

**Financial Soundness Indicators of the Industry for the Months of February,  
March and April, 2006**

**Exchange Rate:**

**US\$1 to L\$56.75 (Balance Sheet)/L\$56.05 (Income Statement)-April**

**US\$1 to L\$56.5 (Balance Sheet)/L\$56.71 (Income Statement)-March**

**US\$1 to L\$57.5 (Balance Sheet)/L\$56.78 (Income Statement)-February  
(In L\$'000)**

	<b>30-Apr-06</b>	<b>31-Mar-06</b>	<b>28-Feb-06</b>
Gross Assets	8,170,588	7,800,188	8,145,475
Net Assets	7,593,170	7,378,824	7,650,493
Net Loans	1,855,900	1,894,899	1,759,233
Deposits	5,230,931	5,229,695	5,351,428
Reported Capital Net of Provisions	1,038,683	1,155,144	1,214,957
Reported Net Capitalization (SSR 32)	13.7%	15.7%	15.9%
<b>Regulatory Capital Ratio</b>	<b>11.8%</b>	<b>20.2%</b>	<b>19.3%</b>
Classified Loans to Total Loans (SSR 66)	59.6%	61.6%	56.6%
Non-performing Loans to Total Loans (SSR 67)	21.4%	18.3%	15.4%
Provisions to Classified Loans Net of Interest in Suspense (SSR 69)	31.1%	22.0%	29.1%
Provisions to Non-performing Loans Net of Interest in Suspense (SSR 68)	86.8%	73.9%	106.8%
Returns on Assets (SSR 70)	-1.0%	0.7%	0.4%
Returns on Equity (SSR71)	-7.0%	4.6%	2.8%
Non-interest Income to Total Revenue (SSR 73)	77.2%	78.3%	81.4%
Net Interest Margin over Average Assets (SSR 72)	0.9%	0.6%	0.3%
Liquid Assets to Net Assets (SSR 76)	39.2%	13.6%	15.5%
Net Loans to Deposits (SSR 75)	35.5%	36.2%	32.9%
<b>Source: Central Bank of Liberia (CBL)</b>			

**NB: The sharpe decline in the capital and earnings ratios from March to April 2006 is due to the rise in the provisions for loan losses of three of the banks (LBDI, EBLI and GBLL).**

**The Liberian Banking System consists of five (5) commercial banks, including one subsidiary of foreign bank, three (3) majority foreign-owned banks and one (1) partially state-owned bank.**