Monetary			Apr.13	May.13	Jun.13	Jul.13	
Commercial banks loans to private sector - US   289.60   290.00   298.90   304.30   2.0	1	Monetary	(Millions of US\$)				
Liberian Dollars in Circulation		CBL Net Foreign Exchange Reserves Position (Including SDRs)	285.6	280.0	286.4	276.8	
Money Supply (M1) in L\$ only   8,774.7   8,739.1   8,824.6   9,074.4			(Millions of L\$)				
Broad money (M2) in L\$ only   12,483.1   12,507.3   12,654.7   12,955.0		Liberian Dollars in Circulation	8,096.0	8,088.8	8,147.2	8,244.0	
Broad money (M2) in both L\$ and US\$*		Money Supply (M1) in L\$ only	8,774.7	8,739.1	8,824.6	9,074.4	
Liberian Dollar share of Broad Money   26.7   25.3   26.3   26.2     Interest Rates		Broad money (M2) in L\$ only	12,483.1	12,507.3	12,654.7	12,955.0	
Liberian Dollar share of Broad Money   26.7   25.3   26.3   26.2     Interest Rates		Broad money (M2) in both L\$ and US\$*	46,765.5	49,370.3	48,085.5	49,396.3	
Interest Rates				(In percent)			
- Lending rate		Liberian Dollar share of Broad Money	26.7	25.3	26.3	26.2	
-Average Deposit rates -Savings -Time -Aunorage Deposit rates -Time -Aunorage Deposit rates -Time -Aunorage Deposit rates -Time -Aunorage Deposit rates -Aunorage Deposit rates -Time -Aunorage Deposit rates -Aunorage Deposit rates -Time -Aunorage Deposit rates -Aunorage		Interest Rates					
Savings   3.0   2.0   2.0   2.0   2.0    -Time   4.0   3.8   2.0   3.9		- Lending rate	14.0	13.2	13.6	13.5	
Time		-Average Deposit rates					
Commercial banks loans to private sector - US\$   289.60   290.00   298.90   304.30		-Savings	3.0	2.0	2.0	2.0	
Commercial banks loans to private sector - US\$   289.60   290.00   298.90   304.30		-Time	4.0	3.8	2.0	3.9	
Commercial banks loans to private sector - L\$   888.6   881.9   896.6   1,131.2     - Demand Deposits of commercial banks   306.5   331.8   317.6   324.7     Demand deposits - L\$   2,338.7   2,243.7   2,349.9   2,662.9     - Time & Savings Deposits of commercial banks   140.8   143.5   145.1   143.9     Time & savings deposits - U\$   3,664.0   3,722.0   3,799.6   3,851.3     - Other Deposits**   40.8   6.5   0.7   1.8     Liberian & Component of other deposits   44.4   46.2   9.7   8.8     Remittances   Inflows   65.1†   89.9†   80.6   75.6     Outflows   84.8†   125.7†   151.9   108.5     Netflows   -19.7†   -35.8†   -71.30   -32.9     CBL's Foreign Exchange Auction   8.0   10.0   8.0   7.8     End of Period   75.50   76.50   76.50   77.50     Period Average   75.50   75.63   76.54   77.06				(Million	ns of \$)		
- Demand Deposits of commercial banks  Demand deposits - US\$  2,338.7		Commercial banks loans to private sector - US\$	289.60	290.00	298.90	304.30	
Demand deposits - US\$   306.5   331.8   317.6   324.7     Demand deposits - L\$   2,338.7   2,243.7   2,349.9   2,662.9     - Time & Savings Deposits of commercial banks		Commercial banks loans to private sector - L\$	888.6	881.9	896.6	1,131.2	
Demand deposits - L\$   2,338.7   2,243.7   2,349.9   2,662.9     - Time & Savings Deposits of commercial banks   140.8   143.5   145.1   143.9     Time & savings deposits - L\$   3,664.0   3,722.0   3,799.6   3,851.3     - Other Deposits**   6.8   6.5   0.7   1.8     Liberian \$ component of other deposits   44.4   46.2   9.7   8.8     Remittances   Inflows   65.1†   89.9†   80.6   75.6     Outflows   84.8†   125.7†   151.9   108.5     Netflows   -19.7†   -35.8†   -71.30   -32.9     CBL's Foreign Exchange Auction   8.0   10.0   8.0   7.8     Exchange Rate   End of Period   75.50   76.50   76.50   77.50     Period Average   75.50   75.63   76.54   77.06		- Demand Deposits of commercial banks					
- Time & Savings Deposits of commercial banks  Time & savings deposits - US\$  140.8  143.5  145.1  143.9  Time & savings deposits - L\$  3,664.0  3,722.0  3,799.6  3,851.3  - Other Deposits**  Actual US\$ component of other deposits  6.8  6.5  0.7  1.8  Liberian \$ component of savings deposits  44.4  46.2  9.7  8.8  Remittances  Inflows  65.1  Outflows  84.8  125.7  151.9  108.5  Netflows  -19.7  -35.8  -71.30  -32.9  2 CBL's Foreign Exchange Auction  8.0  10.0  8.0  7.8  Exchange Rate  End of Period  Period Average  75.50  76.50  77.50  Period Average		Demand deposits - US\$	306.5	331.8	317.6	324.7	
Time & savings deposits - US\$  140.8  143.5  145.1  143.9  Time & savings deposits - L\$  3,664.0  3,722.0  3,799.6  3,851.3  - Other Deposits**  Actual US\$ component of other deposits  6.8  6.5  0.7  1.8  Liberian \$ component of savings deposits  44.4  46.2  9.7  8.8  Remittances  Inflows  65.1  041.6  Outflows  84.8  125.7  151.9  108.5  Netflows  -19.7  -35.8  -71.30  -32.9  CBL's Foreign Exchange Auction  8.0  10.0  8.0  7.8  Exchange Rate  End of Period  75.50  76.50  76.50  77.50  Period Average		Demand deposits - L\$	2,338.7	2,243.7	2,349.9	2,662.9	
