

CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES
AS AT ...30...(DAY)...09...(MONTH)...06...YEAR

	January 2006	February 2006	March 2006	Ave. for Quarter 1	April 2006	May 2006	June 2006	Ave. for Quarter 2	July 2006	August 2006	September 2006	Ave. for Quarter 3	October 2006	November 2006	December 2006	Ave. for Quarter 4
1 Paid-up Ordinary/Common Shares	325,547	342,841	362,710	343,699	365,130	374,823	374,823	371,592	374,823	380,054	380,054	378,310	380,054	440,054	440,054	420,054
2 Paid-up Preferred Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Share Premium	1,570	1,570	5,284	2,808	3,580	5,447	3,591	4,206	3,591	3,591	3,591	3,591	3,591	3,591	3,112	3,431
4 Assigned Capital	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
5 Paid-up/Assigned Capital	387,117	404,411	427,994	406,507	428,710	440,270	438,414	435,798	438,414	443,645	443,645	441,901	443,645	503,645	503,166	483,485
6 Statutory Reserve	123,767	123,767	123,767	123,767	123,767	123,767	144,244	130,593	144,333	144,333	144,333	148,760	144,333	144,333	156,344	148,337
7 Undivided Profits	348,876	382,446	299,570	343,631	333,286	346,633	292,875	324,265	318,589	330,410	339,289	329,519	356,737	368,025	332,507	352,423
8 Other Reserves	80,954	77,156	78,380	78,839	79,896	81,969	83,696	81,720	85,726	87,644	75,718	83,028	75,718	75,718	75,718	75,718
9 Reserves	553,997	583,369	501,717	546,228	536,739	552,269	520,725	536,578	548,918	562,387	572,621	561,309	586,788	588,076	564,589	576,478
10 CAPITAL AND RESERVES	940,714	987,780	929,711	952,735	965,449	992,539	959,139	972,376	987,332	1,006,032	1,016,266	1,003,210	1,020,433	1,091,721	1,067,735	1,059,963
11 Group Long Term Borrowings	5,231	5,231	5,231	5,231	5,231	5,231	5,231	5,231	5,231	5,231	5,231	5,231	5,231	30,519	30,519	20,346
12 Other Long Term Borrowings	1,296	-	-	432	-	-	-	-	-	-	-	-	-	-	-	-
13 Parastatal Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Long Term Borrowings	6,527	5,231	5,231	5,663	5,231	5,231	5,231	5,231	5,231	5,231	5,231	5,231	5,231	30,519	30,519	20,346
15 Balances by Local Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Balances by Group/Branches	62,802	8,499	108,943	60,081	131,700	68,967	24,118	74,928	104,565	36,034	73,681	71,427	143,288	68,208	25,930	79,142
17 Balances by Other Banks Abroad	18,922	734	1,744	7,133	975	1,912	3,880	2,256	1,772	111	628	628	1,145	28	-	391
18 Balances Due to Other Banks	81,724	9,233	110,687	67,215	132,675	70,879	27,998	77,184	106,337	36,034	73,792	72,054	144,433	68,236	25,930	79,533
19 Demand Deposits/Local Area Council	3,628	27,024	33,836	21,463	13,765	30,495	26,779	23,680	4,914	3,349	41,383	16,549	1,109	1,662	4,270	2,347
20 Parastatals	207,660	293,441	217,323	221,475	294,060	147,538	156,818	192,805	131,781	172,995	141,674	148,683	175,117	161,541	163,398	166,681
21 Private Sector, Res	1,687,333	1,740,152	1,712,194	1,706,756	2,003,196	1,837,587	1,860,806	1,900,530	1,806,891	1,803,280	1,978,351	1,862,841	2,080,224	2,009,670	2,048,416	2,046,070
22 Private Sector, Non	20,844	25,100	20,686	25,210	22,410	23,884	130,958	50,084	26,380	105,988	46,167	59,515	40,382	55,446	32,021	42,616
23 Demand Deposits	1,899,956	2,031,717	1,993,029	1,974,904	2,333,431	2,039,504	2,155,361	2,176,099	1,969,976	2,085,212	2,207,575	2,087,588	2,296,832	2,228,219	2,248,093	2,257,715
24 Savings Deposits/Local Area Council	8	191	183	127	21	16	182	73	-	-	210	70	-	-	-	-
25 Parastatals	9,888	9,476	10,337	9,900	11,295	8,504	7,240	9,013	11,413	10,332	10,592	8,731	9,305	6,275	8,104	8,104
26 Private Sector, Res	2,001,812	1,982,452	2,037,523	2,007,262	1,987,409	2,128,392	2,177,521	2,097,774	2,225,518	2,230,398	2,272,347	2,242,754	2,268,237	2,268,171	2,390,519	2,308,976
27 Private Sector, Non	48,587	49,561	53,488	50,545	54,458	51,273	61,149	55,827	66,546	65,215	68,169	66,843	73,122	81,172	82,446	79,913
28 Savings Deposits	2,060,295	2,041,680	2,101,531	2,067,838	2,053,183	2,188,165	2,246,902	2,162,487	2,303,477	2,305,945	2,320,060	2,320,060	2,350,090	2,358,649	2,479,240	2,395,993
29 Time Deposits/Local Area Council	193	4,479	2,747	2,473	-	3,862	3,908	2,620	-	-	4,557	1,519	-	-	210	70
30 Parastatals	199,278	181,397	214,042	198,239	216,875	211,055	212,934	213,621	209,665	208,366	208,679	208,903	230,224	243,026	307,316	260,189
31 Private Sector, Res	672,590	692,929	684,881	683,587	708,099	735,495	771,712	738,435	771,157	758,885	735,189	755,077	692,473	818,909	771,627	761,003
32 Private Sector, Non	10,028	10,762	12,973	11,254	13,257	14,383	13,686	13,775	13,374	13,029	13,292	13,232	12,404	12,484	13,811	12,900
33 Time Deposits	682,449	889,567	914,643	895,553	938,231	964,795	1,002,330	968,452	994,196	980,280	961,717	935,101	1,074,419	1,092,964	1,034,161	1,034,161
34 DEPOSITS	4,842,709	4,962,964	5,009,203	4,938,292	5,324,845	5,192,484	5,403,783	5,307,037	5,267,649	5,371,437	5,520,050	5,386,379	5,582,023	5,661,286	5,820,297	5,687,869
35 Central Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36 Other Banks, Local	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37 Group/Branches	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 Other Banks Abroad	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39 Other Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 Acceptances, Endorsements and Gu	1,098,032	1,093,504	952,144	1,047,893	969,755	967,893	1,068,828	1,008,159	1,067,497	931,498	831,894	943,630	890,610	1,158,419	1,258,560	1,102,530
41 Other Liabilities	930,342	1,016,020	1,552,165	1,166,176	1,084,812	1,000,801	944,473	1,010,029	1,069,871	905,616	978,979	884,822	1,048,790	1,070,316	1,087,059	1,068,722
42 TOTALS	7,900,048	8,074,732	8,559,141	8,177,974	8,482,767	8,229,827	8,427,452	8,380,015	8,503,917	8,250,617	8,420,981	8,391,838	8,686,289	9,080,497	9,291,100	9,018,962

