

BANK OF GUYANA

FIVE THOUSAND
DOLLARS

Half Year Report

2026



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LETTER OF TRANSMITTAL

August 27, 2026.

*Hon. Dr. Ashni K. Singh
Senior Minister
Office of the President
with Responsibility for Finance
Ministry of Finance
Main Street
Georgetown.*

Dear Minister,

As required under Section 57 of the Bank of Guyana Act 1998, No.19 of 1998, I have the honour to submit to you the Bank's Half Year Report for 2026.

Yours sincerely,

*Signed
Dr. Gobind N. Ganga
Governor*

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



I

THE GUYANA ECONOMY

1. SUMMARY

The global economy remained resilient during the first half of 2026, despite opposing geopolitical and technological forces. According to the IMF's World Economic Outlook Update (July 2026), global growth is projected to slow from 3.5 percent in 2025 to 3.0 percent in 2026, reflecting the Middle East conflict, elevated energy prices and disruptions to trade and supply chains. These effects are being partly offset by strong investment and trade associated with artificial intelligence and the broader technology cycle. Global activity was stronger than anticipated in the first quarter, expanding at an annualised quarterly rate of 3.0 percent, compared with the 2.7 percent forecast in April.

Growth in advanced economies is projected to moderate from 1.9 percent in 2025 to 1.7 percent in 2026, while growth in emerging market and developing economies is expected to decline from 4.5 percent to 3.8 percent. World trade growth is forecast to slow from 5.0 percent to 3.5 percent. Meanwhile, global inflation is projected to rise from 4.1 percent to 4.7 percent, driven mainly by higher energy, food and transportation costs. Labour-market conditions remained relatively stable, although employment growth is expected to weaken amid slower activity, trade disruptions and persistent global uncertainty.

The Guyanese economy continued to thrive in the first half of the year, with real oil GDP growth of 33.3 percent and non-oil GDP growth of 10.1 percent. Growth was largely driven by consistently strong performance of the oil and gas subsector benefitting from the global demand for crude oil. The non-oil economy experienced spillover growth in mining and quarrying, manufacturing, construction and services sectors. In contrast, the agriculture sector contracted, reflecting contraction in other crops. The Urban Consumer Price Index (CPI) year-to-date inflation at end-June 2026 was 4.4 percent, primarily due to an increase in prices for food, especially during the months of May and June.

The overall balance of payments recorded a deficit of US\$293.9 million, compared with a surplus of US\$10.3 million in the corresponding period of 2025, as the capital account deficit of



US\$3,624.7 million exceeded the current account surplus of US\$3,340.3 million. The capital account deficit was mainly attributable to the transfer of oil revenues to the Natural Resource Fund (NRF) and the recovery of previously invested capital through oil-sector cost recovery, notwithstanding higher private-sector foreign direct investment inflows. The current account surplus was supported by a larger merchandise trade surplus, reflecting higher export earnings from crude oil and gold together with lower import costs, partly due to the high base in 2025 associated with the importation of the fourth Floating Production Storage and Offloading vessel (FPSO), One Guyana, valued at US\$2,534.1 million in April 2025. Guyana's net international investment position strengthened to US\$9,878.7 million at end-June 2026, reflecting continued substantial foreign investment in the oil sector alongside significant cost recovery and a decline in external assets.

Total foreign exchange market transactions increased by 0.9 percent to US\$11,687.1 million during the first half of 2026. The increase reflected higher transactions through licensed cambios and the Bank of Guyana, partially offset by lower activity in foreign-currency accounts by 30.1 percent or US\$1,440.7 million and CARICOM currencies by 52.0 percent or US\$9.8 million. Cambios and foreign-currency accounts collectively accounted for 82.1 percent of total market turnover. The Bank of Guyana mid-rate applicable to official transactions remained unchanged at G\$208.50 per US dollar.

The overall financial operations of the public sector recorded a deficit of G\$108,893 million during the first half of 2026, compared with G\$37,851 million a year earlier, indicative of an accelerated pace of fiscal spending across Central Government and the Non-Financial Public Enterprises (NFPEs). Central Government recorded an overall fiscal deficit of G\$105,648 million, equivalent to 2.6 percent of nominal GDP, compared with G\$35,938 million at end-June 2025. Current expenditure increased by G\$60,138 million to G\$350,950 million, while capital expenditure rose by G\$1,916 million to G\$248,874 million. Current revenue declined by 0.7 percent to G\$493,865 million, mainly reflecting a G\$37,436 million reduction in Natural Resource Fund (NRF) inflows, while domestic tax revenue increased by 17.0 percent. The NFPEs recorded an overall deficit of G\$3,245 million, compared with G\$1,912 million a year earlier, amid higher current and capital expenditure, while increased transfers from Central Government supported their operations.

The total stock of the Government's public and publicly guaranteed debt increased by 13.5 percent from its end-December 2025 level to US\$8,573.1 million at end-June 2026. The increase reflected expansions in both domestic and external debt to finance budgeted expenditure. Domestic debt rose by 9.3 percent to G\$1,098.1 billion or the equivalent of US\$5,266.7 million, mainly through



the issuance of treasury bills, while external debt increased by 13.1 percent to US\$3,306.4 million as a result of net inflows from bilateral and multilateral creditors.

Total debt service payments amounted to US\$145.7 million in the first half of 2026, representing a 35.7 percent increase relative to the corresponding period in 2025. Domestic debt-service payments increased by G\$1,448.6 million to G\$9,210.9 million during the first half of 2026. External debt-service payments rose by approximately 39.5 percent to US\$101.5 million, compared with US\$72.8 million in the corresponding period of 2025, mainly because of higher principal repayments to bilateral creditors. External debt service was equivalent to about 0.8 percent of exports of goods and non-factor services and 3.1 percent of Central Government current revenue. These ratios remained below the applicable debt-sustainability thresholds; however, this result should be interpreted as evidence of manageable near-term debt-service burdens rather than, by itself, as proof of additional fiscal space.

Monetary aggregates of reserve money and broad money rose by 7.9 percent and 7.3 percent, respectively. The increase in reserve money was mainly attributed to an expansion in the net domestic assets of the Bank of Guyana, while growth in broad money reflected higher net domestic credit, which more than offset declines in net foreign assets and other items (net). Credit to the public and private sectors increased by 19.5 percent and 11.5 percent, respectively. Commercial banks' interest rates trended downward, although interest rate spreads remained relatively high. Meanwhile, the financial resources of Non-Bank Financial Institutions, comprising both depository and non-depository entities, expanded by 3.9 percent, or G\$21,367 million, to G\$562,583 million, largely due to increased deposits at the New Building Society. Despite this growth, the sector's share of total financial-sector assets declined marginally by 0.6 percentage points, from 27.8 percent to 27.2 percent at end-June 2026.

The Licensed Depository Financial Institutions (LDFIs) Capital Adequacy Ratio (CAR) remained well above the prudential benchmark of 8.0 percent, at 18.6 percent. The stock of non-performing loans (NPLs) improved by 20 basis points when compared to the end-December 2025 levels. The LDFIs' ratio of reserve against NPLs stood at 84.7 percent, 11.4 percentage points and 8.8 percentage points above the end-June 2025 and end-December 2025 levels.

The stress tests performed were aimed at determining the quantitative measures of vulnerability of LDFIs' capital to hypothetical shocks under various scenarios in areas of investments, credit, foreign currency exposure, and liquidity. The results indicated that the industry's and individual institutions' shock absorptive capacities remained adequate under the various scenarios for foreign



currency and liquidity. Reduced resilience was observed for the investment and credit portfolios under extreme shock scenarios.

Macroprudential analytic tools are used to identify and measure systemic risk, where an event that triggers a loss of economic value or confidence in a substantial portion of the financial system could result in adverse nation-wide and region-wide effects. At end-June 2026, the assessment did not indicate imminent system-wide stress. The banking sector remained resilient supported by capital and liquidity positions above prudential requirements, improved asset quality and positive profitability. While no major areas of concern were identified, the Bank will continue to preserve financial-system resilience through close surveillance, supervisory engagement and ongoing refinement of its macroprudential toolkit.

The insurance sector remained financially sound as at June 2026, with total assets increasing by 6.0 percent to G\$181,889 million and both the long-term and general insurance segments maintaining strong capital positions. Reinsurance activity also increased across both segments, reflecting greater use of risk-transfer arrangements. The sector accounted for 5.8 percent of total financial assets, 32.3 percent of non-bank financial assets, and 4.7 percent of GDP. Insurance density and penetration improved, with per capita spending rising to G\$17,189 and gross written premiums increasing to 0.39 percent of GDP. Overall, the sector continued to support economic activity and financial stability by facilitating the transfer and management of risk.

The private pension sector also remained financially sound at end-June 2026, with total assets increasing by 7.42 percent to G\$128,870.33 million. Defined Benefit plans continued to dominate the sector, accounting for 85.2 percent of total pension assets, although their relatively high exposure to equities increased sensitivity to market risk. Defined Contribution plans accounted for the remaining 14.8 percent and remained exposed to risks associated with Deposit Administration Contracts. Foreign investments remained within the regulatory limit, while credit and liquidity risks were low. Funding conditions remained robust, with an overall funding level of 220.79 percent, indicating that pension assets were more than sufficient to meet existing obligations.

The Bank continued to promote monetary and financial stability and improve financial-system efficiency through its currency, payments, reserve management and deposit-insurance functions. During the first half of 2026, the Bank supported an efficient and sound payments system through the implementation of the legal and regulatory framework, enhancement of payment infrastructure, promotion of innovation, and increased awareness of digital payments. The Bank also continued to serve as custodian of the nation's foreign reserves and manager of the Natural Resource Fund



under its operational agreement with the NRF Board of Directors. In addition, the Bank maintained the Deposit Insurance Corporation and Deposit Insurance Fund to protect depositors and support resolution financing. For the review period, the Bank recorded a net profit of G\$7,797.4 million, compared with a budgeted profit of G\$2,511.1 million, reflecting higher-than-budgeted income and contained expenditure.

Monetary policy during the first half of 2026 remained focused on maintaining price stability and adequate banking-system liquidity while supporting credit expansion and economic growth. The Bank of Guyana continued to employ Treasury-bill operations and foreign-exchange interventions as its principal monetary-policy instruments, while maintaining the discount rate at 5.0 percent. During the review period, net Treasury-bill issuance for monetary-policy purposes amounted to approximately G\$108.2 billion, while the Bank sold a net US\$767.5 million or G\$160,024 million in foreign currency to commercial banks.

The global economic outlook remains subject to considerable uncertainty. The IMF projects global growth to slow to 3.0 percent in 2026, with advanced economies expanding by 1.7 percent and emerging market and developing economies by 3.8 percent. Global inflation is expected to rise to 4.7 percent as higher energy, food, fertilizer and transportation costs interrupt the earlier disinflationary trend. Downside risks include renewed geopolitical escalation, prolonged commodity-market and supply-chain disruptions, trade fragmentation, tighter financial conditions and a correction in technology-related investment expectations. Conversely, faster normalisation of energy markets, stronger technology investment and improved international cooperation could support activity. Policy priorities include restoring price stability, rebuilding fiscal buffers, strengthening energy security and promoting sustainable, technology-driven growth.

Guyana's real GDP is projected to grow by 20.8 percent in 2026, underpinned by a 24.2 percent expansion in oil and gas and continued growth of 10.2 percent in the non-oil economy. The agriculture, forestry and fishing sector is expected to expand by 2.9 percent, led by sugar, other crops and forestry, while mining and quarrying is projected to grow by 23.7 percent, supported by increased production of crude oil, gold, bauxite, sand and stone. Manufacturing and construction are forecast to expand by 10.7 percent and 27.6 percent, respectively, reflecting higher agro-processing output and sustained public and private investment. The services sector is projected to grow by 6.8 percent, driven mainly by professional, scientific and technical services, financial and insurance activities, wholesale and retail trade, transport and storage, and administrative and support services.



The overall balance of payments is expected to record a surplus at end-2026, supported by a current account surplus inclusive of oil. The current account is expected to benefit from higher export earnings and current transfer inflows, while the non-oil current account is projected to remain in deficit. The capital account is expected to record a deficit, reflecting transfers of oil revenues to the Natural Resource Fund and the recovery of previously invested capital through oil-sector cost recovery, notwithstanding higher foreign direct investment inflows.

Foreign-exchange market activity is expected to remain elevated during the remainder of 2026, broadly in keeping with anticipated balance-of-payments developments. Export receipts, foreign investment, remittances and public-sector inflows are expected to continue supporting foreign-currency availability, while increased imports and payments for services may sustain demand. The Bank of Guyana will continue to monitor foreign-exchange-market conditions and undertake operations consistent with its policy objectives. The official Guyana dollar exchange rate is expected to remain broadly stable.

The Central Government is projected to record an overall fiscal deficit of G\$503,753.2 million in 2026, reflecting the continued expansion of public expenditure. Total capital expenditure is projected at G\$829,705.3 million, mainly reflecting increased investment in power generation and distribution, housing, and public infrastructure. Total current expenditure, including interest payments, is projected at G\$744,572.7 million, reflecting higher spending on employment costs, goods and services, transfer payments and debt servicing. Total current revenue is projected at G\$1,066,572.5 million, supported by domestic tax collections and inflows from the Natural Resource Fund (NRF), carbon credits and the Guyana REDD+ Investment Fund (GRIF). NRF withdrawals are projected at approximately G\$495,048.8 million for 2026. The overall deficit is projected to be financed through net external borrowing of G\$298,221.1 million and net domestic borrowing of G\$205,532.1 million. The overall balance of the Non-Financial Public Enterprises (NFPEs) is projected to record a deficit of G\$17.1 billion in 2026, reflecting higher expenditures, particularly fuel acquisition costs at GUYOIL and power generation and capital expenditure at GPL.

Total domestic debt stock and domestic debt service are projected to be higher to finance the 2026 budget. The increase of the former is expected from the issuance of more of both the 364-day treasury bills and 91-day treasury bills, while the latter is estimated to increase on account of higher interest payments on the 364-day treasury bills and 91-day treasury bills as well as debt service payments to be made on the BOG Debentures. External debt is projected to increase as net inflows from multilateral and bilateral development partners remain positive. External debt-service



payments are also expected to rise, mainly because of higher scheduled principal repayments to multilateral and bilateral creditors, including the International Development Association, the IADB, the Caribbean Development Bank, and the Export–Import Bank of China.

The monetary aggregates of reserve money and broad money are expected to expand in line with continued growth in economic activity. Reserve money growth is projected to reflect an increase in the Bank of Guyana’s net foreign assets, while broad money is expected to be supported by increases in net foreign assets and net domestic credit. Interest rates are expected to remain relatively stable during 2026, reflecting adequate liquidity within the banking system. □

2. PRODUCTION, EMPLOYMENT, INCOME AND INFLATION

The Guyanese economy continued to thrive in the first half of the year, with real oil GDP growth of 33.3 percent and non-oil GDP growth of 10.1 percent. Growth was largely driven by consistently strong performance of the oil and gas subsector. The non-oil economy experienced growth in mining and quarrying, manufacturing, construction and services sectors. In contrast, the agriculture sector contracted, reflecting contraction in other crops. The Urban Consumer Price Index (CPI) year-to-date inflation at end-June 2026 was 4.4 percent, primarily due to an increase in prices for food.

GROSS DOMESTIC PRODUCT (GDP)

Real oil GDP and real non-oil GDP grew by 33.3 percent and 10.1 percent, respectively. Growth in the oil economy reflected a 41.1 percent increase in crude production to 163.3 million barrels, driven mainly by the first full half-year contribution of the One Guyana FPSO, together with higher production from the Prosperity FPSO and the sustained contribution of Liza Unity. Non-oil growth was supported by continued public investment in infrastructure and social programmes, which stimulated activity across construction, mining, manufacturing and services. In contrast, the agriculture sector contracted, reflecting contraction in other crops.

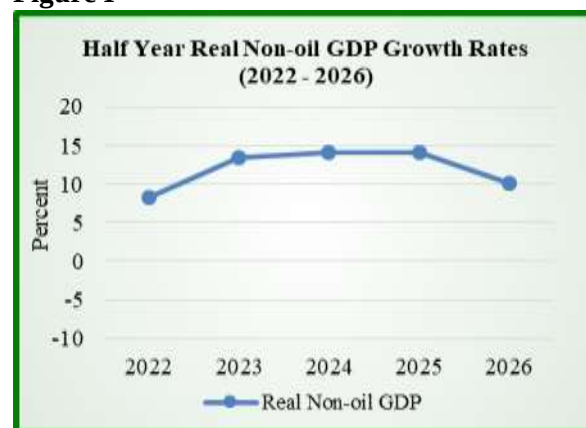
PRODUCTION

Agriculture, Fishing & Forestry

The agriculture sector including forestry and fishing contracted by 0.5 percent during the first half of 2026 compared with the corresponding period in 2025. The decline

was attributed mainly to a contraction in the other crops subsector. Sugar cane, rice, livestock, forestry and fishing grew by 19.3 percent, 4.4 percent, 17.5 percent, 15.4 percent and 4.1 percent, respectively.

Figure I



Sugar

Sugar production increased by 19.3 percent to 19,031 metric tonnes at end-June 2026, from 15,954 metric tonnes at end-June 2025. The improvement was supported by the continued mechanisation of cultivation, factory rehabilitation and recapitalisation, the

acquisition of harvesting and planting equipment, and upgrades to factory components aimed at improving juice extraction and operational efficiency.

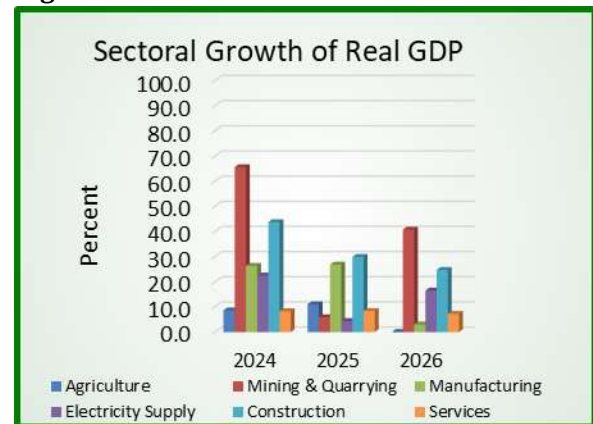
Table I

Selected Production Indicators Agriculture, Fishing & Forestry			
January - June			
Commodity	2024	2025	2026
Sugar (tonnes)	6,739	15,954	19,030
Rice (tonnes)	362,030	410,194	414,089
Fish (tonnes)	9,822	13,880	13,313
Shrimp (tonnes)	9,589	5,565	5,756
Poultry (tonnes)	26,223	29,587	35,768
Eggs ('000)	20,175	20,653	22,915
Total logs (cu.mt.)	158,144	161,247	185,108
Sawnwood (cu.mt.)	18,969	22,412	26,497
Plywood (cu. mt.)	6,455	5,942	5,893

Rice

Rice production increased moderately by to 414,088 metric tonnes, compared with 410,194 metric tonnes at end-June 2025. Growth in the rice-growing subsector was recorded at 4.4 percent. The increase was supported by the continued use of high-yielding varieties, fertiliser and farmer-support programmes, improvements to drainage and irrigation infrastructure, farm-to-market roads and measures to secure additional export markets. These interventions helped maintain production at a relatively high level despite weaker international rice prices and adverse weather conditions during parts of the review period.

Figure II



Fishing and Livestock

Fish production declined by 4.1 percent to 13,313 tonnes at end-June 2026, from 13,880 tonnes one year earlier. Total shrimp production, however, increased by 3.4 percent to 5,756 tonnes, reflecting a 4.1 percent increase in small-shrimp production. Notwithstanding the lower fish catch, the fishing subsector recorded real growth of 4.1 percent, supported by increased shrimp production and the expansion of aquaculture activities.

Government measures aimed at enhancing this subsector included the expansion of brackish-water shrimp farming and cage aquaculture, technical and infrastructure support for producers, rehabilitation of landing sites, improvements to cold-storage facilities, vessel-monitoring systems and assistance aimed at reducing operating costs for fisherfolk. These interventions supported diversification within the subsector and partly offset lower marine fish production,



which may have reflected persistent catch variability and climate-related changes in marine and freshwater conditions.

The livestock subsector grew by 17.5 percent during the first half of 2026. Pork production increased significantly by 88.7 percent to 1,228 metric tonnes, while poultry meat and table egg production rose by 20.9 percent and 11.0 percent, respectively. In contrast, beef, milk and mutton production declined by 9.2 percent, 4.4 percent and 19.4 percent, respectively.

Government interventions continued to focus on genetic improvement, artificial insemination, embryo transfer, and rehabilitation of breeding facilities, expansion of the Black Belly Sheep Programme and the establishment of tunnel-ventilated poultry pens. These initiatives are intended to increase productivity and domestic supply over the medium term.

Other Crops

Real value added in the other crops subsector, which accounted for approximately 2.6 percent of GDP, declined by 6.4 percent during the first half of 2026. The contraction was largely attributed to reduced production of several key crop groups following intense and prolonged rainfall and flooding across farming communities. Production of spices, beans and cereals, vegetables and cole crops declined by 17.7 percent, 5.7 percent, 4.2 percent and 19.1 percent, respectively, while cocoa and coffee production fell by 14.5

percent and 18.7 percent. Notwithstanding the decline in real value added, aggregate production increased by 3.4 percent, supported by higher output of root crops, fruits and coconuts

Forestry

The forestry subsector grew by 15.4 percent. Production increased by 15.0 percent to 233,439 cubic metres at end-June 2026, from 203,006 cubic metres in the corresponding period of 2025. Greenheart log production rose by 31.7 percent, while logs of other species increased by 11.7 percent. Consequently, total log production expanded by 14.8 percent. Sawnwood and roundwood production also increased by 18.2 percent and 12.9 percent, respectively. Charcoal and firewood output rose by 39.0 percent and 19.7 percent, respectively, while plywood production decreased marginally by 0.1 percent.

The expansion was supported by continued investment in logging and wood-processing capacity, stronger linkages between processors and small-scale forest operators, and government policies promoting sustainable forest management and higher-value timber products under the Low Carbon Development Strategy. Increased demand for locally produced construction materials also supported forestry activity.



Mining and Quarrying

The mining and quarrying sector grew by 40.7 percent. The strong performance reflected significant growth in the petroleum and gas industry and its support services, together with increased activity in the gold and other mining, gold and bauxite subsectors. The other mining and quarrying subsector recorded growth in production of crushed stone, and sand. However, diamond and manganese declarations contracted.

Petroleum & Gas

The petroleum & gas and support services sector recorded growth of 41.3 percent. Crude oil production expanded sharply by 41.1 percent to 163.3 million barrels, compared with 115.7 million barrels one year earlier. Average daily production was approximately 902,000 barrels, compared with 639,000 barrels during the corresponding period in 2025. The sector's growth was primarily attributed to the full-period contribution of the One Guyana FPSO at the Yellowtail development, which commenced production in August 2025. The vessel added production capacity of approximately 250,000 barrels per day and increased Guyana's total installed production capacity to more than 900,000 barrels per day. Operations across the four producing FPSOs also supported demand for maintenance, logistics, technical and other petroleum-related services.

Bauxite

The bauxite sector grew by 7.3 percent, supported by the higher output of calcined and chemical-grade products. Total bauxite production increased by 2.0 percent to 1.8 million tonnes. The increase reflected higher production of calcined bauxite, chemical-grade bauxite and tailings by 17.8 percent, 3.8 percent and 26.3 percent, respectively. Metal-grade bauxite production rose marginally by 0.5 percent, while other bauxite declined by 35.4 percent.

Gold and Diamonds

Gold declarations increased by 11.3 percent to 232,287 troy ounces, from 208,757 troy ounces at end-June 2025. Declarations by local producers and licensed dealers rose by 18.0 percent, while declarations by the large-scale operator declined by 1.7 percent. The improved performance reflected increased declarations by local miners, supported by strengthened monitoring and compliance measures within the industry.

Declarations of diamond decreased by 61.7 percent to 8,710 metric carats at end-June 2026. This decline in diamonds was associated with lower declarations and the continued concentration of small-scale mining activity in gold.

Other Mining

The other mining and quarrying subsector grew by 40.0 percent, driven mainly by a 61.7



percent increase in sand production to 9.8 million tonnes. Crushed-stone production increased by 2.3 percent to 2.9 million tonnes. The expansion reflected continued demand for construction materials from public infrastructure, housing and private construction activities, together with increased extraction capacity.

In contrast, manganese production declined by 27.5 percent. This reduction in manganese reflected lower extraction and shipment.

Table II

Selected Production Indicators			
Mining & Quarrying			
January - June			
Commodity	2024	2025	2026
Bauxite (tonnes)	196,660	1,728,317	1,763,222
RASC	92,559	89,120	104,940
CGB	66,247	156,868	162,826
MAZ	975	1,461,292	1,468,884
Gold (oz)	188,160	208,757	232,287
Diamond (mt. ct.)	29,387	22,750	8,710
Stone (tonnes)	1,359,546	2,788,853	2,853,324
Crude Oil ('000 barrels)	113,470	115,745	163,302

Manufacturing

The manufacturing sector expanded by 3.0 percent during the first half of 2026, driven by growth of 19.3 percent in sugar manufacturing and 4.4 percent in other manufacturing. The expansion in sugar manufacturing was supported by continued mechanisation, factory rehabilitation and recapitalisation, the acquisition of harvesting

and planting equipment, and upgrades to factory components to improve juice extraction and operational efficiency. Growth in other manufacturing reflected sustained demand associated with ongoing housing, road and bridge construction. In contrast, rice manufacturing declined by 2.7 percent, likely due to heavy rainfall during the harvesting period, which reduced the availability of paddy for milling.

Other manufacturing output was mixed during the review period. Production of pharmaceutical ointments and liquids increased by 12.1 percent and 0.9 percent, respectively, while tablet production declined by 32.9 percent. Stockfeed production increased by 6.1 percent. In contrast, production of alcoholic beverages and non-alcoholic beverages increased by 1.8 percent and 7.5 percent respectively. Flour production rose by 41.2 percent, while margarine and ice-cream production increased by 16.7 percent and 3.1 percent, respectively. The expansion in flour production was consistent with stronger domestic and export demand reported by the local producer.

Construction

The construction sector experienced robust growth, increasing by 24.7 percent at end-June 2026. This outturn reflects accelerated construction activities as a result of higher public investment on transformative infrastructural programmes as well as private

sector development in areas of private commercial ventures and housing.

Table III

Selected Production Indicators			
Manufacturing			
January - June			
Commodity	2024	2025	2026
Alcoholic Beverages ('000 litres)	18,349	15,474	15,732
Malta ('000 litres)	323	292	165
Non-Alcoholic Beverages ('000 litres)	40,810	37,226	40,000
Liquid Pharmaceuticals ('000 litres)	313	364	242
Paints ('000 litres)	1,962	1,977	2,244
Electricity ('000 MWh)	652	691	800

Electricity Supply

Electricity supply grew by 16.5 percent. The generation of electricity has expanded to 800,360 megawatts hour (MWh), compared to 691,227 megawatts hour (MWh) one year ago.

Services

The services sector expanded by 7.2 percent, reflecting growth within all subsectors. Major growth was recorded in arts, entertainment & recreation, transport & storage, financial & insurance activities, wholesale & retail trade and repairs, and accommodation & food services.

Arts, entertainment & recreation grew by 24.0 percent, supported by increased cultural and recreational activities associated with Guyana's Diamond Jubilee celebrations. Transport & storage expanded by 14.2 percent, driven by increased passenger

transportation, visitor arrivals and freight movement.

Financial & insurance activities increased by 12.7 percent, on account of higher private-sector credit and increased demand for financial services. Financial intermediation and other services grew by 13.6 percent, while insurance services and agents increased by 3.8 percent.

Wholesale & retail trade and repairs grew by 10.9 percent, as ongoing infrastructure, housing and private construction projects stimulated demand for building materials, equipment and household goods.

Accommodation & food services increased by 10.3 percent, supported by a 12.0 percent rise in visitor arrivals and increased travel associated with conferences, national celebrations and other major events.

Earnings

Public sector minimum wage stood at G\$102,346 per month at end-June 2026, while the income tax threshold remained the same at G\$140,000 per month during the first half of the year.

Inflation

The year-to-date inflation rate, as measured by the Urban Consumer Price Index, was 4.4 percent at end-June 2026. The price increase was driven mainly by the food category, which rose by 6.7 percent, along with increases of 3.8 percent and 2.8 percent in



transport and communication and miscellaneous goods and services, respectively. Housing, medical care and health services, and clothing recorded more moderate increases of 1.0 percent, 1.2 percent and 0.8 percent, respectively.

The Food price index recorded increases in vegetables and vegetable products by 26.8 percent, fruits and fruit products by 13.1 percent and oils and fats by 6.3 percent. Prices for non-alcoholic beverages, prepared meals and refreshments, and milk and milk products also increased by 4.1 percent, 2.2 percent and 2.1 percent, respectively. The sharp increases in vegetable and fruit prices were attributed mainly to reduced domestic supplies following intense rainfall and flooding during the second quarter, which affected farmlands and disrupted agricultural production and distribution. These increases were partly offset by declines of 2.9 percent and 1.5 percent in condiments and spices and pulses and pulse products prices, respectively.

BOX 1

Monthly Urban Consumer Price Inflation

The monthly inflation rate rose by 0.7 percent in January 2026, before declining by 0.6 percent and 0.1 percent in February and March, respectively. The January increase was driven mainly by a 1.3 percent rise in the food index, particularly vegetables and vegetable products, and meat, fish and eggs, which increased by 4.2 percent and 1.3 percent, respectively. The declines in February and March reflected reductions in the food index of 1.3 percent and 0.4 percent, respectively, owing largely to lower prices for vegetables, meat, fish and eggs, and condiments and spices. These decreases outweighed increases in selected transport, fruit, beverages and medical-care indices.

During the second quarter, monthly inflation increased by 0.7 percent in April, 2.4 percent in May, and moderated to 1.2 percent in June. The April increase reflected higher food, transport and communication, and housing indices while the increase in May was attributed mainly to a rise in the food index. In June, inflation moderated but remained positive reflecting increases of 1.8 percent in food and 2.0 percent in miscellaneous goods and services. The sustained food-price pressures during the latter part of the period were likely associated with weather-related supply disruptions arising from prolonged rainfall and flooding, while higher transport and housing costs reflected increases in fuel, power and vehicle-operating expenses. Consequently, year-to-date inflation reached 4.4 percent at end-June 2026.

Table IV

Consumer Price Index			
December 2009 = 100			
Commodity	Jun-25	Dec-25	Jun-26
All Items	147.6	147.0	153.5
Food	225.2	222.3	237.1
Meat, Fish & Eggs	302.3	309.3	312.2
Cereals & Cereal Products	170.6	170.6	172.7
Milk & Milk Products	117.0	116.8	119.2
Vegetables & Vegetable Products	423.6	380.5	482.6
Clothing	88.4	89.1	89.8
Housing	97.8	97.9	98.9
Footwear and Repairs	81.1	81.1	81.3
Furniture	97.3	97.6	98.0
Transport & Communication	121.7	121.9	126.6
Medical Care & Health Services	147.8	148.6	150.4
Education, Recreational & Cultural Service	100.5	100.6	100.9
Miscellaneous Goods & Services	137.3	142.8	146.8

The increase in transport and communication was driven primarily by a 28.0 percent rise in the cost of operating personal transport. Fuel and power prices also increased by 4.7 percent, reflecting higher prices for gasoline, domestic gas and kerosene. Miscellaneous goods and services increased by 2.8 percent, mainly due to higher prices for personal care services, jewellery and watches, and packaged tours of 10.3 percent, 13.2 percent and 8.9 percent, respectively.

Inflation was partly affected by international developments. The escalation of conflict in the Middle East and disruptions to petroleum shipments through the Strait of Hormuz resulted in a sharp increase in international crude-oil prices during the first half of 2026, contributing to higher domestic transportation and energy costs.

Table V

Monthly Consumer Price Index							
December 2009 = 100							
	Dec	Jan	Feb	Mar	Apr	May	Jun
Commodity	2025	2026	2026	2026	2026	2026	2026
CPI %	2.47	0.75	-0.54	-0.14	0.75	2.36	1.19
All Items	147.0	148.1	147.3	147.1	148.2	151.7	153.5
Food	222.3	225.3	222.5	221.7	223.9	232.8	237.1
Meat, Fish & Eggs	309.3	313.2	310.5	309.0	308.4	311.3	312.2
Cereals & Cereal Products	170.6	170.9	171.0	171.0	170.9	170.9	172.7
Milk & Milk Products	116.8	116.8	117.7	118.3	118.5	119.1	119.2
Vegetables & Vegetable Products	380.5	396.3	369.8	362.9	379.8	451.9	482.6
Clothing	89.1	130.4	130.4	130.4	128.4	128.4	128.4
Housing	97.9	97.9	97.9	98.0	98.2	98.6	98.9
Footwear and Repairs	81.1	81.1	81.1	81.1	81.1	81.3	81.3
Furniture	97.6	97.6	97.7	97.7	97.7	98.0	98.0
Transport & Communication	121.9	122.3	122.4	123.0	124.4	126.3	126.6
Medical Care & Health Services	148.6	148.2	150.6	150.6	150.6	150.6	150.4
Education, Recreational & Cultural Service	100.6	100.6	100.9	100.9	100.9	100.9	100.9
Miscellaneous Goods & Services	142.8	143.2	143.5	143.6	143.9	143.9	146.8

Outlook for 2026

Guyana's real GDP is projected to grow by 20.8 percent in 2026, underpinned by a 24.2 percent expansion in oil and gas and continued growth of 10.2 percent in the non-oil economy. The agriculture, forestry and fishing sector is expected to expand by 2.9 percent, led by sugar, other crops and forestry, while mining and quarrying is projected to grow by 23.7 percent, supported by increased production of crude oil, gold, bauxite, sand and stone. Manufacturing and construction are forecast to expand by 10.7 percent and 27.6 percent, respectively, reflecting higher agro-processing output and sustained public and private investment. The services sector is projected to grow by 7.7 percent, driven mainly by professional, scientific and technical services, financial and insurance activities, wholesale and retail trade, transport and storage, and administrative and support services. □



3. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

The overall balance of payments recorded a deficit of US\$293.9 million, compared with a surplus of US\$10.3 million in the corresponding period of 2025, as the capital account deficit of US\$3,624.7 million exceeded the current account surplus of US\$3,340.3 million. The capital account deficit was mainly attributable to the transfer of oil revenues to the Natural Resource Fund (NRF) and the recovery of previously invested capital through oil-sector cost recovery, notwithstanding higher private-sector foreign direct investment inflows. The current account surplus was supported by a larger merchandise trade surplus, reflecting higher export earnings from crude oil and gold together with lower import costs, partly due to the high base in 2025 associated with the importation of the fourth Floating Production Storage and Offloading vessel (FPSO), One Guyana, valued at US\$2,534.1 million in April 2025. Guyana's net international investment position strengthened to US\$9,878.7 million at end-June 2026, reflecting continued substantial foreign investment in the oil sector alongside significant cost recovery and a decline in external assets.

CURRENT ACCOUNT

The current account recorded a surplus of US\$3,340.3 million from US\$1,645.0 million the previous year. This was mainly due to the increase in the merchandise trade surplus to US\$11,679.9 million compared to US\$3,284.6 million last year. This outturn reflected a US\$7,013.7 million increase in export receipt largely from higher export volume and rising oil prices together with a US\$1,381.6 million decrease in import costs which was higher in 2025 due to the acquisition of the fourth FPSO – One Guyana at a value of US\$2,534.1 million in April 2025.

The non-oil current account recorded a deficit of US\$1,545.6 million from a deficit

of US\$659.3 million a year ago. This resulted from a larger non-oil merchandise trade deficit of US\$2,081.3 million compared to US\$1,513.2 million for the same period last year, driven by higher non-oil import cost for consumer, intermediate and capital goods.

Merchandise Trade

The merchandise trade surplus increased by US\$8,395.4 million to US\$11,679.9 million from US\$3,284.6 million at end-June 2025. This outturn resulted from a 76.4 percent or US\$7,013.7 million growth in the value of exports while the value of imports declined by 23.4 percent or US\$1,381.6 million to US\$4,519.8 million due to the acquisition of the fourth FPSO – One Guyana at a value of US\$2,534.1 million in April 2025.

Table VI

Balance of Payments US\$ Million			
January – June			
	2024	2025	2026
CURRENT ACCOUNT	3,229.5	1,645.0	3,340.3
Merchandise Trade	6,998.6	3,284.6	11,679.9
Services (Net)	(4,345.7)	(2,118.4)	(8,818.4)
Current Transfers	576.5	478.9	478.7
CAPITAL ACCOUNT	(3,432.1)	(1,649.5)	(3,624.7)
Capital Transfers	6.1	16.0	1.5
Medium and Long Term Capital (net)	(3,510.4)	(1,540.9)	(3,691.6)
Non-financial Public Sector (net) ¹	(690.1)	67.4	(637.4)
Private Sector (net) ²	(2,820.4)	(1,608.3)	(3,054.2)
Short term Capital	72.2	(124.6)	65.4
ERRORS & OMISSIONS	18.1	14.8	(9.5)
OVERALL BALANCE	(184.6)	10.3	(293.9)

Notes:

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

2) The portion of oil revenue received by EEPGL and its partners is included here.

Exports

Total export receipts increased by 76.4 percent or US\$7,013.7 million to US\$16,199.7 million from US\$9,186.0 million recorded at end-June 2025. Higher receipts stemmed from crude oil, gold, sugar and bauxite by US\$6,787.6 million, US\$269.8 million, US\$6.5 million and US\$0.9 million respectively. In contrast, lower receipts were from rice, other export and timber which fell by US\$25.3 million, US\$24.6 million and US\$1.2 million respectively.

Sugar

Sugar export earnings amounted to US\$10.1 million, US\$6.5 million above the level at end-June 2025. This outturn was attributed to a 24,000 metric tonnes increase in the volume of sugar exported despite a 54.7 percent decrease in the average price for the commodity.

The volume of sugar exported amounted to 28,532 metric tonnes or 24,000 metric tonnes more than the recorded export for the same period in 2025. As a percent of total sugar exports, the EU accounted for 88.2 percent while the CARICOM region accounted for 10.9 percent.

Average export price for sugar decreased by 54.7 percent or US\$426.37 to US\$353.32 per metric tonne, compared with US\$779.69 per metric tonne at the end-June 2025.

Figure III



Rice

Rice export earnings amounted to US\$97.8 million, 20.6 percent or US\$25.3 million below the level for the same period last year, resulting from lower export price together with a marginal decline in export volume. The volume of rice exported amounted to 224,290 metric tonnes, 0.3 percent or 673 metric tonnes less than the 224,963 metric tonnes exported one year ago. The EU's share



of rice exports increased to 28.0 percent from 23.6 percent in 2025, while CARICOM's share decreased to 15.5 percent from 15.8 percent one year ago. Latin America's share fell to 33.3 percent compared with 68.9 percent in 2025.

The average export price of rice decreased by 20.3 percent or US\$111.20 to US\$436.15 per metric tonne compared with US\$547.35 per metric tonne at the end-June 2025.

Table VII

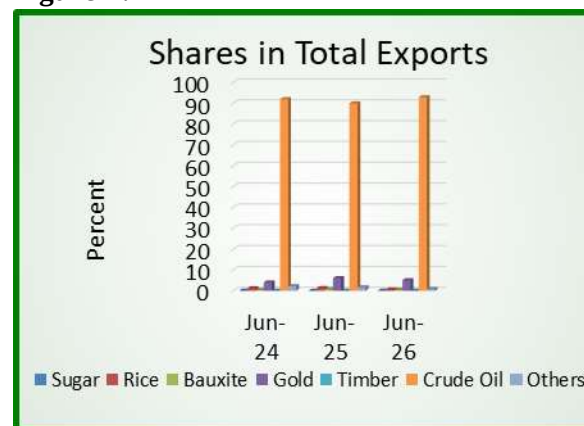
Exports of Major Commodities				
January – June				
Product	Unit	2024	2025	2026
Sugar	Tonnes	8,595	4,533	28,532
	US\$Mn.	6.7	3.5	10.1
Rice	Tonnes	213,156	224,963	224,290
	US\$Mn.	127.1	123.1	97.8
Bauxite	Tonnes	245,088	1,272,021	1,515,236
	US\$Mn.	37.5	68.6	69.5
Gold	Ounces	194,796	195,486	182,451
	US\$Mn.	408.9	556.3	826.2
Timber	Cu. Metres	20,261	14,032	12,345
	US\$Mn.	9.5	9.1	7.9
Crude Oil	'000 barrels	113,164	116,052	162,429
	US\$Mn.	9,437.1	8,266.1	15,053.7

Bauxite

Bauxite export earnings amounted to US\$69.5 million, US\$0.9 million above the value for the corresponding period in 2025, due to higher export volume while export price declined. The volume of bauxite exported grew by 243,215 metric tonnes to 1,515,236 metric tonnes due to increased production.

The average export price for bauxite decreased by 14.9 percent from US\$53.91 to US\$45.86 per metric tonne.

Figure IV



Gold

Gold export receipts amounted to US\$826.2 million, 48.5 percent or US\$269.8 million above the end-June 2025 level of US\$556.3 million. This was on account of an increase in average price for the commodity while the volume exported decline. The volume of gold exported decreased by 6.7 percent or 13,035 ounces to 182,451 ounces as a result of lower declarations.

The average export price per ounce of gold was higher by 59.1 percent or US\$1,682.25 moving to US\$4,528.20 per ounce from US\$2,845.95 per ounce one year ago.

Timber

The value of timber exported was US\$7.9 million, 13.3 percent or US\$1.2 million lower than the US\$9.1 million recorded a year ago.

This outturn reflected lower export volume and lower export price. The volume of timber exported was 12.0 percent lower at 12,344.9 cubic metres. Earnings was from other timber exports since there was no plywood exports for the period under review.

The average export price per cubic metre decreased by 1.5 percent or US\$9.64 to US\$640.69 at the end-June 2026.

Crude Oil

Crude oil export earnings amounted to US\$15,053.7 million, US\$6,787.6 million higher than the same period one year ago. This was on account of higher export volume together with higher average export price. The volume of crude oil exported increased by 40.0 percent to 162.4 million barrels from 116.1 million barrels one year ago.

The average export price received for crude oil also increased by 30.1 percent or US\$21.45 to US\$92.68 per barrel from US\$71.23 per barrel one year ago.

Other Exports

Total earnings from all other exports, which included re-exports were US\$134.5 million, 15.5 percent less than the value for the same period last year. This decrease was primarily on account of lower receipts in the sub-categories of manganese ores, re-exports, fish & shrimp, diamonds, fruits & vegetables, rum & other spirits and pharmaceuticals by

US\$13.7 million, US\$5.2 million, US\$3.3 million, US\$2.1 million, US\$1.3 million, US\$0.8 million and US\$0.5 million respectively. All other sub-categories recorded higher earnings as shown in Table VIII.

Table VIII

Other Exports US \$ Million			
Commodities	January – June		
	2024	2025	2026
Fish & Shrimp	24.4	17.0	13.7
Fruits & Vegetables	1.3	1.7	0.4
Pharmaceuticals	2.5	1.9	1.4
Garments & Clothing	0.2	0.1	0.1
Wood Products	3.3	2.4	2.7
Prepared Foods	11.0	8.8	9.9
Rum & Other Spirits	14.0	12.6	11.9
Beverages	1.7	2.6	2.9
Diamond	3.1	2.9	0.7
Molasses	0.0	0.0	0.0
Re-Exports	151.8	69.9	64.8
Manganese Ores	0.0	19.8	6.1
Others ¹⁾	14.3	19.4	20.0
Total	227.6	159.1	134.5

Notes:

(1) This category includes exports of wild life, personal effects, handicrafts and nibbi-furniture.

Imports

The value of merchandise imports decreased by 23.4 percent or US\$1,381.6 million to US\$4,519.8 million. This outturn resulted from lower imports of capital goods due to 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. In the consumption goods sub-category, imports amounted to US\$747.3 million, 21.9 percent or US\$134.5 million more than the 2025 corresponding level. This



was due to increases in the sub-categories of motor cars, other semi-durable goods, beverages & tobacco, food for final consumption, other durables and clothing & footwear by US\$43.5 million, US\$28.4 million, US\$26.5 million, US\$19.2 million, US\$16.3 million and US\$0.8 million, respectively.

In the intermediate goods sub-category, imports increased by 37.8 percent or US\$528.5 million to US\$1,926.7 million from US\$1,398.2 million in 2025. This position was as a result of the higher import bill for fuel and lubricants, parts & accessories, other intermediate goods, food for intermediate use and chemicals by US\$251.8 million, US\$151.1 million, US\$110.2 million, US\$12.9 million and US\$2.6 million, respectively. Lower import was recorded for textiles & fabrics by US\$0.1 million.

Imports in the sub-category of capital goods decreased by US\$2,035.1 million to US\$1,844.3 million. This was primarily attributed to a decrease in the imports of mining machinery (the fourth Floating Production Storage and Offloading (FPSO) vessel – One Guyana at a value of US\$2,534.1 million in April 2025 for use in the oil & gas sector. Higher imports were realised for transport machinery, agricultural machinery, building materials, other capital goods and industrial machinery by US\$75.8 million, US\$51.5 million, US\$40.1 million,

US\$34.3 million and US\$15.6 million respectively.

Table IX

Imports US\$ Million			
January – June			
Items	2024	2025	2026
Consumption Goods			
Food-Final Consumption	144.9	166.5	185.7
Beverage & Tobacco	42.3	49.9	76.4
Other Non-Durables	83.6	104.2	103.9
Clothing & Footwear	12.7	14.6	15.5
Other Semi-Durables	32.5	39.4	67.8
Motor Cars	85.8	114.4	157.9
Other Durables	93.5	123.7	140.0
Sub-total	495.3	612.8	747.3
Intermediate Goods			
Fuel & Lubricants	637.4	600.8	852.7
Food-Intermediate use	58.7	41.1	54.0
Chemicals	99.1	109.8	112.4
Textiles & Fabrics	4.9	7.1	6.9
Parts & Accessories	233.9	291.9	443.0
Other Intermediate Goods	361.4	347.5	457.7
Sub-total	1,395.4	1,398.2	1,926.7
Capital Goods			
Agricultural Machinery	84.4	127.7	179.2
Industrial Machinery	43.2	59.2	75.4
Transport Machinery	218.1	152.1	227.9
Mining Machinery	744.2	3,256.6	1,003.7
Building Materials	132.8	159.1	199.2
Other Goods	136.7	124.6	158.9
Sub-total	1,359.6	3,879.4	1,844.3
Miscellaneous	5.5	11.0	1.6
Total Imports	3,255.8	5,901.4	4,519.8

Services and Current Transfers

The services account recorded a higher net payment of US\$8,818.4 million, an increase of US\$6,700.0 million from US\$2,118.4 million for the corresponding period in 2025, as shown in Table VI. This resulted from higher payments for factor services by US\$3,885.1 million as well as for non-factor services by US\$2,814.9 million. Net payments for factor services (such as investment income and interest) increased to

US\$4,737.1 million from US\$852.1 million one year ago. Net payments for non-factor services increased from US\$1,266.4 million to US\$4,081.3 million due to higher payments for construction, other business services and freight which amounted to US\$4,076.4 million, US\$302.2 million and US\$177.6 million, respectively. In the other business services sub-category, payments for technical, trade related & other business services amounted to US\$216.4 million and is mainly for the oil and gas sector.

Net current transfers remained broadly stable at US\$478.7 million, with the marginal decline from the previous year was attributable to lower official transfer inflows.

Table X

Current Transfers US\$ Million		
	January – June	
	2025	2026
Official Transfers	5.6	0.0
Personal Transfers	471.2	475.3
Other Current Transfers	2.2	3.4
Total NET Transfers	478.9	478.7

CAPITAL ACCOUNT

The capital account recorded a deficit of US\$3,624.7 million from a deficit of US\$1,649.5 million at end-June 2025. This was the result of net outflows of US\$1,025.1 million in oil revenue to the Natural Resource Fund (NRF) as well as cost recovery (withdrawal of equity) by the oil and gas sector despite higher inflows to the private

sector in the form of foreign direct investments (FDIs). Loans disbursed to the non-financial public sector increased by US\$316.9 million to US\$447.5 million and short-term private capital net recorded an inflow of US\$65.4 million from an outflow of US\$124.6 million one year ago. This is explained by commercial banks' drawdown on foreign assets. Foreign direct investment inflows grew by 69.1 percent or US\$3,487.5 million to US\$8,531.7 million. Capital grants received by the combined public sector amounted to US\$1.5 million.

Table XI

Disbursements US\$ Million			
	January – June		
	2024	2025	2026
IDA	20.2	3.0	36.6
IDB	4.5	30.2	42.3
CDB	11.7	4.1	84.4
IFAD	0.4	0.0	0.0
IsDB	2.0	13.8	20.7
INDIA Eximbank	26.2	6.3	0.2
EKN - Unicredit Bank Austria	0.0	0.0	0.0
CHINA Eximbank	30.2	22.2	21.9
China CAMCE	31.3	8.2	0.6
UK Export Finance	10.2	42.4	0.0
Canada (Global Affairs)	60.1	0.0	0.0
Bank of China	0.0	0.0	0.0
US Eximbank	0.0	0.0	240.6
Saudi Fund for Development	0.0	0.0	0.2
BOP Support	0.0	0.0	0.0
Total	196.8	130.2	447.5

Overall Balance and Financing

The overall balance of payments recorded a deficit of US\$293.9 million, compared with a surplus of US\$10.3 million in the corresponding period of 2025. The deficit arose as the capital account deficit exceeded



the current account surplus and was financed by a drawdown in the Bank of Guyana's gross international reserves. Gross reserves consequently declined from US\$1,356.2 million to US\$1,062.3 million at end-June 2026, providing approximately one month of import cover.

Outlook for 2026

The overall balance of payments is expected to record a surplus at the end of 2026, due to a current account surplus inclusive of oil. The current account is expected to benefit from higher export earnings as well as inflows from current transfers. The capital account is likely to record a deficit, resulting from the outflow of oil revenue to the NRF and oil cost recovery (withdrawal of equity) by the oil and gas sector despite higher inflows of FDIs. The non-oil current account is estimated to record a deficit.

BPM 6 Overview

The Balance of Payments Manual 6th edition (BPM6) methodology and presentation will be used in the future to compile the BOP.

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

The Current Account includes:

- The goods account which now records import and exports of goods on an F.O.B. basis. Imports was previously

recorded at its C.I.F. value and previously called the merchandise trade.

- The services account - Previously called non-factor services.
- The primary income account (net earnings on cross border investments) previously called factor services.
- The secondary income previously called transfer.

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. These assets and liabilities include:

- Direct Investments,
- Portfolio Investments (now presented as drawdown (-) and increase (+), which is the opposite of the previous presentation) and
- Other Investments:
 - currency & deposits,
 - loans
 - SDR Allocation and
 - reserve assets (now presented as drawdown (-) and increase (+), which is the opposite of the previous presentation).



Inflows are now listed a positive while outflows are listed as a negative.

Acquisition of asset is a positive or increase while reduction of assets is a negative.

Incurrence of liability is a positive while reduction in liability is a negative.

Net changes in assets or liabilities arise when gross increases in assets or liabilities differ from gross reductions in these and vice versa.

Review of the First Half 2026

An overview of the BOP in BPM6 format in comparison with the old presentation is shown in table XII below.

Table XII

Balance of Payments (BPM 6 Methodology)			
Old Presentation	US\$ Million		
	BPM 6 Presentation	Jan-Jun	
		2025	2026
CURRENT ACCOUNT	CURRENT ACCOUNT	313.2	3,515.5
Merchandise Trade	Goods	3,452.8	11,855.2
Exports f.o.b.	Exports f.o.b.	9,186.0	16,199.7
Imports c.i.f.	Imports f.o.b.	5,733.2	4,344.5
Non-Factor Services	Services	(1,266.4)	(4,081.3)
Factor Services	Primary Income	(2,352.1)	(4,737.1)
Transfers	Secondary Income	478.9	478.7
CAPITAL ACCOUNT	CAPITAL ACCOUNT	16.0	1.5
Capital Transfers	Capital Transfers	16.0	1.5
	FINANCIAL ACCOUNT	103.2	3,212.7
<i>Private Sector (net) FDI</i>	Direct Investment net	72.0	(8,525.4)
<i>Private Sector (net)- Portfolio net</i>	Portfolio Investment	(36.3)	(59.8)
	Other Investment	57.2	12091.8
Non-Fin Public Sector Other- NRF	Currency and deposits	142.6	12479.5
Disbursement + Amortisation	Loans	(85.4)	(387.7)
Non-Fin Public Sector - SDR Allocation	SDR Allocation (net incurrence of liabilities)	0.0	0.0
Change in net foreign assets of BOG	Reserve Assets (- drawdown + increase)	10.3	(293.9)



The current account recorded a surplus of US\$3,515.5 million during the first half of 2026, an increase of US\$3,202.3 million compared with the surplus of US\$313.2 million recorded for the corresponding period of 2025. This marked a significant strengthening in the external current account position and was driven primarily by the substantial expansion in the goods surplus, notwithstanding considerably higher net payments for services and primary income.

The surplus on the goods account increased by 243.4 percent, or US\$8,402.4 million, from US\$3,452.8 million at end-June 2025 to US\$11,855.2 million at end-June 2026. This outturn reflected a 76.4 percent, or US\$7,013.7 million, increase in export receipts to US\$16,199.7 million, while merchandise imports (F.O.B.) declined by 24.2 percent, or US\$1,388.7 million, to US\$4,344.5 million. The reduction in imports largely reflected a base effect arising from the acquisition of the fourth FPSO, One Guyana, valued at US\$2,534.1 million in April 2025. The strong growth in total exports was mainly associated with the petroleum sector, although lower export receipts were recorded for rice, other exports and timber by US\$25.3 million, US\$24.6 million and US\$1.2 million, respectively.

The decline in merchandise imports was principally due to a US\$2,041.2 million reduction in capital goods imports, again reflecting the absence of the large FPSO-related import recorded in the first half of

2025. This decline was partly offset by increases in intermediate and consumption goods imports of US\$132.8 million and US\$526.0 million, respectively. Within intermediate goods, imports of fuel and lubricants increased by US\$251.9 million, largely reflecting higher fuel prices. This suggests that, excluding the exceptional FPSO transaction, underlying import demand remained relatively strong during the review period.

The services account recorded a deficit of US\$4,081.3 million, representing a deterioration of US\$2,814.9 million from the deficit of US\$1,266.4 million recorded one year earlier. The widening deficit resulted mainly from higher payments for construction, freight and other business services, including technical, trade-related and other business services, as well as operating leases associated with the oil and gas sector. The increase in these payments underscores the import-intensive nature of petroleum-related activity and the continued reliance on non-resident service providers. However, services credits benefited from a US\$60.5 million increase in travel receipts, supported by a 12.2 percent rise in visitor arrivals during the first half of 2026 relative to the corresponding period of 2025.

The primary income account also recorded a significantly higher net outflow of US\$4,737.1 million, compared with US\$2,352.1 million at end-June 2025. This deterioration largely reflected higher



reinvested earnings attributable to foreign-owned enterprises, particularly those operating in the oil and gas sector. The increase in primary income outflows is consistent with the expansion of petroleum production and profitability and represents an important offset to the gains generated by higher merchandise exports.

The secondary income account recorded a marginally lower surplus of US\$478.7 million, compared with US\$478.9 million in the corresponding period of 2025. The slight decline was primarily attributable to lower other current transfers, while the overall balance remained relatively stable.

The capital account registered a surplus of US\$1.5 million, down from US\$16.0 million at end-June 2025, mainly due to lower capital transfer receipts.

The financial account reflected a net lending position during the first half of 2026, with developments continuing to be heavily influenced by petroleum-sector transactions. Foreign direct investment inflows amounted to US\$8,531.7 million, largely reflecting investment in the oil and gas industry. At the same time, substantial cost recovery and withdrawals of equity by oil-sector investors moderated the net direct investment position. Portfolio investment recorded a net outflow of US\$59.8 million, mainly associated with transactions in foreign assets held by deposit-taking institutions. Net other investment

inflows amounted to US\$571.9 million, an increase of US\$514.8 million compared with US\$57.2 million at end-June 2025. This movement was mainly attributable to an increase in currency and deposits associated with Government deposits into the Natural Resource Fund.

The reserve assets of the Bank of Guyana recorded a drawdown of US\$293.9 million during the review period, compared with an increase of US\$10.3 million in the corresponding period of 2025. Overall, the balance of payments during the first half of 2026 reflected the increasingly dominant role of the petroleum sector in Guyana's external accounts. Stronger oil-related export receipts and foreign direct investment inflows contributed significantly to the improved current account position, while higher services payments, reinvested earnings and other investment income outflows continued to offset part of these gains. The external position therefore remained strong, but increasingly concentrated around petroleum-sector flows and their associated import, services and income transactions.

NET INTERNATIONAL INVESTMENT POSITION

Guyana's net international investment position remained positive at US\$9,878.7 million at end-June 2026, improving from US\$8,197.6 million at end-March 2026 and US\$8,141.5 million at end-December 2025.



The stronger net position reflected developments on both the asset and liability sides of the external balance sheet.

Total external assets declined to US\$5,578.7 million at end-June 2026 from US\$6,362.7 million at end-March 2026. The reduction was mainly attributable to lower other investment assets, which fell to US\$3,669.6 million, together with a decline in reserve assets to US\$1,047.6 million. Portfolio investment assets also decreased marginally, while direct investment assets increased slightly.

On the liability side, the direct investment position became more negative, moving from US\$5,811.6 million at end-March to US\$8,291.9 million at end-June 2026. This movement should be viewed in the context of significant oil-sector investment flows. Although FDI inflows remained substantial, particularly from the oil sector, these were more than offset by the recovery of previously invested capital through oil cost recovery. During the period, oil cost recovery amounted to US\$11,519.9 million compared with FDI inflows of US\$8,531.7 million, resulting in a net FDI outflow of US\$2,994.4 million.

Overall, the June 2026 IIP position reflected the continued large-scale involvement of foreign investors in Guyana's oil sector, alongside sizeable cost recovery of earlier

investment. Despite the decline in external assets and significant movements in direct investment liabilities, Guyana maintained a strong positive net international investment position at end-June 2026.

Table XIII

International Investment Position US \$ Million			
	Dec 2025	Mar 2026	Jun 2026
NET INTERNATIONAL INVESTMENT	8,141.5	8,197.6	9,878.7
ASSETS	6,677.4	6,362.7	5,578.7
Direct Investment	88.0	89.8	91.3
Portfolio Investment	773.2	799.4	770.3
Other Investments	4,423.1	4,181.5	3,669.6
Reserve Assets	1,393.1	1,291.9	1,047.6
LIABILITIES	(1,464.1)	(1,834.9)	(4,300.1)
Direct Investment	(5,196.8)	(5,811.6)	(8,291.9)
Portfolio Investment	-	-	-
Other Investments	3,732.7	3,976.6	3,991.8

4. FOREIGN EXCHANGE MARKET DEVELOPMENTS

Total foreign exchange market transactions increased by 0.9 percent to US\$11,687.1 million during the first half of 2026. The increase reflected higher transactions through licensed cambios and the Bank of Guyana, partially offset by lower activity in foreign-currency accounts by 30.7 percent or US\$1,440.7 million and CARICOM currencies by 52.0 percent or US\$9.8 million. Cambios and foreign-currency accounts collectively accounted for 82.1 percent of total market turnover. The Bank of Guyana mid-rate applicable to official transactions remained unchanged at G\$208.50 per US dollar.

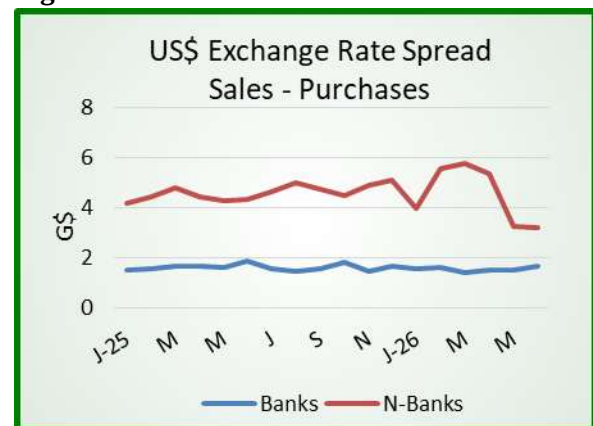
OVERALL MARKET VOLUMES

The overall value of foreign-currency transactions amounted to US\$11,687.1 million, representing an increase of US\$101.3 million or 0.9 percent from the corresponding period in 2025. Aggregate purchases declined by 1.9 percent to US\$5,671.2 million, while sales increased by 3.6 percent to US\$6,016.0 million. Consequently, the market recorded net sales of US\$344.8 million, compared with net sales of US\$29.4 million during the first half of 2025.

Transactions processed through licensed bank and non-bank cambios increased by 29.5 percent to US\$6,342.4 million and accounted for 54.3 percent of total market turnover. Bank of Guyana hard-currency transactions increased by 5.4 percent to US\$2,080.0 million, representing 17.8 percent of turnover. Foreign-currency-account transactions declined by 30.7 percent to US\$3,255.7 million and accounted for 27.9 percent of the market. CARICOM currency

transactions declined by 52.0 percent to US\$9.1 million and represented 0.1 percent of total turnover.

Figure V



CAMBIO MARKETS

Turnover generated by licensed bank and non-bank cambios increased by US\$1,445.9 million or 29.5 percent to US\$6,342.4 million during the first half of 2026. Cambio purchases increased to US\$3,141.3 million, while sales rose to US\$3,201.1 million, resulting in net sales of US\$59.8 million. In comparison, the cambios recorded net



purchases of US\$7.4 million during the corresponding period in 2025.

Transactions conducted by the six bank cambios increased by 29.4 percent to US\$6,303.6 million, compared with US\$4,870.4 million in the first half of 2025. Non-bank cambio transactions increased by 49.1 percent to US\$38.8 million. Bank cambios accounted for 99.4 percent of total cambio turnover, while non-bank cambios represented 0.6 percent.

Among the four major currencies transacted, the US dollar remained dominant, accounting for 95.6 percent of cambio turnover. This was followed by the euro with 2.5 percent, the pound sterling with 1.0 percent and the Canadian dollar with 0.9 percent.

BANK OF GUYANA HARD-CURRENCY TRANSACTIONS

Official hard-currency transactions processed by the Bank of Guyana increased by 5.4 percent to US\$2,080.0 million during the first half of 2026, compared with US\$1,974.2 million during the corresponding period in 2025. Total receipts declined by 9.9 percent to US\$894.1 million, while payments increased by 20.7 percent to US\$1,185.9 million. Consequently, the Bank recorded net hard-currency payments of US\$291.7 million, compared with net receipts of US\$10.0 million one year earlier.

Principal gross inflows included US\$1,020.0 million from the Natural Resource Fund and

US\$52.6 million from the Caribbean Development Bank. Foreign-currency purchases from non-bank entities amounted to US\$342.6 million, including US\$314.7 million from the Guyana Gold Board and US\$24.3 million from the Guyana Revenue Authority. These inflows were partly offset by foreign-currency sales of US\$767.5 million to commercial-bank cambios.

Total import-related payments increased by 20.3 percent to US\$1,099.5 million. Payments for fuel imports increased by 36.8 percent to US\$510.1 million, while payments for other goods and services rose by 58.1 percent to US\$311.1 million. Payments associated with the Ministry of Public Works, the Gas-to-Energy Project and the New Demerara River Bridge amounted to US\$98.5 million. Debt-service payments increased by 33.8 percent to US\$83.8 million.

FOREIGN-EXCHANGE INTERVENTION AND INTERBANK ACTIVITY

The Bank of Guyana sold US\$767.5 million to commercial banks through foreign-exchange interventions during the first half of 2026, representing an increase of US\$184.5 million or 31.6 percent compared with US\$583.0 million sold during the corresponding period in 2025. No foreign currency was purchased from commercial banks during the review period. Moreover, there were no trades on the interbank foreign-exchange market during the first half of either 2025 or 2026.



FOREIGN-CURRENCY ACCOUNTS

Combined transactions through foreign-currency accounts declined by 30.7 percent to US\$3,255.7 million during the first half of 2026, from US\$4,696.4 million during the corresponding period in 2025. Debits and credits amounted to US\$1,631.1 million and US\$1,624.6 million, respectively, with debits exceeding credits by US\$6.5 million. In comparison, credits exceeded debits by US\$46.9 million during the first half of 2025.

Foreign-currency accounts represented 27.9 percent of total foreign-exchange market turnover, down from 40.5 percent one year earlier. Transactions by the non-resident, ‘other’, engineering/construction, government, mining/dredging and the hotel/tourism segments together accounted for 89.7 percent of total foreign currency accounts transactions.

CARICOM CURRENCY TRANSACTIONS

Transactions in CARICOM currencies declined by 52.0 percent to US\$9.1 million during the first half of 2026, from US\$18.9 million in the corresponding period of 2025. Purchases and sales amounted to US\$4.6 million and US\$4.5 million, respectively, resulting in net purchases of approximately US\$127,000.

The Trinidad and Tobago dollar remained the dominant regional currency, accounting for 95.7 percent of turnover. This was followed by the Barbados dollar with 2.3 percent, the

Belize dollar with 1.2 percent and the Eastern Caribbean dollar with 0.8 percent. Transactions in the Jamaican dollar were negligible.

THE EXCHANGE RATES

The Bank of Guyana mid-rate applicable to official transactions remained unchanged at G\$208.50 per US dollar at end-June 2026. The market-weighted average mid-rate depreciated by 2.6 percent to G\$223.73 per US dollar, from G\$218.07 at end-June 2025. Compared with G\$220.58 at end-December 2025, the weighted average mid-rate depreciated by 1.4 percent during the first half of 2026.

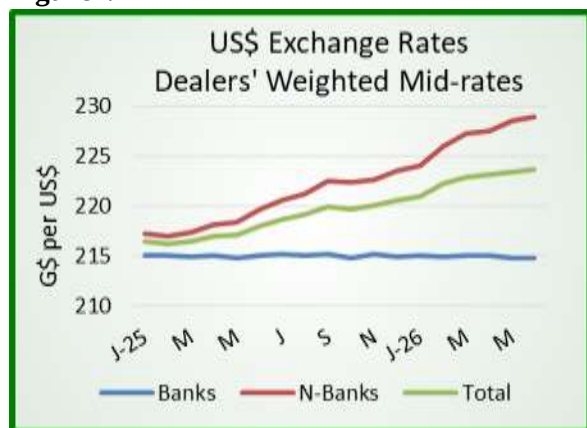
At the bank cambios, the average US-dollar buying and selling rates appreciated marginally to G\$214.00 and G\$215.68, respectively, from G\$214.15 and G\$216.03 at end-June 2025. In contrast, the average buying and selling rates at non-bank cambios depreciated to G\$227.30 and G\$230.51, respectively, from G\$217.59 and G\$221.91 one year earlier.

The bank-cambio spread narrowed to G\$1.68 from G\$1.87 at end-June 2025, while the non-bank spread declined to G\$3.21 from G\$4.32. The total market spread also narrowed to G\$2.24 from G\$3.30. However, the difference between bank and non-bank buying rates widened to G\$13.30 from G\$3.44, while the difference between their selling rates increased to G\$14.83 from G\$5.88. This reflected greater divergence



between bank and non-bank cambio rates, notwithstanding narrower spreads within each segment.

Figure VI



At end-June 2026, the Trinidad and Tobago dollar appreciated marginally by 0.2 percent from end-December 2025 to TT\$6.78 per US dollar, while the Jamaican dollar appreciated by approximately 1.0 percent to J\$157.38 per US dollar. The exchange-rate regimes of

Barbados, Belize and the Eastern Caribbean Currency Union remained fixed at Bds\$2.00, BZ\$2.00 and EC\$2.70 per US dollar, respectively.

Outlook for 2026

Foreign-exchange market activity is expected to remain elevated during the remainder of 2026, broadly in keeping with anticipated balance-of-payments developments. Export receipts, foreign investment, remittances and public-sector inflows are expected to continue supporting foreign-currency availability, while increased imports and payments for services may sustain demand. The Bank of Guyana will continue to monitor foreign-exchange-market conditions and undertake operations consistent with its policy objectives. The official Guyana dollar exchange rate is expected to remain broadly stable. □

5. PUBLIC FINANCE

The overall financial operations of the public sector recorded a deficit of G\$108,893 million during the first half of 2026, compared with G\$37,851 million a year earlier, indicative of an accelerated pace of fiscal spending across Central Government and the Non-Financial Public Enterprises (NFPEs). Central Government recorded an overall fiscal deficit of G\$105,648 million, equivalent to 2.6 percent of nominal GDP, compared with G\$35,938 million at end-June 2025. Current expenditure increased by G\$60,138 million to G\$350,950 million, while capital expenditure rose by G\$1,916 million to G\$248,874 million. Current revenue declined by 0.7 percent to G\$493,865 million, mainly reflecting a G\$37,436 million reduction in Natural Resource Fund (NRF) inflows, while domestic tax revenue increased by 17.0 percent. The NFPEs recorded an overall deficit of G\$3,245 million, compared with G\$1,912 million a year earlier, amid higher current and capital expenditure, while increased transfers from Central Government supported their operations.

CENTRAL GOVERNMENT

Central Government recorded a wider fiscal deficit of G\$105,648 million¹ or 2.6 percent of nominal GDP during the first half of 2026, compared with a deficit of G\$35,938 million at end-June 2025. This outcome was associated with a lower current account surplus and a wider capital account deficit. The current account surplus declined by G\$63,603 million to G\$142,915 million, while the capital account deficit widened by G\$6,106 million to G\$248,563 million. The lower current account surplus reflected a 20.7 percent increase in current expenditure, together with a 0.7 percent decline in current revenue, while the wider capital account

deficit was associated with a 0.8 percent increase in capital expenditure.

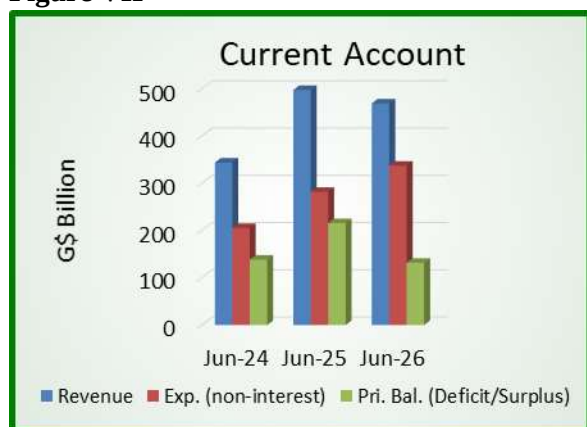
Current Account

The current account surplus amounted to G\$142,915 million during the first half of 2026, compared with a surplus of G\$206,518 million a year earlier. This reflected a G\$3,466 million decline in current revenue to G\$493,865 million, together with a G\$60,138 million increase in current expenditure to G\$350,950 million. The decline in current revenue was primarily attributable to lower inflows from the NRF decreasing by G\$37,436 million to G\$212,138 million, accounting for 43.0

¹ The non-oil primary balance was estimated at a deficit of 35.7 percent of non-oil GDP at end-June 2026.

percent of current revenue. This was partly offset by stronger domestic revenue collections, with tax revenue increasing by G\$37,626 million to G\$258,660 million, accounting for 52.4 percent of current revenue. The increase reflected higher receipts from income taxes, value-added and excise taxes, taxes on international trade, and other taxable revenues.

Figure VII



Revenue

Total current revenues, excluding inflows from the Natural Resource Fund (NRF), Carbon Credit Sales (CCS), and the Guyana REDD+ Investment Fund (GRIF), increased by 18.7 percent to G\$279,468 million at end-June 2026. This reflected stronger domestic revenue collections, with tax revenue increasing by 17.0 percent to G\$258,660 million. Income taxes accounted for 3.6 percent of nominal GDP, value-added & excise taxes 1.8 percent, taxes on international trade 0.6 percent, and other tax revenue 0.4 percent. The tax performance

was consistent with continued expansion in domestic demand and overall economic activity during the review period.

Income tax receipts increased by 18.0 percent to G\$145,743 million. This reflected higher collections from corporation & self-employed taxes, which increased by 24.4 percent to G\$71,097 million, withholding taxes, which rose by 20.4 percent to G\$37,135 million, and personal income taxes, which increased by 9.5 percent to G\$36,853 million. These increases were partly offset by a 63.9 percent decline in corporation tax receipts from public enterprises to G\$659 million.

Value-added tax & excise tax revenues increased by 17.1 percent to G\$71,468 million. VAT collections rose by 14.6 percent to G\$46,611 million, while excise tax receipts increased by 21.9 percent to G\$24,856 million.

Taxes on international trade increased by 19.2 percent to G\$25,632 million. This reflected higher collections from import duties, which increased by 18.6 percent to G\$22,739 million, export duties, which rose by 21.5 percent to G\$184 million, and travel taxes, which expanded by 23.8 percent to G\$2,709 million.

Other tax revenue increased by 5.4 percent to G\$15,817 million. This reflected higher collections from environmental levies, which increased by 16.7 percent to G\$2,153 million, vehicle licences, which rose by 16.4 percent

to G\$1,102 million, capital gains taxes, which expanded by 58.4 percent to G\$1,431 million, excise duties (other customs taxes), which increased by 44.8 percent to G\$1,065 million, and other taxes and duties, which grew by 9.2 percent to G\$2,293 million. These increases were moderated by an 8.5 percent decline in property tax receipts to G\$7,717 million, reflecting exemptions granted by the authorities since early 2025.

Non-tax revenues increased by 44.9 percent to G\$20,808 million, equivalent to 4.2 percent of current revenue. This reflected higher collections from fees, fines and charges, miscellaneous revenues from the private sector, and transfers from public enterprises and the Bank of Guyana. Receipts from the private sector amounted to G\$9,820 million, while transfers from public enterprises and the Bank of Guyana totalled G\$10,987 million or 52.8 percent of non-tax revenue.

Table XIV

Central Government Financial Operations G\$ Million			
	January - June		
	2024	2025	2026
TOTAL REVENUE (excluding grants)	343,656	497,334	493,869
Current Revenue	343,656	497,331	493,865
Tax Revenue	216,024	221,034	258,660
Non Tax Revenue	11,187	14,364	20,808
NRF Withdrawal	114,388	249,575	212,138
GRIF Inflows	1,223	4,887	667
Carbon Credit Inflows	834	7,471	1,592
Total Expenditure	375,633	537,771	599,824
Current Expenditure (non-interest)	205,393	281,800	337,185
Current Primary Balance	138,264	215,531	156,679
Less Interest	7,329	9,013	13,765
Current a/c Balance	130,934	206,518	142,915
Capital Receipts (including grants & debt relief)	1,275	4,502	311
Capital Expenditure	162,911	246,958	248,874
OVERALL BALANCE	(30,701)	(35,938)	(105,648)
FINANCING	30,701	35,938	105,648
Net External Borrowing (+) / Savings (-)	28,483	19,149	71,371
Net Domestic Borrowing (+) / Savings (-) ¹⁾	2,218	16,790	34,277

Notes:

1) Domestic Financing includes other financing.

Expenditure

Total current expenditure (including debt charges) increased by 20.7 percent to G\$350,950 million, reflecting higher spending on transfer payments, employment costs, purchases of other goods & services, and interest charges.

Transfer payments increased by 18.2 percent, or G\$23,398 million, to G\$152,095 million, accounting for 43.3 percent of total current expenditure. This reflected increases in subsidies & contributions to local & international organisations, pensions (statutory & non-statutory), and education subventions, grants & scholarships, which rose by 11.1 percent, 23.7 percent, and 27.5 percent to G\$71,213 million, G\$48,025 million, and G\$32,781 million, respectively.

Employment costs, which accounted for 22.2 percent of total current expenditure, increased by 18.8 percent to G\$77,827 million. Within this category, wages & salaries increased by 19.4 percent to G\$66,292 million, while benefits and allowances rose by 15.2 percent to G\$11,534 million.

Purchases of other goods and services, accounting for 30.6 percent of total current expenditure, increased by 22.5 percent to G\$107,264 million. This reflected increases in other expenditure, materials & supplies, maintenance of infrastructure, transport, travel & postage, and fuels & lubricants, which rose by 22.4 percent, 46.0 percent, 0.6



percent, 18.1 percent, and 6.1 percent to G\$72,243 million, G\$16,597 million, G\$5,277 million, G\$5,217 million, and G\$2,004 million, respectively. In contrast, rental & maintenance of buildings declined by 1.0 percent to G\$3,595 million.

Total interest charges increased by 52.7 percent, or G\$4,752 million, to G\$13,765 million. External interest costs rose by 59.3 percent, or G\$3,286 million, to G\$8,829 million, while domestic interest costs increased by 42.3 percent, or G\$1,466 million, to G\$4,935 million.

Capital Account

The capital account recorded a deficit of G\$248,563 million, reflecting total capital expenditure of G\$248,874 million and capital revenue of G\$311 million. Capital revenue consisted primarily of project grants amounting to G\$307 million, together with G\$4 million in other capital receipts. Capital outlays increased marginally by G\$1,916 million, or 0.8 percent, from a year earlier, and represented 30.0 percent of the G\$829,705.3 million budgeted capital programme for 2026.

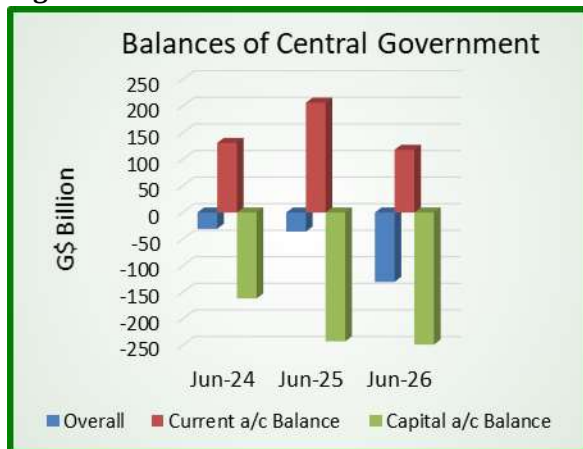
Capital spending was concentrated in the housing, construction, and power generation sectors, which accounted for 36.0 percent, 26.7 percent, and 13.7 percent of total capital expenditure, respectively. Collectively, these sectors represented 76.3 percent of total capital outlays during the first half of 2026. Expenditure on housing increased by 56.4

percent to G\$89,479 million, reflecting continued investment in housing infrastructure, while spending on power generation rose by 51.4 percent to G\$33,972 million. In contrast, capital expenditure on construction declined by 9.6 percent to G\$66,534 million. Other notable allocations were directed towards transport & communication at G\$20,240 million, agriculture at G\$15,476 million, education at G\$7,237 million, health at G\$3,869 million, administration at G\$3,466 million, environment & pure water at G\$2,735 million, social welfare at G\$2,375 million, public safety at G\$1,579 million, national security & defence at G\$995 million, culture & youth at G\$835 million, tourist development at G\$29 million, manufacturing at G\$8 million, fishing at G\$8 million, and financial transfers at G\$36 million.

Overall Balance and Financing

The overall fiscal deficit of G\$105,648 million was financed through net external borrowings of G\$71,371 million and net domestic borrowings of G\$34,277 million. Net external financing reflected loan disbursements of G\$83,963 million, which exceeded external principal repayments of G\$12,592 million. Net domestic financing was supported primarily by net borrowing from the banking system, partly offset by net repayments on Treasury bills and other non-bank financing operations.

Figure VIII



Outlook for 2026

The Central Government is projected to record an overall fiscal deficit of G\$503,753.2 million in 2026, reflecting the continued expansion of public expenditure. Total capital expenditure is projected at G\$829,705.3 million, mainly reflecting increased investment in power generation and distribution, housing, and public infrastructure. Total current expenditure, including interest payments, is projected at G\$744,572.7 million, reflecting higher spending on employment costs, goods and services, transfer payments and debt servicing. Total current revenue is projected at G\$1,066,572.5 million, supported by domestic tax collections and inflows from the Natural Resource Fund (NRF), carbon credits and the Guyana REDD+ Investment Fund (GRIF). NRF withdrawals are projected at approximately G\$495,048.8 million for 2026. The overall deficit is projected to be financed through net external borrowing of

G\$298,221.1 million and net domestic borrowing of G\$205,532.1 million.

NON-FINANCIAL PUBLIC ENTERPRISES

The combined operations of the Non-Financial Public Enterprises (NFPEs), comprising the Guyana Sugar Corporation (GUYSUCO), Guyana Oil Company Limited (GUYOIL), Guyana National Shipping Corporation (GNSC), Guyana Power and Light Inc. (GPL), Guyana Post Office Corporation (GPOC), and the National Insurance Scheme (NIS), recorded an overall deficit of G\$3,245 million during the first half of 2026, compared with a deficit of G\$1,912 million in the first half of 2025. The overall position reflected a current account deficit of G\$4,949 million. Total receipts amounted to G\$146,471 million, while total expenditure stood at G\$149,716 million. Capital expenditure increased to G\$30,077 million from G\$5,171 million, alongside higher capital transfers from Central Government of G\$31,781 million, of which G\$29,442 million was provided to GPL and G\$2,339 million to GUYSUCO.

Current Account

The NFPEs' current account recorded a deficit of G\$4,949 million during the first half of 2026, compared with a deficit of G\$1,057 million a year earlier. This position reflected current operating expenditure, including interest and taxes, of G\$119,639



million, which exceeded current receipts of G\$114,689 million.

Receipts

Current receipts increased by 25.6 percent, or G\$23,384 million, to G\$114,689 million, from G\$91,306 million a year earlier. This reflected higher export sales, local sales, receipts from debtors, and other income, which increased by 124.8 percent, or G\$1,107 million; 26.2 percent, or G\$8,916 million; 28.4 percent, or G\$4,265 million; and 22.3 percent, or G\$9,168 million, to G\$1,994 million, G\$42,970 million, G\$19,263 million, and G\$50,291 million, respectively. Local sales were concentrated in GPL and GUYOIL, which accounted for approximately 59.1 percent and 33.3 percent, respectively, of total local sales. Together, the two entities accounted for 92.3 percent of local sales and approximately 97.6 percent of the increase in local sales during the review period. Current transfers from Central Government increased by 35.4 percent to G\$21,821 million, from G\$16,121 million a year earlier. In contrast, VAT refunds received declined by 29.8 percent to G\$172 million. Capital transfers from Central Government increased to G\$31,781 million, from G\$4,315 million a year earlier.

