

**Financial Soundness Indicators of the Industry for the Months of October,
November and December 2005**

Exchange Rate:

US\$1 to L\$56.5 (Balance Sheet)/L\$54.72 (Income Statement)-December

US\$1 to L\$54.5 (Balance Sheet)/L\$55.32 (Income Statement)-November

US\$1 to L\$54.5 (Balance Sheet)/L\$55.32 (Income Statement)-October

(In L\$'000)

	31-Dec-05	30-Nov-05	31-Oct-05
Gross Assets	7,319,212	7,353,882	6,602,804
Net Assets	6,906,895	6,853,869	6,067,631
Net Loans	1,809,658	1,490,478	1,446,715
Deposits	4,986,562	4,938,505	4,299,111
Reported Capital Net of Provisions	770,422	911,362	859,375
Reported Net Capitalization (SSR 32)	11.2%	13.3%	14.2%
CBL Adjusted Net Capitalization (SSR 65)	-2.2%	-1.0%	-1.6%
Classified Loans to Total Loans (SSR 66)	55.9%	57.3%	63.4%
Non-performing Loans to Total Loans (SSR 67)	18.4%	19.5%	25.3%
Provisions to Classified Loans Net of Interest in Suspense (SSR 69)	22.9%	31.6%	30.8%
Provisions to Non-performing Loans Net of Interest in Suspense (SSR 68)	69.6%	92.8%	77.4%
Returns on Assets (SSR 70)	0.63%	0.8%	1.6%
Returns on Equity (SSR71)	5.7%	6.2%	11.2%
Non-interest Income to Total Revenue (SSR 73)	81.4%	79.9%	81.1%
Net Interest Margin over Average Assets (SSR 72)	1.8%	1.7%	1.5%
Liquid Assets to Net Assets (SSR 76)	58.2%	45.9%	38.6%
Net Loans to Deposits	36.3%	30.2%	33.7%
Source: Central Bank of Liberia (CBL)			