

MONEY AND BANKING

CENTRAL BANK OF LIBERIA

1.4a: Commercial Banks' Loans By Economic Sector-2005

Thousands of Liberian Dollars

Sector	Jan-05		Feb-05		Mar-05		Apr-05		May-05		Jun-05	
	L\$	%	L\$	%	L\$	%	L\$	%	L\$	%	L\$	%
1. Agriculture	240,970	9.3	195,467	6.9	205,142	7.6	200,856	7.9	206,665	7.7	198,568	7.2
1.1 Rubber	30,397	1.2	2,864	0.1	18,258	0.7	5,565	0.2	5,719	0.2	5,937	0.2
1.2 Forestry	198,682	7.7	169,457	6.0	171,265	6.4	165,604	6.5	168,886	6.3	177,424	6.4
1.3 Fishery	11,392	0.4	11,326	0.4	11,218	0.4	11,030	0.4	10,916	0.4	10,687	0.4
1.4 Others	499	0.0	11,821	0.4	4,401	0.2	18,657	0.7	21,144	0.8	4,520	0.2
2. Mining & Quarrying	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.1 Iron Ore	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.2 Quarrying	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3. Manufacturing	16,252	0.6	4,472	0.2	8,751	0.3	11,930	0.5	4,685	0.2	11,728	0.4
4. Construction	77,685	3.0	59,909	2.1	61,444	2.3	55,695	2.2	52,344	2.0	65,530	2.4
4.1 Mortgage Loans	0	0.0	0	0.0	1	0.0	0	0.0	1	0.0	1	0.0
4.2 Home Improvement	0	0.0	1	0.0	226	0.0	218	0.0	223	0.0	1,975	0.1
4.3 Others	77,685	3.0	59,908	2.1	61,218	2.3	55,477	2.2	52,121	2.0	63,555	2.3
5. Trans., Storage & Comm.	132,041	5.1	72,136	2.6	74,838	2.8	54,704	2.2	82,701	3.1	70,917	2.6
5.1 Transportation	72,264	2.8	37087.5	1.3	31,934	1.2	36,705	1.4	37,495	1.4	39,088	1.4
5.2 Storage	904	0.0	920.0	0.0	903	0.0	873	0.0	890	0.0	929	0.0
5.3 Communication	58,873	2.3	34128.0	1.2	42,001	1.6	17,126	0.7	44,316	1.7	30,900	1.1
6. Trade, Hotel & Rest.	825,290	31.9	487,321	17.3	504,823	18.7	490,185	19.3	544,024	20.4	535,221	19.3
6.1 Diamond trade	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
6.2 Other trade	813,308	31.4	476187.5	16.9	493,877	18.3	479,556	18.9	533,377	20.0	517,903	18.7
6.3 Hotels	11,926	0.5	11075.5	0.4	10,889	0.4	10,575	0.4	10,647	0.4	16,447	0.6
6.4 Restaurants	57	0.0	57.5	0.0	56	0.0	55	0.0	278	0.0	871	0.0
7. Others	1,298,088	50.1	2,004,009	71.0	1,859,246	69.0	1,722,133	67.9	1,778,195	66.6	1,946,479	70.2
7.1 Services	126,334	4.9	82034.5	2.9	85,991	3.2	131,214	5.2	124,659	4.7	133,314	4.8
7.2 Personal	77,479	3.0	204522.0	7.2	251,885	9.3	155,469	6.1	151,407	5.7	172,406	6.2
7.3 GOL	127,918	4.9	740903.0	26.2	696,056	25.8	659,334	26.0	672,796	25.2	702,414	25.3
7.4 Central Bank of Liberia	742,467	28.7	755607.5	26.8	741,415	27.5	716,710	28.3	731,034	27.4	763,229	27.5
7.5 Public Corporations	137,580	5.3	184972.0	6.6	82,714	3.1	58,261	2.3	97,131	3.6	138,574	5.0
7.6 Others	86,311	3.3	35969.5	1.3	1,185	0.0	1,145	0.0	1,168	0.0	36,541	1.3
TOTAL	2,590,324	100.0	2,823,312	100.0	2,714,244	100.0	2,535,503	100.0	2,668,614	100.0	2,772,503	100.0