Table XV

Non-Financial Public Enterprises Operations G\$ Million			
	January - June		
	2024	2025	2026
CURRENT ACCOUNT			
Revenue	90,549	91,306	114,689
Non-interest Exp.	87,106	92,253	119,529
Primary Operating Bal.	3,444	(947)	(4,840)
Sur.(+)/Def. (-)			
less Interest	148	109	109
Current Balance	3,296	(1,057)	(4,949)
Sur.(+)/Def. (-)			
CAPITAL ACCOUNT			
Revenue	1,097	4,315	31,781
Expenditure	4,013	5,171	30,077
Capital a/c Bal.	(2,916)	(856)	1,704
OVERALL BALANCE	380	(1,912)	(3,245)
FINANCING	(380)	1,912	3,245
Ext. Borrowing (net)	20	(111)	(572)
Domestic Fin. (net) ¹⁾	(401)	2,024	3,818

Notes:

1) Domestic Financing includes other financing.

Expenditure

Total current operating expenditure, including interest charges and taxes, increased by 29.5 percent to G\$119,639 million during the first half of 2026, from G\$92,362 million a year earlier. Non-interest current expenditure increased by 29.6 percent to G\$119,529 million, mainly reflecting higher payments to creditors, materials & supplies, employment costs, and other current expenditure, which increased by 88.6 percent, 21.2 percent, 15.9 percent, and 15.7 percent to G\$30,964 million, G\$39,522 million, G\$18,091 million, and G\$26,953 million, respectively. Interest payments remained broadly unchanged at G\$109 million during the review period.

The Guyana Power and Light Inc. recorded an overall deficit of G\$1,970 million during the first half of 2026, compared with a deficit



of G\$2,421 million a year earlier. Local sales increased by 6.7 percent to G\$25,378 million, while capital transfers from Central Government increased by G\$26,663 million to G\$29,442 million. Current expenditure increased by 18.7 percent to G\$43,339 million, mainly reflecting higher expenditure on materials and supplies, which rose by 22.6 percent to G\$35,455 million. Capital expenditure increased by 757.1 percent to G\$28,014 million.

The Guyana Sugar Corporation (GUYSUCO) recorded an overall deficit of G\$897 million during the first half of 2026, compared with a deficit of G\$1,630 million in the first half of 2025. Current receipts increased by 28.4 percent, or G\$2,876 million, to G\$13,009 million, supported by higher export sales, which increased by 132.4 percent, or G\$1,045 million, to G\$1,834 million, and current transfers from the Central Government, which increased by 32.2 percent, or G\$1,904 million, to G\$7,809 million. Current expenditure increased by 21.9 percent, or G\$2,609 million, to G\$14,529 million, mainly reflecting higher employment costs, which rose by 24.4 percent, or G\$1,924 million, to G\$9,818 million. Capital transfers from the Central Government increased by 52.3 percent, or G\$803 million, to G\$2,339 million, while capital expenditure increased by 24.4 percent, or G\$337 million, to G\$1,716 million.

The Guyana Oil Company Limited recorded an overall deficit of G\$3,021 million during the first half of 2026, compared with a deficit of G\$12 million a year earlier. Current receipts increased by 57.5 percent to G\$34,491 million, mainly reflecting increases in local sales, receipts from debtors and other income of 99.1 percent, 33.3 percent and 74.0 percent to G\$14,291 million, G\$17,789 million and G\$2,411 million, respectively. Current expenditure increased by 72.8 percent to G\$37,234 million, largely reflecting an 89.0 percent increase in payments to creditors to G\$30,896 million. Capital expenditure declined by 24.3 percent to G\$278 million, from G\$367 million in the first half of 2025.

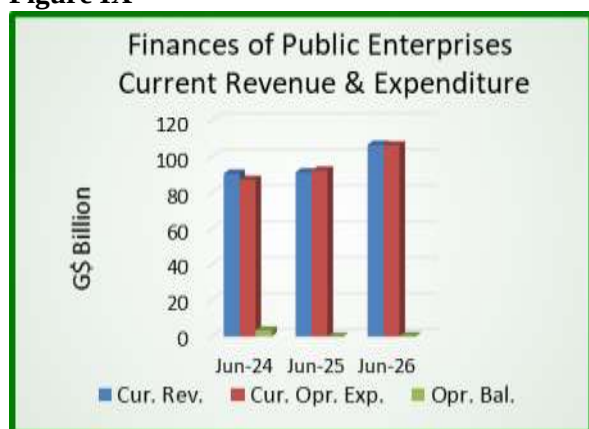
The National Insurance Scheme recorded an overall surplus of G\$2,676 million during the first half of 2026, compared with a surplus of G\$2,396 million in the corresponding period of 2025. Current receipts increased by 11.4 percent to G\$24,541 million, mainly reflecting an 11.6 percent increase in contributions to G\$23,916 million, while investment income increased by 5.7 percent to G\$523 million. Current expenditure rose by 11.9 percent to G\$21,857 million, largely reflecting a 12.0 percent increase in benefit payments to G\$19,908 million and a 13.3 percent increase in employment costs to G\$1,479 million. Consequently, the current account recorded a surplus of G\$2,684 million, compared with G\$2,488 million a year earlier. Capital expenditure declined by 90.7 percent to G\$9 million.



Capital Account

The capital account of the NFPEs recorded a surplus of G\$1,704 million during the first half of 2026, compared with a deficit of G\$856 million a year earlier. This position reflected an increase in capital transfers from the Central Government to G\$31,781 million, from G\$4,315 million one year earlier. Capital expenditure increased to G\$30,077 million, from G\$5,171 million, with GPL accounting for 93.1 percent of total capital expenditure, followed by GUYSUCO at 5.7 percent and GUYOIL at 0.9 percent.

Figure IX



Overall Balance and Financing

The Non-Financial Public Enterprises (NFPEs) recorded an overall deficit of G\$3,245 million during the first half of 2026, compared with a deficit of G\$1,912 million in the corresponding period of 2025. The overall deficit was financed through net domestic financing of G\$3,818 million, while the external position recorded net savings of G\$572 million.

Outlook for 2026

The overall balance of the Non-Financial Public Enterprises (NFPEs) is projected to record a deficit of G\$17.1 billion in 2026, reflecting higher expenditures, particularly fuel acquisition costs at GUYOIL and power generation and capital expenditure at GPL. □

6. PUBLIC DEBT

The total stock of the Government's public and publicly guaranteed debt increased by 10.7 percent from its end-December 2025 level to US\$8,573.1 million or G\$1,787.5 billion at end-June 2026. The increase reflected expansions in both domestic and external debt to finance budgeted expenditure. Domestic debt rose by 9.3 percent to the equivalent of US\$5,266.7 million or G\$1,098.1 billion, mainly through the issuance of treasury bills, while external debt increased by 13.1 percent to US\$3,306.4 million as a result of net inflows from bilateral and multilateral creditors. Total debt service payments amounted to US\$145.7 million in the first half of 2026, representing a 32.5 percent increase relative to the corresponding period in 2025. Domestic debt-service payments increased by G\$1,448.6 million to G\$9,210.9 million during the first half of 2026. External debt-service payments rose by approximately 39.5 percent to US\$101.5 million, compared with US\$72.8 million in the corresponding period of 2025, mainly because of higher principal repayments to bilateral creditors. External debt service was equivalent to about 0.6 percent of exports of goods and non-factor services and 4.3 percent of Central Government current revenue. These ratios remained below the applicable debt-sustainability.

Stock of Domestic Debt

The outstanding stock of Government domestic debt—comprising treasury bills, debentures, bonds, and publicly guaranteed debt—increased by 9.3 percent to G\$1,098.1 billion at end-June 2026. The increase was driven primarily by a larger stock of treasury bills issued for fiscal purposes. The outstanding stock of debentures declined by 2.4 percent, or G\$4,275.5 million, from its end-December 2025 level.

Figure X

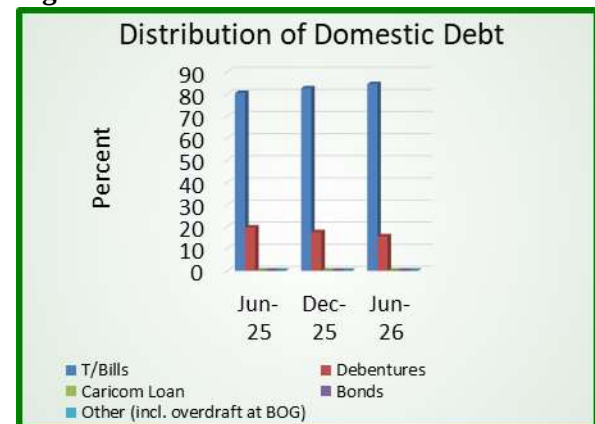




Table XVI

Central Government Public and Public Guaranteed Debt ¹⁾			
G\$ Million			
	Jun	Dec	Jun
	2025	2025	2026
TOTAL DOMESTIC PUBLIC AND PUBLICLY GUARANTEED DEBT	920,709	1,004,837	1,098,104
TOTAL DOMESTIC DEBT OUTSTANDING	920,209	1,004,337	1,097,604
Treasury Bills	739,696	828,841	926,384
91-day ²⁾	185,603	232,955	297,348
182-day	372	121	121
364-day	553,720	595,765	628,916
Debentures	180,493	175,493	171,217
BOG VIR Debenture	3,899	3,899	3,899
NIS Debenture	594	594	318
Other	176,000	171,000	167,000
Bonds	3	3	3
Defense Bonds	3	3	3
NICIL Bond	0	0	0
CARICOM Loan	18	0	0
Other	0	0	0
Overdraft ⁴⁾	0	0	0
Government Guaranteed Debt	500	500	500
NICIL Bond	0	0	0
Deposit Insurance Corporation	500	500	500

Notes:

1) The Government of Guyana made the decision to include publicly guaranteed debt so as to provide a complete picture of the country's debt position.

2) This category includes K-Series.

The outstanding stock of treasury bills, including K-Series bills, amounted to G\$926.4 million. The 364-day bills accounted for 67.9 percent of the total, while the 182-day and 91-day bills accounted for 0.01 percent and 32.1 percent, respectively. The stock of 182-day bills was unchanged at G\$120.6 million. The stock of 91-day bills, including K-Series bills, increased to G\$297,348 million from G\$232,955 million at end-December 2025. The increase in the overall stock therefore reflected growth in both 364-day and 91-day instruments.

Commercial banks' share of outstanding treasury bills declined to 43.3 percent from 48.2 percent at end-December 2025. The Bank of Guyana's holdings increased to G\$520,993.8 million, equivalent to 56.2 percent of the total. The National Insurance Scheme, the only public-sector holder, accounted for 0.3 percent, while other financial intermediaries held 0.2 percent, down from 1.1 percent at end-2025.

Treasury-bill issuance during the first half of 2026 increased by G\$257,347.2 million to G\$870,376.4 million. Issuance of 364-day bills rose by G\$33,150.2 million to G\$284,960.3 million, while issuance of 91-day bills increased by G\$224,448.8 million to G\$583,308.0 million. Issuance of 182-day bills amounted to G\$120.6 million. Of total issuance during the period, G\$868,388.9 million, or 99.8 percent, was for fiscal purposes, while G\$1,987.5 million was for monetary-policy purposes.

Treasury-bill redemptions increased by G\$301,932.4 million to G\$772,834.0 million, implying redemptions of G\$470,901.6 million in the corresponding period of 2025.

Domestic Debt Service

Domestic debt-service payments increased by G\$1,448.6 million to G\$9,210.9 million during the review period, largely because of higher interest payments on treasury bills. Total interest payments rose by about G\$1,466 million to G\$4,935.4 million.



Interest payments on 364-day treasury bills increased by 51 percent, or G\$924 million, relative to the first half of 2025. In contrast, total principal repayment declined by G\$17.5 million to G\$4,275.5 million.

The average yield on the 364-day treasury bill rose by 1 basis point to 1.08 percent from its end-June 2025 level. The average yields on the 182-day and 91-day bills remained unchanged at 0.99 percent and 1.10 percent, respectively.

Table XVII

Domestic Debt Service G\$ Million			
	Jun	Dec	Jun
	2025	2025	2026
TOTAL DEBT SERVICE	7,762	18,347	9,211
Principal Payments ¹⁾	4,293	9,311	4,275
Total Interest	3,469	9,036	4,935
Treasury Bills	2,640	7,020	4,154
91-day ²⁾	832	1,938	1,423
182-day	2	3	1
364-day	1,807	5,079	2,730
CARICOM Loans	1	1	0
Debentures	829	2,014	781
Other ³⁾	0	0	0
NICIL Bond	0	0	0

Notes:

1) Treasury bills issued for fiscal purposes are rolled over upon maturity.

2) This category includes K-Series.

3) Unpaid Interest on Treasury bills to Bank of Guyana.

Outlook for 2026

Total domestic debt stock and domestic debt service are projected to be higher. The increase of the former is expected from the issuance of more of both the 364-day treasury bills and 91-day treasury bills, while the latter

is estimated to increase on account of higher interest payments on the 364-day treasury bills and 91-day treasury bills as well as debt service payments to be made on the BOG Debentures.

Stock of External Debt

The outstanding stock of public and publicly guaranteed external debt increased by 13.1 percent from its end-December 2025 level to US\$3,306.4 million at end-June 2026. The increase primarily reflected higher bilateral obligations to the Export–Import Bank of the United States and additional multilateral borrowing from the Inter-American Development Bank (IADB).

Table XVIII

Structure of External Public Debt US\$ Million			
	Jun	Dec	Jun
	2025	2025	2026
TOTAL EXTERNAL PUBLIC DEBT	2,389	2,920	3,306
Multilateral	1,333	1,868	2,034
Bilateral	884	880	1,109
Suppliers' Credit	13	13	13
Financial Markets/Bonds	160	159	150

Obligations to multilateral creditors increased by 8.7 percent to approximately US\$2,034.3 million and accounted for 61.5 percent of total external debt. Liabilities to the Caribbean Development Bank and the IADB rose to US\$394.4 million and US\$1,284.8 million, respectively. Obligations to the International Development



Association increased to US\$223.5 million, while debt owed to other multilateral creditors rose to US\$131.6 million. These components sum to approximately the reported multilateral total, subject to rounding.

Bilateral obligations increased by 26.0 percent to US\$1,109.3 million and accounted for 33.6 percent of total external debt, largely because of net inflows from the Export–Import Bank of the United States. Obligations to private creditors declined by 5.3 percent, or US\$9.2 million, reflecting higher repayments.

External Debt Service

External debt-service payments increased by approximately 39.5 percent to US\$101.5 million during the first half of 2026. These payments represented about 4.3 percent of Central Government current revenue and 0.6 percent of exports of goods and non-factor services. Principal and interest payments were reported at US\$59.8 million and US\$41.6 million, respectively; the US\$0.1 million difference between their rounded sum and the reported total reflects rounding.

Payments to multilateral creditors increased by 29.2 percent to US\$49.3 million and accounted for about 48.3 percent of total external debt service. Payments to the IADB and the Caribbean Development Bank rose by 38.4 percent and 2.5 percent to US\$33.0 million and US\$9.0 million, respectively;

together, they represented approximately 41.4 percent of total external debt service.

Payments to bilateral creditors increased by about 35 percent to US\$42.6 million and accounted for approximately 42.0 percent of total external debt service. The increase was driven by higher payments to the Export–Import Bank of China and China CAMC Engineering Co. Ltd., which together accounted for about 25 percent of total external debt service. Payments to private creditors increased to approximately US\$10.0 million during the review period.

Table XIX

External Debt Service Payments US\$ Million			
	Principal	Interest	Total
End-June 2026			
Total	59.9	41.6	101.5
Multilateral	18.6	30.7	49.3
Bilateral	36.0	6.6	42.6
Private Creditors	5.3	4.3	9.6
End-June 2025			
Total	45.3	27.5	72.8
Multilateral	18.9	19.2	38.1
Bilateral	25.8	5.7	31.6
Private Creditors	0.5	2.5	3.1

HIPC Assistance and Multilateral Debt Relief Initiative

Assistance under the Original and Enhanced Heavily Indebted Poor Countries (HIPC) Initiatives decreased by 8.8 percent to approximately US\$1.8 million. Assistance under the Original HIPC Initiative declined by 10 percent to US\$1.6 million, while assistance under the Enhanced HIPC Initiative remained broadly unchanged at

US\$0.21 million. Assistance under the Multilateral Debt Relief Initiative declined by 11.2 percent to US\$8.3 million. Relief from the IADB, which accounted for about 72 percent of MDRI assistance, fell by 11.7 percent to US\$6.0 million, while relief from the International Development Association declined by 10 percent to US\$2.3 million.

Table XX

Actual HIPC Assistance and Multilateral Debt Relief Initiative			
US\$ Million			
	Principal	Interest	Total
End-June 2026			
TOTAL	8.5	1.6	10.1
MDRI	7.0	1.3	8.3
Total HIPC	1.5	0.3	1.8
O-HIPC	1.3	0.3	1.6
E-HIPC	0.2	0.0	0.2
End-June 2025			
TOTAL	9.5	1.8	11.3
MDRI	7.9	1.4	9.4
Total HIPC	1.6	0.3	2.0
O-HIPC	1.4	0.3	1.7
E-HIPC	0.2	0.0	0.2

Debt Sustainability Analysis

The solvency indicators for both domestic and external debt, remained below the debt

sustainability thresholds for middle income countries. Moreover, other liquidity indicators were lower than the pre-defined thresholds. External debt service accounted for 0.6 percent of exports and 4.3 percent of Central Government.

Outlook for 2026

External debt is projected to increase as net inflows from multilateral and bilateral development partners remain positive. External debt-service payments are also expected to rise, mainly because of higher scheduled principal repayments to multilateral and bilateral creditors, including the International Development Association, the IADB, the Caribbean Development Bank, and the Export–Import Bank of China. □



7. FINANCIAL SECTOR DEVELOPMENTS

Monetary aggregates of reserve money and broad money rose by 7.9 percent and 7.3 percent, respectively from end-December 2025. The increase in reserve money was mainly attributed to an expansion in the net domestic assets of the Bank of Guyana, while growth in broad money reflected higher net domestic credit, which more than offset declines in net foreign assets and other items (net). Credit to the public and private sectors increased by 19.5 percent and 11.5 percent, respectively. Commercial banks' interest rates trended downward, although interest rate spreads remained relatively high. Meanwhile, the financial resources of Non-Bank Financial Institutions, comprising both depository and non-depository entities, expanded by 3.9 percent, or G\$21,367 million, to G\$562,583 million, largely due to increased deposits at the New Building Society. Despite this growth, the sector's share of total financial-sector assets declined marginally by 0.6 percentage points, from 27.8 percent to 27.2 percent at end-June 2026.

MONETARY DEVELOPMENTS

Reserve Money

Reserve or base money expanded by 7.9 percent to G\$739,360 million. This performance resulted from an increase in net domestic assets by 28.7 percent or G\$115,679 million to G\$518,593 million while net foreign assets decline by 21.7 percent or G\$61,281 million to G\$220,767 million.

The growth in reserve money reflected a 7.1 percent or G\$31,845 million increase in currency in circulation resulting from higher cash transactions. Liabilities to the commercial banks rose by 9.7 percent to G\$255,870 million owing mainly to a 16.6 percent or G\$3,874 million expansion in currency in commercial banks' vaults while

deposit liabilities also grew by 8.9 percent or G\$18,679 million.

Table XXI

Reserve Money G\$ Million			
	Jun	Dec	Jun
	2025	2025	2026
Net Foreign Assets	211,980	282,048	220,767
Net Domestic Assets	407,108	402,914	518,593
Credit to Public Sector	421,155	449,431	550,350
Reserve Money	619,087	684,963	739,360
Liabilities to:			
Commercial Banks	235,600	233,317	255,870
Currencies	16,791	23,270	27,144
Deposits	218,748	209,986	228,665
EPDs	61	61	61
Currency in Circulation	383,487	451,645	483,490
Monthly Average			
Reserve Money	596,816	625,484	739,360
Broad Money (M2)	1,153,937	1,223,893	1,459,288
Money Multiplier	1.93	1.96	1.97

Table XXII

Monetary Survey G\$ Million			
	Jun	Dec	Jun
	2025	2025	2026
Narrow Money	759,457	885,469	931,622
Quasi Money	448,906	474,187	527,666
Money Supply (M2)	1,208,363	1,359,656	1,459,288
Net Domestic Credit	1,015,573	1,113,291	1,285,854
Public Sector (Net)	593,942	647,150	773,364
Private Sector Credit	485,406	531,790	592,827
Agriculture	31,921	32,830	31,824
Manufacturing	26,525	32,460	31,034
Construction & Engineering	22,160	23,742	24,774
Distribution	41,531	47,663	48,339
Personal	55,724	70,600	80,809
Mining	5,266	7,545	6,297
Other Services	124,025	128,236	141,771
Real Estate Mortgages	173,452	185,426	224,693
Other	4,802	3,288	3,287
Non-bank Fin. Inst.	(63,775)	(65,648)	(80,337)
Net Foreign Assets	326,251	423,466	348,539
Other Items (Net) ¹	(133,461)	(177,100)	(175,105)

Notes:

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

Broad and Narrow Money Supply

Broad money (M2) grew by 7.3 percent, attributable to an increase of 15.5 percent or G\$172,563 million to G\$1,285,854 million in net domestic credit. Net foreign assets and other items (net) contracted by 17.7 percent or G\$74,927 million to G\$348,539 million and 1.1 percent or G\$1,995 million to G\$175,105 million, respectively at end-June 2026.

Broad money growth reflected expansions in both quasi and narrow money by 11.3 percent and 5.2 percent, respectively. The growth in quasi money was attributed to a 11.9 percent and 11.2 percent expansion in time and savings deposits, respectively. The increase in narrow money resulted from a 7.1 percent and 4.7 percent growth in currency in circulation and demand deposits, respectively, while cashiers' cheques & acceptances declined by 53.4 percent.

Figure XI



COMMERCIAL BANKS DEPOSITS AND INVESTMENTS

Residents' deposits with commercial banks, comprising the private and public sectors as well as the non-bank financial institutions, amounted to G\$1,233,258 million, an increase of 8.1 percent from the end-December 2025 position.

Deposits

Private sector deposits, which accounted for 78.7 percent of total deposits, grew by 8.2



percent or G\$73,213 million at end-June 2026. Both individual customers and business enterprises' deposits increased by 12.0 percent to G\$586,855 million and 2.8 percent to G\$384,199 million, respectively.

Public sector deposits amounted to G\$181,538 million, 2.8 percent higher than the December 2025 position, owing mainly to an increase of 16.3 percent in central government deposits during the review period.

The deposits of the non-bank financial institutions increased by 22.2 percent to G\$80,667 million compared with a growth of 9.4 percent for the corresponding period last year.

Domestic Investments

Commercial banks' gross investments amounted to G\$763,903 million or 50.7 percent of the banks' total assets. Loans and advances, inclusive of the public sector loans, which accounted for 47.1 percent of the total domestic investments, increased by 6.3 percent to G\$359,814 million. Securities which accounted for the remaining 52.9 percent of the banks' investment portfolio also rose by 8.1 percent to G\$404,089 million.

Holdings of government securities in the form of treasury bills and debentures increased by 8.2 percent to G\$400,941 million. Investments in other local private

securities stood at G\$3,148 million at end-June 2026.

BANKING SYSTEM

Net Domestic Credit

Net domestic credit of the banking system expanded by 15.5 percent to G\$1,285,854 million compared with a growth of 17.7 percent at the end of June 2025. This performance resulted from increases in both credit to the public and private sectors.

Net Position of the Public Sector

The public sector recorded a net credit of G\$773,364 million with the banking system compared to a net credit of G\$647,150 million at end-December 2025. This resulted from a higher Central Government's (net) credit owing to increased issuance of treasury bills for Central Government's budgetary financing. At the end of the first half of 2026, the Central Government's (net) credit position increased by 18.0 percent to G\$980,402 million from G\$830,632 million at end-December 2025. Public enterprises (net) deposits fell by 0.6 percent to G\$115,168 million on account of lower deposits by Guyana Rice Development Board (GRDB) and National Parks Commission at local commercial banks. Net deposits of the other category of the public sector, which includes local government and the National Insurance Scheme (NIS), rose by 35.9 percent to G\$91,870 million at end-June 2026.

Credit to the Private Sector

Private sector credit grew by 11.5 percent to G\$592,827 million due to expansions in credit to all sectors except the mining, manufacturing and agriculture sectors of the private sector. Loans to the real estate mortgage, personal and other services sectors grew by 21.2 percent, 14.5 percent and 10.6 percent, respectively. Credit extended to the construction & engineering and distribution sectors grew by 4.3 percent and 1.4 percent, respectively. Lending to the mining sector fell by 16.5 percent driven mainly by the decline in credit to the other category of the mining industry. Credit to the manufacturing sector contracted by 4.4 percent and resulted primarily from decreased credit to beverage, food and tobacco sub-sector while loans to the agricultural sector declined by 3.1 percent mainly on account of decline in forestry.

Figure XII

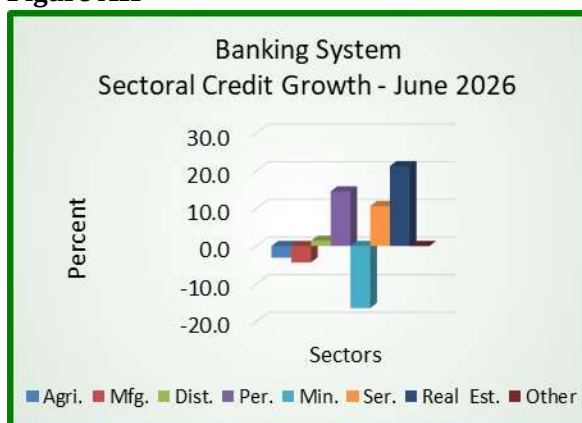


Figure XIII



Net Position of the Non-Bank Financial Institutions

The non-bank financial institutions' net deposits increased by 13.4 percent or G\$7,953 million to G\$67,429 million at end-June 2026 when compared to an increase of 8.9 percent or G\$4,846 million to G\$59,476 million at end-December 2025. This outturn resulted mainly from a 19.9 percent or G\$9,559 million increase in deposits at local commercial banks.

Net Foreign Assets

Net foreign assets of the banking system fell by 17.7 percent to US\$1,671.6 million at end-June 2026. This contraction resulted mainly from a decline in the net foreign assets of the Bank of Guyana and the commercial banks. The net foreign assets of the Bank of Guyana fell by 21.7 percent to US\$1,058.8 million owing to a 21.5 percent or US\$290.5 million reduction in gross foreign assets to US\$1,062.3 million while foreign liabilities



stood at US\$3.4 million. The net foreign assets of the commercial banks also fell by 9.6 percent to US\$612.8 million on account of a 7.0 percent or US\$68.8 million decline in the gross foreign assets to US\$915.4 million while there was a 1.1 percent or US\$3.3 million decline in foreign liabilities to US\$302.6 million.

Interest Rates and Spreads

The Bank rate was stable at 5.0 percent during the first half of 2026. The yield on the 91-day, the 182-day and the 364-day treasury bills remained unchanged at 1.10 percent, 0.99 percent and 1.09 percent respectively. The weighted average time deposit rate of the banks declined marginally to 0.94 percent from 0.99 percent while the weighted average lending rate fell by 18 basis points to 7.72 percent. The small savings rate remained unchanged at 0.81 percent while the prime lending rate was lower by 17 basis points to 8.04 percent.

The commercial banks' spread between the 91-day treasury bill rate and the small savings rate remained unchanged 0.29 percent. The spread between the prime lending rate and small savings rate declined by 17 basis points to 7.23 percent from 7.39 percent. The spread between the weighted average time deposit rate and the weighted average lending rate fell by 13 basis points to 6.78 percent. The spread between the weighted average time deposit rate and the prime lending rate declined by 11 basis points to 7.10 percent.

Table XXIII

Commercial Banks Selected Interest Rates and Spread All interest rates are in percent per annum			
	Jun	Dec	Jun
	2025	2025	2026
1. Small Savings Rate	0.81	0.81	0.81
2. Weighted Avg. Time Deposit Rate	0.92	0.99	0.94
3. Weighted Avg. Lending Rate	7.71	7.90	7.72
4. Prime Lending Rate	8.20	8.20	8.04
5. End of period 91-day Treasury Bill Discount Rate	1.10	1.10	1.10
Spreads			
A (3-1)	6.90	7.09	6.91
B (4-1)	7.39	7.39	7.23
C (5-1)	0.29	0.29	0.29
D (3-2)	6.78	6.90	6.78
E (4-2)	7.28	7.21	7.10

Liquidity

Total liquid assets of the commercial banks amounted to G\$544,399 million or 3.4 percent above the end-December 2025 level. This position was due primarily to increase issuance of treasury bills. The ratio of excess liquid assets to required liquid assets was 89.4 percent compared with 94.6 percent for the corresponding period last year.

Total reserves deposited with the Bank of Guyana were G\$225,028 million, 8.0 percent higher than the level at end-December 2025. The required statutory reserves of the commercial banks were G\$153,120 million creating an excess over the minimum requirement of G\$71,908 million.



Outlook for 2026

The monetary aggregates of reserve money and broad money are expected to reflect growth in economic activities. The former is likely to result from growth in net foreign assets of the Bank of Guyana while the latter is expected to stem from increased net foreign assets and net domestic credit. Interest rates are expected to remain relatively stable in 2026 reflective of the adequate level of liquidity within the banking system.

NON-BANK FINANCIAL INSTITUTIONS

The financial resources of Non-Bank Financial Institutions (NBFIs'), comprising both depository and non-depository entities, expanded by 3.9 percent or G\$21,367 million to G\$562,583 million at end-June 2026, compared with G\$541,217 million at end-December 2025. This represented a moderation from the 7.9 percent or G\$38,317 million increase recorded during the corresponding period one year earlier.

Despite the increase in resources, the NBFI sector's share of total financial system assets fell by 0.6 percentage point to 27.2 percent at end-June 2026 from 27.8 percent at end-December 2025. The ratio was also below the 28.8 percent recorded at end-June 2025, indicating that NBFI balance sheets expanded at a slower pace than the broader financial system.

Funding growth during the first half of 2026 was supported primarily by deposit mobilisation and contractual savings. Deposits increased by 10.7 percent or G\$10,316 million to G\$106,521 million, accounting for 18.9 percent of total funding. The increase was driven mainly by share deposits at the New Building Society, which rose by 12.1 percent or G\$10,111 million to G\$93,959 million.

Within share deposits, five-dollar shares increased by approximately G\$3,244 million and Save and Prosper shares by approximately G\$6,868 million, accounting for most of the increase. Other deposits rose by 1.7 percent or G\$205 million to G\$12,562 million.

Premiums rose by 5.2 percent or G\$425 million to G\$8,627 million, supported by higher local life premium inflows. Pension funds increased by 3.1 percent or G\$3,763 million to G\$125,555 million, representing 22.3 percent of total funding. Other liabilities also increased by 2.8 percent or G\$7,819 million to G\$282,444 million.

In contrast, foreign liabilities declined by 2.4 percent or G\$956 million to G\$39,436 million. The reduction was driven mainly by lower foreign-funded loans of finance companies, which declined by G\$1,885 million. The decline reduced the sector's reliance on external funding and associated foreign currency and refinancing risks.



Asset growth was concentrated mainly in claims on the banking system and non-residents. Claims on the banking system rose by 18.2 percent or G\$10,166 million to G\$66,139 million, increasing their share of total assets to 11.8 percent. The increase was driven predominantly by higher deposits at local commercial banks by NBS, which rose by approximately G\$9,320 million, together with higher banking system placements by pension schemes.

Claims on non-residents increased by 10.2 percent or G\$5,106 million to G\$55,376 million, driven mainly by higher holdings of foreign securities by pension schemes and domestic insurance companies and increased pension scheme deposits at foreign commercial banks. Acquisition of other assets also grew by 4.1 percent or G\$3,178 million to G\$81,448 million.

Claims on the private sector increased by 3.4 percent or G\$11,767 million to G\$357,603 million, accounting for 63.6 percent of total assets. This outturn was attributable to increased real estate mortgage loans to individuals by NBS of 8.6 percent or G\$8,124 million.

In contrast, claims on the public sector declined substantially by 81.4 percent or G\$8,850 million to G\$2,018 million. The reduction reflected lower holdings of Government of Guyana securities by NBS and pension schemes, indicating a reallocation of assets toward private sector

credit, bank deposits and foreign investments.

Table XXIV

NON-BANK FINANCIAL INSTITUTIONS			
Selected Sources & Uses of Funds			
G\$ Million			
Balances			
	Jun-25	Dec-25	Jun-26
Sources of Funds:	521,519	541,217	562,583
Deposits	89,851	96,204	106,521
Share Deposits	78,276	83,848	93,959
Other Deposits	11,575	12,357	12,562
Foreign Liabilities	40,158	40,392	39,436
Premium	8,081	8,202	8,627
Pension Funds	117,356	121,792	125,555
Other Liabilities	266,073	274,626	282,444
Uses of Funds:	521,519	541,217	562,583
Claims on:			
Public Sector	9,575	10,869	2,018
Private Sector	322,909	345,835	357,603
Banking System	55,458	55,973	66,139
Non-Residents	51,017	50,270	55,376
Other Assets	82,560	78,270	81,448

The New Building Society

The New Building Society recorded strong balance sheet expansion during the first half of 2026. Total resources increased by 9.5 percent or G\$11,496 million to G\$132,323 million at end-June 2026, compared with G\$120,827 million at end-December 2025. NBS's share of consolidated NBFIs assets increased to 23.5 percent from 22.3 percent.

Funding growth remained predominantly deposit-led. Share deposits increased by 12.1 percent or G\$10,111 million to G\$93,959 million and accounted for 71.0 percent of total funding. The increase reflected growth of G\$3,244 million in five-dollar shares and

G\$6,868 million in Save and Prosper shares, indicating continued mobilisation of household savings. Other deposits rose by 4.8 percent or G\$65 million to G\$1,416 million. Other liabilities expanded by 3.9 percent or G\$910 million to G\$24,238 million, while foreign liabilities increased by 3.3 percent or G\$409 million to G\$12,710 million. The continued expansion in share deposits reinforced NBS's stable domestic funding base.

Table XXV

NEW BUILDING SOCIETY Selected Sources & Uses of Funds G\$ Million			
	Balances		
	Jun-25	Dec-25	Jun-26
Sources of Funds:	113,679	120,827	132,323
Share Deposits	78,276	83,848	93,959
Other Deposits	1,179	1,351	1,416
Foreign Liabilities	11,438	12,301	12,710
Other Liabilities	22,786	23,327	24,238
Uses of Funds:	113,679	120,827	132,323
Claims on:			
Public Sector	9,272	7,748	1,712
Private Sector	82,648	94,793	102,918
Banking System	18,373	14,918	24,255
Non-Residents	-	-	-
Other Assets	3,387	3,367	3,438

Asset growth was driven by increased placements with the banking system and private sector credit. Claims on the banking system increased sharply by 62.6 percent or G\$9,337 million to G\$24,255 million, raising their share of assets to 18.3 percent. The increase was attributable to higher deposits at

local commercial banks, indicating an accumulation of liquid placements during the review period. Claims on the private sector rose by 8.6 percent or G\$8,124 million to G\$102,918 million as a result of increased real estate mortgage loans to individuals.

Conversely, claims on the public sector declined by 77.9 percent or G\$6,036 million to G\$1,712 million, reflecting a reduction in holdings of Government of Guyana securities. Other assets increased by 2.1 percent or G\$71 million to G\$3,438 million. The movement in the asset mix reflected a reallocation away from public sector securities toward private sector lending and deposits with the banking system.

Trust Companies

The resources of the trust companies, which include Hand-in-Hand Trust Corporation Incorporated and Trust Company Guyana Limited, increased by 1.7 percent or G\$330 million to G\$19,829 million at end-June 2026, compared with G\$19,499 million at end-December 2025. The increase was supported mainly by other liabilities, which grew by 2.8 percent or G\$227 million to G\$8,397 million. Deposits increased by 1.0 percent or G\$114 million to G\$11,096 million, while foreign liabilities decreased by 3.0 percent or G\$10 million to G\$336 million at end-June 2026. The funding structure remained predominantly domestic, with limited reliance on external funding.



Claims on non-residents grew by 13.1 percent or G\$179 million to G\$1,548 million due to other foreign securities, while the acquisition of other assets also increase by 10.3 percent or G\$84 million to G\$893 million.

Claims on the private sector, which accounted for 70.5 percent of total assets, expanded by 1.4 percent or G\$188 million to G\$13,973 million due to G\$2,148 million funding towards industrial and commercial properties.

Claims on the banking system declined by 3.4 percent or G\$120 million to G\$3,416 million, mainly due to a 7.3 percent or G\$157.7 million reduction in deposits at local commercial banks. There were no claims on the public sector at end-June 2026.

Finance Companies

The resources of the finance companies, which include the Institute of Private Enterprise Development, IPED, and Small Business Development Finance Trust Inc., SBDFT, fell by 0.6 percent or G\$605 million to G\$104,997 million from G\$105,602 million at end-December 2025. This downturn was due to a reduction in foreign-funded loans by 13.7 percent or G\$1,885 million.

Other liabilities and loans received also fell by 9.5 percent or G\$6,825 million to G\$64,757 million and 2.5 percent or G\$40 million to G\$1,595 million, respectively.

These declines were partly offset by a 43.7 percent or G\$8,145 million increase in retained earnings to G\$26,763 million from G\$18,618 million, reflecting stronger profitability and a greater contribution of internally generated funds to the subsector's funding structure.

Table XXVI

TRUST COMPANIES Selected Sources & Uses of Funds G\$ Million			
Balances			
	Jun-25	Dec-25	Jun-26
Sources of Funds:	18,397	19,499	19,829
Deposits	10,361	10,982	11,096
Foreign Liabilities	315	346	336
Other Liabilities	7,721	8,171	8,397
Uses of Funds:	18,397	19,499	19,829
Claims on:			
Public Sector	-	-	-
Private Sector	12,685	13,785	13,973
Banking System	3,500	3,536	3,416
Non-Residents	1,251	1,369	1,548
Other Assets	960	809	893

Claims on non-residents and the acquisition of other assets expanded by 5.5 percent or G\$48 million to G\$919 million and 3.8 percent or G\$1,045 million to G\$28,868 million, respectively, at end-June 2026.

Claims on the banking system fell by 33.4 percent or G\$144 million to G\$287 million at end-June 2026 from G\$431 million at end-December 2025, mainly as a result of a 35.9 percent or G\$122.5 million reduction in deposits at local commercial banks. Investments in the private sector, which

represented 71.4 percent of finance companies' total assets, fell by 2.0 percent or G\$1,554 million to G\$74,922 million. The decline was driven mainly by a 2.7 percent or G\$1,885 million reduction in holdings of other local private sector securities.

Table XXVII

FINANCE COMPANIES Selected Sources & Uses of Funds G\$ Million			
	Balances		
	Jun-25	Dec-25	Jun-26
Sources of Funds:	105,381	105,602	104,997
Loans Received	1,260	1,636	1,595
Retained Earnings	18,712	18,618	26,763
Foreign Liabilities	15,649	13,767	11,882
Other Liabilities	69,761	71,582	64,757
Uses of Funds:	105,381	105,602	104,997
Claims on:			
Public Sector	-	-	-
Private Sector	70,035	76,476	74,922
Banking System	526	431	287
Non-Residents	1,175	872	919
Other Assets	33,645	27,824	28,868

Notes:

(1) Finance Companies consist of: one stock broker (Beharry Stock Brokers Limited), one investment company (Secure International Finance Company Incorporated), two merchant banks (Guyana Americas Merchant Bank Inc., and New Hayven Merchant Bank Inc.) and two micro-finance institutions (Institute of Private Enterprise Development and Small Business Development Trust).

Asset Management Companies

The resources of the asset management companies, comprising Guyana Co-operative Financial Service, GCFS, and Guyana National Co-operative Bank, GNCB, recorded marginal growth of 0.8 percent or G\$190 million to G\$22,883 million at end-June 2026, compared with G\$22,693 million at end-December 2025. This modest increase

was driven primarily by higher interest receivable on the existing asset portfolio, consistent with the subsector's asset recovery and resolution function.

Provisions for loans increased by 1.5 percent or G\$195 million to G\$12,944 million, accounting for 56.6 percent of total liabilities. The increase corresponded with the continued accrual of interest receivable on the existing portfolio. Other liabilities were broadly unchanged at G\$9,939 million, while there were no foreign liabilities. The liability structure remained relatively stable with no exposure to external funding.

Table XXVIII

ASSET MANAGEMENT COMPANIES Selected Sources & Uses of Funds G\$ Million			
	Balances		
	Jun-25	Dec-25	Jun-26
Sources of Funds:	22,502	22,693	22,883
Provisions for Loans	12,553	12,749	12,944
Other Liabilities	9,949	9,944	9,939
Uses of Funds:	22,502	22,693	22,883
Claims on:			
Private Sector	7,466	7,465	7,464
Interest Receivable	12,553	12,749	12,944
Banking System	142	138	134
Other Assets	2,340	2,340	2,340

Claims on the banking system fell by 2.5 percent or G\$4 million to G\$134 million as a result of lower deposits at local commercial banks. Claims on the private sector declined marginally by 0.02 percent or G\$1 million to G\$7,464 million, while the acquisition of



other assets remained unchanged at G\$2,340 million at end-June 2026, indicating limited new asset acquisition during the review period.

Pension Schemes

The resources of pension schemes expanded by 3.3 percent or G\$4,089 million to G\$128,870 million at end-June 2026, compared with G\$124,781 million at end-December 2025. Pension schemes accounted for 22.9 percent of consolidated NBF assets.

The increase in resources was driven primarily by pension fund balances, which rose by 3.1 percent or G\$3,763 million to G\$125,555 million. Other liabilities increased by 10.9 percent or G\$327 million to G\$3,316 million. The predominance of pension reserves continued to provide the subsector with a stable, long-duration funding base and limited refinancing requirements.

Claims on non-residents rose by 12.9 percent or G\$3,566 million to G\$31,220 million. The increase reflected higher holdings of foreign securities and increased deposits at foreign commercial banks. Claims on the banking system increased by 8.3 percent or G\$1,004 million to G\$13,079 million, driven mainly by higher deposits at local commercial banks.

Claims on the private sector increased by 2.9 percent or G\$2,265 million to G\$80,655 million, accounting for 62.6 percent of total assets. The increase was supported by higher

loans and advances and additional holdings of private sector instruments. Other assets also increased by 1.8 percent or G\$69 million to G\$3,793 million.

Conversely, claims on the public sector declined sharply by 95.8 percent or G\$2,814 million to G\$123 million, reflecting a substantial reduction in holdings of Government of Guyana securities. The movement indicates a portfolio reallocation towards private sector assets, foreign investments and banking system placements during the first half of 2026.

Table XXIX

PENSION COMPANIES Selected Sources & Uses of Funds G\$ Million			
Balances			
	Jun-25	Dec-25	Jun-26
Sources of Funds:	119,967	124,781	128,870
Pension Funds	117,356	121,792	125,555
Other Liabilities	2,611	2,989	3,316
Uses of Funds:	119,967	124,781	128,870
Claims on:			
Public Sector	119	2,937	123
Private Sector	76,605	78,390	80,655
Banking System	11,722	12,075	13,079
Non-Residents	27,994	27,654	31,220
Other Assets	3,526	3,725	3,793

Domestic Insurance Companies ²

The resources of domestic insurance companies increased by 4.0 percent or G\$5,867 million to G\$153,681 million at end-June 2026, compared with G\$147,814 million at end-December 2025. This subsector remained the largest component of the NBFIs sector, accounting for 27.3 percent of consolidated assets.

Premiums increased by 5.2 percent or G\$425 million to G\$8,627 million, reflecting higher local life premium inflows during the first half of the year, while other liabilities increased by 3.9 percent or G\$4,886 million to G\$130,496 million.

Foreign liabilities also rose by 3.8 percent or G\$530 million to G\$14,508 million, while other deposits increased by G\$26 million to G\$50 million during the review period. The increase in foreign liabilities was partly associated with higher non-resident funding and insurance-related obligations.

Claims on non-residents rose by 6.5 percent or G\$1,318 million to G\$21,555 million. The increase was as a result of higher holdings of foreign securities, which offset lower deposits at foreign commercial banks. Other assets also grew by 6.2 percent or G\$1,712 million to G\$29,306 million.

Claims on the private sector increased by 3.7 percent or G\$2,745 million to G\$77,670 million, representing 50.5 percent of total assets. The increase was supported by higher loans and advances and additional holdings of other local private sector securities.

Claims on the banking system increased marginally by 0.4 percent or G\$92 million to G\$24,967 million, while claims on the public sector remained unchanged at G\$184 million at end-June 2026.

Table XXX

DOMESTIC INSURANCE COMPANIES Selected Sources & Uses of Funds G\$ Million			
	Balances		
	Jun-25	Dec-25	Jun-26
Sources of Funds:	141,594	147,814	153,681
Premium	8,081	8,202	8,627
Foreign Liabilities	12,757	13,978	14,508
Other Deposits	36	24	50
Other Liabilities	120,721	125,610	130,496
Uses of Funds:	141,594	147,814	153,681
Claims on:			
Public Sector	183.5	183.8	183.8
Private Sector	73,469	74,925	77,670
Banking System	21,194	24,875	24,967
Non-Residents	20,456	20,237	21,555
Other Assets	26,291	27,594	29,306

Interest Rates

The interest rates offered by Hand-in-Hand Trust on domestic and commercial mortgages were 10.0 percent and 13.0 percent,

² The data reported here represents unaudited figures from nine (9) insurance companies while that under the Insurance Sector Review represents audited figures from sixteen (16) companies.



respectively while the average deposit rate remained stable at 1.51 percent.

The small savings rate of NBS remained stable at 1.4 percent, while the rates of the five-dollar shares and the save & prosper shares were also static at 1.5 percent and 2.75 percent, respectively. The low-income mortgage rate remained unchanged at 3.50 percent.

The average ordinary mortgage rate remained unchanged at 4.38 percent from 4.73 percent

during the first half of 2026. NBS' high-income lending rate of 5.0 percent and increased mortgage ceiling of G\$30 million also remained unchanged at end-June 2026, supporting improved credit accessibility while maintaining favorable borrowing conditions. □

II

FINANCIAL STABILITY ASSESSMENT

1. SUMMARY

The Licensed Depository Financial Institutions (LDFIs) Capital Adequacy Ratio (CAR) remained well above the prudential benchmark of 8.0 percent, at 18.6 percent. The stock of non-performing loans (NPLs) improved by 20 basis points when compared to the end-December 2025 levels. The LDFIs' ratio of reserve against NPLs stood at 84.7 percent, 11.4 percentage points and 8.8 percentage points above the end-June 2025 and end-December 2025 levels.

The stress tests performed were aimed at determining the quantitative measures of vulnerability of LDFIs capital to hypothetical shocks under various scenarios in areas of investments, credit, foreign currency exposure, and liquidity. The results indicated that the industry's and individual institutions' shock absorptive capacities remained adequate under the various scenarios for foreign currency and liquidity. Reduced resilience was observed for the investment and credit portfolios under extreme shock scenarios.

Macroprudential Supervision involves the use of analytic tools to identify & measure systemic risk and recommend policies to mitigate the same. The notion of systemic risk reflects an event that will trigger a loss of economic value or confidence in a substantial portion of the financial system resulting in adverse nationwide and region-wide effects. Measuring systemic risk requires the implementation of indicators tailored to identifying and assessing the time-varying and cross-sectional dimensions of system wide risk.

The insurance sector remained financially sound as at June 2026, with total assets increasing by 6.0 percent to G\$181,889 million and both the long-term and general insurance segments maintaining strong capital positions. Reinsurance activity also increased across both segments, indicating greater use of risk-transfer arrangements.

The sector accounted for 5.8 percent of total financial assets, 32.3 percent of non-bank financial assets, and 4.7 percent of GDP. Insurance density and penetration also improved, with per capita spending rising to G\$17,189 and gross written premiums increasing to 0.39 percent of GDP.



Overall, the insurance sector continued to support economic activity and financial stability by enabling households and businesses to transfer and manage financial risks.

The private pension sector remained financially sound as at end-June 2026, with total assets increasing by 7.42 percent to G\$128,870.33 million. Defined Benefit plans continued to dominate the sector, accounting for 85.2 percent of total pension assets, although their high exposure to equities increased sensitivity to market risk. Defined Contribution plans accounted for the remaining 14.8 percent and remained exposed to risks associated with Deposit Administration Contracts.

Foreign investments remained within the regulatory limit, while credit and liquidity risks were low. The sector maintained strong liquidity, with liquid assets significantly exceeding near-term pension obligations. Funding conditions also remained robust, with an overall funding level of 220.79 percent, indicating that pension assets were more than sufficient to meet existing liabilities.

The conduct of monetary policy remained focused on price stability, ensuring an adequate level of liquidity in the banking system while creating an enabling environment for credit and economic growth. The Bank of Guyana utilised the issuance of treasury bills and foreign exchange intervention as the variable tools of monetary policy, while maintaining the discount rate at 5.0 percent. During the first half of 2026, monetary-policy intervention associated with the absorption of excess financing amounted to approximately G\$108.2 billion, compared with G\$127.3 billion during the corresponding period of 2025. The Bank also intervened in the foreign-exchange market by selling US dollars to commercial banks. During January–June 2026, the Bank sold a net US\$767.5 million, compared with US\$583.0 million during the corresponding period of 2025. Net foreign-currency sales therefore increased by US\$184.5 million, or 31.6 percent.

Financial and monetary stability as well as financial system efficiency continued to be achieved in a number of the Bank's operations. The Bank facilitated efficient intermediation through the issuance of notes and coins as well as the promotion of an enhanced payment system operation. During the first half of 2026, the Bank's role within Guyana's Payments System infrastructure has been to ensure efficiency, competitiveness and soundness by implementing the legal and regulatory framework, establishing and improving payment infrastructures, encouraging innovation and promoting awareness of digital payments. Additionally, the Bank continued to be the custodian of the nation's foreign asset reserves, while also managing the Natural Resource Fund (NRF) as mandated in an operational agreement between the Bank and the Board of Directors of the NRF. The Bank of Guyana continued to maintain the Depository Insurance Corporation (DIC) and Deposit Insurance Fund with the objective of fostering financial stability by protecting depositors and assist in resolution financing. For the review period, the Bank achieved a net profit



of G\$7,797.4 million against a budgeted profit of G\$2,511.1 million, resulting from the Bank's income being substantially higher than budgeted while containing expenses.

The global economy remained resilient during the first half of 2026, despite opposing geopolitical and technological forces. According to the IMF's World Economic Outlook Update (July 2026), global growth is projected to slow from 3.5 percent in 2025 to 3.0 percent in 2026, reflecting the Middle East conflict, elevated energy prices and disruptions to trade and supply chains. These effects are being partly offset by strong investment and trade associated with artificial intelligence and the broader technology cycle. Global activity was stronger than anticipated in the first quarter, expanding at an annualised quarterly rate of 3.0 percent, compared with the 2.7 percent forecast in April. □



2. MICROPRUDENTIAL REVIEW

The Licensed Depository Financial Institutions (LDFIs) Capital Adequacy Ratio (CAR) remained above the prudential benchmark of 8.0 percent at 18.6 percent (see Table XXVIII). Non-performing loans improved when compared to end-June and end-December 2025 levels. The LDFIs ratio of reserve against NPLs was 84.7 percent, 11.4 percentage points and 8.8 percentage points above the end-June and end-December 2025 levels respectively. Reserve for loan losses decreased by 12.4 percent when compared to end-June 2025, while NPLs declined by 24.2 percent.

CAPITAL ADEQUACY PROFILES

Composition of Capital

The Bank's Basel II/III Supervisory Framework, which assesses the adequacy of LDFIs capital, requires LDFIs to hold capital against credit, market and operational risks, compared to the Basel I framework, which only required capital for credit risk.

Since the implementation of the Basel II/III Framework, LDFIs have maintained an average capital ratio well above the prudential minimum requirement of 8 percent.

LDFIs Capital Adequacy Ratio (CAR) was 18.6 percent at end-June 2026, 10 basis points above the end-December 2025 level, but 70 basis points below the end-June 2025 level. The Tier I ratio of 17.6 percent was 11.6 percentage points above the prudential minimum signalling strong capital levels.

Total qualifying capital increased by 8.3 percent from the end-December 2025, while

Tier I capital rose 10.1 percent during the same period. When compared to end-June 2025, total qualifying capital grew 15 percent, on account of a 17.2 percent growth in Tier 1 capital.

Table XXXI

Licensed Depository Financial Institutions (LDFIs)			
Capital Adequacy Profiles			
G\$ Million			
	Jun-25	Dec-25	Jun-26
Total Qualifying Capital	148,418	157,627	170,695
Total Tier I capital (Net)	142,041	151,185	166,462
Risk-weighted Assets (Net)	769,826	581,373	919,607
Percent			
Average CAR	19.3	18.5	18.6
Tier I ratio	18.5	17.7	17.6

Risk-weighted Assets (RWA)

LDFIs aggregate net risk-weighted assets at end-June 2026, was 8 percent and 19.5 percent above the end-December and end-June 2025 respective levels. The increase over the two comparative periods stemmed



mainly from higher levels in credit and market risks.

RWA associated with credit risk reflected increases of 8.7 percent and 19.2 percent over the end-December and end-June 2025 levels respectively, while market risk reflected an increase of 23.3 percent when compared to the end-December 2025. Operational Risk reflected a 26.8 percent decline from the comparative period.

In comparison to end-June 2024, LDFIs reflected increases of 14 percent and 22.8 percent in operational and market risk RWAs respectively.

ASSET QUALITY

The LDFIs' NPLs at end-June 2026, of G\$8,896 million, represented a 24.2 percent (G\$2,832 million) improvement when compared with end-June 2025 and accounted for 1.3 percent of total loans. The improvement in NPLs from the end-June 2025 level was attributed to decreases by six LDFIs, ranging from 16.8 percent to 72.2 percent. When compared with end-December 2025, NPLs as a percentage of total loans stood 20 basis points lower, as a result of a 10.3 percent decrease in NPLs, coupled with a 10.8 percent expansion of total loans.

Sectoral Non-Performing Loans

NPLs in the business enterprises and households sectors reduced by 19.1 percent and 28.4 percent respectively, when

compared with the first half of 2025. NPLs in the mining & quarrying, agriculture and manufacture sub-sectors of the business enterprises sector, recorded decreases of 100 percent, 82.9 percent and 23.5 percent respectively. NPLs in the services sub-sector reflected a 49.4 percent jump.

When compared with the end-December 2025 levels, mining & quarrying, agriculture, and households sub-sectors recorded improvement in NPLs of 100 percent, 67.5 percent, and 12 percent respectively. However, NPLs in the services sub-sector deteriorated 83.3 percent from end-December 2025, largely due to one institution's 120 percent increase in NPLS in this sub-sector.

NPLs in the manufacture sub-sector represented 31.5 percent of the LDFIs' aggregate NPLs, with the rice milling category accounting for 83.2 percent of that sub-sector's NPLs. The professional services category represented 44.7 percent of the services sub-sector's NPLs, while the forestry category accounted for 54.5 percent of NPLs in the agriculture sub-sector.

The 28.4 percent (G\$1,804 million) improvement of NPLs in the households sector from the end-June 2025 level, resulted mainly from a 32.1 percent (G\$1,882 million) reduction in the housing (including purchase of land and real estate) category, stymied by increases in NPLs in the other purposes and education categories.



Table XXXII

Licensed Depository Financial Institutions (LDFIs) Sectoral Distribution of Non-Performing Loans			
G\$ Million			
	Jun-25	Dec-25	Jun-26
Economic Sector			
Business Enterprises	5,384	4,758	4,355
Agriculture	656	345	112
Mining & Quarrying	98	20	-
Manufacturing	3,667	3,608	2,804
Services	963	785	1,439
Households¹⁾	6,345	5,162	4,541
Total	11,729	9,920	8,896

Note: 1) Households include housing loans for the purchase of land and real estate.

Reserve for loan losses

The ratio of reserve for loan losses to NPLs at end-June 2026 was 84.7 percent, 11.4 percentage points and 8.8 percentage points higher when compared to end-June 2025 and end-December 2025, respectively.

Risk Assessment

The overall assessment of the banks' credit risk was 'moderate and increasing', with three banks reflecting marginal increases in credit risk; while two showed decreases and one maintained a stable level. One non-bank's credit risk was rated as 'low and stable', while the other was rated as 'moderate and increasing'.

Loan Concentration

The top twenty borrowers' exposures amounted to G\$184,569 million at end-June 2026, 21.9 percent above the G\$151,465 million reported at end-June 2025. This

expansion resulted from increases recorded by seven LDFIs' ranging from 11.3 percent to 325.1 percent. Loans & overdrafts and bonds/securities/debentures represented 88 percent and 4.5 percent of the top twenty borrowers' exposures, compared with 87 percent and 8.6 percent respectively at end-June 2025. The largest exposure (excluding treasury bills) was to the Guyana Shore Base Group, which accounted for 14.1 percent of the industry's aggregate top twenty exposures.

Loans to Related Parties

At end-June 2026, loans to related parties expanded by 16.1 percent over the end-June 2025 level. Five LDFIs were responsible for this increase, ranging from 14.3 percent to 385.7 percent. The ratio of related party loans to total loans was 4.6 percent, 30 basis points lower when compared to end-June 2025.

Risk Assessment

The LDFIs' concentration risk remained 'moderate and stable'. The industry's top twenty borrowers to total loans ratio was 25.9 percent at end-June 2026. All of the top twenty borrowers' facilities were performing.

Earnings

Income

The LDFIs aggregate operating income amounted to G\$44.6 billion at end-June 2026, 19.9 percent above the end-June 2025 level. Increases were observed in foreign



exchange gains by 37.5 percent, interest income by 24.3 percent and fees and commission by 24.2 percent, while other operating income decreased by 58.3 percent.

Table XXXIII

Consolidated Income Statement of LDFIs			
G\$ Million			
	Jun-24	Jun-25	Jun-26
Operating Income	33,240	37,180	44,576
Interest Income	24,422	26,319	32,726
Foreign exchange gains	4,727	4,913	6,753
Fees and Commission	2,816	3,173	3,939
Other operating income	1,275	2,775	1,158
Non-operating income	-	9	4
Operating Expenses	17,123	17,367	19,586
Interest Expense	2,655	3,057	3,502
Salaries and other staff costs	4,780	5,588	6,501
Foreign exchange losses	2,703	532	(390)
Provision for loan losses	59	(3)	102
Bad debts written off/Recovered	138	322	904
Other operating expenses	6,788	7,871	8,967
Non-Operating Expenses	37	(104)	(58)
Net income before tax	16,080	19,718	24,936
Taxation	4,957	5,788	7,065
Net income/loss after tax	11,123	13,930	17,871
Profitability Ratios - Percent (%)			
Return on Assets (ROA)	1.08	1.10	1.41
Return on Equity (ROE)	8.43	9.08	11.65

Expenses

LDFIs aggregate operating expenses amounted to G\$19.6 billion, 12.8 percent above the end-June 2025 level. Foreign exchange losses were 180.8 percent above the end-June 2025 level, while salaries & other staff costs, interest expense and other operating expenses increased by 16.3 percent, 14.6 percent and 13.9 percent

respectively. At end-June 2026, LDFIs provisions for loan losses were 173.3 percent below end-June 2025.

Net income and profitability ratios

LDFIs net income before tax was 26.5 percent above the end-June 2025 level at G\$24.9 billion, while profit after tax of G\$17.9 billion was 28.3 percent or G\$3.9 billion higher than end-June 2025 level.

ROA was only 35 basis points higher than end-June 2025, while ROE grew 257 basis points over the same period.

Risk Assessment

The overall risk to earnings was assessed as ‘**moderate and stable**’.

LIQUIDITY

The financial sector remained highly liquid at the end of the first half of 2026, with individual LDFIs excess liquid assets ranging between 50 percent and 252 percent. The average liquid assets held at end-June 2026 exceeded the statutory liquid assets requirement by 135.9 percent or G\$406.3 billion, compared with 107.9 percent or G\$275.9 billion at end-June 2025.

The average level of liquid assets held by LDFIs at end-June 2026 amounted to G\$705.4 billion, 32.6 percent or G\$173.6 billion above the average level recorded for the June 2025 period. This expansion resulted mainly from increases in net due from Head



Office and other branches abroad 669.9 percent or G\$59.7 billion, treasury bills 53.9 percent or G\$110.6 billion, cash in hand 52 percent or G\$9.6 billion and net due from LFI's of 9.7 percent or G\$2.3 billion.

Table XXXIV

Licensed Depository Financial Institutions (LDFIs)			
Liquidity Indicators			
G\$ Million			
	Jun-24	Jun-25	Jun-26
Avg. Actual Liq. Assets	354,616	531,779	705,367
Avg. Required Liq. Assets	201,635	255,836	299,027
Avg. Excess Liq. Assets	152,981	275,943	406,340
Liquidity Ratios - Percent (%)			
Liquid Asset Ratio (LAR)	31.5	37.7	42.8
Customer deposits to total (non-interbank) loans	189.5	207.0	197.6

Endnote: This section examines the stability and soundness of the financial system. In particular, it analyses the performance of the following Licensed Depository Financial Institutions (LDFIs) as at end-June 2022: Republic Bank (Guyana) Limited (RBGL); Guyana Bank for Trade & Industry Limited (GBTI); Demerara Bank Limited (DBL); Citizens Bank (Guyana) Incorporated (CBI); Bank of Baroda (Guyana) Incorporated (BOB); Bank of Nova Scotia (BNS); Hand in Hand Trust Corporation Incorporated (HIHT) and New Building Society (NBS).

The average liquid asset ratio (LAR) recorded a 510 basis points raise from the

end-June 2025 position to reach 42.8 percent. The ratio of customer deposits to total (non-interbank) loans ratio, decreased by 9.4 percentage points to 197.6 percent at end-June 2026.

Risk Assessment³

The Liquidity risk for six LDFIs were assessed as 'moderate and increasing', while the other two were assessed as 'moderate and increasing'. □

³ The Risk Matrix for June 2025 was used.

3. STRESS TESTING

The stress tests performed were aimed at determining the quantitative measures of vulnerability of LDFIs' capital to hypothetical shocks under various scenarios in areas of investments, credit, foreign currency exposure, and liquidity. The results indicated that the industry's and individual institutions' shock absorptive capacities remained adequate under the various scenarios for foreign currency and liquidity. Reduced resilience was observed for the investment and credit portfolios under extreme shock scenarios.

a) INVESTMENTS

The investment stress test estimated the impact on LDFIs' capital when their investment portfolios were assumed to suffer three levels of shocks as follows:

- **Level 1** – the investment portfolio assumed provisioning requirements on each investment based on credit ratings;
- **Level 2** – the credit rating of each investment was downgraded by one provisioning level for sovereign securities only, corporate securities only, and both sovereign and corporate securities simultaneously and assessed in two areas (the Caribbean and unspecified countries) and;
- **Level 3** – a further provisioning of 20 percent was estimated on speculative graded investments.

The industry failed when the extreme level 3 shock was applied on the entire foreign investment portfolio, resulting in a post shock

CAR of 6.0 percent. The banking sector failed when the level 2 shock on the entire foreign investment portfolio was applied, with a post shock CAR of 6.6 percent and 3.5 percent when the level 3 shock was applied.

b) CREDIT

The credit stress test measured the impact on banks' provisioning requirements and capital by economic sectors and the default of the largest borrowers of each institution (large exposure).

SECTORAL STRESS TEST

The banking sector's and individual banks' shock absorptive capacity was adequate to withstand the 20 percent shock on the sectoral stress test, requiring a worse case scenario of 66 percent deterioration of the total portfolio to reduce the industry's CAR to the prudential minimum.



LARGE EXPOSURE STRESS TEST

This test assessed the largest borrowers under three default levels:

- **Level 1** – the top borrower of each institution,
- **Level 2** – the top 3 borrowers of each institution and,
- **Level 3** – the top 5 borrowers of each institution.

The banking sector failed the Level 2 shock, while the industry passed all three levels of stress on the top 20 largest exposures. However, six (6) institutions failed at the extreme level 3 shock.

c) FOREIGN CURRENCY

The foreign currency stress test estimated the impact on the banks' capital of a depreciation or appreciation of the Guyana dollar (G\$) against the four major trading currencies (US\$, EURO, GBP & CAN), as well as all other foreign currencies in which the banks have assets and liabilities.

The industry remained significantly resilient to exchange rate changes, requiring an extreme 141 percent appreciation of the Guyana dollar to reduce the CAR to the prudential minimum. However, only two banks exhibited vulnerability to this extreme shock.

d) LIQUIDITY

The liquidity stress test sought to determine the number of days an institution can withstand a deposit run before exhausting its liquid assets given no infusions of liquidity from external sources.

The respective run-off rates and percentage of liquidity drawn from 'other assets' were standardised to reflect three scenarios: 5/5, 3/7 and 0/10.

Across all three scenarios the industry on average, would withstood a run on total deposits for six days.

4. MACROPRUDENTIAL REVIEW

Macroprudential analytic tools are used to identify and measure systemic risk, where an event that triggers a loss of economic value or confidence in a substantial portion of the financial system could result in adverse nation-wide and region-wide effects. At end-June 2026, the assessment did not indicate imminent system-wide stress. The banking sector remained resilient supported by capital and liquidity positions above prudential requirements, improved asset quality and positive profitability. While no major areas of concern were identified, the Bank will continue to preserve financial-system resilience through close surveillance, supervisory engagement and ongoing refinement of its macroprudential toolkit.

Tools currently used to measure systemic risks include:

1. Micro-prudential Index
2. Absorption Ratio
3. Banking Stability Index
4. Macro-financial ‘Signals’ Index
5. Credit to GDP Gap
6. Composite Indicator for Systemic Stress (CISS)
7. Aggregate Financial Stability Index (AFSI)
8. Financial Stability Cobweb

1. Micro-Prudential Index (Guyana’s Banking Sector)

The Micro-prudential Index (MiPI) is an early warning index which signals increasing risk to financial stability. Using the CAMELS framework, the model measures changes in the weighted ratios for capital adequacy, asset quality, liquidity, and earnings & profitability indicators, and

compares these to a pre-determined period of calm (tranquil period).

At end-June 2026, the MiPi reflected a score of 19 points. Compared to the tranquil period, the index over the last seventeen quarters (June 2022 to June 2026) averaged 19 points.

Notable reductions in risk were observed in the asset quality dimension over the period June 2025 to June 2026. The ratio of non-performing loans to gross loans declined from 1.73 percent in June 2025 to 1.08 percent in June 2026, while the ratio of non-performing loans to capital and reserves decreased from 6.00 percent to 3.99 percent. These movements indicate an overall improvement in the quality of the banking sector’s loan portfolio and a moderation of credit risk.



Figure XIV



The ratio of loan loss reserves to non-performing loans increased from 88.76 percent to 98.91 percent over the period, indicating stronger coverage of non-performing loans. Although this ratio fluctuated during the period, reaching a high of 109.91 percent in March 2026, the June 2026 level remained above that recorded in June 2025 (see Figure XV).

The earnings and profitability indicators also improved compared with June 2025. ROE increased from 4.41 percent to 5.40 percent, while ROA increased from 0.49 percent to 0.56 percent.

Figure XV



At end-June 2026, the MiPi score remained below the historical average of 24.85 and therefore does not, in isolation, indicate acute banking sector stress.

Table XXXV

Asset Quality Ratios					
Guyana's Banking Sector					
	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
RLL/NPLs	88.76	86.89	92.85	109.91	98.91
NPLs/GL	1.73	1.42	1.30	1.12	1.08
NPLs/C&R	6.00	4.80	4.82	4.02	3.99
ROE	4.41	7.35	5.03	6.05	5.40
ROA	0.49	0.82	0.54	0.64	0.56

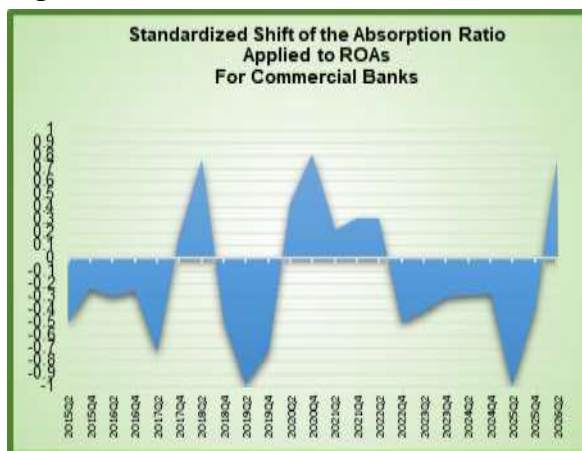
Overall, the banking sector remained resilient at end-June 2026, supported by improved asset quality, stronger loan-loss coverage and profitability levels above those recorded a year earlier.

2. Absorption Ratio

The value of the ‘standardised shift’ in the Absorption Ratio (SAR) measures the degree of linkage of asset returns across the banking portfolios and is reflected in the return on assets (ROA).

At end-June 2026, the SAR of 0.77 signalled increasing commonality in banks profitability, compared to a greater degree of decoupling at end-June and December 2025 (see Figure XVI). The end-June 2026 position suggests increasing concentration of earning assets which prompts greater investigation beyond the ROA⁴.

Figure XVI



3. Banking Stability Index

At end-June 2026, asset quality and liquidity remained supportive, while profitability ratios showed varied performance. Capital

ratios remained above prudential requirements and the foreign-exchange bid–ask spread narrowed. The Banking Stability Index (BSI) was measured at 0.09 points at end-June 2026, compared to 0.38 points at end-December 2025 and 0.88 points at end-June 2025, still signalling a stable and resilient banking sector.

Commercial banks’ asset quality remained strong on account of lower non-performing loans to gross loans at 1.1 percent, coupled with an industry average of 99 percent reserves for loan losses to non-performing loans. Additionally, commercial banks interest rate spread averaged 7 percent while liquidity indicators remained above the required levels. However, commercial banks’ ROA remained low at the 10 year average while, ROE was marginally higher.

Figure XVII



⁴ The analysis will investigate movements of the composition of the ROA.



Banks foreign currency risk remains within the G\$3 spread despite the increased demand pressures. Capital levels remained well above the prudential 8 percent level at end-June 2026. Common Equity Tier 1 Capital (CET 1) averaged 17 percent while capital and reserves to total assets averaged 11 percent. On aggregate, the BSI signalled improved stability levels.

Table XXXVI

Weighted Components of the Banking Stability Index			
	Jun	Dec	Jun
	2025	2025	2026
BSI	0.88	0.38	0.09
Capital Adequacy	-0.02	-0.03	-0.03
Asset Quality	0.54	0.04	0.05
Profitability	-0.07	0.09	0.11
Liquidity	0.34	0.26	0.20
Interest Rate Risk	0.18	-0.14	-0.15
Foreign Exchange Risk	-0.07	0.16	-0.08

4. Macro-Financial ‘Signal’ Index

The Early Warning Index (EWI) recorded a score of 38 points in the second quarter of 2026, 7 points below the end-June 2025 level. Compared with end-December 2025, the EWI was 4 points higher. The index therefore indicated a “medium-low” level of risk.

Figure XVIII



The increase mainly reflected slower growth in stock-market capitalisation, which was partly offset by an improvement in the inflation-volatility indicator. Consumer prices increased by approximately 4.0 percent, while private-sector credit expanded by approximately 22.7 percent.

Box 2

Macro-Financial ‘Signal’ Index

The Macro-financial Early Warning Index (EWI) is constructed to reflect the influences of the financial sector, real sector, private sector, public sector, and the external sector on the banking system’s soundness. As such, the framework shows the potential impact of the macroeconomic environment on commercial banks’ fragility. It is based on the performance of a basket of key macroeconomic and financial indicators, each scored by severity levels ranging from 0 point (no or minimal amount of risk) to 5 points (most severe). An increase in this index indicates an elevation in the overall level of risk in the system, while a fall demonstrates declined vulnerability of systemic threats.

5. Credit to GDP Gap⁵

At end-June 2026, the Credit to GDP Gap stood at negative 7.9 percentage points, indicating that credit remained below its long-term trend. The private sector credit-to-GDP gap was negative 7.0 percentage points, while the public sector credit-to-GDP gap was approximately zero. The results therefore indicated no heightened risk from excessive credit growth at end-June 2026.

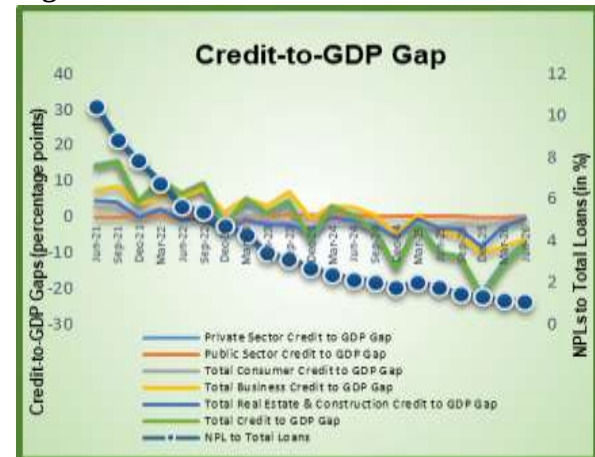
Total commercial bank credit reached G\$600.7 billion at end-June 2026, increasing by 22.3 percent from the corresponding period in 2025 and by 11.3 percent from end-December 2025. Private sector credit, the largest component, rose to G\$589.5 billion, representing increases of 22.7 percent year-on-year and 11.5 percent from end-December 2025. Household credit grew by 42.8 percent to G\$88.9 billion.

Credit to the public sector stood at G\$4.0 billion, increasing by 16.5 percent from end-June 2025 and by 9.2 percent from end-December 2025. Despite these increases, the public sector credit-to-GDP gap remained close to zero.

The ratio of non-performing loans to total loans declined to 1.1 percent at end-June 2026, compared with 1.7 percent one year earlier. Overall, the negative credit-to-GDP gap and the decline in non-performing loans

indicated that credit conditions remained stable at end-June 2026.

Figure XIX



6. Composite Indicator for Systemic Stress (CISS)

The Composite Indicator of Systemic Stress (CISS) captures the potential stress in the banking system by assessing the vulnerabilities arising from the correlation of individual stress levels in Guyana's four key markets (housing, credit, money and foreign exchange).

The CISS reflected an index score of 0.3257 compared to 0.3125 at end-December 2025 and 0.3452 at end-June 2025. The CISS continued to indicate limited co-movement across the four markets.

⁵ The credit to GDP gap captures the build-up of credit relative to the long run. It is used as an early warning indicator of financial stress or crisis. The gap is measured by the difference between the

credit to GDP ratio and the ratio's long term trend. The trend is computed using the one-sided Hodrick-Prescott filter.

Figure XX



For the half-year end-June 2026, housing loans gap increased 59 percent (G\$21.4 billion) and 16.6 percent (G\$8.2 billion) over the end-June and end-December 2025 levels respectively. In comparison to its long-run trend, housing loans gap stood G\$57.8 billion, well above its long-run trend.

Loans granted for housing through the Government Low Income Housing Program, home improvements and other residential programs were 8.0 percent (G\$19.5 billion) and 19.3 percent (G\$42.8 billion) above the end-December 2025 and end-June 2025 levels respectively.

The total credit market reflected a marginal movement in the stress level compared to both the end-December and end-June 2025 levels.

On the other hand, the ratio of NPLs to total loans continue to contract over the review period, supporting expansion of credit.

Commercial banks NPLs averaged 1.3 percent between June 2025 and June 2026.

Figure XXI

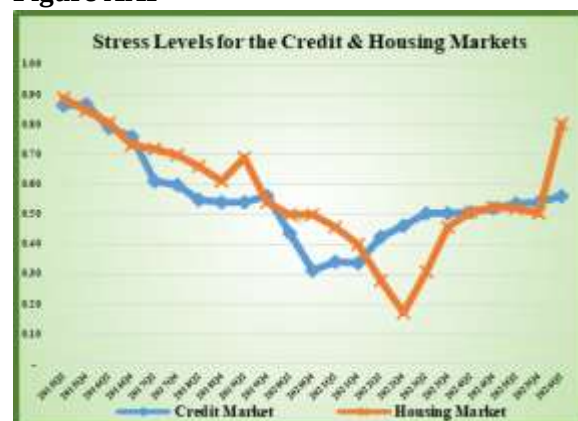


Figure XXII



The money-market stress index was 0.406 at end-June 2026, marginally below the levels at end-December 2025 of 0.414 and at end-June 2025 of 0.475. Lower volatility in the United States three-month Treasury-bill rate and a narrow differential between the 364-day and 182-day domestic Treasury-bill rates contributed to the moderation in money-market stress.

The US 3-month T-bill volatility fell 1.3 basis points and 10.9 basis points below the end-December and end-June 2025 levels respectively, signalling a higher degree of global confidence in the US short-term Government securities. The differential between the 364-day days and 182-days local treasury bills averaged less than half a percent over the review period, collectively resulting in a cooling of the money market at end-June 2026.

Figure XXIII



The stress level in the foreign exchange market reflected the most significant cooling off relative to the other three markets. At end-June 2026, the FX market stress level stood significantly lower at 0.1630, the lowest since 2024Q1.

7. Aggregate Financial Stability Index (AFSI)

In June 2026, the Aggregate Financial Stability Index (AFSI) stood at 0.1348, compared with 0.1193 in June 2025. The

increase suggests an overall improvement in financial stability and reduced vulnerability within the financial system. The result was supported by improvements in financial soundness, financial development and domestic financial conditions.

Figure XXIV



The Financial Soundness Index improved notably over the period. The ratio of non-performing loans to total loans declined from approximately 1.7 percent to 1.1 percent, indicating an improvement in the quality of banks' loan portfolios. The ratio of liquid assets to total assets also increased from 39.4 percent to 44.9 percent, strengthening banks' capacity to meet unexpected cash demands. In addition, the Tier 1 capital ratio and the overall measure of banks' resilience improved marginally. Together, these developments indicate that the banking system remained well positioned to absorb financial pressures.

The Financial Development Index also increased. This reflected improvements in the measures of stock-market development,



credit relative to the size of the economy and competition within the banking sector. These developments point to continued expansion and broadening of financial activity.

Domestic financial vulnerability also improved overall. This was supported by a stronger current-account position, lower inflation, improvement in the fiscal balance and a narrower foreign-exchange bid-ask spread.

The World Economic Climate Index declined relative to June 2025, mainly reflecting weaker business sentiment. This was partly moderated by a small improvement in global economic growth and a marginal decline in international financial-market volatility.

Overall, the AFSI indicates that Guyana's financial system was more stable in June 2026 than in the corresponding period of 2025. Nevertheless, developments in the global economy, domestic credit conditions, public finances and external buffers should continue to be monitored thereby preserving the resilience of the financial system.

8. Financial Stability Cobweb

The Financial Stability Cobweb is a six (6) dimension measure of a financial system's risks that aids in identifying stress in the domestic and global macroeconomic environments and financial market conditions that can trigger major difficulties for financial institutions. The ability of financial institutions to absorb shocks is

reflected in the capital & profitability, as well as the funding & liquidity dimensions (indicators). A reduction in financial stability risk is represented by a movement towards the core of the cobweb diagram and vice versa for an increase in financial stability risk.

Box 3

Aggregate Financial Stability Index (AFSI)

The Aggregate Financial Stability Index (AFSI), which can be used as an early warning system, is an aggregate of four component indicators or sub-indexes covering microeconomic, macroeconomic, and international measures of vulnerability, used to capture and forecast the stability of the financial system. An increasing index signals improvement in the stability of the financial system, while a decreasing index signals deterioration.

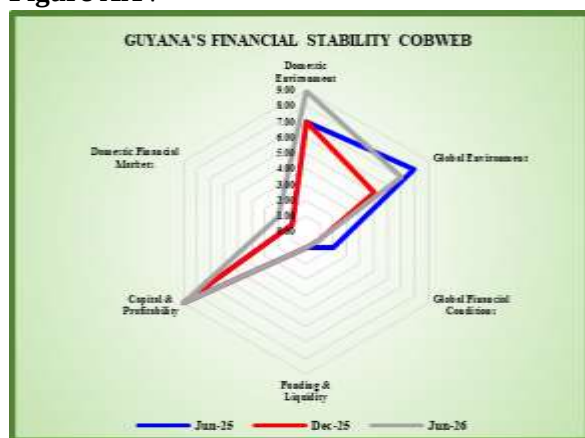
Fluctuations in the AFSI, or seasonal changes in the macroeconomic environment, are mainly responsible for the pattern of the AFSI curve. According to trending data, economic activities in Guyana usually peaks in the latter half of the year, predominantly in the fourth quarter, where productivity, trade, and debt increases at the same time, thus increasing vulnerabilities to the economy; therefore, reducing the overall AFS-Index. Subsequently, comes a general slowdown in the first quarter, followed by elevated activities and lower debt in the second quarter, and in the third quarter begins the preparations for heightened activities in the fourth quarter.

The FVI (Financial Vulnerability Index), FSI (Financial Soundness Index), FDI (Financial Development Index), and WECI (World Economic Climate Index) represent 40, 35, 10, and 15 percent respectively of the AFSI.

The global environment dimension remained elevated at end-June 2026, reflecting continued uncertainty in external growth and financial conditions. While the external environment remained broadly supportive of domestic activity, Guyana remains exposed to changes in global demand, commodity prices and financial-market sentiment.

Domestic financial markets signalled a comparatively low level of risk at end-June 2026, given the limited depth of domestic capital market. The stock-market capitalisation grew by 1.27 percent on average over the period June 2025 to June 2026, while the Guyana to United States Treasury-bill rate differential averaged negative 2.71 percent.

Figure XXV



Global financial conditions signalled a low level of risk at end-June 2026. The VIX Index of 16.45 stood 150 basis points above the end-December 2025 level but 28 basis points below the end-June 2025 level.

The capital and profitability dimension signalled elevated levels of pressures at end-June 2026. While banks' capital ratios remained well above the prudential minimum, the sustainability of earnings, the pace and composition of asset growth, provisioning coverage and the sensitivity of

capital to adverse credit and market scenarios should be continually monitored.