Key: All figures are in thousands

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1 Gambia Notes & Coins	128,078	117,173	128,823	124,691	103,936	143,588	136,748	128,091	130,462	126,692	101,659	119,604	162,636	154,433	149,887	155,645
2 CFA Francs	114	532	502	383	93	85	137	138	519	83	851	484	2,220	885	33	946
3 Other Currency	104,788	123,742	98,119	108,883	76,120	91,009	139,569	102,233	139,757	115,806	223,762	159,775	108,799	160,609	139,758	136,389
4 Cash-in-Hand	232,880	241,447	227,444	233,957	180,249	234,682	276,454	230,462	270,738	242,581	326,272	279,864	276,655	315,627	289,658	292,980
5 Central Bank	783,414	899,857	838,008	840,426	949,856	839,769	811,980	867,202	810,104	891,126	844,675	848,635	867,807	858,011	821,940	849,253
6 Other Local Banks	-	-	10,000	3,333	-	327	327	327	327	327	327	327	327	10,327	13,005	7,886
7 Group/Branches	466,378	439,702	470,310	458,797	484,387	420,318	430,663	445,123	316,416	390,107	286,774	321,099	353,296	451,273	253,673	352,781
8 Other Banks Abroad	674,700	688,476	1,004,162	789,113	739,665	817,535	686,390	747,660	589,649	728,619	709,368	709,368	812,459	772,997	913,554	833,003
9 Balances Due from Other Banks	1,824,492	2,028,035	2,322,480	2,091,669	2,173,980	2,077,949	1,928,350	2,060,402	1,936,682	1,871,209	1,830,395	1,879,429	2,033,889	2,092,708	2	