1.4a: Commercial Banks' Loans By Economic Sector-2005 - continued

Thousands of Liberian Dollars

Sector	Jul-05		Aug-05		Sep-05		Oct-05		Nov-05		Dec-05	
	L\$	%	L\$	%	L\$	%	L\$	%	L\$	%	L\$	%
1. Agriculture	237,153	8.0	232,167	7.7	273,151	14.1	295,272	11.1	264,450	12.9	284,457	10.6
1.1 Rubber	12,974	0.4	12,380	0.4	1,635	0.1	6,867	0.3	435	0.0	5,031	0.2
1.2 Forestry	177,001	6.0	173,448	5.8	173,051	8.9	174,145	6.5	143,238	7.0	142,562	5.3
1.3 Fishery	10,795	0.4	10,690	0.4	10,011	0.5	93,692	3.5	9,703	0.5	9,731	0.4
1.4 Others	36,383	1.2	35,650	1.2	88,453	4.6	20,568	0.8	111,075	5.4	127,134	4.7
2. Mining & Quarrying	0	0.0	0	0.0	0	0.0	1,046	0.0	978	0.0	3,578	0.1
2.1 Iron Ore	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.2 Quarrying	0	0.0	0	0.0	0	0.0	1,046	0.0	978	0.0	3,578	0.1
3. Manufacturing	11,468	0.4	11,176	0.4	7,956	0.4	12,119	0.5	11,048	0.5	13,905	0.5
4. Construction	93,094	3.2	131,999	4.4	77,294	4.0	86,964	3.3	89,334	4.3	72,306	2.7
4.1 Mortgage Loans	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	0.0
4.2 Home Improvement	2,313	0.1	4,649	0.2	1,928	0.1	0	0.0	3,587	0.2	1,806	0.1
4.3 Others	90,781	3.1	127,350	4.2	75,366	3.9	86,964	3.3	85,747	4.2	70,499	2.6
5. Trans., Storage & Comm.	71,172	2.4	69,732	2.3	69,800	3.6	141,308	5.3	96,634	4.7	116,583	4.4
5.1 Transportation	53,082	1.8	52,008	1.7	59,228	3.1	72,638	2.7	73,481	3.6	67,251	2.5
5.2 Storage	949	0.0	930	0.0	935	0.0	930	0.0	870	0.0	876	0.0
5.3 Communication	17,141	0.6	16,794	0.6	9,638	0.5	67,740	2.5	22,284	1.1	48,457	1.8
6. Trade, Hotel & Rest.	404,676	13.8	396,615	13.2	432,060	22.3	316,440	11.9	385,712	18.8	362,495	13.5
6.1 Diamond trade	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	31,558	1.2
6.2 Other trade	386,974	13.2	379,245	12.6	412,984	21.3	296,177	11.1	356,519	17.4	304,914	11.4
6.3 Hotels	16,812	0.6	16,498	0.5	18,200	0.9	20,263	0.8	27,671	1.3	21,449	0.8
6.4 Restaurants	890	0.0	872	0.0	876	0.0	0	0.0	1,522	0.1	4,574	0.2
7. Others	2,172,686	74.1	2,167,966	72.0	1,077,756	55.6	1,817,159	68.1	1,074,735	52.3	1,825,300	68.1
7.1 Services	224,732	7.7	170,000	5.6	56,494	2.9	151,337	5.7	48,205	2.3	179,789	6.7
7.2 Personal	233,199	8.0	244,969	8.1	70,137	3.6	145,669	5.5	73,874	3.6	149,912	5.6
7.3 GOL	715,635	24.4	701,157	23.3	66,412	3.4	701,155	26.3	61,524	3.0	728,571	27.2
7.4 Central Bank of Liberia	779,393	26.6	763,624	25.4	767,566	39.6	763,624	28.6	714,213	34.8	719,076	26.8
7.5 Public Corporations	140,144	4.8	127,749	4.2	42,367	2.2	52,410	2.0	39,897	1.9	45,545	1.7
7.6 Others	79,583	2.7	160,468	5.3	74,781	3.9	2,964	0.1	137,021	6.7	2,408	0.1
TOTAL	2,990,248	100.0	3,009,655	100.0	1,938,017	100.0	2,670,308	100.0	1,922,892	100.0	2,678,624	100.0

1.4b: Commercial Banks' Loans By Economic Sector-2006
Thousands of Liberian Dollars

