

		Aug.12	Sep.12	Oct.12	Nov.12
<b>1</b>	<b>Monetary</b>	<b>(Millions of US\$)</b>			
	CBL Net Foreign Exchange Reserves Position (Including SDRs)	322.7 <sup>†</sup>	325.8	324.4 <sup>†</sup>	343.3
		<b>(Millions of L\$)</b>			
	Liberian Dollars in Circulation	6,929.6	6,939.8	7,104.7	7,556.5
	Money Supply (M1) in L\$ only	7,212.3	7,294.3	7,482.8	8,227.6
	Broad money (M2) in L\$ only	10,639.5 <sup>†</sup>	10,816.7 <sup>†</sup>	11,164.3 <sup>†</sup>	11,967.6
	Broad money (M2) in both L\$ and US\$*	40,906.5 <sup>†</sup>	42,516.4	41,406.3	42,257.9
		<b>(In percent)</b>			
	Liberian Dollar share of Broad Money	25.9	25.4	27.0	28.3
	Interest Rates				
	- Lending rate	13.9 <sup>†</sup>	13.6	13.7	13.8
	-Average Deposit rates				
	-Savings	2.0	2.1	2.0	2.0
	-Time	3.0	3.0	3.0 <sup>†</sup>	3.0
		<b>(Millions of L\$)</b>			
	Commercial banks loans to private sector - US\$	235.3 <sup>†</sup>	250.1 <sup>†</sup>	258.4 <sup>†</sup>	264.60
	Commercial banks loans to private sector - L\$	741.6 <sup>†</sup>	738.3 <sup>†</sup>	782.1 <sup>†</sup>	747.9
	- Demand Deposits of commercial banks				
	- Demand deposits - US\$	295.9	293.4 <sup>†</sup>	275.4	279.4
	- Demand deposits - L\$	1,910.6 <sup>†</sup>	1,930.2	1,849.3	1,805.4
	- Time & Savings Deposits of commercial banks				
	- Time & savings deposits - US\$	134.8 <sup>†</sup>	138.9	141.4	139.2
	- Time & savings deposits - L\$	3,411.8 <sup>†</sup>	3,507.0	3,667.0	3,724.7
	- Other Deposits**				
	- Actual US\$ component of other deposits	0.7 <sup>†</sup>	1.9	0.4	-0.9
	- Liberian \$ component of savings dcposits	14.9 <sup>†</sup>	15.4	14.6	15.3
	Remittances	<b>(Millions of US\$)</b>			
	- Inflows	103.6	120.7	102.0 <sup>†</sup>	123.9
	- Outflows	105.4	105.7	87.9	83.9
	- Netflows	-1.80	14.97 <sup>†</sup>	14.07 <sup>†</sup>	40.01
<b>2</b>	<b>CBL's Foreign Exchange Auction</b>	6.9	4.8	4.1	5.2
<b>3</b>	<b>Exchange Rate</b>	<b>L\$ per US\$</b>			
	End of Period	73.50	73.00	72.50	72.50
	Period Average	73.49	73.32	72.06	72.25
<b>4</b>	<b>Financial Soundness Indicators (FSI)</b>	<b>(In percent)</b>			
	Capital adequacy ratio (CAR)***	21.60	21.30	20.90	23.00
	Non-performing Loans to Total Loans	23.9	22.1	22.2	19.7
	Non-performing Loans (percentage change)	1.40	-4.1	-1.8	2.50
	Returns on Assets	0.06	0.14	0.12	0.18
	Returns on Equity (ROE)	0.47	1.05	0.90	1.31
	Liquidity Ratio****	46.50	46.70	43.60	44.90

\*US\$ converted to L\$

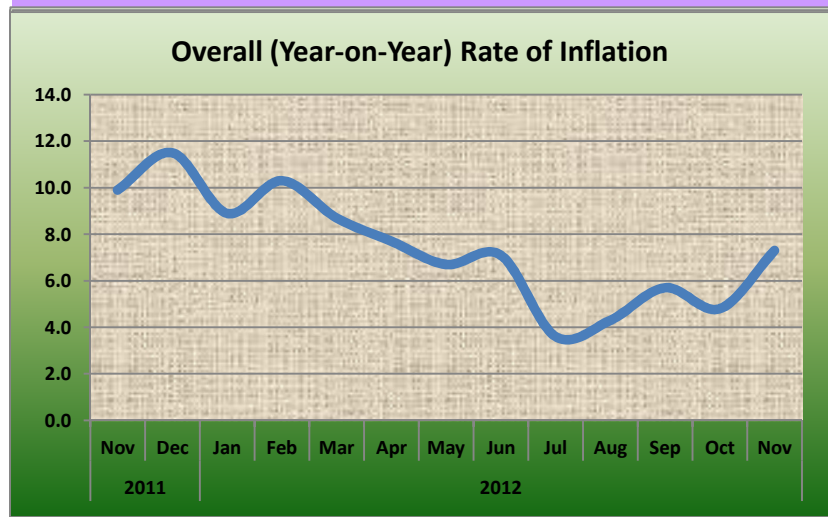
\*\*Other Deposits Include Official and Manager Checks