The funding and liquidity dimension continued to signal a low level of risk at end-June 2026. Commercial banks liquid assets to total assets stood at 44.93 percent, 551 basis points above the end-June 2025 but 127 basis points below the end-December 2025 level.

Conclusion

At end-June 2026, Guyana's financial system remained broadly resilient. The banking sector continued to be supported by capital and liquidity positions above prudential requirements, improved asset quality and positive profitability. Aggregate credit remained below its estimated long-run trend, while system-wide market stress remained contained.

The Bank will continue to strengthen its assessment of sectoral credit, collateral, borrower concentration, foreign-exchange conditions and liquidity risk, while maintaining close engagement with supervised institutions. Ongoing monitoring, stress testing and refinement of the macroprudential toolkit will support the preservation of confidence, resilience and financial stability. □



5. INSURANCE SECTOR REVIEW

The insurance sector, which comprises long-term insurance and general insurance, recorded assets of G\$181,889 million, an increase of 6.0 percent or (G\$10,229 million) from the previous year. The sector remained adequately capitalised, with capital representing 138.3 percent of liabilities in the long-term insurance sector and 193.9 percent in the general insurance sector, equivalent to G\$66,536 million and G\$44,376 million, respectively. Meanwhile, reinsurance activity increased across both segments. Reinsurance for the long-term insurance sector increased by 47.8 percent or G\$134.4 million to G\$415.4 million, indicating an increase in the amount of reinsurance purchased by the sector. Similarly, reinsurance for the general insurance sector increased by 7.1 percent (G\$174.4 million) to G\$2,625 million.

At the economy-wide level, the insurance sector accounted for 5.8 percent of total financial assets and 32.3 percent of non-bank assets as at June 2026. Moreover, the sector's assets accounted for 4.7 percent of the country's GDP. The average per capita spending on insurance increased by 1.8 percent to G\$17,189 million, indicating a marginal increase in the density of insurance products in the market. Similarly, insurance penetration into the domestic market improved, with total gross written premiums increasing to 0.39 percent of the economy's GDP, compared with 0.29 percent in June 2025.

More broadly, the insurance sector serves as an important conduit through which households and firms can transfer risks to entities that are better suited to manage them. By facilitating the transfer and pooling of risks, insurance enables households and business to undertake activities and investments that might otherwise be constrained by potential financial impact of adverse events. Accordingly, the sector contributes to economic activity, resilience and the overall financial stability of the economy.

Capital to Total Assets

The capital to total assets ratio for the long-term insurance increased from 55.17 percent to 58.04 percent, while the ratio for the general insurance sector increased from 62.6 percent to 65.9 percent. The increases in both

sectors indicate stronger capitalisation relative to their asset bases and a lower level of financial leverage.

Net Premiums to Capital

The net premiums to capital ratio for the long-term insurance sector increased from



4.7 percent to 5.0 percent, while the ratio for the general insurance sector increased from 15.8 percent to 20.3 percent as at end-June 2026. The increases indicate that net premiums increased relative to available capital, reflecting a higher underwriting exposure relative to the sectors' capital base.

Investment Assets to Total Assets

The investment to total assets ratio for the long-term insurance sector increased from 64.1 percent to 65.7 percent, while the ratio for the general insurance sector declined from 60.3 percent to 45.4 percent as at end-June 2026. The increase in long-term insurance sector indicates that a greater proportion of its assets was held in investments compared with the previous year. In contrast, the decline in the general insurance sector suggests that investment assets represented a substantially smaller proportion of total assets, reflecting a shift in the composition of assets away from investments.

Investment assets comprised primarily equities and fixed-interest securities. The composition and quality of these investments remain important to the financial soundness of insurers, particularly given changes in domestic and global financial market conditions.

Reinsurance

This reinsurance ratio measures the proportion of insurance business or risk

transferred to reinsurers. Most companies in the sector have policies in place to ensure that risks are ceded to highly rated and creditworthy reinsurers. However, pandemic-related risks were generally not covered under the companies' reinsurance arrangements. The financial strength of reinsurers is monitored on an annual basis.

Cession rates varied according to the level and nature of risks arising from the exposures underwritten by individual companies. In the long-term insurance sector, reinsurance was primarily utilised for Class 1 (General Life) business, while in the general insurance sector, reinsurance was utilised across all classes of business.

The cession rate for the long-term insurance sector increased from 9.1 percent to 11.2 percent, while the rate for the general insurance sector declined from 26.1 percent to 23.0 percent. The increase in the long-term insurance sector indicates that a greater proportion of business was transferred to reinsurers, while the decline in the general insurance sector indicates that a smaller proportion of business was ceded to reinsurers.

Actuarial Liabilities

The ratio of net technical provisions to average net written premium was 460.7 percent as at end-June 2026, indicating that net technical provisions were approximately 4.6 times average net written premiums. The ratio declined from 614.2 percent in the



previous year, indicating that technical provision decreased relative to the premium base. However, the ratio should be interpreted in the context of the long-term nature of insurance liabilities, as technical provisions represent obligations accumulated over time and are not directly comparable to annual premium volumes.

Combined Ratio (Claims + Expense Ratios)

The combined ratio for the general insurance sector increased from 71.5 percent to 73.7 percent. The increase indicates a deterioration in underwriting performance, as a greater proportion of earned premiums was utilised to cover claims. However, since the ratio remained below 100 percent, the sector continued to generate an underwriting profit. The increase was primarily attributable to higher claims.

Return on Assets

Returns on assets was 1.9 percent for the long-term insurance sector and 2.7 percent for the general insurance sector, compared with 1.6 percent and 2.6 percent, respectively, in June 2025. The increases indicate modest improvements in the profitability generated from the sectors' respective asset bases.

Return on Equity

Returns on equity was 3.2 percent for the long-term insurance sector and 4.1 percent for the general insurance sector, compared

with 2.9 percent and 4.2 percent, respectively, in June 2025. The increase in the long-term insurance sector indicates an improvement in the return generated on equity, while the marginal decline in the general insurance sector indicates a slight reduction in the return generated on equity.

The improvements in the long-term sector's return on equity was supported by the decline in its capital base. Conversely the marginal decline in the general insurance sector's return on equity reflects the increase in its capital base relative to the growth in after-tax profits.

Investment Income to Invested Assets

The ratio of investment income to average invested assets for the long-term insurance sector increased from 1.2 percent to 1.6 percent, while the ratio for the general insurance sector increased from 1.0 percent to 1.2 percent. The increases indicate improved investment returns relative to the average invested asset base.

In the general insurance sector, the increase in the ratio occurred despite declines in both investment income and invested assets, indicating that invested assets declined proportionately more than investment income. In the long-term insurance sector, both investment income and invested assets increased, while investment income increased at a faster rate relative to the average invested asset base.



Liquidity

The liquid assets to current liabilities ratios for the long-term and general insurance sectors were 493.2 percent and 303.6 percent at end-June 2026, compared with 361.5 percent and 195.1 percent in the previous year. The increases indicate stronger liquidity positions in both sectors and an enhanced capacity to meet current financial obligations using available liquid assets.

Outlook & the Way Forward

The stability of the insurance sector continues to be actively monitored through the prudential supervision of insurers, with a view to promoting the maintenance of an efficient, fair, safe and stable insurance market for the benefit of policyholders and enhancing public confidence in the market.

Companies continue to leverage technology by facilitating the online payment of premiums and the online settlement of claims.

In the first half of the year, the Bank of Guyana continued to conduct onsite inspections to assess insurance companies'

compliance with prudential and statutory requirements.

As the Department continues to address challenges arising from the implementation of IFRS 17, staff attended training sessions and workshops during the first half of the year to enhance staff capacity and strengthen their understanding of the standard. The sessions focused on key IFRS 17 requirements and their implications for the preparation, analysis and reporting of insurance contracts. These initiatives are expected to support the Department's supervisory functions by improving staff's ability to assess insurers' compliance with IFRS 17 and effectively monitor its impact on the insurance sector.

The Bank of Guyana also seeks to ensure that insurers have measures in place to facilitate business continuity and maintain strong financial positions. □



6. PENSION SECTOR REVIEW

The assets of the private pension sector increased by G\$8,904 million or 7.42 percent to G\$128,870.33 million as at end-June 2026. This accounted for approximately 4.09 percent of the total financial sector's assets and 22.91 percent of NBFIs. The growth in assets may be attributed to the increase in investments emanating from time and saving deposits and equities. The two major pension plans of Defined Benefit (DB) and Defined Contribution (DC) remained relatively stable. DB Plans accounted for the majority share of pension assets, representing 85.2 percent of total pension assets, with DB assets increasing by 7.0 percent compared to the corresponding period of June-2025. However, DB plans remained more sensitive to market risk, primarily due to the composition of their investment portfolios, with a significant proportion invested in capital-uncertain assets, predominantly equities, which accounted for 54.4 percent of DB assets. Conversely, DC plans accounted for 14.8 percent of total pension assets and remained vulnerable to risks associated with Deposit Administration Contracts (DACs) offered by life insurance companies.

Further, while investments in foreign assets remained below the regulatory threshold at 23.7 percent, the limited availability of suitable local investment opportunities for diversification continued to expose pension funds to market risk. Regardless, the sector's exposure to credit risk remained insignificant, with accounts receivable representing a low but stable 2.0 percent of total assets.

Liquidity risk also remained low, as at end-June 2026 the sector continued to have high liquidity levels that far exceeded the long-term nature of pension liabilities. Liquid assets (1 year and under maturity) totalled G\$21,341 million and accounted for 16.56 percent of total pension assets. Moreover, liquid assets were approximately 33 times greater than estimated pension payments for the coming quarter. Notwithstanding, funding risk remained insignificant at end-June 2026, with the sector recording an overall funding level of 220.79 percent, indicating that pension assets were more than sufficient to meet existing obligations.

Systemic Risk

The pension sector's assets continued to exhibit positive growth, however, the sector's relationship to systemic risk remained

diminutive. As at the end-June 2026 pension assets represented 4.09 percent of total financial assets and 22.91 percent of the assets of NBFIs. Though the sector continues to experience positive growth, its role as an institutional investor remained relatively

low; the GDP ratio decreased marginally from 2.86 percent to 2.28 percent as at end-June 2026. In addition, there has been a significant increase in investments in time and savings deposits and in equities.

Funding Risk

Funding risk, the risk that a pension plan cannot meet its past-service pension liabilities, is particularly important for DB pension plans. As at the end-June 2026, the sector's pension plans did not experience any measurable funding risk. The sector's pension funds' approximate funding level was 220.8 percent. This signalled that pension assets were more than sufficiently able to meet its current pensionable obligations. Moreover, the pension funds were in surplus by an estimated 120.8 percent. By nature, DC pension plans are fully funded and DB plans average funding ratio was approximately 213.7 percent. This signals that the funding level is more than adequate to pay pensions' obligations. However, it is noteworthy that as much as the funding level is more than adequate, there are still a few DB plans in deficit which are still to implement actuarial recommendations.

Liquidity Risk

As at the end-June 2026, there continued to be a surplus of liquidity in the pension sector. This was as a result of pension plans' excessive investments in liquid assets (16.6 percent of total assets) with at most one year to maturity. Furthermore, the sector's level of

liquidity exceeded its estimated pension payments in the quarter by 33 times. Pension plans' liabilities have an inherently long-term nature and this level of liquidity failed to correspond with the long-term nature of pension funds' liabilities.

Market Risk

Asset Allocation

Market risk emerges from the pension funds' investments in capital-uncertain assets. As at end-June 2026, pension assets were allocated in four investment categories. In particular, investments in equities as well as time and savings deposits represented 48.1 percent and 20.3 percent of total assets respectively. Pension assets' foreign exposure increased, accounting for 23.7 percent of total assets as at end-June 2026, compared to 22.9 percent as at end-June 2025. In fixed interest securities, bonds represented 8.5 percent and in DACs, offered directly by insurance companies, represented 15.4 percent.

Defined Benefit (DB) & Defined Contribution (DC) Investments

DB pension plans were sensitive to market risk emanating from their investments that were mainly held in equities and bonds. In aggregate, these investments were 85.2 percent of DB assets of which 46.4 percent represented DB assets invested in equities. On the contrary, DC pension plans were exposed to the life insurance companies' investment arrangements under their DACs,



which represented approximately 63.7 percent of DC assets as at end-June 2026.

Foreign Exposure of Pension Assets

Investments in foreign assets by pension funds remained constrained to a maximum limit of 30 percent. Nonetheless, pension funds' foreign investments of 23.7 percent were below the threshold as at end-June 2026. Moreover, a greater portion of pension assets were invested locally, of which 48.1 percent were invested in equities, 15.4 percent in DACs, 20.3 percent in time and savings deposits, 8.5 percent accounted for public and private securities, 1.5 percent in loans and advances while 3.0 percent was allocated to other investments. Additionally, the lack of available and suitable domestic investment opportunities for pension funds also contributed to market risk in the sector.

Inflation Risk

Inflation risk is particularly applicable to pension funds when there is volatile domestic inflation that negatively impacts real interest earnings. As at end-June 2026, the sector's assets exposure to domestic inflation volatility decreased to 26.5 percent when compared to 27.0 percent in the corresponding period in 2025. Further, nominal gross investment returns decreased from 1.38 percent as at end-June 2025 to 1.06 percent as at end-June 2026. Also, due to inflation, real investment returns earned by pension funds in the sector had gross and net

rates of -1.44 percent and -1.49 percent respectively as at end-June 2026.

Credit Risk

Credit risk, which arises as a consequence of the non-payment of monies owing to pension funds, was insignificant as at end-June 2026. Accounts receivable as a ratio of total assets remained comparably low and stable at 2.00 percent. Credit risk may also emerge due to the insolvency of companies that issue corporate bonds; the credit risk ratio as a result of investment portfolios of pension funds was marginally lower, 57.7 percent at end-June 2026 compared to 64.6 percent as at end-June 2025, therefore its impact on the pension sector remained insignificant.

Quality of Management

The quality of management is an expression of the sector's coverage, that is, the number of individuals who benefit directly from contributions to a pension plan. As at end-June 2026, limited coverage remained a great impediment to the private pensions sector. At the end of the review period, an estimated 6.5 percent of the labour force contributed to a private pension plan and for every covered individual, approximately \$6.9 million of pension assets was under management. Moreover, payments with respect to early withdrawals increased to 69.6 percent of total benefit payments during the first half of 2026. The fluctuating rate of early withdrawals was directly a result of the long vesting periods and a lack of locking-in and

portability provisions in pension plans' rules which allow the premature withdrawal of pension benefits and in turn, a reduction of the coverage of the sector.

The Way Forward

The pensions sector is poised for growth in the latter half of the year, despite potential fair value fluctuations. It is envisaged that positive changes in the values of its primary investment vehicles will continue to propel the sector forward given favourable market climate. Therefore, it is equally important to experience conducive capital market outcomes, especially positive changes in stock market prices and positive impacts of inflation volatility on real interest rates. However, the sector will continue to experience returns that are reflective of the investments accessible to domestic pension funds. Continued low returns are projected given the constraints on local investment opportunities. Pension funds must seek suitable alternatives to match the long-term nature of their liabilities. Regardless, the sector's total assets reserve is forecast to improve upon its surplus position. Further, ongoing regulatory oversight will focus on verifying that DB pension funds promptly execute actuarial recommendations.

New, comprehensive legislation - the Private Pensions Act - is currently in its third drafting phase, and it is expected that consultations will resume in the latter half of 2026 along

with the drafted regulations. The draft Act contains twenty-six (26) comprehensive parts and makes expansive statutory provisions for every facet of the sector's activities requiring supervision. The regulations will feature more in-depth characteristics of the provisions contained in the Act. Essentially, this legislation aims to give the regulator certain necessary powers to ensure efficient and lawful functioning of the system. Moreover, the Bank conducted the first round of trustee training (foundational knowledge) in the latter half of 2024 which saw the participation of Trustees from self-administered Pension Plans. The second round of Trustee Training is expected to resume in the latter half of 2026. This initiative is geared towards better preparing Trustees to render sound decisions in the best interest of beneficiaries. ▣



III

INTERNATIONAL ECONOMIC AND MONETARY DEVELOPMENTS

The World Economy

The global economy remained resilient during the first half of 2026, despite opposing geopolitical and technological forces. According to the IMF's World Economic Outlook Update (July 2026), global growth is projected to slow from 3.5 percent in 2025 to 3.0 percent in 2026, reflecting the Middle East conflict, elevated energy prices and disruptions to trade and supply chains. These effects are being partly offset by strong investment and trade associated with artificial intelligence and the broader technology cycle. Global activity was stronger than anticipated in the first quarter, expanding at an annualised quarterly rate of 3.0 percent, compared with the 2.7 percent forecast in April.

Growth in advanced economies is projected to moderate from 1.9 percent in 2025 to 1.7 percent in 2026, while growth in emerging market and developing economies is expected to decline from 4.5 percent to 3.8 percent. World trade growth is forecast to slow from 5.0 percent to 3.5 percent. Meanwhile, global inflation is projected to rise from 4.1 percent to 4.7 percent, driven mainly by higher energy, food and transportation costs. Labour-market conditions remained relatively stable, although employment growth is expected to weaken amid slower activity, trade disruptions and persistent global uncertainty.

Advanced Economies

Output

Growth in advanced economies is projected to moderate from 1.9 percent in 2025 to 1.7 percent in 2026, reflecting differing exposure to geopolitical disruptions, higher energy prices and the technology-led expansion. Growth in the United States is forecast to

increase from 2.1 percent to 2.3 percent, supported by fiscal policy and technology-related investment. In contrast, growth is expected to slow in the Euro Area from 1.4 percent to 0.9 percent, with Germany, France, Italy and Spain expanding by 0.7 percent, 0.6 percent, 0.5 percent and 2.1 percent, respectively. Growth is also projected to moderate to 1.0 percent in the



United Kingdom, 0.6 percent in Japan and 1.1 percent in Canada, owing mainly to higher energy costs, weak investment and subdued domestic demand.

Inflation

Inflation in advanced economies is projected to increase from 2.5 percent in 2025 to 3.0 percent in 2026, reversing the earlier disinflationary trend as higher energy, food and transportation costs pass through to consumer prices. The impact is expected to be greater in energy-importing economies such as the Euro Area, the United Kingdom and Japan, while the United States and Canada may benefit from their positions as energy exporters. Core inflation is expected to return to target gradually—by mid-2027 in the United Kingdom, by end-2027 in Japan and the United States, and in 2028 in the Euro Area.

Unemployment

Unemployment in advanced economies is projected to increase marginally from 4.7 percent in 2025 to 4.8 percent in 2026, while employment growth is expected to slow from 0.9 percent to 0.3 percent. Unemployment is forecast at 4.4 percent in the United States, 6.2 percent in the Euro Area, 5.6 percent in the United Kingdom and 6.5 percent in Canada, while Japan's rate is expected to remain unchanged at 2.5 percent.

Monetary and Exchange Rates

During the second quarter of 2026, the US Federal Reserve maintained the federal funds target range at 3.50–3.75 percent, while the Bank of Canada held its policy rate at 2.25 percent. The Bank of England also maintained its policy rate at 3.75 percent. In contrast, the European Central Bank increased its three key interest rates by 25 basis points in June, bringing the deposit facility, main refinancing and marginal lending rates to 2.25 percent, 2.40 percent and 2.65 percent, respectively, in response to renewed inflationary pressures.

Compared with end-2025, major advanced-economy currencies depreciated against the US dollar. The Canadian dollar depreciated by 3.6 percent to C\$1.42 per US dollar, while the Japanese yen weakened by 3.7 percent to ¥162.61. The British pound depreciated by 1.4 percent to £0.75 per US dollar, while the Euro declined by 2.8 percent to €0.88 per US dollar at end-June 2026.

EMERGING MARKET & DEVELOPING ECONOMIES

Growth

Growth in emerging market and developing economies (EMDEs) is projected to decline from 4.5 percent in 2025 to 3.8 percent in 2026. Growth in emerging and developing Asia is forecast to moderate from 5.6 percent to 5.0 percent. China's growth is projected to slow from 5.0 percent to 4.6 percent due to higher energy prices, persistent uncertainty



and structural challenges, while India's growth is expected to moderate from 7.7 percent to 6.4 percent but remain supported by strong private consumption and services activity.

Growth in emerging and developing Europe is expected to decline marginally from 2.0 percent in 2025 to 1.9 percent in 2026. Russia's economy is projected to grow by 1.1 percent, slightly above the 1.0 percent recorded in 2025, as stronger commodity-export revenues partly offset subdued domestic demand, investment constraints and continued external pressures.

Growth in Latin America and the Caribbean is projected to remain stable at 2.4 percent in 2026. Brazil's growth is expected to increase slightly from 2.3 percent in 2025 to 2.4 percent, supported by resilient domestic activity. Mexico's growth is forecast to strengthen from 0.5 percent to 1.2 percent amid less restrictive domestic policies, although trade uncertainty and structural constraints are expected to continue weighing on activity.

Growth in the Middle East and Central Asia is projected to fall sharply from 3.7 percent in 2025 to 0.7 percent in 2026, reflecting conflict-related disruptions to energy production and transportation, particularly through the Strait of Hormuz. Saudi Arabia's growth is expected to slow from 4.6 percent to 1.7 percent, although its diversified export

routes provide some protection from regional supply disruptions.

In sub-Saharan Africa, growth is projected to moderate from 4.5 percent in 2025 to 4.3 percent in 2026, with considerable variation across countries. Nigeria's economy is expected to grow by 4.1 percent, supported by improved macroeconomic stability and favourable terms-of-trade effects, while South Africa's growth is forecast to remain at 1.1 percent, supported by strengthened policy frameworks and ongoing structural reforms.

Inflation

Inflation in emerging market and developing economies is projected to increase from 5.2 percent in 2025 to 5.8 percent in 2026, driven mainly by higher energy, food, fertilizer and transportation costs. Inflation is forecast at 4.0 percent in Brazil, 3.9 percent in Mexico, 1.2 percent in China, 4.7 percent in India and 5.6 percent in Russia. Price pressures are expected to vary across economies depending on energy-import dependence, exchange-rate movements and the extent to which higher external costs pass through to domestic prices.

Unemployment

Labour-market conditions are expected to remain uneven across emerging market and developing economies. Unemployment is estimated at approximately 6.8 percent in Brazil, 2.8 percent in Mexico, 5.1 percent in China, 4.9 percent in India and 2.3 percent in



Russia. Despite relatively low headline unemployment in some economies, slower growth, informality and vulnerable employment remain significant labour-market concerns.

Exchange Rates

Compared with end-2025, most of the selected emerging-market currencies appreciated against the US dollar. The Russian ruble appreciated by 1.7 percent to ₺77.75 per US dollar, the Brazilian real by 6.1 percent to R\$5.17, the Mexican peso by 3.1 percent to Mex\$17.46 and the Chinese yuan by 3.0 percent to ¥6.79. In contrast, the Indian rupee depreciated by 5.2 percent to ₹94.55 per US dollar at end-June 2026.

CARIBBEAN ECONOMIES

Growth

ECLAC's August 2026 estimates indicate that the Caribbean, including Guyana, is projected to grow by 5.6 percent in 2026, compared with 6.1 percent in 2025. Excluding Guyana, regional growth is expected to slow from 1.4 percent to 1.1 percent. Guyana is forecast to record the region's highest growth of 20.8 percent, driven mainly by increased oil production. Suriname is projected to grow by 3.5 percent, while Belize, Barbados and The Bahamas are expected to expand by 2.5 percent, 2.5 percent and 2.0 percent, respectively. Growth in Trinidad and Tobago is forecast at 0.8 percent, while Jamaica's economy is projected to contract by 1.2 percent. Haiti is

also expected to contract by 1.9 percent amid continued political instability, insecurity and disruptions to economic activity.

Inflation

Inflationary pressures across the Caribbean are expected to increase in 2026, owing mainly to higher international energy, food and transportation costs. Recent estimates place average inflation at 6.1 percent in Jamaica, 4.3 percent in Guyana, 2.3 percent in Barbados and 1.8 percent in Trinidad and Tobago. Inflation is projected to remain elevated at 11.8 percent in Suriname and 23.5 percent in Haiti, reflecting persistent domestic imbalances, currency pressures and supply disruptions.

Unemployment

ECLAC expects the regional unemployment rate to stabilise at approximately 5.6 percent in 2026, although employment growth is projected to slow from 1.5 percent in 2025 to 1.1 percent. Recent country data indicate that Jamaica's unemployment rate stood at 3.7 percent in April 2026, while Trinidad and Tobago's rate increased to 5.4 percent during the first quarter. In Barbados, the latest available unemployment rate was 7.2 percent at end-December 2025, although declining jobless claims during the first quarter of 2026 indicated continued labour-market resilience.

Exchange Rates

Barbados, Belize and the Eastern Caribbean Currency Union continued to maintain their



fixed exchange rates against the US dollar at Bds\$2.00, BZ\$2.00 and EC\$2.70, respectively. The Bank of Guyana's official mid-rate also remained unchanged at G\$208.50 per US dollar. Compared with end-2025, the Trinidad and Tobago dollar appreciated marginally by 0.2 percent to TT\$6.78 per US dollar, while the Jamaican dollar appreciated by approximately 1.0 percent to J\$157.38 at end-June 2026.

COMMODITY PRICES

Global commodity markets experienced considerable volatility during the first half of 2026, largely because of the conflict in the Middle East and disruptions to energy shipments through the Strait of Hormuz. Energy prices increased sharply during March and April before easing towards the end of June following ceasefire initiatives, inventory releases and expectations of a gradual restoration of regional oil supplies. Food and agricultural commodity prices also faced upward pressure from higher energy, fertilizer and transportation costs, although the FAO Food Price Index declined marginally by 0.3 percent in June as lower cereal, dairy and sugar prices offset increases in meat and vegetable oils. The IMF projects crude oil, natural gas, fertilizer and food prices to increase by 32.0 percent, 22.0 percent, 26.0 percent and 8.0 percent, respectively, in 2026. Precious-metal prices initially strengthened but subsequently declined as higher bond yields and a stronger

US dollar reduced demand for non-yielding assets.

Crude Oil Prices

Brent crude oil opened 2026 at approximately US\$61.98 per barrel and remained relatively moderate during January and February. Prices subsequently increased sharply during March following the escalation of the Middle East conflict and disruptions to oil production and transportation through the Strait of Hormuz. Brent crude traded above US\$125.00 per barrel during April as concerns intensified about prolonged supply shortages and disruptions to a major global shipping route. However, prices declined substantially during May and June following ceasefire initiatives, inventory drawdowns and expectations that regional production and shipments would gradually recover. Brent crude ended the first half of 2026 at approximately US\$73.44 per barrel, about 18.5 percent above its opening level for the year. Nevertheless, the IMF expects oil prices to remain elevated because of continuing geopolitical uncertainty and supply risks.

Gold Prices

Gold opened 2026 at approximately US\$4,350.60 per ounce and rose sharply during January amid geopolitical uncertainty, central-bank purchases and strong safe-haven demand. The metal reached a record settlement high of approximately US\$5,318.40 per ounce on January 29 before



retreating as investors engaged in profit-taking. Prices remained volatile during the remainder of the half-year, supported by geopolitical risks and reserve-diversification demand but constrained by a stronger US dollar, elevated Treasury yields and reduced expectations of monetary-policy easing. Gold declined more noticeably during the second quarter as higher energy prices reinforced inflation and interest-rate concerns, closing the first half of 2026 at approximately US\$4,007.69 per ounce—about 7.9 percent below its opening level and 24.6 percent below its January peak.

Outlook for 2026

The global economic outlook remains subject to considerable uncertainty. The IMF projects global growth to slow to 3.0 percent in 2026, with advanced economies expanding by 1.7 percent and emerging market and

developing economies by 3.8 percent. Global inflation is expected to rise to 4.7 percent as higher energy, food, fertilizer and transportation costs interrupt the earlier disinflationary trend. Downside risks include renewed geopolitical escalation, prolonged commodity-market and supply-chain disruptions, trade fragmentation, tighter financial conditions and a correction in technology-related investment expectations. Conversely, faster normalisation of energy markets, stronger technology investment and improved international cooperation could support activity. Policy priorities include restoring price stability, rebuilding fiscal buffers, strengthening energy security and promoting sustainable, technology-driven growth. □



IV

MONETARY POLICY

Monetary policy during the first half of 2026 remained focused on maintaining price stability and adequate banking-system liquidity, while supporting an environment conducive to credit expansion and economic growth. The Bank of Guyana actively employed Treasury-bill operations and foreign-exchange interventions as its principal monetary-policy instruments, while maintaining the discount rate at 5.0 percent. During the review period, monetary-policy intervention through Treasury-bill operations resulted in the absorption of approximately G\$108.2 billion in excess financing, while the Bank also sold a net US\$767.5 million or G\$160,024 million in foreign currency to commercial banks.

MONETARY POLICY

Monetary-policy decisions were formulated within the Bank's monetary-programming framework, taking into account evolving inflation expectations, banking-system liquidity conditions and broader macroeconomic stability. The auction of Treasury bills in the primary market remained the Bank's principal instrument of monetary control. The monetary-policy stance was signalled through the volume of Treasury bills issued, which influenced banking-system liquidity and the general level of interest rates.

MONETARY PROGRAMMING

In principle, monetary programming enables the Bank to establish a targeted path for

broad-money growth consistent with projected economic growth and inflation. The framework is based on the Bank's influence over the supply of reserve or base money, comprising currency in circulation and commercial banks' reserves held at the Bank. The effective operation of a reserve-money programme assumes a reasonably stable long-term relationship between reserve money and the broad-money supply, as represented by the money multiplier.

Reserve money is influenced principally by the operations of the Bank of Guyana. Changes in the Bank's net foreign assets and net domestic assets—the latter being significantly affected by central government operations—affect the level of reserve money. The Bank's purchases and sales of foreign currency also influence liquidity



conditions in the financial system. Since commercial banks are the counterparties to these transactions, foreign-exchange interventions affect their foreign assets and reserve balances.

A sale of foreign currency by the Bank increases commercial banks' foreign assets and reduces their reserve balances at the Bank. On the Bank's balance sheet, the transaction reduces both its net foreign assets and its liabilities to commercial banks, thereby withdrawing reserve money from the financial system. Conversely, a purchase of foreign currency increases the Bank's net foreign assets and injects reserve money into the system.

Central government operations may either add liquidity to or withdraw liquidity from the financial system. An increase in net credit to the Government raises the Bank's net domestic assets and, other things being equal, increases reserve money. This generally occurs when government expenditure exceeds revenue and the resulting financing requirement is met through the banking system. Conversely, an increase in government deposits at the Bank withdraws liquidity from the financial system.

During the review period, weekly forecasts of the Bank's balance sheet were prepared using estimates of commercial banks' liquid-reserve positions and the public's demand for currency. These forecasts were compared with weekly monetary targets consistent with

the established nominal-output objective. Deviations between forecast and targeted monetary growth informed the baseline level of open-market operations required to align the projected money supply with its targeted annual path. Actual weekly interventions were determined by the Open Market Operations Committee (OMOC), taking into account the baseline scenario and prevailing financial and macroeconomic conditions.

The OMOC maintained a consultative approach during the review period, liaising closely with agencies whose operations directly affected financial-sector liquidity. Information on conditions in the foreign-exchange market, the structure of interest rates and the liquidity positions of bank and non-bank financial institutions also informed the Committee's decisions.

At end-June 2026, reserve money stood at approximately G\$739.4 billion, representing an increase of G\$54.5 billion, or 8.0 percent, compared with the end-December 2025 level of G\$684.9 billion. The expansion reflected an increase in the Bank's net domestic assets, which more than offset the contractionary effect of the decline in its net foreign assets. Reserve money was also G\$120.2 billion, or 19.4 percent, above its end-June 2025 level. The Bank maintained the discount rate at 5.0 percent throughout the review period.

During the first half of 2026, monetary-policy intervention associated with the absorption of excess financing amounted to



approximately G\$108.2 billion, compared with G\$127.3 billion during the corresponding period of 2025. This represented a reduction of G\$19.0 billion, or 15.0 percent, in the level of intervention. Treasury-bill operations continued to serve as an instrument for managing banking-system liquidity.

The Bank also intervened in the foreign-exchange market by selling US dollars to commercial banks. During January–June 2026, the Bank sold a net US\$767.5 million or G\$160,024 million, compared with US\$583.0 million or G\$121,556 million during the corresponding period of 2025. Net foreign-currency sales therefore increased by US\$184.5 million, or 31.6 percent. These operations supplied foreign currency to the domestic market while withdrawing Guyana-dollar liquidity from the banking system.

Liquidity conditions varied among commercial banks and were reflected in domestic interbank-market activity. Four trades, totalling G\$15.0 billion, were conducted on the interbank market during the first half of 2026. The interbank interest rate remained unchanged at 4.5 percent.

Overall, monetary policy remained focused on maintaining price and macroeconomic stability, while managing banking-system liquidity and supporting an environment conducive to credit expansion and economic growth. □



V OPERATIONAL ACTIVITIES

Financial and monetary stability as well as financial system efficiency continued to be achieved in a number of the Bank's operations. The Bank facilitated efficient intermediation through the issuance of notes and coins as well as the promotion of an enhanced payment system operation. During the first half of 2026, the Bank's role within Guyana's Payments System infrastructure has been to ensure efficiency, competitiveness and soundness by implementing the legal and regulatory framework, establishing and improving payment infrastructures, encouraging innovation and promoting awareness of digital payments. Additionally, the Bank continued to be the custodian of the nation's foreign asset reserves while also managing the Natural Resource Fund (NRF) as mandated in an operational agreement between the Bank and the Board of Directors of the NRF. The Bank of Guyana continued to maintain the Depository Insurance Corporation (DIC) and Deposit Insurance Fund with the objective of fostering financial stability by protecting depositors and assist in resolution financing. For the review period, the Bank achieved a net profit of G\$7,797.4 million against a budgeted profit of G\$2,511.1 million, resulting from the Bank's income being substantially higher than budgeted while containing expenses.

CURRENCY OPERATIONS

Under Section 21(1) of the Bank of Guyana Act 1998, No. 19 of 1998, the Bank has a statutory obligation to issue the country's notes and coins. During the review period, the Bank continued to discharge this obligation by ensuring that the demand for currency was adequately met. At end-June 2026, the total supply of currency increased by 10.6 percent compared with end-June 2025.

Notes

The total value of currency notes in circulation (including notes held in the vaults of commercial banks) at end-June 2026

amounted to G\$511 billion, an increase of 28.1 percent when compared to G\$399 billion for the same period in 2025. Of the total value of notes issued, the \$5000 denomination accounted for 90.1 percent, followed by the \$2000 denomination at 2.7 percent, the \$1000 denomination at 5.5 percent, the \$500 denomination at 0.6 percent, the \$100 denomination at 0.8 percent, the \$50 denomination at 0.1 percent and the \$20 denomination at 0.2 percent.

The policy of ensuring that acceptable quality notes are in circulation continued during the



review period. This was achieved by regular destruction of mutilated, defaced or otherwise poor quality notes and replacing them with new notes. During the first half of 2026, mutilated, defaced and poor quality notes valued at G\$374.4 million were submitted for replacement, compared with G\$340.5 million for the corresponding period in 2025.

Table XXXVII

Supply & Disposal of Bank of Guyana Currency Notes			
Thousands of Notes			
	Jun-24	Jun-25	Jun-26
Opening Stock	32,917	14,899	42,377
Purchased	11,750	38,400	19,900
Withdrawn from circulation	46,767	57,165	59,859
TOTAL SUPPLY	91,434	110,464	122,136
Issued	54,496	76,178	78,371
Destroyed	9,433	4,499	4,429
TOTAL DISPOSAL	63,929	80,677	82,800
End-of-Period Stock	27,505	29,787	39,336
New Notes	26,765	22,679	29,864
Re-Issuable Notes	545	3,364	2,524
Other Notes ¹⁾	195	3,744	6,948

Notes:

(1) Notes awaiting sorting, cancellation and destruction.

Coins

Coins issued by the Bank of Guyana amounted to G\$1,316 million at end-June 2026, an increase of 2.0 percent above the G\$1,290 million for the same period in 2025. In terms of the total value of coins issued, the G\$10 coin continued to account for the highest share at 43.5 percent, followed by the G\$5 coin at 40.4 percent, the G\$1 coin at 13.5 percent, and the G\$100 coin at 2.6 percent.

PAYMENTS SYSTEM OVERSIGHT

During the review period, 467,344 low value transactions (LVT) were settled through the National Clearings House (NCH), representing a decrease of 47.6 percent compared with the corresponding period in 2025. In contrast, the volume of high-value transactions (HVTs) increased by 6.0 percent to 74,592 transactions.

The value of HVTs increased to G\$568.3 billion, while the value of LVTs declined to G\$572.6 billion. Consequently, the total value of transactions increased by 5.0 percent to G\$1,141 billion. The share of HVTs in the total value of transactions rose to 49.8 percent, from 46.5 percent in the corresponding period of 2025. Meanwhile, the share of LVTs in the total volume of transactions declined to 86.2 percent, from 92.7 percent in the previous corresponding period. The average value of an HVT increased to G\$7.6 million, while the average value of an LVT rose to G\$1.2 million.



Table XXXIX

Selected Data on Transactions Cleared through the National Clearing House (G\$ Million)			
	Jun-24	Jun-25	Jun-26
Daily avg. number of LVT	3,661	7,317	3,895
Daily avg. value of LVT	3,621	4,767	4,696
Avg. value of LVT	1.0	0.7	1.2
Daily avg. number of HVT	589	577	622
Daily avg. value of HVT	4,289	4,145	4,673
Avg. value of HVT	7.3	7.2	7.6
Total number of LVT	443,039	892,682	467,344
Total value of LVT	438,174	581,552	572,615
Total number of HVT	71,219	70,348	74,592
Total value of HVT	518,994	505,717	568,339
LVT - Low Value Transactions			
HVT - High Value Transactions			

Guyana Real Time Gross Settlement (G-RTGS) System

The volume of transactions processed through the G-RTGS System increased by 22.3 percent, from 3,439 transactions in the corresponding period of 2025 to 4,205 transactions in 2026. Similarly, the value of transactions rose by 32.4 percent, from G\$406.5 billion to G\$538.2 billion over the same period.

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

A total of 1,475,254 transactions were processed through the G-EFT sub-system in the first half of 2026, representing an increase of 57.6 percent compared with the corresponding period in 2025. The value of transactions increased by 40.1 percent, from

G\$397.3 billion in the first half of 2025 to G\$556.6 billion in the first half of 2026.

G-FasPay System

Since its introduction on June 2, 2026, the G-FasPay System processed 9,530 transactions valued at G\$595.3 million.

Mobile and Internet Banking

Mobile and Internet banking services continued to be provided by Mobile Money Guyana Inc. (MMG) and the commercial banks, enabling customers to conduct financial transactions through digital channels. These services facilitated transactions such as electronic funds transfers and utility payments, thereby supporting greater access to convenient and efficient digital payment options.

During the first half of 2026, the number of Mobile Money accounts increased by 40.9 percent, from 114,074 at end-June 2025 to 160,746 at end-June 2026. The value of mobile money payments more than doubled, increasing by 111.9 percent, from G\$6.7 billion to G\$14.2 billion over the same period. The number of merchants accepting mobile money payments also increased from 1,287 to 1,729. Additionally, the value of MMG's e-wallet balances rose to G\$3.3 billion, compared with G\$2.0 billion at end-June 2025.

The use of mobile payment applications and internet banking services continued to expand steadily during the review period,



reflecting the growing adoption of digital financial services within Guyana's evolving payments environment.

The use of the electronic VISA switch continued during 2026. The value of transactions settled through the VISA switch increased to G\$10 million as at end- June 2026.

FOREIGN RESERVE MANAGEMENT

The Bank served as custodian of the nation's foreign reserves in a safe and prudent manner. The Bank operates under investment guidelines approved by the Board of Directors and reviewed periodically to maintain alignment with best practices and evolving market conditions. Specifically, an Investment Committee, chaired by the Governor and comprising senior managers with relevant expertise, oversees reserve management. The Committee evaluates and approves investment proposals, monitors compliance with the approved guidelines, and reviews the portfolio's performance and risk profile, with particular attention to credit, market, and liquidity risks.

The Bank's gross foreign assets increased by 4.1 percent, from US\$1,020.1 million at end-June 2025 to US\$1,062.3 million at end-June 2026. The reserves were managed across two main tranches: the working-balance tranche and the investment tranche. This increase occurred alongside a significant reallocation from working balances to investments. The working-balance tranche declined by 66

percent and accounted for 12 percent of the portfolio, while the investment tranche increased by 27 percent and accounted for 88 percent.

The working-balance tranche comprised mainly deposits with foreign banks (11.0 percent of the total portfolio) and foreign currency notes (1.0 percent). The investment tranche was diversified across U.S. Treasury bonds (0.5 percent), U.S. agency bonds (16.7 percent), supranational bonds (3.7 percent), mortgage-backed securities (7.4 percent), structured notes (14.4 percent), municipal and provincial bonds (10.8 percent), Caribbean and Latin American bonds (25.2 percent), and other investments (9.3 percent).

U.S. dollar holdings accounted for 94.0 percent of total reserves, while euro holdings represented 4.9 percent. Pound sterling, Canadian dollars, and Special Drawing Rights (SDRs) accounted for the remaining 1.1 percent.

Inflows into the foreign reserves totalled US\$2,092 million during the six months ended 30 June 2026, an increase of 28 percent over the corresponding period in 2025. The Natural Resource Fund was the principal source, contributing US\$1,100 million, or 53 percent of total inflows. Other government agencies, including the Guyana Revenue Authority and government projects, accounted for 31 percent, while the Guyana Gold Board contributed the remaining 16 percent.



Total outflows during the first half of 2026 amounted to US\$2,104 million, 29 percent above the comparable amount in 2025. Sales of foreign currency to commercial banks totalled US\$921 million (44 percent of total outflows) and constituted the largest single use of reserves. Payments for petroleum products amounted to US\$463 million (22 percent), followed by payments on behalf of government ministries and agencies of US\$362 million (17 percent), payments for other goods and services of US\$253 million (12 percent), and debt service and SDR purchase of US\$105 million (5 percent).

Overall, gross foreign assets benefited from strong inflows during the six months ended 30 June 2026, particularly in the Other Income category. However, growth in outflows—mainly for foreign-exchange interventions, fuel imports, and other goods and services—limited the increase in reserves. The Bank maintained a diversified investment portfolio and a high concentration of U.S. dollar holdings, consistent with its liquidity and safety objectives. Reserve management therefore remained focused on preserving capital, maintaining adequate liquidity for policy operations, and earning reasonable returns within the approved risk parameters.

The long term annual return on these assets ranged from 0.05 percent to 11.75 percent. As at end-June 2026, the overall portfolio's average rate of return was 4.1 percent.

NATURAL RESOURCE FUND

The Natural Resource Fund was established by the enactment of the Natural Resource Fund Act 2019, which was assented to by the President on January 23, 2019. This act was subsequently repealed and replaced by the Natural Resource Fund Act 2021 which was passed in the National Assembly on December 29, 2021 and assented to by the President on December 30, 2021. The revised Act stipulates for the establishment of a Board of Directors; modifications to the composition and responsibilities of the Public Accountability and Oversight Committee, and the rules governing withdrawals from the Fund. Further, the withdrawal rules of the Fund was amended on February 6, 2024 through the Fiscal Enactments (Amendment) Act 2024. The Act gives the Bank of Guyana the responsibility for the operational management of the Fund.

The Bank renewed its agreement with the Reserve Advisory and Management Partnership (RAMP) of the World Bank on October 1, 2025, extending RAMP's provision of technical support for the management of the Fund through September 30, 2028. Additionally, on January 18, 2023, the Bank signed an updated operational agreement with the Board of Directors of the Natural Resource Fund, which outlined the obligations of the Bank and essential management principles. The Bank has been responsible for managing the Fund since the first quarter of 2020.



At its meeting held on March 27, 2026, the Board of Directors of the Natural Resource Fund approved the continuation of the Fund's existing investment mandate. It remains mandated that the funds be maintained in the deposit account held at the Federal Reserve Bank of New York earning overnight deposit interest at the prevailing federal funds rate of 3.50 percent. The Bank of Guyana will continue to monitor developments in the overnight interest rate and broader market conditions, and will keep the Chairman apprised of any significant changes by the Federal Reserve Bank to consider the feasibility of redeploying cash.

The Fund opened the year with a balance of G\$716.10 billion or US\$3,434.5 million⁶. During the first half of the year, the Fund accounted for inflows totalling G\$332.44 billion or US\$1,594.4 million from eighteen (18) lifts of profit oil and G\$45.5 billion or US\$218.39 million from royalties. Since its inception, the Fund has recorded cumulative inflows of G\$1,911.51 billion or US\$9,167.94 million from 117 lifts of profit oil, G\$278.40 billion or US\$1,335.25 million from royalties, and G\$3.13 billion or US\$15 million from signature bonus.

Throughout the first half of 2026, the Federal Reserve maintained its monetary policy stance, keeping its federal funds target range unchanged at 3.50 percent - 3.75 percent. The Federal Open Market Committee (FOMC)

convened four meetings during the period, and opted to hold rates steady on each occasion. Although the Fed held rates steady, some officials signaled support for a potential rate hike later in 2026 if inflation remains elevated, reversing earlier expectations of one rate cut this year as policymakers assess the persistence of inflationary pressures following the US-Iran conflict. Although interest rates remained unchanged for the first half of 2026, interest income declined modestly as interest rates stood at a lower level when compared to the corresponding period in 2025. Interest earned amounted to G\$13.94 billion or US\$66.88 million in comparison with G\$14.37 billion or US\$68.93 million for the first half of 2025. Cumulatively, interest earned since the Fund's inception amounted to G\$94.83 billion or US\$454.83 million.

During the first half of 2026, a total of G\$212.67 billion or US\$1,020.0 million was transferred from the Natural Resource Fund to the Government of Guyana's Consolidated Fund. This represented 42.96 percent of the G\$495.05 billion or US\$2,374.33 million budgeted to be withdrawn from the Fund in 2026.

As at June 30, 2026, the Fund's balance stood at G\$895.35 billion or US\$4,294.24 million.

⁶ This amount includes receivables totalling US\$184.1 million which was received in January 2026.

DEPOSIT INSURANCE CORPORATION

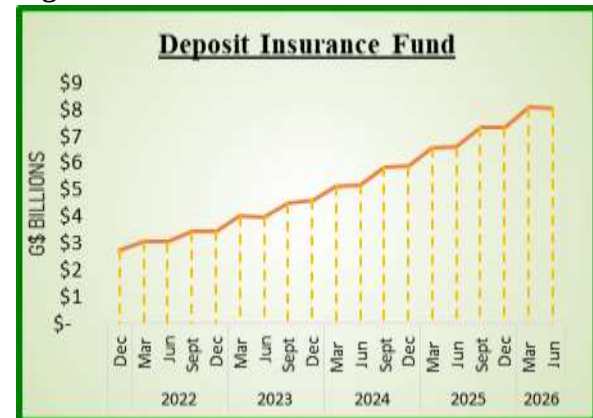
The Deposit Insurance Corporation (the Corporation) and Deposit Insurance Fund (DIF/ the Fund) were established under the Deposit Insurance Act 2018 (DIA). The Corporation operates under a pay-box plus mandate, with functions and powers necessary to foster financial stability by protecting depositors and providing support to the Bank in resolution financing. The core function of the Corporation is to reimburse funds held by insured depositors at a failed member financial institution up to the insured limit of G\$2 million. The Fund is financed through bi-annual premiums paid by the eight deposit taking member financial institutions, as required under section 29 (1) of the DIA.

The Board of Directors is responsible for oversight of the Corporation. As provided for under the DIA, the Bank has entered into an agreement with the Corporation's Board to share its resources and serve as the investment manager of the Fund, governed by an investment policy. Sharing of supervisory information is also mandated by the legislation.

Pursuant to Section 6(1) of the DIA, the Bank of Guyana has contributed authorised capital of G\$300 million to the DIF. Additionally, the Bank made an initial contribution of G\$500 million to the Fund—guaranteed by the Ministry of Finance under Sections 28(1) and (2) of the DIA—which is expected to be

repaid in full upon the Fund reaching 5 percent of insured deposits by 2029.

Figure XXVI



For the assessment period ended December 2025, member financial institutions completed payment of their second bi-annual premium at a rate of 0.25 percent (as per section 29 (6) of the DIA), which amounted to G\$662 million. As at June 30, 2026, the aggregate fund balance stood at G\$8,064 million and accounted for 2.9 percent of average insured deposits for the first half of the year, well poised to achieve the target size of 5 percent of insured deposits by 2029 in accordance with section 27 (1) of the DIA.

Members' payments for the first bi-annual premium of 2026 were received from member financial institutions between July and August. The premiums amounted to G\$704 million, which is estimated to increase the coverage ratio to 3.1 percent of the average insured deposits at end-June 2026.



BOG'S FINANCIAL PERFORMANCE

During the first half of 2026, the Bank of Guyana recorded a net profit of G\$8,081.5 million, exceeding the budgeted profit of G\$2,511.1 million by G\$5,570.4 million. This favourable variance was driven by higher-than-budgeted gross income from both foreign and domestic assets, coupled with effective expense management. Guyana benefitted from high yields in the international bond market and increased funding of government's budget deficit.

During the first half of 2026, the global economy continued to be shaped by heightened geopolitical tensions, trade-policy uncertainty, disruptions in energy and commodity markets, and persistent inflationary pressures. Monetary policy remained generally restrictive in major economies such as the USA, England, and the Euro Zone as their respective central banks sought to contain inflation and preserve price stability.

These policy settings kept global financial conditions generally tight, sustaining elevated borrowing costs and moderating credit demand, investment and economic results in a higher-rate environment with attractive short-term yields.

These high yields in international bond markets positively affected earnings on the Bank's overseas foreign assets. During the first six months of 2026, the Bank exceeded its gross income target by G\$5,341 million,

driven mainly by higher yields, investment trades, and increased earnings from higher foreign-exchange volumes turnover.

Domestically, the Bank benefitted from the issuance of treasury bills to meet budgetary requirements while at the same time absorbing liquidity to meet its monetary objectives. Income from this source increased by 57 percent over the corresponding period 2025, exceeded budget by \$398 million. In addition, the Bank maintained effective control over expenditure during the first six months of 2026 with total expenses of G\$538.0 million below budget. Costs were contained across most expenditure categories through improved operational efficiency and prudent spending.

The outlook for global interest rates in the second half of 2026 remains uncertain, with major central banks expected to continue assessing policy on a data-dependent basis. The Bank will therefore continue to realign its investment portfolio in response to the changing investment environment, with the objective of maximising earnings without materially increasing risk. Supported by this investment strategy and continued prudent expenditure management, the Bank expects to achieve its budgetary targets over the next six months.

Overview of Financial System

The regulated financial system continued remained increasingly bank-led, expanding strongly at mid-year 2026. Commercial banks accounted for over seven-tenths of system assets and was responsible for the greater portion of the increase since December 2025.

Total assets of financial institutions regulated by the Bank of Guyana reached G\$2.06 trillion at end-June 2026. This represented an increase of G\$123.2 billion, or 6.4 percent, over end-December 2025 and G\$448.8 billion, or 27.9 percent, over end-June 2025. The number of regulated institutions declined to 147 from 150 at end-December 2025, principally reflecting fewer registered pension schemes.

The composition of the system changed only modestly, but in a direction that increased the relative weight of deposit-taking institutions. Commercial banks held 72.9 percent of total assets at end-June 2026, compared with 72.2 percent at end-December 2025 and 71.0 percent a year earlier. Non-banks, insurance companies and pension schemes accounted for 12.0 percent, 8.8 percent and 6.3 percent, respectively. While their individual asset bases continued to grow, it was at rates below those of banks; hence their shares of system assets edged down.

Figure XXVII

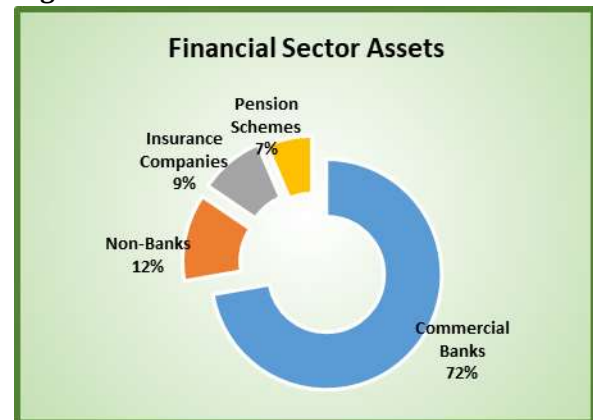
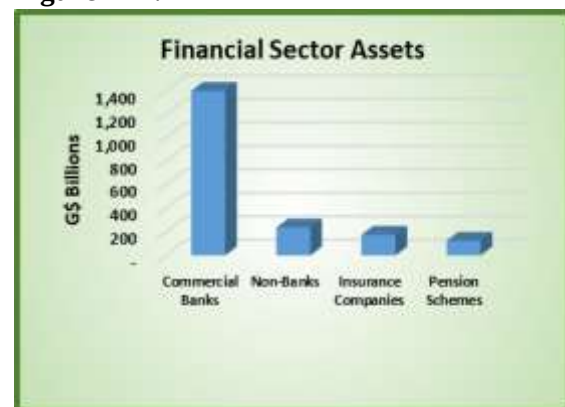


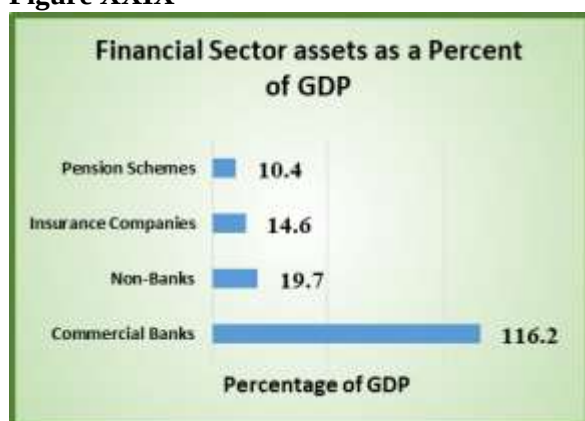
Figure XXVIII



Banking-sector assets rose by G\$102.1 billion (7.3 percent) during the first half of 2026 and by 31.3 percent from end-June 2025, substantially outpacing the growth of the other major segments. Domestic banks accounted for four-fifths of the half-year increase in banking assets, expanding by G\$81.2 billion (11.1 percent), compared with G\$20.9 billion (3.1 percent) for foreign-owned banks. Domestic banks' share of banking-sector assets increased from 52.3 percent at end-December 2025 to 54.1 percent at end-June 2026.

The banking system also remained structurally concentrated. The three largest banks held 73.6 percent of banking assets at end-June 2026, broadly unchanged from 72.9 percent at end-December 2025. Non-bank financial institutions expanded by 4.5 percent over the half-year to G\$248.0 billion, led by the New Building Society, whose assets grew by G\$11.5 billion (9.6 percent). The Building Society represented 53.0 percent of non-bank assets, underscoring the segment's own concentration. In contrast, investment-company assets declined marginally by 1.0 percent, and the very small brokerage segment continued to contract.

Figure XXIX

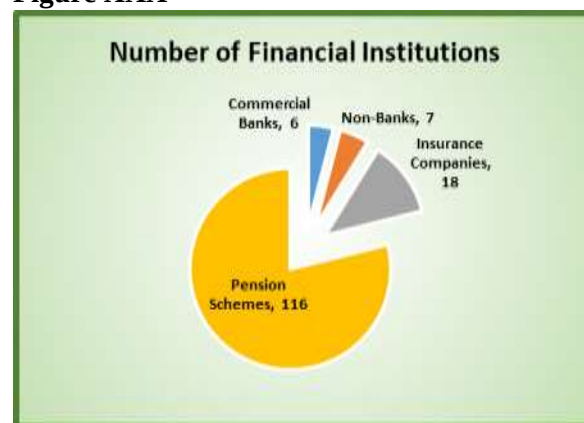


Insurance-company assets increased by G\$6.3 billion (3.6 percent) to G\$181.9 billion. Domestic insurers accounted for 90.1 percent of insurance assets and provided almost the entire half-year increase, particularly through domestic non-life business, whose assets rose 6.7 percent. Foreign insurers were broadly unchanged.

Insurance assets nonetheless grew more slowly than the overall system, reducing the sector's share of financial-system assets to 8.8 percent.

Pension-scheme assets rose by G\$4.0 billion (3.2 percent) to G\$128.8 billion, notwithstanding a decline in the number of registered schemes from 119 to 116. Defined-benefit schemes remained dominant, holding 84.1 percent of pension assets. However, defined-contribution assets grew by 10.9 percent in the first half of 2026, compared with 1.9 percent for defined-benefit assets. The faster expansion of defined-contribution plans is a structural development to monitor, including through investment-risk, governance and member-protection lenses.

Figure XXX



The Bank also regulates Cambios along with Money Transfer Agencies (MTAs) and their Agents. At end-December 2025, there were three (3) MTAs with 155 agents, and twelve (12) non-bank Cambio.

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BANK OF GUYANA: ASSETS
(G\$ MILLION)

Table 1.1

End of Period	Total Assets	Foreign Assets					Claims on Central Government				Advances to Banks	Other	
		Total	Gold	Foreign Balances	SDR Holdings	Market Securities	Total	Securities	T/Bills	Advances		Debentures	Other
2016	220,375.1	123,233.3	7,420.0	24,430.4	269.9	91,113.1	995.1	-	995.1	-	-	42,207.3	53,939.4
2017	223,632.3	120,599.2	4,015.9	24,225.7	152.5	92,205.1	995.0	-	995.0	-	-	42,376.8	59,661.3
2018	220,258.6	110,179.9	2,137.8	29,908.8	71.8	78,061.6	995.0	-	995.0	-	-	42,391.5	66,692.1
2019	230,817.6	120,074.1	635.1	26,480.9	125.1	92,833.1	995.1	-	995.1	-	-	44,014.7	65,733.8
2020	257,288.5	141,903.9	-	47,643.6	73.6	94,186.8	995.2	-	995.2	-	-	46,078.2	68,311.2
2021													
Mar.	245,462.2	130,563.1	6,820.3	20,650.9	67.9	103,024.1	993.5	-	993.5	-	-	46,078.2	67,827.4
Jun. ¹⁾	448,725.7	127,846.0	3,298.5	18,900.2	297.2	105,350.1	993.5	-	993.5	-	-	246,078.2	73,808.0
Sep.	493,932.9	171,282.6	6,857.2	56,251.8	368.0	107,805.7	993.5	-	993.5	-	-	246,078.2	75,578.6
Dec.	516,930.8	169,333.7	4,174.4	41,855.3	361.3	122,942.7	995.2	-	995.2	-	-	246,876.6	99,725.3
2022													
Mar.	467,771.2	141,304.4	-	18,605.5	348.2	122,350.6	993.5	-	993.5	-	-	246,876.6	78,596.7
Jun.	467,805.6	148,231.3	1,890.7	22,195.8	277.4	123,867.5	993.5	-	993.5	-	-	246,876.6	71,704.2
Sep.	496,487.9	171,669.1	7,324.1	39,455.3	123.7	124,766.0	993.5	-	993.5	-	-	246,876.6	76,948.7
Dec.	598,937.0	194,402.2	3,023.0	55,122.6	92.1	136,164.6	50,455.7	-	50,455.7	-	-	240,994.7	113,084.5
2023													
Mar.	574,731.8	157,075.0	-	14,409.9	123.6	142,541.5	50,453.9	-	50,453.9	-	-	240,994.7	126,208.2
Jun.	602,709.5	153,449.9	-	18,846.3	149.0	134,454.6	80,128.4	-	80,128.4	-	-	237,994.7	131,136.6
Sep.	591,321.4	140,982.0	-	9,837.2	162.5	130,982.3	80,128.4	-	80,128.4	-	-	237,994.7	132,216.4
Dec.	712,414.8	186,895.7	-	54,226.1	192.3	132,477.2	159,562.8	-	159,562.8	-	-	232,250.4	133,706.0
2024													
Jan.	689,641.4	160,827.4	-	27,786.2	978.7	132,062.5	159,562.8	-	159,562.8	-	-	232,250.4	137,000.9
Feb.	681,405.9	151,255.3	-	20,951.8	218.1	130,085.4	159,561.8	-	159,561.8	-	-	232,250.4	138,338.4
Mar.	721,375.5	190,811.5	-	59,411.7	218.1	131,181.6	159,561.5	-	159,561.5	-	-	232,250.4	138,752.2
Apr.	680,437.9	154,562.3	-	24,382.1	975.9	129,204.3	159,586.2	-	159,586.2	-	-	231,250.4	135,039.0
May	715,710.0	193,166.9	-	62,079.9	233.4	130,853.6	159,586.2	-	159,586.2	-	-	231,250.4	131,706.6
Jun.	722,816.6	148,440.5	-	16,833.0	233.4	131,374.0	213,799.2	-	213,799.2	-	-	229,250.4	131,326.6
Jul.	784,444.2	200,979.7	-	65,928.0	1,002.8	134,048.9	213,799.2	-	213,799.2	-	-	229,250.4	140,414.9
Aug.	763,342.0	185,867.4	-	48,713.2	275.6	136,878.7	213,799.2	-	213,799.2	-	-	229,250.4	134,425.0
Sep.	732,876.2	156,315.3	-	17,012.8	275.6	139,026.9	213,799.2	-	213,799.2	-	-	229,250.4	133,511.3
Oct.	771,342.3	191,654.1	-	53,462.7	990.0	137,201.4	213,799.2	-	213,799.2	-	-	229,250.4	136,638.7
Nov.	787,203.1	168,334.4	-	26,574.1	328.2	141,432.0	253,365.2	-	253,365.2	-	-	227,250.4	138,253.2
Dec.	883,840.8	210,543.9	-	69,714.3	328.2	140,501.3	313,114.4	-	313,114.4	-	-	221,509.5	138,673.0
2025													
Jan.	844,543.0	162,597.5	-	21,878.8	960.3	139,758.4	313,109.4	-	313,109.4	-	-	221,509.5	147,326.7
Feb.	884,565.7	204,745.5	-	56,776.7	368.8	147,600.0	313,109.4	-	313,109.4	-	-	221,509.5	145,201.4
Mar.	857,546.6	167,356.4	-	17,034.2	368.8	149,953.4	313,109.0	-	313,109.0	-	-	221,509.5	155,571.7
Apr.	887,098.6	201,404.1	-	50,244.3	945.5	150,214.2	313,109.0	-	313,109.0	-	-	219,509.5	153,076.0
May	854,446.8	163,119.4	-	11,129.3	415.6	151,574.5	313,109.6	-	313,109.6	-	-	219,509.5	158,708.4
Jun.	961,031.3	212,783.4	-	58,844.1	415.6	153,523.6	391,767.6	-	391,767.6	-	-	217,509.5	138,970.9
Jul.	981,190.1	232,919.3	-	72,765.0	981.1	159,173.2	391,767.6	-	391,767.6	-	-	217,509.5	138,993.7
Aug.	936,712.5	192,594.3	-	30,781.2	431.6	161,381.5	391,767.6	-	391,767.6	-	-	217,509.5	134,841.1
Sep.	935,834.0	197,274.8	-	36,875.3	431.6	159,967.9	391,767.6	-	391,767.6	-	-	217,509.5	129,282.2
Oct.	899,266.2	174,392.7	-	12,412.1	997.1	160,983.5	391,767.6	-	391,767.6	-	-	217,509.5	115,596.4
Nov.	925,950.4	199,966.1	-	33,219.6	470.4	166,276.0	391,728.3	-	391,728.3	-	-	215,509.5	118,746.6
Dec.	1,053,562.5	282,761.0	-	113,730.2	470.4	168,560.3	442,294.8	-	442,294.8	-	-	197,953.5	130,553.2
2026													
Jan.	978,144.5	222,562.0	-	49,702.1	1,007.6	171,852.3	442,293.8	-	442,293.8	-	-	197,953.5	115,335.2
Feb.	1,038,834.1	253,466.6	-	75,090.1	507.0	177,869.5	442,293.8	-	442,293.8	-	-	197,953.5	145,120.2
Mar.	1,050,537.4	268,869.9	-	79,212.4	507.0	189,150.5	442,293.8	-	442,293.8	-	-	197,953.5	141,420.2
Apr.	983,495.4	207,296.4	-	17,576.3	506.7	189,213.4	442,293.4	-	442,293.4	-	-	195,953.5	137,952.1
May	1,014,316.8	238,013.7	-	54,539.6	20.9	183,453.2	442,293.4	-	442,293.4	-	-	195,953.5	138,056.2
Jun.	1,073,995.6	217,993.7	-	22,552.9	20.9	195,420.0	515,547.7	-	515,547.7	-	-	193,953.5	146,500.6

Source: Bank of Guyana

Note:

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

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

Table 1.2

End of Period	Total Liabilities, Capital & Reserves	Currency			Deposits						Capital and Reserves		Allocation SDRs	Other
		Total	Notes	Coins	Total	Gov't	Int'l Orgs.	Banks		Other	Authorised Share Cap.	Other Reserves		
								EPDs	Other					
2016	220,375.1	91,314.4	90,311.9	1,002.5	88,852.9	(21,307.9)	32,361.3	60.8	67,295.3	10,443.4	1,000.0	10,321.3	25,488.0	3,398.5
2017	223,632.3	100,978.5	99,928.8	1,049.7	83,462.2	(26,471.0)	32,362.4	60.8	61,988.1	15,521.8	1,000.0	7,332.0	24,655.2	6,204.4
2018	220,258.6	112,493.6	111,415.6	1,078.1	69,385.0	(55,183.0)	35,381.8	60.8	73,935.6	15,189.8	1,000.0	1,783.1	26,111.3	9,485.6
2019	230,817.6	128,738.1	127,622.5	1,115.6	59,995.9	(70,688.6)	35,372.1	60.8	80,407.2	14,844.4	1,000.0	6,396.2	25,161.6	9,525.9
2020	257,288.5	162,776.0	161,618.3	1,157.7	50,181.8	(128,382.3)	34,701.8	60.8	130,283.7	13,517.8	1,000.0	6,090.3	24,810.1	12,430.3
2021														
Mar.	245,462.2	156,976.2	155,813.7	1,162.6	47,875.9	(144,702.4)	34,697.2	60.8	142,722.8	15,097.4	1,000.0	3,752.9	24,810.1	11,047.1
Jun. ¹⁾	448,725.7	159,370.1	158,201.0	1,169.0	245,017.8	68,467.8	36,359.1	60.8	122,439.7	17,690.3	1,000.0	5,952.5	26,073.6	11,311.8
Sep.	493,932.9	160,660.2	159,484.0	1,176.2	236,391.3	38,534.5	36,356.2	60.8	143,996.8	17,443.0	1,000.0	5,896.5	78,243.7	11,741.1
Dec.	516,930.8	184,009.6	182,815.0	1,194.6	211,123.9	45,739.4	36,347.2	60.8	112,077.9	16,898.6	1,000.0	7,145.7	78,243.7	35,407.9
2022														
Mar.	467,771.2	177,200.3	175,994.8	1,205.5	198,480.3	37,006.0	36,393.1	60.8	107,886.6	17,133.7	1,000.0	364.3	78,243.7	12,482.5
Jun.	467,805.6	184,722.0	183,509.4	1,212.6	203,352.1	59,396.8	34,786.2	60.8	91,235.8	17,872.4	1,000.0	(6,927.3)	73,248.1	12,410.6
Sep.	496,487.9	186,833.8	185,613.2	1,220.6	233,228.8	81,694.9	34,227.3	60.8	99,190.7	18,055.1	1,000.0	(10,914.3)	73,248.1	13,091.4
Dec.	598,937.0	211,578.2	210,351.0	1,227.3	286,398.6	84,226.2	34,239.4	60.8	127,928.9	39,943.3	1,000.0	(9,217.4)	73,248.1	35,929.5
2023														
Mar.	574,731.8	212,675.8	211,439.4	1,236.4	260,443.7	39,088.5	34,158.2	60.8	131,783.8	55,352.4	1,000.0	(6,448.4)	73,248.1	33,812.5
Jun.	602,709.5	232,762.7	231,518.9	1,243.9	270,079.0	51,421.9	34,144.0	60.8	128,877.2	55,575.1	1,000.0	(6,576.5)	73,395.6	32,048.7
Sep.	591,321.4	240,528.0	239,279.5	1,248.5	253,773.2	26,420.2	34,139.7	60.8	136,678.8	56,473.6	1,000.0	(8,692.9)	73,395.6	31,317.6
Dec.	712,414.8	276,063.5	274,807.4	1,256.1	328,534.6	94,395.0	34,219.7	60.8	141,022.4	58,836.7	1,000.0	(3,809.6)	73,395.6	37,230.8
2024														
Jan.	689,641.4	267,309.5	266,051.9	1,257.6	313,811.1	28,742.7	34,157.8	60.8	185,576.3	65,273.4	1,000.0	(3,800.2)	73,395.6	37,925.4
Feb.	681,405.9	271,540.5	270,281.0	1,259.5	303,747.1	21,711.4	34,254.1	60.8	181,150.1	66,570.6	1,000.0	(5,454.3)	73,395.6	37,177.0
Mar.	721,375.5	279,945.8	278,684.5	1,261.3	330,550.6	59,119.2	34,170.0	60.8	169,648.1	67,552.5	1,000.0	(3,809.4)	73,395.6	40,292.9
Apr.	680,437.9	282,809.1	281,545.9	1,263.2	298,553.9	28,976.3	34,123.8	60.8	167,921.5	67,471.6	1,000.0	(5,282.5)	71,811.0	31,546.4
May	715,710.0	283,088.8	281,823.5	1,265.2	332,319.6	62,435.4	33,443.4	60.8	170,665.1	65,714.9	1,000.0	(3,873.4)	71,811.0	31,364.1
Jun.	722,816.6	293,851.5	292,583.7	1,267.8	327,267.7	78,886.2	33,443.2	60.8	153,885.6	60,992.0	1,000.0	(2,362.9)	71,811.0	31,249.2
Jul.	784,444.2	291,875.8	290,606.1	1,269.6	388,062.2	113,340.7	33,748.3	60.8	168,784.8	72,127.6	1,000.0	1,100.1	71,811.0	30,595.1
Aug.	763,342.0	294,361.8	293,090.4	1,271.3	363,601.9	79,957.2	33,607.6	60.8	182,872.5	67,103.7	1,000.0	2,331.0	71,811.0	30,236.3
Sep.	732,876.2	300,799.6	299,526.3	1,273.3	323,661.9	50,094.6	33,283.4	60.8	175,660.0	64,563.1	1,000.0	4,479.4	71,811.0	31,124.3
Oct.	771,342.3	308,468.3	307,193.0	1,275.3	356,906.7	68,320.7	33,224.3	60.8	188,139.6	67,161.2	1,000.0	3,122.6	71,811.0	30,038.8
Nov.	787,203.1	317,619.0	316,340.6	1,278.4	362,643.6	67,710.3	33,262.2	60.8	187,236.8	74,373.5	1,000.0	3,794.9	71,811.0	30,334.7
Dec.	883,840.8	352,146.7	350,865.9	1,280.8	422,197.5	123,645.7	33,257.6	60.8	198,267.3	66,966.0	1,000.0	(2,294.1)	71,811.0	38,979.7
2025														
Jan.	844,543.0	348,887.2	347,605.3	1,281.9	385,886.5	64,863.9	33,176.5	60.8	210,338.7	77,446.7	1,000.0	(1,825.4)	71,811.0	38,783.6
Feb.	884,565.7	360,071.7	358,788.2	1,283.5	411,033.5	68,965.1	33,175.9	60.8	228,619.1	80,212.6	1,000.0	16.4	71,811.0	40,633.1
Mar.	857,546.6	373,709.3	372,423.6	1,285.6	368,323.9	31,277.9	33,154.2	60.8	218,263.3	85,567.8	1,000.0	1,272.0	71,811.0	41,430.4
Apr.	887,098.6	387,465.2	386,178.4	1,286.8	390,245.5	59,128.3	33,072.2	60.8	214,978.6	83,005.7	1,000.0	2,540.9	71,811.0	34,036.1
May	854,446.8	398,570.2	397,281.7	1,288.5	343,816.3	252.2	34,132.4	60.8	220,603.2	88,767.6	1,000.0	2,398.1	73,891.6	34,770.6
Jun.	961,031.3	400,278.4	398,987.4	1,290.9	441,198.7	118,828.2	34,028.5	60.8	218,748.2	69,533.0	1,000.0	5,570.4	73,891.6	39,092.3
Jul.	981,190.1	416,340.3	415,047.6	1,292.7	449,833.3	113,134.5	34,226.8	60.8	228,398.8	74,012.4	1,000.0	6,830.8	73,891.6	33,294.2
Aug.	936,712.5	420,356.7	419,062.7	1,294.0	399,059.5	60,046.7	34,189.3	60.8	233,820.8	70,941.9	1,000.0	8,489.6	73,891.6	33,915.2
Sep.	935,834.0	419,763.8	418,466.9	1,296.9	395,845.0	74,238.8	34,188.4	60.8	221,327.0	66,029.9	1,000.0	11,022.5	73,891.6	34,311.1
Oct.	899,266.2	425,630.0	424,090.0	1,540.0	340,787.3	31,002.8	34,010.0	60.8	223,137.3	52,576.3	1,000.0	12,361.3	73,891.6	45,596.0
Nov.	925,950.4	435,600.2	434,297.5	1,302.6	355,426.7	49,637.2	34,009.7	60.8	215,263.8	56,455.2	1,000.0	14,904.0	73,891.6	45,127.9
Dec.	1,053,562.5	474,915.2	473,610.8	1,304.5	435,142.9	137,321.8	34,039.8	60.8	209,986.5	53,734.0	1,000.0	10,757.2	73,891.6	57,855.7
2026														
Jan.	978,144.5	468,772.0	467,466.0	1,306.0	365,229.4	68,095.8	34,032.9	60.8	220,930.9	42,108.9	1,000.0	12,033.3	73,891.6	57,218.3
Feb.	1,038,834.1	471,777.3	470,469.6	1,307.7	420,101.9	76,070.0	34,262.7	60.8	232,576.5	77,131.9	1,000.0	14,330.4	73,891.6	57,732.9
Mar.	1,050,537.4	482,121.8	480,810.7	1,311.1	423,736.9	84,574.7	34,147.7	60.8	233,334.4	71,619.3	1,000.0	12,709.7	73,891.6	57,077.4
Apr.	983,495.4	494,332.0	493,018.8	1,313.1	354,233.2	22,557.9	34,452.5	60.8	229,307.7	67,854.2	1,000.0	14,205.3	73,891.6	45,833.3
May	1,014,316.8	499,422.8	498,108.0	1,314.8	386,802.1	57,085.9	34,549.5	60.8	225,243.1	69,862.7	1,000.0	16,550.2	73,891.6	36,650.1
Jun.	1,073,995.6	510,634.0	509,317.7	1,316.3	422,653.9	79,695.0	34,537.9	60.8	228,665.1	79,695.1	1,000.0	19,316.8	74,758.2	45,632.7

Source: Bank of Guyana

Note:

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

BANK OF GUYANA

CURRENCY NOTES ISSUE
(G\$ MILLION)

Table 1.3

Period	Total Issue G\$Mn.	Denominations													
		\$5000		\$2000		\$1000		\$500		\$100		\$50		\$20	
		G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue	G\$Mn.	% of Total Issue
2016	90,311.9	66,721.6	73.9	-	-	19,838.8	22.0	1,373.8	1.5	1,648.7	1.8	65.8	0.1	663.4	0.7
2017	99,928.8	77,987.5	78.0	-	-	17,937.7	18.0	1,479.1	1.5	1,728.1	1.7	84.5	0.1	711.8	0.7
2018	111,415.6	91,729.9	82.3	-	-	15,427.3	13.8	1,643.0	1.5	1,770.5	1.6	99.4	0.1	745.5	0.7
2019	127,622.5	108,342.5	84.9	-	-	14,903.5	11.7	1,569.2	1.2	1,900.9	1.5	105.2	0.1	801.2	0.6
2020	161,618.3	142,066.2	87.9	-	-	14,936.5	9.2	1,730.0	1.1	1,566.4	1.0	475.0	0.3	844.1	0.5
2021															
Mar.	155,813.7	137,018.5	87.9	-	-	14,149.8	9.1	1,710.2	1.1	1,672.9	1.1	420.0	0.3	842.4	0.5
Jun.	158,201.0	139,585.9	88.2	-	-	13,853.3	8.8	1,706.5	1.1	1,786.8	1.1	410.4	0.3	858.2	0.5
Sep.	159,484.0	140,808.1	88.3	-	-	13,897.2	8.7	1,671.3	1.0	1,778.2	1.1	453.6	0.3	875.6	0.5
Dec.	182,815.0	162,744.7	89.0	-	-	15,055.2	8.2	1,861.7	1.0	1,787.2	1.0	455.7	0.2	910.5	0.5
2022															
Mar.	175,994.8	156,390.0	88.9	1,221.0	0.7	13,423.6	7.6	1,764.1	1.0	1,842.7	1.0	440.1	0.3	913.4	0.5
Jun.	183,509.4	163,331.8	89.0	1,888.0	1.0	13,209.2	7.2	1,750.8	1.0	1,969.2	1.1	430.1	0.2	930.2	0.5
Sep.	185,613.2	164,714.0	88.7	2,223.6	1.2	13,413.1	7.2	1,782.9	1.0	2,107.3	1.1	415.1	0.2	957.2	0.5
Dec.	210,351.0	186,852.7	88.8	2,776.7	1.3	15,102.5	7.2	1,913.0	0.9	2,310.5	1.1	404.9	0.2	990.6	0.5
2023															
Mar.	211,439.4	188,979.9	89.4	2,646.2	1.3	14,246.7	6.7	1,869.6	0.9	2,321.5	1.1	370.2	0.2	1,005.4	0.5
Jun.	231,518.9	206,341.8	89.1	4,768.9	2.1	14,678.0	6.3	1,919.4	0.8	2,415.0	1.0	357.2	0.2	1,038.5	0.4
Sep.	239,279.3	214,747.0	89.7	3,707.8	1.5	14,910.1	6.2	1,968.8	0.8	2,520.2	1.1	357.0	0.1	1,068.5	0.4
Dec.	274,807.4	248,486.0	90.4	3,565.9	1.3	16,489.8	6.0	2,102.5	0.8	2,692.2	1.0	363.0	0.1	1,108.0	0.4
2024															
Jan.	266,051.9	240,517.0	90.4	3,364.4	1.3	15,928.0	6.0	2,076.6	0.8	2,702.5	1.0	351.0	0.1	1,112.5	0.4
Feb.	270,281.0	244,151.3	90.3	3,475.6	1.3	16,390.8	6.1	2,044.0	0.8	2,741.2	1.0	355.0	0.1	1,123.2	0.4
Mar.	278,684.5	252,016.9	90.4	3,626.4	1.3	16,763.2	6.0	1,994.4	0.7	2,797.2	1.0	354.3	0.1	1,132.0	0.4
Apr.	281,545.9	254,466.0	90.4	4,419.3	1.6	16,376.2	5.8	1,936.6	0.7	2,853.8	1.0	352.3	0.1	1,141.8	0.4
May	281,823.5	254,613.9	90.3	4,858.7	1.7	16,032.5	5.7	1,917.0	0.7	2,908.3	1.0	342.7	0.1	1,150.4	0.4
Jun.	292,583.7	265,397.4	90.7	5,172.5	1.8	15,696.2	5.4	1,865.5	0.6	2,950.3	1.0	343.0	0.1	1,160.7	0.4
Jul.	290,606.1	263,151.5	90.6	5,256.2	1.8	15,739.5	5.4	1,907.5	0.7	3,037.2	1.0	339.9	0.1	1,174.3	0.4
Aug.	293,091.7	265,071.1	90.4	5,285.3	1.8	16,185.6	5.5	1,979.8	0.7	3,051.9	1.0	335.4	0.1	1,182.6	0.4
Sep.	299,526.3	270,836.1	90.4	5,387.9	1.8	16,674.6	5.6	2,041.9	0.7	3,061.1	1.0	334.0	0.1	1,190.7	0.4
Oct.	307,193.0	277,437.4	90.3	5,614.7	1.8	17,414.0	5.7	2,112.9	0.7	3,077.9	1.0	332.1	0.1	1,204.0	0.4
Nov.	316,340.6	285,855.1	90.4	5,679.0	1.8	17,944.4	5.7	2,211.4	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.	418,696.9	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
Oct.	424,325.5	378,725.5	89.3	14,277.1	3.4	23,244.0	5.5	2,743.2	0.6	3,613.3	0.9	313.0	0.1	1,409.4	0.3
Nov.	434,297.5	388,948.8	89.6	14,237.2	3.3	22,901.3	5.3	2,775.5	0.6	3,689.4	0.8	311.0	0.1	1,434.3	0.3
Dec.	473,610.8	427,693.1	90.3	14,101.8	3.0	23,470.7	5.0	2,845.2	0.6	3,741.3	0.8	309.8	0.1	1,448.9	0.3
2026															
Jan.	467,466.0	422,388.0	90.4	13,583.6	2.9	23,088.7	4.9	2,857.8	0.6	3,776.4	0.8	308.3	0.1	1,463.0	0.3
Feb.	469,844.6	425,623.4	90.6	13,396.6	2.9	22,377.1	4.8	2,873.4	0.6	3,797.2	0.8	300.8	0.1	1,476.1	0.3
Mar.	480,810.7	436,619.8	90.8	13,367.2	2.8	22,314.0	4.6	2,896.5	0.6	3,825.5	0.8	300.1	0.1	1,487.7	0.3
Apr.	493,018.8	447,003.4	90.7	13,359.0	2.7	23,971.6	4.9	2,966.0	0.6	3,907.6	0.8	299.6	0.1	1,511.7	0.3
May	497,692.2	451,158.2	90.7	13,289.1	2.7	24,433.8	4.9	3,014.8	0.6	3,964.7	0.8	300.2	0.1	1,531.4	0.3
Jun.	510,504.2	459,991.1	90.1	13,787.3	2.7	27,850.9	5.5	3,019.8	0.6	4,006.8	0.8	298.3	0.1	1,550.0	0.3

Source: Bank of Guyana

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

COINS ISSUE
(G\$'000)

