	6,853.9	5,496.1	4,123.2	2,703.4	1,283.7	395.0	3,302.6	2,804.1		
Portfolio Investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Equity and investment fund shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Investment	1,396.3	1,638.5	2,179.4	2,636.2	2,506.3	2,498.7	2,493.2	2,734.8	2,770.9	4,186.1	4,170.2	4,170.3	4,240.6	4,324.8	4,349.6	4,265.1	4,426.1	4,420.0	4,412.8	4,529.5	2,896.4	2,962.4	3,178.6	4,745.8	
Currency and Deposits	95.5	117.3	135.1	145.0	182.8	159.9	158.3	164.7	169.7	181.0	212.7	202.3	201.5	214.7	212.3	227.8	243.6	261.1	259.6	264.5	282.4	333.2	341.6	340.2	
Loans	1,054.1	1,281.3	1,342.7	2,260.3	2,099.4	2,115.9	2,107.7	2,094.0	2,125.5	3,531.0	3,509.1	3,521.1	3,592.5	3,664.7	3,693.1	3,593.4	3,739.4	3,717.0	3,722.4	3,835.7	2,185.4	2,201.1	2,400.7	3,969.1	
Insurance	0.2	0.1	0.2	0.3	0.2	0.1	0.1	0.2	0.5	0.0	0.1	0.0	0.4	0.3	0.2	1.3	1.3	1.3	0.4	(0.6)	(0.6)	0.2	0.3	1.8	
Trade Credits	123.1	120.4	114.7	109.8	104.9	103.8	102.0	100.7	99.9	98.8	97.0	95.6	94.9	93.8	92.0	90.6	89.8	88.7	86.8	85.4	84.7	83.6	81.7	80.3	
Other Accounts	-	-	461.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SDR <sup>5)</sup>	123.4	119.4	125.2	120.68	118.99	118.99	125.05	375.27	375.27	375.27	351.31	351.31	351.31	351.31	352.02	352.02	352.02	352.02	344.42	344.42	344.42	344.42	354.40	354.40	

Source: Bank of Guyana, MOF, Commercial Banks, ODCs, OFCs

<sup>1)</sup> Direct Investment includes equity investment and debt investment.

<sup>2)</sup> Portfolio Investment includes equity and debt securities.

<sup>3)</sup> Other investment includes currency & deposits, loans, insurance, trade credits and other.

<sup>4)</sup> Reserve Assets are those assets that are readily available to and controlled by the Bank of Guyana.

<sup>5)</sup> SDRs are international reserve assets created by the IMF and allocated to members to supplement existing reserves.

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

Table 9.1

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

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
2015	1.0000	2.0000	2.0000	2.7000	119.9015	6.3772
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						
Mar	1.0000	2.0000	2.0000	2.7000	135.3908	6.7301
Jun	1.0000	2.0000	2.0000	2.7000	140.0111	6.7400
Sep	1.0000	2.0000	2.0000	2.7000	142.1048	6.7626
Dec	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						
Jan	1.0000	2.0000	2.0000	2.7000	153.4189	6.7535
Feb	1.0000	2.0000	2.0000	2.7000	153.9510	6.7412
Mar	1.0000	2.0000	2.0000	2.7000	151.5344	6.7517
Apr	1.0000	2.0000	2.0000	2.7000	152.5601	6.7479
May	1.0000	2.0000	2.0000	2.7000	154.2074	6.7499
Jun	1.0000	2.0000	2.0000	2.7000	154.6803	6.7532
Jul	1.0000	2.0000	2.0000	2.7000	154.6372	6.7542
Aug	1.0000	2.0000	2.0000	2.7000	154.6878	6.7425
Sep	1.0000	2.0000	2.0000	2.7000	154.6188	6.7477
Oct	1.0000	2.0000	2.0000	2.7000	155.3021	6.7476
Nov	1.0000	2.0000	2.0000	2.7000	155.5688	6.7581
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

Sources: International Monetary Fund & Bank of Guyana

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

Table 9.2(b)

Guyana		
Year	Period Ended	Period Average
2015		206.50
2016		206.50
2017		206.50
2018		208.50
Dec		208.50
2020		208.50
Mar		208.50
Jun		208.50
Sep		208.50
Dec		208.50
2021		208.50
Mar		208.50
Jun		208.50
Sep		208.50
Dec		208.50
2022		208.50
Mar		208.50
Jun		208.50
Sep		208.50
Dec		208.50
2023		208.50
Jan		208.50
Feb		208.50
Mar		208.50
Apr		208.50
May		208.50
Jun		208.50
Jul		208.50
Aug		208.50
Sep		208.50
Oct		208.50
Nov		208.50
Dec		208.50
2024		208.50
Jan		208.50
Feb		208.50
Mar		208.50
Apr		208.50
May		208.50
Jun		208.50
Jul		208.50
Aug		208.50
Sep		208.50
Oct		208.50
Nov		208.50
Dec		208.50
2025		208.50
Jan		208.50
Feb		208.50
Mar		208.50
Apr		208.50
May		208.50
Jun		208.50
Jul		208.50
Aug		208.50
Sep		208.50

