

**Financial Soundness Indicators of the Industry for the Months of November,  
December, 2005 and January, 2006**

**Exchange Rate:**

**US\$1 to L\$57.5 (Balance Sheet)/L\$56.78 (Income Statement)-January**

**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**

**(In L\$'000)**

	<b>31-Jan-06</b>	<b>31-Dec-05</b>	<b>30-Nov-05</b>
Gross Assets	7,135,463	7,319,212	7,353,882
Net Assets	6,697,073	6,906,895	6,853,869
Net Loans	1,698,784	1,809,658	1,490,478
Deposits	4,969,979	4,986,562	4,938,505
Reported Capital Net of Provisions	1,033,435	770,422	911,362
Reported Net Capitalization (SSR 32)	15.4%	11.2%	13.3%
CBL Adjusted Net Capitalization (SSR 65)	2.3%	-2.2%	-1.0%
Classified Loans to Total Loans (SSR 66)	36.3%	55.9%	57.3%
Non-performing Loans to Total Loans (SSR 67)	11.1%	18.4%	19.5%
Provisions to Classified Loans Net of Interest in Suspense (SSR 69)	25.7%	22.9%	31.6%
Provisions to Non-performing Loans Net of Interest in Suspense (SSR 68)	84.3%	69.6%	92.8%
Returns on Assets (SSR 70)	-0.2%	0.63%	0.8%
Returns on Equity (SSR71)	-1.3%	5.7%	6.2%
Non-interest Income to Total Revenue (SSR 73)	80.6%	81.4%	79.9%
Net Interest Margin over Average Assets (SSR 72)	0.2%	1.8%	1.7%
Liquid Assets to Net Assets (SSR 76)	18.2%	58.2%	45.9%
Net Loans to Deposits (SSR 75)	34.2%	36.3%	30.2%
<b>Source: Central Bank of Liberia (CBL)</b>			