Table 1.4

Period	Total Issue	Denominations			
		\$100	\$10	\$5	\$1
2016	1,002,462.1	-	446,377.6	390,612.4	165,472.0
2017	1,049,671.3	-	472,489.9	405,158.2	172,023.2
2018	1,078,061.4	-	487,349.3	412,948.7	177,763.4
2019	1,115,589.1	-	509,475.2	428,394.2	177,719.7
2020	1,157,681.8	17,205.7	523,629.0	439,187.4	177,659.7
2021					
Mar.	1,162,554.7	17,649.7	525,857.1	441,380.2	177,667.6
Jun.	1,169,048.5	17,711.3	529,423.0	444,241.0	177,673.2
Sep.	1,176,206.2	18,782.8	532,801.5	446,955.0	177,666.9
Dec.	1,194,609.6	28,205.6	538,276.8	450,468.4	177,658.7
2022					
Mar.	1,205,524.3	32,929.6	541,586.6	453,351.7	177,656.5
Jun.	1,212,564.8	32,962.3	545,599.8	456,351.8	177,650.9
Sep.	1,220,594.5	32,964.3	550,133.5	459,857.7	177,639.0
Dec.	1,227,269.5	32,918.1	554,011.0	462,710.9	177,629.5
2023					
Mar.	1,236,403.3	33,177.3	559,097.2	466,501.4	177,627.4
Jun.	1,243,862.2	33,383.2	563,215.1	469,641.2	177,622.7
Sep.	1,248,668.3	33,358.3	564,196.4	473,497.5	177,616.1
Dec.	1,256,141.9	33,359.8	564,095.8	481,077.8	177,608.5
2024					
Jan.	1,257,632.8	33,349.5	564,101.1	482,574.3	177,607.9
Feb.	1,259,462.5	33,553.4	564,120.0	484,186.5	177,602.6
Mar.	1,261,336.3	33,587.5	564,182.0	485,960.8	177,606.0
Apr.	1,263,197.1	33,585.5	564,153.2	487,851.4	177,607.0
May	1,265,225.2	33,595.0	564,180.3	489,845.0	177,604.9
Jun.	1,267,803.3	33,597.0	564,121.7	492,483.1	177,601.4
Jul.	1,269,645.0	33,595.9	564,165.2	494,280.8	177,603.0
Aug.	1,271,316.6	33,585.0	564,152.0	495,980.9	177,598.7
Sep.	1,273,260.0	33,804.6	564,103.8	497,754.5	177,597.1
Oct.	1,275,256.7	33,862.3	564,134.6	499,663.7	177,596.1
Nov.	1,278,384.6	34,007.3	564,164.3	502,621.5	177,591.4
Dec.	1,280,790.7	34,008.0	564,173.4	505,021.4	177,587.9
2025					
Jan.	1,281,947.3	34,055.2	564,144.6	506,145.4	177,602.1
Feb.	1,283,531.5	34,039.9	564,149.0	507,741.9	177,600.7
Mar.	1,285,612.7	34,053.6	564,178.7	509,777.9	177,602.5
Apr.	1,286,785.8	34,055.3	564,201.5	510,930.4	177,595.1
May	1,288,519.3	33,994.9	564,207.2	512,729.2	177,587.9
Jun.	1,290,919.5	34,016.6	564,246.4	515,066.6	177,590.0
Jul.	1,292,713.0	34,025.4	564,239.1	516,861.3	177,587.3
Aug.	1,293,979.6	34,033.0	564,232.0	518,131.4	177,583.2
Sep.	1,296,939.9	35,033.0	564,305.0	520,018.0	177,581.0
Oct.	1,299,967.0	34,540.9	565,694.4	522,149.9	177,581.8
Nov.	1,302,623.8	34,544.9	566,788.9	523,708.6	177,581.4
Dec.	1,304,458.6	34,582.9	567,379.2	524,914.7	177,581.8
2026					
Jan.	1,305,971.4	34,591.6	568,118.5	525,682.2	177,579.2
Feb.	1,307,691.8	34,595.4	568,951.8	526,564.6	177,580.0
Mar.	1,311,110.6	34,611.3	570,185.7	528,733.3	177,580.3
Apr.	1,313,148.8	34,602.2	571,017.9	529,955.9	177,572.7
May	1,314,789.3	34,616.1	571,672.5	530,925.2	177,575.5
Jun.	1,316,254.5	34,619.5	572,342.9	531,718.6	177,573.4

COMMERCIAL BANKS: ASSETS
(G\$ MILLION)

Table 2.1 (a)

End of Period	Total Assets	Foreign Sector				Public Sector						Non-Bank Financial Institutions Loans	Priv. Sect. Loans & Advances & Securities	Bank of Guyana				Other
		Total	Bal. due from Banks Abroad	Loans to Non-Residents	Other	Total	Central Government			Public Enterprises	Other			Total	Deposits	External Payment Deposits	Currency	
							Total	Securities	Loans									
2016	467,298.4	73,398.8	19,552.3	2,685.2	51,161.2	68,107.7	66,172.8	66,172.0	0.7	1,773.7	161.3	1,252.7	144,280.9	75,238.0	66,824.4	60.8	8,352.8	105,020.3
2017	471,128.6	78,573.5	19,446.9	1,762.4	57,364.2	66,475.8	63,070.8	63,067.0	3.8	3,291.0	114.0	959.5	146,030.1	70,923.1	62,034.0	60.8	8,828.3	108,166.6
2018	503,427.3	80,338.8	21,455.5	2,722.0	56,161.3	72,314.0	71,059.2	71,052.3	6.9	1,124.4	130.5	847.9	151,516.7	83,093.9	73,320.1	60.8	9,713.0	115,316.0
2019	559,179.4	94,084.3	36,519.7	3,747.2	53,817.5	74,226.1	73,213.0	73,165.1	47.9	994.5	18.5	974.6	165,970.5	90,675.8	78,902.6	60.8	11,712.4	133,248.0
2020	630,067.2	112,889.8	51,711.9	3,803.0	57,375.0	80,191.3	79,239.1	79,239.1	-	946.3	6.0	599.3	168,944.9	141,310.2	131,006.8	60.8	10,242.6	126,131.7
2021																		
Mar.	650,747.7	115,681.1	50,052.7	3,789.2	61,839.3	80,506.6	79,544.4	79,544.4	-	948.7	13.5	606.0	173,675.5	154,429.0	144,023.0	60.8	10,345.2	125,849.4
Jun.	663,454.3	126,114.3	62,551.8	3,528.0	60,034.5	101,593.9	100,638.6	100,638.6	-	951.4	4.0	703.8	176,271.5	132,782.9	122,934.9	60.8	9,787.3	125,987.9
Sep.	691,755.7	123,092.3	58,800.1	4,223.0	60,069.3	101,434.8	100,500.9	100,498.7	2.2	933.9	-	659.5	185,836.8	152,830.2	144,023.6	60.8	8,745.8	127,902.0
Dec.	709,035.2	120,725.1	49,626.9	6,013.8	65,084.4	141,256.5	140,322.6	140,320.7	1.9	931.4	2.5	835.7	191,047.5	124,491.8	111,901.1	60.8	12,529.9	130,678.6
2022																		
Mar.	734,306.1	127,575.6	54,061.1	6,343.7	67,170.8	169,637.9	167,529.9	167,528.2	1.7	2,108.0	-	715.8	189,306.8	118,292.8	107,944.6	60.8	10,287.3	128,777.4
Jun.	747,945.2	131,268.5	48,528.9	7,268.0	75,471.6	171,540.2	169,922.7	169,921.2	1.6	1,617.4	-	719.0	209,387.1	101,315.1	90,905.3	60.8	10,349.0	133,715.3
Sep.	771,929.8	130,114.5	27,026.9	8,350.2	94,737.3	173,717.2	171,384.0	171,382.6	1.4	2,333.2	-	893.9	217,198.3	110,303.5	99,657.1	60.8	10,585.6	139,702.4
Dec.	812,236.6	123,813.4	28,172.7	8,954.4	86,686.3	169,664.8	168,709.7	168,708.6	1.1	955.1	-	1,286.6	223,660.8	140,078.7	127,095.2	60.8	12,922.7	153,732.3
2023																		
Mar.	837,233.9	125,814.3	26,617.5	8,237.3	90,959.5	185,549.7	184,489.6	184,488.7	0.9	1,057.6	2.5	1,138.2	225,661.2	141,413.7	130,351.5	60.8	11,001.4	157,656.7
Jun.	853,288.0	130,753.7	31,623.0	8,803.0	90,327.6	188,795.3	185,916.7	185,915.8	0.8	2,878.6	-	1,022.5	232,445.3	138,139.8	126,169.8	60.8	11,909.1	162,131.5
Sep.	907,817.5	146,080.7	27,384.9	8,397.6	110,298.1	199,099.5	194,748.9	194,748.4	0.4	4,350.6	-	839.3	249,001.5	146,835.5	135,974.5	60.8	10,800.1	165,961.0
Dec.	949,459.8	159,182.6	38,927.9	10,200.9	110,053.8	209,600.4	205,421.5	205,421.4	0.2	4,178.5	0.4	1,031.4	247,275.7	154,870.9	138,697.3	60.8	16,112.8	177,498.9
2024																		
Jan.	998,939.8	147,832.8	29,695.4	10,574.0	107,563.4	231,488.1	227,535.7	227,535.6	0.1	3,952.4	-	452.0	245,628.6	198,687.5	184,783.3	60.8	13,843.4	174,850.8
Feb.	1,005,271.3	144,703.7	27,404.8	10,339.5	106,959.3	244,255.8	240,032.7	240,032.7	-	4,223.0	-	506.4	245,222.3	194,490.2	179,712.4	60.8	14,717.0	176,092.9
Mar.	1,002,434.7	141,860.2	27,898.0	9,916.7	104,045.5	246,468.6	242,391.4	242,391.4	0.0	4,077.2	-	494.6	252,088.8	182,451.3	168,130.8	60.8	14,259.7	179,071.2
Apr.	1,024,786.5	153,556.9	39,612.7	9,983.7	103,960.4	248,167.0	243,952.4	243,952.4	-	4,214.6	-	504.5	260,092.4	181,366.1	166,400.7	60.8	14,904.5	181,099.7
May	1,023,419.9	146,440.8	38,087.2	7,440.2	100,913.4	248,990.2	244,623.7	244,623.7	-	4,363.9	2.7	589.3	259,710.4	181,314.4	167,496.1	60.8	13,757.4	186,374.8
Jun.	1,015,493.5	147,408.6	36,238.6	8,714.3	102,455.7	247,343.8	242,681.2	242,681.2	-	4,646.3	16.3	546.7	269,616.2	164,538.4	150,680.0	60.8	13,797.5	186,039.8
Jul.	1,036,724.6	144,802.2	31,625.4	9,809.2	103,367.7	249,530.1	245,232.5	245,232.5	-	4,292.2	5.5	500.2	271,850.8	182,400.1	167,665.4	60.8	14,673.9	187,641.1
Aug.	1,056,600.1	145,440.5	28,996.6	8,539.5	107,904.3	252,432.4	248,351.9	248,351.9	-	4,080.5	-	525.0	273,050.0	194,699.7	181,787.1	60.8	12,851.7	190,452.5
Sep.	1,073,445.4	149,770.1	34,340.6	9,197.9	106,231.5	254,092.4	250,100.3	250,100.3	-	3,992.1	-	532.9	280,904.3	186,845.7	173,525.1	60.8	13,259.7	201,300.1
Oct.	1,103,200.8	155,670.9	38,740.4	8,991.4	107,939.1	253,929.9	250,934.0	250,934.0	-	2,996.0	-	535.4	288,699.2	200,878.0	186,311.4	60.8	14,505.7	203,487.4
Nov.	1,131,569.9	154,108.9	34,642.0	8,107.8	111,359.1	271,583.9	268,337.8	268,337.8	-	3,246.1	-	531.4	292,730.2	204,092.3	187,870.7	60.8	16,160.8	208,523.2
Dec.	1,149,878.6	146,418.2	26,261.8	7,660.8	112,495.6	277,201.0	273,425.7	273,425.7	-	3,775.2	-	558.9	294,655.7	217,036.2	196,383.6	60.8	20,591.8	214,008.5
2025																		
Jan.	1,185,566.9	153,943.6	34,006.6	7,627.3	112,309.7	299,038.5	296,308.6	296,308.4	0.2	2,729.9	-	490.9	291,433.4	224,725.3	207,187.7	60.8	17,476.9	215,935.2
Feb.	1,222,947.0	164,632.1	43,395.1	7,240.3	113,996.7	302,729.4	299,277.7	299,277.7	-	3,451.7	-	473.0	291,798.4	239,966.7	225,022.6	60.8	14,883.3	223,347.4
Mar.	1,242,539.1	170,359.9	48,130.7	7,037.0	115,192.2	322,301.3	318,697.1	318,696.6	0.5	3,604.3	-	490.0	295,993.2	234,160.4	216,455.7	60.8	17,643.9	219,234.2
Apr.	1,262,535.7	175,113.9	49,745.2	7,052.9	118,315.8	328,936.7	325,254.7	325,254.7	0.0	3,681.9	-	547.0	304,666.4	227,595.3	209,652.3	60.8	17,882.2	225,676.5
May	1,272,540.9	175,416.8	48,083.9	7,141.0	120,191.9	324,731.8	321,053.4	321,053.4	-	3,657.5	20.8	462.4	308,788.9	234,639.7	218,993.2	60.8	15,585.6	228,501.4
Jun.	1,291,559.6	172,387.7	44,861.9	6,872.0	120,653.8	336,783.2	333,320.5	333,320.5	-	3,462.7	-	371.4	311,795.7	234,094.1	217,242.2	60.8	16,791.1	236,127.4
Jul.	1,308,111.5	180,698.5	45,938.4	7,539.6	127,220.6	340,127.2	336,287.7	336,287.7	-	3,839.5	-	370.1	310,834.9	243,856.1	225,675.0	60.8	18,120.4	232,224.7
Aug.	1,334,397.2	180,019.4	47,027.3	7,178.3	125,813.8	355,829.8	351,721.1	351,721.1	-	4,108.7	-	388.9	312,640.2	247,147.3	231,498.0	60.8	15,588.5	238,371.7
Sep.	1,348,144.6	190,039.0	52,316.4	6,800.4	130,922.3	363,151.7	359,324.7	359,324.5	0.1	3,827.0	-	432.4	321,601.6	235,159.7	219,836.9	60.8	15,262.0	237,760.2
Oct.	1,369,869.7	183,564.2	58,848.4	6,926.4	117,789.4	379,339.4	375,546.4	375,546.4	0.0	3,793.0	0.0	372.0	328,673.0	236,453.7	220,352.1	60.8	16,040.8	241,467.4
Nov.	1,381,079.1	183,197.6	43,783.1	7,027.1	132,387.4	387,344.9	383,667.1	383,667.1	0.0	3,677.8	0.0	355.3	338,517.1	230,058.4	213,140.8	60.8	16,856.7	241,605.8
Dec.	1,404,642.7	205,212.1	65,839.0	7,147.2	132,225.9	374,290.4	370,597.1	370,597.1	0.0	3,693.3	0.0	352.5	346,206.2	231,722.6	208,391.9	60.8	23,269.8	246,859.0
2026																		
Jan.	1,429,719.1	190,053.5	48,779.1	7,147.6	134,126.8	405,818												

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

Table 2.1 (b)

End of Period	Total Liabilities, Capital & Reserves	Foreign Sector				Public Sector				Non-Bank Financial Institutions Deposits	Private Sector Deposits	External Payment Deposits	Bank of Guyana	Other Liabilities	Capital & Reserves
		Total	Bal. due to Banks Abroad	Non-Resident Deposits	Other	Total	Central Government Deposits	Public Enterprises Deposits	Other Deposits						
2016	467,298.4	15,967.0	2,900.9	13,066.1	-	73,409.0	10,661.6	52,351.1	10,396.3	28,392.4	259,478.7	60.8	-	15,970.0	74,020.5
2017	471,128.6	21,470.9	4,488.8	16,982.1	-	50,679.4	11,187.0	28,254.1	11,238.3	33,985.9	267,092.4	60.8	-	17,920.4	79,918.8
2018	503,427.3	21,694.3	1,867.0	19,827.7	-	58,782.6	23,827.7	27,276.8	7,678.2	35,461.9	284,521.7	60.8	-	19,258.3	83,647.7
2019	559,179.4	24,311.5	1,373.4	22,938.1	-	54,547.5	16,843.6	31,005.5	6,698.4	34,532.9	335,289.5	60.8	-	19,632.4	90,804.7
2020	630,067.2	30,254.0	793.0	29,461.0	-	69,115.1	20,661.0	41,846.0	6,608.0	50,254.1	364,324.3	60.8	-	18,890.8	97,168.2
2021															
Mar.	650,747.7	26,159.2	1,630.0	24,529.2	-	73,723.8	22,175.2	44,713.1	6,835.6	53,827.7	380,280.2	60.8	-	20,447.7	96,248.3
Jun.	663,454.3	25,476.0	1,516.0	23,960.0	-	75,756.8	22,072.5	46,903.4	6,780.9	56,629.1	387,850.2	60.8	-	19,150.4	98,531.0
Sep.	691,755.7	26,345.9	1,325.9	25,019.9	-	80,743.3	22,721.2	51,378.5	6,643.6	58,557.3	400,688.6	60.8	-	22,125.7	103,234.1
Dec.	709,035.2	27,207.8	1,310.6	25,897.2	-	83,246.8	22,768.5	52,586.8	7,891.5	59,735.5	411,989.2	60.8	-	21,788.8	105,006.3
2022															
Mar.	734,306.1	31,727.1	3,720.2	28,006.9	-	92,288.8	25,666.5	59,074.5	7,547.8	59,274.1	424,604.9	60.8	-	22,317.6	104,032.9
Jun.	747,945.2	33,278.0	1,328.7	31,949.3	-	88,153.5	24,526.5	55,731.5	7,895.5	58,522.8	437,111.5	60.8	-	23,751.5	107,067.0
Sep.	771,929.8	32,710.1	2,484.6	30,225.6	-	91,970.9	25,263.2	58,787.1	7,920.6	56,122.2	458,627.8	60.8	-	22,958.6	109,479.4
Dec.	812,236.6	33,623.9	3,831.6	29,792.3	-	112,930.3	25,339.3	79,806.4	7,784.6	57,712.4	467,306.0	60.8	-	30,336.9	110,266.3
2023															
Mar.	837,233.9	34,308.1	1,509.5	32,798.6	-	107,806.2	28,570.1	71,153.6	8,082.6	55,635.6	498,367.9	60.8	-	27,577.2	113,477.9
Jun.	853,288.0	34,352.8	2,127.0	32,225.8	-	110,254.0	27,863.9	73,580.8	8,809.3	54,369.7	516,503.1	60.8	-	26,000.9	111,746.7
Sep.	907,817.5	38,591.0	3,276.5	35,314.5	-	109,773.4	27,215.0	74,107.0	8,451.4	54,722.3	556,459.8	60.8	-	28,523.3	119,686.9
Dec.	949,459.8	40,901.0	2,681.8	38,219.2	-	128,370.4	28,310.2	90,554.0	9,506.3	54,641.4	571,919.6	60.8	-	34,419.2	119,147.4
2024															
Jan.	998,939.8	41,405.1	2,773.6	38,631.5	-	142,348.9	35,760.5	98,052.0	8,536.5	56,377.4	601,437.0	60.8	-	36,933.3	120,377.3
Feb.	1,005,271.3	43,757.4	2,670.7	41,086.7	-	138,322.4	33,225.0	95,941.2	9,156.2	56,570.0	609,512.3	60.8	-	34,842.5	122,206.0
Mar.	1,002,434.7	44,670.7	2,664.9	42,005.8	-	135,197.1	32,851.8	91,705.6	10,639.7	56,545.8	617,799.3	60.8	-	28,710.8	119,450.1
Apr.	1,024,786.5	48,394.3	2,990.6	45,403.7	-	138,054.1	34,881.4	91,974.8	11,197.9	56,404.6	628,686.1	60.8	-	31,992.8	121,193.7
May	1,023,419.9	45,504.1	2,981.1	42,523.0	-	133,191.1	33,331.3	88,459.8	11,400.0	56,263.7	637,192.0	60.8	-	28,463.0	122,745.2
Jun.	1,015,493.5	44,182.3	3,105.3	41,077.0	-	131,342.0	33,272.2	86,770.8	11,299.0	56,816.6	632,087.9	60.8	-	25,988.7	125,015.1
Jul.	1,036,724.6	44,948.4	3,806.7	41,141.8	-	132,189.3	32,348.3	88,452.5	11,388.5	56,251.6	648,514.6	60.8	-	28,768.5	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
Oct.	1,369,869.7	59,959.1	4,531.4	55,427.7	-	164,979.0	43,101.6	106,595.9	15,281.5	63,616.9	883,984.6	60.8	-	37,731.6	159,537.5
Nov.	1,381,079.1	58,068.5	5,398.5	52,670.0	-	169,371.8	43,550.4	111,352.5	14,468.9	63,557.9	890,280.3	60.8	-	41,188.3	158,551.5
Dec.	1,404,642.7	63,795.0	9,670.6	54,124.3	-	176,572.0	43,137.1	119,598.2	13,836.8	66,000.7	897,840.9	60.8	-	48,094.1	152,279.2
2026															
Jan.	1,429,719.1	62,612.1	10,408.9	52,203.2	-	178,628.6	50,774.0	114,084.6	13,769.9	64,881.8	930,113.1	60.8	-	38,389.8	155,032.9
Feb.	1,453,147.5	69,601.9	10,661.4	58,940.5	-	175,894.1	50,547.5	111,669.7	13,676.9	70,387.5	937,731.8	60.8	-	42,211.5	157,259.9
Mar.	1,454,665.3	62,307.7	6,932.5	55,375.2	-	173,677.2	49,514.5	110,851.0	13,311.7	72,417.8	940,489.5	60.8	-	42,280.7	163,431.5
Apr.	1,496,759.7	71,029.2	5,985.3	65,043.9	-	180,599.4	51,319.2	116,334.5	12,945.7	76,295.8	959,155.8	60.8	-	44,036.8	165,582.0
May	1,491,874.1	57,161.6	5,145.7	52,015.9	-	180,367.7	48,822.7	119,072.4	12,472.6	79,375.1	960,735.8	60.8	-	47,324.1	166,848.8
Jun.	1,506,630.9	63,097.5	5,644.0	57,453.5	-	181,537.8	50,166.6	119,202.9	12,168.2	80,666.5	971,054.0	60.8	-	41,000.0	169,214.3

Source: Commercial Banks

COMMERCIAL BANKS: TOTAL DEPOSITS
(G\$ Million)

Table 2.2

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Local Gov't	Other								
2016	374,346.2	361,280.1	73,409.0	21,057.9	10,661.6	595.4	9,800.9	52,351.1	259,478.7	57,728.4	201,750.4	28,392.4	37.3	28,355.1	13,066.1
2017	368,739.7	351,757.6	50,679.4	22,425.3	11,187.0	894.9	10,343.4	28,254.1	267,092.4	60,792.2	206,300.1	33,985.9	60.5	33,925.4	16,982.1
2018	398,593.5	378,766.3	58,782.6	31,505.9	23,827.7	541.9	7,136.3	27,276.8	284,521.7	66,270.7	218,251.0	35,461.9	76.6	35,385.3	19,827.2
2019	447,308.1	424,370.0	54,547.5	23,542.0	16,843.6	762.9	5,935.5	31,005.5	335,289.5	90,971.6	244,317.9	34,532.9	82.3	34,450.6	22,938.1
2020	513,154.4	483,693.5	69,115.1	27,269.1	20,661.0	970.5	5,637.5	41,846.0	364,324.3	107,517.3	256,807.0	50,254.1	80.0	50,174.1	29,461.0
2021															
Mar.	532,360.9	507,831.7	73,723.8	29,010.7	22,175.2	1,878.5	4,957.1	44,713.1	380,280.2	116,422.9	263,857.3	53,827.7	77.8	53,749.9	24,529.2
Jun.	544,196.1	520,236.1	75,756.8	28,853.4	22,072.5	2,017.5	4,763.4	46,903.4	387,850.2	117,626.4	270,223.8	56,629.1	75.1	56,554.0	23,960.0
Sep.	565,009.1	539,989.2	80,743.3	29,364.8	22,721.2	2,003.1	4,640.5	51,378.5	400,688.6	126,039.2	274,649.4	58,557.3	72.4	58,484.9	25,019.9
Dec.	580,868.7	554,971.5	83,246.8	30,660.0	22,768.5	1,804.5	6,087.0	52,586.8	411,989.2	129,089.7	282,899.5	59,735.5	69.3	59,666.2	25,897.2
2022															
Mar.	604,174.6	576,167.7	92,288.8	33,214.3	25,666.5	1,857.1	5,690.7	59,074.5	424,604.9	135,944.2	288,660.7	59,274.1	66.7	59,207.4	28,006.9
Jun.	615,737.1	583,787.8	88,153.5	32,422.0	24,526.5	1,812.6	6,082.9	55,731.5	437,111.5	132,692.2	304,419.3	58,522.8	63.6	58,459.2	31,949.3
Sep.	636,946.5	606,720.9	91,970.9	33,183.8	25,263.2	1,654.6	6,266.0	58,787.1	458,627.8	153,398.6	305,229.2	56,122.2	168.1	55,954.0	30,225.6
Dec.	667,741.0	637,948.7	112,930.3	33,123.9	25,339.3	1,620.5	6,164.1	79,806.4	467,306.0	149,705.5	317,600.5	57,712.4	163.2	57,549.1	29,792.3
2023															
Mar.	694,608.4	661,809.8	107,806.2	36,652.6	28,570.1	1,775.4	6,307.2	71,153.6	498,367.9	166,643.3	331,724.6	55,635.6	160.4	55,475.2	32,798.6
Jun.	713,352.6	681,126.8	110,254.0	36,673.2	27,863.9	2,323.9	6,485.4	73,580.8	516,503.1	171,731.9	344,771.2	54,369.7	157.7	54,212.0	32,225.8
Sep.	756,270.0	720,955.5	109,773.4	35,666.4	27,215.0	2,005.5	6,445.8	74,107.0	556,459.8	201,436.7	355,023.1	54,722.3	155.1	54,567.2	35,314.5
Dec.	793,150.6	754,931.4	128,370.4	37,816.4	28,310.2	1,834.6	7,671.6	90,554.0	571,919.6	208,422.1	363,497.5	54,641.4	151.9	54,489.4	38,219.2
2024															
Jan.	838,794.9	800,163.4	142,348.9	44,297.0	35,760.5	2,013.9	6,522.6	98,052.0	601,437.0	229,750.5	371,686.6	56,377.4	150.9	56,226.5	38,631.5
Feb.	845,491.3	804,404.7	138,322.4	42,381.2	33,225.0	2,454.3	6,701.9	95,941.2	609,512.3	232,935.3	376,577.0	56,570.0	150.0	56,420.0	41,086.7
Mar.	851,547.9	809,542.2	135,197.1	43,491.5	32,851.8	2,374.3	8,265.4	91,705.6	617,799.3	235,586.9	382,212.4	56,545.8	149.4	56,396.4	42,005.8
Apr.	868,548.6	823,144.8	138,054.1	46,079.3	34,881.4	2,556.6	8,641.3	91,974.8	628,686.1	242,542.0	386,144.1	56,404.6	148.1	56,256.5	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	256,427.2	409,635.2	55,798.7	151.2	55,647.5	41,882.5
Oct	926,749.4	879,366.9	135,565.7	46,825.8	34,745.9	2,462.6	9,617.3	88,739.9	686,624.9	270,122.6	416,502.2	57,176.3	149.9	57,026.5	47,382.5
Nov.	950,316.6	899,217.1	141,621.4	46,834.3	35,133.8	2,435.2	9,265.3	94,787.0	698,603.9	284,680.6	413,923.3	58,991.9	149.0	58,842.9	51,099.5
Dec.	967,152.4	921,844.5	151,445.6	56,147.0	45,418.4	2,413.5	8,315.1	95,298.5	711,783.4	284,131.5	427,651.9	58,615.6	147.7	58,467.8	45,307.9
2025															
Jan.	1,005,812.9	951,925.0	146,583.4	53,493.9	43,271.3	2,481.8	7,740.8	93,089.5	744,929.3	309,129.2	435,800.1	60,412.4	146.9	60,265.5	53,887.8
Feb.	1,041,965.2	988,566.9	157,676.0	54,628.6	44,456.5	2,496.8	7,675.3	103,047.4	769,735.5	321,387.3	448,348.2	61,155.4	146.0	61,009.5	53,398.3
Mar.	1,056,833.7	1,001,389.0	156,095.7	56,328.4	45,849.3	2,845.8	7,633.3	99,767.3	783,633.5	327,021.0	456,612.5	61,659.8	145.2	61,514.6	55,444.7
Apr.	1,075,751.5	1,019,291.0	159,081.1	55,729.3	45,548.6	2,727.8	7,452.9	103,351.9	798,652.5	330,529.4	468,123.1	61,557.3	144.0	61,413.3	56,460.5
May	1,084,519.3	1,029,017.5	156,851.7	55,444.7	43,228.6	4,694.1	7,522.0	101,407.0	809,021.4	334,616.3	474,405.1	63,144.4	143.2	63,001.3	55,501.8
Jun.	1,106,050.9	1,049,160.0	163,995.4	58,589.8	42,421.4	8,718.7	7,449.6	105,405.6	821,018.5	339,489.4	481,529.0	64,146.2	142.3	64,003.9	56,890.8
Jul.	1,119,479.8	1,064,273.6	160,169.2	57,004.3	41,361.7	8,149.1	7,493.4	103,164.9	840,289.1	341,888.0	498,401.1	63,815.3	141.5	63,673.8	55,206.3
Aug.	1,140,615.0	1,082,209.5	160,678.1	59,055.1	44,286.1	7,314.4	7,454.6	101,623.0	857,992.2	353,088.0	504,904.2	63,539.2	140.6	63,398.5	58,405.6
Sep.	1,148,362.6	1,092,585.8	157,328.5	59,649.6	43,925.8	8,571.0	7,152.8	97,678.9	871,009.7	356,583.9	514,425.8	64,247.6	140.0	64,107.6	55,776.9
Oct	1,168,008.3	1,112,580.6	164,979.0	58,383.1	43,101.6	7,947.1	7,334.5	106,595.9	883,984.6	363,499.7	520,485.0	63,616.9	139.0	63,477.9	55,427.7
Nov.	1,175,880.0	1,123,210.0	169,371.8	58,019.3	43,550.4	7,054.4	7,414.5	111,352.5	890,280.3	366,501.2	523,779.1	63,557.9	138.8	63,419.1	52,670.0
Dec.	1,194,537.9	1,140,413.6	176,572.0	56,973.9	43,137.1	6,384.6	7,452.2	119,598.2	897,840.9	373,663.0	524,177.9	66,000.7	138.1	65,862.5	54,124.3
2026															
Jan.	1,225,826.7	1,173,623.5	178,628.6	64,543.9	50,774.0	6,225.6	7,544.3	114,084.6	930,113.1	388,372.1	541,741.1	64,881.8	137.8	64,743.9	52,203.2
Feb.	1,242,953.8	1,184,013.3	175,894.1	64,224.4	50,547.5	6,078.0	7,598.9	111,669.7	937,731.8	391,638.8	546,093.0	70,387.5	137.1	70,250.3	58,940.5
Mar.	1,241,959.8	1,186,584.6	173,677.2	62,826.2	49,514.5	5,639.9	7,671.8	110,851.0	940,489.5	385,242.5	555,247.0	72,417.8	136.8	72,281.0	55,375.2
Apr.	1,281,094.9	1,216,051.0	180,599.4	64,264.9	51,319.2	5,441.2	7,504.5	116,334.5	959,155.8	384,736.4	574,419.4	76,295.8	135.8	76,160.0	65,043.9
May	1,272,494.6	1,220,478.7	180,367.7	61,295.3	48,822.7	4,843.9	7,628.7	119,072.4	960,735.8	375,433.1	585,302.7	79,375.1	135.1	79,240.1	52,015.9
Jun.	1,290,711.8	1,233,258.3	181,537.8	62,334.8	50,166.6	4,651.4	7,516.8	119,202.9	971,054.0	384,199.3	586,854.7	80,666.5	134.6	80,531.9	57,453.5

Source: Commercial Banks

COMMERCIAL BANKS: DEMAND DEPOSITS
(G\$ Million)

Table 2.3

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector	
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't	Local Gov't	Other									
2016	98,938.6	91,143.0	34,897.1	3,982.7	3,455.6	297.4	229.7	30,914.4	53,271.1	34,508.2	18,763.0	2,974.7	32.2	2,942.5	7,795.6	
2017	90,199.1	79,512.2	18,672.3	5,102.2	4,362.6	427.2	312.4	13,570.1	57,199.9	38,933.1	18,266.9	3,639.9	55.3	3,584.6	10,686.8	
2018	99,760.4	87,463.6	18,948.9	4,243.2	3,672.4	297.9	273.0	14,705.7	64,588.4	44,732.8	19,855.6	3,926.3	71.5	3,854.8	12,296.7	
2019	179,516.4	163,826.8	34,990.3	11,445.9	10,730.2	536.4	179.3	23,544.4	125,294.9	70,701.2	54,593.6	3,541.7	80.2	3,461.5	15,689.6	
2020	207,563.4	188,203.6	37,019.2	10,657.8	9,583.1	672.3	402.4	26,361.4	142,494.9	80,386.9	62,108.0	8,689.6	77.9	8,611.7	19,359.8	
2021	Mar.	216,763.0	203,025.6	41,418.9	12,780.0	11,265.5	1,235.9	278.7	28,638.9	152,468.0	89,212.7	63,255.3	9,138.8	75.7	9,063.1	13,737.4
	Jun.	221,348.6	208,954.1	43,490.1	12,565.5	10,788.7	1,436.7	340.1	30,924.6	155,998.1	91,392.0	64,606.1	9,465.8	73.0	9,392.8	12,394.5
	Sep.	236,959.3	222,334.4	47,181.6	14,392.6	12,720.8	1,459.5	212.2	32,789.0	163,075.0	98,024.0	65,051.0	12,077.8	70.2	12,007.6	14,624.8
	Dec.	244,955.1	229,227.0	48,906.1	15,038.1	13,465.0	1,329.8	243.3	33,868.0	166,186.2	99,838.3	66,347.9	14,134.7	67.1	14,067.6	15,728.1
2022	Mar.	258,843.7	240,876.4	51,895.4	17,984.2	16,235.1	1,457.9	291.3	33,911.2	174,138.5	105,882.5	68,256.0	14,842.4	64.6	14,777.8	17,967.4
	Jun.	258,537.2	237,743.7	48,661.1	16,923.3	15,113.9	1,482.2	327.2	31,737.8	175,987.7	104,905.7	71,082.1	13,094.8	61.5	13,033.3	20,793.5
	Sep.	269,806.8	250,726.6	51,119.7	16,912.2	15,281.6	1,314.7	316.0	34,207.4	187,121.0	116,457.2	70,663.9	12,485.9	166.0	12,319.9	19,080.2
	Dec.	292,062.4	271,840.9	66,183.9	17,196.9	15,382.4	1,295.8	518.7	48,987.1	191,113.2	117,598.5	73,514.7	14,543.8	161.1	14,382.7	20,221.4
2023	Mar.	302,893.3	281,157.3	58,735.5	20,150.2	18,395.3	1,439.5	315.4	38,585.3	208,768.9	126,975.8	81,793.1	13,652.9	158.3	13,494.6	21,736.0
	Jun.	320,373.9	298,557.8	69,158.5	19,944.0	17,491.6	1,988.4	464.0	49,214.6	215,735.9	131,969.5	83,766.4	13,663.3	155.6	13,507.7	21,816.2
	Sep.	338,142.3	314,865.8	67,893.1	18,760.6	16,728.5	1,637.5	394.5	49,132.6	233,054.7	146,191.6	86,863.2	13,917.9	152.9	13,765.0	23,276.5
	Dec.	371,094.0	344,575.5	84,243.4	19,413.9	17,577.7	1,484.2	352.0	64,829.5	243,306.4	157,345.2	85,961.2	17,025.7	149.8	16,875.9	26,518.6
2024	Jan.	404,290.6	378,159.0	98,776.1	27,017.9	24,951.6	1,627.2	439.1	71,758.2	263,368.4	173,673.5	89,694.9	16,014.5	148.7	15,865.8	26,131.6
	Feb.	408,491.8	380,300.0	95,213.6	24,975.7	22,240.8	2,124.9	610.0	70,237.9	269,188.7	179,394.0	89,794.7	15,897.8	147.8	15,749.9	28,191.8
	Mar.	404,341.2	375,831.7	90,211.2	24,643.8	21,972.1	2,051.3	620.4	65,567.4	269,684.4	178,634.3	91,050.1	15,936.1	147.2	15,788.9	28,509.6
	Apr.	409,824.8	378,375.5	90,580.8	26,784.8	24,036.3	2,214.1	534.4	63,796.0	271,371.8	179,430.9	91,940.9	16,422.8	145.9	16,276.9	31,449.3
	May	414,581.7	385,506.0	88,197.3	25,417.6	22,484.4	2,078.4	854.8	62,779.8	280,518.1	187,660.0	92,858.1	16,790.5	144.1	16,646.4	29,075.8
	Jun.	404,214.0	375,654.6	86,125.8	24,895.5	22,379.8	2,020.3	495.4	61,230.2	272,660.6	179,658.4	93,002.2	16,868.2	152.6	16,715.7	28,559.4
	Jul.	417,444.6	390,256.4	86,231.7	24,086.1	21,488.3	2,053.7	544.1	62,145.6	287,168.1	191,252.0	95,916.1	16,856.5	151.7	16,704.8	27,188.3
	Aug.	430,421.0	402,390.5	87,305.7	24,591.3	21,678.8	2,177.5	735.0	62,714.5	299,706.1	199,596.2	100,109.8	15,378.6	150.8	15,227.8	28,030.5
	Sep.	428,426.2	400,737.3	87,739.8	25,539.2	22,962.6	2,097.9	478.7	62,200.6	298,031.1	196,923.7	101,107.4	14,966.5	149.1	14,817.4	27,688.9
	Oct.	442,369.9	408,896.0	86,365.0	25,860.2	22,647.5	2,092.4	1,120.3	60,504.8	308,632.2	206,151.8	102,480.4	13,898.7	147.7	13,751.0	33,473.9
	Nov.	461,293.1	424,868.1	90,939.8	25,772.7	22,935.5	2,071.0	766.1	65,167.1	319,388.6	217,858.1	101,530.6	14,539.7	146.9	14,392.8	36,425.0
	Dec.	469,997.8	439,290.8	101,350.7	36,263.7	33,364.9	1,975.5	923.4	65,087.0	321,778.2	216,449.4	105,328.8	16,161.9	145.6	16,016.3	30,707.1
2025	Jan.	491,263.1	455,314.8	95,264.1	34,326.8	31,235.2	2,092.9	998.7	60,937.3	343,719.3	237,502.5	106,216.8	16,331.4	144.7	16,186.6	35,948.3
	Feb.	521,309.3	486,311.0	105,948.2	35,408.0	32,373.9	2,112.4	921.7	70,540.2	363,063.8	252,047.2	111,016.6	17,299.0	143.8	17,155.2	34,998.3
	Mar.	523,941.7	487,432.3	103,121.7	35,085.8	31,793.8	2,423.5	868.4	68,035.9	367,436.8	255,594.1	111,842.7	16,873.8	143.0	16,730.8	36,509.4
	Apr.	524,436.5	490,017.9	105,049.5	34,523.3	31,554.2	2,292.3	676.8	70,526.2	368,636.9	253,996.0	114,641.0	16,331.5	141.8	16,189.7	34,418.6
	May	529,129.3	492,300.3	102,962.0	34,198.0	29,205.8	4,257.3	734.9	68,764.0	371,407.3	255,512.4	115,894.9	17,931.1	141.0	17,790.1	36,829.0
	Jun.	533,710.0	499,612.0	109,681.0	37,282.1	28,360.2	8,268.1	653.8	72,398.9	372,112.1	255,799.4	116,312.8	17,818.9	140.1	17,678.7	34,098.0
	Jul.	551,177.9	517,220.7	106,383.9	35,700.0	27,286.3	7,729.6	684.1	70,683.9	392,147.0	271,446.5	120,700.5	18,689.7	139.3	18,550.4	33,957.2
	Aug.	565,111.3	528,819.9	106,020.8	36,773.9	29,173.1	6,866.4	734.4	69,246.8	404,644.2	281,210.4	123,433.7	18,155.0	138.5	18,016.5	36,291.4
	Sep.	563,215.1	528,765.8	102,604.6	37,642.9	28,918.6	8,101.7	622.5	64,961.7	407,843.4	282,370.9	125,472.5	18,317.8	137.8	18,180.0	34,449.3
	Oct.	568,720.6	535,095.0	101,209.6	36,361.2	28,056.6	7,513.2	791.3	64,848.4	413,906.5	288,344.2	125,562.3	19,978.9	136.8	19,842.1	33,625.7
	Nov.	575,334.2	539,966.2	103,851.8	35,993.4	28,508.7	6,622.8	861.8	67,858.4	415,174.0	290,432.6	124,741.4	20,940.4	136.7	20,803.7	35,368.1
	Dec.	590,210.9	556,362.1	110,753.1	34,769.5	28,098.3	5,985.0	686.1	75,983.7	423,653.8	299,297.3	124,356.5	21,955.1	136.0	21,819.2	33,848.8
2026	Jan.	614,575.1	578,433.0	111,792.0	42,282.2	35,737.6	5,787.3	757.3	69,509.8	445,189.8	317,221.2	127,968.6	21,451.2	135.7	21,315.5	36,142.1
	Feb.	621,671.5	579,699.2	106,883.5	41,644.4	35,182.5	5,651.6	810.3	65,239.1	447,387.0	319,405.5	127,981.5	25,428.7	135.0	25,293.7	41,972.3
	Mar.	611,864.0	571,856.9	104,099.1	40,307.9	34,261.4	5,195.7	850.8	63,791.2	442,826.0	311,486.6	131,339.4	24,931.8	134.6	24,797.2	40,007.1
	Apr.	633,040.7	582,198.2	111,153.4	41,769.6	36,075.5	5,000.3	693.7	69,383.8	446,177.5	313,881.7	132,295.8	24,867.3	133.6	24,733.7	50,842.5
	May	617,050.1	577,915.5	112,245.6	38,764.5	33,516.4	4,444.2	803.9	73,481.1	441,511.5	304,314.2	137,197.3	24,158.4	132.9	24,025.5	39,134.6
	Jun.	623,515.6	580,484.4	113,517.8	39,855.5	35,026.2	4,170.3	658.9	73,662.3	443,388.4	308,973.9	134,414.5	23,578.2	132.4	23,445.8	43,031.2

Source: Commercial Banks

COMMERCIAL BANKS: TIME DEPOSITS
(G\$Million)

Table 2.4

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector	
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't	Local Gov't	Other									
2016	68,792.1	68,354.4	24,253.3	10,909.4	1,724.6	22.1	9,162.7	13,343.9	23,572.0	7,715.7	15,856.3	20,529.1	-	20,529.1	437.7	
2017	65,484.4	65,086.4	17,019.9	9,904.5	1,207.1	22.2	8,675.2	7,115.4	23,342.8	7,571.4	15,771.4	24,723.7	-	24,723.7	398.0	
2018	60,601.1	60,221.4	13,293.3	7,548.7	670.6	20.2	6,857.9	5,744.5	21,792.4	5,819.1	15,973.3	25,135.7	-	25,135.7	379.7	
2019	67,496.4	67,012.3	10,699.4	6,351.2	575.3	20.3	5,755.7	4,348.2	30,945.3	5,549.0	25,396.3	25,367.6	-	25,367.6	484.1	
2020	74,951.0	74,679.1	17,415.3	9,752.5	4,848.7	27.6	4,876.2	7,662.8	22,933.5	9,074.0	13,859.5	34,330.2	-	34,330.2	271.9	
2021	Mar.	78,607.5	78,335.4	18,553.4	9,086.0	4,650.2	19.7	4,416.1	9,467.4	23,375.7	8,773.4	14,602.3	36,406.4	-	36,406.4	272.1
	Jun.	81,031.1	80,678.1	19,664.0	9,126.4	4,683.2	22.3	4,420.8	10,537.6	23,594.0	8,975.5	14,618.4	37,420.1	-	37,420.1	353.0
	Sep.	82,266.6	81,884.9	18,727.9	7,601.5	3,153.6	22.3	4,425.6	11,126.3	24,405.6	9,158.0	15,247.6	38,751.4	-	38,751.4	381.7
	Dec.	82,499.4	82,131.0	18,148.3	7,133.6	3,153.2	22.3	3,958.1	11,014.7	25,192.5	9,578.3	15,614.2	38,790.2	-	38,790.2	368.4
2022	Mar.	87,195.4	86,826.5	23,804.3	7,195.9	3,165.8	22.4	4,007.8	16,608.4	25,019.9	8,423.6	16,596.3	38,002.2	-	38,002.2	368.9
	Jun.	87,055.0	86,686.4	24,529.8	7,218.3	3,172.9	22.4	4,023.0	17,311.5	23,584.5	7,894.1	15,690.4	38,572.1	-	38,572.1	368.6
	Sep.	91,432.3	91,067.8	25,706.6	7,750.4	3,689.6	22.4	4,038.4	17,956.2	27,771.5	10,900.3	16,871.2	37,589.7	-	37,589.7	364.4
	Dec.	90,461.2	90,081.1	28,887.5	7,779.0	3,688.3	22.4	4,068.3	21,108.5	24,181.0	9,388.9	14,792.1	37,012.6	-	37,012.6	380.1
2023	Mar.	95,206.0	94,788.2	29,688.1	8,116.4	3,701.3	22.4	4,392.7	21,571.7	29,672.2	13,356.6	16,315.6	35,428.0	-	35,428.0	417.8
	Jun.	83,368.8	82,937.2	21,484.3	8,178.6	3,740.1	22.4	4,416.2	13,305.7	29,079.9	12,023.7	17,056.3	32,373.0	-	32,373.0	431.5
	Sep.	86,188.2	85,743.7	21,562.3	8,218.8	3,756.5	22.4	4,439.9	13,343.5	32,204.3	14,592.4	17,611.9	31,977.1	-	31,977.1	444.4
	Dec.	81,048.6	80,603.8	23,015.6	9,747.3	4,022.9	22.5	5,701.9	13,268.3	27,092.4	10,916.9	16,175.5	30,495.8	-	30,495.8	444.8
2024	Jan.	80,761.0	80,306.2	22,293.8	8,510.6	4,024.5	22.4	4,463.6	13,783.2	29,276.1	11,226.8	18,049.4	28,736.2	-	28,736.2	454.9
	Feb.	82,613.8	82,157.9	22,061.9	8,518.6	4,026.0	22.5	4,470.1	13,543.3	31,294.5	13,128.5	18,166.0	28,801.5	-	28,801.5	455.8
	Mar.	85,165.0	84,707.8	23,640.8	10,082.1	4,038.5	22.5	6,021.1	13,558.7	32,147.5	14,727.7	17,419.8	28,919.4	-	28,919.4	457.2
	Apr.	84,286.6	83,828.2	23,502.4	9,803.6	4,040.3	22.5	5,740.9	13,698.8	31,521.7	15,635.8	15,885.9	28,804.1	-	28,804.1	458.4
	May	80,719.2	80,260.7	21,522.3	9,812.2	4,041.3	22.5	5,748.5	11,710.0	29,931.3	13,667.4	16,263.9	28,807.1	-	28,807.1	458.6
	Jun.	79,593.3	79,136.5	21,363.5	10,120.0	4,043.9	22.5	6,053.6	11,243.5	28,217.7	12,695.2	15,522.5	29,555.3	-	29,555.3	456.8
	Jul.	78,436.0	77,979.1	20,965.2	10,130.0	4,041.9	22.5	6,065.6	10,835.2	29,247.3	13,228.3	16,018.9	27,766.6	-	27,766.6	456.9
	Aug.	77,203.1	76,745.8	21,644.5	10,145.8	4,046.7	22.5	6,076.6	11,498.8	28,409.0	12,170.5	16,238.6	26,692.2	-	26,692.2	457.4
	Sep.	80,170.4	79,734.2	21,645.7	9,434.3	4,058.6	22.5	5,353.2	12,211.3	30,671.1	13,529.9	17,141.1	27,417.5	-	27,417.5	436.2
	Oct.	82,922.0	82,350.5	23,193.3	10,197.7	4,061.7	22.5	6,113.5	12,995.6	30,120.0	14,041.0	16,079.1	29,037.2	-	29,037.2	571.4
	Nov.	85,666.2	85,082.1	23,408.7	10,198.8	4,063.6	22.5	6,112.7	13,209.8	31,665.3	14,295.9	17,369.3	30,008.1	-	30,008.1	584.1
	Dec.	86,535.2	85,953.0	21,446.4	9,089.6	4,064.9	22.5	5,002.3	12,356.8	32,331.1	15,396.6	16,934.5	32,175.5	-	32,175.5	582.2
2025	Jan.	86,337.6	85,754.0	21,085.6	8,434.0	4,065.9	18.6	4,349.6	12,651.5	32,208.8	15,221.9	16,986.8	32,459.6	-	32,459.6	583.6
	Feb.	86,030.1	84,944.4	21,286.6	8,447.6	4,066.9	22.5	4,358.2	12,839.0	32,154.3	14,771.9	17,382.4	31,503.5	-	31,503.5	1,085.7
	Mar.	88,599.4	87,493.8	23,529.3	10,470.4	6,081.6	22.5	4,366.4	13,058.8	31,570.6	13,996.9	17,573.7	32,393.9	-	32,393.9	1,105.6
	Apr.	89,274.8	88,145.1	24,028.6	10,487.4	6,090.3	22.5	4,374.6	13,541.1	31,498.2	13,882.6	17,615.6	32,618.4	-	32,618.4	1,129.7
	May	89,968.5	88,814.1	23,484.7	10,496.2	6,091.2	22.5	4,382.4	12,988.5	32,836.8	14,567.3	18,269.5	32,492.6	-	32,492.6	1,154.5
	Jun.	91,392.4	90,228.1	24,329.3	10,510.3	6,097.6	22.5	4,390.2	13,819.1	32,580.6	13,907.8	18,672.8	33,318.2	-	33,318.2	1,164.3
	Jul.	92,061.2	90,893.6	23,455.3	10,517.3	6,094.3	22.5	4,400.5	12,937.9	33,752.0	14,460.7	19,291.3	33,686.4	-	33,686.4	1,167.6
	Aug.	94,287.1	93,120.4	23,900.6	10,201.2	6,096.3	22.5	4,082.3	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
	Oct.	97,640.0	96,470.3	23,936.8	10,037.2	6,116.2	22.5	3,898.5	13,899.7	38,965.7	18,688.5	20,277.2	33,567.7	-	33,567.7	1,169.7
	Nov.	97,197.2	96,026.7	24,691.4	10,049.8	6,116.0	29.1	3,904.7	14,641.6	38,458.1	17,776.7	20,681.4	32,877.2	-	32,877.2	1,170.6
	Dec.	94,980.7	93,728.8	24,332.4	10,263.4	6,126.1	22.6	4,114.7	14,069.0	37,033.6	16,966.9	20,066.7	32,362.8	-	32,362.8	1,251.9
2026	Jan.	95,519.1	94,222.3	26,084.2	10,282.8	6,128.1	22.6	4,132.2	15,801.4	40,041.4	17,016.5	23,024.9	28,096.8	-	28,096.8	1,296.8
	Feb.	96,541.3	95,239.7	27,012.2	10,283.7	6,130.5	22.6	4,130.6	16,728.5	40,525.2	17,857.8	22,667.3	27,702.3	-	27,702.3	1,301.6
	Mar.	98,020.1	96,722.9	27,942.4	10,327.4	6,145.3	22.6	4,159.5	17,615.0	38,588.8	18,081.2	20,507.6	30,191.6	-	30,191.6	1,297.3
	Apr.	100,060.8	98,765.5	29,029.2	10,315.6	6,147.0	22.6	4,146.0	18,713.6	39,014.5	18,256.5	20,758.1	30,721.8	-	30,721.8	1,295.3
	May	105,570.3	104,268.0	29,770.8	10,327.9	6,148.8	22.6	4,156.6	19,442.8	41,051.1	19,448.5	21,602.5	33,446.2	-	33,446.2	1,302.3
	Jun.	105,582.6	104,279.6	29,111.1	10,143.6	5,934.9	22.6	4,186.1	18,967.5	41,426.4	19,653.7	21,772.7	33,742.1	-	33,742.1	1,303.0

Source: Commercial Banks

COMMERCIAL BANKS: SAVINGS DEPOSITS
(G\$Million)

Table 2.5

End of Period	Total Dep. Residents & Non-Residents	Total Residents	Public Sector						Private Sector			Non-Bank Fin. Institutions			Foreign Sector	
			Total Public Sector	General Government				Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private		
				Total	Central Gov't	Local Gov't	Other									
2016	206,615.5	201,782.8	14,258.7	6,165.9	5,481.4	275.9	408.5	8,092.8	182,635.6	15,504.5	167,131.1	4,888.6	5.1	4,883.4	4,832.8	
2017	213,056.3	207,159.0	14,987.1	7,418.6	5,617.3	445.5	1,355.8	7,568.5	186,549.6	14,287.7	172,261.9	5,622.2	5.1	5,617.1	5,897.3	
2018	238,232.0	231,081.3	26,540.4	19,713.9	19,484.6	223.8	5.5	6,826.5	198,141.0	15,718.8	182,422.1	6,399.9	5.1	6,394.8	7,150.8	
2019	200,295.3	193,530.9	8,857.8	5,744.9	5,538.1	206.2	0.6	3,112.9	179,049.4	14,721.4	164,328.0	5,623.7	2.1	5,621.5	6,764.4	
2020	230,640.1	220,810.8	14,680.5	6,858.8	6,229.3	270.6	359.0	7,821.8	198,895.9	18,056.4	180,839.5	7,234.3	2.1	7,232.2	9,829.3	
2021	Mar.	236,990.4	226,470.7	13,751.6	7,144.7	6,259.5	622.8	262.4	6,606.9	204,436.5	18,436.8	185,999.8	8,282.6	2.1	8,280.5	10,519.7
	Jun.	241,816.5	230,604.0	12,602.7	7,161.6	6,600.6	558.5	2.5	5,441.1	208,258.2	17,258.9	190,999.2	9,743.1	2.1	9,741.0	11,212.5
	Sep.	245,783.2	235,769.8	14,833.9	7,370.6	6,846.7	521.3	2.7	7,463.2	213,207.9	18,857.1	194,350.8	7,728.0	2.1	7,725.9	10,013.4
	Dec.	253,414.2	243,613.4	16,192.4	8,488.3	6,150.3	452.4	1,885.6	7,704.0	220,610.5	19,673.1	200,937.4	6,810.6	2.1	6,808.5	9,800.7
2022	Mar.	258,135.5	248,464.9	16,589.0	8,034.2	6,265.7	376.9	1,391.6	8,554.9	225,446.4	21,638.1	203,808.3	6,429.4	2.1	6,427.3	9,670.6
	Jun.	270,144.9	259,357.7	14,962.6	8,280.4	6,239.7	308.0	1,732.7	6,682.2	237,539.2	19,892.4	217,646.8	6,856.0	2.1	6,853.8	10,787.2
	Sep.	275,707.4	264,926.4	15,144.6	8,521.2	6,292.0	317.5	1,911.7	6,623.5	243,735.3	26,041.1	217,694.2	6,046.6	2.1	6,044.4	10,780.9
	Dec.	285,217.4	276,026.7	17,858.9	8,148.0	6,268.6	302.3	1,577.1	9,710.8	252,011.8	22,718.1	229,293.7	6,156.0	2.1	6,153.8	9,190.7
2023	Mar.	296,509.1	285,864.3	19,382.7	8,386.0	6,473.5	313.5	1,599.0	10,996.6	259,926.9	26,311.0	233,615.9	6,554.7	2.1	6,552.6	10,644.8
	Jun.	309,609.9	299,631.8	19,611.1	8,550.6	6,632.2	313.2	1,605.3	11,060.6	271,687.2	27,738.7	243,948.6	8,333.4	2.1	8,331.3	9,978.1
	Sep.	331,939.5	320,346.0	20,317.9	8,687.0	6,729.9	345.6	1,611.4	11,630.9	291,200.8	40,652.7	250,548.1	8,827.3	2.1	8,825.1	11,593.6
	Dec.	341,008.0	329,752.1	21,111.4	8,655.2	6,709.5	327.9	1,617.7	12,456.2	301,520.9	40,160.0	261,360.9	7,119.9	2.1	7,117.7	11,255.8
2024	Jan.	353,743.3	341,698.2	21,279.1	8,768.5	6,784.4	364.2	1,619.9	12,510.6	308,792.5	44,850.2	263,942.3	11,626.6	2.1	11,624.5	12,045.1
	Feb.	354,385.8	341,946.7	21,046.9	8,886.9	6,958.1	307.0	1,621.8	12,160.0	309,029.1	40,412.8	268,616.3	11,870.7	2.1	11,868.6	12,439.1
	Mar.	362,041.7	349,002.7	21,345.1	8,765.6	6,841.1	300.5	1,624.0	12,579.5	315,967.4	42,224.9	273,742.5	11,690.2	2.1	11,688.1	13,039.0
	Apr.	374,437.2	360,941.2	23,970.9	9,490.9	6,804.8	320.0	2,366.0	14,480.0	325,792.6	47,475.2	278,317.4	11,177.6	2.1	11,175.5	13,496.0
	May	373,868.9	360,880.2	23,471.5	9,501.5	6,805.7	327.5	2,368.4	13,970.0	326,742.6	46,628.7	280,113.9	10,666.1	2.1	10,663.9	12,988.7
	Jun.	377,516.2	365,455.4	23,852.7	9,555.7	6,848.5	336.1	2,371.2	14,297.0	331,209.6	46,743.0	284,466.7	10,393.0	2.1	10,390.9	12,060.8
	Jul.	382,216.6	368,720.0	24,992.4	9,520.7	6,818.1	328.3	2,374.2	15,471.7	332,099.2	47,158.4	284,940.7	11,628.5	2.1	11,626.3	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	10,786.9	7,981.2	397.0	2,408.7	19,543.0	414,390.0	55,980.8	358,409.3	11,439.2	2.2	11,437.1	20,081.5
	Aug.	481,216.6	460,269.2	30,756.8	12,080.0	9,016.7	425.4	2,637.9	18,676.8	418,262.0	56,229.1	362,032.9	11,250.4	2.2	11,248.2	20,947.4
	Sep.	488,449.4	468,291.0	31,194.6	11,982.1	8,894.2	446.8	2,641.2	19,212.5	425,419.6	56,306.6	369,113.0	11,676.8	2.2	11,674.6	20,158.4
	Oct.	501,647.7	481,015.4	39,832.6	11,984.8	8,928.8	411.3	2,644.7	27,847.9	431,112.5	56,466.9	374,645.6	10,070.3	2.2	10,068.1	20,632.3
	Nov.	503,348.6	487,217.2	40,828.6	11,976.1	8,925.6	402.4	2,648.1	28,852.5	436,648.2	58,292.0	378,356.2	9,740.4	2.2	9,738.2	16,131.4
	Dec.	509,346.3	490,322.7	41,486.5	11,941.1	8,912.6	377.0	2,651.4	29,545.5	437,153.4	57,398.8	379,754.6	11,682.7	2.2	11,680.6	19,023.6
2026	Jan.	515,732.5	500,968.2	40,752.4	11,979.0	8,908.4	415.7	2,654.9	28,773.4	444,881.9	54,134.4	390,747.6	15,333.9	2.2	15,331.7	14,764.4
	Feb.	524,741.1	509,074.5	41,998.4	12,296.4	9,234.5	403.9	2,658.0	29,702.1	449,819.6	54,375.4	395,444.2	17,256.5	2.2	17,254.3	15,666.6
	Mar.	532,075.7	518,004.8	41,635.7	12,190.9	9,107.7	421.7	2,661.4	29,444.8	459,074.7	55,674.7	403,400.0	17,294.4	2.2	17,292.2	14,070.9
	Apr.	547,993.4	535,087.3	40,416.8	12,179.7	9,096.7	418.3	2,664.8	28,237.1	473,963.7	52,598.3	421,365.5	20,706.8	2.2	20,704.6	12,906.1
	May	549,874.2	538,295.2	38,351.4	12,202.9	9,157.4	377.2	2,668.3	26,148.5	478,173.3	51,670.4	426,502.9	21,770.6	2.2	21,768.4	11,579.0
	Jun.	561,613.5	548,494.2	38,908.9	12,335.7	9,205.5	458.5	2,671.8	26,573.1	486,239.2	55,571.8	430,667.4	23,346.2	2.2	23,344.0	13,119.3

Source: Commercial Banks

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

Table 2.6

End Of Period	Up To 3 Months	Exceeding 3 & Up To 6 Months	Exceeding 6 & Up To 9 Months	Up To 12 Months	Exceeding 12 Months	Total
2016	18,277.4	5,919.5	851.1	42,525.3	1,218.8	68,792.1
2017	13,529.1	5,752.0	724.8	44,245.7	1,232.7	65,484.4
2018	15,220.5	4,772.1	690.9	39,138.9	778.9	60,601.1
2019	13,928.8	7,441.8	592.2	44,570.0	963.6	67,496.4
2020	17,107.8	7,413.1	1,998.7	47,445.8	985.6	74,951.0
2021						
Mar.	18,962.5	8,885.2	447.1	49,438.5	874.3	78,607.5
Jun.	20,269.5	9,048.2	544.3	50,263.6	905.5	81,031.1
Sep.	21,384.1	7,511.7	535.0	52,108.5	727.4	82,266.6
Dec.	21,353.1	7,478.7	719.7	52,240.2	707.8	82,499.4
2022						
Mar.	22,993.4	5,600.3	3,023.2	54,917.5	661.0	87,195.4
Jun.	22,544.4	5,503.1	2,954.6	55,406.4	646.4	87,055.0
Sep.	27,295.9	8,163.2	636.7	54,585.0	751.5	91,432.3
Dec.	22,457.3	9,262.6	643.5	57,070.2	1,027.5	90,461.2
2023						
Mar.	27,877.5	9,603.3	402.5	56,511.6	811.2	95,206.0
Jun.	23,455.4	8,540.4	777.1	49,708.6	887.3	83,368.8
Sep.	27,378.3	8,518.9	1,324.9	48,095.3	870.8	86,188.2
Dec.	22,546.2	8,803.7	656.5	48,381.8	660.4	81,048.6
2024						
Jan.	24,784.5	9,076.7	409.1	45,648.2	842.6	80,761.0
Feb.	25,593.9	8,539.5	468.5	45,582.3	2,429.5	82,613.8
Mar.	26,537.5	8,700.5	479.4	48,486.1	961.5	85,165.0
Apr.	25,297.2	9,218.2	543.4	48,147.0	1,080.8	84,286.6
May	21,074.9	8,947.1	2,334.0	47,398.9	964.3	80,719.2
Jun.	19,230.2	8,832.5	2,284.6	48,288.5	957.5	79,593.3
Jul.	20,475.7	8,333.8	2,198.2	46,561.8	866.5	78,436.0
Aug.	20,406.0	9,726.8	1,368.2	44,853.6	848.5	77,203.1
Sep.	23,720.6	9,700.5	1,379.1	44,489.7	880.6	80,170.4
Oct.	24,489.9	9,599.4	1,592.6	46,428.2	812.0	82,922.0
Nov.	27,277.3	9,047.0	643.8	47,770.0	928.0	85,666.2
Dec.	27,258.6	9,038.1	764.9	48,471.0	1,002.5	86,535.2
2025						
Jan.	27,656.1	8,980.0	620.8	48,053.4	1,027.2	86,337.6
Feb.	26,279.2	8,493.2	593.9	48,031.7	2,632.1	86,030.1
Mar.	28,195.6	6,115.7	3,164.7	50,042.5	1,080.9	88,599.4
Apr.	28,787.0	6,036.6	3,134.9	50,328.2	988.2	89,274.8
May	28,190.2	6,083.6	4,620.2	49,615.8	1,458.7	89,968.5
Jun.	28,454.2	5,586.0	3,609.3	52,233.8	1,509.2	91,392.4
Jul.	28,028.4	5,236.6	3,682.9	53,313.0	1,800.3	92,061.2
Aug.	28,096.9	5,247.7	4,315.5	54,786.6	1,840.4	94,287.1
Sep.	32,175.7	7,884.0	1,739.5	52,828.4	2,070.5	96,698.1
Oct.	33,692.7	8,029.7	1,814.8	51,901.7	2,201.0	97,640.0
Nov.	33,354.3	8,744.3	1,260.9	51,533.6	2,304.1	97,197.2
Dec.	30,992.8	7,910.1	79.0	50,512.9	5,485.8	94,980.7
2026						
Jan.	36,706.7	9,241.9	492.4	47,189.1	1,889.0	95,519.1
Feb.	38,778.9	8,649.3	614.5	46,592.8	1,905.7	96,541.3
Mar.	37,217.8	8,824.0	748.8	49,399.4	1,830.2	98,020.1
Apr.	38,252.0	8,772.7	1,177.9	49,830.6	2,027.5	100,060.8
May	39,190.6	9,686.3	1,262.5	53,371.6	2,059.2	105,570.3
Jun.	38,352.3	9,841.5	1,335.0	53,673.0	2,380.8	105,582.6

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				
2016	212,663.5	58,363.7	64,686.8	(6,323.1)	275.1	206,615.5
2017	216,414.3	72,359.6	75,965.1	(3,605.5)	247.5	213,056.3
2018	237,694.1	77,124.3	76,816.5	307.8	230.1	238,232.0
2019	198,742.3	59,315.4	57,920.0	1,395.3	157.6	200,295.3
2020	229,119.3	95,249.8	93,885.3	1,364.5	156.3	230,640.1
2021						
Mar.	237,443.1	103,683.4	104,188.6	(505.3)	52.5	236,990.4
Jun.	243,200.5	130,835.2	132,366.9	(1,531.8)	147.8	241,816.5
Sep.	243,120.9	77,510.0	74,873.7	2,636.3	26.0	245,783.2
Dec.	247,329.8	99,385.3	93,467.6	5,917.7	166.7	253,414.2
2022						
Mar.	255,971.0	82,559.7	80,419.5	2,140.1	24.3	258,135.5
Jun.	268,121.9	86,821.9	84,956.6	1,865.3	157.7	270,144.9
Sep.	275,247.8	97,834.4	97,398.0	436.3	23.2	275,707.4
Dec.	281,108.3	185,957.7	182,093.6	3,864.2	245.0	285,217.4
2023						
Mar.	292,514.9	103,537.9	99,565.5	3,972.3	21.9	296,509.1
Jun.	306,150.6	101,683.8	98,398.6	3,285.2	174.1	309,609.9
Sep.	324,427.6	107,335.1	99,854.8	7,480.4	31.6	331,939.5
Dec.	329,884.1	132,554.9	121,711.0	10,843.9	280.0	341,008.0
2024						
Jan.	341,008.0	118,258.9	105,611.9	12,647.0	88.3	353,743.3
Feb.	353,743.3	103,954.5	103,480.6	473.8	168.7	354,385.8
Mar.	354,385.8	112,248.9	104,617.1	7,631.9	24.1	362,041.7
Apr.	362,041.7	129,932.3	117,622.3	12,309.9	85.5	374,437.2
May	374,437.2	126,892.1	127,629.1	(737.0)	168.7	373,868.9
Jun.	373,868.9	116,804.5	113,304.7	3,499.8	147.6	377,516.2
Jul.	377,516.2	130,939.8	126,267.2	4,672.7	27.7	382,216.6
Aug.	382,216.6	123,004.3	122,224.3	780.0	114.3	383,111.0
Sep.	383,111.0	133,553.2	126,926.9	6,626.3	35.7	389,772.9
Oct.	389,772.9	139,896.9	128,298.0	11,598.9	85.7	401,457.5
Nov.	401,457.5	130,628.8	128,902.7	1,726.1	173.7	403,357.3
Dec.	403,357.3	165,188.5	158,136.2	7,052.3	209.8	410,619.4
2025						
Jan.	410,619.4	162,906.1	145,351.2	17,554.9	37.9	428,212.2
Feb.	428,212.2	122,518.7	116,232.2	6,286.5	127.1	434,625.9
Mar.	434,625.9	143,144.3	133,521.8	9,622.5	44.2	444,292.6
Apr.	444,292.6	153,809.1	136,148.2	17,660.9	86.7	462,040.2
May	462,040.2	128,565.5	125,367.9	3,197.5	183.8	465,421.5
Jun.	465,421.5	155,157.4	139,849.9	15,307.5	219.5	480,948.5
Jul.	480,948.5	163,220.4	167,981.2	(4,760.7)	52.9	476,240.7
Aug.	476,240.7	173,441.6	168,623.6	4,818.0	157.9	481,216.6
Sep.	481,216.6	180,876.7	173,709.6	7,167.0	65.8	488,449.4
Oct.	488,449.4	179,051.6	165,920.3	13,131.3	67.0	501,647.7
Nov.	501,647.7	149,763.8	148,243.2	1,520.6	180.3	503,348.6
Dec.	503,348.6	180,518.4	174,616.8	5,901.6	96.1	509,346.3
2026						
Jan.	509,346.3	309,334.8	303,020.8	6,314.0	72.2	515,732.5
Feb.	515,732.5	279,125.5	270,189.9	8,935.6	72.9	524,741.1
Mar.	524,741.1	314,624.0	307,371.2	7,252.8	81.8	532,075.7
Apr.	532,075.7	331,068.0	315,226.7	15,841.3	76.4	547,993.4
May	547,993.4	276,077.7	274,382.9	1,694.8	186.0	549,874.2
Jun.	549,874.2	330,844.2	319,223.5	11,620.7	118.6	561,613.5

Source: Commercial Banks

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

DEBITS ON CHEQUING ACCOUNTS

CLEARING BALANCES

Table 2.8

Period	Debits
2016	440,285.6
2017	438,528.3
2018	446,817.4
2019	448,145.1
2020	454,071.8
2021	
Mar.	433,024.2
Jun.	487,875.9
Sep.	395,568.2
Dec.	437,829.9
2022	
Mar.	426,733.8
Jun.	452,793.7
Sep.	511,364.4
Dec.	550,086.8
2023	
Mar.	537,350.4
Jun.	498,428.4
Sep.	487,146.7
Dec.	577,108.2
2024	
Jan.	571,441.1
Feb.	528,736.6
Mar.	548,818.6
Apr.	606,811.5
May	574,522.0
Jun.	566,426.0
Jul.	618,356.9
Aug.	614,239.6
Sep.	651,876.7
Oct.	660,622.3
Nov.	643,263.4
Dec	677,355.8
2025	
Jan.	668,949.3
Feb.	562,871.7
Mar.	626,354.6
Apr.	634,707.1
May	659,770.8
Jun.	672,395.2
Jul.	719,168.5
Aug.	649,337.2
Sep.	680,932.9
Oct.	700,462.1
Nov.	692,969.6
Dec.	793,474.0
2026	
Jan.	663,310.1
Feb.	602,861.1
Mar.	622,331.5
Apr.	621,915.7
May	576,449.1
Jun.	679,639.3

Source: Commercial Banks

Table 2.9

Period	Clearings ¹⁾
2016	86,544.7
2017	78,900.4
2018	85,761.8
2019	94,559.7
2020	100,626.3
2021	
Mar.	77,200.9
Jun.	76,836.4
Sep.	79,326.2
Dec.	100,510.3
2022	
Mar.	88,550.9
Jun.	90,345.0
Sep.	97,034.9
Dec.	129,755.6
2023	
Mar.	110,286.5
Jun.	96,438.5
Sep.	108,221.0
Dec.	126,930.7
2024	
Jan.	173,640.0
Feb.	100,931.6
Mar.	108,914.5
Apr.	132,174.3
May	124,567.3
Jun.	100,645.5
Jul.	112,482.0
Aug.	115,350.7
Sep.	112,493.9
Oct.	123,142.8
Nov.	132,469.4
Dec	161,684.6
2025	
Jan.	166,695.3
Feb.	139,413.1
Mar.	135,696.0
Apr.	128,608.3
May	135,490.2
Jun.	145,346.9
Jul.	171,703.1
Aug.	146,241.7
Sep.	148,175.8
Oct.	143,207.6
Nov.	146,466.5
Dec.	160,862.7
2026	
Jan.	159,978.6
Feb.	126,092.9
Mar.	154,898.9
Apr.	147,796.4
May	127,793.3
Jun.	152,817.2

Source: Bank of Guyana

Note:

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

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES ¹
(G\$ Million)

Table 2.10 (a)

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2016	144,593.3	141,908.1	1,935.7	162.0	0.7	161.3	1,773.7	138,719.7	101,987.7	36,732.0	1,252.7	-	1,252.7	2,685.2
2017	146,738.9	144,976.5	3,408.8	117.8	3.8	114.0	3,291.0	140,608.2	103,479.3	37,129.0	959.5	-	959.5	1,762.4
2018	152,238.8	149,516.8	1,261.8	137.4	6.9	130.5	1,124.4	147,407.1	108,364.8	39,042.2	847.9	-	847.9	2,722.0
2019	167,431.3	163,684.1	1,060.9	66.4	47.9	18.5	994.5	161,648.6	119,773.3	41,875.2	974.6	-	974.6	3,747.2
2020	169,617.1	165,814.2	952.3	6.0	-	6.0	946.3	164,262.6	122,101.7	42,161.0	599.3	-	599.3	3,803.0
2021														
Mar.	174,369.3	170,580.1	962.2	13.5	-	13.5	948.7	169,011.9	129,245.6	39,766.3	606.0	-	606.0	3,789.2
Jun.	176,833.2	173,305.2	955.4	4.0	-	4.0	951.4	171,646.0	130,651.9	40,994.2	703.8	-	703.8	3,528.0
Sep.	187,043.4	182,820.4	936.1	2.2	2.2	-	933.9	181,224.8	137,778.6	43,446.2	659.5	-	659.5	4,223.0
Dec.	196,387.0	190,373.2	935.8	4.5	1.9	2.5	931.4	188,601.7	144,750.0	43,851.7	835.7	-	835.7	6,013.8
2022														
Mar.	196,018.5	189,674.9	2,109.7	1.7	1.7	-	2,108.0	186,849.4	141,894.3	44,955.1	715.8	-	715.8	6,343.7
Jun.	216,563.7	209,295.7	1,619.0	1.6	1.6	-	1,617.4	206,957.7	160,198.4	46,759.3	719.0	-	719.0	7,268.0
Sep.	226,334.7	217,984.5	2,334.6	1.4	1.4	-	2,333.2	214,756.0	168,309.8	46,446.2	893.9	-	893.9	8,350.2
Dec.	231,736.5	222,782.1	956.2	1.1	1.1	-	955.1	220,539.4	172,083.4	48,456.0	1,286.6	-	1,286.6	8,954.4
2023														
Mar.	232,955.4	224,718.1	1,061.0	3.3	0.9	2.5	1,057.6	222,518.9	174,449.2	48,069.7	1,138.2	-	1,138.2	8,237.3
Jun.	242,118.8	233,315.8	2,879.4	0.8	0.8	-	2,878.6	229,413.8	180,765.8	48,648.0	1,022.5	-	1,022.5	8,803.0
Sep.	259,546.7	251,149.1	4,351.1	0.4	0.4	-	4,350.6	245,958.7	200,353.8	45,604.9	839.3	-	839.3	8,397.6
Dec.	259,641.5	249,440.5	4,179.0	0.6	0.2	0.4	4,178.5	244,230.1	197,198.8	47,031.2	1,031.4	-	1,031.4	10,200.9
2024														
Jan.	257,567.8	246,993.8	3,952.4	0.1	0.1	-	3,952.4	242,589.4	195,587.7	47,001.6	452.0	-	452.0	10,574.0
Feb.	257,240.3	246,900.8	4,223.0	-	-	-	4,223.0	242,171.3	193,797.2	48,374.1	506.4	-	506.4	10,339.5
Mar.	263,523.0	253,606.3	4,077.2	0.0	0.0	-	4,077.2	249,034.5	199,035.1	49,999.4	494.6	-	494.6	9,916.7
Apr.	271,751.0	261,767.3	4,214.6	-	-	-	4,214.6	257,048.2	207,280.1	49,768.1	504.5	-	504.5	9,983.7
May	269,061.5	261,621.3	4,366.6	2.7	-	2.7	4,363.9	256,665.4	205,248.0	51,417.4	589.3	-	589.3	7,440.2
Jun.	280,493.8	271,779.6	4,662.6	16.3	-	16.3	4,646.3	266,570.3	213,569.4	53,000.9	546.7	-	546.7	8,714.3
Jul.	283,401.9	273,592.8	4,297.7	5.5	-	5.5	4,292.2	268,794.9	215,902.6	52,892.3	500.2	-	500.2	9,809.2
Aug.	283,140.0	274,600.5	4,080.5	-	-	-	4,080.5	269,994.9	217,269.2	52,725.7	525.0	-	525.0	8,539.5
Sep.	291,536.2	282,338.3	3,992.1	-	-	-	3,992.1	277,813.3	223,577.6	54,235.7	532.9	-	532.9	9,197.9
Oct.	298,125.0	289,133.7	2,996.0	-	-	-	2,996.0	285,602.3	230,825.9	54,776.3	535.4	-	535.4	8,991.4
Nov.	299,910.5	291,802.6	3,246.1	-	-	-	3,246.1	288,025.1	232,735.1	55,290.0	531.4	-	531.4	8,107.8
Dec.	301,942.3	294,281.5	3,775.2	-	-	-	3,775.2	289,947.4	232,415.0	57,532.4	558.9	-	558.9	7,660.8
2025														
Jan.	297,551.1	289,923.8	2,730.1	0.2	0.2	-	2,729.9	286,702.8	229,877.0	56,825.8	490.9	-	490.9	7,627.3
Feb.	298,312.1	291,071.8	3,451.7	-	-	-	3,451.7	287,147.1	230,171.3	56,975.8	473.0	-	473.0	7,240.3
Mar.	302,428.4	295,391.5	3,604.7	0.5	0.5	-	3,604.3	291,296.7	233,128.8	58,167.9	490.0	-	490.0	7,037.0
Apr.	311,245.7	304,192.8	3,682.0	0.0	0.0	-	3,681.9	299,963.8	240,674.3	59,289.5	547.0	-	547.0	7,052.9
May	315,276.3	308,135.2	3,678.3	20.8	-	20.8	3,657.5	303,994.5	241,814.7	62,179.9	462.4	-	462.4	7,141.0
Jun.	317,857.5	310,985.4	3,462.7	-	-	-	3,462.7	307,151.3	244,883.1	62,268.2	371.4	-	371.4	6,872.0
Jul.	319,059.1	311,519.5	3,839.5	-	-	-	3,839.5	307,310.0	241,826.4	65,483.5	370.1	-	370.1	7,539.6
Aug.	320,809.0	313,630.7	4,108.7	-	-	-	4,108.7	309,133.1	243,412.2	65,721.0	388.9	-	388.9	7,178.3
Sep.	329,157.6	322,357.3	3,827.2	0.1	0.1	-	3,827.0	318,097.7	247,262.7	70,835.0	432.4	-	432.4	6,800.4
Oct.	336,262.1	329,335.7	3,793.0	0.0	0.0	0.0	3,793.0	325,170.7	253,314.4	71,856.3	372.0	-	372.0	6,926.4
Nov.	346,447.3	339,420.2	3,677.8	0.0	0.0	0.0	3,677.8	335,387.1	260,788.6	74,598.4	355.3	-	355.3	7,027.1
Dec.	354,268.4	347,121.3	3,693.3	0.0	0.0	0.0	3,693.3	343,075.4	264,297.4	78,778.1	352.5	-	352.5	7,147.2
2026														
Jan.	351,280.3	344,132.7	3,048.8	6.7	0.0	6.7	3,042.0	340,734.2	262,022.6	78,711.6	349.8	-	349.8	7,147.6
Feb.	344,041.4	337,131.9	2,776.0	0.0	0.0	0.0	2,776.0	334,019.9	254,613.3	79,406.7	336.0	-	336.0	6,909.5
Mar.	352,638.7	345,350.6	2,997.7	0.0	0.0	0.0	2,997.7	342,010.3	261,415.0	80,595.3	342.6	-	342.6	7,288.1
Apr.	360,391.3	353,265.6	3,523.5	0.0	0.0	0.0	3,523.5	349,403.8	265,847.1	83,556.7	338.3	-	338.3	7,125.7
May	365,939.5	359,356.1	4,011.0	0.0	0.0	0.0	4,011.0	355,013.4	269,223.6	85,789.8	331.7	-	331.7	6,583.4
Jun.	375,979.2	369,211.0	4,034.7	0.0	0.0	0.0	4,034.7	364,846.6	275,941.8	88,904.8	329.7	-	329.7	6,768.3

Source: Commercial Banks

Notes:

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

² Other Govt. consists of Local Government and NIS.