Source: Bank of Guyana

## EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

### EXCHANGE CROSS RATES (SEPTEMBER 30, 2023)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	208.500	153.858	6.740
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	104.250	76.929	3.370
<b>Belize \$</b>	0.500	1.000	1.000	1.350	104.250	76.929	3.370
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	77.222	56.984	2.496
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.738	0.032
<b>Jamaica \$</b>	0.006	0.013	0.013	0.018	1.355	1.000	0.044
<b>Trinidad \$</b>	0.148	0.297	0.297	0.401	30.936	22.828	1.000

### EXCHANGE CROSS RATES (SEPTEMBER 30, 2024)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	208.500	157.766	6.758
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	104.250	78.883	3.379
<b>Belize \$</b>	0.500	1.000	1.000	1.350	104.250	78.883	3.379
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	77.222	58.432	2.503
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.757	0.032
<b>Jamaica \$</b>	0.006	0.013	0.013	0.017	1.322	1.000	0.043
<b>Trinidad \$</b>	0.148	0.296	0.296	0.400	30.853	23.346	1.000

### EXCHANGE CROSS RATES (SEPTEMBER 30, 2025)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
<b>Bahamas \$</b>	1.000	2.000	2.000	2.700	208.500	160.118	6.745
<b>Barbados \$</b>	0.500	1.000	1.000	1.350	104.250	80.059	3.372
<b>Belize \$</b>	0.500	1.000	1.000	1.350	104.250	80.059	3.372
<b>E.C. \$</b>	0.370	0.741	0.741	1.000	77.222	59.303	2.498
<b>Guyana \$</b>	0.005	0.010	0.010	0.013	1.000	0.768	0.032
<b>Jamaica \$</b>	0.006	0.012	0.012	0.017	1.302	1.000	0.042
<b>Trinidad \$</b>	0.148	0.297	0.297	0.400	30.914	23.740	1.000

Note: Table derived from Table 9.2

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

Countries	2024												2025																	
	2015 Dec	2016 Dec	2017 Dec	2018 Dec	2019 Dec	2020 Dec	2021 Dec	2022 Dec	2023 Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
CANADA (Canadian dollar)	1.3847	1.3348	1.2767	1.3444	1.3178	1.2815	1.2805	1.3593	1.3417	1.3409	1.3489	1.3538	1.3672	1.3670	1.3701	1.3674	1.3544	1.3746	1.3974	1.4247	1.4399	1.4206	1.4363	1.3862	1.3681	1.3676	1.3797	1.3823		
EURO	0.9203	0.9490	0.8447	0.8794	0.9005	0.8222	0.8846	0.9446	0.9160	0.9160	0.9264	0.9199	0.9233	0.9253	0.9289	0.9216	0.9079	0.9003	0.9171	0.9402	0.9543	0.9664	0.9604	0.9269	0.8912	0.8862	0.8548	0.8566	0.8520	
JAPAN (Japanese yen)	120.3051	116.0958	112.9296	122.2767	108.1913	103.7850	113.7857	134.0774	143.8965	145.0737	149.5139	149.7225	153.8385	155.7229	157.9846	157.9109	146.3335	143.1461	149.6690	153.5005	153.7986	156.6996	151.8554	148.1755	144.3541	144.7126	144.5751	146.8150	147.5098	147.0495
SWEDEN (Swedish krona)	8.4449	9.2107	8.3868	9.0456	8.4335	8.3653	9.0935	10.3939	10.2520	10.3384	10.4281	10.4115	10.8112	10.7654	10.5067	10.6273	10.4129	10.2281	10.4611	10.8853	10.9876	11.0938	10.8228	10.1826	9.7855	9.6643	9.5781	9.7615	9.3774	
UNITED KINGDOM (Pound sterling)	0.6774	0.8014	0.7460	0.7893	0.7634	0.72448	0.7518	0.8216	0.7897	0.7868	0.7916	0.7870	0.7991	0.7919	0.7868	0.7274	0.7731	0.7569	0.7657	0.7841	0.7911	0.8098	0.7984	0.7759	0.7615	0.7487	0.7337	0.7400	0.7436	0.7497

Source: International Monetary Fund

Table 9.4 (a)

Table 9.4 (b)