Time & savings deposits - L\$ 3,664.0 3,722.0 3,799.6 3,851.3  - Other Deposits**  Actual US\$ component of other deposits 6.8 6.5 0.7 1.8  Liberian \$ component of savings deposits 44.4 46.2 9.7 8.8  Remittances  Inflows 65.1† 89.9† 80.6 75.6  Outflows 84.8† 125.7† 151.9 108.5  Netflows -19.7† -35.8† -71.30 -32.9  2 CBL's Foreign Exchange Auction 8.0 10.0 8.0 7.8  Exchange Rate  End of Period Average 75.50 76.50 76.50 77.50  Period Average 75.50 75.63 76.54 77.06		- Time & Savings Deposits of commercial banks					
- Other Deposits**  Actual US\$ component of other deposits		Time & savings deposits - US\$	140.8	143.5	145.1	143.9	
Actual US\$ component of other deposits  Liberian \$ component of savings deposits  Remittances  Inflows  65.1†  89.9†  80.6  75.6  Outflows  84.8†  125.7†  151.9  108.5  Netflows  -19.7†  -35.8†  -71.30  -32.9  2 CBL's Foreign Exchange Auction  8.0  10.0  8.0  75.50  76.50  77.50  Period Average		Time & savings deposits - L\$	3,664.0	3,722.0	3,799.6	3,851.3	
Liberian \$ component of savings deposits         44.4         46.2         9.7         8.8           Remittances         65.1 <sup>†</sup> 89.9 <sup>†</sup> 80.6         75.6           Outflows         84.8 <sup>†</sup> 125.7 <sup>†</sup> 151.9         108.5           Netflows         -19.7 <sup>†</sup> -35.8 <sup>†</sup> -71.30         -32.9           2 CBL's Foreign Exchange Auction         8.0         10.0         8.0         7.8           3 Exchange Rate         Foreign Exchange Auction         75.50         76.50         76.50         77.50           Period Average         75.50         75.63         76.54         77.06		- Other Deposits**					
Remittances		Actual US\$ component of other deposits	6.8	6.5	0.7	1.8	
Inflows   65.1 <sup>†</sup>   89.9 <sup>†</sup>   80.6   75.6     Outflows   84.8 <sup>†</sup>   125.7 <sup>†</sup>   151.9   108.5     Netflows   -19.7 <sup>†</sup>   -35.8 <sup>†</sup>   -71.30   -32.9     2 CBL's Foreign Exchange Auction   8.0   10.0   8.0   7.8     3 Exchange Rate   End of Period   75.50   76.50   76.50   77.50     Period Average   75.50   75.63   76.54   77.06		Liberian \$ component of savings dcposits	44.4	46.2	9.7	8.8	
Outflows         84.8 <sup>†</sup> 125.7 <sup>†</sup> 151.9         108.5           Netflows         -19.7 <sup>†</sup> -35.8 <sup>†</sup> -71.30         -32.9           2         CBL's Foreign Exchange Auction         8.0         10.0         8.0         7.8           3         Exchange Rate           End of Period         75.50         76.50         76.50         77.50           Period Average         75.50         75.63         76.54         77.06		Remittances					
Netflows   -19.7 <sup>†</sup>   -35.8 <sup>†</sup>   -71.30   -32.9     2   CBL's Foreign Exchange Auction   8.0   10.0   8.0   7.8     3   Exchange Rate   End of Period   75.50   76.50   76.50   77.50     Period Average   75.50   75.63   76.54   77.06		Inflows	65.1 <sup>†</sup>	89.9 <sup>†</sup>	80.6	75.6	
2     CBL's Foreign Exchange Auction     8.0     10.0     8.0     7.8       3     Exchange Rate       End of Period     75.50     76.50     76.50     77.50       Period Average     75.50     75.63     76.54     77.06		Outflows	84.8 <sup>†</sup>	125.7 <sup>†</sup>	151.9	108.5	
3 Exchange Rate           End of Period         75.50         76.50         76.50         77.50           Period Average         75.50         75.63         76.54         77.06		Netflows	-19.7 <sup>†</sup>	-35.8 <sup>†</sup>	-71.30	-32.9	
End of Period         75.50         76.50         76.50         77.50           Period Average         75.50         75.63         76.54         77.06	2	CBL's Foreign Exchange Auction	8.0	10.0	8.0	7.8	
Period Average 75.50 75.63 76.54 77.06	3	Exchange Rate					
		End of Period	75.50	76.50	76.50	77.50	
4 Financial Soundness Indicators (FSI) (In percent)		Period Average	75.50	75.63	76.54	77.06	
()	4	Financial Soundness Indicators (FSI)	(In percent)				
Capital adequacy ratio (CAR)*** 24.8 <sup>†</sup> 26.2 <sup>†</sup> 25.0 24.6		Capital adequacy ratio (CAR)***	24.8 <sup>†</sup>	26.2 <sup>†</sup>	25.0	24.6	
Non-performing Loans to Total Loans 19.5 17.9 18.8 19.1		Non-performing Loans to Total Loans	19.5	17.9	18.8	19.1	
Non-performing Loans (percentage change) 5.0 -6.6 7.3 10.9		Non-performing Loans (percentage change)	5.0	-6.6	7.3	10.9	
Returns on Assets -0.66 -0.45 -0.71 -1.23		Returns on Assets	-0.66	-0.45	-0.71	-1.23	
Returns on Equity (ROE) 4.85 -3.3 -5.3 -9.6		Returns on Equity (ROE)	4.85	-3.3	-5.3	-9.6	
Liquidity Ratio**** 43.1 41.1 40.2 37.8		Liquidity Ratio****	43.1	41.1	40.2	37.8	