COMMERCIAL BANKS: TOTAL LOANS AND ADVANCES ¹
(G\$ Million)

Table 2.10 (b)

End of Period	Total Loans		Total Residents	Public Sector					Private Sector				Non-Bank Fin. Inst.			Non-Residents
	Residents & Non-Residents	Total		Total Public Sector	General Government			Public Non-Fin. Enterprises	Total ³	Business Enterprises	Individual Customers	Real Estate Mortgage Loans ³	Total	Public	Private	
					Total	Central Gov't	Other Gov't ²									
2016	219,135.7	216,450.5	1,935.7	162.0	0.7	161.3	1,773.7	213,262.0	101,987.7	36,732.0	74,542.4	1,252.7	-	1,252.7	2,685.2	
2017	224,633.0	222,870.5	3,408.8	117.8	3.8	114.0	3,291.0	218,502.3	103,479.3	37,129.0	77,894.1	959.5	-	959.5	1,762.4	
2018	234,009.6	231,287.6	1,261.8	137.4	6.9	130.5	1,124.4	229,177.9	108,364.8	39,042.2	81,770.8	847.9	-	847.9	2,722.0	
2019	254,822.6	251,075.4	1,060.9	66.4	47.9	18.5	994.5	249,039.9	119,773.3	41,875.2	87,391.3	974.6	-	974.6	3,747.2	
2020	260,256.1	256,453.1	952.3	6.0	-	6.0	946.3	254,901.6	122,101.7	42,161.0	90,639.0	599.3	-	599.3	3,803.0	
2021																
Mar.	265,373.6	261,584.5	962.2	13.5	-	13.5	948.7	260,016.2	129,245.6	39,766.3	91,004.3	606.0	-	606.0	3,789.2	
Jun.	268,771.3	265,243.3	955.4	4.0	-	4.0	951.4	263,584.1	130,651.9	40,994.2	91,938.1	703.8	-	703.8	3,528.0	
Sep.	280,863.1	276,640.1	936.1	2.2	2.2	-	933.9	275,044.5	137,778.6	43,446.2	93,819.7	659.5	-	659.5	4,223.0	
Dec.	292,006.7	285,992.9	935.8	4.5	1.9	2.5	931.4	284,221.5	144,750.0	43,851.7	95,619.8	835.7	-	835.7	6,013.8	
2022																
Mar.	291,938.4	285,594.7	2,109.7	1.7	1.7	-	2,108.0	282,769.3	141,894.3	44,955.1	95,919.9	715.8	-	715.8	6,343.7	
Jun.	315,213.2	307,945.2	1,619.0	1.6	1.6	-	1,617.4	305,607.2	160,198.4	46,759.3	98,649.5	719.0	-	719.0	7,268.0	
Sep.	327,880.0	319,529.7	2,334.6	1.4	1.4	-	2,332.2	316,301.2	168,309.8	46,446.2	101,545.2	893.9	-	893.9	8,350.2	
Dec.	336,728.6	327,774.2	956.2	1.1	1.1	-	955.1	325,531.5	172,083.4	48,456.0	104,992.1	1,286.6	-	1,286.6	8,954.4	
2023																
Mar.	342,201.0	333,963.7	1,061.0	3.3	0.9	2.5	1,057.6	331,764.6	174,449.2	48,069.7	109,245.6	1,138.2	-	1,138.2	8,237.3	
Jun.	354,802.3	345,999.3	2,879.4	0.8	0.8	-	2,878.6	342,097.4	180,765.8	48,648.0	112,683.6	1,022.5	-	1,022.5	8,803.0	
Sep.	376,666.7	368,269.1	4,351.1	0.4	0.4	-	4,350.6	363,078.7	200,353.8	45,604.9	117,120.0	839.3	-	839.3	8,397.6	
Dec.	388,288.9	378,088.0	4,179.0	0.6	0.2	0.4	4,178.5	372,877.5	197,198.8	47,031.2	128,647.5	1,031.4	-	1,031.4	10,200.9	
2024																
Jan.	388,145.0	377,571.0	3,952.4	0.1	0.1	-	3,952.4	373,166.6	195,587.7	47,001.6	130,577.2	452.0	-	452.0	10,574.0	
Feb.	389,255.1	378,915.6	4,223.0	-	-	-	4,223.0	374,186.1	193,797.2	48,374.1	132,014.8	506.4	-	506.4	10,339.5	
Mar.	397,829.1	387,912.4	4,077.2	0.0	0.0	-	4,077.2	383,340.6	199,035.1	49,999.4	134,306.1	494.6	-	494.6	9,916.7	
Apr.	407,423.2	397,439.5	4,214.6	-	-	-	4,214.6	392,720.4	207,280.1	49,768.1	135,672.1	504.5	-	504.5	9,983.7	
May	406,681.0	399,240.9	4,366.6	2.7	-	2.7	4,363.9	394,284.9	205,248.0	51,417.4	137,619.5	589.3	-	589.3	7,440.2	
Jun.	420,730.6	412,016.4	4,662.6	16.3	-	16.3	4,646.3	406,807.1	213,569.4	53,000.9	140,236.8	546.7	-	546.7	8,714.3	
Jul.	424,996.1	415,186.9	4,297.7	5.5	-	5.5	4,292.2	410,389.0	215,902.6	52,892.3	141,594.1	500.2	-	500.2	9,809.2	
Aug.	427,384.2	418,844.7	4,080.5	-	-	-	4,080.5	414,239.2	217,269.2	52,725.7	144,244.2	525.0	-	525.0	8,539.5	
Sep.	440,039.9	430,841.9	3,992.1	-	-	-	3,992.1	426,317.0	223,577.6	54,235.7	148,503.7	532.9	-	532.9	9,197.9	
Oct.	448,454.5	439,463.1	2,996.0	-	-	-	2,996.0	435,931.7	230,825.9	54,776.3	150,329.4	535.4	-	535.4	8,991.4	
Nov.	454,729.1	446,621.2	3,246.1	-	-	-	3,246.1	442,843.7	232,735.1	55,290.0	154,818.6	531.4	-	531.4	8,107.8	
Dec.	457,712.9	450,052.1	3,775.2	-	-	-	3,775.2	445,718.0	232,415.0	57,532.4	155,770.6	558.9	-	558.9	7,660.8	
2025																
Jan.	455,774.9	448,147.5	2,730.1	0.2	0.2	-	2,729.9	444,926.5	229,877.0	56,825.8	158,223.7	490.9	-	490.9	7,627.3	
Feb.	461,459.0	454,218.7	3,451.7	-	-	-	3,451.7	450,294.0	230,171.3	56,975.8	163,146.9	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	
Oct.	518,802.2	511,675.8	3,793.0	0.0	0.0	0.0	3,793.0	507,510.8	253,314.4	71,856.3	182,340.1	372.0	-	372.0	6,926.4	
Nov.	531,460.4	524,433.2	3,677.8	0.0	0.0	0.0	3,677.8	520,400.1	260,788.6	74,598.4	185,013.0	355.3	-	355.3	7,027.1	
Dec.	539,694.2	532,547.0	3,693.3	0.0	0.0	0.0	3,693.3	528,501.2	264,297.4	78,778.1	185,425.7	352.5	-	352.5	7,147.2	
2026																
Jan.	538,618.9	531,471.3	3,048.8	6.7	0.0	6.7	3,042.0	528,072.7	262,022.6	78,711.6	187,338.6	349.8	-	349.8	7,147.6	
Feb.	549,839.1	542,929.6	2,776.0	0.0	0.0	0.0	2,776.0	539,817.6	254,613.3	79,406.7	205,797.7	336.0	-	336.0	6,909.5	
Mar.	561,868.2	554,580.1	2,997.7	0.0	0.0	0.0	2,997.7	551,239.8	261,415.0	80,595.3	209,229.5	342.6	-	342.6	7,288.1	
Apr.	572,655.9	565,530.2	3,523.5	0.0	0.0	0.0	3,523.5	561,668.4	265,847.1	83,556.7	212,264.6	338.3	-	338.3	7,125.7	
May	585,408.6	578,825.2	4,011.0	0.0	0.0	0.0	4,011.0	574,482.4	269,223.6	85,789.8	219,469.0	331.7	-	331.7	6,583.4	
Jun.	600,672.3	593,904.0	4,034.7	0.0	0.0	0.0	4,034.7	589,539.7	275,941.8	88,904.8	224,693.1	329.7	-	329.7	6,768.3	

Source: Commercial Banks

Notes:

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

² Other Govt. consists of Local Government and NIS.

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

COMMERCIAL BANKS: DEMAND LOANS AND ADVANCES ¹
(G\$ Million)

Table 2.11

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2016	70,898.3	70,190.2	596.8	160.1	0.7	159.4	436.7	68,961.1	56,130.8	12,830.3	632.3	-	632.3	708.1
2017	75,504.0	75,116.9	2,290.6	116.4	3.8	112.6	2,174.2	72,435.1	58,769.2	13,665.8	391.2	-	391.2	387.1
2018	79,723.0	79,406.6	215.5	137.4	6.9	130.5	78.2	79,054.9	65,451.3	13,603.6	136.2	-	136.2	316.4
2019	84,808.3	84,398.4	150.5	66.4	47.9	18.5	84.1	84,123.2	69,427.0	14,696.2	124.7	-	124.7	409.9
2020	81,064.0	80,471.3	83.1	6.0	-	6.0	77.2	80,169.2	66,965.9	13,203.3	218.9	-	218.9	592.7
2021														
Mar.	83,027.8	82,465.4	91.4	13.5	-	13.5	77.9	82,148.1	70,353.9	11,794.2	225.9	-	225.9	562.5
Jun.	81,045.0	80,773.4	82.7	4.0	-	4.0	78.7	80,361.9	67,487.5	12,874.4	328.8	-	328.8	271.6
Sep.	85,499.5	84,877.9	80.6	2.2	2.2	-	78.3	84,751.2	70,679.8	14,071.4	46.1	-	46.1	621.6
Dec.	90,313.8	89,881.9	82.8	4.5	1.9	2.5	78.3	89,563.7	76,429.3	13,134.5	235.4	-	235.4	431.8
2022														
Mar.	89,307.3	88,901.8	1,256.0	1.7	1.7	-	1,254.3	87,515.5	73,273.5	14,242.0	130.3	-	130.3	405.5
Jun.	100,602.9	99,488.8	764.0	1.6	1.6	-	762.4	98,577.1	83,134.5	15,442.6	147.7	-	147.7	1,114.0
Sep.	107,174.5	106,362.0	1,478.3	1.4	1.4	-	1,476.9	104,335.1	90,887.8	13,447.3	548.6	-	548.6	812.4
Dec.	110,210.5	108,591.0	98.6	1.1	1.1	-	97.4	107,572.9	92,693.4	14,879.5	919.6	-	919.6	1,619.4
2023														
Mar.	107,439.3	105,872.6	202.1	3.3	0.9	2.5	198.8	104,890.9	90,318.4	14,572.5	779.6	-	779.6	1,566.8
Jun.	116,012.6	114,744.3	2,016.8	0.8	0.8	-	2,015.9	112,125.5	97,392.9	14,732.6	602.0	-	602.0	1,268.3
Sep.	123,096.7	122,066.3	3,507.2	0.4	0.4	-	3,506.8	118,132.8	106,755.2	11,377.6	426.3	-	426.3	1,030.4
Dec.	116,098.1	115,184.0	3,331.4	0.6	0.2	0.4	3,330.8	111,223.9	100,302.6	10,921.3	628.8	-	628.8	914.1
2024														
Jan.	113,996.0	112,928.9	3,136.5	0.1	0.1	-	3,136.4	109,740.6	99,082.7	10,657.9	51.8	-	51.8	1,067.2
Feb.	114,397.6	113,545.1	3,405.9	-	-	-	3,405.9	110,030.4	98,468.8	11,561.6	108.8	-	108.8	852.5
Mar.	119,546.8	119,098.7	3,258.8	0.0	0.0	-	3,258.7	115,740.3	102,717.5	13,022.8	99.6	-	99.6	448.2
Apr.	126,631.6	126,091.1	3,440.2	-	-	-	3,440.2	122,538.9	109,874.5	12,664.4	112.0	-	112.0	540.6
May	124,098.5	123,667.3	3,592.1	2.7	-	2.7	3,589.5	119,875.9	106,714.6	13,161.3	199.3	-	199.3	431.2
Jun.	133,323.2	132,653.4	3,888.2	16.3	-	16.3	3,871.9	128,606.3	114,341.6	14,264.8	159.0	-	159.0	669.8
Jul.	130,970.8	130,159.7	3,556.2	5.5	-	5.5	3,550.7	126,488.7	113,530.5	12,958.2	114.8	-	114.8	811.0
Aug.	132,065.6	131,647.9	3,880.5	-	-	-	3,880.5	127,622.8	115,360.8	12,262.0	144.6	-	144.6	417.6
Sep.	137,900.3	137,318.6	3,788.2	-	-	-	3,788.2	133,375.6	119,875.0	13,500.6	154.7	-	154.7	581.8
Oct.	141,971.5	141,539.5	2,790.8	-	-	-	2,790.8	138,588.7	125,148.9	13,439.8	160.0	-	160.0	432.1
Nov.	139,841.3	139,523.7	3,039.7	-	-	-	3,039.7	136,325.5	123,287.9	13,037.6	158.5	-	158.5	317.7
Dec.	137,617.4	136,992.3	3,567.5	-	-	-	3,567.5	133,236.3	119,375.5	13,860.8	188.5	-	188.5	625.1
2025														
Jan.	134,185.5	133,569.9	2,521.1	0.2	0.2	-	2,520.9	130,925.6	118,232.5	12,693.1	123.2	-	123.2	615.6
Feb.	133,406.1	133,120.1	3,241.5	-	-	-	3,241.5	129,770.7	117,064.2	12,706.5	107.9	-	107.9	286.0
Mar.	133,126.2	132,952.6	3,393.3	0.5	0.5	-	3,392.8	129,431.7	115,964.1	13,467.5	127.7	-	127.7	173.6
Apr.	140,304.5	140,033.8	3,469.3	0.0	0.0	-	3,469.2	136,377.2	122,993.5	13,383.7	187.2	-	187.2	270.8
May	142,757.4	142,341.2	3,464.3	20.8	-	20.8	3,443.5	138,771.6	123,711.2	15,060.4	105.3	-	105.3	416.2
Jun.	142,967.5	142,767.0	3,247.4	-	-	-	3,247.4	139,502.7	126,014.5	13,488.2	16.9	-	16.9	200.6
Jul.	141,085.5	140,173.4	3,622.9	-	-	-	3,622.9	136,532.2	121,479.5	15,052.7	18.3	-	18.3	912.1
Aug.	140,196.3	139,588.8	3,890.9	-	-	-	3,890.9	135,658.1	122,637.2	13,020.9	39.8	-	39.8	607.6
Sep.	142,005.6	141,678.2	3,625.2	0.1	0.1	-	3,625.0	137,967.1	122,845.6	15,121.5	86.0	-	86.0	327.4
Oct.	146,974.3	146,465.9	3,591.0	0.0	0.0	0.0	3,591.0	142,846.6	128,331.0	14,515.6	28.3	-	28.3	508.4
Nov.	150,326.8	149,667.4	3,473.2	0.0	0.0	0.0	3,473.2	146,179.8	131,483.7	14,696.1	14.4	-	14.4	659.4
Dec.	154,444.6	153,604.1	3,487.5	0.0	0.0	0.0	3,487.5	150,102.0	133,829.1	16,272.9	14.6	-	14.6	840.6
2026														
Jan.	150,275.3	149,375.7	2,841.7	6.7	0.0	6.7	2,834.9	146,519.1	131,391.9	15,127.2	14.9	-	14.9	899.6
Feb.	154,011.3	153,299.8	2,567.7	0.0	0.0	0.0	2,567.7	150,728.1	135,770.9	14,957.2	4.0	-	4.0	711.5
Mar.	156,725.9	155,537.1	2,788.1	0.0	0.0	0.0	2,788.1	152,735.2	138,304.3	14,430.9	13.9	-	13.9	1,188.8
Apr.	159,974.6	158,892.0	3,312.7	0.0	0.0	0.0	3,312.7	155,566.7	141,106.7	14,459.9	12.6	-	12.6	1,082.6
May	161,906.4	161,093.1	3,798.9	0.0	0.0	0.0	3,798.9	157,285.0	142,954.5	14,330.5	9.2	-	9.2	813.3
Jun.	166,252.7	165,194.4	3,821.3	0.0	0.0	0.0	3,821.3	161,363.0	146,747.7	14,615.3	10.2	-	10.2	1,058.3

Source: Commercial Banks

Notes:

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

² Other Govt. consists of Local Government and NIS.

COMMERCIAL BANKS: TERM LOANS AND ADVANCES ¹
(G\$ Million)

Table 2.12

End of Period	Total Loans Residents & Non-Residents	Total Residents	Public Sector					Private Sector			Non-Bank Fin. Inst.			Non-Residents
			Total Public Sector	General Government			Public Non-Fin. Enterprises	Total	Business Enterprises	Individual Customers	Total	Public	Private	
				Total	Central Gov't	Other Gov't ²								
2016	73,695.0	71,717.9	1,338.9	2.0	-	2.0	1,336.9	69,758.6	45,856.9	23,901.7	620.4	-	620.4	1,977.1
2017	71,234.9	69,859.6	1,118.2	1.4	-	1.4	1,116.8	68,173.2	44,710.0	23,463.2	568.2	-	568.2	1,375.3
2018	72,515.8	70,110.1	1,046.2	-	-	-	1,046.2	68,352.2	42,913.5	25,438.6	711.7	-	711.7	2,405.6
2019	82,623.0	79,285.7	910.4	-	-	-	910.4	77,525.3	50,346.3	27,179.0	850.0	-	850.0	3,337.3
2020	88,553.2	85,342.9	869.1	-	-	-	869.1	84,093.4	55,135.7	28,957.7	380.4	-	380.4	3,210.3
2021														
Mar.	91,341.5	88,114.8	870.8	-	-	-	870.8	86,863.8	58,891.7	27,972.1	380.1	-	380.1	3,226.7
Jun.	95,788.2	92,531.7	872.6	-	-	-	872.6	91,284.1	63,164.4	28,119.7	375.0	-	375.0	3,256.4
Sep.	101,543.8	97,942.5	855.6	-	-	-	855.6	96,473.6	67,098.8	29,374.7	613.4	-	613.4	3,601.3
Dec.	106,073.2	100,491.3	853.0	-	-	-	853.0	99,038.0	68,320.7	30,717.2	600.2	-	600.2	5,581.9
2022														
Mar.	106,711.2	100,773.0	853.7	-	-	-	853.7	99,333.9	68,620.8	30,713.1	585.4	-	585.4	5,938.1
Jun.	115,960.8	109,806.9	855.0	-	-	-	855.0	108,380.6	77,063.9	31,316.7	571.3	-	571.3	6,154.0
Sep.	119,160.3	111,622.5	856.3	-	-	-	856.3	110,420.9	77,422.0	32,998.9	345.3	-	345.3	7,537.8
Dec.	121,526.0	114,191.1	857.6	-	-	-	857.6	112,966.5	79,389.9	33,576.5	367.0	-	367.0	7,335.0
2023														
Mar.	125,516.0	118,845.5	858.9	-	-	-	858.9	117,628.1	84,130.8	33,497.3	358.6	-	358.6	6,670.6
Jun.	126,106.2	118,571.5	862.6	-	-	-	862.6	117,288.3	83,372.9	33,915.4	420.6	-	420.6	7,534.7
Sep.	136,450.0	129,082.7	843.9	-	-	-	843.9	127,825.9	93,598.6	34,227.3	413.0	-	413.0	7,367.2
Dec.	143,543.3	134,256.5	847.7	-	-	-	847.7	133,006.2	96,896.3	36,109.9	402.6	-	402.6	9,286.8
2024														
Jan.	143,571.8	134,064.9	816.0	-	-	-	816.0	132,848.8	96,505.1	36,343.7	400.2	-	400.2	9,506.8
Feb.	142,842.7	133,355.7	817.2	-	-	-	817.2	132,140.9	95,328.4	36,812.5	397.6	-	397.6	9,487.0
Mar.	143,976.2	134,507.7	818.5	-	-	-	818.5	133,294.2	96,317.6	36,976.6	395.0	-	395.0	9,468.5
Apr.	145,119.4	135,676.3	774.4	-	-	-	774.4	134,509.4	97,405.6	37,103.7	392.5	-	392.5	9,443.2
May	144,963.0	137,954.0	774.4	-	-	-	774.4	136,789.5	98,533.4	38,256.1	390.0	-	390.0	7,009.0
Jun.	147,170.6	139,126.1	774.4	-	-	-	774.4	137,964.0	99,227.9	38,736.1	387.7	-	387.7	8,044.5
Jul.	152,431.2	143,433.0	741.4	-	-	-	741.4	142,306.2	102,372.1	39,934.1	385.4	-	385.4	8,998.2
Aug.	151,074.5	142,952.6	200.0	-	-	-	200.0	142,372.1	101,908.4	40,463.7	380.4	-	380.4	8,121.9
Sep.	153,635.9	145,019.7	203.9	-	-	-	203.9	144,437.7	103,702.6	40,735.0	378.2	-	378.2	8,616.2
Oct.	156,153.5	147,594.2	205.2	-	-	-	205.2	147,013.6	105,677.1	41,336.5	375.5	-	375.5	8,559.3
Nov.	160,069.1	152,279.0	206.4	-	-	-	206.4	151,699.7	109,447.2	42,252.4	372.9	-	372.9	7,790.2
Dec.	164,324.9	157,289.2	207.7	-	-	-	207.7	156,711.1	113,039.5	43,671.6	370.4	-	370.4	7,035.7
2025														
Jan.	163,365.7	156,353.9	209.0	-	-	-	209.0	155,777.2	111,644.4	44,132.8	367.7	-	367.7	7,011.8
Feb.	164,906.0	157,951.7	210.2	-	-	-	210.2	157,376.4	113,107.1	44,269.3	365.1	-	365.1	6,954.3
Mar.	169,302.2	162,438.9	211.5	-	-	-	211.5	161,865.0	117,164.7	44,700.3	362.4	-	362.4	6,863.3
Apr.	170,941.2	164,159.0	212.7	-	-	-	212.7	163,586.6	117,680.8	45,905.8	359.8	-	359.8	6,782.1
May	172,518.8	165,794.0	214.0	-	-	-	214.0	165,223.0	118,103.4	47,119.5	357.1	-	357.1	6,724.8
Jun.	174,889.9	168,218.5	215.3	-	-	-	215.3	167,648.6	118,868.7	48,780.0	354.6	-	354.6	6,671.5
Jul.	177,973.6	171,346.1	216.5	-	-	-	216.5	170,777.8	120,346.9	50,430.9	351.8	-	351.8	6,627.4
Aug.	180,612.7	174,041.9	217.8	-	-	-	217.8	173,475.0	120,775.0	52,700.0	349.1	-	349.1	6,570.8
Sep.	187,152.1	180,679.1	202.0	-	-	-	202.0	180,130.6	124,417.1	55,713.5	346.5	-	346.5	6,473.0
Oct.	189,287.8	182,869.8	202.0	-	-	-	202.0	182,324.1	124,983.4	57,340.7	343.7	-	343.7	6,418.0
Nov.	196,120.5	189,752.8	204.5	-	-	-	204.5	189,207.3	129,305.0	59,902.3	340.9	-	340.9	6,367.7
Dec.	199,823.8	193,517.2	205.8	-	-	-	205.8	192,973.4	130,468.3	62,505.1	337.9	-	337.9	6,306.6
2026														
Jan.	201,005.0	194,757.0	207.1	-	-	-	207.1	194,215.0	130,630.7	63,584.3	334.9	-	334.9	6,248.0
Feb.	190,030.1	183,832.1	208.3	-	-	-	208.3	183,291.8	118,842.4	64,449.4	331.9	-	331.9	6,198.0
Mar.	195,912.8	189,813.5	209.6	-	-	-	209.6	189,275.1	123,110.7	66,164.4	328.8	-	328.8	6,099.3
Apr.	200,416.7	194,373.6	210.8	-	-	-	210.8	193,837.1	124,740.3	69,096.8	325.7	-	325.7	6,043.1
May	204,033.1	198,263.0	212.1	-	-	-	212.1	197,728.4	126,269.0	71,459.3	322.6	-	322.6	5,770.1
Jun.	209,726.6	204,016.6	213.4	-	-	-	213.4	203,483.7	129,194.1	74,289.6	319.5	-	319.5	5,710.0

Source: Commercial Banks

Notes:

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

² Other Govt. consists of Local Government and NIS.

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

Table 2-13(a)

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

Source: Commercial Banks

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

Table 2-13(b)

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

Source: Commercial Banks

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

Table 2-13(c)

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

Source: Commercial Banks

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

Table 2-13(d)

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

Source: Commercial Banks

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

Table 2-13(e)

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

Source: Commercial Banks

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

Table 2-13(f)

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

Source: Commercial Banks

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

Table 2-13(g)

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

Source: Commercial Banks

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

Table 2-13(h)

	2026											
	Jan.		Feb.		Mar.		Apr.		May		Jun.	
	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.	Pub.	Priv.
GENERAL GOVERNMENT	6.7	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-
FINANCIAL INSTITUTIONS	-	349.8	-	336.0	-	342.6	-	338.3	-	331.7	-	329.7
Pub. Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Co-op Finan. Instits.	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	-	1.0	-	0.9	-	0.9	-	1.0	-	1.0	-	1.1
Building Societies	-	-	-	-	-	-	-	-	-	-	-	-
Credit Unions	-	-	-	-	-	-	-	-	-	-	-	-
Brokers and Money Lenders	-	348.7	-	335.1	-	334.0	-	337.3	-	330.7	-	328.6
Trust & Investment Companies	-	-	-	-	-	7.7	-	-	-	-	-	-
Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-
BUSINESS ENTERPRISES	3,042.0	270,098.9	2,776.0	278,857.9	2,997.7	269,693.7	3,523.5	274,375.8	4,011.0	277,756.2	4,034.7	284,037.9
Agriculture	-	32,905.1	0.1	32,340.5	-	31,957.6	2.2	31,536.8	0.4	31,720.0	0.7	31,823.7
Sugarcane	-	68.4	-	68.4	-	65.8	-	65.8	-	65.8	-	65.8
Paddy	-	22,399.8	-	22,409.3	-	22,376.6	-	22,243.1	-	22,465.9	-	22,329.3
Other Farming	-	1,093.7	-	1,067.2	-	1,082.6	-	1,090.7	-	1,082.3	-	1,075.0
Livestock	-	3,005.1	-	2,540.4	-	3,097.2	-	2,869.7	-	2,822.4	-	3,043.9
Forestry	-	1,149.1	0.1	1,172.0	-	310.9	2.2	297.0	0.4	296.6	0.7	301.4
Shrimp & Other Fishing	-	5,189.1	-	5,083.2	-	5,024.6	-	4,970.5	-	4,987.0	-	5,008.3
Mining & Quarrying	-	5,639.7	-	6,071.7	-	6,106.5	-	4,931.3	-	5,469.4	-	6,296.8
Bauxite	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	5,639.7	-	6,071.7	-	6,106.5	-	4,931.3	-	5,469.4	-	6,296.8
Manufacturing	647.6	55,638.3	648.7	55,754.7	650.0	52,031.9	651.3	53,749.1	652.6	53,657.9	653.8	55,807.6
Timber and Sawmilling	-	2,102.7	-	2,076.4	-	1,905.5	-	1,865.2	-	1,780.7	-	1,807.7
Other Constr. and Engin.	-	23,515.4	-	23,836.7	-	23,862.4	-	24,437.2	-	24,671.2	-	24,774.0
Sugar Molasses	647.6	-	648.7	-	650.0	-	651.3	-	652.6	-	653.8	-
Rice Milling	-	4,013.5	-	3,906.5	-	4,079.4	-	4,621.0	-	5,313.6	-	5,831.9
Beverages, Food & Tobacco	-	16,102.7	-	16,577.1	-	13,593.3	-	13,752.9	-	13,686.8	-	14,087.9
Textiles & Clothing	-	294.7	-	301.7	-	306.5	-	302.4	-	308.0	-	310.7
Electricity	-	0.4	-	2.4	-	0.4	-	0.4	-	2.3	-	0.9
Other Manufacturing	-	9,608.8	-	9,053.9	-	8,284.4	-	8,770.1	-	7,895.2	-	8,994.7
Services	2,394.5	175,915.8	2,127.2	184,691.1	2,347.7	179,597.7	2,870.1	184,158.6	3,358.1	186,909.0	3,380.2	190,109.9
Drainage & Irrigation	-	-	-	-	-	-	-	-	-	29.0	-	98.8
Transportation	-	18,110.5	-	19,406.8	-	20,506.3	-	19,814.6	-	19,890.0	-	19,966.7
Telecommunications	-	11,380.5	-	11,304.2	-	11,215.3	-	11,879.1	-	12,085.7	-	14,505.4
Entertaining & Catering	-	10,716.1	-	10,727.0	-	10,893.5	-	11,174.4	-	11,062.3	-	11,001.4
Distribution	-	45,597.3	-	48,974.4	-	44,599.7	-	46,438.5	-	47,966.0	-	48,339.0
Education	-	599.1	-	602.0	-	604.6	-	595.5	-	581.8	-	581.6
Health	-	2,765.1	-	2,841.7	-	2,734.4	-	2,708.1	-	2,909.7	-	3,013.8
Professional Services	2,394.5	6,125.8	2,127.2	5,903.2	2,347.7	5,224.7	2,870.1	5,358.5	3,358.1	5,210.4	3,380.2	5,306.8
Other Services	-	80,621.4	-	84,931.7	-	83,819.1	-	86,189.9	-	87,174.1	-	87,296.3
HOUSEHOLDS	-	66,057.2	-	66,877.9	-	67,676.0	-	70,252.5	-	72,439.5	-	75,776.3
Home Improvement	-	7,171.0	-	6,619.7	-	7,105.6	-	7,959.6	-	8,160.6	-	8,169.3
Motor Cars	-	34,196.9	-	35,019.1	-	36,532.0	-	38,508.3	-	40,306.0	-	43,040.5
Other Durable Goods	-	1,455.0	-	1,652.7	-	1,647.4	-	1,597.8	-	1,587.9	-	1,525.1
Education	-	1,279.8	-	1,141.9	-	1,124.1	-	1,021.6	-	940.8	-	953.2
Travel	-	68.1	-	71.1	-	80.5	-	91.5	-	94.7	-	108.3
Other Purposes	-	21,886.4	-	22,373.3	-	21,186.4	-	21,073.7	-	21,349.6	-	21,979.9
TOTAL	3,048.8	336,505.9	2,776.0	346,071.7	2,997.7	337,712.4	3,523.5	344,966.6	4,011.0	350,527.4	4,034.7	360,143.9

Source: Commercial Banks

COMMERCIAL BANKS: LIQUID ASSETS
(G\$ Million)

Table 2.14

End Of Period	Total Liquid Assets	Cash In Bank	Excess Reserve	Bals Due From H/Q Own Branch Abroad	Net Bals Due From Com Banks In Guy.	Bals Due From Other Banks Abroad	Trea- sury Bills 2)	Req. Liquid Assets 1)	Surplus (+) Deficit (-)
2016	121,602.7	8,959.1	24,299.0	4,920.3	2,620.2	14,632.0	66,172.0	80,014.2	41,588.5
2017	111,929.8	9,361.4	18,548.0	7,921.8	1,305.9	11,525.1	63,267.6	78,520.9	33,408.9
2018	120,265.2	10,060.7	28,082.4	7,509.9	3,599.9	13,945.6	57,066.8	83,913.1	36,352.2
2019	150,582.3	11,912.2	28,149.8	14,777.1	13,176.3	21,742.6	60,824.3	97,472.9	53,109.4
2020	211,539.3	10,410.2	75,116.0	12,952.5	4,752.0	38,759.4	69,549.3	86,558.2	124,981.1
2021									
Mar.	220,291.6	10,557.4	88,913.6	14,423.1	990.6	35,629.6	69,777.4	89,723.9	130,567.7
Jun.	233,514.5	10,452.0	67,328.0	16,275.8	942.7	46,276.0	92,240.0	92,230.2	141,284.4
Sep.	245,844.7	9,375.6	84,420.9	16,559.5	1,176.4	42,240.6	92,071.7	94,825.6	151,019.2
Dec.	257,561.5	13,364.3	60,230.5	15,872.7	1,056.0	33,754.2	133,283.8	83,877.7	173,683.8
2022									
Mar.	273,033.1	11,248.1	46,959.3	18,840.1	318.8	35,221.0	160,445.7	100,311.8	172,721.2
Jun.	255,610.8	11,496.7	30,841.2	18,786.8	565.5	29,742.2	164,178.5	103,745.7	151,865.2
Sep.	240,719.3	11,728.9	26,232.3	12,182.4	(247.6)	14,844.6	175,978.7	138,514.0	102,205.3
Dec.	272,022.6	13,811.8	52,975.8	7,682.4	2,716.1	20,490.3	174,346.3	147,964.9	124,057.8
2023									
Mar.	277,286.8	11,324.1	47,184.7	7,434.5	389.5	19,183.0	191,771.0	152,364.0	124,922.8
Jun.	287,649.8	12,100.9	46,270.7	12,143.9	1,143.9	19,479.1	196,511.4	157,378.5	130,271.3
Sep.	293,939.3	10,994.5	47,386.6	6,015.9	131.4	21,369.1	208,041.9	166,206.9	127,732.4
Dec.	343,520.6	16,391.8	75,407.0	5,116.5	343.1	33,811.3	212,450.8	175,551.2	167,969.4
2024									
Jan.	359,490.7	14,085.7	83,477.5	9,899.0	16.8	19,796.4	232,215.2	187,925.0	171,565.7
Feb.	365,404.1	14,947.3	78,462.9	10,520.4	244.6	16,884.5	244,344.4	189,923.7	175,480.4
Mar.	358,752.1	14,436.5	68,765.9	7,684.1	992.9	20,213.9	246,658.9	190,594.2	168,157.9
Apr.	365,829.9	15,118.6	61,059.6	12,264.4	815.8	27,348.3	249,223.2	194,674.1	171,155.9
May	359,453.6	13,891.8	57,310.6	11,628.1	2,680.0	26,459.1	247,484.0	193,998.9	165,454.8
Jun.	350,209.6	13,930.5	54,415.5	10,693.2	75.3	25,545.4	245,549.7	191,311.3	158,898.4
Jul.	356,788.6	14,945.3	62,725.3	9,925.8	(587.1)	21,699.6	248,079.7	196,450.0	160,338.6
Aug.	369,504.0	13,037.7	77,270.5	9,540.4	(25.1)	19,456.2	250,224.4	198,750.3	170,753.7
Sep.	367,164.6	13,421.6	69,019.3	10,130.8	(352.2)	24,209.9	250,735.2	199,868.3	167,296.3
Oct.	380,012.1	14,700.7	74,734.0	13,292.3	269.1	25,448.1	251,567.9	206,242.3	173,769.8
Nov.	395,023.6	16,347.2	75,507.8	10,400.3	(529.8)	24,241.7	269,056.5	211,831.9	183,191.7
Dec.	405,942.0	20,824.5	84,107.3	7,289.7	615.1	18,972.1	274,133.3	218,199.4	187,742.6
2025									
Jan.	448,723.6	17,642.2	100,221.6	9,595.0	(155.2)	24,411.6	297,008.3	225,149.9	223,573.7
Feb.	467,240.2	15,044.1	108,094.4	13,784.2	1,314.7	29,610.9	299,392.0	234,096.1	233,144.1
Mar.	472,575.5	17,825.6	91,540.9	14,243.3	(2,004.0)	33,887.4	317,082.3	237,625.9	234,949.7
Apr.	478,898.4	18,082.2	84,636.1	11,482.6	2,165.9	38,262.6	324,268.9	241,958.3	236,940.1
May	480,774.9	15,756.1	97,573.4	12,596.5	606.3	35,487.3	318,755.2	241,788.8	238,986.1
Jun.	480,525.7	16,993.0	88,054.7	9,930.2	(393.2)	34,931.8	331,009.2	246,919.7	233,606.0
Jul.	501,471.1	18,247.5	102,915.2	10,104.0	406.7	35,834.4	333,963.3	252,130.1	249,341.0
Aug.	516,031.6	15,727.6	101,792.6	9,993.9	1,975.7	37,033.4	349,508.5	256,717.7	259,313.9
Sep.	511,281.6	16,812.7	84,536.8	10,595.6	(546.9)	41,720.8	358,162.5	258,743.3	252,538.2
Oct.	532,665.7	16,213.4	83,462.1	7,303.2	833.3	51,545.3	373,308.5	261,373.8	271,291.9
Nov.	513,549.3	17,005.1	69,241.2	9,055.2	325.8	34,727.9	383,194.3	264,066.2	249,483.2
Dec.	526,619.9	23,425.8	65,969.7	10,907.8	1,263.6	54,931.2	370,121.9	268,264.9	258,355.0
2026									
Jan.	546,914.7	19,079.7	75,841.7	10,109.5	922.4	38,669.6	402,291.8	278,155.4	268,759.3
Feb.	550,750.2	19,335.8	81,508.2	8,887.6	(218.8)	40,383.7	400,853.6	281,271.9	269,478.3
Mar.	540,309.0	20,785.9	81,728.4	8,326.4	650.8	37,745.6	391,071.8	279,656.8	260,652.1
Apr.	581,614.9	23,166.0	89,943.6	10,363.3	108.8	43,699.3	414,334.0	286,521.9	295,093.1
May	549,692.5	24,548.6	75,418.6	11,558.2	(615.3)	38,759.4	400,023.0	286,249.2	263,443.3
Jun.	544,398.4	27,282.6	71,907.7	6,890.3	2,041.8	35,773.2	400,502.8	287,456.0	256,942.4

Source: Commercial Banks

Notes:

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

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

COMMERCIAL BANKS: MINIMUM RESERVE REQUIREMENTS

(G\$ Million)

Table 2.15

End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)	End of Period	Day Of Res. Per.(Week)	Required Reserves	Actual Reserves	Surplus (+) Deficit (-)
2024	Jul.	05th	102,825.7	158,880.5	2025	Jul.	04th	131,476.4	225,495.1
		12th	103,466.7	162,630.0			11th	133,085.0	213,265.8
		19th	103,763.6	171,362.3			18th	132,860.5	233,881.8
		26th	104,623.0	167,348.3			25th	133,788.0	236,703.2
	Aug.	02nd	104,384.4	168,113.1		Aug.	01st	133,816.5	232,034.7
		09th	105,079.1	167,445.8			08th	104,569.9	197,045.0
		16th	105,497.0	174,412.4			15th	135,357.3	245,889.6
		23rd	105,282.5	179,279.2			22nd	136,573.7	236,728.7
		30th	105,702.5	182,973.0			29th	136,174.8	237,967.3
	Sep.	06th	106,677.6	179,687.9		Sep.	05th	136,817.2	234,006.1
		13th	107,374.8	171,931.9			12th	137,157.9	218,111.3
		20th	106,343.7	174,692.3			19th	136,197.5	228,352.4
		27th	106,393.4	175,412.8			26th	137,343.0	221,879.8
	Oct.	04th	107,172.4	175,815.1		Oct.	03rd	136,924.4	232,139.1
		11th	108,064.1	177,195.3			10th	137,630.4	236,455.1
		18th	108,520.2	182,484.1			17th	138,471.5	241,699.3
		25th	109,758.0	184,492.0			24th	139,601.3	238,393.3
	Nov.	01st	109,858.8	164,971.2			31st	138,906.4	222,368.5
		08th	110,616.4	181,119.3		Nov.	07th	139,701.0	220,377.5
		15th	111,155.5	190,330.5			14th	140,281.0	223,460.3
		22nd	111,891.7	193,860.3			21st	141,548.3	204,276.9
		29th	112,594.4	188,102.2			28th	140,269.7	209,510.9
	Dec.	06th	113,781.9	190,937.9		Dec.	05th	139,688.1	199,403.8
		13th	114,442.9	201,051.8			12th	142,431.9	188,242.1
		20th	116,103.2	203,301.8			29th	142,546.0	198,449.0
		27th	115,931.5	200,038.9			26th	142,448.7	208,418.3
2025	Jan.	03rd	116,218.9	212,041.1	2026	Jan.	02nd	143,311.0	236,978.2
		10th	118,029.4	215,643.4			09th	146,910.3	233,882.0
		17th	119,058.3	219,668.5			16th	147,504.7	221,818.1
		24th	119,632.6	217,601.6			23rd	147,575.9	222,732.6
		31st	119,582.9	219,804.6			30th	147,207.7	223,049.4
	Feb.	07th	121,517.2	212,106.9		Feb.	06th	148,132.5	222,856.9
		14th	122,714.6	213,651.9			13th	148,616.7	212,479.0
		21st	123,569.5	218,262.2			20th	148,421.9	229,274.9
		28th	124,028.0	232,122.4			27th	149,138.3	230,646.5
	Mar.	07th	125,032.3	220,469.9		Mar.	06th	148,848.2	212,011.6
		14th	125,351.1	215,105.3			13th	148,996.1	196,282.2
		21st	125,261.2	216,025.2			20th	148,232.6	222,645.7
		28th	126,073.1	217,614.0			27th	148,528.4	230,256.8
	Apr.	04th	126,485.3	210,727.9		Apr.	03rd	148,961.1	240,223.2
		11th	127,253.0	211,248.0			10th	150,831.6	220,095.6
		18th	127,725.0	223,699.5			17th	151,218.3	241,788.8
		25th	128,623.9	213,260.0			24th	152,236.2	242,179.7
	May	02nd	128,420.8	209,230.2		May	01st	152,800.1	215,373.4
		09th	128,224.5	202,295.4			08th	151,578.4	203,457.7
		16th	128,257.8	204,587.4			15th	151,947.1	204,148.0
		23rd	128,207.4	215,579.8			22nd	152,036.4	219,046.4
		30th	128,517.0	226,090.5			29th	152,236.1	227,654.7
	Jun.	06th	129,549.1	225,851.3		Jun.	05th	152,641.0	220,674.9
		13th	130,704.5	222,201.7			12th	154,184.7	206,080.7
		20th	130,840.3	224,222.5			19th	152,780.1	225,239.7
		27th	131,446.3	219,501.0			26th	153,120.4	225,028.1

Source: Commercial Banks

BANK OF GUYANA
FOREIGN EXCHANGE INTERVENTION
US\$ Million

Table 2.16 (a)

Period Ended	Purchases	Sales	Net Purchases/ (Sales)
2016	0.70	27.30	(26.60)
2017	28.00	-	28.00
2018	26.80	-	26.80
2019	22.50	-	22.50
2020	19.00	-	19.00
2021			
Mar.	14.00	-	14.00
Jun.	20.00	-	20.00
Sep.	15.00	-	15.00
Dec.	30.00	-	30.00
2022			
Mar.	5.00	-	5.00
Jun.	-	23.00	(23.00)
Sep.	29.00	1.00	28.00
Dec.	0.40	2.00	(1.60)
2023			
Mar.	6.00	8.00	(2.00)
Jun.	-	-	-
Sep.	-	-	-
Dec.	-	-	-
2024			
Jan.	5.00	-	5.00
Feb.	-	0.25	(0.25)
Mar.	-	26.00	(26.00)
Apr.	-	41.00	(41.00)
May	-	15.00	(15.00)
Jun.	-	83.00	(83.00)
Jul.	-	6.00	(6.00)
Aug.	-	15.00	(15.00)
Sep.	-	31.50	(31.50)
Oct.	-	35.05	(35.05)
Nov.	-	48.00	(48.00)
Dec.	-	22.00	(22.00)
2025			
Jan.	-	100.00	(100.00)
Feb.	-	122.00	(122.00)
Mar.	-	54.00	(54.00)
Apr.	-	112.00	(112.00)
May	-	90.00	(90.00)
Jun.	-	105.00	(105.00)
Jul.	-	256.00	(256.00)
Aug.	-	140.00	(140.00)
Sep.	-	161.00	(161.00)
Oct.	-	73.50	(73.50)
Nov.	-	174.00	(174.00)
Dec.	-	160.00	(160.00)
2026			
Jan.	-	102.00	(102.00)
Feb.	-	130.00	(130.00)
Mar.	-	190.50	(190.50)
Apr.	-	160.50	(160.50)
May	-	83.00	(83.00)
Jun.	-	101.50	(101.50)

Source: Bank of Guyana

COMMERCIAL BANKS
INTERBANK TRADE
US\$ Million

Table 2.16 (b)

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

Source: Commercial Banks

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

Table 2.17

Period Ended	Total¹⁾	91-Day Bills	182-Day Bills	364- Day Bills
2016	67,153.4	5,000.0	5,853.4	56,300.0
2017	63,736.5	0.0	10,758.3	52,978.2
2018	57,460.0	0.0	6,252.5	51,207.5
2019	61,241.3	0.0	252.4	60,988.9
2020	69,950.3	0.0	5,252.4	64,697.9
2021				
Mar.	70,284.7	0.0	5,252.4	65,032.3
Jun.	92,784.7	0.0	5,252.4	87,532.3
Sep.	92,693.3	0.0	252.4	92,440.9
Dec.	134,175.4	0.0	252.4	133,923.0
2022				
Mar.	161,474.4	0.0	252.4	161,222.0
Jun.	165,074.4	0.0	252.4	164,822.0
Sep.	166,467.0	0.0	252.4	166,214.6
Dec.	165,982.4	0.0	252.4	165,730.0
2023				
Mar.	181,982.4	0.0	252.4	181,730.0
Jun.	186,482.4	0.0	252.4	186,230.0
Sep.	195,352.4	0.0	252.4	195,100.0
Dec.	204,952.4	30,000.0	252.4	174,700.0
2024				
Jan.	228,452.4	42,000.0	252.4	186,200.0
Feb.	240,952.4	58,000.0	252.4	182,700.0
Mar.	241,112.3	67,065.8	251.1	173,795.4
Apr.	244,702.4	71,850.0	252.4	172,600.0
May	243,202.4	71,850.0	252.4	171,100.0
Jun.	238,902.4	84,300.0	252.4	154,350.0
Jul.	243,402.4	92,800.0	252.4	150,350.0
Aug.	246,702.4	105,800.0	252.4	140,650.0
Sep.	248,402.4	109,300.0	252.4	138,850.0
Oct.	249,402.4	111,300.0	252.4	137,850.0
Nov.	266,902.4	119,800.0	252.4	146,850.0
Dec.	271,852.4	127,750.0	252.4	143,850.0
2025				
Jan.	295,352.4	159,250.0	252.4	135,850.0
Feb.	296,352.4	159,250.0	252.4	136,850.0
Mar.	317,802.4	172,200.0	252.4	145,350.0
Apr.	324,302.4	180,700.0	252.4	143,350.0
May	320,052.4	176,450.0	252.4	143,350.0
Jun.	332,261.7	182,659.3	252.4	149,350.0
Jul.	335,261.7	185,659.3	252.4	149,350.0
Aug.	350,711.7	206,609.3	252.4	143,850.0
Sep.	358,211.7	217,109.3	252.4	140,850.0
Oct.	374,711.7	230,609.3	252.4	143,850.0
Nov.	384,259.3	241,409.3	0.0	142,850.0
Dec.	371,011.7	228,161.7	0.0	142,850.0
2026				
Jan.	403,511.7	280,161.7	0.0	123,350.0
Feb.	402,011.7	283,161.7	0.0	118,850.0
Mar.	392,019.0	284,169.0	0.0	107,850.0
Apr.	415,519.0	302,669.0	0.0	112,850.0
May	401,019.0	288,169.0	0.0	112,850.0
Jun.	400,869.0	293,769.0	0.0	107,100.0

Source: Bank of Guyana

Note:

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

MONETARY SURVEY
(G\$ MILLION)

Table 3.1

End of Period	Foreign Assets (Net)			Domestic Credit							Money and Quasi-Money						Other (Net)
	Total	Bank of Guyana	Commercial Banks	Total	Public Sector			Non-Bank Fin. Inst. (Net)	Private Sector	Total	Money			Quasi-Money			
					Total	Cent'l Gov't (Net)	Public Ent's. (Net)				Other Pub. Sect. (Net)	Total	Currency	Demand Deposits	Savings & Time Dep.		
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	(24,963.1)	(26,521.2)	(33,026.4)	224,191.8	367,214.3	157,321.9	92,150.2	65,171.7	209,892.4	29,052.4	
2018	168,104.9	109,460.4	58,644.5	253,704.6	54,758.4	103,654.8	(26,152.4)	(22,743.9)	(34,614.0)	233,560.2	394,931.8	174,998.5	102,780.6	72,217.9	219,933.3	26,877.8	
2019	189,129.5	119,356.7	69,772.8	296,783.7	76,756.6	128,298.4	(30,011.0)	(21,530.8)	(33,558.3)	253,585.3	458,218.8	248,224.1	117,025.7	131,198.4	209,994.7	27,694.4	
2020	223,826.9	141,191.1	82,635.8	337,315.7	127,174.8	188,200.7	(40,899.7)	(20,126.3)	(49,654.8)	259,795.8	521,015.4	299,186.0	152,533.4	146,652.6	221,829.4	40,127.2	
2021																	
Mar.	219,232.4	129,710.4	89,522.0	395,368.4	183,698.2	249,388.5	(43,764.4)	(21,926.0)	(53,221.7)	264,891.8	531,245.7	303,433.5	146,631.1	156,802.4	227,812.3	83,355.0	
Jun. ¹⁾	227,773.2	127,134.8	100,638.4	399,481.2	186,989.4	257,415.1	(45,952.0)	(24,473.7)	(55,925.3)	268,417.1	540,844.0	308,991.9	149,582.8	159,409.1	231,852.1	86,410.4	
Sep.	266,889.5	170,143.0	96,746.4	433,990.7	212,024.4	286,562.2	(50,444.6)	(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)	(57,803.8)	308,251.5	616,055.4	354,931.7	174,373.0	180,558.7	261,123.7	134,111.7	
Sep.	268,356.2	170,951.8	97,404.4	493,835.4	230,105.2	312,541.2	(56,453.9)	(25,982.1)	(55,228.3)	318,958.4	637,668.7	366,161.9	176,248.2	189,913.7	271,506.8	124,522.9	
Dec.	283,873.7	193,684.1	90,189.5	496,696.1	224,254.1	350,839.9	(78,851.4)	(47,734.4)	(56,425.8)	328,867.8	673,295.1	397,102.2	198,655.6	198,446.7	276,192.8	107,274.7	
2023																	
Mar.	248,600.5	157,094.3	91,506.2	555,595.6	274,990.0	408,524.9	(70,095.9)	(63,439.0)	(54,497.5)	335,103.1	703,746.6	414,147.5	201,674.4	212,473.1	289,599.1	100,449.6	
Jun.	249,133.1	152,732.3	96,400.8	581,884.0	289,906.0	424,999.2	(70,702.2)	(64,390.9)	(53,347.2)	345,325.2	740,873.1	440,105.9	220,853.6	219,252.3	300,767.2	90,144.0	
Sep.	247,757.3	140,267.6	107,489.7	637,228.9	324,794.1	459,482.0	(69,756.4)	(64,931.5)	(53,883.0)	366,317.8	792,583.0	469,178.0	229,727.8	239,450.1	323,405.1	92,403.2	
Dec.	304,460.4	186,178.8	118,281.5	642,559.7	320,050.2	474,774.8	(86,375.5)	(68,349.1)	(53,609.9)	376,119.4	839,817.9	511,204.7	259,950.7	251,254.0	328,613.2	107,202.2	
2024																	
Jan.	266,140.1	159,712.4	106,427.8	707,651.6	387,174.9	555,091.0	(94,099.6)	(73,816.5)	(55,925.4)	376,402.1	861,094.1	523,025.5	253,466.2	269,559.3	338,068.6	112,697.6	
Feb.	251,574.4	150,628.0	100,946.3	731,023.8	409,702.2	577,153.7	(91,718.2)	(75,733.4)	(56,063.6)	377,385.2	870,476.7	530,153.1	256,823.5	273,329.6	340,323.6	112,121.5	
Mar.	285,913.0	188,723.5	97,189.5	707,142.1	376,650.4	542,477.5	(87,628.4)	(78,198.8)	(56,051.2)	386,542.9	889,668.6	541,553.7	265,686.1	275,867.6	348,114.9	103,386.5	
Apr.	254,931.6	149,769.1	105,162.6	744,752.8	404,740.4	571,176.6	(87,760.2)	(78,676.0)	(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)	397,478.0	910,462.0	553,788.1	269,331.4	284,456.8	356,673.9	103,512.0	
Jun.	250,920.9	147,694.7	103,226.2	773,143.2	419,412.0	573,817.7	(82,124.5)	(72,281.2)	(56,269.9)	410,001.1	915,731.8	556,304.5	280,054.0	276,250.5	359,427.4	108,332.3	
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)	(55,751.4)	413,593.0	929,791.5	568,445.1	277,201.9	291,243.2	361,346.4	102,675.9	
Aug.	285,860.5	184,931.1	100,929.4	776,498.6	413,828.7	577,817.7	(85,105.1)	(78,884.0)	(54,772.4)	417,442.3	944,380.3	584,766.9	281,510.0	303,256.9	359,613.4	117,978.8	
Sep.	262,267.6	157,987.5	104,280.2	822,387.8	448,097.7	609,796.8	(86,425.2)	(75,274.0)	(55,265.9)	429,556.0	957,265.5	589,233.8	287,539.8	301,693.9	368,031.7	127,389.9	
Oct.	296,224.7	191,080.4	105,144.3	808,706.4	426,170.6	591,162.1	(85,743.9)	(79,247.6)	(56,640.9)	439,176.7	984,874.8	606,882.1	293,962.6	312,919.6	377,992.6	120,056.3	
Nov	262,759.9	163,168.7	99,591.2	857,969.3	468,733.0	646,354.4	(91,540.9)	(86,080.5)	(58,460.5)	447,696.8	1,004,853.5	625,638.2	301,458.2	324,180.0	379,215.2	115,875.8	
Dec.	307,469.4	209,823.8	97,645.6	862,524.0	470,006.4	639,230.8	(91,523.3)	(77,701.2)	(58,056.6)	450,574.3	1,051,556.6	661,551.4	331,554.9	329,996.5	390,005.2	118,436.9	
2025																	
Jan.	259,554.0	163,085.2	96,468.8	934,885.8	545,002.1	723,037.5	(90,359.6)	(87,675.8)	(59,921.5)	449,805.1	1,081,169.7	679,959.7	331,410.4	348,549.4	401,210.0	113,270.1	
Feb.	314,233.6	206,740.1	107,493.5	925,153.9	530,733.3	720,720.2	(99,595.7)	(90,391.2)	(60,682.4)	455,103.0	1,119,122.6	712,450.9	345,188.4	367,262.5	406,671.7	120,264.9	
Mar.	274,382.5	163,349.9	111,032.6	983,759.2	584,217.3	776,433.7	(96,163.0)	(96,053.4)	(61,169.7)	460,711.7	1,144,294.5	728,097.8	356,065.4	372,032.5	416,196.7	113,847.1	
Apr.	309,693.7	195,155.5	114,538.2	970,704.1	560,578.8	753,441.6	(99,669.9)	(93,192.8)	(61,010.3)	471,135.6	1,173,383.2	743,367.6	369,582.9	373,784.6	430,015.6	107,014.6	
May	278,379.7	163,122.0	115,257.7	1,028,572.6	611,718.0	810,437.0	(97,749.5)	(100,969.4)	(62,682.1)	479,536.6	1,197,287.7	759,673.6	382,984.6	376,689.0	437,614.1	109,664.6	
Jun.	326,250.5	211,979.6	114,270.9	1,015,573.3	593,942.5	781,593.3	(101,943.0)	(85,707.9)	(63,774.7)	485,405.5	1,208,363.0	759,456.7	383,487.3	375,969.4	448,906.3	133,460.8	
Jul.	355,586.6	234,185.7	121,400.9	1,024,418.7	602,327.0	791,313.8	(99,325.4)	(89,661.4)	(63,445.3)	485,537.0	1,242,623.9	794,481.9	398,220.0	396,261.9	448,142.0	137,381.4	
Aug.	309,905.6	192,337.9	117,567.7	1,101,044.0	673,678.9	856,910.7	(97,514.3)	(85,717.4)	(63,150.3)	490,515.4	1,268,073.5	814,725.5	404,768.2	409,957.3	453,348.0	142,876.1	
Sep.	332,060.5	202,190.1	129,870.4	1,114,098.4	675,070.3	850,682.3	(93,851.8)	(81,760.2)	(63,815.2)	502,843.3	1,280,813.5	817,647.2	404,501.8	413,145.4	463,166.3	165,345.5	
Oct.	338,525.0	214,919.8	123,605.1	1,188,223.0	740,297.1	910,964.3	(102,802.9)	(67,864.3)	(63,244.9)	511,170.8	1,297,822.8	827,744.6	409,589.2	418,155.4	470,078.2	228,925.1	
Nov	324,280.2	199,151.1	125,129.2	1,179,842.4	719,357.2	897,962.5	(107,674.7)	(70,930.6)	(63,202.6)	523,687.8	1,314,110.9	839,004.6	418,743.4	420,261.2	475,106.3	190,011.7	
Dec.	423,465.6	282,048.5	141,417.1	1,113,291.0	647,149.6	830,631.8	(115,904.9)	(67,577.4)	(65,648.2)	531,789.6	1,359,656.3	885,469.3	451,645.4	433,823.8	474,187.0	177,100.3	
2026																	
Jan.	361,455.3	234,013.8	127,441.4	1,224,316.7	757,471.0	924,392.2	(111,042.6)	(55,878.6)	(64,532.0)	531,377.7	1,384,853.4	899,930.1	449,880.8	450,049.3	484,923.3	200,918.5	
Feb.	380,226.8	256,287.9	123,938.9	1,188,510.1	715,458.3	915,167.3	(108,893.7)	(90,815.2)	(70,051.5)	543,103.3	1,395,542.0	905,197.2	452,632.8	452,564.4	490,344.8	173,194.9	
Mar.	393,323.2	266,169.0	127,154.2	1,187,576.1	705,125.3	897,916.1	(107,853.4)</										

GUYANA: SELECTED INTEREST RATES ¹
(Percent Per Annum)

Table 4.1

	2020	2021	2022	2023	2024				2025												2026					
	Dec.	Dec.	Dec.	Dec.	Mar.	Jun.	Sep.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.
BANK OF GUYANA																										
Bank Rate	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Treasury Bill Discount Rate																										
91 Days	1.54	1.54	1.54	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.07	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	
182 Days	1.00	1.00	1.00	0.99	0.99	1.00	1.00	1.00	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00	1.00	1.00	0.99	0.99	0.99	0.99	0.99	0.99	0.99	
364 Days	1.00	0.99	1.09	0.99	1.09	1.09	0.99	1.09	1.09	1.09	1.09	1.09	0.99	1.09	1.09	1.09	0.99	1.09	1.09	1.09	1.09	1.09	0.99	1.09	1.09	
COMMERCIAL BANKS																										
Small Savings Rate (average)	0.91	0.83	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	
Prime Lending Rate (weighted average) ²	8.46	8.50	8.21	8.07	8.19	8.08	8.07	8.04	8.03	8.02	8.04	7.94	7.90	7.91	7.91	7.93	7.93	7.92	7.92	7.91	7.90	7.90	7.88	7.87	7.84	
Prime Lending Rates ³	8.88	8.88	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.04	8.04	
Comm. Banks' Lending Rate (weighted average)	8.95	8.88	8.54	8.36	8.08	8.23	8.14	8.07	8.06	8.01	7.79	7.81	7.73	7.71	7.69	7.95	7.85	7.72	7.90	7.85	7.83	7.71	7.73	7.81	7.76	
HAND-IN-HAND TRUST CORP. INC.																										
Domestic Mortgages	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	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	
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	
NEW BUILDING SOCIETY																										
Deposits ⁴	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	
Mortgage Rates ⁵	6.45	6.10	4.32	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.38	4.38	4.38	4.38	4.38	
Five dollar shares	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	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	

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

Notes:

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

COMMERCIAL BANKS: SELECTED INTEREST RATES
(Percent Per Annum)

Table 4.2

End Of Period	Commercial Banks					
	Prime Lending Rate ¹⁾	Small Savings Deposits	3 Months Time Deposits	6 Months Time Deposits	9 Months Time Deposits ²⁾	12 Months Time Deposits
2016	13.00	1.26	1.17	1.33	...	1.47
2017	13.00	1.11	1.01	1.15	...	1.27
2018	13.00	1.04	0.98	1.12	...	1.23
2019	10.29	0.97	0.86	1.03	...	1.10
2020	8.88	0.91	0.84	1.01	...	1.08
2021						
Mar.	8.88	0.89	0.81	0.98	...	1.05
Jun.	8.88	0.83	0.78	0.95	...	1.03
Sep.	8.88	0.83	0.78	0.95	...	1.03
Dec.	8.88	0.83	0.78	0.94	...	1.02
2022						
Mar.	8.38	0.81	0.78	0.94	...	1.02
Jun.	8.38	0.81	0.78	0.94	...	1.02
Sep.	8.38	0.81	0.78	0.94	...	1.02
Dec.	8.38	0.81	0.78	0.94	...	1.02
2023						
Mar.	8.38	0.81	0.78	0.94	...	1.02
Jun.	8.38	0.81	0.78	0.94	...	1.02
Sep.	8.38	0.81	0.78	0.94	...	1.02
Dec.	8.38	0.81	0.78	0.94	...	1.02
2024						
Jan.	8.38	0.81	0.78	0.94	...	1.02
Feb.	8.38	0.81	0.78	0.94	...	1.02
Mar.	8.38	0.81	0.78	0.94	...	1.02
Apr.	8.38	0.81	0.78	0.94	...	1.02
May	8.38	0.81	0.78	0.94	...	1.02
Jun.	8.38	0.81	0.78	0.94	...	1.02
Jul.	8.38	0.81	0.78	0.94	...	1.02
Aug.	8.38	0.81	0.78	0.94	...	1.02
Sep.	8.38	0.81	0.78	0.94	...	1.02
Oct.	8.38	0.81	0.78	0.94	...	1.02
Nov.	8.38	0.81	0.78	0.94	...	1.02
Dec.	8.38	0.81	0.78	0.94	...	1.02
2025						
Jan.	8.38	0.81	0.78	0.94	...	1.02
Feb.	8.38	0.81	0.78	0.94	...	1.02
Mar.	8.20	0.81	0.78	0.94	...	1.02
Apr.	8.20	0.81	0.78	0.94	...	1.02
May	8.20	0.81	0.78	0.94	...	1.02
Jun.	8.20	0.81	0.78	0.94	...	1.02
Jul.	8.20	0.81	0.78	0.94	...	1.02
Aug.	8.20	0.81	0.78	0.94	...	1.02
Sep.	8.20	0.81	0.78	0.94	...	1.02
Oct.	8.20	0.81	0.78	0.94	...	1.03
Nov.	8.20	0.81	0.78	0.94	...	1.02
Dec.	8.20	0.81	0.78	0.94	...	1.02
2026						
Jan.	8.20	0.81	0.78	0.94	...	1.02
Feb.	8.20	0.81	0.78	0.94	...	1.03
Mar.	8.20	0.81	0.78	0.94	...	1.03
Apr.	8.20	0.81	0.78	0.94	...	1.03
May	8.04	0.81	0.77	0.94	...	1.03
Jun.	8.04	0.81	0.77	0.94	...	1.03

Notes:

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

COMPARATIVE TREASURY BILL RATES AND BANK RATES

Table 4.3

Period	Guyana		Trin. & Tob.		Barbados		Jamaica	U.S.A.		U.K.	Euro Area
	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate	Treasury Bill ¹	Treasury Bill	Bank Rate	Treasury Bill	Bank Rate
2016	1.68	5.00	0.65	4.75	3.10	7.00	5.68	...	...	0.14	0.25
2017	1.54	5.00	1.16	4.75	3.15	7.00	4.17	1.32	1.90	0.00	0.25
2018	1.54	5.00	1.24	4.75	0.50	7.00	2.05	2.37	2.85	0.00	0.25
2019	1.54	5.00	1.22	4.75	0.50	7.00	1.32	1.54	2.25	0.00	0.25
2020	1.54	5.00	...	...	0.50	2.00	0.77	0.09	0.25	0.00	0.25
2021											
Mar.	1.54	5.00	...	...	0.50	2.00	1.23	0.03	0.25	0.00	0.25
Jun.	1.54	5.00	...	...	0.50	2.00	1.05	0.04	0.25	0.00	0.25
Sep.	1.54	5.00	...	...	0.50	2.00	1.41	0.04	0.25	0.00	0.25
Dec.	1.54	5.00	...	...	0.50	2.00	4.09	0.06	0.25	0.00	0.25
2022											
Mar.	1.54	5.00	...	...	0.50	2.00	6.12	0.44	0.37	0.00	0.25
Jun.	1.54	5.00	...	...	0.50	2.00	7.78	1.49	1.38	0.00	0.25
Sep.	1.54	5.00	...	...	0.50	2.00	7.57	3.13	2.73	0.00	0.25
Dec.	1.54	5.00	...	...	0.50	2.00	8.04	4.25	4.27	0.00	0.25
2023											
Mar.	1.54	5.00	...	...	0.50	2.00	8.21	4.69	4.82	0.00	0.25
Jun.	1.54	5.00	...	...	0.50	2.00	7.86	5.16	5.25	0.00	0.25
Sep.	1.54	5.00	...	...	2.75	2.00	7.73	5.32	5.50	0.00	0.25
Dec.	1.10	5.00	...	...	2.42	2.00	8.10	5.24	5.50	0.00	0.25
2024											
Jan.	1.10	5.00	...	...	2.72	2.00	8.39	5.22	5.50	0.00	0.25
Feb.	1.10	5.00	...	...	2.51	2.00	8.35	5.24	5.50	0.00	0.25
Mar.	1.10	5.00	...	...	2.54	2.00	8.03	5.24	5.50	0.00	0.25
Apr.	1.10	5.00	...	...	2.54	2.00	8.37	5.24	5.50	0.00	0.25
May	1.10	5.00	...	...	2.42	2.00	8.25	5.25	5.50	0.00	0.25
Jun.	1.10	5.00	...	...	2.37	2.00	8.23	5.24	5.50	0.00	0.25
Jul.	1.10	5.00	...	...	2.32	2.00	8.13	5.20	5.50	0.00	0.25
Aug.	1.10	5.00	...	...	2.27	2.00	8.03	5.05	5.50	0.00	0.25
Sep.	1.10	5.00	...	...	2.16	2.00	7.41	4.72	5.30	0.00	0.25
Oct.	1.10	5.00	...	...	2.07	2.00	6.63	4.51	5.00	0.00	0.25
Nov.	1.10	5.00	...	...	1.99	2.00	6.46	4.42	4.81	0.00	0.25
Dec.	1.10	5.00	...	...	1.94	2.00	6.28	4.27	4.65	0.00	0.25
2025											
Jan.	1.10	5.00	...	...	1.85	2.00	6.07	4.21	4.50	0.00	0.25
Feb.	1.10	5.00	...	...	1.77	2.00	5.88	4.22	4.50	0.00	0.25
Mar.	1.10	5.00	...	...	1.69	2.00	5.75	4.20	4.50	0.00	0.25
Apr.	1.10	5.00	...	...	1.57	2.00	5.54	4.21	4.50	0.00	0.25
May	1.10	5.00	...	...	1.46	2.00	5.47	4.25	4.50	0.00	0.25
Jun.	1.10	5.00	...	...	1.37	2.00	5.31	4.23	4.50	0.00	0.25
Jul.	1.10	5.00	...	...	1.21	2.00	5.19	4.25	4.50	0.00	0.25
Aug.	1.10	5.00	...	...	1.05	2.00	5.18	4.12	4.50	0.00	0.25
Sep.	1.07	5.00	...	...	0.87	2.00	5.20	3.92	4.39	0.00	0.25
Oct.	1.10	5.00	...	...	0.74	2.00	5.15	3.82	4.23	0.00	0.25
Nov.	1.10	5.00	...	...	0.64	2.00	5.09	3.78	4.00	0.00	0.25
Dec.	1.10	5.00	...	...	0.59	2.00	5.13	3.79	3.83	0.00	0.25
2026											
Jan.	1.10	5.00	...	...	0.49	2.00	5.17	3.57	3.75	0.00	0.25
Feb.	1.10	5.00	...	...	0.44	2.00	4.38	3.60	3.75	0.00	0.25
Mar.	1.10	5.00	...	...	0.43	2.00	5.43	3.60	3.75	0.00	0.25
Apr.	1.10	5.00	...	...	0.44	2.00	5.57	3.61	3.75	0.00	0.25
May	1.10	5.00	...	...	0.53	2.00	5.59	3.66	3.75	0.00	0.25
Jun.	1.10	5.00	...	...	...	...	...	...	...	0.00	0.25

Source: Statistical Reports from Central Banks

Note:

¹ This is the 6 months treasury bill rate.

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

Table 5.1

Period Ended	Assets										Total Assets/ Liabilities, Capital & Reserves	Liabilities				Foreign Liabilities
	Foreign Sector	Banking System Cash & Deposits	Public Sector				Private Sector					Deposits			Other	
			Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec. ¹⁾	Loans			Other		Total Deposits	Shares Deposits	Other Deposits		
							Total	Mortgage Loans	Other Loans							
2016	52	12,644	6,314	6,314	-	-	37,355	37,355	-	3,674	60,040	41,707	40,826	881	13,035	5,299
2017	-	15,333	5,812	5,812	-	-	38,648	38,648	-	3,456	63,249	43,399	42,561	838	14,194	5,656
2018	-	15,309	5,453	5,453	-	-	40,471	40,471	-	3,908	65,141	42,632	41,733	899	16,282	6,226
2019	-	16,364	6,055	6,055	-	-	42,082	42,082	-	3,698	68,199	44,106	43,246	860	17,420	6,673
2020	-	19,471	7,123	7,123	-	-	42,918	42,918	-	3,492	73,004	47,429	46,548	881	18,600	6,975
2021																
Mar	-	21,109	6,737	6,737	-	-	43,015	43,015	-	3,468	74,328	48,537	47,637	900	18,654	7,137
Jun	-	21,208	8,123	8,123	-	-	43,250	43,250	-	3,259	75,841	49,700	48,785	915	18,934	7,206
Sep	-	21,926	8,064	8,064	-	-	43,755	43,755	-	3,039	76,784	50,184	49,260	924	19,136	7,464
Dec	-	22,092	8,354	8,354	-	-	44,265	44,265	-	2,869	77,580	50,654	49,764	890	19,271	7,655
2022																
Mar	-	22,085	9,086	9,086	-	-	44,733	44,733	-	2,840	78,744	51,406	50,504	901	19,492	7,846
Jun	-	22,319	9,331	9,331	-	-	45,358	45,358	-	2,784	79,793	51,699	50,811	888	19,996	8,098
Sep	-	21,294	9,547	9,547	-	-	46,951	46,951	-	2,759	80,551	52,319	51,439	879	20,023	8,210
Dec	-	20,638	8,678	8,678	-	-	50,020	50,020	-	2,893	82,229	53,504	52,644	860	20,254	8,472
2023																
Mar	-	18,582	8,675	8,675	-	-	54,127	54,127	-	2,826	84,210	55,156	54,274	883	20,334	8,719
Jun	-	17,293	7,686	7,686	-	-	58,240	58,240	-	2,768	85,987	56,424	55,529	894	20,672	8,891
Sep	-	16,399	7,537	7,537	-	-	62,096	62,096	-	2,765	88,797	58,994	58,082	912	20,759	9,044
Dec	-	16,291	7,636	7,636	-	-	64,912	64,912	-	2,763	91,603	61,459	60,524	935	20,824	9,319
2024																
Jan	-	17,927	6,252	6,252	-	-	65,946	65,946	-	2,744	92,868	62,626	61,663	963	20,838	9,404
Feb	-	17,984	6,252	6,252	-	-	66,709	66,709	-	2,788	93,733	63,323	62,335	988	20,988	9,422
Mar	-	18,007	6,449	6,449	-	-	67,712	67,712	-	2,803	94,971	64,444	63,461	983	21,046	9,481
Apr	-	17,633	6,647	6,647	-	-	68,666	68,666	-	2,798	95,745	65,010	64,020	991	21,085	9,649
May	-	17,172	7,143	7,143	-	-	69,345	69,345	-	2,799	96,459	65,480	64,467	1,013	21,186	9,793
Jun	-	17,404	7,143	7,143	-	-	70,164	70,164	-	2,814	97,524	66,334	65,387	947	21,351	9,839
Jul	-	16,792	7,143	7,143	-	-	71,123	71,123	-	2,806	97,864	66,614	65,676	939	21,286	9,964
Aug	-	17,529	7,143	7,143	-	-	71,961	71,961	-	2,790	99,424	67,923	66,982	941	21,409	10,092
Sep	-	17,919	7,143	7,143	-	-	72,717	72,717	-	2,786	100,565	68,875	67,905	971	21,482	10,207
Oct	-	18,187	7,242	7,242	-	-	73,842	73,842	-	2,809	102,079	70,255	69,267	988	21,589	10,235
Nov	-	17,245	8,133	8,133	-	-	74,835	74,835	-	2,849	103,061	70,906	69,901	1,005	21,680	10,475
Dec	-	16,633	8,727	8,727	-	-	75,653	75,653	-	3,249	104,262	71,601	70,589	1,011	22,056	10,605
2025																
Jan	-	17,358	8,776	8,776	-	-	76,571	76,571	-	3,211	105,916	73,122	72,071	1,052	22,052	10,742
Feb	-	17,334	8,876	8,876	-	-	77,721	77,721	-	3,358	107,289	74,135	73,065	1,069	22,300	10,854
Mar	-	17,656	8,876	8,876	-	-	78,918	78,918	-	3,363	108,813	75,377	74,274	1,103	22,360	11,076
Apr	-	17,916	9,074	9,074	-	-	80,080	80,080	-	3,361	110,431	76,757	75,624	1,133	22,466	11,208
May	-	18,441	9,272	9,272	-	-	81,269	81,269	-	3,362	112,343	78,420	77,263	1,157	22,587	11,335
Jun	-	18,373	9,272	9,272	-	-	82,648	82,648	-	3,387	113,679	79,455	78,276	1,179	22,786	11,438
Jul	-	18,482	8,866	8,866	-	-	84,964	84,964	-	3,385	115,697	81,152	79,952	1,200	22,704	11,841
Aug	-	16,968	9,232	9,232	-	-	86,957	86,957	-	3,394	116,551	81,662	80,467	1,195	22,858	12,030
Sep	-	16,180	9,232	9,232	-	-	88,968	88,968	-	3,390	117,770	82,721	81,403	1,319	22,966	12,082
Oct	-	14,239	9,133	9,133	-	-	92,114	92,114	-	3,483	118,970	83,515	82,179	1,336	23,240	12,215
Nov	-	14,774	8,341	8,341	-	-	93,503	93,503	-	3,522	120,140	84,368	83,022	1,346	23,409	12,363
Dec	-	14,918	7,748	7,748	-	-	94,793	94,793	-	3,367	120,827	85,199	83,848	1,351	23,327	12,301
2026																
Jan	-	15,977	6,363	6,363	-	-	96,820	96,820	-	3,374	122,534	86,809	85,427	1,382	23,415	12,310
Feb	-	16,701	5,175	5,175	-	-	98,392	98,392	-	3,376	123,644	87,705	86,406	1,298	23,529	12,410
Mar	-	16,803	4,878	4,878	-	-	99,987	99,987	-	3,385	125,053	88,964	87,641	1,323	23,627	12,462
Apr	-	21,687	3,295	3,295	-	-	101,055	101,055	-	3,359	129,397	93,003	91,649	1,354	24,106	12,288
May	-	23,288	2,256	2,256	-	-	102,057	102,057	-	3,345	130,946	94,343	92,958	1,385	24,045	12,557
Jun	-	24,255	1,712	1,712	-	-	102,918	102,918	-	3,438	132,323	95,375	93,959	1,416	24,238	12,710

Source: New Building Society

TRUST COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2(a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector				Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2016	11,228,174	1,443,686	1,724,469	11,491	1,712,978	-	-	-	-	7,869,462	2,466,944	5,083,951	318,567	190,557
2017	11,552,247	2,424,324	1,535,161	11,833	1,523,328	-	-	-	-	7,301,829	2,852,055	4,150,160	299,614	290,933
2018	11,303,168	2,468,980	1,218,288	11,987	1,206,301	-	-	-	-	7,274,419	3,065,668	3,915,164	293,587	341,481
2019	12,266,727	2,499,280	1,307,172	11,845	1,295,327	-	-	-	-	8,039,660	3,670,681	3,810,732	558,247	420,615
2020	12,450,149	1,985,353	1,294,091	20,887	1,273,204	-	-	-	-	8,765,872	4,040,642	3,899,589	825,641	404,833
2021														
Mar	12,788,591	2,083,372	1,239,362	16,771	1,222,591	-	-	-	-	9,049,077	4,242,458	3,980,978	825,641	416,780
Jun	12,989,809	2,167,579	1,128,823	20,622	1,108,201	-	-	-	-	9,188,035	4,385,538	3,988,639	813,858	505,372
Sep	13,031,883	2,131,639	1,077,911	20,657	1,057,254	-	-	-	-	9,315,125	4,415,170	4,063,413	836,542	507,208
Dec	13,501,630	2,395,995	1,580,118	20,712	1,559,406	-	-	-	-	9,036,669	4,640,392	3,853,070	543,207	488,848
2022														
Mar	13,769,496	2,399,559	1,725,726	23,785	1,701,941	-	-	-	-	9,131,657	4,727,101	3,860,890	543,666	512,554
Jun	13,946,371	2,280,292	1,884,500	25,208	1,859,292	-	-	-	-	9,277,744	4,787,885	3,947,193	542,666	503,835
Sep	14,128,713	2,338,964	1,700,848	25,299	1,675,549	-	-	-	-	9,546,602	5,253,539	3,754,198	538,865	542,299
Dec	14,039,989	2,384,720	1,419,718	25,120	1,394,598	-	-	-	-	9,668,312	5,221,818	3,911,931	534,563	567,239
2023														
Mar	14,575,624	2,508,008	1,721,984	25,246	1,696,738	-	-	-	-	9,784,403	5,215,784	3,980,090	588,529	561,229
Jun	15,032,915	2,650,557	1,741,849	25,516	1,716,333	-	-	-	-	10,080,882	5,299,312	4,231,473	550,097	559,627
Sep	15,329,360	2,742,007	1,718,215	25,567	1,692,648	-	-	-	-	10,310,494	5,480,783	4,279,614	550,097	558,644
Dec	15,837,061	2,374,615	2,119,129	25,083	2,094,046	-	-	-	-	10,782,656	5,912,592	4,344,495	525,569	560,661
2024														
Mar	16,432,227	1,673,089	2,707,701	25,170	2,682,531	-	-	-	-	11,445,502	5,951,442	5,035,991	458,069	605,935
Jun	16,505,819	1,616,103	2,407,171	25,233	2,381,938	-	-	-	-	11,996,441	6,560,287	4,978,085	458,069	486,104
Sep	16,686,574	1,534,623	2,681,459	25,777	2,655,682	-	-	-	-	11,929,680	6,558,790	4,912,821	458,069	540,812
Dec	17,816,289	1,544,796	3,027,512	35,166	2,992,346	-	-	-	-	12,660,926	6,424,235	5,019,478	1,217,213	583,055
2025														
Mar	18,536,370	1,464,248	3,905,116	25,352	3,879,764	-	-	-	-	12,395,208	6,328,516	4,849,479	1,217,213	771,798
Jun	18,396,696	1,250,543	3,500,464	25,014	3,475,450	-	-	-	-	12,685,397	6,404,644	5,063,540	1,217,213	960,292
Sep	18,924,401	923,189	4,064,576	25,261	4,039,315	-	-	-	-	12,772,300	6,509,347	5,030,740	1,232,213	1,164,336
Dec	19,499,138	1,368,662	3,536,209	25,037	3,511,172	-	-	-	-	13,785,320	6,954,815	5,021,118	1,809,387	808,947
2026														
Mar	19,836,306	1,507,507	3,223,014	24,907	3,198,107	-	-	-	-	14,251,471	7,186,059	5,228,025	1,837,387	854,314
Jun	19,829,259	1,547,695	3,415,741	25,295	3,390,446	-	-	-	-	13,973,308	7,476,898	4,649,023	1,847,387	892,515

Source: Trust Companies

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

Table 5.2(b)

Period Ended	Total Liabilities, Capital & Reserves	Foreign Sector	Deposits						Other Private Sector			Other
			Total Deposits	Private Sector				Public Sector	Total	Capital & Reserves	Loans Rec.	
				Total	Business Firms	Indiv. Cust.	Other Cust.					
2016	11,228,174	131,117	8,147,422	5,454,020	-	5,454,020	-	2,693,402	2,849,704	2,037,744	811,960	99,931
2017	11,552,247	148,274	8,324,270	5,630,867	-	5,630,867	-	2,693,402	2,972,894	2,248,834	724,060	106,809
2018	11,303,168	178,229	8,027,137	5,505,572	-	5,505,572	-	2,521,565	2,955,752	2,353,192	602,560	142,050
2019	12,266,727	206,838	8,301,983	5,804,486	-	5,804,486	-	2,497,497	3,567,917	2,847,357	720,560	189,989
2020	12,450,149	227,492	8,237,636	5,780,808	-	5,780,808	-	2,456,828	3,828,260	3,036,900	791,360	156,761
2021												
Mar	12,788,591	249,320	8,298,703	5,826,017	-	5,826,017	-	2,472,686	4,076,009	3,145,649	930,360	164,559
Jun	12,989,809	247,047	8,386,618	5,900,168	-	5,900,168	-	2,486,450	4,183,483	3,253,123	930,360	172,661
Sep	13,031,883	254,791	8,224,307	6,136,371	-	6,136,371	-	2,087,936	4,352,574	3,392,214	960,360	200,211
Dec	13,501,630	248,372	8,475,486	6,178,066	-	6,178,066	-	2,297,420	4,476,331	3,515,971	960,360	301,441
2022												
Mar ¹⁾	13,769,496	260,083	8,580,816	6,266,276	757,385	5,508,891	0	2,314,540	4,615,009	3,584,649	1,030,360	313,588
Jun	13,946,371	259,034	8,746,917	6,415,388	709,641	5,705,747	0	2,331,529	4,661,892	3,641,532	1,020,360	278,528
Sep	14,128,713	252,332	8,708,436	6,559,539	759,011	5,800,528	0	2,148,897	4,891,113	3,677,753	1,213,360	276,832
Dec	14,039,989	247,086	8,788,929	6,622,562	778,793	5,843,769	0	2,166,367	4,791,231	3,695,871	1,095,360	212,743
2023												
Mar	14,575,624	242,752	9,185,239	7,001,590	791,253	6,210,337	0	2,183,649	4,884,240	3,818,880	1,065,360	263,393
Jun	15,032,915	234,138	9,453,794	7,297,321	848,296	6,449,025	0	2,156,473	5,064,118	3,858,758	1,205,360	280,865
Sep	15,329,360	233,632	9,622,049	7,402,682	872,691	6,529,991	0	2,219,367	5,133,765	3,943,405	1,190,360	339,914
Dec	15,837,061	263,068	9,831,795	7,640,291	927,161	6,713,130	0	2,191,504	5,210,266	4,008,906	1,201,360	531,932
2024												
Mar	16,432,227	249,674	10,335,126	8,125,051	947,113	7,177,938	0	2,210,075	5,529,286	4,327,926	1,201,360	318,141
Jun	16,505,819	275,380	10,364,854	8,136,508	765,955	7,370,553	0	2,228,346	5,577,224	4,455,864	1,121,360	288,361
Sep	16,686,574	281,910	10,361,424	8,114,181	891,787	7,222,394	0	2,247,243	5,733,290	4,641,930	1,091,360	309,950
Dec	17,816,289	289,056	10,025,583	7,759,254	1,183,899	6,575,355	0	2,266,329	7,247,921	6,254,921	993,000	253,729
2025												
Mar	18,536,370	302,795	10,320,396	7,732,679	986,022	6,746,657	0	2,587,717	7,271,071	6,288,071	983,000	642,108
Jun	18,396,696	315,118	10,360,716	7,751,472	987,086	6,764,386	0	2,609,244	7,405,525	6,406,775	998,750	315,337
Sep	18,924,401	334,947	10,606,984	7,847,813	794,276	7,053,537	0	2,759,171	7,677,441	6,413,608	1,263,833	305,029
Dec	19,499,138	346,481	10,981,934	8,199,859	944,536	7,255,323	0	2,782,075	7,908,605	6,554,772	1,353,833	262,118
2026												
Mar	19,836,306	329,861	11,131,291	8,327,905	836,064	7,491,841	0	2,803,386	8,064,893	6,586,060	1,478,833	310,261
Jun	19,829,259	336,042	11,095,851	8,271,247	870,551	7,400,696	0	2,824,604	8,111,318	6,756,485	1,354,833	286,048