Source: World Bank

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

### MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.5

Month	Buying Rate											
	2023				2024				2025			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	147.88	207.38	239.14	203.10	151.45	210.99	249.41	213.81	150.18	214.84	255.82	218.45
Feb	148.64	208.13	237.98	202.80	149.83	211.70	248.27	211.30	148.70	214.59	256.04	217.66
Mar	147.77	208.43	239.67	205.30	150.82	212.54	252.15	215.03	148.51	214.74	257.91	218.88
Apr	146.98	208.43	239.33	206.35	150.68	213.07	253.92	214.22	149.06	215.34	257.16	220.67
May	147.44	208.43	241.09	208.51	151.15	213.41	254.38	216.00	149.55	215.52	260.09	224.13
Jun	146.15	208.83	243.34	210.34	151.11	213.82	253.49	216.72	151.11	216.42	262.74	226.58
Jul	149.75	209.59	250.44	211.54	152.92	214.46	255.86	216.73	151.56	217.00	262.23	225.29
Aug	150.16	209.94	252.19	212.87	152.30	214.51	258.11	216.08	153.83	217.38	267.76	228.50
Sep	150.03	210.27	251.84	211.32	154.76	214.54	255.87	217.19	153.85	218.17	270.83	232.29
Oct	149.39	210.10	249.65	210.93	151.71	214.60	259.54	220.58				
Nov	150.77	210.50	250.83	213.45	152.72	214.69	258.63	220.20				
Dec	150.05	210.71	250.77	212.24	151.37	214.82	259.30	217.65				
Month												
	2023				2024				2025			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	156.46	210.20	256.11	219.27	159.61	213.61	271.30	227.04	165.13	218.05	270.95	230.69
Feb	156.47	210.98	254.62	223.08	160.08	214.28	266.79	229.39	158.06	217.91	270.43	229.95
Mar	156.75	211.12	254.50	222.12	159.70	214.29	265.96	230.15	153.99	218.22	273.91	233.20
Apr	156.78	211.31	258.57	224.26	159.68	215.66	272.50	225.76	159.40	218.72	277.19	235.58
May	156.97	211.27	259.80	221.83	158.87	216.16	271.22	232.77	159.73	218.65	280.53	239.68
Jun	155.56	211.85	258.37	225.35	159.05	216.43	268.65	225.69	160.36	219.72	280.64	240.15
Jul	158.15	212.48	266.22	231.21	158.07	217.11	268.82	234.37	161.28	220.44	280.37	245.47
Aug	157.21	212.26	264.91	225.79	160.71	217.27	271.61	233.91	162.33	220.92	283.73	247.12
Sep	157.26	212.32	264.33	230.06	161.25	217.24	275.00	233.46	162.82	221.71	284.92	245.12
Oct	159.27	213.12	259.84	226.26	161.05	217.38	273.09	233.82				
Nov	159.49	213.71	264.82	221.04	161.82	217.45	276.27	223.84				
Dec	159.51	214.00	269.60	228.07	159.84	217.97	272.25	232.45				
Month												
	2023				2024				2025			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	152.17	208.79	247.62	211.18	155.53	212.30	260.35	220.43	157.66	216.44	263.38	224.57
Feb	152.55	209.55	246.30	212.94	154.96	212.99	257.53	220.34	153.38	216.25	263.23	223.80
Mar	152.26	209.78	247.08	213.71	155.26	213.41	259.05	222.59	151.25	216.48	265.91	226.04
Apr	151.88	209.87	248.95	215.30	155.18	214.36	263.21	219.99	154.23	217.03	267.18	228.12
May	152.21	209.85	250.45	215.17	155.01	214.79	262.80	224.38	154.64	217.09	270.31	231.91
Jun	150.86	210.34	250.85	217.85	155.08	215.12	261.07	221.21	155.74	218.07	271.69	233.36
Jul	153.95	211.04	258.33	221.38	155.50	215.79	262.34	225.55	156.42	218.72	271.30	235.38
Aug	153.68	211.10	258.55	219.33	156.50	215.89	264.86	225.00	158.08	219.15	275.74	237.81
Sep	153.65	211.29	258.09	220.69	158.01	215.89	265.43	225.32	158.34	219.94	277.87	238.70
Oct	154.33	211.61	254.74	218.60	156.38	215.99	266.31	227.20				
Nov	155.13	212.11	257.82	217.24	157.27	216.07	267.45	222.02				
Dec	154.78	212.36	260.18	220.15	155.61	216.40	265.78	225.05				

Source: Commercial Banks and Non-Bank Cambios.

