

TABLE 12: LIQUIDITY POSITION OF COMMERCIAL BANKS
(in millions of Dalasi)

	2007												2008											
	January	February	March	April	May	June	July	August	September	October	November	December	January	February	March	April	May	June	July	August	September	October	November	
Total Liquid Assets	2,603.26	2,651.59	2,663.99	2,624.96	2,772.72	2,825.56	2,842.17	2,932.50	4,265.97	2,297.61	2,049.51	2,632.33	2,481.52	2,106.95	2,066.08	2,300.27	2,099.83	2,231.08	2,380.93	2,269.99	2,016.89	2,202.15	2,438.31	
Reserves	1,770.86	1,890.45	1,990.14	2,031.71	2,006.66	2,118.39	2,073.83	2,116.61	1,890.91	1,316.21	1,055.11	1,546.58	1,468.34	1,112.07	1,044.73	969.92	824.92	950.87	1,061.01	886.35	723.59	931.43	1,164.38	
Deposits at CBG	733.11	784.86	659.18	755.85	762.77	855.05	810.50	791.15	909.11	977.40	956.39	921.94	867.75	902.77	852.17	844.58	821.12	909.99	1,069.53	985.92	818.65	964.70	821.50	
Cash Holdings	148.24	157.32	128.96	39.17	163.98	122.99	130.46	127.84	130.70	160.00	142.69	215.82	175.79	148.05	172.30	193.82	166.41	177.84	190.10	177.02	202.43	192.52	190.06	
Foreign Cash Holdings	270.05	383.55	153.50	200.72	212.02	151.48	156.14	155.85	148.52	108.60	122.83	171.58	314.88	227.44	206.14	172.09	116.09	189.49	201.42	200.07	127.27	198.46	272.05	
Foreign Bank Balances	619.46	564.72	1,048.50	1,035.97	867.89	988.87	976.73	1,041.77	702.58	70.21	-166.80	237.24	109.92	-166.19	-185.88	-240.57	-278.70	-326.45	-400.04	-476.66	-424.76	-424.25	-119.23	
Treasury / CBG Bills	829.90	758.64	671.35	590.75	763.56	704.67	765.84	813.39	2,372.56	978.90	991.90	1,083.25	1,010.68	992.38	1,018.85	1,327.85	1,272.41	1,277.71	1,317.42	1,381.14	1,290.81	1,268.22	1,271.43	
Govt. Dev. Stock (182 Days) 1/	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other Liquid Assets	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	
Required Liquid Assets 2/	1,688.65	1,570.29	1,699.87	1,723.10	1,764.37	1,757.59	1,794.91	1,835.82	1,811.73	1,825.32	1,809.56	1,876.30	1,877.21	1,879.42	1,909.71	1,963.35	2,041.36	1,995.91	2,130.43	2,127.65	2,123.34	2,148.63	2,486.85	
Excess Liquidity 3/	914.61	1,081.30	964.12	901.86	1,008.35	1,067.97	1,047.26	1,096.68	2,454.24	472.29	239.95	756.03	604.31	227.53	156.37	336.92	58.47	235.17	250.50	142.34	-106.45	53.52	-48.54	
in % of requirement	54%	69%	57%	52%	57%	61%	58%	60%	135%	26%	13%	40%	32%	12%	8%	17%	3%	12%	12%	7%	-5%	2%	-2%	
Required Cash Reserves 4/	882.14	925.28	907.30	930.86	950.67	934.23	940.68	968.60	942.35	949.09	938.38	960.86	954.69	974.02	885.69	905.10	926.01	920.00	940.27	961.13	946.68	967.20	1,008.54	
Excess Cash Reserves 5/	888.72	965.17	1,082.84	1,100.85	1,055.99	1,184.16	1,133.15	1,148.01	948.56	367.12	116.73	585.72	513.65	138.05	159.04	64.82	-101.09	30.87	120.74	-74.78	-223.09	-35.77	155.84	
in % of requirement	101%	104%	119%	118%	111%	127%	120%	119%	101%	39%	12%	61%	54%	14%	18%	7%	-11%	3%	13%	-8%	-24%	-4%	15%	

Source: Central Bank of The Gambia

1/ Introduced March 21, 1993.

2/ Based statutory requirements of 30% of total liabilities to the public.

3/ Total liquid assets less statutory requirements.

4/ In June 1998 reserves requirements have been unified at 14 percent.

5/ Reserves less required reserves