

**Financial Soundness Indicators of the *Industry* for the Months of August,
September and October 2005**

Exchange Rate:

US\$1 to L\$59.5 (Balance Sheet)/L\$59.31 (Income Statement)-August

US\$1 to L\$57.5 (Balance Sheet)/L\$58.41 (Income Statement)-September

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

(In L\$'000)

	31-Oct-05	30-Sep-05	31-Aug-05
Gross Assets	6,602,804	7,130,131	7,059,185
Net Assets	6,067,631	6,593,380	6,512,325
Net Loans	1,446,715	1,583,592	1,588,080
Deposits	4,299,111	4,802,330	4,705,949
Reported Capital Net of Provisions	859,375	921,786	952,228
Reported Net Capitalization (SSR 32)	14.2%	14.0%	14.6%
CBL Adjusted Net Capitalization (SSR 65)	-1.6%	-1.5%	-1.6%
Classified Loans to Total Loans (SSR 66)	63.4%	61.0%	66.0%
Non-performing Loans to Total Loans (SSR 67)	25.3%	23.0%	23.7%
Provisions to Classified Loans Net of Interest in Suspense (SSR 69)	30.8%	31.8%	30.1%
Provisions to Non-performing Loans Net of Interest in Suspense (SSR 68)	77.4%	84.3%	83.7%
Returns on Assets (SSR 70)	1.6%	0.8%	0.7%
Returns on Equity (SSR71)	11.2%	6.1%	4.8%
Non-interest Income to Total Revenue (SSR 73)	81.1%	80.3%	80.0%
Net Interest Margin over Average Assets (SSR 72)	1.5%	1.4%	1.3%
Liquid Assets to Net Assets (SSR 76)	38.6%	41.7%	41.0%
Net Loans to Deposits	33.7%	33.0%	33.7%
Source: Central Bank of Liberia (CBL)			