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

Table 10.1

Item	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>AGRICULTURE, FORESTRY AND FISHING</b>	<b>224,863</b>	<b>188,720</b>	<b>223,142</b>	<b>194,277</b>	<b>189,806</b>	<b>192,229</b>	<b>225,593</b>	<b>307,794</b>	<b>343,707</b>	<b>392,433</b>
Growing of Sugar Cane	13,349	11,760	9,264	5,278	4,819	5,182	3,614	3,390	6,329	7,758
Growing of Rice	47,642	28,947	34,203	37,732	39,951	43,820	40,381	49,457	55,405	64,508
Growing of Other crops	106,850	99,509	128,920	98,085	92,868	96,362	131,876	190,108	198,627	217,193
Raising of Livestock	22,479	19,432	19,494	22,604	26,487	26,108	26,647	37,843	41,027	60,262
Forestry	10,112	11,643	12,102	11,291	11,216	9,308	13,616	16,134	25,835	24,982
Fishing	24,430	17,429	19,158	19,288	14,465	11,451	9,459	10,862	16,484	17,729
<b>MINING AND QUARRYING</b>	<b>82,572</b>	<b>137,882</b>	<b>121,687</b>	<b>127,650</b>	<b>161,409</b>	<b>309,195</b>	<b>680,940</b>	<b>1,890,375</b>	<b>2,170,269</b>	<b>3,581,341</b>
Bauxite	10,956	10,433	7,915	9,903	10,646	4,914	4,883	7,349	5,814	12,044
Gold	58,651	107,951	94,255	84,240	106,254	109,057	99,511	95,137	92,244	116,509
Other mining and quarrying	10,897	16,559	14,537	23,631	25,806	14,839	28,382	44,225	69,299	105,170
Petroleum and gas; and support services	2,068	2,939	4,981	9,876	18,702	180,385	548,165	1,743,664	2,002,911	3,347,618
<b>MANUFACTURING</b>	<b>52,489</b>	<b>45,976</b>	<b>46,959</b>	<b>46,426</b>	<b>54,467</b>	<b>48,414</b>	<b>52,563</b>	<b>57,295</b>	<b>79,573</b>	<b>85,488</b>
Sugar	11,791	10,655	8,327	4,743	4,235	4,575	3,136	2,787	5,877	6,856
Rice	10,398	6,983	9,438	10,153	14,179	11,030	11,903	15,037	22,080	20,069
Other Manufacturing	30,300	28,338	29,194	31,530	36,053	32,809	37,524	39,471	51,615	58,563
<b>ELECTRICITY SUPPLY</b>	<b>14,127</b>	<b>15,451</b>	<b>10,799</b>	<b>5,467</b>	<b>5,948</b>	<b>5,950</b>	<b>4,434</b>	<b>5,155</b>	<b>9,082</b>	<b>12,563</b>
<b>WATER SUPPLY AND SEWERAGE</b>	<b>2,630</b>	<b>2,452</b>	<b>2,562</b>	<b>2,659</b>	<b>3,031</b>	<b>3,134</b>	<b>2,772</b>	<b>2,825</b>	<b>3,165</b>	<b>3,492</b>
<b>CONSTRUCTION</b>	<b>66,643</b>	<b>70,230</b>	<b>74,953</b>	<b>78,944</b>	<b>84,625</b>	<b>75,876</b>	<b>104,135</b>	<b>125,619</b>	<b>182,519</b>	<b>234,274</b>
<b>SERVICES</b>	<b>389,794</b>	<b>410,093</b>	<b>434,588</b>	<b>457,002</b>	<b>482,335</b>	<b>443,982</b>	<b>517,139</b>	<b>591,347</b>	<b>662,012</b>	<b>741,211</b>
Wholesale and retail trade and repairs	64,626	65,484	71,423	74,404	80,356	55,493	77,896	99,275	112,649	126,913
Transport and storage	30,752	31,348	33,518	36,834	34,127	31,518	41,407	45,987	47,863	53,125
Accommodation and food services	3,898	4,236	4,425	4,867	5,228	3,184	4,328	6,043	7,056	8,184
Information and communication	20,934	23,121	23,194	24,579	24,139	24,294	26,312	28,527	32,697	33,927
Financial and insurance activities	41,119	41,688	42,237	42,678	45,404	42,815	51,055	56,945	62,366	74,692
Real estate activities	79,648	81,314	84,117	85,489	87,305	88,104	90,188	95,630	98,783	103,649
Professional, scientific and technical services	4,272	4,481	4,902	5,171	5,404	4,220	5,275	6,456	9,135	12,127
Administrative and support services	58,853	62,047	65,234	66,727	71,049	69,405	79,755	96,643	117,561	130,702
Public administration	41,013	47,303	52,434	58,993	67,663	69,462	74,773	88,039	93,826	103,698
Education	26,146	28,249	29,752	32,478	36,002	32,400	37,763	40,393	47,378	57,773
Human health and social work	12,101	14,227	16,489	17,605	18,237	18,433	22,329	19,706	24,369	27,160
Arts, entertainment and recreation	3,188	3,267	3,402	3,561	3,726	2,202	2,929	3,813	4,225	4,841
Other service activities	3,244	3,328	3,459	3,616	3,695	2,453	3,129	3,892	4,106	4,422
<i>Less Adjustment for FISIM <sup>1)</sup></i>	18,305	18,984	18,235	17,550	18,847	18,738	21,965	23,481	26,525	35,245
<b>GDP AT BASIC PRICES</b>	<b>814,813</b>	<b>851,820</b>	<b>896,455</b>	<b>894,874</b>	<b>962,773</b>	<b>1,060,043</b>	<b>1,565,612</b>	<b>2,956,930</b>	<b>3,423,801</b>	<b>5,015,558</b>
<i>Taxes less subsidies on Products</i>	68,975	73,857	84,043	99,597	115,956	80,714	111,013	111,854	103,707	125,776
<b>TOTAL GDP AT PURCHASER PRICES</b>	<b>883,787</b>	<b>925,677</b>	<b>980,498</b>	<b>994,472</b>	<b>1,078,729</b>	<b>1,140,757</b>	<b>1,676,624</b>	<b>3,068,784</b>	<b>3,527,508</b>	<b>5,141,335</b>
<b>NON-OIL GDP AT PURCHASER PRICES</b>	<b>881,719</b>	<b>922,738</b>	<b>975,517</b>	<b>984,596</b>	<b>1,060,026</b>	<b>960,372</b>	<b>1,128,460</b>	<b>1,325,120</b>	<b>1,524,597</b>	<b>1,793,717</b>

Source: Bureau of Statistics.