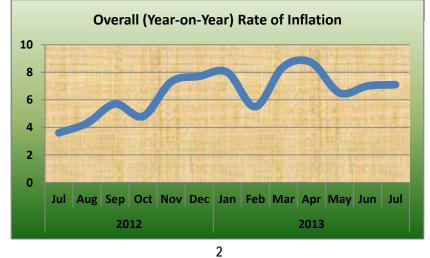
*US	\$ cor	nvert	ed t	n l	\$

<sup>\*\*</sup>Other Deposits Include Official and Manager Checks

		Apr.13	May.13	Jun.13	Jul.13	
5a	External Trade (Value)	(Millions of US\$)				
	Exports	36.5	81.7	42.3*	39.1	
	- O/w Rubber	2.7	21.7	12.2	0.0	
	Imports	86.3	89.6	106.1	112.0	
	- O/w Rice					
	Commercial	0.6	16.4	17.0	4.9	
	Non-commercial	0.0	0.0	0.0	0.0	
	- Petroleum Products	23.5	17.5	23.4	28.0	
	Trade Balance	-49.8	-7.9	-63.8	-72.9	
5b	External Trade (Volume)		(Metric	: Tons)		
	- Rubber	1,079.1	8,434.7	6,098.4	-	
	- Rice Imports O/w					
	Commercial	1,233.0	31,804.1	31,868.6	7,860.6	
	Non-commercial	0.0	0.0	0.0	0.0	
	- Petroleum Products	21,835.6	17,770.5	22,949.0	27,109.6	
		(In percent)				
6	Overall (Year-on-year) Rate of Inflation	8.7	6.5	7.0	7.1	
	a. Food and Non-alcoholic Beverages Inflation	15.0	9.9	11.1	8.8	
	- Domestic Food Inflation	13.4	10.3	10.5	6.8	
	- Imported Food Inflation	16.6	9.5	11.7	10.8	
	b. Transport Inflation	9.6	8.7	0.3	2.3	
	c. Imported Fuels Inflation	-1.7	-4.8	-6.0	0.9	
	Core Inflation					
	Inflation excluding Food & Non-alcoholic Beverages	2.1 <sup>†</sup>	$3.0^{\dagger}$	2.7	5.2	
	Inflation excluding Imported Food	5.9 <sup>†</sup>	5.5 <sup>†</sup>	5.4	5.8	
	Inflation excluding Domestic Food	7.1 <sup>†</sup>	5.2 <sup>†</sup>	5.8	7.2	
	Inflation excluding Food and Transport	0.8 <sup>†</sup>	2.0 <sup>†</sup>	3.1	5.7	

## †Revised

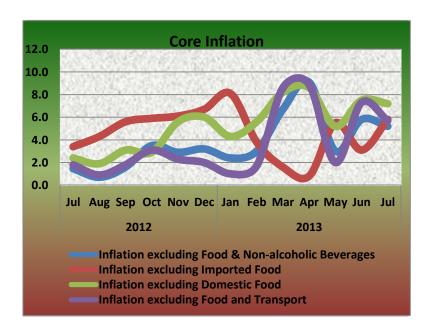




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<sup>\*\*\*</sup>The Minimum Capital Adequacy Ratio is 10%

<sup>\*\*\*\*</sup>The Required Minimum Liquidity Ratio is 15%





**CENTRAL BANK OF LIBERIA** 

## CENTRAL BANK OF LIBERIA



## Fact Sheet on Key Economic and Financial Indicators July, 2013

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