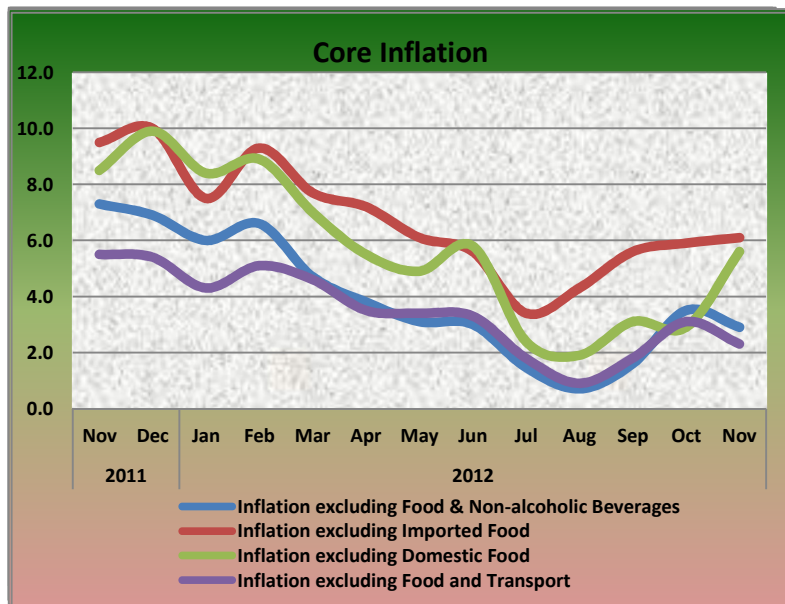
\*\*\*The Minimum Capital Adequacy Ratio is 10%

\*\*\*\*The Required Minimum Liquidity Ratio is 15%

		Aug.12	Sep.12	Oct.12	Nov.12
<b>5a</b>	<b>External Trade (Value)</b>	<b>(Millions of US\$)</b>			
	Exports	36.8 <sup>†</sup>	46.3	31.1	32.5
	- O/w Rubber	0.9	25.0	17.7	8.7
	Imports	78.4 <sup>†</sup>	88.8	87.6	95.6
	- O/w Rice				
	- Commercial	4.4 <sup>†</sup>	1.4	1.9	0.0
	- Non-commercial	0.0	0.0	0.0	0.0
	- Petroleum Products	11.1 <sup>†</sup>	12.0 <sup>†</sup>	17.2	19.6
	Trade Balance	-41.6 <sup>†</sup>	-42.5	-56.5	-63.1
<b>5b</b>	<b>External Trade (Volume)</b>	<b>(Metric Tons)</b>			
	- Rubber	600.6	8,572.9	6,861.0	4,213.4
	- Rice Imports O/w				
	- Commercial	8056.8 <sup>†</sup>	3,097.4	4,461.5	0.0
	- Non-commercial	0.0	0.0	0.0	0.0
	- Petroleum Products	10,614.2 <sup>†</sup>	13,076.6	15,408.0	18,578.6
		<b>(In percent)</b>			
<b>6</b>	<b>Overall (Year-on-year) Rate of Inflation</b>	<b>4.3</b>	<b>5.7</b>	<b>4.8</b>	<b>7.3</b>
	a. Food and Non-alcoholic Beverages Inflation	7.5	9.6	6.1	11.5
	- Domestic Food Inflation	10.7	13.2	10.2	12.0
	- Imported Food Inflation	4.1	5.9	1.9	11.0
	b. Transport Inflation	-0.4	0.4	6.2	6.1
	c. Imported Fuels Inflation	2.9	5.9	7.0	6.7
	<b>Core Inflation</b>				
	Inflation excluding Food & Non-alcoholic Beverages	0.7	1.6	3.5	2.9
	Inflation excluding Imported Food	4.3	5.6	5.9	6.1
	Inflation excluding Domestic Food	1.9	3.1	2.9	5.6
	Inflation excluding Food and Transport	0.9	1.8	3.1	2.3

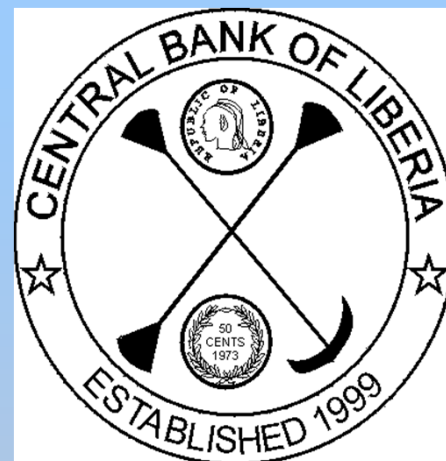
<sup>†</sup>Revised





**CENTRAL BANK OF LIBERIA**

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## Fact Sheet on Key Economic and Financial Indicators November, 2012

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