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

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

Table 10.2

INDUSTRY	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>AGRICULTURE, FORESTRY AND FISHING</b>	<b>244,364</b>	<b>217,221</b>	<b>244,734</b>	<b>260,963</b>	<b>259,670</b>	<b>270,445</b>	<b>245,915</b>	<b>274,666</b>	<b>293,545</b>	<b>325,865</b>
Growing of Sugar Cane	14,220	11,292	8,450	6,440	5,677	5,469	3,571	2,895	3,705	2,899
Growing of Rice	60,677	48,432	55,525	54,352	54,901	57,532	45,710	49,408	52,041	56,874
Growing of Other crops	118,709	111,795	133,986	149,136	149,522	159,461	143,823	165,786	172,581	191,459
Raising of Livestock	23,028	21,697	21,196	26,127	25,201	26,455	28,880	30,868	34,239	42,669
Forestry	19,060	14,040	15,224	15,430	14,821	13,614	15,149	17,076	18,734	19,598
Fishing	8,670	9,965	10,353	9,478	9,548	7,914	8,782	8,633	12,244	12,366
<b>MINING AND QUARRYING</b>	<b>104,567</b>	<b>157,978</b>	<b>146,388</b>	<b>151,122</b>	<b>167,155</b>	<b>674,849</b>	<b>923,069</b>	<b>1,956,413</b>	<b>2,810,962</b>	<b>4,382,774</b>
Bauxite	8,841	9,391	9,677	11,582	11,784	6,925	6,721	8,212	6,532	9,696
Gold	84,723	133,869	122,796	115,746	119,255	109,963	93,738	91,364	81,165	81,532
Other mining and quarrying	9,009	11,925	9,322	14,737	15,811	9,062	16,807	26,235	35,629	53,632
Petroleum and gas; and support services	1,994	2,793	4,593	9,057	20,305	548,899	805,804	1,830,602	2,687,637	4,237,914
<b>MANUFACTURING</b>	<b>57,752</b>	<b>48,373</b>	<b>49,105</b>	<b>50,208</b>	<b>57,568</b>	<b>52,634</b>	<b>54,524</b>	<b>56,276</b>	<b>72,757</b>	<b>82,604</b>
Sugar	12,617	10,019	7,497	5,713	5,037	4,852	3,168	2,569	3,287	2,572
Rice	15,734	10,972	13,911	14,564	18,415	17,366	14,572	15,906	18,332	20,882
Other Manufacturing	29,401	27,382	27,697	29,931	34,116	30,415	36,784	37,801	51,138	59,150
<b>ELECTRICITY SUPPLY</b>	<b>4,447</b>	<b>4,727</b>	<b>4,755</b>	<b>4,921</b>	<b>5,265</b>	<b>5,328</b>	<b>5,580</b>	<b>6,116</b>	<b>6,988</b>	<b>8,283</b>
<b>WATER SUPPLY AND SEWERAGE</b>	<b>2,437</b>	<b>2,942</b>	<b>3,074</b>	<b>3,190</b>	<b>3,234</b>	<b>3,494</b>	<b>3,241</b>	<b>3,304</b>	<b>3,630</b>	<b>3,708</b>
<b>CONSTRUCTION</b>	<b>62,238</b>	<b>65,793</b>	<b>69,007</b>	<b>71,021</b>	<b>73,205</b>	<b>68,591</b>	<b>88,309</b>	<b>111,506</b>	<b>146,958</b>	<b>192,199</b>
<b>SERVICES</b>	<b>371,821</b>	<b>381,080</b>	<b>391,745</b>	<b>403,182</b>	<b>419,928</b>	<b>380,278</b>	<b>425,530</b>	<b>462,295</b>	<b>512,710</b>	<b>550,913</b>
Wholesale and retail trade and repairs	66,128	67,410	71,754	74,509	78,234	56,082	75,857	87,926	95,955	102,768
Transport and storage	34,417	34,913	35,098	36,763	39,299	27,447	35,841	39,141	46,094	49,776
Accommodation and food services	3,127	3,245	3,410	3,684	3,886	2,224	3,406	4,527	5,129	5,622
Information and communication	20,827	20,955	21,495	22,166	22,388	23,629	23,752	25,674	29,639	30,750
Financial and insurance activities	43,015	44,216	44,823	46,702	49,114	50,448	54,848	56,937	63,115	71,539
Real estate activities	74,379	75,220	76,067	76,976	77,874	78,125	80,767	83,813	86,410	89,280
Professional, scientific and technical services	3,986	4,155	4,461	4,683	4,864	3,775	4,749	5,707	8,052	10,587
Administrative and support services	54,906	57,539	59,360	60,430	63,949	62,078	66,697	74,401	90,409	98,855
Public administration	34,065	35,147	36,101	36,985	38,985	39,435	40,362	42,252	43,293	44,267
Education	21,412	21,897	22,085	22,477	22,757	20,505	21,472	22,526	24,487	26,602
Human health and social work	9,570	10,283	10,846	11,309	11,943	12,349	12,740	13,217	13,515	13,922
Arts, entertainment and recreation	3,124	3,175	3,246	3,365	3,455	2,017	2,286	2,822	3,083	3,182
Other service activities	2,865	2,925	2,999	3,135	3,180	2,164	2,752	3,352	3,528	3,764
<i>Less Adjustment for FISIM <sup>1)</sup></i>	20,266	21,545	20,700	20,370	21,911	21,698	23,442	22,734	25,832	31,534
<b>GDP AT BASIC PRICES</b>	<b>827,361</b>	<b>856,567</b>	<b>888,107</b>	<b>924,238</b>	<b>964,114</b>	<b>1,433,921</b>	<b>1,722,728</b>	<b>2,847,840</b>	<b>3,821,719</b>	<b>5,514,814</b>
<i>Taxes less subsidies on Products</i>	53,830	58,176	60,797	66,807	79,979	64,140	75,845	89,850	108,765	128,278
<b>TOTAL GDP AT PURCHASER PRICES</b>	<b>881,192</b>	<b>914,743</b>	<b>948,904</b>	<b>991,044</b>	<b>1,044,093</b>	<b>1,498,061</b>	<b>1,798,572</b>	<b>2,937,691</b>	<b>3,930,484</b>	<b>5,643,092</b>
<b>NON-OIL GDP AT PURCHASER PRICES</b>	<b>879,198</b>	<b>911,950</b>	<b>944,311</b>	<b>981,988</b>	<b>1,023,788</b>	<b>949,162</b>	<b>992,769</b>	<b>1,107,089</b>	<b>1,242,847</b>	<b>1,405,178</b>

Source: Bureau of Statistics.