Source: Trust Companies

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

FINANCE COMPANIES: ASSETS
(G\$ Thousand)

Table 5.2 (c)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector				Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't Sec.	Other Gov't Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2016	50,702,947	4,045,242	675,004	15,599	659,405	-	-	-	-	30,530,824	398,864	9,938,501	20,193,459	15,451,877
2017	51,383,180	2,395,017	354,387	35,552	318,835	-	-	-	-	31,968,371	383,704	10,282,682	21,301,986	16,665,404
2018	54,109,080	19,835,703	432,261	50,140	382,121	-	-	-	-	16,373,381	3,088,987	7,648,057	5,636,337	17,467,735
2019	68,854,625	32,823,304	376,525	34,260	342,265	-	-	-	-	16,533,463	3,087,097	7,820,489	5,625,877	19,121,334
2020	72,165,015	4,403,477	449,996	33,808	416,188	-	-	-	-	47,607,217	3,087,097	8,046,842	36,473,278	19,704,326
2021														
Mar	77,532,404	2,274,908	452,165	33,884	418,280	-	-	-	-	55,142,658	3,087,097	8,167,070	43,888,491	19,662,673
Jun	78,945,389	2,255,899	545,595	32,481	513,114	-	-	-	-	56,238,985	3,095,496	8,167,070	44,976,419	19,904,911
Sep	79,139,916	2,267,193	589,309	32,194	557,115	-	-	-	-	56,253,501	3,095,496	8,167,070	44,990,935	20,029,914
Dec	79,657,843	2,265,042	521,040	20,854	500,186	-	-	-	-	56,275,680	3,104,409	8,167,070	45,004,201	20,596,081
2022														
Mar	85,662,570	2,206,023	526,937	20,555	506,381	-	-	-	-	62,701,187	3,104,409	8,541,352	51,055,426	20,228,424
Jun ¹⁾	90,607,729	2,808,665	566,222	32,409	533,813	-	-	-	-	66,645,028	3,095,496	8,541,352	55,008,180	20,587,815
Sep	91,378,137	2,803,451	549,300	32,363	516,937	-	-	-	-	66,789,034	3,095,496	8,454,003	55,239,536	21,236,352
Dec	92,393,827	2,754,977	469,549	24,910	444,639	-	-	-	-	66,814,216	3,104,199	8,428,527	55,281,489	22,355,085
2023														
Mar	122,560,146	2,563,982	359,720	18,077	341,643	-	-	-	-	96,853,537	3,102,308	8,312,703	85,438,526	22,782,907
Jun	123,758,660	2,577,359	433,887	119,799	314,089	-	-	-	-	97,505,519	3,111,334	8,278,203	86,115,982	23,241,895
Sep	123,708,546	3,459,357	391,501	86,374	305,127	-	-	-	-	96,182,461	3,114,156	8,185,869	84,882,436	23,675,226
Dec	124,124,424	4,116,373	328,846	35,775	293,071	-	-	-	-	95,842,247	3,135,702	8,427,298	84,279,247	23,836,959
2024														
Mar	106,178,956	4,119,532	282,353	20,517	261,835	-	-	-	-	77,530,575	3,140,644	8,243,636	66,146,295	24,246,496
Jun	110,207,742	2,489,442	719,428	20,504	698,924	-	-	-	-	82,849,140	3,140,644	8,443,705	71,264,791	24,149,732
Sep	111,425,604	1,421,943	948,277	38,805	909,472	-	-	-	-	83,390,391	3,150,879	8,508,743	71,730,769	25,664,993
Dec	111,951,251	1,346,984	1,022,288	32,703	989,585	-	-	-	-	86,081,175	3,154,831	8,866,190	74,060,154	23,500,804
2025														
Mar	123,854,958	4,013,122	623,073	35,705	587,368	-	-	-	-	74,712,954	3,147,470	8,865,914	62,699,570	44,505,809
Jun	127,882,841	1,174,574	668,434	37,327	631,107	-	-	-	-	77,037,359	3,156,880	8,889,849	64,990,630	49,002,475
Sep	127,522,939	883,015	698,803	45,006	653,797	-	-	-	-	82,849,946	3,154,497	9,016,277	70,679,172	43,091,176
Dec	128,295,753	871,739	568,919	12,970	555,949	-	-	-	-	83,433,153	3,169,082	9,532,735	70,731,335	43,421,942
2026														
Mar	125,993,879	862,941	(274,285)	37,065	(311,350)	-	-	-	-	81,763,689	3,166,552	9,645,742	68,951,395	43,641,534
Jun	127,880,026	919,317	421,642	25,147	396,494	-	-	-	-	81,905,126	3,171,811	9,886,802	68,846,513	44,633,942

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

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

Table 5.2(d)

Period Ended	Total Liabilities	Foreign Sector	Deposits						Other Private Sector			
			Total Deposits	Private Sector				Public Sector	Total	Capital & Reserves	Loans Rec.	Other
				Total	Business Firms	Indiv. Cust.	Other Cust.					
2016	50,702,947	57,370	-	-	-	-	-	-	41,074,166	40,038,391	1,035,775	9,571,411
2017	51,383,180	48,951	-	-	-	-	-	-	41,388,896	40,317,698	1,071,198	9,945,332
2018	54,109,080	83,351	-	-	-	-	-	-	43,677,012	42,561,912	1,115,100	10,348,717
2019	68,854,625	43,172	-	-	-	-	-	-	57,996,782	56,609,687	1,387,095	10,814,672
2020	72,165,015	41,515	-	-	-	-	-	-	60,828,418	59,469,705	1,358,713	11,295,082
2021												
Mar	77,532,404	41,515	-	-	-	-	-	-	66,181,640	64,804,456	1,377,184	11,309,249
Jun	78,945,389	41,515	-	-	-	-	-	-	67,554,090	66,172,291	1,381,799	11,349,785
Sep	79,139,916	41,515	-	-	-	-	-	-	67,617,233	66,192,633	1,424,600	11,481,168
Dec	79,657,843	41,515	-	-	-	-	-	-	68,058,561	66,534,849	1,523,712	11,557,767
2022												
Mar	85,662,570	41,515	-	-	-	-	-	-	66,506,638	65,173,193	1,333,444	19,114,418
Jun ¹⁾	90,607,729	41,515	-	-	-	-	-	-	71,355,360	69,987,203	1,368,157	19,210,854
Sep	91,378,137	41,515	-	-	-	-	-	-	71,979,899	70,460,943	1,518,956	19,356,723
Dec	92,393,827	41,515	-	-	-	-	-	-	72,834,110	71,035,572	1,798,538	19,518,202
2023												
Mar	122,560,146	650,610	-	-	-	-	-	-	102,229,537	101,261,561	967,976	19,679,999
Jun	123,758,660	609,095	-	-	-	-	-	-	103,476,745	102,434,026	1,042,719	19,672,820
Sep	123,708,546	609,095	-	-	-	-	-	-	103,290,765	102,390,719	900,046	19,808,686
Dec	124,124,424	609,095	-	-	-	-	-	-	103,669,277	102,538,800	1,130,477	19,846,052
2024												
Mar	106,178,956	650,610	-	-	-	-	-	-	85,558,140	84,641,890	916,250	19,970,205
Jun	110,207,742	650,610	-	-	-	-	-	-	89,479,193	88,470,376	1,008,817	20,077,939
Sep	111,425,604	650,610	-	-	-	-	-	-	90,576,052	89,531,525	1,044,527	20,198,941
Dec	111,951,251	650,610	-	-	-	-	-	-	91,006,063	89,791,525	1,214,538	20,294,578
2025												
Mar	123,854,958	17,879,820	-	-	-	-	-	-	84,909,248	83,780,693	1,128,555	21,065,890
Jun	127,882,841	15,648,673	-	-	-	-	-	-	90,235,903	88,975,991	1,259,912	21,998,265
Sep	127,522,939	14,709,307	-	-	-	-	-	-	90,911,763	89,481,695	1,430,069	21,901,869
Dec	128,295,753	13,766,954	-	-	-	-	-	-	92,544,110	90,908,572	1,635,538	21,984,690
2026												
Mar	125,993,879	12,824,602	-	-	-	-	-	-	90,919,474	89,269,037	1,650,436	22,249,803
Jun	127,880,026	11,882,249	-	-	-	-	-	-	91,958,975	90,363,727	1,595,248	24,038,802

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

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

Table 5.3 (a)

Period Ended	Assets																			Total Assets/ Liabilities, Capital & Reserves	Liabilities			
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified				Life Ins. Fund	Cap. and Res.	Foreign Liab. ²⁾	Other
	Total	Comm. Banks Dep.	Secur.	Loans and Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Local Gov't Sec.	Other Gov't Sec. ¹⁾	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets					
2016	11,419.8	5,344.2	2,982.8	586.5	2,506.3	6,417.5	1,769.5	4,648.0	-	-	-	-	9,955.4	8,659.8	837.4	458.2	4,154.6	3,369.5	785.1	31,947.3	4,450.8	10,242.6	10,672.3	6,581.5
2017	12,111.5	5,705.9	3,263.2	830.4	2,311.9	7,272.4	2,274.0	4,998.3	-	-	-	-	13,363.1	11,492.3	1,085.7	785.1	4,115.0	3,366.3	748.7	36,862.0	4,720.6	13,621.6	11,775.9	6,743.9
2018	12,541.0	5,132.4	4,171.1	674.7	2,562.9	8,565.1	2,603.4	5,961.7	150.0	-	150.0	-	21,999.1	20,524.8	283.0	1,191.3	6,076.2	4,661.3	1,414.9	49,331.4	5,796.3	13,663.7	21,453.7	8,417.7
2019	13,065.2	5,469.2	4,448.5	602.8	2,544.7	10,721.5	3,546.3	7,175.2	150.0	-	150.0	-	26,220.8	24,852.7	197.2	1,170.9	8,025.4	4,727.3	3,298.1	58,182.9	6,237.0	18,264.8	23,934.8	9,746.2
2020	12,849.4	5,248.8	4,485.8	655.5	2,459.3	11,921.3	3,961.1	7,960.2	105.0	-	105.0	-	27,181.4	25,664.1	291.5	1,225.8	8,672.2	4,939.5	3,732.7	60,729.2	6,023.5	20,461.7	24,925.0	9,319.0
2021																								
Mar	14,064.5	5,503.2	5,137.0	797.8	2,626.5	12,057.3	3,993.9	8,063.4	105.0	-	105.0	-	27,111.0	25,658.8	368.7	1,083.4	8,818.0	4,917.5	3,900.5	62,155.9	6,001.3	32,785.9	13,811.7	9,557.0
Jun	13,872.3	5,623.7	4,687.7	783.1	2,777.7	12,624.5	4,194.3	8,430.2	90.0	-	90.0	-	30,586.1	29,092.0	395.9	1,098.1	8,641.2	4,927.9	3,713.3	65,814.0	6,303.6	36,060.1	13,786.7	9,663.6
Sep	13,780.1	5,700.0	4,728.9	754.7	2,596.5	13,162.7	4,642.1	8,520.6	90.0	-	90.0	-	37,670.7	36,143.8	400.3	1,126.6	8,938.3	4,908.6	4,029.8	73,641.8	6,369.7	37,083.5	20,342.7	9,845.9
Dec	14,296.6	6,144.4	4,643.1	801.5	2,707.6	11,997.2	3,769.5	8,227.7	75.0	-	75.0	-	40,899.6	39,394.9	425.0	1,079.8	8,957.8	4,906.3	4,051.5	76,226.2	6,362.3	46,818.3	14,046.8	8,998.7
2022																								
Mar	13,643.0	5,642.4	5,270.2	840.0	1,890.3	11,187.9	3,672.2	7,515.7	75.0	-	75.0	-	63,452.0	61,732.5	403.9	1,315.6	10,454.4	4,843.3	5,611.1	98,812.4	6,411.8	68,343.4	14,988.9	9,068.3
Jun	14,653.4	5,902.2	5,361.0	833.8	2,556.4	11,629.8	3,308.2	8,321.6	60.0	-	60.0	-	66,526.8	64,763.6	441.4	1,321.7	12,432.4	4,829.2	7,603.2	105,302.3	6,421.5	67,627.5	18,067.7	13,185.7
Sep	14,113.1	5,473.9	5,382.1	842.8	2,414.3	11,795.1	3,477.0	8,318.1	60.0	-	60.0	-	55,447.8	53,853.8	443.2	1,150.9	12,682.4	4,847.2	7,835.2	94,098.4	6,353.5	56,960.3	18,260.7	12,523.9
Dec	16,187.2	5,901.3	5,341.5	873.2	4,071.3	12,037.2	3,730.9	8,306.3	60.0	-	60.0	-	56,053.0	53,950.0	430.9	1,672.1	11,138.3	3,287.5	7,850.8	95,475.7	6,265.0	62,867.5	16,538.7	9,804.4
2023																								
Mar	14,771.0	5,978.9	5,628.3	762.8	2,401.0	12,651.5	3,855.2	8,796.3	60.0	-	60.0	-	60,348.8	57,998.9	446.9	1,903.0	14,276.2	5,048.7	9,227.5	102,107.5	6,528.4	67,050.4	18,671.8	9,856.9
Jun	14,692.3	5,956.2	5,630.4	748.1	2,357.6	13,166.8	3,986.1	9,180.7	0.0	-	0.0	-	56,995.8	54,822.0	449.5	1,724.4	14,338.6	5,031.8	9,306.8	99,193.5	6,362.6	64,208.6	18,888.9	9,733.4
Sep	14,737.6	5,801.8	5,837.9	742.2	2,355.8	13,573.5	4,266.2	9,307.3	0.0	-	0.0	-	52,964.4	50,922.6	458.0	1,583.8	14,390.6	5,030.6	9,360.0	95,666.0	6,339.2	60,514.2	19,141.3	9,671.4
Dec	14,543.5	5,982.4	5,545.1	745.7	2,270.3	14,554.9	4,551.0	10,003.9	0.0	-	0.0	-	50,302.2	47,832.5	494.7	1,975.1	14,587.3	5,017.1	9,570.2	93,987.9	6,229.3	58,339.5	19,499.0	9,920.2
2024																								
Mar	14,981.3	5,129.7	6,777.4	748.3	2,325.9	14,741.3	4,694.0	10,047.3	0.0	-	0.0	-	46,429.4	43,885.8	500.5	2,043.2	14,443.9	5,029.6	9,414.2	90,595.8	7,182.8	53,678.4	20,351.4	9,383.2
Jun	14,917.5	5,078.1	6,648.1	743.0	2,448.4	15,010.5	4,602.2	10,408.3	0.0	-	0.0	-	42,942.8	40,951.1	501.1	1,490.6	15,534.4	5,699.1	9,835.3	88,405.2	7,039.3	51,259.7	20,163.1	9,943.0
Sep	15,310.5	5,072.8	7,083.7	729.1	2,424.9	14,612.5	4,798.2	9,814.3	0.0	-	0.0	-	49,593.9	47,248.1	487.6	1,858.1	14,569.5	5,688.9	8,880.6	94,086.4	5,301.5	58,271.9	21,088.4	9,424.6
Dec	15,530.0	4,448.7	7,664.6	944.5	2,472.2	17,054.5	5,033.7	12,020.8	0.0	-	0.0	-	50,084.1	48,566.9	514.6	1,002.5	14,904.8	6,338.9	8,565.9	97,573.4	10,328.9	59,510.7	16,181.1	11,552.6
2025																								
Mar	16,468.4	5,096.1	7,750.5	928.5	2,693.2	16,605.1	5,170.6	11,434.6	0.0	-	0.0	-	50,248.3	48,622.6	589.6	1,036.1	15,326.4	6,357.6	8,968.8	98,648.2	8,165.8	65,541.1	12,070.9	12,870.4
Jun	17,015.6	5,444.0	7,562.0	933.7	3,075.8	17,160.3	5,460.1	11,700.2	0.0	-	0.0	-	50,179.8	48,564.5	556.9	1,058.4	15,672.3	6,350.5	9,321.8	100,028.1	8,080.9	66,777.2	12,025.7	13,144.3
Sep	16,705.0	5,691.2	7,066.7	923.4	3,023.7	18,509.5	5,795.1	12,714.4	0.0	-	0.0	-	49,157.4	47,373.4	514.9	1,269.1	15,942.4	6,332.6	9,609.8	100,314.2	8,235.8	66,998.6	12,665.5	12,414.4
Dec	16,741.0	5,568.7	7,184.9	903.7	3,083.7	20,002.0	6,019.1	13,982.8	0.0	-	0.0	-	50,642.5	48,516.9	516.8	1,608.8	15,686.2	6,338.8	9,347.4	103,071.7	8,202.4	70,754.5	12,664.0	11,450.8
2026																								
Mar	16,278.2	5,403.4	6,861.6	891.6	3,121.6	20,146.4	6,339.2	13,807.2	0.0	-	0.0	-	51,281.3	47,535.0	516.7	3,229.6	16,278.6	6,312.9	9,965.7	103,984.6	8,903.2	70,087.7	12,912.8	12,080.9
Jun	17,734.3	4,873.4	8,834.5	873.4	3,153.0	17,632.8	6,478.6	11,154.2	0.0	-	0.0	-	52,575.5	48,800.7	526.5	3,248.4	17,918.4	8,140.7	9,777.7	105,861.1	8,627.5	70,821.5	13,154.3	13,257.8

Source: Life Insurance Companies.

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

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

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

Table 5.3(b)

Period Ended	Assets																			Total Assets/ Liabilities, Capital & Reserves	Liabilities			
	Foreign Sector					Banking System			Public Sector				Private Sector				Unclassified				Non - Life Ins. Fund	Cap. & Res.	Foreign Liab.	Other
	Total	Comm. Banks Dep.	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Local Gov't Sec.	Other Gov't Sec. ¹⁾	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets	Other Assets					
2016	4,207.5	1,586.7	866.9	-	1,753.8	3,224.8	32.6	3,192.3	-	-	-	-	4,929.6	4,633.4	78.9	217.2	5,707.9	4,122.6	1,585.4	18,069.8	-	13,713.3	341.9	4,014.6
2017	3,689.6	1,958.8	1,096.5	-	634.3	3,768.9	73.4	3,695.4	-	-	-	-	4,936.9	4,570.9	48.1	317.9	5,465.6	4,169.7	1,295.9	17,861.0	-	13,483.5	346.7	4,030.8
2018	3,946.0	1,740.6	1,376.7	6.0	822.7	4,038.8	67.4	3,971.4	-	-	-	-	10,093.5	8,199.5	212.2	1,681.8	4,888.5	3,464.8	1,423.8	22,966.8	-	17,202.1	716.6	5,048.1
2019	3,643.0	1,832.3	1,015.4	-	795.3	4,467.4	60.3	4,407.1	-	-	-	-	10,146.6	10,084.5	23.3	38.7	5,414.4	3,573.5	1,840.9	23,671.3	-	19,522.5	650.6	3,498.2
2020	3,840.8	2,022.6	1,121.2	-	697.0	4,701.0	35.5	4,665.5	-	-	-	-	11,382.6	11,322.6	22.7	37.3	5,826.3	3,655.8	2,170.5	25,750.6	-	21,524.7	735.4	3,490.5
2021																								
Mar	7,490.3	2,516.3	1,140.3	-	3,833.6	5,160.2	43.5	5,116.6	-	-	-	-	11,767.8	11,707.6	22.5	37.6	5,310.5	3,625.3	1,685.2	29,728.7	-	23,024.5	822.3	5,881.9
Jun	7,906.8	2,754.5	1,300.4	-	3,852.0	5,303.0	27.8	5,275.2	-	-	-	-	12,544.5	12,484.6	22.3	37.6	5,980.3	4,038.2	1,942.1	31,734.6	-	24,521.6	872.1	6,341.0
Sep	8,420.0	3,140.8	1,332.0	-	3,947.2	5,445.4	57.2	5,388.2	-	-	-	-	14,904.1	14,844.4	22.0	37.6	6,258.3	3,993.9	2,264.4	35,027.9	-	27,534.8	794.8	6,698.3
Dec	8,749.1	3,374.6	1,384.9	-	3,989.6	5,200.3	77.8	5,122.5	-	-	-	-	15,614.8	15,555.4	21.8	37.6	6,486.5	4,050.7	2,435.8	36,050.8	-	28,771.7	1,051.5	6,227.6
2022																								
Mar	8,352.7	3,040.1	1,317.4	-	3,995.2	5,790.3	61.1	5,729.2	50.0	-	-	50.0	22,634.1	22,573.9	15.7	44.5	6,205.9	4,039.0	2,166.9	43,033.0	-	35,622.1	854.8	6,556.1
Jun	8,050.1	2,846.9	1,264.7	-	3,938.6	5,469.8	70.8	5,399.0	40.0	-	-	40.0	24,928.7	24,868.7	15.5	44.5	6,510.8	4,097.3	2,413.5	44,999.4	-	37,498.3	890.9	6,610.2
Sep	6,635.2	2,983.4	1,251.2	-	2,400.6	5,673.7	72.4	5,601.3	40.0	-	40.0	-	23,650.4	21,853.9	15.3	1,781.2	6,739.0	4,104.1	2,635.0	42,738.3	-	34,737.4	968.1	7,032.8
Dec	5,967.2	2,431.9	1,235.3	-	2,300.0	5,955.0	103.2	5,851.8	25.0	-	25.0	-	23,908.4	22,114.1	15.1	1,779.1	6,596.2	3,849.5	2,746.8	42,451.8	-	34,749.2	636.4	7,066.2
2023																								
Mar	4,252.4	1,127.4	1,054.2	-	2,070.8	8,110.5	319.2	7,791.2	25.0	-	25.0	-	25,017.0	23,228.5	15.0	1,773.5	6,686.0	3,835.6	2,850.3	44,090.8	-	36,254.0	1,091.4	6,745.4
Jun	5,696.0	2,808.8	763.9	-	2,123.3	6,666.5	310.9	6,355.6	180.6	-	180.6	-	24,672.3	22,856.3	14.7	1,801.3	6,776.1	3,844.3	2,931.9	43,991.4	-	36,140.9	663.4	7,187.1
Sep	5,351.6	2,640.8	579.3	-	2,131.5	6,905.4	104.7	6,800.7	180.2	-	180.2	-	23,923.8	22,018.9	14.5	1,890.3	6,930.2	3,845.9	3,084.3	43,291.1	-	35,081.8	962.5	7,246.8
Dec	6,153.3	3,170.7	792.6	-	2,190.0	4,460.1	137.5	4,322.6	181.1	-	181.1	-	24,429.0	20,519.1	14.3	3,895.6	6,987.6	3,851.5	3,136.1	42,211.1	-	34,162.7	408.3	7,640.2
2024																								
Mar	5,704.9	1,754.9	1,631.4	-	2,318.7	5,531.2	72.7	5,458.5	181.1	-	181.1	-	23,951.2	20,014.7	14.1	3,922.3	7,257.1	3,882.8	3,374.3	42,625.5	-	34,067.7	757.6	7,800.2
Jun	5,458.0	1,664.2	1,606.3	-	2,187.4	5,700.9	77.1	5,623.8	181.0	-	181.0	-	22,838.5	18,857.0	13.8	3,967.7	7,760.6	4,384.8	3,375.8	41,938.9	-	33,166.5	749.4	8,023.0
Sep	3,363.1	1,518.5	1,151.0	-	693.6	5,557.6	109.8	5,447.8	184.1	-	184.1	-	22,879.5	20,821.4	13.5	2,044.6	7,715.8	4,376.5	3,339.3	39,700.2	-	33,449.7	569.4	5,681.1
Dec	4,504.2	1,303.8	1,689.5	-	1,511.0	5,869.5	131.6	5,737.9	184.1	-	184.1	-	22,132.8	20,073.6	13.2	2,046.0	7,738.1	4,420.5	3,317.6	40,428.7	-	33,202.8	580.7	6,645.1
2025																								
Mar	4,056.6	1,559.4	1,364.2	-	1,133.0	6,161.6	104.8	6,056.8	183.9	-	183.9	-	21,950.0	19,898.0	7.8	2,044.2	8,088.9	4,422.9	3,666.0	40,441.0	-	33,417.3	576.5	6,447.2
Jun	3,440.7	1,865.3	1,185.3	-	390.1	6,717.9	126.0	6,591.9	183.5	-	183.5	-	22,152.6	20,106.5	7.5	2,038.6	9,071.2	4,826.0	4,245.2	41,566.0	-	34,062.0	730.9	6,773.0
Sep	3,513.2	1,923.0	1,309.1	-	281.0	7,606.8	160.3	7,446.5	183.8	-	183.8	-	22,893.0	20,050.5	7.4	2,835.0	9,237.6	4,814.1	4,423.5	43,434.4	-	34,949.8	1,345.1	7,139.5
Dec	3,496.4	1,765.6	1,226.3	-	504.5	8,029.2	199.0	7,830.2	183.8	-	183.8	-	23,132.2	21,096.7	0.3	2,035.2	9,901.1	4,881.3	5,019.8	44,742.7	-	36,111.0	1,313.7	7,318.1
2026																								
Mar	3,601.9	1,666.2	1,127.7	-	808.0	8,293.8	223.7	8,070.0	183.8	-	183.8	-	22,147.7	20,112.8	0.3	2,034.5	10,332.6	5,996.6	4,336.0	44,559.7	0.0	36,131.5	1,343.4	7,084.8
Jun	3,820.7	1,407.1	1,726.0	-	687.6	8,631.7	202.5	8,429.2	183.8	-	183.8	-	23,925.2	21,904.8	0.3	2,020.0	11,258.8	6,167.5	5,091.3	47,820.2	0.0	37,393.1	1,353.3	9,073.8

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

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

Table 5.3 (c)

Period Ended	Assets																			Total Assets/ Liabilities, Capital & Reserves	Liabilities			
	Foreign Sector					Banking System			Public Sector			Private Sector				Unclassified			Life Ins. Fund		Cap. & Res.	Foreign Liab. ²⁾	Other	
	Total	Comm. Banks Deposits	Secur.	Loans & Adv.	Other	Total	Cash	Dep.	Total	Gov't. T/Bills	Local Gov't Sec.	Other Gov't Sec. ¹⁾	Total	Sec. In Firms	Mortgage Loans	Other Loans	Total	Fixed Assets						Other Assets
2016	15,627.3	6,931.0	3,849.7	586.5	4,260.1	9,642.3	1,802.0	7,840.3	-	-	-	-	14,884.9	13,293.2	916.4	675.4	9,862.5	7,492.1	2,370.5	50,017.1	4,450.8	23,955.9	11,014.2	10,596.1
2017	15,801.1	7,664.7	4,359.8	830.4	2,946.2	11,041.2	2,347.5	8,693.8	-	-	-	-	18,300.0	16,063.2	1,133.7	1,103.0	9,580.6	7,536.0	2,044.6	54,722.9	4,720.6	27,105.1	12,122.6	10,774.7
2018	16,487.0	6,873.0	5,547.8	680.6	3,385.6	12,603.9	2,670.8	9,933.1	150.0	-	150.0	-	32,092.6	28,724.3	495.2	2,873.2	10,964.7	8,126.1	2,838.7	72,298.2	5,796.3	30,865.8	22,170.3	13,465.8
2019	16,708.2	7,301.4	5,464.0	602.8	3,340.0	15,188.9	3,606.6	11,582.3	150.0	-	150.0	-	36,367.3	34,937.2	220.5	1,209.7	13,439.8	8,300.8	5,139.0	81,854.2	6,237.0	37,787.3	24,585.5	13,244.4
2020	16,690.2	7,271.4	5,607.0	655.5	3,156.3	16,622.2	3,996.6	12,625.6	105.0	-	105.0	-	38,564.0	36,986.8	314.2	1,263.1	14,498.4	8,595.3	5,903.1	86,479.8	6,023.5	41,986.3	25,660.4	12,809.5
2021																								
Mar	21,554.7	8,019.5	6,277.3	797.8	6,460.1	17,217.5	4,037.4	13,180.1	105.0	-	105.0	-	38,878.8	37,366.5	391.2	1,121.1	14,128.5	8,542.8	5,585.7	91,884.5	6,001.3	55,810.4	14,634.0	15,438.8
Jun	21,779.1	8,378.2	5,988.1	783.1	6,629.7	17,927.5	4,222.1	13,705.4	90.0	-	90.0	-	43,130.6	41,576.7	418.2	1,135.7	14,621.5	8,966.1	5,655.4	97,548.7	6,303.6	60,581.7	14,658.8	16,004.6
Sep	22,200.1	8,840.8	6,060.9	754.7	6,543.6	18,608.1	4,699.3	13,908.8	90.0	-	90.0	-	52,574.8	50,988.3	422.4	1,164.2	15,196.6	8,902.4	6,294.2	108,669.6	6,369.7	64,618.2	21,137.5	16,544.2
Dec	23,045.7	9,519.0	6,028.1	801.5	6,697.2	17,197.5	3,847.4	13,350.1	75.0	-	75.0	-	56,514.4	54,950.2	446.8	1,117.4	15,444.3	8,957.0	6,487.3	112,277.0	6,362.3	75,590.0	15,098.3	15,226.4
2022																								
Mar	21,995.7	8,682.5	6,587.6	840.0	5,885.5	16,978.2	3,733.3	13,244.9	125.0	0.0	75.0	50.0	86,086.1	84,306.4	419.6	1,360.1	16,660.4	8,882.3	7,778.1	141,845.4	6,411.8	103,965.6	15,843.6	15,624.4
Jun	22,703.5	8,749.1	6,625.7	833.8	6,495.0	17,099.6	3,379.0	13,720.6	100.0	0.0	60.0	40.0	91,455.4	89,632.3	456.9	1,366.2	18,943.2	8,926.5	10,016.6	150,301.8	6,421.5	105,125.8	18,958.6	19,795.9
Sep	20,748.3	8,457.3	6,633.3	842.8	4,814.9	17,468.7	3,549.3	13,919.4	100.0	0.0	100.0	0.0	79,098.3	75,707.7	458.5	2,932.1	19,421.4	8,951.3	10,470.1	136,836.7	6,353.5	91,697.7	19,228.8	19,556.7
Dec	22,154.4	8,333.2	6,576.7	873.2	6,371.3	17,992.2	3,834.1	14,158.1	85.0	0.0	85.0	0.0	79,961.4	76,064.1	446.0	3,451.2	17,734.5	7,137.0	10,597.6	137,927.5	6,265.0	97,616.8	17,175.1	16,870.7
2023																								
Mar	19,023.3	7,106.2	6,682.5	762.8	4,471.8	20,762.0	4,174.4	16,587.5	85.0	0.0	85.0	0.0	85,365.8	81,227.4	461.9	3,676.5	20,962.2	8,884.3	12,077.9	146,198.3	6,528.4	103,304.4	19,763.2	16,602.3
Jun	20,388.2	8,765.0	6,394.3	748.1	4,480.9	19,833.3	4,297.0	15,536.2	180.6	0.0	180.6	0.0	81,668.1	77,678.2	464.2	3,525.7	21,114.7	8,876.1	12,238.6	143,184.9	6,362.6	100,349.5	19,552.3	16,920.4
Sep	20,089.1	8,442.5	6,417.2	742.2	4,487.3	20,478.9	4,370.9	16,108.0	180.2	0.0	180.2	0.0	76,888.2	72,941.6	472.6	3,474.0	21,320.8	8,876.5	12,444.3	138,957.1	6,339.2	95,596.0	20,103.8	16,918.2
Dec	20,696.8	9,153.2	6,337.7	745.7	4,460.3	19,015.1	4,688.6	14,326.5	181.1	0.0	181.1	0.0	74,731.2	68,351.5	509.0	5,870.7	21,574.9	8,868.7	12,706.3	136,199.1	6,229.3	92,502.1	19,907.3	17,560.3
2024																								
Mar	20,686.2	6,884.5	8,408.8	748.3	4,644.6	20,272.5	4,766.7	15,505.8	181.1	0.0	181.1	0.0	70,380.6	63,900.5	514.6	5,965.5	21,700.9	8,912.4	12,788.5	133,221.3	7,182.8	87,746.1	21,109.0	17,183.4
Jun	20,375.5	6,742.3	8,254.4	743.0	4,635.8	20,711.4	4,679.3	16,032.1	181.0	0.0	181.0	0.0	65,781.3	59,808.1	515.0	5,458.2	23,294.9	10,083.9	13,211.1	130,344.1	7,039.3	84,426.3	20,912.5	17,966.0
Sep	18,673.6	6,591.3	8,234.7	729.1	3,118.5	20,170.1	4,908.0	15,262.1	184.1	0.0	184.1	0.0	72,473.4	68,069.5	501.1	3,902.8	22,285.3	10,065.4	12,219.9	133,786.6	5,301.5	91,721.6	21,657.8	15,105.7
Dec	20,034.2	5,752.5	9,354.1	944.5	3,983.1	22,924.1	5,165.4	17,758.7	184.1	0.0	184.1	0.0	72,216.9	68,640.5	527.9	3,048.5	22,642.8	10,759.4	11,883.4	138,002.1	10,328.9	92,713.6	16,761.8	18,197.8
2025																								
Mar	20,525.0	6,655.5	9,114.7	928.5	3,826.2	22,766.8	5,275.4	17,491.4	183.9	0.0	183.9	0.0	72,198.3	68,520.6	597.4	3,080.3	23,415.3	10,780.5	12,634.8	139,089.2	8,165.8	98,958.4	12,647.3	19,317.6
Jun	20,456.2	7,309.3	8,747.2	933.7	3,465.9	23,878.3	5,586.1	18,292.2	183.5	0.0	183.5	0.0	72,332.5	68,671.0	564.4	3,097.0	24,743.5	11,176.5	13,567.0	141,594.0	8,080.9	100,839.2	12,756.6	19,917.3
Sep	20,218.2	7,614.2	8,375.9	923.4	3,304.7	26,116.3	5,955.3	20,160.9	183.8	0.0	183.8	0.0	72,050.4	67,423.9	522.3	4,104.1	25,180.0	11,146.7	14,033.3	143,748.6	8,235.8	101,948.4	14,010.6	19,553.9
Dec	20,237.4	7,334.3	8,411.2	903.7	3,588.3	28,031.1	6,218.1	21,813.0	183.8	0.0	183.8	0.0	73,774.7	69,613.6	517.2	3,644.0	25,587.3	11,220.0	14,367.2	147,814.4	8,202.4	106,865.4	13,977.7	18,768.8
2026																								
Mar	19,880.1	7,069.6	7,989.3	891.6	3,929.6	28,440.1	6,562.9	21,877.2	183.8	0.0	183.8	0.0	73,429.0	67,647.8	517.1	5,264.1	26,611.3	12,309.5	14,301.7	148,544.3	8,903.2	106,219.2	14,256.2	19,165.7
Jun	21,555.0	6,280.5	10,560.5	873.4	3,840.6	26,264.5	6,681.1	19,583.4	183.8	0.0	183.8	0.0	76,500.7	70,705.5	526.8	5,268.4	29,177.1	14,308.2	14,869.0	153,681.3	8,627.5	108,214.6	14,507.6	22,331.6

Source: Insurance Companies.

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

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

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

Table 5.4

Period Ended	Foreign Sector	Assets											Total Assets/ Liabilities, Capital & Reserves	Liabilities		
		Banking System			Public Sector			Private Sector			Other	Pension Fund		Reserves	Other	
		Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec. ¹⁾	Total	Shares & Other Sec.						Mortgage Loans
2016	10,346.2	6,717.4	76.0	6,641.4	514.5	514.5	-	-	27,699.8	27,387.6	312.1	2,469.0	47,746.9	47,298.1	-	448.8
2017	12,056.0	7,897.2	38.2	7,858.9	658.5	658.4	0.0	0.0	31,135.2	30,842.7	292.5	2,129.8	53,876.6	53,367.7	-	508.9
2018	14,079.6	9,320.9	132.3	9,188.6	1,002.5	1,002.5	0.0	0.0	39,233.4	38,957.2	276.2	1,989.0	65,625.5	65,018.2	-	607.3
2019	21,680.4	7,831.5	101.9	7,729.6	397.6	397.6	0.0	-	44,037.8	43,960.5	77.3	725.4	74,672.7	73,840.1	-	832.6
2020	22,010.2	8,122.5	24.3	8,098.2	1,107.0	1,107.0	0.0	0.0	48,532.1	48,439.5	92.6	1,802.9	81,574.7	80,740.8	0.0	833.9
2021																
Mar	22,632.7	8,402.3	20.0	8,382.3	1,161.8	1,161.8	0.0	0.0	49,271.4	49,201.2	70.2	2,099.8	83,568.1	82,598.7	0.0	969.5
Jun	22,266.8	10,675.4	30.8	10,644.5	1,224.8	1,134.9	91.1	(1.1)	50,765.5	50,698.0	67.5	2,249.9	87,182.5	86,238.4	0.0	944.0
Sep	20,980.4	10,971.3	22.8	10,948.5	1,242.6	1,242.5	0.0	0.0	59,590.8	59,525.1	65.7	2,178.2	94,963.2	94,052.2	0.0	910.9
Dec	21,389.8	11,335.4	134.7	11,200.7	1,249.3	1,268.2	(18.9)	0.0	61,554.7	61,490.8	63.9	2,130.2	97,659.4	96,728.0	0.0	931.5
2022																
Mar	21,854.2	11,405.8	22.4	11,383.5	1,428.0	1,427.9	0.0	0.0	88,404.3	88,342.2	62.1	2,187.3	125,279.5	124,045.9	0.0	1,233.6
Jun	20,695.0	8,987.1	44.3	8,942.8	1,428.0	1,427.9	0.0	0.0	93,901.4	93,841.1	60.3	1,936.0	126,947.4	126,003.2	0.0	944.2
Sep	20,704.1	8,478.1	72.1	8,406.0	1,673.4	1,686.7	(10.7)	(2.7)	82,853.7	82,795.2	58.5	2,026.6	115,735.9	114,628.5	0.0	1,107.4
Dec	21,097.5	10,714.0	89.8	10,624.2	1,618.3	1,618.3	0.0	0.0	83,543.5	83,486.8	56.6	2,162.4	119,135.7	117,907.4	0.0	1,228.3
2023																
Mar	21,188.8	8,807.2	9.0	8,798.2	1,815.7	1,815.7	0.0	0.0	87,445.9	87,391.1	54.8	1,950.8	121,208.4	119,772.4	0.0	1,436.0
Jun	21,366.9	9,025.5	86.2	8,939.3	1,811.7	1,815.7	0.0	(4.1)	83,606.6	83,552.8	53.8	2,025.0	117,835.7	116,364.0	0.0	1,471.7
Sep	21,196.6	9,764.3	84.4	9,680.0	1,924.3	1,904.7	23.6	(4.1)	81,459.1	81,407.1	52.0	2,312.4	116,656.7	115,140.3	0.0	1,516.5
Dec	23,498.2	9,578.7	176.7	9,402.0	1,732.5	1,736.6	0.0	(4.1)	77,472.9	77,423.5	49.4	2,340.0	114,622.2	112,922.1	0.0	1,700.1
2024																
Mar	23,469.3	10,016.7	141.3	9,875.4	1,892.3	1,884.9	11.5	(4.1)	75,092.6	75,045.3	47.2	2,934.7	113,405.6	111,537.8	0.0	1,867.8
Jun	24,207.0	9,507.5	184.2	9,323.3	1,765.9	1,805.8	(35.7)	(4.1)	71,213.4	71,168.3	45.1	3,044.0	109,737.9	107,971.0	0.0	1,766.9
Sep	26,985.3	9,653.3	161.5	9,491.8	1,620.2	1,608.0	12.3	0.0	74,458.6	74,415.6	43.0	3,359.0	116,076.4	113,948.1	0.0	2,128.3
Dec	27,653.7	10,240.7	226.2	10,014.5	1,149.1	673.1	12.1	463.9	67,678.8	67,617.8	61.0	4,450.6	111,172.8	108,839.9	0.0	2,332.9
2025																
Mar	27,559.1	10,467.5	196.0	10,271.5	91.7	79.6	12.1	0.0	73,776.6	73,737.8	38.8	5,108.5	117,003.5	114,422.7	0.0	2,580.8
Jun	27,993.9	11,722.1	278.1	11,443.9	139.1	142.3	19.7	(22.9)	74,815.2	74,739.1	76.1	5,296.4	119,966.6	117,355.8	0.0	2,610.8
Sep	29,080.8	11,270.4	302.4	10,968.0	123.9	142.3	19.8	(38.2)	75,464.0	75,377.9	86.1	5,192.1	121,131.2	118,198.4	0.0	2,932.8
Dec	27,654.3	12,074.5	296.2	11,778.3	2,958.0	2,573.0	268.2	116.9	77,831.5	77,787.9	43.6	4,262.6	124,781.0	121,792.2	0.0	2,988.8
2026																
Mar	29,913.3	12,596.4	348.6	12,247.9	141.3	150.7	21.3	(30.6)	79,084.9	79,084.9	0.0	5,670.8	127,406.8	124,152.2	0.0	3,254.6
Jun	31,219.9	13,078.8	373.3	12,705.5	144.1	143.3	24.1	(23.3)	78,820.7	78,776.5	44.2	5,606.8	128,870.3	125,554.8	0.0	3,315.5

Source: Pension Schemes

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

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

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

Table 5.5 (a)

Period Ended	Total Assets	Foreign Sector	Banking System			Public Sector				Private Sector				Other
			Total	Cash	Deposits	Total	Gov't. T/Bills	Local Gov't. Sec.	Other Gov't. Sec.	Total	Mortgage Loans	Other Loans & Adv.	Shares	
2016	219,735	31,515	31,404	1,905	29,499	6,828	6,828	0	0	118,340	41,449	15,698	61,193	31,648
2017	234,784	32,676	36,161	2,420	33,741	6,470	6,470	0	0	127,353	43,310	15,536	68,508	32,123
2018	268,477	52,871	38,884	2,865	36,019	6,605	6,455	150	0	135,445	47,397	14,436	73,611	34,671
2019	305,848	73,711	41,068	3,755	37,314	6,603	6,453	150	-	147,061	49,138	12,841	85,082	37,405
2020	325,673	45,089	45,960	4,076	41,884	8,335	8,230	105	-	186,387	50,453	13,209	122,725	39,902
2021														
Mar	340,102	48,546	48,420	4,108	44,312	8,004	7,898	105	-	195,357	50,806	13,269	131,282	39,776
Jun	352,507	48,469	51,486	4,306	47,179	9,438	9,258	181	(1)	202,573	51,217	13,291	138,065	40,541
Sep	372,588	47,579	53,172	4,775	48,398	9,397	9,307	90	-	221,489	51,753	13,395	156,341	40,951
Dec	380,676	49,097	52,726	4,024	48,702	9,679	9,623	56	-	227,646	52,520	13,138	161,988	41,529
2022														
Mar	445,301	48,456	52,722	3,800	48,922	10,639	10,514	75	50	291,056	53,046	13,762	224,248	42,428
Jun	461,596	48,487	50,857	3,481	47,376	10,859	10,759	60	40	306,638	53,759	13,855	239,024	44,755
Sep	438,631	46,595	49,491	3,679	45,812	11,320	11,233	89	(3)	285,239	55,817	15,140	214,281	45,985
Dec	445,727	48,392	51,233	3,974	47,259	10,381	10,296	85	-	290,008	58,849	15,792	215,367	45,714
2023														
Mar	488,753	45,284	50,233	4,227	46,007	10,576	10,491	85	-	333,577	62,962	15,969	254,646	49,083
Jun	485,799	46,983	48,328	4,529	43,799	9,678	9,501	181	(4)	331,102	67,169	16,035	247,897	49,709
Sep	483,449	47,487	48,752	4,567	44,185	9,642	9,442	204	(4)	326,936	71,216	15,940	239,781	50,632
Dec	482,386	50,686	47,333	4,926	42,406	9,550	9,373	181	(4)	323,741	74,519	18,642	230,580	51,076
2024														
Mar	479,532	49,142	59,454	6,750	52,704	8,526	8,334	195	(4)	305,209	77,368	18,544	209,298	57,201
Jun	487,657	49,868	56,302	6,911	49,391	9,093	8,949	148	(4)	312,724	80,437	18,690	213,597	59,670
Sep	488,502	50,160	57,318	6,181	51,137	8,947	8,751	196	-	314,546	82,992	17,526	214,028	57,531
Dec	493,015	50,783	58,955	6,512	52,443	10,060	9,400	196	464	315,848	85,810	17,530	212,509	57,369
2025														
Mar	516,750	52,917	61,091	6,820	54,271	9,151	8,955	196	-	313,232	88,950	18,979	205,302	80,359
Jun	533,607	51,974	60,528	7,022	53,507	9,595	9,414	203	(23)	323,686	92,812	19,222	211,652	87,823
Sep	529,097	51,105	58,330	6,328	52,002	9,540	9,374	204	(38)	332,105	99,240	18,151	214,713	78,017
Dec	541,217	50,132	59,129	6,552	52,577	10,889	10,321	452	117	343,618	105,478	18,198	219,942	77,448
2026														
Mar	546,834	52,164	60,788	6,973	53,814	5,204	5,029	205	(31)	348,516	110,857	20,138	217,522	80,163
Jun	562,583	55,242	67,436	7,105	60,331	2,040	1,855	208	(23)	354,118	114,137	19,804	220,176	83,748

Source: Non-Bank Financial Institutions

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

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

Table 5.5 (b)

Period Ended	Total Liabilities	Foreign Sector	Deposits				Private Sector					Other
			Total Deposits	Private Sector	Public Sector	Shares	Total	Capital & Reserves	Loans Rec.	Insurance Premium	Pension Funds	
2016	219,735	16,502	49,854	6,335	2,693	40,826	132,663	79,067	1,848	4,451	47,298	20,716
2017	234,784	17,976	51,723	6,469	2,693	42,561	143,749	83,865	1,795	4,721	53,368	21,336
2018	268,477	28,658	50,659	6,405	2,522	41,733	164,595	92,063	1,718	5,796	65,018	24,564
2019	305,848	31,509	52,411	6,776	2,388	43,246	196,849	114,664	2,108	6,237	73,840	25,079
2020	325,673	32,904	55,667	6,662	2,457	46,548	212,007	123,093	2,150	6,024	80,741	25,095
2021												
Mar	340,102	22,062	56,836	6,726	2,473	47,637	233,322	142,414	2,308	6,001	82,599	27,882
Jun	352,507	22,154	58,086	6,815	2,486	48,785	243,796	148,942	2,312	6,304	86,238	28,471
Sep	372,588	28,898	58,408	7,060	2,088	49,260	256,146	153,339	2,385	6,370	94,052	29,136
Dec	380,676	23,044	59,129	7,069	2,297	49,764	270,486	164,912	2,484	6,362	96,728	28,017
2022												
Mar	445,301	23,991	59,987	7,168	2,315	50,504	325,037	192,216	2,364	6,412	124,046	36,286
Jun	461,596	27,357	60,446	7,304	2,332	50,811	333,567	198,750	2,389	6,422	126,007	40,226
Sep	438,631	27,733	61,027	7,439	2,149	51,439	309,574	185,859	2,732	6,353	114,628	40,298
Dec	445,727	25,936	62,293	7,482	2,166	52,644	319,668	192,602	2,894	6,265	117,907	37,831
2023												
Mar	488,753	29,376	64,342	7,884	2,184	54,274	357,053	228,719	2,033	6,528	119,772	37,982
Jun	485,799	29,287	65,878	8,192	2,156	55,529	352,289	227,315	2,248	6,363	116,364	38,346
Sep	483,449	29,991	68,616	8,315	2,219	58,082	346,259	222,689	2,090	6,339	115,140	38,583
Dec	482,386	30,099	71,291	8,576	2,192	60,524	341,357	219,874	2,332	6,229	112,922	39,638
2024												
Mar	479,532	24,638	74,779	9,108	2,210	63,461	338,793	216,235	2,118	8,903	111,538	41,322
Jun	487,657	25,273	76,699	9,084	2,228	65,387	341,220	222,491	2,130	8,627	107,971	44,465
Sep	488,502	25,150	79,237	9,085	2,247	67,905	341,924	217,604	2,136	8,236	113,948	42,191
Dec	493,015	25,523	81,627	8,771	2,266	70,589	344,217	224,968	2,208	8,202	108,840	41,648
2025												
Mar	516,750	43,515	85,698	8,836	2,588	74,274	344,085	218,648	2,112	8,903	114,423	43,452
Jun	533,607	41,909	89,816	8,930	2,609	78,276	354,625	226,383	2,259	8,627	117,356	47,256
Sep	529,097	41,137	93,328	9,166	2,759	81,403	349,938	220,810	2,694	8,236	118,198	44,694
Dec	541,217	40,392	96,180	9,551	2,782	83,848	360,640	227,656	2,989	8,202	121,792	44,004
2026												
Mar	546,834	39,873	100,095	9,651	2,803	87,641	361,886	225,701	3,129	8,903	124,152	44,980
Jun	562,583	39,436	106,471	9,687	2,825	93,959	366,705	229,572	2,950	8,627	125,555	49,972

Source: Non-Bank Financial Institutions

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

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

Table 6.1

Period	Current Account			Capital Account					Overall Deficit/Surp lus (3)+(8)	External Financing					Domestic Financing			
	Revenue	Expenditure	Balance (1) - (2)	Receipts			Expenditure	Balance (4) - (7)		Total (11)+(12)+(13)+(14)	Project Loans	External Debt Payments	Overseas Deposits	Other	Total (16)+(17)+(18)	Banking System (net)	Non-Bank Borrowing	Other Financing
				Total (5)+(6)	Revenue	External Grants												
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
2016	177,322.1	170,151.8	7,170.2	7,877.1	2,469.3	5,407.8	46,618.1	(38,740.9)	(31,570.7)	7,836.8	12,824.7	(5,516.1)	-	528.3	23,733.8	8,482.5	1,588.0	13,663.3
2017	195,060.3	181,400.0	13,660.3	12,198.9	17.0	12,181.8	58,618.3	(46,419.4)	(32,759.1)	8,740.1	17,286.1	(8,930.8)	-	384.8	24,019.0	(1,535.6)	1,985.4	23,569.3
2018	217,016.4	199,612.3	17,404.1	10,773.4	3.8	10,769.6	55,019.4	(44,246.0)	(26,842.0)	5,501.6	17,249.4	(11,977.0)	-	229.2	21,340.4	(24,059.7)	(1,619.5)	47,019.5
2019	240,585.3	216,193.8	24,391.5	11,944.8	9.6	11,935.2	66,262.4	(54,317.7)	(29,926.1)	10,964.5	22,606.6	(11,690.2)	-	48.1	18,961.6	24,643.6	2,608.9	(8,290.8)
2020	227,401.8	249,356.7	(21,954.8)	7,581.8	2.0	7,579.8	76,114.7	(68,533.0)	(90,487.8)	2,322.8	13,976.5	(11,653.6)	-	-	88,165.0	59,902.4	612.1	27,650.5
2021	267,032.6	282,887.4	(15,854.8)	5,392.1	7.7	5,384.3	104,386.2	(98,994.1)	(114,848.9)	11,683.7	23,518.1	(11,834.3)	-	-	103,165.2	131,731.2	1,919.6	(30,485.6)
2022	429,459.4	335,010.1	94,449.4	8,114.4	19.4	8,095.0	258,086.8	(249,972.4)	(155,523.0)	31,260.9	43,781.9	(12,521.0)	-	-	124,262.1	36,789.9	1,796.9	85,675.3
2023	597,905.3	382,329.5	215,575.8	3,301.0	26.6	3,274.4	421,819.4	(418,518.4)	(202,942.6)	48,042.5	60,505.2	(12,462.7)	-	-	154,900.2	123,934.9	(1,762.6)	32,727.8
2024	784,562.0	517,682.6	266,879.4	2,796.7	27.1	2,769.6	646,084.6	(643,287.9)	(376,408.5)	92,637.6	108,180.6	(15,543.0)	-	-	283,770.8	164,456.0	(619.1)	119,933.9
2025	993,526.1	627,457.0	366,069.2	9,878.8	71.0	9,807.8	684,897.6	(675,018.8)	(308,949.6)	135,947.4	158,248.1	(22,300.7)	-	-	173,002.2	191,401.0	2,126.2	(20,525.0)
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	29,434.0	1,064.9	234,350.9
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	5,159.6	336.2	12,669.8
3rd Qtr	154,419.2	151,514.2	2,905.0	468.7	10.9	457.8	141,082.7	(140,614.0)	(137,709.0)	102,783.5	109,827.5	(7,044.0)	-	-	34,925.4	69,089.0	(593.4)	(33,570.2)
4th Qtr	341,776.2	185,130.2	156,645.9	4,908.2	57.3	4,850.9	296,856.6	(291,948.4)	(135,302.5)	14,015.4	19,802.7	(5,787.4)	-	-	121,287.1	(20,050.5)	999.1	140,338.5
2026																		
1st Qtr	199,741.8	128,186.0	71,555.7	20.3	3.1	17.2	50,825.2	(50,804.9)	20,750.8	47,546.2	54,692.1	(7,145.9)	-	-	(68,297.0)	67,284.3	(3,881.1)	(131,700.2)
2nd Qtr	294,123.2	222,764.0	71,359.2	290.9	1.1	289.8	198,048.7	(197,757.8)	(126,398.6)	23,824.6	29,270.5	(5,445.9)	-	-	102,574.0	82,487.0	(3,366.2)	23,453.2

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 ¹⁾	Tax Revenue												
		Total Tax Revenue	Income Tax				VAT & Excise Taxes			Taxes on International Trade				
			Total	Companies ²⁾	Personal	Other ³⁾	Total	Value Added Tax ⁴⁾	Excise Tax ⁴⁾	Total	Import Duty	Export Duty	Travel Tax	Other
2016	177,322.1	151,745.5	60,624.2	37,896.9	22,727.3	0.0	68,707.0	36,424.0	31,083.0	16,947.9	14,887.1	12.8	2,048.0	0.0
2017	195,060.3	171,149.9	67,747.6	46,078.3	21,669.3	0.0	76,319.2	42,555.9	33,458.6	18,496.8	16,272.9	22.6	2,201.2	0.0
2018	217,016.4	198,512.4	78,234.7	52,427.1	25,807.6	0.0	87,861.9	48,181.4	39,680.4	21,956.1	19,320.6	32.8	2,602.6	0.0
2019	240,585.3	225,992.9	93,595.3	64,384.6	29,210.8	0.0	96,551.4	52,748.6	43,802.8	24,991.5	22,135.5	29.1	2,826.9	0.0
2020	227,401.8	218,330.1	104,703.0	70,015.2	34,687.8	0.0	83,829.9	49,907.9	33,922.0	19,641.0	18,623.8	27.5	989.8	0.0
2021	267,032.6	255,085.5	122,858.7	79,951.4	42,907.3	0.0	94,778.3	48,377.5	46,400.8	25,611.4	23,737.1	29.3	1,845.0	0.0
2022	429,459.4	292,336.8	163,483.4	108,602.3	54,881.0	0.0	85,222.3	56,829.9	28,392.5	30,273.6	27,125.2	84.4	3,064.1	0.0
2023	597,905.3	366,615.0	211,826.9	143,994.2	67,832.7	0.0	103,787.0	72,042.5	31,744.5	34,755.1	30,409.9	134.5	4,210.7	0.0
2024	784,562.0	420,180.3	249,208.3	172,058.9	77,149.4	0.0	112,747.3	80,183.9	32,563.4	38,928.9	34,489.1	221.4	4,218.4	0.0
2025	993,526.1	435,239.1	231,782.8	167,647.4	64,135.5	0.0	130,178.8	85,345.3	44,833.5	50,058.1	44,714.4	309.1	5,034.6	0.0
2021														
1st Qtr	61,202.1	59,245.8	25,911.2	16,005.3	9,905.9	0.0	25,350.9	14,340.5	11,010.4	5,542.3	5,262.7	1.8	277.8	0.0
2nd Qtr	73,979.9	69,761.7	33,471.9	22,741.3	10,730.7	0.0	24,762.1	13,029.7	11,732.5	5,912.4	5,489.9	5.9	416.5	0.0
3rd Qtr	63,508.7	61,426.5	28,367.4	18,457.8	9,909.6	0.0	24,679.8	12,162.9	12,516.9	6,604.5	6,007.1	10.1	587.3	0.0
4th Qtr	68,342.0	64,651.5	35,108.2	22,747.1	12,361.1	0.0	19,985.5	8,844.4	11,141.1	7,552.2	6,977.3	11.5	563.4	0.0
2022														
1st Qtr	68,388.5	64,013.4	33,594.7	19,715.6	13,879.1	0.0	22,754.2	13,840.1	8,914.1	5,619.4	5,137.5	9.6	472.3	0.0
2nd Qtr	124,909.2	81,137.3	46,679.0	33,764.8	12,914.2	0.0	20,430.6	14,369.5	6,061.2	7,349.5	6,422.7	13.2	913.5	0.0
3rd Qtr	114,746.8	71,542.5	39,474.2	26,802.9	12,671.4	0.0	21,894.4	15,338.2	6,556.1	7,878.5	6,909.7	31.2	937.6	0.0
4th Qtr	121,414.9	75,643.6	43,735.4	28,319.1	15,416.3	0.0	20,143.1	13,282.0	6,861.1	9,426.3	8,655.3	30.3	740.6	0.0
2023														
1st Qtr	128,683.2	79,605.6	45,027.2	27,599.4	17,427.8	0.0	24,227.7	16,897.2	7,330.5	8,113.4	7,028.5	31.9	1,053.0	0.0
2nd Qtr	151,405.8	102,243.9	61,527.3	44,491.7	17,035.6	0.0	24,795.4	17,390.3	7,405.1	7,689.6	6,550.7	41.3	1,097.6	0.0
3rd Qtr	132,615.8	86,337.9	47,358.0	32,521.9	14,836.1	0.0	27,312.9	19,113.3	8,199.6	8,837.1	7,845.1	31.2	960.8	0.0
4th Qtr	185,200.4	98,427.6	57,914.4	39,381.2	18,533.2	0.0	27,451.0	18,641.7	8,809.3	10,114.9	8,985.6	30.0	1,099.4	0.0
2024														
1st Qtr	150,251.4	95,532.8	57,189.3	36,708.0	20,481.3	0.0	26,631.1	19,685.7	6,945.3	8,494.2	7,608.4	48.8	837.0	0.0
2nd Qtr	193,404.9	120,491.4	72,601.4	53,571.8	19,029.6	0.0	29,216.0	19,676.6	9,539.4	8,863.2	7,807.8	53.6	1,001.8	0.0
3rd Qtr	169,436.4	97,045.7	55,043.1	39,336.4	15,706.7	0.0	28,641.0	21,084.9	7,556.0	10,452.1	9,036.0	69.6	1,346.5	0.0
4th Qtr	271,469.3	107,110.4	64,374.5	42,442.7	21,931.8	0.0	28,259.3	19,736.7	8,522.6	11,119.4	10,036.8	49.4	1,033.2	0.0
2025														
1st Qtr	187,596.3	99,889.6	55,494.7	37,602.7	17,892.1	0.0	30,105.0	20,373.2	9,731.8	10,582.8	9,520.6	57.5	1,004.7	0.0
2nd Qtr	309,734.5	121,144.0	67,967.8	52,214.6	15,753.1	0.0	30,946.9	20,289.0	10,657.9	10,922.9	9,644.7	93.9	1,184.3	0.0
3rd Qtr	154,419.2	104,832.6	53,533.6	38,578.3	14,955.3	0.0	34,462.9	21,937.3	12,525.6	13,329.1	11,810.5	66.0	1,452.6	0.0
4th Qtr	341,776.2	109,372.9	54,786.7	39,251.8	15,535.0	0.0	34,664.0	22,745.8	11,918.2	15,223.3	13,738.6	91.6	1,393.1	0.0
2026														
1st Qtr	199,741.76	111,385.18	60,797.91	42,898.43	17,899.49	0.00	34,218.00	23,148.63	11,069.37	12,018.84	10,827.12	99.80	1,091.91	0.00
2nd Qtr	294,123.20	147,274.84	84,945.10	65,991.55	18,953.56	0.00	37,249.59	23,462.68	13,786.91	13,613.11	11,911.52	84.15	1,617.44	0.00

Source: Ministry of Finance

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

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

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

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

CENTRAL GOVERNMENT: CURRENT REVENUE
(G\$ Million)

Table 6.2 (Cont'd)

Period	Other Tax Revenue									Non-Tax Revenue										GRIF Inflows	NRF Withdrawal ⁴⁾	Carbon Credit Sales ⁵⁾	
	Total	Licences Vehicles	Environmental Tax	Environmental Levy ¹⁾	Capital Gains ²⁾	Excise Duty	Fees, Premium & ND Surtax ³⁾	Property Taxes			Total ⁴⁾	Rents & Royalties etc.	Fees, Fines etc.	Divs. from Fin. Enterprises	Interest	BOG Surplus	Other Dept. Receipts	Land Dev. Schemes	Harbour Surplus				Misc.
								Total	Property Taxes	Estate Taxes													
2016	5,466.4	867.5	0.0	0.0	285.0	282.0	822.9	3,208.9	3,172.4	36.5	25,576.5	4,303.0	1,362.0	2,200.0	1,000.0	3,376.1	8,700.0	0.0	0.0	4,635.4	0.0	0.0	0.0
2017	8,586.4	1,038.6	0.0	1,703.4	132.3	586.3	1,508.0	3,617.8	3,578.8	39.0	23,910.4	3,881.3	1,289.0	1,200.0	1,000.0	3,751.2	9,300.0	0.0	0.0	3,488.9	0.0	0.0	0.0
2018	10,459.7	1,094.6	0.0	1,978.6	478.1	859.2	1,628.3	4,421.0	4,377.1	43.9	18,504.0	4,316.9	1,404.8	1,200.0	750.0	3,332.3	4,000.0	0.0	0.0	3,500.0	0.0	0.0	0.0
2019	10,854.7	1,150.4	0.0	2,179.0	608.9	766.9	1,796.6	4,352.8	4,311.7	41.2	14,592.4	3,968.9	1,600.1	919.4	812.5	1,881.0	2,900.0	0.0	0.0	2,510.5	0.0	0.0	0.0
2020	10,156.2	1,134.6	0.0	2,019.3	732.8	669.1	1,709.3	3,891.1	3,847.2	43.8	9,071.8	2,780.5	1,061.2	5.0	0.0	1,475.2	700.0	0.0	0.0	3,049.9	0.0	0.0	0.0
2021	11,837.1	1,112.5	0.0	2,392.0	551.9	895.5	1,911.2	4,974.0	4,906.7	67.2	11,541.4	1,197.6	1,536.8	0.0	0.0	2,450.0	1,000.0	0.0	0.0	5,356.9	405.7	0.0	0.0
2022	13,357.4	1,165.0	0.0	2,746.6	671.7	944.4	1,885.5	5,944.3	5,853.3	91.0	9,774.5	687.4	1,804.6	0.0	0.0	3,197.4	400.0	0.0	0.0	3,685.1	866.3	126,481.8	0.0
2023	16,246.0	1,368.1	0.0	2,941.1	1,164.2	1,145.3	2,464.0	7,163.4	7,064.7	98.7	15,492.5	3,733.1	2,073.1	0.0	0.0	4,338.1	0.0	0.0	0.0	5,348.2	1,590.4	208,421.8	5,785.5
2024	19,295.8	1,573.8	0.0	3,660.7	920.2	1,530.5	3,144.3	8,466.2	8,238.5	227.8	17,482.4	6,448.9	2,484.7	0.0	0.0	4,293.5	0.0	0.0	0.0	4,255.2	13,424.8	329,854.3	3,620.2
2025	23,219.3	1,825.7	0.0	4,019.7	1,769.3	1,785.7	3,550.6	10,268.4	10,165.1	103.3	24,094.1	8,597.1	3,033.9	0.0	0.0	7,431.5	0.0	0.0	0.0	5,031.5	7,927.3	512,251.7	14,014.0
2021																							
1st Qtr	2,441.3	317.2	0.0	519.5	110.6	276.3	760.1	457.6	446.5	11.1	1,956.3	377.5	294.3	0.0	0.0	0.0	0.0	0.0	0.0	1,284.4	0.0	0.0	0.0
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	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	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	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	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	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	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	1,294.5	470.3	41,595.8	4,743.0
2nd Qtr	8,231.6	334.4	0.0	653.2	586.4	211.0	696.1	5,750.7	5,728.8	21.9	7,246.8	1,042.7	513.8	0.0	0.0	4,338.1	0.0	0.0	0.0	1,352.3	319.3	41,595.8	0.0
3rd Qtr	2,829.9	336.4	0.0	780.4	207.0	288.3	660.6	557.2	529.1	28.1	3,557.0	1,163.4	571.6	0.0	0.0	0.0	0.0	0.0	0.0	1,822.0	82.6	41,595.8	1,042.5
4th Qtr	2,947.3	327.0	0.0	916.1	206.3	442.3	537.2	518.3	488.5	29.8	2,420.1	1,062.4	478.2	0.0	0.0	0.0	0.0	0.0	0.0	879.5	718.2	83,634.5	0.0
2024																							
1st Qtr	3,218.3	403.8	0.0	875.4	149.9	368.4	744.4	676.4	653.1	23.4	2,706.6	1,222.1	492.7	0.0	0.0	0.0	0.0	0.0	0.0	991.8	17.2	51,994.7	0.0
2nd Qtr	9,810.8	396.0	0.0	934.7	282.1	367.5	1,215.5	6,615.0	6,456.6	158.4	8,480.5	1,882.9	713.2	0.0	0.0	4,293.5	0.0	0.0	0.0	1,590.9	1,205.3	62,393.6	834.0
3rd Qtr	2,909.6	384.5	0.0	870.2	203.6	349.8	690.9	410.6	388.3	22.3	3,380.5	2,051.1	590.8	0.0	0.0	0.0	0.0	0.0	0.0	738.5	5,697.7	62,393.6	918.9
4th Qtr	3,357.1	389.5	0.0	980.3	284.6	444.8	493.6	764.3	740.5	23.8	2,914.7	1,292.8	687.9	0.0	0.0	0.0	0.0	0.0	0.0	934.0	6,504.6	153,072.4	1,867.3
2025																							
1st qtr	3,707.0	525.4	0.0	967.8	257.5	361.7	1,077.2	517.5	495.5	22.1	2,546.2	1,127.5	629.4	0.0	0.0	0.0	0.0	0.0	0.0	789.3	1,513.6	83,191.5	455.4
2nd Qtr	11,306.4	421.7	0.0	877.7	646.2	373.3	1,022.3	7,965.3	7,938.9	26.4	11,818.3	1,462.2	823.0	0.0	0.0	7,431.5	0.0	0.0	0.0	2,101.5	3,373.8	166,383.0	7,015.4
3rd Qtr	3,507.1	432.0	0.0	931.6	438.0	377.7	833.0	494.8	472.8	22.0	4,281.2	2,578.1	716.5	0.0	0.0	0.0	0.0	0.0	0.0	986.6	616.1	41,595.8	3,093.6
4th Qtr	4,698.8	446.6	0.0	1,242.7	427.5	673.0	618.2	1,290.9	1,258.0	32.9	5,448.5	3,429.3	865.0	0.0	0.0	0.0	0.0	0.0	0.0	1,154.2	2,423.8	221,081.4	3,449.5
2026																							
1st qtr	4,350.4	591.3	0.0	977.5	774.5	534.9	820.6	651.5	622.6	28.9	5,155.8	2,783.8	742.8	0.0	0.0	0.0	0.0	0.0	0.0	1,629.2	9.3	83,191.5	0.0
2nd Qtr	11,467.0	510.9	0.0	1,175.9	656.9	529.7	1,472.8	7,120.9	7,094.1	26.9	15,652.0	2,671.3	1,105.7	0.0	0.0	10,987.4	0.0	0.0	0.0	887.6	657.5	128,946.8	1,592.0

Source: Ministry of Finance

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

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

³⁾ Includes taxes on services such as betting shops.

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

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

⁶⁾ Carbon Credit Sales included from March 2023.

CENTRAL GOVERNMENT: CURRENT EXPENDITURE
(G\$ Million)

Table 6.3

Period	Total Current Expenditure	Non-interest Current Expenditure																	Debt Charges	
		Total	Personal Emoluments	Other Goods & Services										Transfer Payments						
				Total	Material And Supplies	Fuels & Lubricants	Rental & Maintenance of Buildings	Maintenance of Infrastructure	Electricity Charges	Transport Travel and Postage	Telephone Charges	Other Services Purchased	Miscellaneous	Total	Education Subvents, Grants & Scl.ships	Rates, Taxes & Subvents to L.A.	Subsidies & Contribution to Local & Int'l Orgns.	Refunds of Revenue		Pensions
2016	170,151.8	163,425.0	49,360.5	46,800.6	7,398.7	2,234.9	4,370.1	4,486.3	5,262.7	4,679.4	671.0	799.2	16,898.3	67,263.9	5,557.7	183.6	42,942.9	34.6	18,545.1	6,726.8
2017	181,400.0	173,373.3	54,444.2	49,236.0	7,823.0	2,215.5	5,432.3	5,633.2	3,206.5	5,383.0	626.8	711.6	18,204.1	69,693.2	6,924.5	572.3	42,056.9	4.1	20,135.3	8,026.7
2018	199,612.3	191,101.5	59,452.0	51,249.9	8,309.8	2,458.6	5,299.4	6,135.4	2,726.8	5,487.5	675.2	630.4	19,526.8	80,399.6	7,576.1	344.7	50,463.6	16.9	21,998.4	8,510.7
2019	216,193.8	207,683.1	68,550.9	57,908.0	9,525.0	2,800.2	6,025.9	6,809.2	2,385.6	5,726.9	667.2	834.0	23,133.9	81,224.2	8,555.8	920.3	46,974.3	14.7	24,759.1	8,510.7
2020	249,356.7	241,595.1	71,852.2	72,477.3	16,540.8	2,483.0	6,181.8	6,977.2	8,406.9	5,734.5	835.2	2,092.7	23,225.2	97,265.6	7,951.0	1,239.9	54,507.0	5.0	33,562.6	7,761.6
2021	282,887.4	274,971.7	77,811.9	90,272.5	23,142.5	2,620.2	6,684.9	7,813.9	9,050.7	6,210.5	896.3	1,044.8	32,808.7	106,887.3	12,955.2	709.5	58,245.1	2.9	34,974.6	7,915.7
2022	335,010.1	326,051.8	87,760.4	108,602.6	3,797.5	19,776.9	7,407.3	9,751.3	20,468.0	7,564.7	1,133.6	1,093.5	37,609.7	129,688.7	16,638.6	529.3	74,045.6	4.5	38,470.7	8,958.3
2023	382,329.5	369,989.6	104,938.3	112,794.8	22,270.0	4,956.3	8,009.9	11,879.4	7,260.0	9,542.9	1,147.1	1,143.6	46,585.5	152,256.5	20,440.1	534.3	83,997.5	4.0	47,280.6	12,339.8
2024	517,682.6	500,723.9	122,583.1	169,486.3	29,047.4	4,924.8	8,442.3	13,703.8	9,262.4	10,273.9	1,190.0	1,100.1	91,541.7	208,654.5	28,715.4	542.5	121,025.2	0.6	58,370.7	16,958.7
2025	627,457.0	604,083.8	146,441.1	192,113.0	35,548.6	4,878.2	9,542.1	15,193.8	3,838.1	12,235.8	1,755.0	1,191.9	107,929.6	265,529.6	41,810.8	543.2	148,242.2	11.1	74,922.3	23,373.2
2021																				
1st Qtr	46,755.6	44,705.7	16,469.2	7,195.2	1,837.5	358.4	524.1	412.7	232.0	670.4	80.2	60.0	3,019.8	21,041.3	1,400.1	91.2	11,734.0	2.1	7,813.8	2,049.9
2nd Qtr	67,478.2	66,208.9	19,529.4	20,556.9	8,405.4	717.8	1,529.1	2,041.0	675.9	1,402.3	218.1	314.7	5,252.6	26,122.6	1,594.2	61.4	15,514.0	0.7	8,952.3	1,269.3
3rd Qtr	70,610.7	68,648.9	17,028.1	24,410.8	4,177.5	631.5	2,315.4	2,433.2	2,377.3	1,456.6	191.3	142.5	10,685.6	27,210.0	5,537.4	46.0	13,589.8	0.1	8,036.7	1,961.8
4th Qtr	98,042.9	95,408.1	24,785.2	38,109.5	8,722.1	912.5	2,316.4	2,927.0	5,765.5	2,681.2	406.7	527.6	13,850.5	32,513.4	4,423.6	510.8	17,407.3	0.0	10,171.7	2,634.7
2022																				
1st Qtr	51,182.6	49,177.3	17,596.9	8,911.4	630.3	910.7	723.8	630.7	372.9	952.4	157.1	96.8	4,436.9	22,668.9	1,330.3	25.0	13,475.0	0.1	7,838.5	2,005.4
2nd Qtr	85,597.0	84,208.1	20,784.9	29,453.9	957.1	5,552.4	1,902.2	1,896.2	6,888.4	1,782.6	291.4	309.5	9,874.0	33,969.3	7,320.2	32.5	18,449.9	4.0	8,162.6	1,389.0
3rd Qtr	77,197.3	75,042.9	18,912.4	25,429.7	808.8	7,878.9	1,753.5	3,081.4	606.3	2,008.5	242.8	259.9	8,789.5	30,700.8	3,336.1	58.3	17,834.9	0.2	9,471.4	2,154.4
4th Qtr	121,033.2	117,623.5	30,466.2	44,807.6	1,401.3	5,434.9	3,027.8	4,143.0	12,600.4	2,821.3	442.2	427.3	14,509.3	42,349.7	4,652.0	413.6	24,285.9	0.2	12,998.1	3,409.6
2023																				
1st Qtr	69,601.9	66,465.6	21,495.9	15,600.6	5,523.4	736.4	846.3	918.0	378.9	1,394.3	148.7	79.2	5,575.5	29,369.0	1,828.3	19.5	17,045.8	0.5	10,474.9	3,136.3
2nd Qtr	99,598.7	98,106.4	24,362.7	28,046.6	5,389.7	1,002.8	1,804.6	3,309.9	4,893.2	2,357.8	315.4	369.2	8,604.0	45,697.1	10,773.3	44.5	23,645.5	2.7	11,231.2	1,492.3
3rd Qtr	77,311.5	73,820.4	22,630.6	23,815.5	4,145.2	1,075.4	2,398.2	3,005.8	525.8	2,319.0	240.7	225.8	9,879.7	27,374.3	2,866.0	253.4	12,910.1	0.1	11,344.6	3,491.1
4th Qtr	135,817.5	131,597.3	36,449.2	45,332.0	7,211.7	2,141.8	2,960.9	4,645.7	1,462.2	3,471.8	442.3	469.5	22,526.2	49,816.1	4,972.5	217.0	30,396.1	0.7	14,229.9	4,220.1
2024																				
1st Qtr	87,894.2	83,699.4	25,410.0	15,773.6	3,516.3	667.6	909.1	925.8	446.9	1,458.3	109.6	198.7	7,541.4	42,515.8	4,742.6	23.7	24,397.4	0.3	13,351.7	4,194.9
2nd Qtr	124,827.7	121,693.3	29,228.0	33,991.7	6,319.9	1,126.1	2,145.3	3,445.0	6,724.1	2,405.9	265.1	198.2	11,362.1	58,473.6	12,548.9	30.5	29,862.2	0.0	16,031.9	3,134.4
3rd Qtr	103,669.5	99,452.7	27,163.1	27,849.0	5,799.3	1,042.9	2,177.4	3,298.3	687.1	2,326.0	259.6	275.6	11,982.7	44,440.6	3,896.4	50.1	27,234.5	0.0	13,259.6	4,216.8
4th Qtr	201,291.1	195,878.5	40,782.0	91,872.0	13,411.9	2,088.2	3,210.4	6,034.7	1,404.2	4,083.8	555.6	427.6	60,655.5	63,224.5	7,527.5	438.2	39,531.1	0.3	15,727.5	5,412.6
2025																				
1st Qtr	130,718.2	125,625.5	30,299.8	45,604.3	1,620.5	680.8	966.8	1,450.2	401.9	1,320.7	117.4	87.2	38,958.6	49,721.4	7,232.3	37.0	24,751.0	0.1	17,701.1	5,092.7
2nd Qtr	160,094.3	156,174.3	35,230.1	41,968.0	9,748.8	1,208.2	2,664.4	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
4th Qtr.	185,130.3	175,996.4	40,175.6	57,169.3	9,723.5	1,748.4	3,317.3	5,085.2	2,044.0	5,033.7	795.5	504.9	28,916.8	78,651.5	9,746.0	411.9	50,353.4	8.9	18,131.3	9,133.8
2026																				
1st Qtr	128,186.0	122,052.6	36,098.6	28,640.3	6,849.8	804.6	1,208.5	1,547.0	411.6	1,798.9	181.3	102.2	15,736.4	57,313.7	6,947.5	41.9	27,530.9	0.3	22,793.0	6,133.5
2nd Qtr	222,764.0	215,132.9	41,728.0	78,623.4	9,747.3	1,199.7	2,386.6	3,730.3	919.6	3,418.4	327.2	388.0	56,506.4	94,781.5	25,833.9	31.0	43,682.5	1.7	25,232.4	7,631.1

Source: Ministry of Finance.

