

CENTRAL BANK OF LIBERIA

PUBLIC ANNOUNCEMENT

The Central Bank of Liberia (CBL), as part of its efforts to promote disclosure, transparency and competition in the banking system in keeping with its Directive No. CBL/SD/003/2011, hereby publishes the Consolidated Financial Charges of the individual banks. This measure is in addition to the requirement for banks to display their schedules of annual lending rates, savings rates, fees, commissions and other charges in conspicuous places of their banking premises.

This publication is being done on the first Monday of each month in a number of major dailies. The information can also be found on the CBL website at www.cbl.org.lr.

CONSOLIDATED FINANCIAL CHARGES OF THE COMMERCIAL BANKS AS AT DECEMBER 31, 2011 AND CURRENT FOR THE MONTH OF JANUARY 2012

COMMERCIAL BANKS	ACCESSBANK (ABLL)		FIRST INT'L BANK (FIB)		GUARANTY TRUST BANK		INT'L BANK (IBLL)		LBDI		UNITED BANK FOR AFRICA		ECOBANK (EBLL)		GLOBAL BANK (GBLL)		AFRILAND (AFBL)	
	LR \$	USD	LR \$	USD	LR \$	USD	LR \$	USD	LR \$	USD	LR \$	USD	LR \$	USD	LR \$	USD	LR \$	USD
I. Prime Lending Rates	0	0	9%	9%	10%	10%	11%	11%	12%	12%	10%	10%	10%	9.00%	10%	10%	10%	10%
II. Key Lending Rates																		
1. Overdrafts	0	0	13.25%	13.25%	12%	12%	11%-13.25%	11%-13.25%	14.25%	14.25%	15%	15%	12%-13.25%	11%-13.25%	10% - 15%	10% - 15%	13%-14%	13%-14%
2. Term Loans:																		
2.1 Up to 12 Months	0	0	13.25%	13.25%	10%	10%-12%	11%-12%	11% - 12%	14.25%	14.25%	10%-15%	10%-15%	12%-13.25%	11%-13.25%	10% - 15%	10% - 15%	12%-14%	12%-14%
2.2 Over 12 Months	0	0	13.25%	13.25%	10%	10%-12%		11% - 15%	14.25%	14.25%	10%-15%	10%-15%	12%-13.25%	11%-13.25%	10% - 15%	10% - 15%	12%-14%	12%-14%
3 Personal Loans																		
3.1 Normal	0	0	13.25%	13.25%	N/A	10%-13%	11% - 15%	11% - 15%	14.25%	14.25%	10%-15%	10%-15%	12%-13.25%	11%-13.25%	10% - 15%	10% - 15%	10%-13%	10%-13%
3.2 Installment	72%	72%	13.25%	13.25%	N/A	10%-13%	11% - 15%	11% - 15%	14.25%	14.25%	10%-15%	10%-15%	12%-13.25%	11%-13.25%	10% - 15%	10% - 15%	10%-13%	10%-13%
4. Mortgage																		
4.1 Housing	N / A	N / A	N / A	N / A	N / A	N / A	11% - 15%	11% - 15%	12%-14.25%	12%-14.25%	N/A	N/A	12%-13.25%	11%-13.25%	10% - 15%	10% - 15%	12%-14%	12%-14%
4.2 Other Construction	N / A	N / A	N / A	N / A	10%	10%-12%	11% - 15%	11% - 15%	12%-14.25%	12%-14.25%	N/A	N/A	12%-13.25%	11%-13.25%	10% - 15%	10% - 15%	12%-14%	12%-14%
III. Deposit Rates																		
1. Current	N / A	N / A	N / A	N / A	N / A	N / A	0	0	N / A	N / A	N / A	N / A	N / A	N / A	0%	0%	N / A	N / A
2. Saving	2.60%	2.60%	1.50%	1.50%	0.5%-2%	0.5%-2%	2%	2%	2%	2%	1.5%- 2%	1.5%- 2%	2%	2%	2%	2%	2.25%	2.25%
3. Time	0%	3.0 - 3.5%	2.5% - 5%	2.5% - 5%	2%	2%	-	-	2%	2%	2% - 3%	2% - 3%	N/A	2% - 3%				
3.1 Up to 1 Month	0%	3.0 - 3.2%	2.5% - 5%	2.5% - 5%	2%	2%	0%	0%	2%	2%	2%	2%	2%	2%	2%	2%	N/A	N/A
3.2 Up to 3 Months	0%	3.0 - 3.2%	2.5% - 5%	2.5% - 5%	2%	2%	0%	0%	2%	2%	2%	2%	2%	2%	2%	2%	N/A	N/A
3.3 3 - 6 Months	0%	3.1 - 3.3%	2.5% - 5%	2.5% - 5%	2%	2%	0%	0%	2%	2%	2%	2%	2%	2%	3%	3%	N/A	N/A
3.4 Over 6 Months	0%	3.2 - 3.5%	2.5% - 5%	2.5% - 5%	2%- 2.5%	2%- 2.5%	0%	0%	2%	2%	2%	2%	2%	2%	5%	5%	2.5%	2.5%
4.0 Certificate of Deposits																		
4.1 Up to 3 Months	N / A	N / A	5%	5%	N/A	N/A	0%	2.2%	2%	2%	N / A	N / A	N/A	N/A	0%	0%	N/A	N/A
4.2 3 - 6 Months	N / A	N / A	5%	5%	N/A	N/A	0%	2.5%	2%	2%	N / A	N / A	N/A	N/A	0%	0%	N/A	N/A
4.3 Over 6 months	N / A	N / A	5%	5%	N/A	N/A	0%	3%	2%	2%	N / A	N / A	N/A	N/A	0%	0%	2.5%	2.5%

All inquiries regarding information contained in this publication should be referred to the Regulation & Supervision Department, Central Bank of Liberia.

Signed: _____
Regulation & Supervision Department