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

### PRODUCTION OF MAJOR COMMODITIES

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Crude Oil ('000 Barrels)	Bauxite (Tonnes)					Raw Gold (Troy Ounces)			Diamonds (M/Carats)	Quarrying (Tonnes)	
				R.A.S.C. <sup>1)</sup>	C.G.B. <sup>2)</sup>	M.A.Z. <sup>3)</sup>	Other <sup>4)</sup>	Total	Local & Lic. Dealers	Foreign Companies <sup>5)</sup>	Total		Stone	Sand
2015	231,076	687,784	...	123,722	276,891	986,062	139,792	1,526,467	411,569	-	451,058	118,451	373,162	1,077,555
2016	183,491	534,766	-	145,725	260,865	955,499	117,001	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	121,413	1,459,223	419,617	234,136	653,753	52,161	448,161	1,674,490
2018	104,642	618,772		161,078	141,614	1,169,961	146,951	1,619,604	306,616	215,304	521,919	48,932	526,401	4,869,628
2019	92,256	682,081	427	175,560	176,332	1,379,745	229,812	1,961,449	448,321	186,584	634,905	54,993	622,218	2,318,341
2020														
1st Qtr	18,748	97,106	6,038	40,897	13,229	81,354	62,842	198,322	99,659	33,953	133,612	6,922	156,679	265,210
2nd Qtr	18,267	250,883	6,192	42,987	14,377	78,010	135,374	125,926	44,342	170,268	-	146,336	26,966	
3rd Qtr	19,157	173,167	5,541	38,461	14,109	6,414	73,849	132,833	122,228	11,332	133,560	5,842	179,349	321,789
4th Qtr	32,718	166,272	9,426	18,215	38,700	-	72,499	129,414	137,738	10,254	147,992	6,476	140,521	73,481
2021														
1st Qtr	16,679	174,651	11,041	39,010	89,910	3,867	25,851	158,638	91,627	18,011	109,638	10,024	182,356	47,400
2nd Qtr	12,972	178,638	9,188	27,600	57,039	13,309	35,074	133,022	110,381	20,299	130,680	8,408	160,563	291,480
3rd Qtr	11,618	63,888	11,446	52,893	80,652	1,873	23,561	158,979	102,444	9,450	111,894	1,622	176,059	1,067,630
4th Qtr	16,757	141,818	10,998	42,373	77,024	-	48,516	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	177,943	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	109,860	8,145	13,481	200,021	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	6,111	3,100	161,688	113,733	27,613	141,346	15,640	274,594	2,245,456
2023														
Jan	-	-	11,530	16,286	23,192	6,200	3,018	48,696	24,286	9,809	34,095	-	98,866.0	546,721
Feb	734	259	10,922	19,456	19,310	-	7,343	46,109	25,447	7,279	32,726	11,529	104,322.0	546,721
Mar	9,269	110,673	11,598	18,089	33,298	-	-	51,387	18,314	21,782	40,095	11,086	118,927.0	546,721
Apr	5,171	165,316	11,147	22,437	31,500	-	-	53,937	31,905	7,346	39,251	3,802	150,230.0	724,687
May	1,861	24,312	11,608	16,532	26,550	5,469	-	48,551	26,173	5,908	32,081	6,121	159,704.0	724,687
Jun	-	1,735	11,854	13,991	12,965	-	1,720	28,676	23,994	7,514	31,508	6,071	149,726.0	724,687
Jul	3,143	-	12,016	18,918	10,489	8,787	2,661	40,855	27,988	8,199	36,186	3,380	193,804.0	597,264
Aug	6,919	6,496	11,540	11,593	16,048	9,801	4,758	42,200	31,943	8,771	40,714	5,190	201,645.0	597,264
Sep	14,603	194,191	10,267	13,510	23,523	-	2,346	39,379	21,865	11,683	33,548	1,486	156,073.0	597,264
Oct	9,610	127,721	11,684	16,176	18,021	-	6,490	40,687	25,763	7,668	33,432	9,878	181,164.0	963,561
Nov	6,381	23,004	12,166	15,474	22,329	500	8,892	47,195	29,100	11,739	40,839	973	152,125.0	963,561
Dec	2,513	-	16,449	13,924	18,236	-	3,910	36,070	27,012	10,626	37,638	7,928	184,546.0	963,561
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	18,899.9	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	0	0	19,212	17,035	32,309	277,648	4,565	331,557	17,232	10,789	28,021	0	478,351	758,363
Feb	0	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	514,790	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	456,252	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	394,718	1,002,418
Jun	0	9,502	19,923	15,343	23,693	219,316	5,039	263,391	21,902	13,481	35,383	1,797	396,520	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	0	381,048	1,162,630
Aug	5,400	0	21,241	14,022	25,945	256,671	923	297,561	20,394	12,627	33,020	0	397,238	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	0	428,679	1,575,328

Source: Bureau of Statistics and Guyana Gold Board.