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

Table 6.4

Period	Current Receipts						Current Operating Expenses										Primary Balance ⁴⁾
	Total	Export Sales	Local Sales	Receipt from Debtors ¹⁾	VAT Refunds	Other Current Receipts	Total	Materials & Supplies	Employment Cost	Payments to Creditors ²⁾	Local Govt. Rates & Taxes	VAT Payments	Other ³⁾	Transfers to Central Gov't.			
														Total	Taxes (Property and Corporation)	Dividend	
2016	117899.2	18458.4	66351.8	0.0	722.5	32366.5	103309.3	22947.3	25410.7	0.0	163.9	171.8	50668.5	3947.0	1747.0	2200.0	14589.9
2017	110423.1	11886.3	50087.7	22229.8	159.9	26059.4	114641.2	25300.0	25099.5	29577.1	198.2	1347.5	29805.4	3313.5	2113.5	1200.0	(4218.1)
2018	115118.2	6351.6	49658.9	27779.3	2407.5	28921.0	124923.7	29780.8	23502.1	35538.6	178.3	1261.0	32157.9	10267.3	9067.3	1200.0	(9805.5)
2019	117916.1	6707.9	52694.2	27322.4	2569.0	28622.5	119360.2	28214.0	18983.5	31602.5	67.9	1760.4	35967.3	2764.7	1864.7	900.0	(1444.1)
2020	106020.0	5567.0	51730.3	18641.4	1270.5	28810.9	103654.4	26576.3	16687.0	20262.9	75.2	746.9	37324.9	1981.2	1481.2	500.0	2365.7
2021	136194.0	3670.6	70758.9	29146.6	451.6	32166.3	137027.0	34564.6	18508.9	43988.9	42.6	212.2	38935.6	774.2	774.2	0.0	(833.0)
2022	173143.0	4745.6	85297.3	38502.9	1034.7	43562.6	168219.4	46707.3	22262.2	54825.5	159.3	233.6	41833.9	2197.7	2197.7	0.0	4923.6
2023	165219.9	5796.6	78674.3	34279.7	395.4	46073.9	160605.1	45864.4	25458.5	40852.0	52.8	188.6	44698.8	3490.0	3490.0	0.0	4614.8
2024	195680.9	16255.5	62638.2	38878.6	332.2	77576.4	181843.5	62711.4	29480.4	35894.5	63.6	212.8	49632.5	3848.2	3848.2	0.0	13837.3
2025	197381.1	3650.2	73456.9	29274.1	382.4	90617.4	196005.3	68092.8	34976.6	35598.6	52.9	569.0	54378.9	2336.4	2336.4	0.0	1375.8
2021																	
1st Qtr	34251.4	1111.7	20909.5	5787.6	29.3	6413.3	29218.3	6943.3	4077.5	8334.3	23.6	69.3	9528.3	242.1	242.1	0.0	5033.1
2nd Qtr	33547.4	1467.2	15780.9	7588.4	21.0	8689.9	36573.9	9001.8	5385.1	11917.9	7.1	47.9	9889.5	324.6	324.6	0.0	(3026.5)
3rd Qtr	34522.4	620.1	18963.4	6513.6	21.6	8403.8	35869.5	9589.0	4522.1	11815.1	3.3	39.3	9898.1	2.7	2.7	0.0	(1347.1)
4th Qtr	33872.8	471.6	15105.1	9257.1	379.9	8659.3	35365.3	9030.5	4524.2	11921.6	8.7	55.8	9619.7	204.8	204.8	0.0	(1492.5)
2022																	
1st Qtr	37532.0	691.2	18242.0	8299.1	741.8	9557.9	37779.1	9671.0	4969.9	12744.5	28.4	46.5	10103.9	214.9	214.9	0.0	(247.0)
2nd Qtr	43496.6	1225.1	18855.4	11797.5	12.1	11606.4	46496.4	12769.5	5270.2	17249.8	16.5	57.6	10584.9	547.8	547.8	0.0	(2999.8)
3rd Qtr	43156.2	834.1	24195.0	8313.5	108.3	9705.4	39965.5	12160.1	5268.5	12454.6	13.9	47.2	9595.9	425.3	425.3	0.0	3190.8
4th Qtr	48958.2	1995.1	24004.9	10092.8	172.4	12692.9	43978.5	12106.7	6753.6	12376.5	100.4	82.4	11549.2	1009.8	1009.8	0.0	4979.7
2023																	
1st Qtr	36743.1	595.9	17451.6	7487.3	299.4	10908.8	36734.6	10670.8	5451.5	10170.6	22.5	36.6	9770.0	612.5	612.5	0.0	8.5
2ndQtr	39092.1	1186.7	17725.2	8983.7	14.4	11182.0	39340.5	11202.8	5764.9	9612.0	12.6	51.4	11238.2	1458.6	1458.6	0.0	(248.5)
3rd Qtr	40351.4	2231.0	20710.7	7745.6	24.8	9639.4	38993.8	10611.9	6429.6	9846.6	10.3	43.6	11139.8	911.9	911.9	0.0	1357.6
4th Qtr	49033.4	1783.0	22786.8	10063.2	56.8	14343.7	45536.2	13378.8	7812.5	11222.7	7.4	56.8	12550.8	507.1	507.1	0.0	3497.2
2024																	
1st Qtr	44517.2	1580.4	20290.8	8686.3	89.9	13869.8	41199.5	15103.2	6375.8	7639.7	20.4	53.2	11086.3	920.9	920.9	0.0	3317.7
2nd Qtr	46032.0	144.7	20055.4	9177.0	104.1	16550.8	45906.0	14000.8	7030.9	10598.4	17.4	52.3	12931.5	1274.8	1274.8	0.0	126.0
3rd Qtr	51036.9	276.2	17213.2	10240.7	48.6	23258.2	46760.5	17263.6	6685.2	9549.7	18.3	60.9	12456.5	726.3	726.3	0.0	4276.4
4th Qtr	54094.7	14254.1	5078.8	10774.7	89.5	23897.6	47977.5	16343.8	9388.6	8106.6	7.6	46.4	13158.1	926.3	926.3	0.0	6117.2
2025																	
1st Qtr	43623.9	396.3	15902.6	9276.8	118.3	17929.8	46454.8	15440.7	7492.1	10491.4	24.8	55.2	12152.9	797.6	797.6	0.0	(2830.9)
2nd Qtr	47681.7	490.8	18150.7	5721.0	126.3	23192.9	45798.2	17181.0	8123.0	5930.1	6.6	63.5	13253.4	1240.6	1240.6	0.0	1883.5
3rd Qtr	51880.4	1259.6	18372.3	6965.1	98.5	25184.9	51747.1	19003.2	9021.5	9781.9	16.1	66.6	13716.8	141.0	141.0	0.0	133.2
4th Qtr	54195.2	1503.6	21031.2	7311.3	39.3	24309.8	52005.2	16467.9	10340.1	9395.1	5.4	383.7	15255.9	157.2	157.2	0.0	2190.0
2026																	
1st Qtr	45570.3	944.1	18860.5	6708.1	61.0	18996.5	47412.7	14753.9	8813.8	8825.2	26.5	59.6	14403.4	530.3	530.3	0.0	(1842.4)
2nd Qtr	69119.1	1049.7	24109.1	12555.2	110.6	31294.5	72116.6	24768.2	9277.3	22138.7	4.7	67.4	15461.8	398.4	398.4	0.0	(2997.5)

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

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

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

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

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

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

Table 6.4 (Cont'd)

Period	Current Expenses Cont'd Interest	Current Balance	Capital Expenditure	NFPE Overall Balance (Surplus + / Deficit -)	Total Financing										
					Total	External Financing (Net)	Domestic Financing (Net)								
							Total	Banking System (net)	Non-Bank Fin. Inst. Borrowing	Holdings of Cent. Gov't. Sec. ¹⁾	Transfer from Cen. Gov't.	Special Transfers	Inter-Agency Borrowing	Privatisation Proceeds-Guysuco Land Sales	Other ²⁾
2016	1,521.5	13,068.4	1,977.0	11,091.4	(11,091.4)	(1,901.2)	(9,190.2)	(27,196.8)	0.0	1,498.0	469.9	0.0	0.0	0.0	16,038.7
2017	1,188.8	-5,406.9	7,549.6	(12,956.6)	12,956.6	(819.1)	13,775.7	25,614.3	0.0	1,971.4	11,505.5	0.0	20.0	0.0	(25,335.5)
2018	813.6	-10,619.1	6,694.3	(17,313.4)	17,313.4	2,346.5	14,966.9	1,189.3	1,698.0	(1,748.9)	10,682.0	0.0	0.0	0.0	3,146.6
2019	854.9	-2,299.0	7,098.5	(9,397.5)	9,397.5	1,224.4	8,173.1	(587.8)	0.0	(4,361.2)	10.0	0.0	0.0	0.0	13,112.1
2020	47.5	2,318.2	14,352.3	(12,034.1)	12,034.1	(262.6)	12,296.7	(1,329.2)	0.0	2,399.3	0.0	0.0	0.0	0.0	11,226.6
2021	2.6	-835.6	9,471.8	(6,155.1)	6,155.1	2,077.9	4,077.2	535.7	0.0	(975.8)	0.0	0.0	0.0	0.0	4,517.2
2022	53.3	4,870.3	5,957.0	2,976.8	(2,976.8)	145.8	(3,122.6)	(4,629.3)	0.0	(695.6)	0.0	0.0	0.0	0.0	2,202.3
2023	136.1	4,478.7	14,707.5	1,336.0	(1,336.0)	(164.0)	(1,172.0)	(5,793.9)	0.0	(1,737.3)	0.0	0.0	0.0	0.0	6,359.2
2024	324.9	13,512.4	6,573.8	10,621.6	(10,621.6)	156.0	(10,777.6)	(10,764.3)	0.0	(1,012.5)	0.0	0.0	0.0	0.0	999.3
2025	308.6	1,067.3	10,879.1	3,264.3	(3,264.3)	803.9	(4,068.2)	2,956.2	0.0	2,118.4	0.0	0.0	0.0	0.0	(9,142.8)
2021															
1st Qtr	0.1	5,033.0	1,590.3	3,640.1	(3,640.1)	(73.5)	(3,566.6)	1,742.0	0.0	1,839.0	0.0	0.0	0.0	0.0	(7,147.5)
2nd Qtr	1.8	-3,028.3	4,742.0	(7,191.7)	7,191.7	676.7	6,515.0	681.1	0.0	(300.0)	0.0	0.0	0.0	0.0	6,133.9
3rd Qtr	0.5	-1,347.6	1,849.6	(1,472.9)	1,472.9	487.7	985.2	(823.1)	0.0	0.0	0.0	0.0	0.0	0.0	1,808.2
4th Qtr	0.2	-1,492.6	1,290.0	(1,130.5)	1,130.5	987.0	143.6	(1,064.3)	0.0	(2,514.8)	0.0	0.0	0.0	0.0	3,722.7
2022															
1st Qtr	44.8	-291.8	661.2	75.0	(75.0)	(140.3)	65.3	(1,678.0)	0.0	(244.1)	0.0	0.0	0.0	0.0	1,987.4
2nd Qtr	0.4	-3,000.2	1,179.5	(3,469.4)	3,469.4	202.5	3,266.9	1,344.7	0.0	0.0	0.0	0.0	0.0	0.0	1,922.2
3rd Qtr	7.5	3,183.3	2,226.6	1,601.5	(1,601.5)	(15.0)	(1,586.5)	(699.0)	0.0	0.0	0.0	0.0	0.0	0.0	(887.5)
4th Qtr	0.6	4,979.1	1,889.7	4,769.8	(4,769.8)	98.5	(4,868.3)	(3,596.9)	0.0	(451.4)	0.0	0.0	0.0	0.0	(820.0)
2023															
1st Qtr	0.2	8.3	2,537.2	(401.9)	401.9	(215.0)	617.0	229.2	0.0	(274.1)	0.0	0.0	0.0	0.0	661.9
2nd Qtr	8.3	-256.8	1,807.6	(1,311.4)	1,311.4	11.6	1,299.9	(849.6)	0.0	(750.0)	0.0	0.0	0.0	0.0	2,899.4
3rd Qtr	51.9	1,305.7	6,370.9	1,218.3	(1,218.3)	367.1	(1,585.4)	(2,429.5)	0.0	0.0	0.0	0.0	0.0	0.0	844.1
4th Qtr	75.7	3,421.5	3,991.7	1,831.0	(1,831.0)	(327.6)	(1,503.4)	(2,744.1)	0.0	(713.2)	0.0	0.0	0.0	0.0	1,953.9
2024															
1st Qtr	76.4	3,241.3	2,163.7	1,374.7	(1,374.7)	6.9	(1,381.6)	(1,646.5)	0.0	(274.6)	0.0	0.0	0.0	0.0	539.4
2nd Qtr	71.4	54.5	1,849.0	(994.5)	994.5	13.4	981.1	(642.0)	0.0	(738.0)	0.0	0.0	0.0	0.0	2,361.0
3rd Qtr	112.5	4,163.9	1,093.2	3,973.7	(3,973.7)	11.6	(3,985.2)	(2,408.4)	0.0	498.6	0.0	0.0	0.0	0.0	(2,075.4)
4th Qtr	64.6	6,052.6	1,467.9	6,267.7	(6,267.7)	124.1	(6,391.8)	(6,067.4)	0.0	(498.6)	0.0	0.0	0.0	0.0	174.3
2025															
1st Qtr	46.1	-2,877.0	2,258.2	(3,599.2)	3,599.2	(142.8)	3,742.0	2,336.0	0.0	1,669.6	0.0	0.0	0.0	0.0	(263.6)
2nd Qtr	63.3	1,820.2	2,912.6	1,686.8	(1,686.8)	31.5	(1,718.3)	1,386.8	0.0	0.0	0.0	0.0	0.0	0.0	(3,105.0)
3rd Qtr	88.2	45.0	2,888.7	1,906.3	(1,906.3)	534.9	(2,441.1)	2,241.6	0.0	(598.4)	0.0	0.0	0.0	0.0	(4,084.3)
4th Qtr	111.0	2,079.0	2,819.6	3,270.4	(3,270.4)	380.3	(3,650.8)	(3,008.1)	0.0	1,047.1	0.0	0.0	0.0	0.0	(1,689.8)
2026															
1st Qtr	45.8	-1,888.2	10,078.7	1,276.9	(1,276.9)	191.7	(1,468.6)	1,549.0	0.0	384.0	0.0	0.0	0.0	0.0	(3,401.5)
2nd Qtr	63.6	-3,061.1	19,998.4	(4,522.1)	4,522.1	(764.2)	5,286.3	4,046.1	0.0	(574.7)	0.0	0.0	0.0	0.0	1,814.9

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

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

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

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

Table 7.1

Period Ended	Total Public and Publicly Guaranteed Debt	Total Public Debt Outstanding	Treasury Bills		Debentures ³⁾	Bonds ⁴⁾	CARICOM Loan ⁵⁾	Other ⁶⁾	Publicly Guaranteed Debt ⁷⁾
			Monetary	Fiscal ²⁾					
2016	90,571.6	90,571.6	81,468.0	-	8,781.0	3.4	319.3	-	-
2017	88,816.2	88,816.2	79,992.1	-	8,536.9	3.4	283.8	-	-
2018	98,151.6	80,551.6	22,757.3	49,247.5	8,292.7	3.4	250.8	-	17,600.0
2019	96,321.5	79,981.5	3,109.7	68,606.9	8,048.6	3.4	212.9	-	16,340.0
2020	265,089.6	264,589.6	2,757.3	78,186.7	7,804.5	12,323.4	177.4	163,340.3	500.0
2021									
Mar	281,149.9	280,649.9	2,757.3	78,186.7	7,560.4	12,323.4	177.4	179,644.7	500.0
Jun	323,707.5	323,207.5	2,157.3	102,766.7	207,560.4	10,563.4	159.7	-	500.0
Sep	323,707.5	323,207.5	2,157.3	102,766.7	207,560.4	10,563.4	159.7	-	500.0
Dec	361,513.4	361,013.4	2,157.3	144,350.4	205,560.4	8,803.4	142.0	-	500.0
2022									
Mar	389,469.2	388,969.2	997.3	173,710.4	205,316.2	8,803.4	142.0	-	500.0
Jun	391,571.5	391,071.5	997.3	177,480.4	205,316.2	7,153.4	124.2	-	500.0
Sep	393,391.5	392,891.5	997.3	179,410.4	205,316.2	7,043.4	124.2	-	500.0
Dec	434,302.9	433,802.9	997.3	227,979.5	200,316.2	4,403.4	106.5	-	500.0
2023									
Mar	450,228.8	449,728.8	997.3	244,179.5	200,042.1	4,403.4	106.5	-	500.0
Jun	476,586.0	476,086.0	997.3	277,679.5	197,042.1	278.4	88.7	-	500.0
Sep	485,121.0	484,621.0	997.3	286,489.5	197,042.1	3.4	88.7	-	500.0
Dec	569,906.2	569,406.2	997.3	375,292.4	193,042.1	3.4	71.0	-	500.0
2024									
Jan	591,881.6	591,381.6	997.3	397,542.4	192,767.6	3.4	71.0	-	500.0
Feb	604,399.6	603,899.6	997.3	410,060.4	192,767.6	3.4	71.0	-	500.0
Mar	606,109.6	605,609.6	997.3	411,770.4	192,767.6	3.4	71.0	-	500.0
Apr	606,809.6	606,309.6	997.3	413,470.4	191,767.6	3.4	71.0	-	500.0
May	605,809.6	605,309.6	997.3	412,470.4	191,767.6	3.4	71.0	-	500.0
Jun	654,491.9	653,991.9	997.3	463,170.4	189,767.6	3.4	53.2	-	500.0
Jul	658,866.9	658,366.9	997.3	467,545.4	189,767.6	3.4	53.2	-	500.0
Aug	662,586.9	662,086.9	997.3	471,265.4	189,767.6	3.4	53.2	-	500.0
Sep	663,361.9	662,861.9	997.3	472,040.4	189,767.6	3.4	53.2	-	500.0
Oct	664,461.9	663,961.9	997.3	473,140.4	189,767.6	3.4	53.2	-	500.0
Nov	720,341.9	719,841.9	997.3	531,020.4	187,767.6	3.4	53.2	-	500.0
Dec	782,874.1	782,374.1	997.3	596,570.4	184,767.6	3.4	35.5	-	500.0
2025									
Jan	806,077.6	805,577.6	993.8	620,052.4	184,492.5	3.4	35.5	-	500.0
Feb	807,177.6	806,677.6	993.8	621,152.4	184,492.5	3.4	35.5	-	500.0
Mar	829,927.7	829,427.7	993.8	643,902.5	184,492.5	3.4	35.5	-	500.0
Apr	834,627.7	834,127.7	993.8	650,602.5	182,492.5	3.4	35.5	-	500.0
May	830,617.7	830,117.7	993.8	646,592.5	182,492.5	3.4	35.5	-	500.0
Jun	920,709.2	920,209.2	993.8	738,701.8	180,492.5	3.4	17.7	-	500.0
Jul	923,399.2	922,899.2	993.8	741,391.8	180,492.5	3.4	17.7	-	500.0
Aug	939,764.2	939,264.2	993.8	757,756.8	180,492.5	3.4	17.7	-	500.0
Sep	946,064.2	945,564.2	993.8	764,056.8	180,492.5	3.4	17.7	-	500.0
Oct	963,564.2	963,064.2	993.8	781,556.8	180,492.5	3.4	17.7	-	500.0
Nov	971,702.4	971,202.4	993.8	791,695.0	178,492.5	3.4	17.7	-	500.0
Dec	1,004,837.3	1,004,337.3	993.8	827,847.7	175,492.5	3.4	0.0	-	500.0
2026									
Jan	1,035,946.8	1,035,446.8	993.8	859,232.7	175,217.0	3.4	0.0	-	500.0
Feb	1,031,946.8	1,031,446.8	993.8	855,232.7	175,217.0	3.4	0.0	-	500.0
Mar	1,021,654.4	1,021,154.4	993.8	844,940.2	175,217.0	3.4	0.0	-	500.0
Apr	1,043,069.4	1,042,569.4	993.8	866,355.2	175,217.0	3.4	0.0	-	500.0
May	1,025,704.4	1,025,204.4	993.8	850,990.2	173,217.0	3.4	0.0	-	500.0
Jun	1,098,104.4	1,097,604.4	993.8	925,390.2	171,217.0	3.4	0.0	-	500.0

Source: Bank of Guyana.

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

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

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

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

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

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

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

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

Table 7.2

Period Ended	Treasury Bills										
	Total Treasury Bills	Banking System			Non-Bank Financial Institutions	Public Sector				Private Sector	Non Residents
		Total	Bank of Guyana	Commercial Banks		Total	Public Enterprise	Nat. Insur. Scheme	Sinking Funds		
2016	81,468.0	68,151.1	997.7	67,153.4	6,980.6	6,336.4	-	6,336.4	-	-	-
2017	79,992.1	64,733.8	997.3	63,736.5	6,576.3	8,682.1	4,000	4,682.1	-	0.1	-
2018	72,004.8	58,457.3	997.3	57,460.0	6,422.6	7,125.0	4,000	3,125.0	-	-	-
2019	71,716.6	62,238.6	997.3	61,241.3	6,521.2	2,956.9	-	2,956.9	-	-	-
2020	80,944.0	70,947.6	997.3	69,950.3	8,312.2	1,684.3	-	1,684.3	-	-	-
2021											
Mar	80,944.0	71,282.0	997.3	70,284.7	7,977.8	1,684.3	-	1,684.3	-	-	-
Jun	104,924.0	93,782.0	997.3	92,784.7	9,457.8	1,684.3	-	1,684.3	-	-	-
Sep	104,924.0	93,690.6	997.3	92,693.3	9,549.1	1,684.3	-	1,684.3	-	-	-
Dec	146,507.7	135,172.7	997.3	134,175.4	9,867.9	1,467.1	-	1,467.1	-	-	-
2022											
Mar	174,707.7	162,471.7	997.3	161,474.4	10,768.9	1,467.1	-	1,467.1	-	-	-
Jun	178,477.7	166,071.7	997.3	165,074.4	10,938.9	1,467.1	-	1,467.1	-	-	-
Sep	180,407.7	167,464.3	997.3	166,467.0	11,476.3	1,467.1	-	1,467.1	-	-	-
Dec	228,976.8	216,979.7	50,997.3	165,982.4	10,530.0	1,467.1	-	1,467.1	-	-	-
2023											
Mar	245,176.8	232,979.7	50,997.3	181,982.4	10,730.0	1,467.1	-	1,467.1	-	-	-
Jun	278,676.8	267,479.7	80,997.3	186,482.4	9,730.0	1,467.1	-	1,467.1	-	-	-
Sep	287,486.8	276,349.7	80,997.3	195,352.4	9,670.0	1,467.1	-	1,467.1	-	-	-
Dec	376,289.7	365,949.7	160,997.3	204,952.4	9,600.0	740.0	-	740.0	-	-	-
2024											
Jan	398,539.7	389,449.7	160,997.3	228,452.4	8,350.0	740.0	-	740.0	-	-	-
Feb	411,057.7	401,949.7	160,997.3	240,952.4	8,368.0	740.0	-	740.0	-	-	-
Mar	412,767.7	404,199.7	160,997.3	243,202.4	8,568.0	0.0	-	0.0	-	-	-
Apr	414,467.7	405,699.7	160,997.3	244,702.4	8,768.0	0.0	-	0.0	-	-	-
May	413,467.7	404,199.7	160,997.3	243,202.4	9,268.0	0.0	-	0.0	-	-	-
Jun	464,167.7	454,899.7	215,997.3	238,902.4	9,268.0	0.0	-	0.0	-	-	-
Jul	468,542.7	459,399.7	215,997.3	243,402.4	9,143.0	0.0	-	0.0	-	-	-
Aug	472,262.7	462,699.7	215,997.3	246,702.4	9,063.0	500.0	-	500.0	-	-	-
Sep	473,037.7	464,399.7	215,997.3	248,402.4	8,138.0	500.0	-	500.0	-	-	-
Oct	474,137.7	465,399.7	215,997.3	249,402.4	8,238.0	500.0	-	500.0	-	-	-
Nov	532,017.7	522,899.7	255,997.3	266,902.4	9,118.0	0.0	-	0.0	-	-	-
Dec	597,567.7	587,849.7	315,997.3	271,852.4	9,718.0	0.0	-	0.0	-	-	-
2025											
Jan	621,046.2	611,346.2	315,993.8	295,352.4	8,950.0	750.0	-	750.0	-	-	-
Feb	622,146.2	612,346.2	315,993.8	296,352.4	9,050.0	750.0	-	750.0	-	-	-
Mar	644,896.3	633,796.2	315,993.8	317,802.4	9,150.0	1,950.0	-	1,950.0	-	0.1	-
Apr	651,596.3	640,296.2	315,993.8	324,302.4	9,350.0	1,950.0	-	1,950.0	-	0.1	-
May	647,586.3	636,046.2	315,993.8	320,052.4	9,590.0	1,950.0	-	1,950.0	-	0.1	-
Jun	739,695.5	728,255.4	395,993.8	332,261.7	9,490.0	1,950.0	-	1,950.0	-	0.1	-
Jul	742,385.5	731,255.4	395,993.8	335,261.7	9,080.0	2,050.0	-	2,050.0	-	0.1	-
Aug	758,750.5	746,705.4	395,993.8	350,711.7	9,495.0	2,550.0	-	2,550.0	-	0.1	-
Sep	765,050.5	754,205.4	395,993.8	358,211.7	9,495.0	1,350.0	-	1,350.0	-	0.1	-
Oct	782,550.5	770,705.4	395,993.8	374,711.7	9,395.0	2,450.0	-	2,450.0	-	0.1	-
Nov	792,688.7	780,253.0	395,993.8	384,259.3	10,035.6	2,400.0	-	2,400.0	-	0.1	-
Dec	828,841.4	817,005.4	445,993.8	371,011.7	9,435.9	2,400.0	-	2,400.0	-	0.1	-
2026											
Jan	860,226.4	849,505.4	445,993.8	403,511.7	8,035.9	2,685.0	-	2,685.0	-	0.1	-
Feb	856,226.4	848,005.4	445,993.8	402,011.7	5,435.9	2,785.0	-	2,785.0	-	0.1	-
Mar	845,934.0	838,012.8	445,993.8	392,019.0	5,136.2	2,785.0	-	2,785.0	-	-	-
Apr	867,349.0	861,512.8	445,993.8	415,519.0	3,536.2	2,300.0	-	2,300.0	-	-	-
May	851,984.0	847,012.8	445,993.8	401,019.0	2,486.2	2,485.0	-	2,485.0	-	-	-
Jun	926,284.0	921,862.8	520,993.8	400,869.0	1,936.2	2,485.0	-	2,485.0	-	-	-

Source: Bank of Guyana.

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

Table 7.3

Period Ended	Total Amount Outstanding	Bonds			CARICOM Loans ²⁾	Debentures ³⁾							
		Total Bonds	Defence Bonds	NICIL Bond ¹⁾		Total Debentures	Banking System		Non-Banks Financial Institutions	Public Sector			Private Sector
							Bank of Guyana	Commercial Banks		Public Enterprise	National Insurance	Sinking Funds	
2016	9,103.7	3.4	3.4	-	319.3	8,781.0	3,898.5	-	-	-	4,882.4	-	-
2017	9,103.7	3.4	3.4	-	319.3	8,781.0	3,898.5	-	-	-	4,882.4	-	-
2018	8,546.9	3.4	3.4	-	250.8	8,292.7	3,898.5	-	-	-	4,394.2	-	-
2019	8,264.9	3.4	3.4	-	212.9	8,048.6	3,898.5	-	-	-	4,150.1	-	-
2020	20,305.3	12,323.4	3.4	12,320.0	177.4	7,804.5	3,898.5	-	-	-	3,906.0	-	-
2021													
Mar	20,061.2	12,323.4	3.4	12,320.0	177.4	7,560.4	3,898.5	-	-	-	3,661.8	-	-
Jun	218,283.5	10,563.4	3.4	10,560.0	159.7	207,560.4	203,898.5	-	-	-	3,661.8	-	-
Sep	218,283.5	10,563.4	3.4	10,560.0	159.7	207,560.4	203,898.5	-	-	-	3,661.8	-	-
Dec	214,505.7	8,803.4	3.4	8,800.0	142.0	205,560.4	203,898.5	-	-	-	1,661.8	-	-
2022													
Mar	214,261.6	8,803.4	3.4	8,800.0	142.0	205,316.2	203,898.5	-	-	-	1,417.7	-	-
Jun	212,593.9	7,153.4	3.4	7,150.00	124.2	205,316.2	203,898.5	-	-	-	1417.71	-	-
Sep	212,483.9	7,043.4	3.4	7,040.00	124.2	205,316.2	203,898.5	-	-	-	1417.71	-	-
Dec	204,826.1	4,403.4	3.4	4,400.00	106.5	200,316.2	198,898.5	-	-	-	1417.71	-	-
2023													
Mar	204,552.0	4,403.4	3.4	4,400.00	106.5	200,042.1	198,898.5	-	-	-	1143.59	-	-
Jun	197,409.2	278.4	3.4	275.00	88.7	197,042.1	195,898.5	-	-	-	1143.59	-	-
Sep	197,134.2	3.4	3.4	-	88.7	197,042.1	195,898.5	-	-	-	1143.59	-	-
Dec	193,116.5	3.4	3.4	-	71.0	193,042.1	191,898.5	-	-	-	1143.59	-	-
2024													
Jan	192,841.9	3.4	3.4	-	71.0	192,767.6	191,898.5	-	-	-	869.02	-	-
Feb	192,841.9	3.4	3.4	-	71.0	192,767.6	191,898.5	-	-	-	869.02	-	-
Mar	192,841.9	3.4	3.4	-	71.0	192,767.6	191,898.5	-	-	-	869.02	-	-
Apr	191,841.9	3.4	3.4	-	71.0	191,767.6	190,898.5	-	-	-	869.02	-	-
May	191,841.9	3.4	3.4	-	71.0	191,767.6	190,898.5	-	-	-	869.02	-	-
Jun	189,824.2	3.4	3.4	-	53.2	189,767.6	188,898.5	-	-	-	869.02	-	-
Jul	189,824.2	3.4	3.4	-	53.2	189,767.6	188,898.5	-	-	-	869.02	-	-
Aug	189,824.2	3.4	3.4	-	53.2	189,767.6	188,898.5	-	-	-	869.02	-	-
Sep	189,824.2	3.4	3.4	-	53.2	189,767.6	188,898.5	-	-	-	869.02	-	-
Oct	189,824.2	3.4	3.4	-	53.2	189,767.6	188,898.5	-	-	-	869.02	-	-
Nov	187,824.2	3.4	3.4	-	53.2	187,767.6	186,898.5	-	-	-	869.02	-	-
Dec	184,806.4	3.4	3.4	-	35.5	184,767.6	183,898.5	-	-	-	869.02	-	-
2025													
Jan	184,531.4	3.4	3.4	-	35.5	184,492.5	183,898.5	-	-	-	593.99	-	-
Feb	184,531.4	3.4	3.4	-	35.5	184,492.5	183,898.5	-	-	-	593.99	-	-
Mar	184,531.4	3.4	3.4	-	35.5	184,492.5	183,898.5	-	-	-	593.99	-	-
Apr	182,531.4	3.4	3.4	-	35.5	182,492.5	181,898.5	-	-	-	593.99	-	-
May	182,531.4	3.4	3.4	-	35.5	182,492.5	181,898.5	-	-	-	593.99	-	-
Jun	180,513.7	3.4	3.4	-	17.7	180,492.5	179,898.5	-	-	-	593.99	-	-
Jul	180,513.7	3.4	3.4	-	17.7	180,492.5	179,898.5	-	-	-	593.99	-	-
Aug	180,513.7	3.4	3.4	-	17.7	180,492.5	179,898.5	-	-	-	593.99	-	-
Sep	180,513.7	3.4	3.4	-	17.7	180,492.5	179,898.5	-	-	-	593.99	-	-
Oct	180,513.7	3.4	3.4	-	17.7	180,492.5	179,898.5	-	-	-	593.99	-	-
Nov	178,513.7	3.4	3.4	-	17.7	178,492.5	177,898.5	-	-	-	593.99	-	-
Dec	175,495.9	3.4	3.4	-	0.0	175,492.5	174,898.5	-	-	-	593.99	-	-
2026													
Jan	175,220.4	3.4	3.4	-	0.0	175,217.0	174,898.5	-	-	-	318.50	-	-
Feb	175,220.4	3.4	3.4	-	0.0	175,217.0	174,898.5	-	-	-	318.50	-	-
Mar	175,220.4	3.4	3.4	-	0.0	175,217.0	174,898.5	-	-	-	318.50	-	-
Apr	175,220.4	3.4	3.4	-	0.0	175,217.0	174,898.5	-	-	-	318.50	-	-
May	173,220.4	3.4	3.4	-	0.0	173,217.0	172,898.5	-	-	-	318.50	-	-
Jun	171,220.4	3.4	3.4	-	0.0	171,217.0	170,898.5	-	-	-	318.50	-	-

Source: Bank of Guyana

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

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

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

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

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

Table 7.4

Item	Amount Issued	Amount Outstanding	Nominal Rate of Interest (Percent)	Issue Date	Maturity Date
SPECIAL ISSUES					
NON-INTEREST BEARING SPECIAL ISSUE TO BOG					
ISSUE NO. 94	14,851,974,507	14,851,974,507	0.00	2001-12-31	UNFIXED
ISSUE NO. 95	2,566,705,406	2,566,705,406	0.00	2002-12-31	UNFIXED
ISSUE NO. 97	2,578,507,538	2,578,507,538	0.00	2004-12-31	UNFIXED
ISSUE NO. 99	4,091,091,420	4,091,091,420	0.00	2006-12-31	UNFIXED
ISSUE NO. 100	7,151,883,823	7,151,883,823	0.00	2007-12-31	UNFIXED
ISSUE NO. 112	1,623,141,807	1,623,141,807	0.00	2019-12-31	UNFIXED
ISSUE NO. 115	1,478,314,287	1,478,314,287	0.00	2022-12-31	UNFIXED
ISSUE NO. 116	3,148,237,725	3,148,237,725	0.00	2023-12-31	UNFIXED
ISSUE NO. 117	121,076,494	121,076,494	0.00	2024-12-31	UNFIXED
SPECIAL ISSUE TO BOG					
1ST SERIES 1995	2,835,121,749	2,835,121,749	VARIABLE	1995-12-29	ON DEMAND
1ST SERIES 1996	927,448,757	927,448,757	VARIABLE	1996-12-31	ON DEMAND
3RD SERIES 1997	135,966,255	135,966,255	VARIABLE	1997-12-31	ON DEMAND
NON- NEGOTIABLE ISSUE TO NIS					
CERTIFICATE 11 of 20	4,882,446,199	318,495,998	1.50	2016-09-16	FIXED
GOG DEBENTURE CERTIFICATES					
CERTIFICATE 16 to 85	200,000,000,000.00	167,000,000,000.00	VARIABLE	2021-05-28	FIXED

Source: Bank of Guyana.

EXTERNAL PUBLIC DEBT
(US\$ Thousands)

Table 7.5

Period Ended	Total Outstanding Debt	Medium & Long Term					
		Bilateral	Multilateral	Financial	Supp. Cr. ¹⁾	Nationalisation	Bonds
2016	1,162,488	450,968	693,781	1,700	12,539	3,473	28
2017	1,240,593	479,872	725,515	19,165	12,539	3,473	30
2018	1,322,060	499,836	787,884	18,334	12,539	3,440	28
2019	1,305,472	456,518	815,311	17,635	12,539	3,440	30
2020	1,320,782	462,599	825,298	16,876	12,539	3,440	31
2021							
1st Qtr	1,345,853	452,962	860,417	16,465	12,539	3,440	31
2nd Qtr	1,355,274	452,988	869,809	16,468	12,539	3,440	31
3rd Qtr	1,362,769	443,675	886,313	16,774	12,539	3,440	29
4th Qtr	1,392,806	450,581	910,197	16,019	12,539	3,440	30
2022							
1st Qtr	1,383,047	441,936	909,622	15,482	12,539	3,440	29
2nd Qtr	1,370,820	425,809	913,637	15,369	12,539	3,440	27
3rd Qtr	1,507,707	429,528	1,047,439	14,737	12,539	3,440	25
4th Qtr	1,571,873	448,723	1,092,290	14,856	12,539	3,440	27
2023							
1st Qtr.	1,580,018	448,181	1,101,411	14,420	12,539	3,440	28
2nd Qtr.	1,631,073	494,077	1,106,524	14,465	12,539	3,440	28
3rd Qtr.	1,627,367	495,119	1,102,347	13,896	12,539	3,440	27
4th Qtr.	1,775,461	543,314	1,202,169	13,971	12,539	3,440	28
2024							
1st Qtr.	1,867,062	623,579	1,214,037	13,439	12,539	3,440	28
2nd Qtr.	1,924,234	675,691	1,219,095	13,441	12,539	3,440	28
3rd Qtr.	2,135,434	760,544	1,234,259	124,622	12,539	3,440	30
4th Qtr.	2,239,035	816,346	1,290,209	116,474	12,539	3,440	28
2025							
1st Qtr.	2,251,592	795,573	1,295,120	141,452	15,978	3,440	29
2nd Qtr.	2,388,926	883,220	1,333,218	156,482	12,539	3,440	28
3rd Qtr.	2,870,085	864,909	1,833,151	156,016	12,539	3,440	30
4th Qtr.	2,920,047	880,095	1,867,998	155,946	12,539	3,440	30
2026							
1st Qtr.	3,172,359	1,118,237	1,885,508	149,166	15,978	3,440	29
2nd Qtr.	3,306,413	2,034,336	1,109,314	146,755	12,539	3,440	30

Source: Ministry of Finance.

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

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

Table 8.1(a)

Period	Total	Consumer Goods								Intermediate Goods							Capital Goods								Misc.
		Total	Non-Durable			Semi-Durable		Durable		Total	Fuels & Lubricants	Foods for Industry	Chemicals	Textiles	Parts & Accessories	Other	Total	Agri.	Industrial	Transport	Mining	Building	Other		
			Food for Households	Beverage & Tobacco	Other	Clothing & Footwear	Other	Motor Car	Other																
2016	302,556.3	87,100.9	29,715.5	8,714.4	17,646.7	3,926.2	6,445.4	7,144.5	13,508.1	153,175.7	71,183.7	16,157.0	17,148.5	1,215.9	15,568.1	31,902.6	60,719.5	8,482.7	4,956.6	10,774.0	7,166.5	17,003.8	12,335.9	1,560.3	
2017	339,480.0	97,279.6	32,619.3	7,882.3	23,835.2	5,289.6	6,874.0	7,159.4	13,619.8	177,362.3	84,955.4	13,972.4	19,330.3	1,088.5	19,691.4	38,324.3	63,384.5	7,685.5	4,852.4	9,668.9	13,643.9	16,878.3	10,655.5	1,453.6	
2018	501,543.6	102,561.7	34,363.7	8,688.4	20,773.8	5,789.1	8,101.7	8,040.4	16,804.6	271,788.0	107,331.1	16,919.6	56,009.0	1,000.7	33,443.7	57,083.8	124,944.2	6,462.4	8,006.0	10,715.0	67,217.9	18,245.8	14,297.2	2,249.7	
2019	842,338.9	106,392.4	30,291.5	7,542.3	21,819.5	7,310.4	10,858.3	9,453.9	19,116.7	311,778.2	105,656.0	10,884.6	60,823.6	1,027.3	44,993.4	88,393.4	421,305.3	6,416.2	6,871.1	11,568.6	363,393.1	20,743.6	12,312.5	2,863.1	
2020	468,713.2	103,109.3	38,598.4	9,155.7	17,684.3	3,821.5	8,399.3	10,089.3	15,360.8	219,584.8	102,862.8	16,550.3	18,617.3	833.0	29,267.8	51,453.7	144,014.3	10,982.4	10,002.5	14,169.6	74,614.5	21,343.2	12,902.0	2,004.9	
2021																									
1st Qtr	118,230.8	29,197.4	8,845.4	2,697.6	5,818.7	1,320.8	2,267.0	3,414.6	4,833.3	61,083.4	32,782.5	5,186.4	4,575.4	293.0	6,182.7	12,063.4	27,387.0	4,399.2	3,236.2	3,643.8	5,273.2	6,417.4	4,417.1	563.0	
2nd Qtr	138,103.5	33,122.9	10,500.1	2,891.9	6,879.5	1,286.8	2,441.7	4,270.6	4,852.3	73,663.8	43,124.1	3,880.3	5,207.0	268.5	6,658.0	14,526.0	30,666.0	5,248.7	1,939.2	4,810.5	7,184.9	7,185.7	4,297.0	650.8	
3rd Qtr	157,445.2	34,976.7	10,993.7	2,858.9	6,099.6	1,860.9	3,019.3	4,449.7	5,694.5	87,904.1	46,678.3	7,340.5	7,069.6	354.4	9,814.0	16,647.4	33,922.6	4,839.1	2,365.1	5,250.1	8,680.8	7,301.1	5,486.4	641.9	
4th Qtr	498,566.6	39,214.7	12,792.2	3,772.4	7,271.3	1,591.2	3,470.4	4,141.8	6,175.5	84,450.7	48,993.0	6,093.1	6,187.2	278.6	6,769.9	16,128.8	374,204.6	3,722.2	1,867.8	5,306.8	352,266.7	6,744.4	4,296.8	696.6	
2022																									
1st Qtr	155,346.9	30,226.9	9,854.1	2,956.6	6,163.9	1,076.0	2,299.5	3,495.6	4,381.1	91,449.5	58,067.2	3,975.1	5,066.4	242.2	5,934.0	18,164.6	32,891.2	4,308.6	1,736.5	4,494.3	11,220.1	6,413.2	4,718.6	779.3	
2nd Qtr	210,597.3	33,120.1	11,341.4	3,365.8	5,574.5	1,163.1	2,883.6	3,226.0	5,565.7	110,490.9	69,481.6	7,064.0	5,660.3	290.4	8,059.7	19,934.8	66,116.1	6,167.8	2,465.9	6,152.3	39,760.7	6,770.9	4,798.5	870.2	
3rd Qtr	195,511.5	39,031.9	12,503.2	3,554.8	6,303.9	1,382.2	3,392.1	4,349.6	7,546.1	115,327.8	70,331.6	6,933.3	8,009.3	345.2	9,427.5	20,280.9	40,436.5	5,489.8	2,635.1	6,237.4	11,586.0	8,880.8	5,607.3	715.4	
4th Qtr	194,059.2	45,175.5	15,687.8	4,976.4	7,627.3	1,682.5	3,846.7	4,108.1	7,246.8	107,713.3	66,543.8	5,424.7	4,466.0	325.8	9,222.0	21,731.0	40,320.1	7,319.7	2,756.9	6,468.2	8,854.5	9,055.6	5,865.3	850.3	
2023																									
1st Qtr	203,544.1	39,716.0	13,030.1	3,195.0	7,835.4	1,100.1	2,564.7	6,051.4	5,939.4	105,146.6	60,171.7	7,363.2	4,693.4	307.1	10,537.4	22,073.8	58,347.9	7,920.0	3,136.8	15,363.0	12,023.6	9,756.0	10,148.5	333.6	
2nd Qtr	571,502.8	40,164.0	12,447.6	3,244.9	7,332.8	1,249.9	2,699.0	7,862.7	5,327.1	104,484.6	63,878.1	7,353.5	6,396.2	355.3	9,763.9	16,737.6	426,854.2	7,247.2	3,247.6	18,566.2	376,430.0	10,855.4	10,507.8	0.0	
3rd Qtr	274,199.2	48,298.0	14,930.2	4,038.0	6,483.0	1,719.7	3,707.0	9,459.2	7,960.8	133,952.2	65,021.3	4,615.6	6,974.0	411.1	26,816.8	30,113.5	90,732.5	10,346.0	4,337.5	10,613.9	44,793.4	11,162.4	9,479.3	1,216.6	
4th Qtr	334,369.5	57,272.6	17,272.8	4,675.5	7,256.9	1,609.9	5,177.6	9,162.8	12,117.1	156,190.8	74,835.5	7,619.2	10,465.6	581.1	25,925.6	36,763.7	119,433.0	10,355.3	4,172.7	15,509.8	63,985.8	11,323.1	14,086.3	1,473.1	
2024																									
1st Qtr	323,527.0	47,534.5	14,763.6	4,031.4	7,695.3	1,375.6	2,868.7	7,149.5	9,650.3	134,754.6	58,721.0	6,661.6	10,374.5	389.6	22,944.0	35,664.0	140,631.4	7,170.0	4,451.4	26,010.9	75,364.8	11,746.1	15,888.3	606.5	
2nd Qtr	355,304.1	55,740.9	15,452.2	4,794.4	9,737.8	1,268.6	3,902.2	10,746.8	9,838.9	156,186.9	74,185.4	5,571.4	10,284.4	632.3	25,822.6	39,690.8	142,838.7	10,430.0	4,559.1	19,466.5	79,810.4	15,949.4	12,623.4	537.6	
3rd Qtr	367,994.5	58,015.7	17,240.0	4,756.4	8,762.8	1,746.9	6,772.8	7,920.6	10,816.3	143,671.6	61,382.0	5,418.3	9,858.5	642.5	28,439.3	37,930.9	165,679.1	10,359.6	3,563.8	14,760.2	100,063.9	18,112.9	18,818.6	628.1	
4th Qtr	376,210.0	62,431.8	17,415.9	5,948.8	8,791.4	1,722.3	5,832.1	9,297.0	13,424.2	168,520.0	62,164.9	6,018.6	11,280.0	402.2	51,565.3	37,089.1	144,288.0	10,105.9	3,975.2	13,679.3	86,802.4	15,962.5	13,762.6	970.1	
2025																									
1st Qtr	343,822.4	62,362.9	17,959.5	4,934.4	9,341.1	1,383.6	3,993.5	12,475.5	12,275.2	144,885.9	62,709.9	4,012.5	9,459.2	834.2	29,692.3	38,177.8	135,161.1	12,618.6	5,092.1	15,719.2	72,152.2	17,575.2	12,004.0	1,412.5	
2nd Qtr	886,602.1	65,407.2	16,767.7	5,467.7	12,389.1	1,662.4	4,216.9	11,383.0	13,520.4	146,620.0	62,547.6	4,554.6	13,442.9	640.5	31,159.8	34,274.7	673,686.5	14,010.3	7,370.3	15,990.1	606,741.6	15,593.4	13,980.8	888.3	
3rd Qtr	455,217.1	79,336.6	20,178.7	5,280.4	13,858.0	2,187.3	8,179.3	15,181.7	14,471.1	168,780.9	76,279.7	6,107.1	12,268.6	1,660.7	32,415.8	40,049.0	206,152.4	18,408.3	9,924.8	17,136.8	119,099.7	21,585.6	19,997.1	947.3	
4th Qtr	452,366.1	82,110.6	22,519.6	6,902.3	11,955.3	2,458.0	6,395.6	15,675.1	16,204.7	183,648.1	73,872.8	5,887.6	13,149.1	1,386.9	37,199.1	52,152.5	184,768.2	18,927.2	5,774.3	22,932.5	104,066.7	19,363.5	13,704.0	1,839.2	
2026																									
1st Qtr	392,933.9	72,322.6	18,017.6	6,909.4	11,335.0	1,521.7	6,836.2	14,156.8	13,545.9	156,208.6	69,822.4	4,719.1	11,356.0	850.1	25,611.1	43,850.0	164,310.4	16,881.8	10,113.3	20,913.4	79,158.2	20,200.4	17,043.4	92.2	
2nd Qtr	549,485.4	83,421.8	20,697.9	9,013.4	10,330.6	1,700.1	7,281.0	18,764.7	15,634.1	245,553.9	107,954.5	6,530.5	12,083.3	594.4	66,785.1	51,606.1	220,277.3	20,484.3	5,600.7	26,627.4	130,156.4	21,322.1	16,086.4	232.3	

Source: Bureau of Statistics.

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

Table 8.1(b)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2016	302,556.3	87,100.9	71,183.7	81,992.0	60,719.5	1,560.3
2017	339,480.0	97,279.6	84,955.4	92,406.9	63,384.5	1,453.6
2018	501,543.6	102,561.7	107,331.1	164,456.9	124,944.2	2,249.7
2019	842,338.9	106,392.4	105,656.0	206,122.3	421,305.3	2,863.1
2020	468,713.2	103,109.3	102,862.8	116,722.1	144,014.3	2,004.9
2021						
1st Qtr	118,230.8	29,197.4	32,782.5	28,300.9	27,387.0	563.0
2nd Qtr	138,103.5	33,122.9	43,124.1	30,539.8	30,666.0	650.8
3rd Qtr	157,445.2	34,976.7	46,678.3	41,225.8	33,922.6	641.9
4th Qtr	498,566.6	39,214.7	48,993.0	35,457.7	374,204.6	696.6
2022						
1st Qtr	155,346.9	30,226.9	58,067.2	33,382.3	32,891.2	779.3
2nd Qtr	210,597.3	33,120.1	69,481.6	41,009.3	66,116.1	870.2
3rd Qtr	195,511.5	39,031.9	70,331.6	44,996.1	40,436.5	715.4
4th Qtr	194,059.2	45,175.5	66,543.8	41,169.5	40,320.1	850.3
2023						
1st Qtr	203,544.1	39,716.0	60,171.7	44,974.9	58,347.9	333.6
2nd Qtr	571,502.8	40,164.0	63,878.1	40,606.5	426,854.2	-
3rd Qtr	274,199.2	48,298.0	65,021.3	68,930.9	90,732.5	1,216.6
4th Qtr	334,369.5	57,272.6	74,835.5	81,355.3	119,433.0	1,473.1
2024						
1st Qtr	323,527.0	47,534.5	58,721.0	76,033.6	140,631.4	606.5
2nd Qtr	355,304.1	55,740.9	74,185.4	82,001.4	142,838.7	537.6
3rd Qtr	367,994.5	58,015.7	61,382.0	82,289.5	165,679.1	628.1
4th Qtr	376,210.0	62,431.8	62,164.9	106,355.2	144,288.0	970.1
2025						
1st Qtr	343,822.4	62,362.9	62,709.9	82,176.0	135,161.1	1,412.5
2nd Qtr	886,602.1	65,407.2	62,547.6	84,072.5	673,686.5	888.3
3rd Qtr	455,217.1	79,336.6	76,279.7	92,501.2	206,152.4	947.3
4th Qtr	452,366.1	82,110.6	73,872.8	109,775.2	184,768.2	1,839.2
2026						
1st Qtr	392,933.9	72,322.6	69,822.4	86,386.3	164,310.4	92.2
2nd Qtr	549,485.4	83,421.8	107,954.5	137,599.4	220,277.3	232.3

Source: Bureau of Statistics.

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

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

Table 8.1(c)

Period	Total Imports	Consumer Goods	Fuel & Lubricants	Other Intermediate	Capital Goods	Miscellaneous Imports
2016	1,465.2	421.8	344.7	397.1	294.0	7.6
2017	1,644.0	471.1	411.4	447.5	306.9	7.0
2018	2,410.2	493.0	515.9	790.1	600.5	10.8
2019	4,040.0	510.3	506.7	988.6	2020.6	13.7
2020	2,250.2	496.7	493.3	559.8	690.7	9.6
2021						
1st Qtr	567.1	140.0	157.2	135.7	131.4	2.7
2nd Qtr	662.4	158.9	206.8	146.5	147.1	3.1
3rd Qtr	755.1	167.8	223.9	197.7	162.7	3.1
4th Qtr	2,391.2	188.1	235.0	170.1	1,794.7	3.3
2022						
1st Qtr	745.1	145.0	278.5	160.1	157.8	3.7
2nd Qtr	1,010.1	158.8	333.2	196.7	317.1	4.2
3rd Qtr	937.7	187.2	337.3	215.8	193.9	3.4
4th Qtr	930.7	216.7	319.2	197.5	193.4	4.1
2023						
1st Qtr	976.2	190.5	288.6	215.7	279.8	1.6
2nd Qtr	2,741.0	192.6	306.4	194.8	2,047.3	0.0
3rd Qtr	1,315.1	231.6	311.9	330.6	435.2	5.8
4th Qtr	1,603.7	274.7	358.9	390.2	572.8	7.1
2024						
1st Qtr	1,551.7	228.0	281.6	364.7	674.5	2.9
2nd Qtr	1,704.1	267.3	355.8	393.3	685.1	2.6
3rd Qtr	1,765.0	278.3	294.4	394.7	794.6	3.0
4th Qtr	1,804.4	299.4	298.2	510.1	692.0	4.7
2025						
1st Qtr	1,649.0	299.1	300.8	394.1	648.3	6.8
2nd Qtr	4,252.3	313.7	300.0	403.2	3,231.1	4.3
3rd Qtr	2,183.3	380.5	365.9	443.7	988.7	4.5
4th Qtr	2,169.6	393.8	354.3	526.5	886.2	8.8
2026						
1st Qtr	1,884.6	346.9	334.9	414.3	788.1	0.4
2nd Qtr	2,635.4	400.1	517.8	659.9	1,056.5	1.1

Source: Bureau of Statistics.

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

Table 8.2(a)

Period	Total	Bauxite	Sugar	Rice	Crude Oil	Shrimp	Timber	Molasses	Rum	Gold	Other
2016	293,560.4	19,020.9	15,159.2	36,922.3	0.0	17,101.6	8,339.3	1,697.7	7,650.2	171,538.3	16,130.8
2017	294,865.6	21,585.6	10,016.0	41,513.7	0.0	20,582.8	7,383.4	1,239.8	8,893.5	168,817.1	14,833.8
2018	275,718.7	26,659.5	5,644.6	38,754.1	0.0	20,197.2	6,926.5	83.7	9,693.2	159,494.8	8,265.2
2019	312,499.5	26,485.8	5,791.7	46,438.3	0.0	15,899.9	7,019.1	962.1	7,284.4	182,780.6	19,837.6
2020	533,479.6	15,286.8	5,017.2	50,715.4	221,860.8	10,696.7	5,765.9	0.0	7,892.2	204,169.3	12,075.3
2021											
1st Qtr	206,385.7	4,350.8	931.0	6,710.7	142,111.7	2,052.8	1,236.7	0.0	2,508.2	42,869.5	3,614.2
2nd Qtr	212,117.1	4,197.7	1,258.5	19,062.4	128,237.1	2,482.4	1,245.1	0.0	2,644.7	48,480.8	4,508.2
3rd Qtr	240,232.2	3,546.0	411.0	5,492.7	184,393.5	1,559.7	1,122.2	0.0	3,038.1	37,130.3	3,538.3
4th Qtr	241,512.9	4,593.9	455.4	10,729.5	165,642.7	1,816.3	1,915.9	0.0	2,316.7	50,493.1	3,550.3
2022											
1st Qtr	280,166.8	4,847.7	346.5	5,597.7	222,025.4	2,406.1	1,440.3	0.0	2,568.7	37,084.0	3,850.1
2nd Qtr	620,507.7	5,192.9	993.1	16,102.6	531,135.1	3,490.3	1,695.6	0.0	3,197.4	53,537.5	5,163.6
3rd Qtr	765,526.6	6,095.9	384.1	7,569.0	701,046.3	4,113.7	1,305.5	0.0	3,197.5	37,353.7	4,459.9
4th Qtr	673,901.1	4,493.1	1,901.7	11,517.7	600,318.8	1,962.1	1,321.0	0.0	3,896.8	45,041.0	3,448.3
2023											
1st Qtr	622,906.5	4,124.8	311.3	6,752.3	558,000.9	1,735.2	1,221.1	0.0	3,244.1	43,920.5	3,596.3
2nd Qtr	637,268.5	3,925.3	1,110.3	14,593.5	566,611.0	4,131.0	1,041.9	0.0	2,868.0	38,784.2	4,203.3
3rd Qtr	669,402.9	4,668.8	2,135.0	8,939.7	600,754.5	2,972.1	951.8	0.0	2,851.4	41,615.4	4,514.2
4th Qtr	763,233.2	3,873.8	1,626.3	13,855.3	689,377.0	2,130.9	1,093.2	1.3	2,714.3	44,281.1	4,279.9
2024											
1st Qtr	1,007,088.8	3,578.8	1,281.6	8,156.1	945,307.0	2,626.6	887.6	0.2	1,287.1	40,226.7	3,736.9
2nd Qtr	1,099,298.6	4,245.0	124.1	18,340.9	1,022,329.5	2,451.9	1,093.0	0.0	1,622.4	45,025.7	4,066.3
3rd Qtr	945,102.0	4,451.0	211.8	8,948.8	863,465.1	3,101.3	897.1	0.2	1,583.1	57,295.0	5,148.6
4th Qtr	1,020,217.0	7,497.1	2,421.3	17,677.8	920,059.4	822.2	1,294.5	0.2	1,225.1	63,866.8	5,352.5
2025											
1st Qtr	967,327.4	6,958.8	302.1	10,222.9	884,782.8	1,452.2	833.8	0.0	1,452.8	55,256.4	6,065.7
2nd Qtr	933,331.3	7,339.3	434.7	15,450.5	838,708.0	2,089.2	1,068.9	0.2	1,178.7	60,741.2	6,320.6
3rd Qtr	1,018,745.3	6,930.5	1,254.3	10,490.3	914,046.4	2,017.4	496.7	0.2	1,195.6	77,794.0	4,519.8
4th Qtr	1,251,299.4	8,821.1	1,787.5	13,349.6	1,073,186.5	1,498.5	950.5	0.5	1,210.9	143,534.1	6,960.3
2026											
1st Qtr	1,506,373.7	7,984.4	968.9	6,937.8	1,411,808.7	1,285.3	846.8	0.5	1,298.0	70,522.8	4,720.5
2nd Qtr	3,364,135.2	14,487.7	2,101.9	20,396.4	3,138,699.9	2,854.3	1,649.1	0.7	2,474.2	172,257.4	9,213.8

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
2016	1,421.6	92.1	73.4	178.8	0.0	82.8	40.4	8.2	37.0	830.7	78.1
2017	1,427.9	104.5	48.5	201.0	0.0	99.7	35.8	6.0	43.1	817.5	71.8
2018	1,325.5	128.2	27.1	186.1	0.0	97.2	33.3	0.4	46.6	766.8	39.8
2019	1,498.8	127.0	27.8	222.7	0.0	76.3	33.7	4.6	34.9	876.6	95.1
2020	2,558.7	73.3	24.1	243.2	1064.1	51.3	27.7	0.0	37.9	979.2	57.9
2021											
1st Qtr	989.9	20.9	4.5	32.2	681.6	9.8	5.9	0.0	12.0	205.6	17.3
2nd Qtr	1,017.3	20.1	6.0	91.4	615.0	11.9	6.0	0.0	12.7	232.5	21.6
3rd Qtr	1,152.2	17.0	2.0	26.3	884.4	7.5	5.4	0.0	14.6	178.1	17.0
4th Qtr	1,158.3	22.0	2.2	51.5	794.4	8.7	9.2	0.0	11.1	242.2	17.0
2022											
1st Qtr	1,343.7	23.3	1.7	26.8	1,064.9	11.5	6.9	0.0	12.3	177.9	18.5
2nd Qtr	2,976.1	24.9	4.8	77.2	2,547.4	16.7	8.1	0.0	15.3	256.8	24.8
3rd Qtr	3,671.6	29.2	1.8	36.3	3,362.3	19.7	6.3	0.0	15.3	179.2	21.4
4th Qtr	3,232.1	21.5	9.1	55.2	2,879.2	9.4	6.3	0.0	18.7	216.0	16.5
2023											
1st Qtr	2,987.6	19.8	1.5	32.4	2,676.3	8.3	5.9	0.0	15.6	210.6	17.2
2nd Qtr	3,056.4	18.8	5.3	70.0	2,717.6	19.8	5.0	0.0	13.8	186.0	20.2
3rd Qtr	3,210.6	22.4	10.2	42.9	2,881.3	14.3	4.6	0.0	13.7	199.6	21.7
4th Qtr	3,660.6	18.6	7.8	66.5	3,306.4	10.2	5.2	0.0	13.0	212.4	20.5
2024											
1st Qtr	4,830.2	17.2	6.1	39.1	4,533.8	12.6	4.3	0.0	6.2	192.9	17.9
2nd Qtr	5,272.4	20.4	0.6	88.0	4,903.3	11.8	5.2	0.0	7.8	216.0	19.5
3rd Qtr	4,532.9	21.3	1.0	42.9	4,141.3	14.9	4.3	0.0	7.6	274.8	24.7
4th Qtr	4,892.7	36.0	11.6	84.8	4,412.8	3.9	6.2	0.0	5.9	306.3	25.3
2025											
1st Qtr	4,639.4	33.4	1.4	49.0	4,243.6	7.0	4.0	0.0	7.0	265.0	29.1
2nd Qtr	4,476.2	35.2	2.1	74.1	4,022.6	10.0	5.1	0.0	5.7	291.3	30.1
3rd Qtr	4,885.9	33.2	6.0	50.3	4,383.9	9.7	2.4	0.0	5.7	373.1	21.5
4th Qtr	6,001.9	42.3	8.6	64.0	5,147.2	7.2	4.6	0.0	5.8	688.4	33.8
2026											
1st Qtr	7,224.8	38.3	4.6	33.3	6,771.3	6.2	4.1	0.0	6.2	338.2	22.6
2nd Qtr	16,134.9	69.5	10.1	97.8	15,053.7	13.7	7.9	0.0	11.9	826.2	44.2

Source: Bureau of Statistics.

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

Table 8.3

Period	Rice			Sugar			Bauxite			Gold			Crude Oil			Shrimp			Timber		
	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Tonnes)	Value (G\$) (000)	Unit Value (G\$)	Volume (Ounces)	Value (G\$) (000)	Unit Value (G\$)	Volume ('000 barrels)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)	Volume (Cu.Mtrs.)	Value (G\$) (000)	Unit Value (G\$)
2016	499,192	36,922,306	295,228	158,451	15,159,231	385,733	1,493,678	19,020,902	50,941	677,788	171,538,329	1,014,689	-	-	-	-	17,101,600	-	118,565	8,339,302	285,470
2017	539,387	41,513,690	312,677	107,986	10,016,001	383,313	1,400,613	21,585,588	61,526	664,848	8,893,487	53,644	-	-	-	-	20,582,812	-	115,172	7,383,367	258,371
2018	470,312	38,754,103	335,229	77,796	5,644,558	297,091	1,943,367	26,659,487	54,986	611,234	9,693,205	64,080	-	-	-	-	20,197,225	-	105,427	6,926,468	264,466
2019	526,617	46,438,301	351,691	78,071	5,791,664	307,912	1,906,886	26,485,822	57,268	636,410	182,780,595	1,148,536	-	-	-	-	15,899,947	-	93,861	7,019,127	300,157
2020				57,517	5,017,156	347,434	614,696	15,286,815	102,259	599,886	204,169,328	1,362,901	26,605	221,860,801	33,902,008	...	10,696,667	...	77,334	5,765,892	299,150
2021																					
1st Qtr	74,787	6,710,742	89,732	11,884	931,042	78,347	160,486	4,350,754	27,110	120,048	42,869,546	357,104	11,028	142,111,661	12,886,647	...	2,052,806	...	15,309	1,236,666	80,782
2nd Qtr	207,266	19,062,382	91,971	14,405	1,258,506	87,366	158,928	4,197,729	26,413	135,702	48,480,766	357,259	8,988	128,237,124	14,266,934	...	2,482,389	...	14,282	1,245,133	87,180
3rd Qtr	52,862	5,492,698	103,906	3,454	410,954	118,973	122,096	3,545,957	29,042	104,156	37,130,309	356,487	12,044	184,393,544	15,310,113	...	1,559,711	...	14,511	1,122,203	77,337
4th Qtr	100,507	10,729,532	106,754	3,620	455,364	125,791	153,839	4,593,883	29,862	142,896	50,493,131	353,355	10,153	165,642,729	16,314,139	...	1,816,257	...	30,385	1,915,858	63,053
2022																					
1st Qtr	49,304	5,597,651	113,532	3,388	346,527	102,281	166,867	4,847,695	29,051	98,985	37,084,029	374,644	10,722	222,025,376	20,706,530	...	2,406,073	...	19,857	1,440,310	72,535
2nd Qtr	144,837	16,102,623	111,177	7,150	993,086	138,893	156,557	5,192,860	33,169	144,014	53,537,488	371,752	22,699	531,135,069	23,398,762	...	3,490,255	...	21,970	1,695,621	77,178
3rd Qtr	62,153	7,569,017	121,780	2,678	384,057	143,412	160,210	6,095,871	38,049	108,662	37,353,704	343,759	33,702	701,046,304	20,801,457	...	4,113,694	...	11,654	1,305,542	112,027
4th Qtr	101,313	11,517,745	113,684	13,889	1,901,729	136,921	125,159	4,493,054	35,899	131,273	45,041,002	343,110	33,927	600,318,803	17,694,379	...	1,962,085	...	11,002	1,320,996	120,067
2023																					
1st Qtr	55,355	6,752,301	121,981	2,052	311,291	151,701	125,036	4,124,836	32,989	117,071	43,920,490	375,161	33,873	558,000,923	16,473,474	...	1,735,250	...	10,843	1,221,051	112,614
2nd Qtr	126,734	14,593,518	115,151	8,401	1,110,263	132,158	105,490	3,925,325	37,210	98,908	38,784,179	392,125	34,964	566,611,041	16,205,327	...	4,130,963	...	9,566	1,041,892	108,919
3rd Qtr	74,980	8,939,729	119,228	14,085	2,135,040	151,583	125,455	4,668,783	37,215	108,771	41,615,388	382,597	32,971	600,754,531	18,220,861	...	2,972,118	...	8,112	951,772	117,331
4th Qtr	300,238	13,855,302	46,148	10,689	1,626,300	152,147	103,934	3,873,837	37,272	112,310	44,281,092	394,275	39,849	705,606,307	17,706,826	...	2,130,944	...	11,616	1,093,249	94,114
2024																					
1st Qtr	72,405	8,156,134	112,645	7,795	1,281,650	164,415	117,571	3,578,850	30,440	97,648	40,226,750	411,957	55,031	945,307,010	17,177,624	...	2,626,636	...	10,307	887,568	86,117
2nd Qtr	140,750	18,340,851	130,308	800	124,058	155,020	127,517	4,244,960	33,289	97,148	45,025,658	463,476	58,133	1,022,329,544	17,586,123	...	2,451,880	...	9,954	1,093,004	109,801
3rd Qtr	80,408	8,948,787	111,292	1,314	211,836	161,215	122,253	4,450,968	36,408	117,204	57,295,021	488,848	51,949	863,465,136	16,621,541	...	3,101,258	...	7,871	897,148	113,975
4th Qtr	132,915	17,677,812	133,001	15,939	2,421,311	151,912	469,551	7,497,066	15,966	121,156	63,866,765	527,145	59,596	920,059,395	15,438,346	...	822,190	...	8,727	1,294,524	148,337
2025																					
1st Qtr	91,518	10,222,904	111,703	1,835	302,117	164,641	577,155	6,958,805	12,057	101,024	55,256,371	546,966	56,970	884,782,764	15,530,612	...	1,452,205	...	6,132	833,760	135,965
2nd Qtr	133,445	15,450,487	115,782	2,698	434,723	161,154	694,866	7,339,347	10,562	94,462	60,741,152	643,019	59,082	838,707,997	14,195,707	...	2,089,072	...	7,900	1,068,871	135,305
3rd Qtr	105,058	10,490,259	99,852	15,181	1,254,336	82,625	693,754	6,930,485	9,990	113,950	77,794,009	682,705	62,688	914,046,406	14,580,982	...	2,017,420	...	2,653	496,738	187,265
4th Qtr	138,709	13,349,641	96,242	14,523	1,788,096	123,122	785,984	8,821,130	11,223	174,330	143,534,083	823,348	81,543	1,073,186,460	13,160,955	...	1,498,618	...	6,668	950,513	142,552
2026																					
1st Qtr	73,878	6,937,832	93,909	13,801	968,900	70,203	781,972	7,984,371	10,211	70,922	70,522,755	994,371	83,178	1,411,808,740	16,973,381	...	1,285,264	...	6,452	846,837	131,262
2nd Qtr	150,411	20,396,383	135,604	14,731	2,101,901	142,685	733,264	14,487,660	19,758	111,529	172,257,361	1,544,509	79,251	3,138,699,880	39,604,636	...	2,854,251	...	5,893	1,649,088	279,818

Source: Bureau of Statistics.

¹⁾ The values are f.o.b.

VISIBLE TRADE
(G\$ Million)

Table 8.4(a)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2016	(6,351.6)	302,556.3	296,204.7	293,560.4	2,644.3
2017	(42,671.4)	339,480.0	296,808.6	294,865.6	1,943.0
2018	(222,951.0)	501,543.6	278,592.7	275,718.7	2,874.0
2019	(515,619.1)	842,338.9	326,719.8	312,499.5	14,220.3
2020	70,847.8	469,161.1	540,009.0	533,479.6	6,529.4
2021					
1st Qtr	89,597.7	118,230.8	207,828.4	206,385.7	1,442.7
2nd Qtr	75,688.6	138,103.5	213,792.2	212,117.1	1,675.1
3rd Qtr	85,655.5	157,445.2	243,100.7	240,232.2	2,868.6
4th Qtr	(255,081.6)	498,566.6	243,485.0	241,512.9	1,972.0
2022					
1st Qtr	129,652.0	155,346.9	284,998.9	280,166.8	4,832.1
2nd Qtr	412,169.2	210,597.3	622,766.5	620,507.7	2,258.8
3rd Qtr	572,056.5	195,511.5	767,567.9	765,526.6	2,041.4
4th Qtr	482,702.0	194,059.2	676,761.2	673,901.1	2,860.1
2023					
1st Qtr	420,663.3	203,544.1	624,207.4	622,907.1	1,300.3
2nd Qtr	67,544.7	571,502.8	639,047.5	637,268.7	1,778.8
3rd Qtr	421,748.7	274,199.2	695,947.9	669,402.0	26,545.8
4th Qtr	460,764.5	334,369.5	795,134.0	779,472.4	15,661.5
2024					
1st Qtr	700,399.9	323,527.0	1,023,926.9	1,007,088.8	16,838.1
2nd Qtr	758,884.7	355,304.1	1,114,188.8	1,099,298.6	14,890.2
3rd Qtr	589,991.7	367,994.5	957,986.1	945,102.0	12,884.1
4th Qtr	652,957.0	376,210.0	1,029,167.0	1,020,217.0	8,950.0
2025					
1st Qtr	629,204.3	343,822.4	973,026.7	967,324.6	5,702.1
2nd Qtr	55,651.6	886,602.1	942,253.7	933,282.7	8,971.0
3rd Qtr	569,976.7	455,217.1	1,025,193.9	1,018,709.7	6,484.2
4th Qtr	805,505.2	452,366.1	1,257,871.2	1,251,387.1	6,484.2
2026					
1st Qtr	1,120,370.5	392,933.9	1,513,304.4	1,506,373.7	6,930.7
2nd Qtr	1,314,850.7	549,485.4	1,864,336.1	1,857,761.6	6,574.5

Sources: Bureau of Statistics and Bank of Guyana.

VISIBLE TRADE
(US\$ Million)

Table 8.4(b)

Period	Balance of Visible Trade	Imports (c.i.f.)	Exports (f.o.b.)		
			Total	Domestic	Re-Exports
2016	(30.8)	1,465.2	1,434.4	1,421.6	12.8
2017	(206.6)	1,644.0	1,437.3	1,427.9	9.4
2018	(1,070.9)	2,410.2	1,339.3	1,325.5	13.8
2019	(2,473.0)	4,040.0	1,567.0	1,498.8	68.2
2020	339.8	2,250.2	2,590.0	2,558.7	31.3
2021					
1st Qtr	429.7	567.1	996.8	989.9	6.9
2nd Qtr	363.0	662.4	1,025.4	1,017.3	8.0
3rd Qtr	410.8	755.1	1,166.0	1,152.2	13.8
4th Qtr	(1,223.4)	2,391.2	1,167.8	1,158.3	9.5
2022					
1st Qtr	621.8	745.1	1,366.9	1,343.7	23.2
2nd Qtr	1,976.8	1,010.1	2,986.9	2,976.1	10.8
3rd Qtr	2,743.7	937.7	3,681.4	3,671.6	9.8
4th Qtr	2,315.1	930.7	3,245.9	3,232.1	13.7
2023					
1st Qtr	2,017.6	976.2	2,993.8	2,987.6	6.2
2nd Qtr	324.0	2,741.0	3,065.0	3,056.4	8.5
3rd Qtr	2,022.8	1,315.1	3,337.9	3,210.6	127.3
4th Qtr	2,209.9	1,603.7	3,813.5	3,738.4	75.1
2024					
1st Qtr	3,359.2	1,551.7	4,910.9	4,830.2	80.8
2nd Qtr	3,639.4	1,704.1	5,343.5	5,272.4	71.1
3rd Qtr	2,830.0	1,765.0	4,595.0	4,532.9	62.1
4th Qtr	3,131.3	1,804.4	4,935.6	4,892.7	42.9
2025					
1st Qtr	3,017.8	1,649.0	4,666.8	4,639.4	27.3
2nd Qtr	266.9	4,252.3	4,519.2	4,476.2	43.0
3rd Qtr	2,733.7	2,183.3	4,917.0	4,885.9	31.1
4th Qtr	3,865.8	2,169.6	6,035.4	6,001.9	33.6
2026					
1st Qtr	5,373.5	1,884.6	7,258.1	7,224.8	33.2
2nd Qtr	6,306.2	2,635.4	8,941.7	8,910.1	31.5

Source: Bureau of Statistics.

INTERNATIONAL RESERVES AND FOREIGN ASSETS
(US\$ Million)

Table 8.5

End of Period	Bank Of Guyana						Commercial Banks			Banking System		
	International Reserves			Net Foreign Assets			Net Foreign Assets			Net Foreign Assets		
	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities	Net	Assets	Liabilities
2016	596.7	596.7	0.0	593.2	596.7	3.5	278.1	355.4	77.3	871.4	952.1	80.8
2017	584.0	584.0	0.0	580.6	584.0	3.5	276.5	380.5	104.0	857.1	964.5	107.4
2018	528.4	528.4	0.0	525.0	528.4	3.4	281.3	385.3	104.0	806.3	913.7	107.5
2019	575.9	575.9	0.0	572.5	575.9	3.4	334.6	451.2	116.6	907.1	1027.1	120.0
2020	680.6	680.6	0.0	677.2	680.6	3.4	396.3	541.4	145.1	1073.5	1222.1	148.5
2021												
Mar	625.6	625.6	0.0	622.1	625.6	3.4	429.4	554.8	125.5	1051.5	1180.4	128.9
Jun	613.2	613.2	0.0	609.8	613.2	3.4	482.3	604.9	122.6	1092.1	1218.1	126.0
Sep	819.5	819.5	0.0	816.0	819.5	3.4	464.0	590.4	126.4	1280.1	1409.9	129.8
Dec	810.8	810.8	0.0	807.4	810.8	3.4	448.5	579.0	130.5	1255.9	1389.9	133.9
2022												
Mar	678.8	678.8	0.0	675.4	678.8	3.4	459.7	611.9	152.2	1135.1	1290.7	155.6
Jun	710.9	710.9	0.0	707.4	710.9	3.4	470.0	629.6	159.6	1177.4	1340.5	163.0
Sep	823.4	823.4	0.0	819.9	823.4	3.4	467.2	624.1	156.9	1287.1	1447.4	160.3
Dec	939.2	939.2	0.0	935.8	939.2	3.4	432.6	593.8	161.3	1368.3	1533.0	164.7
2023												
Mar	756.9	756.9	0.0	753.4	756.9	3.4	438.9	603.4	164.5	1192.3	1360.3	168.0
Jun	736.0	736.0	0.0	732.5	736.0	3.4	462.4	627.1	164.8	1194.9	1363.1	168.2
Sep	676.2	676.2	0.0	672.7	676.2	3.4	515.5	700.6	185.1	1188.3	1376.8	188.5
Dec	896.4	896.4	0.0	892.9	896.4	3.4	567.3	763.5	196.2	1460.2	1659.8	199.6
2024												
Jan	769.4	769.4	-	766.0	769.4	3.4	510.4	709.0	198.6	1,276.5	1,478.5	202.0
Feb	725.9	725.9	-	722.4	725.9	3.4	484.2	694.0	209.9	1,206.6	1,419.9	213.3
Mar	908.6	908.6	-	905.1	908.6	3.4	466.1	680.4	214.2	1,371.3	1,589.0	217.7
Apr	721.8	721.8	-	718.3	721.8	3.4	504.4	736.5	232.1	1,222.7	1,458.2	235.5
May	926.7	926.7	-	923.3	926.7	3.4	484.1	702.4	218.2	1,407.4	1,629.1	221.7
Jun	711.8	711.8	-	708.4	711.8	3.4	495.1	707.0	211.9	1,203.5	1,418.8	215.3
Jul	960.8	960.8	-	957.4	960.8	3.4	478.9	694.5	215.6	1,436.3	1,655.3	219.0
Aug	890.4	890.4	-	887.0	890.4	3.4	484.1	697.6	213.5	1,371.0	1,588.0	216.9
Sep	761.2	761.2	-	757.7	761.2	3.4	500.1	718.3	218.2	1,257.9	1,479.5	221.6
Oct	919.9	919.9	-	916.5	919.9	3.4	504.3	746.6	242.3	1,420.7	1,666.5	245.8
Nov	786.0	786.0	-	782.6	786.0	3.4	477.7	739.1	261.5	1,260.2	1,525.2	264.9
Dec	1,009.8	1,009.8	-	1,006.3	1,009.8	3.4	468.3	702.2	233.9	1,474.7	1,712.0	237.4
2025												
Jan	785.6	785.6	-	782.2	785.6	3.4	462.7	738.3	275.7	1,244.9	1,524.0	279.1
Feb	995.0	995.0	-	991.6	995.0	3.4	515.6	789.6	274.0	1,507.1	1,784.6	277.5
Mar	786.9	786.9	-	783.5	786.9	3.4	532.5	817.1	284.5	1,316.0	1,604.0	288.0
Apr	939.4	939.4	-	936.0	939.4	3.4	549.3	839.9	290.5	1,485.3	1,779.3	294.0
May	785.8	785.8	-	782.4	785.8	3.4	552.8	841.3	288.5	1,335.2	1,627.1	292.0
Jun	1,020.1	1,020.1	-	1,016.7	1,020.1	3.4	548.1	826.8	278.7	1,564.8	1,846.9	282.2
Jul	1,126.6	1,126.6	-	1,123.2	1,126.6	3.4	582.3	866.7	284.4	1,705.5	1,993.3	287.8
Aug	925.9	925.9	-	922.5	925.9	3.4	563.9	863.4	299.5	1,486.4	1,789.3	303.0
Sep	973.2	973.2	-	969.7	973.2	3.4	622.9	911.5	288.6	1,592.6	1,884.6	292.0
Oct	1,034.2	1,034.2	-	1,030.8	1,034.2	3.4	592.8	880.4	287.6	1,623.6	1,914.6	291.0
Nov	958.6	958.6	-	955.2	958.6	3.4	600.1	878.6	278.5	1,555.3	1,837.2	281.9
Dec	1,356.2	1,356.2	-	1,352.8	1,356.2	3.4	678.3	984.2	306.0	2,031.0	2,340.4	309.4
2026												
Jan	1,125.8	1,125.8	-	1,122.4	1,125.8	3.4	611.2	911.5	300.3	1,733.6	2,037.3	303.7
Feb	1,232.6	1,232.6	-	1,229.2	1,232.6	3.4	594.4	928.3	333.8	1,823.6	2,160.9	337.3
Mar	1,280.0	1,280.0	-	1,276.6	1,280.0	3.4	609.9	908.7	298.8	1,886.4	2,188.7	302.3
Apr	997.1	997.1	-	993.7	997.1	3.4	610.1	950.8	340.7	1,603.7	1,947.8	344.1
May	1,140.9	1,140.9	-	1,137.5	1,140.9	3.4	673.2	947.4	274.2	1,810.7	2,088.3	277.6
Jun	1,062.3	1,062.3	-	1,058.9	1,062.3	3.4	612.8	915.4	302.6	1,671.7	1,977.7	306.1

Sources: Bank of Guyana and Commercial Banks

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

Table 8.6(a)

Period	Commercial Banks					Non-Banks					Total				
	Total	US	£	CN	EURO	Total	US	£	CN	EURO	Total	US	£	CN	EURO
2024															
Jan	271,623,423	259,036,378	4,524,613	1,803,678	6,258,755	3,734,145	2,812,432	400,615	156,105	364,993	275,357,568	261,848,810	4,925,228	1,959,783	6,623,748
Feb	234,174,180	225,265,158	3,507,630	2,759,423	2,641,969	3,030,336	2,259,048	200,810	260,445	310,033	237,204,516	227,524,206	3,708,440	3,019,868	2,952,002
Mar	387,966,684	374,148,704	4,057,464	2,568,803	7,191,714	3,712,490	2,589,504	742,303	215,516	165,167	391,679,174	376,738,208	4,799,767	2,784,318	7,356,881
Apr	337,506,904	326,613,092	3,813,493	2,099,637	4,980,682	2,749,806	2,259,106	154,995	282,344	53,360	340,256,709	328,872,198	3,968,488	2,381,981	5,034,042
May	293,377,223	284,506,234	3,756,837	1,634,404	3,479,750	2,087,180	1,820,943	81,484	147,997	36,757	295,464,404	286,327,177	3,838,321	1,782,400	3,516,506
Jun	430,165,328	414,021,327	3,000,531	3,507,763	9,635,707	2,980,230	2,641,343	29,312	130,162	179,412	433,145,558	416,662,670	3,029,843	3,637,925	9,815,119
Jul	260,009,959	251,688,819	3,475,327	1,964,054	2,881,758	1,987,257	1,759,991	69,993	132,328	24,945	261,997,216	253,448,810	3,545,321	2,096,382	2,906,703
Aug	378,856,030	368,018,599	3,042,112	4,121,078	3,674,241	2,929,969	2,630,380	80,861	159,529	59,198	381,785,999	370,648,979	3,122,973	4,280,607	3,733,440
Sep	318,357,152	311,806,907	2,525,274	2,245,110	1,779,861	2,654,195	2,326,800	77,840	122,432	127,123	321,011,347	314,133,707	2,603,114	2,367,542	1,906,984
Oct	334,326,933	324,627,735	4,625,430	2,451,538	2,622,231	2,220,465	1,957,649	66,156	128,580	68,080	336,547,398	326,585,384	4,691,586	2,580,118	2,690,311
Nov	394,385,947	380,226,305	2,959,137	3,839,825	7,360,680	2,647,434	2,320,848	95,907	148,349	82,330	397,033,381	382,547,153	3,055,044	3,988,174	7,443,010
Dec	341,015,654	321,416,157	2,592,399	2,799,232	14,207,866	2,125,800	1,888,342	69,995	97,713	69,750	343,141,454	323,304,499	2,662,393	2,896,945	14,277,616
Total	3,981,765,417	3,841,375,413	41,880,246	31,794,544	66,715,213	32,859,306	27,266,386	2,070,271	1,981,500	1,541,149	4,014,624,723	3,868,641,799	43,950,517	33,776,044	68,256,363
2025															
Jan	351,241,254	342,795,071	2,487,673	3,010,941	2,947,569	2,666,779	2,333,869	79,671	151,627	101,612	353,908,033	345,128,940	2,567,344	3,162,568	3,049,181
Feb	389,597,465	377,725,343	3,059,354	2,901,027	5,911,741	1,986,836	1,749,804	66,149	96,065	74,819	391,584,301	379,475,147	3,125,503	2,997,092	5,986,560
Mar	415,189,683	385,230,276	4,186,591	3,239,308	22,533,507	3,207,872	2,013,751	907,797	153,574	132,750	418,397,554	387,244,027	5,094,388	3,392,882	22,666,257
Apr	420,656,053	410,330,435	2,483,133	3,205,045	4,637,440	2,002,093	1,619,882	74,676	228,309	79,226	422,658,146	411,950,317	2,557,809	3,433,355	4,716,666
May	480,953,968	469,683,106	3,680,682	3,525,928	4,064,253	1,774,813	1,540,195	90,984	92,664	50,970	482,728,781	471,223,301	3,771,666	3,618,592	4,115,224
Jun	381,202,813	366,287,159	5,887,166	2,300,546	6,727,942	1,453,407	1,318,021	41,857	79,488	14,042	382,656,220	367,605,180	5,929,022	2,380,034	6,741,984
Jul	464,055,499	442,337,260	7,083,404	3,394,765	11,240,070	1,722,284	1,608,889	28,477	68,204	16,713	465,777,783	443,946,149	7,111,881	3,462,969	11,256,783
Aug	582,542,028	557,200,715	6,427,621	10,035,297	8,878,395	2,395,293	2,134,959	45,309	187,275	27,750	584,937,321	559,335,674	6,472,930	10,222,572	8,906,145
Sep	409,757,489	392,415,242	7,105,586	2,884,095	7,352,566	1,375,966	1,240,334	23,524	69,269	42,839	411,133,455	393,655,576	7,129,109	2,953,365	7,395,405
Oct	354,454,311	341,461,147	4,059,646	3,479,003	5,454,514	6,044,253	5,940,374	22,897	62,679	18,302	360,498,563	347,401,521	4,082,543	3,541,682	5,472,816
Nov	635,856,523	613,877,690	6,289,780	4,564,333	11,124,720	3,868,253	3,555,147	113,434	157,168	42,504	639,724,777	617,432,837	6,403,214	4,721,500	11,167,224
Dec	547,468,400	530,854,376	4,404,334	5,134,851	7,074,839	3,724,961	3,506,610	49,450	116,555	52,346	551,193,361	534,360,986	4,453,784	5,251,406	7,127,185
Total	5,432,975,486	5,230,197,820	57,154,969	47,675,139	97,947,557	32,222,810	28,561,835	1,544,224	1,462,877	653,874	5,465,198,296	5,258,759,655	58,699,194	49,138,016	98,601,431
2026															
Jan	521,060,260	501,629,516	4,251,741	3,777,130	11,401,874	2,925,019	2,485,410	82,996	298,463	58,149	523,985,279	504,114,926	4,334,737	4,075,594	11,460,023
Feb	522,567,836	498,551,586	10,470,585	3,795,924	9,749,741	2,265,687	1,962,512	82,673	175,177	45,326	524,833,524	500,514,098	10,553,258	3,971,101	9,795,067
Mar	511,888,709	495,851,890	3,763,595	3,288,480	8,984,744	3,167,041	1,483,156	838,094	821,286	24,505	515,055,750	497,335,046	4,601,689	4,109,766	9,009,249
Apr	534,466,963	518,758,514	4,720,589	2,221,395	8,766,464	1,756,644	1,596,704	56,925	79,477	23,537	536,223,606	520,355,218	4,777,514	2,300,872	8,790,001
May	606,305,189	562,903,060	6,034,858	7,653,549	29,713,723	2,445,925	2,181,499	51,070	178,041	35,315	608,751,114	565,084,559	6,085,927	7,831,590	29,749,039
Jun	423,666,203	402,186,743	5,130,176	4,726,131	11,623,153	8,788,311	7,676,231	41,341	1,020,613	50,126	432,454,514	409,862,974	5,171,517	5,746,744	11,673,279
Total	3,119,955,160	2,979,881,309	34,371,543	25,462,609	80,239,700	21,348,627	17,385,512	1,153,099	2,573,058	236,958	3,141,303,787	2,997,266,821	35,524,642	28,035,666	80,476,658

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
2024															
Jan	294,194,543	272,707,630	4,514,591	1,358,399	15,613,922	3,120,714	2,761,944	145,473	141,961	71,336	297,315,257	275,469,574	4,660,064	1,500,361	15,685,258
Feb	250,968,495	241,809,929	3,478,875	3,069,835	2,609,857	3,043,816	2,296,031	242,799	175,994	328,992	254,012,311	244,105,960	3,721,674	3,245,828	2,938,849
Mar	385,673,200	372,149,953	4,105,042	2,521,943	6,896,262	3,894,261	2,488,274	876,539	256,938	272,510	389,567,461	374,638,227	4,981,581	2,778,881	7,168,772
Apr	309,550,581	298,061,959	3,850,584	2,185,786	5,452,252	2,252,914	1,942,411	38,837	245,640	26,026	311,803,495	300,004,370	3,889,421	2,431,426	5,478,278
May	302,126,280	292,081,230	4,017,740	1,584,575	4,442,735	1,914,721	1,760,207	15,590	111,813	27,111	304,041,000	293,841,437	4,033,330	1,696,387	4,469,846
Jun	432,415,232	418,264,306	2,794,595	2,492,072	8,864,259	3,108,992	2,618,811	110,992	151,778	227,412	435,524,224	420,883,117	2,905,587	2,643,850	9,091,671
Jul	259,541,822	251,476,609	3,195,630	1,653,353	3,216,230	2,314,568	2,043,292	65,485	178,852	26,939	261,856,390	253,519,901	3,261,115	1,832,205	3,243,169
Aug	368,775,083	356,897,718	3,215,312	4,914,312	3,747,741	2,932,191	2,617,051	74,678	151,369	89,093	371,707,274	359,514,769	3,289,990	5,065,681	3,836,834
Sep	310,086,157	303,870,383	2,500,774	2,011,454	1,703,546	2,636,945	2,343,566	74,845	84,699	133,835	312,723,102	306,213,949	2,575,620	2,096,153	1,837,381
Oct	311,149,743	301,510,288	4,695,096	3,092,549	1,851,810	1,782,906	1,508,128	69,059	133,936	71,783	312,932,648	303,018,416	4,764,155	3,226,485	1,923,592
Nov	409,247,925	394,265,292	2,883,971	3,899,772	8,198,889	3,027,299	2,727,058	83,567	190,802	25,872	412,275,224	396,992,350	2,967,538	4,090,575	8,224,761
Dec	340,006,338	321,690,884	2,884,706	2,210,599	13,220,149	2,292,456	2,004,391	76,843	128,138	83,085	342,298,795	323,695,275	2,961,549	2,338,737	13,303,234
Total	3,973,735,401	3,824,786,183	42,136,916	30,994,649	75,817,653	32,321,783	27,111,164	1,874,706	1,951,920	1,383,993	4,006,057,184	3,851,897,347	44,011,622	32,946,569	77,201,646
2025															
Jan	354,853,154	344,747,618	2,613,879	3,311,504	4,180,153	2,603,514	2,276,703	83,328	141,890	101,593	357,456,667	347,024,321	2,697,206	3,453,394	4,281,746
Feb	374,170,442	363,230,338	3,045,035	2,604,221	5,290,848	1,619,406	1,404,819	49,599	78,604	86,384	375,789,849	364,635,157	3,094,635	2,682,825	5,377,231
Mar	434,583,797	403,464,023	4,020,813	3,738,640	23,360,321	3,310,569	2,112,371	912,643	145,854	139,701	437,894,366	405,576,394	4,933,455	3,884,494	23,500,023
Apr	402,135,380	392,773,148	2,423,812	2,794,675	4,143,745	2,063,292	1,669,846	79,358	254,260	59,829	404,198,673	394,442,994	2,503,169	3,048,935	4,203,574
May	479,425,995	467,451,014	4,620,882	3,529,726	3,824,373	1,736,293	1,523,717	80,429	99,502	32,645	481,162,288	468,974,731	4,701,311	3,629,229	3,857,017
Jun	386,413,339	367,964,681	8,686,530	2,663,858	7,098,271	1,617,863	1,456,159	39,154	83,529	39,021	388,031,202	369,420,840	8,725,684	2,747,386	7,137,292
Jul	468,893,717	453,329,745	3,783,335	3,124,317	8,656,319	1,648,393	1,513,595	46,525	65,453	22,820	470,542,110	454,843,340	3,829,861	3,189,770	8,679,139
Aug	571,914,903	545,228,047	5,670,199	10,257,133	10,759,525	2,228,282	1,952,790	49,772	178,289	47,430	574,143,185	547,180,837	5,719,971	10,435,422	10,806,955
Sep	380,778,744	361,613,273	8,235,002	3,266,580	7,663,889	1,620,218	1,443,365	37,705	85,775	53,373	382,398,961	363,056,638	8,272,706	3,352,355	7,717,262
Oct	380,578,519	368,873,209	3,826,071	2,868,863	5,010,376	5,543,265	5,390,960	45,319	69,939	37,046	386,121,784	374,264,169	3,871,390	2,938,803	5,047,422
Nov	624,008,386	601,645,335	6,613,412	4,179,779	11,569,860	4,477,897	4,232,200	86,388	121,878	37,431	628,486,283	605,877,535	6,699,800	4,301,657	11,607,291
Dec	486,045,581	470,370,825	4,214,924	5,284,537	6,175,295	3,781,173	3,508,197	71,662	152,590	48,724	489,826,754	473,879,022	4,286,586	5,437,127	6,224,018
Total	5,343,801,956	5,140,691,257	57,753,892	47,623,833	97,732,974	32,250,165	28,484,722	1,581,883	1,477,564	705,996	5,376,052,121	5,169,175,979	59,335,774	49,101,397	98,438,970
2026															
Jan	583,275,670	562,833,727	4,057,152	4,180,057	12,204,735	2,973,325	2,668,421	94,753	183,283	26,868	586,248,995	565,502,148	4,151,905	4,363,340	12,231,603
Feb	497,508,782	480,175,082	5,733,123	2,448,224	9,152,353	2,058,293	1,724,689	61,529	182,622	89,453	499,567,075	481,899,771	5,794,652	2,630,846	9,241,806
Mar	499,841,482	483,798,592	3,583,809	3,668,210	8,790,871	3,204,067	1,512,378	837,739	830,572	23,379	503,045,549	485,310,970	4,421,548	4,498,781	8,814,250
Apr	530,115,684	516,128,930	3,766,469	2,697,889	7,522,397	2,030,517	1,905,654	19,699	89,809	15,355	532,146,200	518,034,584	3,786,168	2,787,698	7,537,752
May	613,138,355	568,796,750	6,535,736	7,519,528	30,286,341	1,996,935	1,850,775	47,746	68,223	30,191	615,135,290	570,647,525	6,583,482	7,587,750	30,316,532
Jun	459,746,259	437,903,908	5,152,719	4,535,471	12,154,160	5,166,527	4,040,785	61,199	1,023,412	41,132	464,912,786	441,944,693	5,213,918	5,558,882	12,195,292
Total	3,183,626,231	3,049,636,989	28,829,008	25,049,378	80,110,856	17,429,665	13,702,702	1,122,665	2,377,920	226,378	3,201,055,896	3,063,339,691	29,951,673	27,427,298	80,337,234

Sources: Commercial Banks and Non-Bank Dealers.