Sector	Jan-06		Feb-06		Mar-06		Apr-06		May-06		Jun-06	
	L\$	%	L\$	%	L\$	%	L\$	%	L\$	%	L\$	%
1. Agriculture	267,514	9.7	287,667	10	271,104	9.5	274,501	9.1	257,674	11.9	250,399	7.7
1.1 Rubber	5,041	0.2	6,738	0.2	6,618	0.2	7,349	0.2	12,658	0.6	34,117	1.1
1.2 Forestry	148,274	5.4	145,995	5.2	144,388	5.0	145,113	4.8	147,264	6.8	147,631	4.5
1.3 Fishery	9,887	0.4	9,428	0.3	9,385	0.3	9,435	0.3	9,493	0.4	0	0.0
1.4 Others	104,312	3.8	125,507	4.5	110,713	3.9	112,604	3.7	88,259	4.1	68,652	2.1
2. Mining & Quarrying	1,136	0.0	1,134	0.0	1,122	0.0	1,193	0.0	1,211	0.1	1,289	0.0
2.1 Iron Ore	0	0.0	0	0.0	-	0.0	0	0.0	0	0.0	0	0.0
2.2 Quarrying	1,136	0.0	1,134	0.0	1,122	0.0	1,193	0.0	1,211	0.1	1,289	0.0
3. Manufacturing	13,838	0.5	13,203	0.5	13,513	0.5	27,832	0.9	34,821	1.6	35,860	1.1
4. Construction	82,815	3.0	84,755	3.0	80,825	2.8	80,755	2.7	101,725	4.7	104,037	3.2
4.1 Mortgage Loans	15,502	0.6	0	0.0	2,524	0.1	0	0.0	0	0.0	0	0.0
4.2 Home Improvement	12,719	0.5	14,801	0.5	14,637	0.5	14,827	0.5	17,644	0.8	15,292	0.5
4.3 Others	54,595	2.0	69,954	2.5	63,664	2.2	65,928	2.2	84,081	3.9	88,745	2.7
5. Trans., Storage & Comm.	106,673	3.9	111,195	4.0	106,246	3.7	120,032	4.0	122,585	5.7	111,950	3.5
5.1 Transportation	65,638	2.4	69,016	2.5	62,641	2.2	70,842	2.4	78,821	3.6	68,621	2.1
5.2 Storage	908	0.0	907	0.0	897	0.0	909	0.0	923	0.0	0	0.0
5.3 Communication	40,127	1.5	41,272	1.5	42,707	1.5	48,281	1.6	42,841	2.0	43,329	1.3
6. Trade, Hotel & Rest.	386,696	14.0	411,011	14.6	458,298	16.0	523,995	17.4	536,816	24.8	616,572	19.0
6.1 Diamond trade	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
6.2 Other trade	356,763	12.9	381,125	13.5	427,749	14.9	490,335	16.3	500,939	23.1	578,961	17.8
6.3 Hotels	29,139	1.1	29,092	1.0	29,764	1.0	32,921	1.1	34,667	1.6	36,439	1.1
6.4 Restaurants	795	0.0	794	0.0	785	0.0	739	0.0	1,211	0.1	1,172	0.0
7. Others	1,902,423	68.9	1,903,982	67.7	1,930,496	67.5	1,984,742	65.9	1,110,347	51.3	2,124,783	65.5
7.1 Services	199,176	7.2	196,554	7.0	238,332	8.3	270,221	9.0	65,071	3.0	294,390	9.1
7.2 Personal	153,701	5.6	156,932	5.6	156,282	5.5	162,720	5.4	103,210	4.8	189,722	5.8
7.3 GOL	685,107	24.8	684,263	24.3	676,661	23.6	685,469	22.8	65,271	3.0	706,947	21.8
7.4 Central Bank of Liberia	746,146	27.0	745,226	26.5	736,947	25.8	746,540	24.8	757,710	35.0	769,931	23.7
7.5 Public Corporations	40,615	1.5	44,899	1.6	45,325	1.6	46,246	1.5	43,493	2.0	86,923	2.7
7.6 Others	77,678	2.8	76,108	2.7	76,948	2.7	73,545	2.4	75,592	3.5	76,870	2.4
TOTAL	2,761,095	100.0	2,812,948	100.0	2,861,603	100.0	3,013,050	100.0	2,165,180	100.0	3,244,891	100.0

