

**Financial Soundness Indicators of the Industry for the Months of December 2005,
Exchange Rate:**

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

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

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

(In L\$'000)

	28-Feb-06	31-Jan-06	31-Dec-05
Gross Assets	8,145,475	7,408,321	7,303,595
Net Assets	7,650,493	6,954,113	6,844,312
Net Loans	1,759,233	1,769,546	1,759,173
Deposits	5,351,428	4,967,915	4,922,859
Reported Capital Net of Provisions	1,214,957	1,226,368	1,107,573
Reported Net Capitalization (SSR 32)	15.9%	17.6%	16.2%
CBL Adjusted Net Capitalization (SSR 65)	2.9%	4.5%	2.3%
Classified Loans to Total Loans (SSR 66)	56.4%	55.5%	56.6%
Non-performing Loans to Total Loans (SSR 67)	15.4%	16.4%	15.5%
Provisions to Classified Loans Net of Interest in Suspense (SSR 69)	29.1%	26.9%	26.6%
Provisions to Non-performing Loans Net of Interest in Suspense (SSR 68)	106.8%	90.6%	97.0%
Returns on Assets (SSR 70)	0.4%	0.2%	0.5%
Returns on Equity (SSR71)	2.8%	1.0%	3.2%
Non-interest Income to Total Revenue (SSR 73)	81.4%	77.3%	81.4%
Net Interest Margin over Average Assets (SSR 72)	0.3%	0.1%	1.8%
Liquid Assets to Net Assets (SSR 76)	15.5%	18.2%	17.8%
Net Loans to Deposits (SSR 75)	32.9%	35.6%	35.7%
Source: Central Bank of Liberia (CBL)			