BALANCE OF PAYMENTS
(US\$ Million)

Table 8.7(a)

Item	2025 Jan-Jun	2026 Jan-Jun
CURRENT ACCOUNT	1,645.0	3,340.1
Merchandise Trade	3,284.6	11,679.7
Exports f.o.b.	9,186.0	16,199.7
Imports c.i.f.	(5,901.4)	(4,520.0)
Net Services	(2,118.4)	(8,818.4)
Non Factor Services (net)	(1,266.4)	(4,081.3)
Factor Services (net)	(852.1)	(4,737.1)
Unrequited Transfers	478.9	478.7
CAPITAL ACCOUNT	(1,649.5)	(3,624.7)
Capital Transfer	16.0	1.5
Medium and Long Term Capital (net)	(1,540.9)	(3,691.6)
Non-Financial Public Sector (net)	67.4	(637.4)
Disbursements	130.7	447.5
Amortization	(45.3)	(59.9)
Other	(18.0)	(1,025.1)
Natural Resource Fund ¹⁾	(1,218.0)	(2,045.1)
Natural Resource Fund Withdrawal	1,200.0	1,020.0
Private Sector (net)	(1,608.3)	(3,054.2)
Foreign Direct Investment (Net) ²⁾	(1,572.0)	(2,994.4)
Portfolio Investment (Private Citizens)	(36.3)	(59.8)
Short Term Capital (net) ³⁾	(124.6)	65.4
ERRORS AND OMISSIONS	14.8	(9.3)
OVERALL BALANCE	10.3	(293.9)
FINANCING	(10.3)	293.9
Change in Net Foreign Assets of Bank of Guyana (-increase) ⁴⁾	(10.3)	293.9
Change in Non-Financial Public Sector arrears	-	-
Change in Private Sector Commercial arrears	-	-
Exceptional Financing	-	-
Debt Relief	-	-
Debt stock Restructuring	-	-
Debt Forgiveness	-	-

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

Notes:

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

²⁾ Cost recovery by the Oil & gas sector netted.

³⁾ Includes changes in Foreign Assets of Commercial Banks.

⁴⁾ Includes valuation changes.

TRANSFERS
(US\$ Million)

Table 8.7(b)

Item	2016	2017	2018	2019	2020	2021	2023				2024				2025				2026	
	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun
NET TRANSFERS	360.3	281.6	514.1	621.3	671.2	1,053.2	309.7	544.4	853.6	1,170.7	246.2	561.7	789.3	892.2	254.1	478.9	748.9	1,042.3	244.6	478.7
General Government	-	-	-	39.8	39.8	48.0	2.1	-	-	0.5	-	-	-	-	3.2	5.6	5.6	5.6	0.1	0.0
Other Sectors	360.3	281.6	514.1	581.5	631.4	1,005.2	307.6	544.4	853.6	1,170.2	246.2	561.7	789.3	892.2	250.9	473.3	743.3	1,036.7	244.6	478.7
Worker's Remittances	195.1	212.1	249.1	274.2	345.2	405.1	103.6	205.4	306.9	392.9	82.5	219.0	328.6	421.3	105.6	167.6	296.4	444.4	77.0	144.2
MONTRANS	153.6	170.0	198.1	207.5	269.1	325.6	74.0	147.5	216.0	286.9	65.8	131.4	199.7	260.0	49.7	97.3	134.7	183.0	34.4	63.6
BANKS	32.4	9.9	14.4	8.2	12.8	8.0	10.4	16.0	27.8	25.7	3.1	42.7	61.9	75.3	36.9	35.4	94.1	173.1	25.3	49.1
NBANKS	(1.5)	2.8	3.8	3.7	1.2	1.8	0.5	0.8	1.8	1.7	0.5	1.1	1.3	1.8	0.8	1.4	1.8	(1.1)	1.9	2.6
Other	10.7	29.3	32.8	54.8	62.1	69.7	18.7	41.1	61.4	78.6	13.1	43.8	65.7	84.3	18.2	33.5	65.9	89.3	15.4	28.8
Other Current Transfers	145.0	46.1	228.0	265.6	239.3	551.9	180.9	308.7	507.3	733.9	162.0	340.1	457.4	467.2	143.3	301.8	440.9	585.4	166.4	332.7
Remittances/Receipts to bank accounts abroad	113.0	45.1	201.1	239.6	230.6	523.1	173.5	326.5	501.4	719.3	162.6	341.9	454.9	455.1	143.0	302.7	445.1	588.9	166.3	332.9
Other Unrequited Transfers	1.5	(24.5)	(7.7)	17.5	4.2	44.5	10.1	(0.3)	15.3	15.8	(0.6)	(2.6)	2.2	10.8	0.1	(1.7)	(4.8)	(5.1)	(0.0)	(0.4)
Remittance Received/Made by Foreign Embassies	30.5	25.5	34.6	8.4	4.6	(15.7)	(2.7)	(17.5)	(9.3)	(1.1)	0.0	0.9	0.3	1.3	0.2	0.8	0.6	1.6	0.1	0.3
Inkind Transfers	20.2	23.5	37.0	41.7	46.8	48.2	23.1	30.3	39.4	43.3	1.8	2.6	3.4	3.7	2.0	3.9	6.0	6.9	1.1	1.8
CREDITS	645.7	676.7	776.6	869.1	846.6	1,347.2	366.9	690.0	1,061.7	1,408.5	306.6	667.0	989.6	1,207.5	306.8	612.4	924.9	1,311.9	378.6	731.2
General Government	-	-	-	39.8	39.8	48.0	2.1	-	-	0.5	-	-	-	-	3.2	5.6	5.6	5.6	0.1	0.0
Other Sectors	645.7	676.7	776.6	829.3	806.7	1,299.2	364.9	690.0	1,061.7	1,408.0	306.6	667.0	989.6	1,207.5	303.5	606.8	919.3	1,306.3	378.5	731.2
Worker's Remittances	318.1	317.2	350.4	373.9	425.9	537.4	127.0	249.8	378.5	499.9	122.2	281.6	428.1	555.0	140.1	259.5	421.2	632.8	185.4	322.7
MONTRANS	205.1	224.0	237.1	244.8	308.0	357.3	83.1	166.7	246.9	331.0	77.8	156.4	239.6	317.1	66.8	133.4	194.8	271.7	62.8	124.1
BANKS	52.7	22.1	31.4	30.2	26.2	59.9	15.0	26.6	45.4	54.9	16.6	62.8	93.3	114.4	42.2	68.2	133.7	219.7	81.5	127.3
NBANKS	34.4	24.9	30.3	24.1	6.5	12.7	3.5	6.6	10.5	14.0	3.3	6.1	9.5	12.6	3.1	6.0	8.5	14.4	3.9	6.8
Other	26.0	46.1	51.6	74.8	85.1	107.5	25.4	50.0	75.7	100.0	24.4	56.3	85.6	111.0	28.0	51.9	84.2	127.0	37.1	64.5
Other Current Transfers	303.3	331.5	384.3	409.2	330.1	711.1	213.3	408.3	641.7	862.5	181.2	381.3	556.1	646.6	160.2	340.8	488.2	662.0	190.2	405.5
Receipts from bank accounts abroad	258.4	267.1	331.6	355.9	311.8	632.6	194.8	376.8	593.6	806.5	177.6	374.7	523.2	600.9	156.2	332.2	474.6	642.6	185.8	397.6
Other Unrequited Transfers	13.7	37.6	11.7	40.6	11.0	65.2	17.2	29.8	46.3	50.9	3.6	5.6	27.5	38.2	3.6	7.6	11.8	15.2	4.2	7.5
Remittance Received from Foreign Embassies	31.2	26.7	41.0	12.7	7.3	13.4	1.3	1.7	1.9	5.2	0.0	1.0	5.5	7.5	0.4	1.0	1.8	4.2	0.2	0.5
Inkind Transfers	24.3	28.0	42.0	46.1	50.8	50.7	24.5	31.9	41.4	45.6	3.2	4.2	5.4	6.0	3.3	6.5	10.0	11.5	2.9	2.9
DEBITS	285.4	395.1	262.5	247.8	175.3	294.0	57.3	145.6	208.1	237.8	60.4	105.3	200.3	315.3	52.7	133.5	176.0	269.6	134.0	252.4
General Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Sectors	285.4	395.1	262.5	247.8	175.3	294.0	57.3	145.6	208.1	237.8	60.4	105.3	200.3	315.3	52.7	133.5	176.0	269.6	134.0	252.4
Worker's Remittances	123.0	105.2	101.3	99.8	80.7	132.3	23.4	44.4	71.6	107.0	39.7	62.6	99.5	133.7	34.5	91.9	124.8	188.4	108.3	178.5
MONTRANS	51.5	54.0	39.0	37.3	38.9	31.8	9.2	19.2	30.9	44.1	12.0	25.0	39.9	57.0	17.1	36.2	60.1	88.7	28.5	60.4
BANKS	20.4	12.2	17.1	22.1	13.4	51.9	4.5	10.5	17.6	29.2	13.6	20.1	31.5	39.1	5.2	32.8	39.6	46.5	56.2	78.2
NBANKS	35.8	22.2	26.4	20.4	5.3	10.9	3.0	5.8	8.7	12.3	2.8	5.0	8.2	10.8	2.3	4.6	6.7	15.5	2.0	4.2
Other	15.3	16.8	18.8	20.0	23.0	37.8	6.7	8.9	14.3	21.4	11.3	12.5	19.9	26.7	9.9	18.4	18.4	37.7	21.7	35.7
Other Current Transfers	158.3	285.4	156.3	143.6	90.7	159.2	32.4	99.6	134.4	128.6	19.2	41.1	98.8	179.4	16.9	39.0	47.3	76.6	23.8	72.8
Remittances to bank accounts abroad	145.4	222.0	130.4	116.3	81.2	109.5	21.3	50.3	92.1	87.2	15.0	32.8	68.3	145.7	13.1	29.5	29.5	53.7	19.5	64.7
Other Unrequited Transfers	12.2	62.2	19.4	23.1	6.8	20.7	7.1	30.0	31.1	35.1	4.2	8.2	25.3	27.4	3.6	9.3	16.6	20.3	4.2	7.9
Remittance made to Foreign Embassies	0.7	1.2	6.4	4.3	2.7	29.1	4.0	19.2	11.2	6.2	0.0	0.1	5.2	6.2	0.2	0.3	1.2	2.6	0.1	0.2
Inkind Transfers	4.1	4.5	4.9	4.4	3.9	2.5	1.4	1.6	2.0	2.3	1.4	1.6	2.0	2.3	1.3	2.6	4.0	4.6	1.8	1.2

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				2026	
	Jan-Dec	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun	Jan-Sep	Jan-Dec	Jan-Mar	Jan-Jun
BY SECTOR																				
Forestry ¹⁾	-	1.7	0.9	1.6	2.3	2.9	-	-	-	-	-	-	0.2	0.2	-	(0.4)	(0.4)	(0.4)	-	(0.4)
Agriculture	(2.4)	-	-	-	-	-	-	16.4	16.4	16.4	-	16.4	16.4	19.4	-	-	-	-	-	-
Manufacturing & Distribution	26.4	43.5	7.4	17.0	26.6	39.6	11.7	35.5	17.1	33.1	10.4	43.7	75.0	93.8	1.0	5.6	10.2	16.5	4.1	9.7
Mining	(33.1)	13.3	(5.1)	20.2	46.6	72.9	10.0	21.6	32.2	29.4	16.6	23.3	29.8	25.2	2.0	2.4	3.9	2.5	4.1	4.6
Energy (Oil & Gas)	2,050.9	4,399.7	1,086.5	1,902.0	3,129.2	4,269.1	943.0	3,918.4	5,063.8	7,107.8	2,318.6	4,589.1	6,293.5	10,151.4	1,972.2	5,076.7	6,645.4	9,032.0	4,581.1	8,541.6
Information and Telecommunication Technology (ICT)	31.7	9.3	(6.3)	4.8	6.0	7.2	5.3	19.0	24.5	16.7	7.2	28.3	28.4	75.4	(21.2)	(40.1)	(37.8)	(82.5)	(20.8)	(39.7)
Tourism and Hospitality (Tourism)	0.3	0.6	0.2	0.7	1.2	1.7	0.2	32.9	33.4	42.6	1.1	34.5	35.0	35.8	-	-	-	-	-	-
Transport	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.0	16.0
TOTAL INFLOW	2,073.8	4,468.1	1,083.7	1,946.3	3,211.9	4,393.4	970.2	4,043.7	5,187.4	7,245.9	2,353.8	4,735.2	6,478.3	10,401.1	1,954.0	5,044.2	6,621.3	8,968.2	4,584.6	8,531.7
OUTFLOW	13.6	14.9	4.6	4.6	4.6	4.7	0.0	0.8	3.1	6.9	(1.2)	2.8	4.1	7.8	2.6	5.1	8.4	8.5	89.2	6.3
NET FDI FLOW	2,060.2	4,453.2	1,079.1	1,941.8	3,207.3	4,388.7	970.2	4,042.9	5,184.4	7,239.1	2,355.1	4,732.4	6,474.2	10,393.3	1,951.4	5,039.1	6,612.8	8,959.7	4,495.3	8,525.4
Oil Cost Recovery	790.7	2,231.6	798.7	2,709.2	1,635.8	7,442.6	1,991.1	4,033.8	5,974.0	8,381.0	3,726.5	7,504.7	10,694.0	13,896.3	3,157.0	6,611.1	9,800.4	13,785.5	4,176.0	11,519.9
NET FDI FLOW (after cost recovery)	1,269.5	2,221.6	280.4	(767.5)	1,571.5	(3,053.9)	(1,020.9)	9.1	(789.7)	(1,141.9)	(1,371.5)	(2,772.3)	(4,219.8)	(3,502.9)	(1,205.6)	(1,572.0)	(3,187.6)	(4,825.7)	319.3	(2,994.5)
BY COUNTRY OF ORIGIN																				
Australia	(4.2)	(1.9)	0.0	1.1	2.2	3.3	0.0	1.1	2.2	3.3	2.0	3.1	4.2	4.2	1.4	1.4	1.4	1.4	-	-
China	20.6	38.6	1.1	2.3	3.4	4.5	1.1	2.3	3.4	6.8	1.1	2.3	3.4	4.5	-	-	-	-	-	-
Bahamas	2,017.8	4,276.4	1,075.5	1,887.9	3,086.3	4,197.3	842.0	3,793.8	4,883.5	6,873.0	2,277.1	4,484.0	6,154.4	9,999.5	1,961.8	5,066.8	6,637.8	9,000.0	4,584.7	8,567.0
USA	23.9	6.4	(2.4)	17.7	37.8	57.9	10.4	18.4	23.9	23.8	7.8	26.7	25.0	69.0	(2.1)	(2.5)	(2.8)	(47.2)	11.9	11.6
Canada	(27.3)	69.4	0.6	(22.1)	(19.2)	(16.2)	62.0	65.7	70.9	73.8	9.2	44.8	50.3	42.8	-	-	-	-	-	-
UK	40.3	60.8	4.4	22.0	39.6	57.2	36.1	53.7	71.3	88.9	20.7	35.3	49.9	58.8	0.0	0.2	0.3	0.7	-	0.2
Trinidad & Tobago	5.9	10.2	4.3	10.7	17.2	27.0	8.8	16.9	(8.9)	(7.5)	11.6	28.4	54.4	62.9	3.0	8.3	11.1	15.0	4.1	12.2
Spain	(11.3)	(2.7)	(0.1)	8.0	16.2	24.4	(0.1)	(0.4)	7.8	16.0	-	-	8.2	8.2	-	-	-	-	-	-
Turkey	0.2	0.5	0.2	0.7	1.2	1.7	0.2	0.7	1.2	1.7	1.1	2.3	2.8	3.6	-	-	-	-	-	-
Italy	14.2	(7.0)	0.0	1.2	2.4	3.6	0.9	2.1	27.8	29.0	6.1	7.7	12.2	13.4	-	-	-	26.2	0.2	0.2
Malaysia	(2.7)	1.7	0.9	1.6	2.3	2.9	-	-	-	-	-	-	0.2	0.2	-	(0.4)	(0.4)	(0.4)	-	(0.4)
Mexico	10.9	7.1	(3.7)	7.5	8.8	10.1	2.5	14.7	19.2	23.3	4.1	11.5	15.8	21.4	(16.9)	(33.9)	(28.2)	(28.2)	(16.9)	(33.9)
El Salvador	6.6	7.5	1.6	3.2	4.8	6.4	1.6	3.2	4.8	6.4	1.6	3.2	4.8	6.4	-	-	-	-	-	-
Russia	(21.0)	(30.4)	(4.1)	(5.1)	(5.1)	(5.0)	(4.1)	(4.7)	(4.7)	(20.1)	(1.6)	(6.0)	(7.9)	(7.1)	(1.5)	(2.8)	(4.4)	(5.9)	(1.1)	(2.4)
India ²⁾	-	-	-	-	-	-	3.8	3.8	3.8	7.5	3.8	3.8	3.8	3.8	-	-	-	-	1.3	1.3
Other	-	31.5	5.2	9.6	14.0	18.3	4.9	72.4	81.1	120.1	9.2	88.0	96.7	109.7	8.4	7.0	6.3	6.6	0.4	(24.2)
TOTAL INFLOW	2,073.8	4,468.1	1,083.7	1,946.4	3,211.9	4,393.4	970.2	4,043.7	5,187.4	7,245.9	2,353.8	4,735.2	6,478.3	10,401.2	1,954.0	5,044.2	6,621.3	8,968.2	4,584.6	8,531.7
OUTFLOW	13.6	14.9	4.6	4.6	4.6	4.7	0.0	0.8	3.1	6.9	(1.2)	2.8	4.1	7.8	2.6	5.1	8.4	8.5	3.8	6.3
NET FDI FLOW	2,060.2	4,453.2	1,079.1	1,941.8	3,207.3	4,388.8	970.2	4,042.9	5,184.4	7,239.1	2,355.1	4,732.4	6,474.2	10,393.4	1,951.4	5,039.1	6,612.8	8,959.7	4,580.8	8,525.4
Oil Cost Recovery	790.7	2,231.6	798.7	2,709.2	1,635.8	7,442.6	1,991.1	4,033.8	5,974.0	8,381.0	3,726.5	7,504.7	10,694.0	13,896.3	3,157.0	6,611.1	9,800.4	13,785.5	4,176.0	11,519.9
NET FDI FLOW (after cost recovery)	1,269.5	2,221.6	280.4	(767.5)	1,571.5	(3,053.8)	(1,020.9)	9.1	(789.7)	(1,141.9)	(1,371.5)	(2,772.3)	(4,219.8)	(3,502.8)	(1,205.6)	(1,572.0)	(3,187.6)	(4,825.7)	404.8	(2,994.5)

Source: Bank of Guyana, Private Enterprises

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

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

Guyana

Balance of Payments, BPM6 Presentation US\$ Millions

Table 8.8

Old Presentation	2025 Jan-Jun	2026 Jan-Jun	BPM 6 Presentation	2025 Jan-Jun	2026 Jan-Jun
CURRENT ACCOUNT	1,645.04	3,340.07	CURRENT ACCOUNT	313.24	3,515.34
Merchandise Trade	3,284.58	11,679.72	Merchandise Trade	3,452.79	11,854.99
Exports f.o.b.	9,186.00	16,199.71	Exports f.o.b.	9,186.00	16,199.71
Imports c.i.f.	(5,901.41)	(4,520.00)	Imports f.o.b.	5,733.21	4,344.73
Non-Factor Services	(1,266.37)	(4,081.25)	Services	(1,266.37)	(4,081.25)
Credits	374.59	488.84	Credits (Exports)	374.59	488.84
Debits	(1,640.96)	(4,570.09)	Debits (Imports)	1,640.96	4,570.09
Factor Services	(852.06)	(4,737.13)	Primary Income	(2,352.06)	(4,737.13)
Credits	91.87	77.26	Credits	91.87	77.26
Debits	(943.93)	(4,814.39)	Debits	2,443.93	4,814.39
Transfers	478.88	478.74	Secondary Income	478.88	478.74
Credits	612.38	731.18	Credits	612.38	731.18
Debits	(133.49)	(252.44)	Debits	133.49	252.44
CAPITAL ACCOUNT	(1,649.49)	(3,624.66)	CAPITAL ACCOUNT	16.00	1.47
Capital Transfers	16.00	1.47	Capital Transfers	16.00	1.47
			<i>Net lending(+)/ Net Borrowing(-) (Balance of the Current and Capital Accounts)</i>	329.24	3,516.82
			FINANCIAL ACCOUNT	103.22	3,212.75
			<i>Net lending(+)/ Net Borrowing(-) (Balance of the Financial Account)</i>		
<i>Private Sector (net) FDI</i>	<i>(1,572.03)</i>	<i>(2,994.43)</i>	Direct Investment net	71.99	2,994.47
			Net acquisition of financial assets	5.14	6.34
			Net incurrence of liabilities	(66.85)	(2,988.13)
			<i>of which total FDI inflows</i>	<i>6,544.21</i>	<i>8,531.73</i>
			<i>of which Withdrawals of equity (cost recovery)</i>	<i>6,611.06</i>	<i>11,519.86</i>
<i>Private Sector (net)- Portfolio net</i>	<i>(36.28)</i>	<i>(59.77)</i>	Portfolio Investment	(36.28)	(59.77)
			Net acquisition of financial assets	5.66	11.01
			Net incurrence of liabilities	41.94	70.78
			Other Investment	57.18	571.93
			Net acquisition of financial assets	142.57	959.61
			Net incurrence of liabilities	85.40	387.68
			Currency and deposits	142.57	959.61
			Net acquisition of financial assets	142.57	959.61
			<i>of which - NRF deposit (Gov't share of Profit Oil + Royalty)</i>	<i>1,218.02</i>	<i>2,045.06</i>
			<i>of which - NRF withdrawal</i>	<i>(1,200.00)</i>	<i>(1,020.00)</i>
			<i>of which - Short term capital (- drawdown + increase)</i>	<i>124.55</i>	<i>(65.45)</i>
Non-Fin Public Sector Other- NRF	(1,218.02)	(2,045.06)	Net incurrence of liabilities	-	-
Non-Fin Public Sector Other- NRF Withdrawl	1,200.00	1,020.00	Loans	(85.40)	(387.68)
Non-Fin Public Sector Other- Short Term capital	(124.55)	65.45			
Non-Fin Public Sector Capital - Disbursement + Amortisation	85.40	387.68	Net acquisition of financial assets	-	-
			Net incurrence of liabilities	85.40	387.68
Disbursements	130.67	447.54	Disbursements	130.67	447.54
Amortization	(45.28)	(59.87)	Amortization	45.28	59.87
Non-Fin Public Sector - SDR Allocation	0.00	0.00	SDR Allocation (net incurrence of liabilities)	-	-
Change in net foreign assets of Bank of Guyana or	(10.34)	293.89	Reserves (- drawdown + increase)	10.34	(293.89)
Overall Balance					

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.

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

Table 9.1

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

Source: Bank of Guyana

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

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

Table 9.2(a)

Period Ended	Bahamas	Barbados	Belize	E.C.	Jamaica	Trinidad
2016	1.0000	2.0000	2.0000	2.7000	128.7128	6.7198
2017	1.0000	2.0000	2.0000	2.7000	125.0711	6.7431
2018	1.0000	2.0000	2.0000	2.7000	127.7845	6.7484
2019	1.0000	2.0000	2.0000	2.7000	131.1321	6.7482
2020	1.0000	2.0000	2.0000	2.7000	142.6493	6.7612
2021						
Mar	1.0000	2.0000	2.0000	2.7000	147.8600	6.7608
Jun	1.0000	2.0000	2.0000	2.7000	150.1500	6.7517
Sep	1.0000	2.0000	2.0000	2.7000	149.3400	6.7599
Dec	1.0000	2.0000	2.0000	2.7000	155.1500	6.7648
2022						
Mar	1.0000	2.0000	2.0000	2.7000	153.4500	6.7397
Jun	1.0000	2.0000	2.0000	2.7000	152.4846	6.7386
Sep	1.0000	2.0000	2.0000	2.7000	151.6790	6.7305
Dec	1.0000	2.0000	2.0000	2.7000	153.0499	6.7415
2023						
Mar	1.0000	2.0000	2.0000	2.7000	151.5344	6.7517
Jun	1.0000	2.0000	2.0000	2.7000	154.6803	6.7532
Sep	1.0000	2.0000	2.0000	2.7000	154.6188	6.7477
Dec	1.0000	2.0000	2.0000	2.7000	155.0177	6.7483
2024						
Jan	1.0000	2.0000	2.0000	2.7000	155.2526	6.7410
Feb	1.0000	2.0000	2.0000	2.7000	156.1617	6.7494
Mar	1.0000	2.0000	2.0000	2.7000	154.5653	6.7512
Apr	1.0000	2.0000	2.0000	2.7000	155.5314	6.7480
May	1.0000	2.0000	2.0000	2.7000	156.1404	6.7464
Jun	1.0000	2.0000	2.0000	2.7000	155.5756	6.7444
Jul	1.0000	2.0000	2.0000	2.7000	156.4357	6.7401
Aug	1.0000	2.0000	2.0000	2.7000	157.3267	6.7472
Sep	1.0000	2.0000	2.0000	2.7000	157.7663	6.7578
Oct	1.0000	2.0000	2.0000	2.7000	158.1418	6.7444
Nov	1.0000	2.0000	2.0000	2.7000	157.6918	6.7556
Dec	1.0000	2.0000	2.0000	2.7000	155.9044	6.7412
2025						
Jan	1.0000	2.0000	2.0000	2.7000	156.3354	6.7584
Feb	1.0000	2.0000	2.0000	2.7000	157.1775	6.7547
Mar	1.0000	2.0000	2.0000	2.7000	156.8652	6.7542
Apr	1.0000	2.0000	2.0000	2.7000	157.6731	6.7493
May	1.0000	2.0000	2.0000	2.7000	158.7297	6.7499
Jun	1.0000	2.0000	2.0000	2.7000	159.6373	6.7441
Jul	1.0000	2.0000	2.0000	2.7000	160.0066	6.7554
Aug	1.0000	2.0000	2.0000	2.7000	159.9940	6.7406
Sep	1.0000	2.0000	2.0000	2.7000	160.1176	6.7446
Oct	1.0000	2.0000	2.0000	2.7000	160.5448	6.7495
Nov	1.0000	2.0000	2.0000	2.7000	160.5251	6.7414
Dec	1.0000	2.0000	2.0000	2.7000	159.9072	6.7539
2026						
Jan	1.0000	2.0000	2.0000	2.7000	157.7441	6.7494
Feb	1.0000	2.0000	2.0000	2.7000	156.3069	6.7296
Mar	1.0000	2.0000	2.0000	2.7000	157.4386	6.7476
Apr	1.0000	2.0000	2.0000	2.7000	157.8565	6.7528
May	1.0000	2.0000	2.0000	2.7000	157.7440	6.7417
Jun	1.0000	2.0000	2.0000	2.7000	157.8205	6.7562

Sources: International Monetary Fund & Bank of Guyana.

EXCHANGE RATE
(G\$/US\$)

Table 9.2(b)

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

Source: Bank of Guyana

EXCHANGE CROSS RATES OF CARICOM COUNTRIES

Table 9.3

EXCHANGE CROSS RATES (June 30, 2024)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	155.576	6.744
Barbados \$	0.500	1.000	1.000	1.350	104.250	77.788	3.372
Belize \$	0.500	1.000	1.000	1.350	104.250	77.788	3.372
E.C. \$	0.370	0.741	0.741	1.000	77.222	57.621	2.498
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.746	0.032
Jamaica \$	0.006	0.013	0.013	0.017	1.340	1.000	0.043
Trinidad \$	0.148	0.297	0.297	0.400	30.915	23.068	1.000

EXCHANGE CROSS RATES (June 30, 2025)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	159.637	6.744
Barbados \$	0.500	1.000	1.000	1.350	104.250	79.819	3.372
Belize \$	0.500	1.000	1.000	1.350	104.250	79.819	3.372
E.C. \$	0.370	0.741	0.741	1.000	77.222	59.125	2.498
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.766	0.032
Jamaica \$	0.006	0.013	0.013	0.017	1.306	1.000	0.042
Trinidad \$	0.148	0.297	0.297	0.400	30.916	23.671	1.000

EXCHANGE CROSS RATES (June 30, 2026)

	Bahamas \$	Barbados \$	Belize \$	E.C. \$	Guyana \$	Jamaica \$	Trinidad \$
Bahamas \$	1.000	2.000	2.000	2.700	208.500	157.485	6.746
Barbados \$	0.500	1.000	1.000	1.350	104.250	78.743	3.373
Belize \$	0.500	1.000	1.000	1.350	104.250	78.743	3.373
E.C. \$	0.370	0.741	0.741	1.000	77.222	58.328	2.499
Guyana \$	0.005	0.010	0.010	0.013	1.000	0.755	0.032
Jamaica \$	0.006	0.013	0.013	0.017	1.324	1.000	0.043
Trinidad \$	0.148	0.296	0.296	0.400	30.906	23.344	1.000

Note: Table derived from Table 9.2

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

Table 9.4 (a)

Countries	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025												2026					
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
CANADA (Canadian dollar)	1.3348	1.2767	1.3444	1.3178	1.2815	1.2805	1.3593	1.3417	1.4247	1.4399	1.4306	1.4360	1.3996	1.3862	1.3681	1.3676	1.3797	1.3831	1.3991	1.4047	1.3793	1.3787	1.3649	1.3710	1.3777	1.3718	1.4040
EURO	0.9490	0.8447	0.8794	0.9005	0.8222	0.8846	0.9448	0.9160	0.9543	0.9664	0.9604	0.9269	0.8912	0.8869	0.8682	0.8548	0.8586	0.8524	0.8585	0.8647	0.8538	0.8524	0.8455	0.8642	0.8557	0.8561	0.8688
JAPAN (Japanese yen)	116.0698	112.9296	112.2767	109.1913	103.7859	113.7857	134.9774	143.8965	153.7906	156.6896	151.8554	149.1755	144.3541	144.7125	144.5751	146.8150	147.5068	147.9469	151.0921	155.0533	156.0025	156.8054	155.0379	158.7016	159.2405	158.1563	160.7391
SWEDEN (Swedish krona)	9.2107	8.3868	9.0456	9.4335	8.3653	9.0935	10.3939	10.2529	10.9876	11.0938	10.8228	10.1826	9.7855	9.6643	9.5621	9.5781	9.5768	9.3771	9.4300	9.5029	9.2905	9.1132	8.9857	9.3109	9.2844	9.3030	9.5216
UNITED KINGDOM (Pound sterling)	0.8014	0.7460	0.7893	0.7634	0.7448	0.7518	0.8215	0.7897	0.7911	0.8098	0.7984	0.7759	0.7615	0.7487	0.7377	0.7400	0.7436	0.7408	0.7478	0.7608	0.7470	0.7402	0.7360	0.7495	0.7445	0.7412	0.7507

Source: International Monetary Fund

COMMODITY PRICES

Table 9.4 (b)

Commodity (Units)	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025												2026					
	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
GOLD (US\$/fine ounce)																											
United Kingdom (London)	1,157.36	1,264.45	1,250.40	1,479.13	1,858.42	1,790.43	1,797.55	2,026.18	2,648.01	2,709.69	2,894.73	2,983.25	3,217.64	3,309.49	3,352.66	3,340.15	3,368.03	3,667.68	4,058.33	4,087.19	4,309.23	4,753.00	5,020.00	4,856.00	4,721.00	4,587.00	4,228.00
ALUMINIUM (US \$/MT)																											
All origins (London)	1,727.74	2,080.47	1,920.38	1,771.38	2,014.67	2,695.53	2,401.69	2,182.43	2,541.02	2,573.40	2,657.60	2,658.29	2,371.60	2,448.79	2,525.96	2,606.37	2,597.34	2,653.32	2,793.09	2,819.06	2,875.53	3,142.00	3,065.00	3,373.00	3,600.00	3,666.00	3,439.00
Sugar																											
EEC Import Price (US cents/pound)	20.79																										
EEC Import Price (US\$/kg)	0.34	0.39	0.37	0.36	0.40	0.37	0.35	0.36	0.34	0.34	0.34	0.35	0.37	0.37	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.39	0.38	0.38	0.38	
US import price (US cents/pound)	29.29																										
US import price (US\$/kg)	0.64	0.59	0.56	0.57	0.63	0.81	0.81	0.88	0.81	0.80	0.82	0.82	0.83	0.81	0.78	0.80	0.81	0.79	0.77	0.74	0.73	0.74	0.70	0.74	0.77	0.79	
International sugar agreement price (US cents/pound)	18.83																										
International sugar agreement price (US\$/kg)	0.41	0.32	0.28	0.30	0.31	0.42	0.42	0.48	0.44	0.40	0.42	0.42	0.40	0.39	0.37	0.37	0.37	0.35	0.34	0.32	0.32	0.32	0.31	0.33	0.32	0.34	
OIL (US\$/bbl.)																											
U.K. Brent	54.07	64.21	56.46	65.85	49.87	74.31	80.90	77.86	73.83	79.21	75.16	72.57	67.75	64.21	71.45	70.95	68.20	67.95	64.65	63.61	62.72	66.80	71.10	103.70	120.40	107.50	85.40
Rice (US\$/metric ton)																											
Thailand (Bangkok)	367.55	406.00	379.33	432.00	520.00	400.00	467.00	644.00	527.00	478.00	437.00	425.00	415.00	431.00	419.00	392.00	375.00	374.00	356.00	368.00	424.00	408.00	409.00	381.00	403.00	440.00	494.00
Timber (US\$/cubic metre)																											
Hardwood logs (Malaysia, Sarawak)	256.42	263.62	265.43	272.80	286.86	261.23	220.75	206.71	193.31	190.21	196.09	199.65	206.64	205.72	205.95	202.67	201.56	201.30	196.65	191.82	190.94	190.00	191.90	187.60	187.00	188.30	
Coconut oil (US \$/MT)																											
Philippines (New York)	1,683.75	1,443.33	796.27	1015.66	1,464.96	1,695.71	1,158.41	1,108.81	1,973.24	1,978.40	1,990.00	2,356.00	2,483.00	2,766.80	2,698.75	2,841.00	2,742.20	2,596.75	2,547.20	2,439.50	2,323.00	2,197.00	2,259.00	2,349.00	2,332.00	2,172.00	

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

Source: World Bank

MONTHLY AVERAGE MARKET EXCHANGE RATES

Table 9.5

Month	Buying Rate											
	2024				2025				2026			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	151.45	210.99	249.41	213.81	150.18	214.84	255.82	218.45	155.85	219.49	276.31	236.93
Feb	149.83	211.70	248.27	211.30	148.70	214.59	256.04	217.66	155.69	218.90	276.98	238.15
Mar	150.82	212.54	252.15	215.03	148.51	214.74	257.91	218.88	155.68	221.16	277.82	241.93
Apr	150.68	213.07	253.92	214.22	149.06	215.34	257.16	220.67	155.38	221.31	278.43	233.67
May	151.15	213.41	254.38	216.00	149.55	215.52	260.09	224.13	157.23	222.35	277.11	236.62
Jun	151.11	213.82	253.49	216.72	151.11	216.42	262.74	226.58	157.31	222.61	276.57	242.33
Jul	152.92	214.46	255.86	216.73	151.56	217.00	262.23	225.29				
Aug	152.30	214.51	258.11	216.08	153.83	217.38	267.76	228.50				
Sep	154.76	214.54	255.87	217.19	153.85	218.17	270.83	232.29				
Oct	151.71	214.60	259.54	220.58	156.00	217.99	267.79	233.90				
Nov	152.72	214.69	258.63	220.20	156.68	218.31	274.09	234.51				
Dec	151.37	214.82	259.30	217.65	154.19	218.72	275.39	235.82				
Month	2024				2025				2026			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	159.61	213.61	271.30	227.04	165.13	218.05	270.95	230.69	163.28	222.44	284.92	250.44
Feb	160.08	214.28	266.79	229.39	158.06	217.91	270.43	229.95	162.87	224.27	288.99	252.67
Mar	159.70	214.29	265.96	230.15	153.99	218.22	273.91	233.20	162.45	224.63	288.82	251.24
Apr	159.68	215.66	272.50	225.76	159.40	218.72	277.19	235.58	163.38	225.04	286.72	250.90
May	158.87	216.16	271.22	232.77	159.73	218.65	280.53	239.68	164.55	224.53	287.00	254.08
Jun	159.05	216.43	268.65	225.69	160.36	219.72	280.64	240.15	163.89	224.85	282.97	255.17
Jul	158.07	217.11	268.82	234.37	161.28	220.44	280.37	245.47				
Aug	160.71	217.27	271.61	233.91	162.33	220.92	283.73	247.12				
Sep	161.25	217.24	275.00	233.46	162.82	221.71	284.92	245.12				
Oct	161.05	217.38	273.09	233.82	162.52	221.43	288.04	240.95				
Nov	161.82	217.45	276.27	223.84	162.93	221.91	285.11	250.66				
Dec	159.84	217.97	272.25	232.45	163.11	222.43	287.22	249.58				
Month	2024				2025				2026			
	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO	CN\$	US\$	£	EURO
Jan	155.53	212.30	260.35	220.43	157.66	216.44	263.38	224.57	159.57	220.96	280.62	243.68
Feb	154.96	212.99	257.53	220.34	153.38	216.25	263.23	223.80	159.28	221.58	282.98	245.41
Mar	155.26	213.41	259.05	222.59	151.25	216.48	265.91	226.04	159.07	222.89	283.32	246.59
Apr	155.18	214.36	263.21	219.99	154.23	217.03	267.18	228.12	159.38	223.17	282.58	242.28
May	155.01	214.79	262.80	224.38	154.64	217.09	270.31	231.91	160.89	223.44	282.06	245.35
Jun	155.08	215.12	261.07	221.21	155.74	218.07	271.69	233.36	160.60	223.73	279.77	248.75
Jul	155.50	215.79	262.34	225.55	156.42	218.72	271.30	235.38				
Aug	156.50	215.89	264.86	225.00	158.08	219.15	275.74	237.81				
Sep	158.01	215.89	265.43	225.32	158.34	219.94	277.87	238.70				
Oct	156.38	215.99	266.31	227.20	159.26	219.71	277.92	237.43				
Nov	157.27	216.07	267.45	222.02	159.81	220.11	279.60	242.58				
Dec	155.61	216.40	265.78	225.05	158.65	220.58	281.31	242.70				

Source: Commercial Banks and Non-Bank Cambios.

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

Table 10.1

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

Source: Bureau of Statistics.

¹⁾ FISIM - Financial Intermediation Services indirectly measured.

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

Table 10.2

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

Source: Bureau of Statistics.

¹⁾ FISIM - Financial Intermediation Services indirectly measured.

PRODUCTION OF MAJOR COMMODITIES

Table 10.3(a)

Period	Sugar (Tonnes)	Rice (Tonnes)	Crude Oil (⁰⁰⁰ Barrels)	Bauxite (Tonnes)					Raw Gold (Troy Ounces)			Diamonds (M/Carats)	Quarrying(Tonnes)	
				R.A.S.C. ¹)	C.G.B. ²⁾	M.A.Z. ³⁾	Other ⁴⁾	Total	Local & Lic. Dealers	Foreign Companies ⁵⁾	Total		Stone	Sand
2016	183,491	534,766	-	145,725	260,865	955,499	81,189	1,479,090	482,613	230,094	712,707	139,890	412,177	1,687,658
2017	137,307	630,104	...	165,404	135,827	1,036,579	75,875	1,459,223	419,617	234,136	653,753	52,161	448,161	1,674,490
2018	104,642	626,684		181,272	175,465	1,393,389	123,452	1,926,053	358,821	254,252	613,073	62,111	625,949	2,883,764
2019	92,256	682,137	427	236,739	176,332	1,379,745	61,179	1,853,995	448,321	186,584	634,905	54,993	622,218	2,318,341
2020	88,890	687,428	27,197	214,057	170,554	87,768	135,789	608,168	485,552	99,882	585,432	19,240	622,886	687,446
2021														
1st Qtr	16,679	174,651	11,041	50,541	89,910	3,867	14,320	158,638	91,627	18,011	109,638	10,024	240,293	1,023,495
2nd Qtr	12,972	178,638	9,188	35,584	56,939	13,309	27,090	132,922	110,381	20,299	130,680	8,408	214,456	899,225
3rd Qtr	11,618	63,888	11,446	54,830	80,652	1,873	21,624	158,979	102,444	9,450	111,894	1,622	176,059	1,087,630
4th Qtr	16,757	141,818	10,998	53,801	77,024	-	37,088	167,913	126,334	20,508	146,842	25,052	224,042	1,225,837
2022														
1st Qtr	8,717	81,263	10,931	63,607	93,250	-	21,056	177,913	89,412	23,499	112,910	25,073	193,418	1,037,108
2nd Qtr	4,372	208,722	23,694	53,627	89,334	5,925	17,093	165,979	99,544	24,274	123,818	23,943	230,445	1,286,130
3rd Qtr	21,172	99,815	32,927	68,535	107,308	5,102	13,481	194,426	85,070	23,271	108,341	18,959	236,621	1,842,487
4th Qtr	12,788	220,795	33,858	61,232	91,245	11,705	3,100	167,282	110,972	30,374	141,346	15,640	274,594	2,245,456
2023														
1st Qtr	10,003	110,932	34,050	53,831	75,800	6,200	10,361	146,192	77,012	29,904	106,916	22,615	322,115	1,640,164
2nd Qtr	7,032	191,363	34,609	52,960	71,015	5,469	1,720	131,164	82,072	20,768	102,841	15,993	459,660	2,174,061
3rd Qtr	24,665	200,687	33,841	44,021	50,060	18,588	9,765	122,434	81,796	28,653	110,449	10,056	551,522	1,791,792
4th Qtr	18,504	150,725	40,305	45,574	58,586	500	19,292	123,952	81,875	30,033	111,908	18,779	517,835	2,890,683
2024														
Jan	-	-	18,669	15,238	13,303	-	11,076	39,617	8,127	10,180	18,307	1,537	193,726	917,694
Feb	-	19,942	18,161	13,192	7,585	70	6,461	27,308	24,905	10,665	35,570	8,901	220,691	854,932
Mar	5,401	172,327	18,951	12,232	10,318	905	6,258	29,713	25,346	10,623	35,969	2,945	241,224	1,042,510
Apr	-	132,311	18,760	18,472	10,426	-	2,317	31,215	22,045	8,845	30,890	11,134	270,224	878,048
May	1,338	32,119	19,600	16,084	10,896	-	4,108	31,088	18,775	14,795	33,570	2,414	194,254	1,016,585
Jun	-	5,330	19,330	17,341	13,719	-	6,659	37,719	20,406	13,449	33,855	2,456	239,427	880,073
Jul	-	-	13,234	16,668	14,788	2,002	4,435	37,893	27,846	12,413	40,259	1,376	296,900	1,156,924
Aug	2,881	9,679	18,990	15,565	11,241	5,468	7,371	39,645	28,063	12,645	40,708	4,521	271,239	768,036
Sep	11,804	155,334	19,791	15,534	14,051	400	6,552	36,537	31,001	13,036	44,037	5,148	295,274	1,163,939
Oct	10,027	183,812	20,068	29,761	32,885	366,530	33,600	462,776	29,604	13,303	42,907	4,067	326,250	1,212,988
Nov	10,015	14,146	19,544	22,408	38,346	368,988	34,650	464,392	24,273	12,248	36,521	5,405	410,237	886,104
Dec	5,637	281	20,338	25,151	28,243	383,474	32,240	469,108	29,084	12,393	41,476	6,067	379,314	1,841,165
2025														
Jan	-	-	19,212	17,035	32,309	277,648	4,565	331,557	17,232	10,789	28,021	-	487,917	758,363
Feb	-	5,350	18,148	10,859	18,639	207,390	5,683	242,571	21,600	11,860	33,461	2,567	441,191	979,450
Mar	8,382	167,100	19,433	13,729	30,589	319,141	3,703	367,162	27,210	12,677	39,887	3,048	534,790	973,501
Apr	5,457	191,626	18,337	15,502	24,114	212,785	166	252,567	28,682	14,210	42,892	11,129	505,386	846,559
May	2,115	36,616	20,692	16,652	27,524	225,012	1,881	271,069	20,814	8,298	29,112	4,208	421,532	1,002,418
Jun	-	9,502	19,923	15,343	23,693	219,316	5,039	263,391	21,902	13,481	35,383	1,797	398,037	1,481,154
Jul	-	3,045	20,579	14,006	21,425	312,898	9,739	358,068	22,656	11,096	33,751	-	408,145	1,162,630
Aug	5,400	-	21,241	14,022	25,945	256,671	923	297,561	20,394	12,627	33,020	-	421,538	1,545,958
Sep	15,477	178,255	23,135	21,785	26,662	302,558	5,013	356,018	22,447	17,136	39,583	4,232	450,179	1,575,328
Oct	11,637	181,849	25,951	17,808	31,728	298,063	9,332	356,731	26,212	15,729	41,941	-	522,768	1,619,234
Nov	6,478	36,956	26,815	19,214	39,467	390,582	3,171	452,434	29,047	17,673	46,720	4,016	588,279	1,792,475
Dec	4,654	-	27,653	21,979	32,187	300,631	4,699	359,496	59,119	21,429	80,548	11,456	439,586	1,403,888
2026														
Jan	-	-	28,375	20,285	29,487	248,765	1,970	300,507	12,566	5,561	18,128	-	486,988	1,696,000
Feb	-	-	25,698	18,441	25,411	368,169	1,826	413,847	25,815	12,455	38,269	499	585,265	1,625,774
Mar	11,378	107,808	28,346	14,082	43,890	338,449	5,262	401,683	35,642	12,266	47,908	7,407	531,106	1,483,149
Apr	5,124	206,388	27,083	15,076	28,242	253,847	955	298,120	28,766	11,690	40,456	-	477,204	1,827,845
May	2,528	71,565	27,720	23,276	18,105	132,431	1,270	175,082	25,480	13,214	38,693	689	455,386	1,383,419
Jun	-	28,328	26,080	13,780	17,691	127,223	2,827	161,521	33,913	14,920	48,833	115	317,375	1,753,411

Source: Bureau of Statistics and Guyana Gold Board.

Notes:

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

²⁾ C.G.B: Chemical Grade Bauxite

³⁾ M.A.Z: Metal Grade Bauxite

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

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

PRODUCTION INDICATORS: AGRICULTURE

Table 10.3(b)

Period	Livestock		Forestry Products				Fishing		
	Poultry (Tonnes)	Eggs ('000)	Logs ¹⁾ (Cu. Mt)	Sawnwood (Cu. Mt)	Roundwood (Cu. Mt)	Plywood (Cu. Mt)	Fish (Tonnes)	Prawns (Tonnes)	Shrimp (Tonnes)
2016	32,762	20,052	272,308	42,082	14,895	14,956	20,296	411	20,940
2017	30,668	28,673	280,889	47,935	21,070	7,334	18,777	596	22,803
2018	41,922	32,077	293,081	44,539	23,899	14,572	18,367	415	20,764
2019	38,729	46,619	277,739	42,997	24,351	12,090	22,336	478	15,330
2020	42,740	62,533	255,139	37,909	24,809	9,073	19,993	465	13,543
2021									
1st Qtr	11,596	14,722	45,028	6,034	4,130	3,141	4,447	369	5,031
2nd Qtr	12,729	14,634	58,787	8,571	5,047	2,457	2,959	80	3,390
3rd Qtr	13,373	15,272	74,067	10,785	5,854	3,586	6,632	41	1,555
4th Qtr	12,088	12,624	126,512	13,421	7,162	3,223	9,090	78	1,733
2022									
1st Qtr	13,162	10,208	85,583	9,633	3,745	2,627	2,325	4	3,119
2nd Qtr	14,161	8,161	80,347	10,006	5,399	2,802	5,152	8	3,137
3rd Qtr	13,700	8,804	82,200	9,851	6,243	4,241	5,835	3	1,551
4th Qtr	15,902	8,603	104,118	11,750	8,762	3,846	10,077	4	2,407
2023									
1st Qtr	13,503	10,459	69,126	9,053	5,042	3,682	2,674	6	3,121
2nd Qtr	15,477	9,025	71,342	10,082	6,734	3,972	4,385	26	6,292
3rd Qtr	14,600	13,342	83,003	10,649	7,910	3,735	11,009	62	3,315
4th Qtr	18,956	10,854	150,260	17,301	12,133	4,764	14,167	40	3,855
2024									
Jan	4,360	3,435	19,784	1,427	1,414	961	1,212	5	872
Feb	3,205	4,076	16,678	1,985	2,323	1,221	1,536	6	1,161
Mar	3,737	2,969	28,140	2,835	2,684	1,204	1,350	35	1,237
Apr	4,129	3,824	25,218	2,996	2,592	1,212	1,421	19	971
May	4,332	2,840	29,176	4,110	3,394	1,201	2,000	3	3,181
Jun	6,460	3,030	39,148	5,618	5,985	657	2,303	15	2,169
Jul	10,359	3,973	27,586	3,315	2,925	1,236	3,115	14	1,779
Aug	10,302	4,423	30,126	3,438	4,141	1,536	3,139	11	1,571
Sep	9,027	4,560	32,403	3,462	3,318	1,321	2,444	-	359
Oct	7,486	5,750	30,913	3,346	2,631	1,225	4,763	-	563
Nov	8,360	2,605	31,228	3,980	3,051	1,391	4,791	-	1,971
Dec	10,166	5,518	68,082	13,367	3,486	-	3,453	-	2,161
2025									
Jan	4,337	3,823	19,084	2,497	1,832	450	1,078	2	644
Feb	5,112	4,079	20,249	3,232	1,955	754	1,157	5	1,314
Mar	4,370	3,119	27,778	3,749	2,870	707	1,297	5	696
Apr	4,501	3,674	34,139	3,077	2,363	1,501	2,536	7	888
May	4,750	2,925	38,127	6,979	7,719	1,221	3,933	7	1,138
Jun	6,517	3,033	21,869	2,878	2,608	1,309	3,879	8	885
Jul	10,360	4,422	22,688	3,319	2,226	1,300	3,338	0	418
Aug	10,308	4,916	26,451	3,356	2,157	1,401	3,521	0	836
Sep	9,231	4,958	38,811	2,860	1,757	909	3,671	0	699
Oct	10,544	5,687	30,722	3,038	2,409	1,476	3,770	0	858
Nov	10,421	5,892	34,068	2,883	3,200	1,003	4,141	17	1,005
Dec	10,931	6,320	71,935	14,418	7,323	817	4,474	20	1,056
2026									
Jan	5,143	3,789	11,784	1,427	1,324	114	1,270	0	727
Feb	4,234	4,068	23,630	2,394	2,197	754	1,141	0	1,324
Mar	5,229	3,602	33,572	3,091	3,616	2,001	1,325	0	720
Apr	6,007	3,641	26,534	2,717	2,723	1,351	2,273	0	963
May	6,929	3,693	44,206	9,741	7,052	1,033	3,623	0	1,075
Jun	8,226	4,122	45,381	6,372	4,922	681	3,681	0	946

Source: Bureau of Statistics

¹⁾ Represents Greenheart & Other Logs.

PRODUCTION INDICATORS: MANUFACTURING

Table 10.3(c)

Period	Beverages						Food Items			
	Rum ('000 Litres)	Beer & Stout ('000 Litres)	Shandy ('000 Litres) ¹⁾	Non-Alcoholic		Water ('000 Litres)	Margarine ('000 Kgs)	Ice Cream ('000 Litres)	Biscuits ('000 Kgs)	Flour (Tonnes)
				Soft Drinks ('000 Litres)	Malta ('000 Litres)					
2016	4,881	20,624	671	53,853	558	25,536	2,075	1,867	1,192	33,564
2017	5,089	21,172	646	56,040	544	27,913	1,991	1,835	1,129	34,217
2018	5,714	21,445	779	49,844	566	66,850	1,913	2,228	1,020	33,761
2019	6,200	22,181	871	58,117	423	78,032	2,060	2,475	991	32,844
2020	6,508	21,036	747	58,921	499	64,185	2,053	2,275	868	34,690
2021										
1st Qtr	1,339	6,916	615	13,892	177	17,881	458	613	136	7,902
2nd Qtr	1,427	6,163	485	14,750	106	19,786	538	686	157	8,480
3rd Qtr	1,498	7,109	871	17,830	171	23,698	380	669	147	8,083
4th Qtr	1,561	8,165	678	18,595	60	18,733	534	650	-	7,474
2022										
1st Qtr	1,359	6,828	572	15,797	152	20,472	492	575	182	8,114
2nd Qtr	1,214	6,474	500	16,230	97	17,566	695	594	215	7,674
3rd Qtr	1,487	7,832	648	17,514	156	22,385	402	153	216	7,932
4th Qtr	1,508	7,253	743	18,278	156	22,968	670	657	221	8,980
2023										
1st Qtr	1,186	6,417	702	16,007	159	21,595	464	586	287	7,237
2nd Qtr	1,268	7,362	593	18,186	127	16,152	455	652	216	7,356
3rd Qtr	1,212	8,288	249	20,870	101	28,175	542	690	200	6,594
4th Qtr	1,379	8,124	525	23,331	143	32,334	685	530	211	7,867
2024										
Jan	362	2,488	182	6,993	70	7,974	190	239	108	2,263
Feb	425	2,617	263	5,616	65	8,624	174	195	81	2,515
Mar	427	2,062	274	7,889	46	9,508	176	216	54	2,541
Apr	422	2,493	65	7,480	47	10,743	155	229	104	2,880
May	342	2,509	231	7,046	48	7,392	231	220	76	2,552
Jun	385	2,558	244	5,786	48	8,019	174	211	57	2,017
Jul	469	2,542	165	6,581	58	11,266	168	250	75	2,253
Aug	329	2,489	267	6,910	32	8,210	221	242	88	2,461
Sep	415	2,491	167	7,028	48	7,293	174	200	95	2,500
Oct	440	1,277	0	6,411	0	10,286	251	231	83	2,986
Nov	518	2,377	285	8,145	96	10,423	280	231	62	2,594
Dec	437	2,525	199	7,284	67	9,608	199	247	82	2,757
2025										
Jan	475	2,148	263	6,875	113	4,814	183	251	90	2,284
Feb	416	2,348	345	5,510	-	2,240	170	191	80	1,374
Mar	373	2,023	218	6,796	64	2,255	159	246	76	2,400
Apr	394	1,821	248	5,761	68	2,546	202	215	57	2,587
May	405	1,615	227	7,162	-	2,779	215	257	100	2,620
Jun	453	1,544	157	5,123	47	3,042	215	227	88	2,511
Jul	394	2,280	177	7,446	45	3,276	194	222	77	2,708
Aug	435	1,946	366	7,446	65	2,936	221	263	81	2,703
Sep	436	2,085	187	8,535	39	3,614	203	256	80	2,601
Oct	442	2,008	271	7,117	53	4,394	234	192	79	2,687
Nov	429	3,000	290	7,845	64	3,444	277	230	59	2,508
Dec	501	3,252	587	8,133	138	3,415	208	267	54	3,176
2026										
Jan	439	1,414	575	6,143	103	3,675	109	249	94	2,019
Feb	348	1,688	-	5,980	-	2,756	144	203	81	1,977
Mar	510	2,693	76	8,058	-	3,601	127	238	84	-
Apr	377	1,790	250	7,212	...	3,265	228	219	79	2,884
May	320	1,998	134	6,320	...	3,271	422	239	63	2,763
Jun	448	2,332	341	6,287	62	3,319	305	281	89	6,286

Source: Bureau of Statistics.

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

PRODUCTION INDICATORS: MANUFACTURING (Cont'd)

Table 10.3(d)

Period	Pharmaceuticals			Laundry Soap (Kilos)	Other Detergents (Kilos)	Stock Feed (Tonnes)	Paints (Litres)	Oxygen ('000 Litres)	Acetylene ('000 Litres)	Electricity (MWH)
	Liquid (Litres)	Tablets ('000)	Ointment (Kilos)							
2016	480,852	37,402	6,351	46,107	1,143,222	40,684	2,666,471	568,238	37,686	790,293
2017	512,495	35,663	6,264	28,075	1,081,530	47,471	2,801,657	409,374	84,971	809,411
2018	535,805	20,414	13,378	9,693	1,033,071	53,076	2,982,428	219,933	53,819	823,223
2019	514,478	43,488	18,982	25,869	1,067,006	52,393	1,452,455	885,967	53,425	872,549
2020	759,584	64,577	15,451	25,157	1,127,882	50,286	1,953,668	912,476	44,283	905,025
2021										
1st Qtr	231,659	11,865	3,108	11,087	181,611	12,040	781,068	273,720	7,642	220,498
2nd Qtr	269,798	22,236	6,581	-	318,013	15,119	715,195	331,889	10,693	232,294
3rd Qtr	294,294	22,634	3,851	2,904	233,104	12,866	407,929	353,110	12,707	243,371
4th Qtr	379,087	25,670	4,823	9,351	264,532	12,766	1,149,570	349,004	10,532	246,027
2022										
1st Qtr	192,014	20,778	2,920	-	301,185	11,935	722,637	269,021	11,427	235,239
2nd Qtr	144,433	26,171	2,036	-	301,608	16,660	235,611	240,758	11,143	255,378
3rd Qtr	161,315	24,511	2,729	-	297,153	14,155	929,533	237,809	8,602	273,214
4th Qtr	169,820	24,385	2,084	-	344,941	15,347	1,195,539	218,245	9,123	266,458
2023										
1st Qtr	170,930	11,901	5,214	-	296,925	16,550	943,565	239,700	11,731	252,462
2nd Qtr	147,345	21,172	3,304	4,010	226,878	15,213	934,339	238,420	9,249	281,357
3rd Qtr	170,550	21,733	3,206	302	290,614	14,236	1,064,632	235,947	8,467	323,827
4th Qtr	136,082	23,960	3,782	-	259,889	16,644	1,266,830	203,271	9,274	324,136
2024										
Jan	32,560	5,546	1,526	9,625	62,725	5,420	344,407	84,994	4,621	106,635
Feb	62,081	8,431	988	-	73,994	4,566	335,527	77,257	3,003	102,461
Mar	52,067	453	1,058	-	103,155	4,634	340,269	88,204	4,389	112,750
Apr	50,775	9,514	1,031	-	55,592	4,238	347,312	85,685	5,039	111,429
May	62,347	4,533	1,486	-	138,741	5,251	306,332	84,509	3,012	109,166
Jun	53,248	4,127	822	-	93,427	4,582	288,180	76,351	2,596	109,950
Jul	55,325	11,671	192	-	136,284	5,096	308,480	90,991	3,614	114,955
Aug	50,708	5,621	1,278	-	96,528	4,833	347,761	88,823	5,415	120,530
Sep	58,635	5,734	1,442	-	85,074	4,905	347,883	83,360	2,659	123,928
Oct	59,805	6,689	643	-	43,887	5,488	408,643	87,135	2,448	131,238
Nov	67,072	11,674	1,184	-	165,685	6,046	440,329	79,302	3,650	124,075
Dec	51,034	10,213	356	-	132,704	5,901	363,653	77,641	1,358	117,832
2025										
Jan	72,180	5,406	1,690	-	84,648	5,008	375,935	96,052	4,389	116,954
Feb	48,724	5,933	739	-	120,739	5,075	284,122	93,633	4,289	103,227
Mar	58,125	4,302	1,567	-	93,345	5,396	352,288	98,456	4,335	119,532
Apr	55,104	9,858	1,176	0	89,637	5,832	287,912	87,343	2,664	116,450
May	60,587	6,158	1,596	26,046	130,226	5,177	327,618	92,554	2,909	118,727
Jun	69,290	10,435	1,424	-	108,487	5,086	349,215	92,067	4,130	116,337
Jul	69,472	8,703	1,687	-	78,001	5,574	389,927	84,111	4,197	124,614
Aug	70,755	12,332	1,076	-	144,769	5,332	412,010	92,514	3,664	130,163
Sep	37,342	11,633	1,200	-	99,300	5,164	354,007	80,331	3,345	136,939
Oct	64,185	16,070	815	-	113,608	6,219	504,426	86,936	3,362	141,705
Nov	80,777	13,176	832	-	163,744	5,554	451,672	87,211	2,716	130,777
Dec	35,661	6,053	1,055	-	154,938	6,598	464,269	84,882	2,445	129,593
2026										
Jan	42,077	3,860	1,959	-	130,401	5,204	406,019	90,648	3,160	130,023
Feb	54,136	5,657	1,610	-	174,805	4,702	378,473	80,386	3,335	121,314
Mar	75,165	2,138	1,169	-	174,987	5,839	371,911	92,851	3,202	132,916
Apr	70,494	5,452	2,139	-	53,659	6,580	402,724	81,990	2,799	135,761
May	49,057	4,817	1,250	-	22,487	5,228	305,221	85,407	2,635	141,790
Jun	76,458	6,311	1,059	-	31,355	5,949	379,641	82,019	2,478	138,555

Source: Bureau of Statistics.

GEORGETOWN: URBAN CONSUMER PRICE INDEX

Table 11.1

End of Period	All Items Index	Sub-Group Indices			
		Food ¹⁾	Housing ²⁾	Transportation & Communication	Miscellaneous
Dec 2009 = 100					
2016	113.5	130.7	98.8	116.7	120.9
2017	115.2	134.4	99.3	118.0	119.8
2018	117.1	138.5	100.4	120.3	120.3
2019	119.5	147.0	99.5	119.5	120.9
2020	120.6	152.5	97.3	117.9	122.6
2021					
Mar	121.4	153.7	97.8	119.2	122.3
Jun	127.4	171.5	96.2	120.0	124.9
Sep	128.3	173.1	96.9	120.8	125.0
Dec	127.5	170.3	97.1	120.6	125.9
2022					
Mar	129.6	174.3	98.5	122.1	126.2
Jun	133.7	184.0	98.9	124.8	128.1
Sep	136.6	192.5	98.6	125.1	128.6
Dec	136.7	194.2	98.6	122.0	130.3
2023					
Mar	135.9	191.7	98.6	121.9	130.8
Jun	136.3	192.6	98.3	122.2	131.6
Sep	138.0	197.8	98.3	122.1	132.0
Dec	139.4	201.6	98.6	122.1	132.4
2024					
Jan	138.9	200.0	98.6	122.0	132.5
Feb	138.9	200.0	98.7	122.0	134.0
Mar	139.1	200.5	98.8	122.0	133.9
Apr	139.4	201.2	98.8	122.1	133.8
May	140.4	204.1	98.8	122.2	133.8
Jun	141.7	207.9	98.8	122.3	134.0
Jul	142.0	208.7	98.8	122.2	133.8
Aug	142.1	208.9	98.8	122.2	133.9
Sep	142.8	210.8	98.8	122.3	133.9
Oct	143.4	212.5	98.8	122.2	133.8
Nov	143.1	211.6	98.8	122.2	133.8
Dec	143.5	212.9	98.8	122.2	133.7
2025					
Jan	143.1	211.2	98.8	122.2	136.8
Feb	143.2	210.0	99.0	124.1	136.8
Mar	143.3	210.3	98.9	124.0	137.2
Apr	143.4	212.1	98.0	122.7	137.1
May	144.5	215.4	98.0	122.6	137.2
Jun	147.6	225.2	97.8	121.7	137.3
Jul	147.8	225.5	97.9	121.8	137.4
Aug	148.0	226.1	97.9	121.9	137.9
Sep	148.2	226.6	97.9	121.8	137.9
Oct	148.1	225.8	97.9	121.9	140.5
Nov	147.6	224.0	97.9	121.9	142.7
Dec	147.0	222.3	97.9	121.9	142.8
2026					
Jan	148.1	225.3	97.9	122.3	143.2
Feb	147.3	222.5	97.9	122.4	143.5
Mar	147.1	221.7	98.0	123.0	143.6
Apr	148.2	223.9	98.2	124.4	143.9
May	151.7	232.8	98.6	126.3	143.9
Jun	153.5	237.1	98.9	126.6	146.8

Source: Bureau of Statistics.

¹⁾ Includes Beverages & Tobacco.

²⁾ Includes Rent, Fuel & Power.

CARICOM COUNTRIES: CONSUMER PRICE INDICES

Table 11.2

Period Average	Guyana (Urban)	Jamaica	Trinidad	Barbados
2010=100				
2016	111.2	147.1	139.5	120.7
2017	112.8	154.8	141.3	129.4
2018	114.7	158.5	142.8	130.3
2019	117.1	168.4	143.3	139.6
2020	118.2	177.1	144.5	141.4
2021				
Mar	118.9	176.0	145.0	138.2
Jun	124.8	178.4	146.2	139.8
Sep	125.7	186.7	147.9	145.8
Dec	124.9	190.1	149.5	148.5
2022				
Mar	127.0	195.8	151.0	151.0
Jun	131.0	197.9	153.3	155.9
Sep	133.9	203.9	157.0	155.4
Dec	133.9	207.8	159.5	167.1
2023				
Mar	133.2	208.0	162.0	169.0
Jun	133.5	210.4	162.1	171.6
Sep	135.2	216.0	163.1	172.6
Dec	136.6	222.1	163.7	174.0
2024				
Jan	136.0	222.0	163.6	173.9
Feb	136.1	220.7	163.7	170.1
Mar	136.3	216.3	163.3	169.5
Apr	136.5	218.1	162.8	169.5
May	137.5	219.2	163.1	169.5
Jun	138.8	221.6	163.2	170.4
Jul	139.1	223.4	163.5	169.9
Aug	139.2	228.6	163.5	169.8
Sep	139.9	228.3	163.8	169.8
Oct	140.4	228.3	164.1	169.9
Nov	140.2	230.6	164.4	169.8
Dec	140.6	233.2	164.5	...
2025				
Jan	140.2	232.5	164.8	145.2
Feb	140.2	230.4	164.9	145.3
Mar	140.3	230.4	164.9	145.8
Apr	140.5	229.6	165.2	145.4
May	141.5	230.6	165.3	145.8
Jun	144.6	229.9	165.7	146.8
Jul	139.2	230.7	165.8	147.0
Aug	145.0	231.4	165.7	147.2
Sep	145.2	233.2	165.4	147.1
Oct	145.1	235.0	164.8	147.6
Nov	144.6	240.5	165.2	147.9
Dec	143.3	243.7	165.2	147.4
2026				
Jan	144.3	241.6	166.0	147.1
Feb	143.5	239.5	166.0	147.2
Mar	143.3	240.3	166.1	148.0
Apr	144.4	239.5	165.8	148.1
May	147.8	243.3	165.8	...
Jun	149.5	245.2	...	...

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

I. GENERAL NOTES

Symbols Used

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

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

Acknowledgement

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

II. NOTES TO THE TABLES

TABLE 1.1: Bank of Guyana: Assets

Foreign Assets

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

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

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

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

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

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

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

TABLE 1.2: Bank of Guyana: Liabilities

Currency Issue: Notes and Coins issued by the Bank.

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

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

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

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

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

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

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

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

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

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

TABLE 1.3: Bank of Guyana: Currency Notes Issue

Total issue **less** withdrawal of mutilated or spoiled legal tender notes. With the intent of enhancing the efficiency of the Payment System, the Bank of Guyana introduced a G\$5,000 note in 2013. In celebration of Guyana's 50th Independence Anniversary, the Bank issued a commemorative G\$50 note which was placed in circulation in May 2016. In celebration of Guyana's 55th Independence Anniversary, the Bank issued a G\$2,000 note which was placed in circulation in February 2022.

TABLE 1.4: Bank of Guyana: Coins Issue

Total issue **less** withdrawals of defaced legal tender coins. The Bank of Guyana as part of its currency reform programme introduced with effect from January 1, 1997, G\$10, G\$5, G\$1 coins as legal tender and removed from the specie the use of cents. In observance of Guyana's 50th Republic Anniversary, the Bank issued a commemorative \$10,000 coin and a circulation \$100 coin which were launched on August 26, 2020. In March, 2024, the Bank issued a commemorative \$200 coin, to mark the 200th Anniversary of the Demerara Revolt

TABLE 2.1(a): Commercial Banks: Assets

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

Loans to Non-Residents: Commercial Bank lending to Non-Resident customers.

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

Other Foreign Assets: Include foreign currency holdings and all other claims on Non-Residents

by Commercial Banks. Due to reclassification at a Commercial Bank figures for Public Sector Other and Foreign Sector Other were revised from September 2002 to February 2003.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Other: Include all other foreign claims on Commercial Banks.

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

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

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

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

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

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

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

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

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

TABLE 2.2: Commercial Banks: Total Deposits

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

TABLE 2.3: Commercial Banks: Demand Deposits

Current account deposits of Residents and Non-Residents; inter-bank deposits are excluded.

See note under Public Enterprises Deposits for Table 2.1 (b) above.

TABLE 2.4: Commercial Banks: Time Deposits

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

TABLE 2.5: Commercial Banks: Savings Deposits

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

TABLE 2.6: Commercial Banks: Time Deposits by Maturity

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

TABLE 2.7: Commercial Banks: Savings Deposits

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

TABLE 2.8: Commercial Banks: Chequing Accounts

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

TABLE 2.9: Commercial Banks: Clearing Balances

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

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

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

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

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

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

TABLE 2.11: Commercial Banks: Demand Loans and Advances

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

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

TABLE 2.12: Commercial Banks: Term Loans and Advances

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

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

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

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

TABLE 2.14: Commercial Banks: Liquid Assets

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

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

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

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

TABLE 2.15: Commercial Banks: Minimum Reserve Requirements

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

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

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

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

TABLE 2.16(a): Foreign Exchange Intervention

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

TABLE 2.16(b): Interbank Trade

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

TABLE 2.17: Commercial Banks holdings of treasury bills

These are short-term government securities held by the Commercial Banks with maturities of 91

days, 182 days and 364 days. Data are at face value.

TABLE 3.1: Monetary Survey

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

Foreign Assets (net)

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

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

Domestic Credit

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

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

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

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

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

Money and Quasi-Money

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

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

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

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

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

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

TABLE 4.1: Guyana: Selected Interest Rates

Reflects interest rates at Commercial Banks and Non-Bank Financial Institutions on loans and deposits. The small savings rate represents an arithmetic average of savings deposit rates as

reported by the Commercial Banks. Treasury bill rates for all maturities reflect rates at the end of the reporting period. Special deposits have been discontinued with effect from December 1994.

TABLE 4.2: Commercial Banks: Selected Interest Rates

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

TABLE 4.3: Comparative Treasury Bills Rates and Bank Rates

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

TABLE 5.1: The New Building Society: Assets and Liabilities

Assets

Foreign Assets: Includes holdings of foreign assets.

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

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

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

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

Local Authorities Securities: Bonds at book value.

Liabilities

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

Other Deposits: Ordinary Saving deposits

TABLE 5.2 (a): Trust Companies: Assets

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

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

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

Government of Guyana Treasury Bills: Recorded at book value.

Local Government Securities: Recorded at book value.

TABLE 5.2 (b): Trust Companies: Liabilities, Capital & Reserves

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

Deposits – Individual Customers: Balances held by private individuals.

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

TABLE 5.2 (c): Finance Companies: Assets

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

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

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

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

TABLE 5.2 (d): Finance Companies: Liabilities, Capital & Reserves

Loans: Loans received from Companies' affiliates.

Capital and Reserves: Includes retained earnings and reserves.

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

TABLE 5.3: Domestic Insurance Companies: Assets, Liabilities, Capital & Reserves

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

Assets

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

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

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

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

Local Government Securities: Holdings are recorded at book value.

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

Liabilities

Life Insurance Fund: Insurance premium received.

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

TABLE 5.4: Pension Schemes: Assets and Liabilities

Assets

Foreign Sector: Includes foreign deposits and foreign securities.

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

Government of Guyana Debentures: Holdings recorded at book value.

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

Liabilities:

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

TABLE 6.1 Central Government Finances: Summary

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

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

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

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

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

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

Borrowing from abroad:

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

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

Domestic Borrowing:

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

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

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

TABLE 6.4 Public Corporations Finances: Summary

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

TABLE 7.1 Domestic Public and Publicly Guaranteed Debt

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

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

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

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

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

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

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

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

TABLE 7.2 Government of Guyana: Treasury Bills by Holders

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

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

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

Private Sector: excludes financial institutions.

Non-residents: include foreign missions and organizations.

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

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

TABLE 7.4 Government of Guyana: Debentures by Maturities and Terms

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

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

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

TABLE 7.5 External Public Debt

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

Bilateral Debt: Debt contracted with foreign investments.

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

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

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

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

TABLE 8.1 Imports by End-Use

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

TABLE 8.2 Domestic Exports

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

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

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

TABLE 8.5 International Reserves and Foreign Assets

International Reserves

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

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

Foreign Assets

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

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

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

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

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

TABLE 8.7(a) Balances of Payments Summary

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

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

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

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

TABLE 8.7(c) Foreign Direct Investments

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

TABLE 8.8 Balances of Payments Summary BPM 6 Presentation

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

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

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

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

TABLE 8.9 International Investment Position

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

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

Portfolio Investment: Portfolio Investment includes equity and debt securities.

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

TABLE 9.1 Changes in Bank of Guyana Transaction Exchange Rates

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

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

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

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

On February 21, 1991, the Guyana dollar was devalued from G\$45.00 to US\$ to G\$101.75 thereby unifying the official exchange rate with the market determined rate prevailing at that date. The US dollar continued to be the intervention currency. From February 25, 1991, the

exchange rate was fixed on a weekly basis. During the period February to September 1991, the exchange rate was determined by the previous week free market exchange rate of the Commercial Banks and Non-Bank dealers.

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

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

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

TABLE 9.5: Monthly Average Market Exchange Rate

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

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

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

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

TABLE 10.1 Gross Domestic Product (at Current Basic Prices)

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

TABLE 10.2 Gross Domestic Product (at 2012 Prices)

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

TABLE 10.3 National Production

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