1.4b: Commercial Banks' Loans By Economic Sector-2006 - continued -2007

Thousands of Liberian Dollars

Sector	Jul-06		Aug-06		Sep-06		Oct-06		Nov-06		Dec-06		Jan-07		Feb-07	
	L\$	%	L\$	%	L\$	%	L\$	%	L\$	%	L\$	%	L\$	%	L\$	%
1. Agriculture	259,558	7.9	239,067	7.5	255,873	7.7	254,631	7.7	260,527	6.8	260,573	7.1	293,970	6.9	292,253	7.1
1.1 Rubber	15,103	0.5	16,364	0.5	20,172	0.6	21,157	0.6	42,064	1.1	29,004	0.8	32,587	0.8	32,387	0.8
1.2 Forestry	163,195	5.0	156,961	4.9	160,299	4.8	164,295	5.0	158,409	4.1	163,976	4.5	175,731	4.1	171,199	4.2
1.3 Fishery	9,610	0.3	9,433	0.3	15,008	0.5	9,363	0.3	52,792	1.4	9,217	0.3	9,472	0.2	9,443	0.2
1.4 Others	71,651	2.2	56,309	1.8	60,395	1.8	59,817	1.8	7,261	0.2	58,376	1.6	76,180	1.8	79,225	1.9
2. Mining & Quarrying	1,306	0.0	1,306	0.0	1,374	0.0	1,428	0.0	1,405	0.0	1,366	0.0	0	0.0	0	0.0
2.1 Iron Ore	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.2 Quarrying	1,306	0.0	1,306	0.0	1,374	0.0	1,428	0.0	1,405	0.0	1,366	0.0	0	0.0	0	0.0
3. Manufacturing	36,693	1.1	37,129	1.2	37,002	1.1	36,448	1.1	41,301	1.1	41,767	1.1	45,117	1.1	47,144	1.1
4. Construction	104,423	3.2	111,223	3.5	118,926	3.6	118,501	3.6	212,404	5.5	215,543	5.9	296,691	7.0	290,438	7.1
4.1 Mortgage Loans	0	0.0	0	0.0	0	0.0	1,964	0.1	3,744	0.1	1,423	0.0	12,056	0.3	13,351	0.3
4.2 Home Improvement	15,498	0.5	14,820	0.5	15,587	0.5	16,303	0.5	21,199	0.6	18,977	0.5	13,933	0.3	15,228	0.4
4.3 Others	88,924	2.7	96,404	3.0	103,339	3.1	100,235	3.0	187,461	4.9	195,143	5.3	270,702	6.3	261,859	6.4
5. Trans., Storage & Comm.	113,501	3.5	88,605	2.8	110,321	3.3	110,011	3.3	165,936	4.3	149,712	4.1	152,214	3.6	150,695	3.7
5.1 Transportation	69,538	2.1	55,408	1.7	62,724	1.9	62,495	1.9	77,983	2.0	70,804	1.9	71,646	1.7	66,247	1.6
5.2 Storage	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
5.3 Communication	43,963	1.3	33,197	1.0	47,597	1.4	47,516	1.4	87,953	2.3	78,908	2.2	80,568	1.9	84,448	2.1
6. Trade, Hotel & Rest.	635,224	19.3	648,678	20.3	536,996	16.1	516,148	15.7	787,066	20.4	691,567	18.8	646,061	15.1	681,114	16.6
6.1 Diamond trade	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
6.2 Other trade	597,179	18.2	612,594	19.2	499,302	15.0	478,173	14.5	744,521	19.3	612,221	16.7	557,693	13.1	588,801	14.3
6.3 Hotels	36,917	1.1	35,005	1.1	37,097	1.1	36,964	1.1	41,608	1.1	77,810	2.1	85,618	2.0	89,394	2.2
6.4 Restaurants	1,128	0.0	1,079	0.0	597	0.0	1,012	0.0	937	0.0	1,537	0.0	2,750	0.1	2,919	0.1
7. Others	2,134,121	65.0	2,070,646	64.8	2,269,292	68.2	2,260,683	68.6	2,380,595	61.8	2,308,560	62.9	2,833,531	66.4	2,644,545	64.4
7.1 Services	305,108	9.3	97,124	3.0	355,846	10.7	347,458	10.5	381,387	9.9	152,586	4.2	162,503	3.8	374,168	9.1
7.2 Personal	170,781	5.2	185,049	5.8	238,291	7.2	251,617	7.6	389,769	10.1	379,650	10.3	437,444	10.3	436,547	10.6
7.3 GOL	716,479	21.8	685,107	21.4	723,806	21.7	717,927	21.8	707,288	18.4	687,359	18.7	738,104	17.3	732,772	17.8
7.4 Central Bank of Liberia	780,313	23.8	746,146	23.3	784,781	23.6	781,890	23.7	769,537	20.0	747,854	20.4	803,047	18.8	797,264	19.4
7.5 Public Corporations	82,524	2.5	94,757	3.0	84,036	2.5	78,432	2.4	50,337	1.3	24,635	0.7	120,538	2.8	209,211	5.1
7.6 Others	78,916	2.4	262,462	8.2	82,533	2.5	83,360	2.5	82,277	2.1	316,476	8.6	571,895	13.4	94,583	2.3
TOTAL	3,284,826	100.0	3,196,655	100.0	3,329,784	100.0	3,297,849	100.0	3,849,234	100.0	3,669,088	100.0	4,267,583	100.0	4,106,189	100.0

Source: Central Bank of Liberia, Monrovia, Liberia.