Notes:

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

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

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

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

<sup>5)</sup> 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 <sup>1)</sup> (Cu. Mt)	Sawnwood (Cu. Mt)	Roundwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
2015	30,678	26,136	336,318	70,945	20,087	14,617	16,838	500	18,497
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									
1st Qtr	10,354	14,684	47,395	8,769	6,786	843	4,422	172	3,852
2nd Qtr	9,541	14,455	55,897	8,211	5,599	1,435	5,087	143	5,092
3rd Qtr	8,197	16,620	60,008	9,377	5,808	3,060	5,182	54	2,449
4th Qtr	14,648	16,775	91,839	11,552	6,616	3,735	5,302	96	1,685
2021									
1st Qtr	14,233	25,295	92,320	14,196	9,291	3,077	8,617	193	7,359
2nd Qtr	24,194	28,096	159,089	19,379	11,711	6,063	8,828	190	3,183
3rd Qtr	20,308	35,461	132,442	19,101	12,903	4,894	11,798	498	10,738
4th Qtr	34,049	38,222	204,934	26,939	15,600	8,504	13,146	231	3,971
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	1,554
4th Qtr	15,902	8,603	104,118	11,750	8,762	3,846	10,077	4	2,407
2023									
Jan	4,396	3,207	14,774	2,102	1,001	812	680	1	809
Feb	3,680	3,642	20,594	2,993	1,677	1,277	915	2	1,018
Mar	5,427	3,610	33,759	3,958	2,364	1,593	1,078	3	1,295
Apr	5,932	3,044	21,890	3,658	1,898	1,193	914	3	2,383
May	4,319	3,031	26,675	3,556	2,434	1,411	1,473	10	2,549
Jun	5,226	2,950	22,777	2,868	2,381	1,367	1,766	13	1,359
Jul	5,260	4,139	28,830	3,572	2,888	1,253	2,794	32	1,159
Aug	4,329	4,508	28,203	3,496	2,589	1,281	3,794	30	1,244
Sep	5,011	4,695	25,970	3,582	2,432	1,202	4,421	-	913
Oct	4,709	5,812	31,837	3,592	2,157	1,649	5,199	-	977
Nov	8,897	2,633	25,706	4,194	2,643	1,558	5,234	17	1,313
Dec	13,171	5,577	92,717	9,516	7,333	1,558	3,153	33	1,565
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

Source: Bureau of Statistics

<sup>1)</sup> 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) <sup>1)</sup>	Non-Alcoholic		Water ('000 Litres)	Margarine ('000 Kgs)	Ice Cream ('000 Litres)	Biscuits ('000 Kgs)	Flour (Tonnes)
				Soft Drinks ('000 Litres)	Malta ('000 Litres)					
2015	5,124	19,714	560	48,335	518	23,301	1,923	1,662	1,115	34,086
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
1st Qtr	1,594	5,358	182	13,857	110	17,980	390	610	297	8,210
2nd Qtr	1,463	2,617	234	12,328	126	13,692	593	545	273	9,314
3rd Qtr	1,824	4,712	56	14,715	96	14,432	497	455	162	7,134
4th Qtr	1,627	8,348	275	18,021	167	18,081	573	665	135	10,031
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										
Jan	434	2,003	316	5,062	70	8,000	168	184	116	2,087
Feb	367	2,408	195	4,936	-	7,516	120	170	99	2,257
Mar	385	2,006	191	6,010	90	6,079	176	232	71	2,893
Apr	415	2,235	131	5,716	-	6,106	147	201	58	2,357
May	423	2,568	202	6,259	58	7,928	160	214	82	2,475
Jun	431	2,558	260	6,211	69	2,118	147	237	75	2,524
Jul	338	2,413	87	6,582	21	8,844	170	220	61	2,143
Aug	470	3,010	43	7,474	79	9,364	200	248	68	2,478
Sep	403	2,864	119	6,814	-	9,967	172	222	71	1,973
Oct	535	2,288	1	7,591	39	12,846	280	227	75	2,647
Nov	497	2,828	223	7,417	104	10,041	227	230	70	2,595
Dec	347	3,009	300	8,323	-	9,447	178	73	67	2,625
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

Source: Bureau of Statistics.

<sup>1)</sup> 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	Other Detergents	Stock Feed	Paints	Oxygen	Acetylene	Electricity
	Liquid (Litres)	Tablets ('000)	Ointment (Kilos)	(Kilos)	(Kilos)	(Tonnes)	(Litres)	('000 Litres)	('000 Litres)	(MWh)
2015	535,147	25,839	6,850	28,431	1,088,325	41,753	2,450,075	39,160	3,872	719,519
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										
1st Qtr	170,622	18,150	5,379	10,620	245,799	12,514	639,634	226,393	14,048	220,622
2nd Qtr	188,219	13,327	4,934	5,687	292,823	11,349	474,419	197,820	8,931	215,534
3rd Qtr	190,952	10,844	3,228	6,708	271,949	11,149	548,555	226,168	10,430	230,312
4th Qtr	209,791	22,256	1,910	2,142	317,311	15,273	291,061	262,095	10,874	238,557
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										
Jan	60,272	6,113	2,156	-	97,113	5,304	280,902	80,510	2,862	84,360
Feb	44,178	1,550	1,394	-	97,195	4,949	261,883	77,580	5,077	78,107
Mar	66,480	4,238	1,664	-	102,617	6,297	400,780	81,610	3,792	89,996
Apr	45,292	7,967	1,255	2,230	91,110	5,323	307,335	76,897	3,163	90,119
May	45,437	6,180	1,115	-	135,768	5,202	323,409	83,751	3,423	95,970
Jun	56,616	7,025	934	1,780	-	4,688	303,594	77,772	2,663	95,268
Jul	54,644	7,695	676	-	105,270	4,627	359,342	84,167	3,295	104,403
Aug	61,125	8,706	1,194	302	95,731	4,850	387,854	83,175	2,886	109,768
Sep	54,781	5,333	1,336	-	89,613	4,759	317,437	68,605	2,286	109,656
Oct	73,144	12,175	1,134	-	11,217	5,019	427,906	44,829	3,919	108,402
Nov	51,513	9,815	941	-	131,460	5,607	458,910	78,956	2,529	107,035
Dec	11,425	1,970	1,707	-	117,212	6,018	380,015	79,486	2,826	108,699
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	90,705	-	116,954
Feb	48,724	5,933	739	-	120,739	5,075	284,122	89,645	2,454	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	88,509	3,546	130,600
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

Source: Bureau of Statistics.

### GEORGETOWN: URBAN CONSUMER PRICE INDEX

Table 11.1

End of Period	All Items Index	Sub-Group Indices			
		Food <sup>1)</sup>	Housing <sup>2)</sup>	Transportation & Communication	Miscellaneous
<b>Dec 2009 = 100</b>					
2015	111.9	125.4	98.8	117.2	120.9
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					
Mar	119.0	145.4	99.6	119.3	120.8
Jun	119.1	149.0	97.2	116.3	122.5
Sep	120.1	151.0	97.3	118.0	122.6
Dec	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					
Jan	137.7	196.9	98.6	121.9	130.7
Feb	137.4	196.0	98.6	121.9	130.7
Mar	135.9	191.7	98.6	121.9	130.8
Apr	135.4	189.9	98.6	122.1	131.2
May	135.5	190.1	98.6	122.0	131.7
Jun	136.3	192.6	98.3	122.2	131.6
Jul	137.3	195.6	98.3	122.3	132.0
Aug	137.6	196.3	98.3	122.4	132.0
Sep	138.0	197.8	98.3	122.1	132.0
Oct	138.2	198.2	98.5	122.0	132.4
Nov	138.7	199.5	98.6	122.0	132.4
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

Source: Bureau of Statistics.

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

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

**CARICOM COUNTRIES: CONSUMER PRICE INDICES**

Table 11.2

Period Average	Guyana (Urban)	Jamaica	Trinidad	Barbados
<b>2010=100</b>				
2015	109.6	144.6	135.2	117.0
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				
Mar	116.6	167.2	143.8	136.7
Jun	116.7	171.0	143.6	135.9
Sep	117.7	172.5	144.5	138.1
Dec	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				
Jan	134.9	206.7	163.1	165.8
Feb	134.6	207.7	162.4	167.5
Mar	133.2	208.0	162.0	169.0
Apr	132.6	207.0	162.0	168.1
May	132.7	208.3	161.6	171.0
Jun	133.5	210.4	162.1	171.6
Jul	134.5	212.5	162.9	171.7
Aug	134.8	214.8	162.8	172.5
Sep	135.2	216.0	163.1	172.6
Oct	135.4	217.6	163.7	173.1
Nov	135.9	221.0	163.6	173.7
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	169.5
Feb	140.2	230.4	164.9	169.9
Mar	140.3	230.4	164.9	170.2
Apr	140.5	229.6	165.2	169.8
May	141.5	230.6	165.3	170.2
Jun	144.6	229.9	165.7	...
Jul	139.2	230.7	165.8	...
Aug	145.0	231.4	165.7	...
Sep	145.2	233.2	165.5	...

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 50<sup>th</sup> Independence Anniversary, the Bank issued a commemorative G\$50 note which was placed in circulation in May 2016. In celebration of Guyana's 55<sup>th</sup> 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 50<sup>th</sup> 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 200<sup>th</sup> 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 26<sup>th</sup>, October 1998. The liquid assets base period has been redefined as the Monday to Friday workweek immediately preceding the liquid asset maintenance period. The liquid asset requirement is determined by applying the prescribed percentages to the weekly average of the daily liabilities balances at the close of business of each of the five days of the liquid asset base period. Figures for Treasury Bills were reclassified from December 2000 to December 2002.

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 1<sup>st</sup> to 5<sup>th</sup> February 1999 while the reserve maintenance period was the 8<sup>th</sup> to 12<sup>th</sup> February 1999. However, reserve balances for the Non-Bank licensed Financial Institutions are excluded from table 2.15.

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 GuaranteedDebt.

**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.

<b>TABLE 8.3</b>	<b>Selected Exports by Volume, Value and Unit Value</b> The data reflects the major export commodities by export volume, value and average export price per unit earned.
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<b>TABLE 8.4</b>	<b>Visible Trade</b> The data reflects merchandise trade which is exports minus imports.
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<b>TABLE 8.5</b>	<b>International Reserves and Foreign Assets</b>
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#### 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.

<b>TABLE 8.6</b>	<b>Foreign Exchange Market</b> Monthly purchases and sales of foreign exchange by currency and by dealers.
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<b>TABLE 8.7(a)</b>	<b>Balances of Payments Summary</b>
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**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.

<b>TABLE 8.7(b)</b>	<b>Transfers</b> 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
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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: GUYSUCO, 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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