

TABLE 3: THE GAMBIA : SUMMARY ACCOUNT OF DEPOSIT MONEY BANK

(in millions of Dalasis; end of period)

	2007						2008												
	June	July	August	September	October	November	December	January	February	March	April	May	June	July	August	September	October	November	December
<b>NET FOREIGN ASSETS</b>	<b>1,834.35</b>	<b>2,035.04</b>	<b>1,830.14</b>	<b>1,131.60</b>	<b>865.90</b>	<b>650.72</b>	<b>973.04</b>	<b>1,027.89</b>	<b>938.91</b>	<b>868.45</b>	<b>710.81</b>	<b>913.02</b>	<b>880.93</b>	<b>683.19</b>	<b>652.66</b>	<b>406.50</b>	<b>219.17</b>	<b>497.51</b>	<b>761.80</b>
Foreign assets	1963.15	2,181.09	1,964.95	1,294.02	1,149.65	1,121.84	1,458.97	1,554.94	1,356.21	1,173.57	1,084.84	1,303.27	1,208.79	1,087.19	1,079.51	782.95	781.25	912.30	1,301.41
Foreign liabilities	128.80	146.05	134.81	162.42	283.75	471.12	485.93	527.05	417.30	305.12	374.03	390.25	327.86	404.00	426.85	376.45	562.08	414.79	539.61
<b>NET DOMESTIC ASSETS</b>	<b>4,354.08</b>	<b>4,287.00</b>	<b>4,637.54</b>	<b>5,204.64</b>	<b>5,565.24</b>	<b>5,643.30</b>	<b>5,611.65</b>	<b>5,409.14</b>	<b>5,629.59</b>	<b>5,809.89</b>	<b>6,061.40</b>	<b>6,172.47</b>	<b>6,129.76</b>	<b>6,556.78</b>	<b>6,589.27</b>	<b>6,764.34</b>	<b>7,080.42</b>	<b>7,110.73</b>	<b>7,201.66</b>
<b>Domestic credit</b>	<b>4,329.45</b>	<b>4,325.72</b>	<b>4,588.56</b>	<b>4,747.92</b>	<b>5,015.90</b>	<b>5,210.49</b>	<b>5,137.52</b>	<b>5,115.85</b>	<b>5,206.02</b>	<b>5,286.95</b>	<b>5,527.54</b>	<b>5,678.94</b>	<b>5,776.75</b>	<b>5,952.04</b>	<b>6,150.12</b>	<b>6,315.12</b>	<b>6,452.78</b>	<b>6,639.54</b>	<b>6,324.19</b>
Claims on government (net)	2,001.76	2,118.55	2,344.83	2,428.26	2,578.23	2,535.24	2,482.66	2,508.22	2,589.13	2,604.29	2,676.88	2,751.22	2,835.25	2,888.29	3,041.17	2,975.57	2,950.83	2,979.22	2,880.25
Gross claims	2,001.76	2,118.55	2,344.83	2,428.26	2,578.23	2,535.24	2,482.66	2,508.22	2,589.13	2,604.29	2,676.88	2,751.22	2,835.25	2,888.29	3,041.17	2,975.57	2,950.83	2,979.22	2,880.25
Government bonds	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
Treasury bills	2001.76	2,118.55	2,344.83	2,428.26	2,578.23	2,535.24	2,482.66	2,508.22	2,589.13	2,604.29	2,676.88	2,751.22	2,835.25	2,888.29	3,041.17	2,975.57	2,950.83	2,979.22	2,880.25
Government deposits	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
Claims on public enterprises	74.72	109.35	68.43	107.02	158.38	215.36	91.66	146.86	155.13	149.04	135.65	248.80	243.84	282.94	290.74	344.56	385.19	392.86	325.66
Claims on private sector	2252.97	2,097.82	2,175.30	2,212.64	2,279.29	2,459.89	2,563.20	2,460.77	2,461.76	2,533.62	2,715.01	2,678.92	2,697.66	2,780.81	2,818.21	2,994.99	3,116.76	3,267.46	3,118.28
<i>o/w: in Foreign Currency</i>																			
<b>Reserves</b>	<b>992.81</b>	<b>949.27</b>	<b>976.92</b>	<b>1,075.48</b>	<b>1,139.82</b>	<b>1,099.23</b>	<b>1,055.33</b>	<b>1,047.51</b>	<b>1,051.05</b>	<b>1,008.90</b>	<b>1,024.67</b>	<b>992.01</b>	<b>1,087.91</b>	<b>1,242.00</b>	<b>1,190.69</b>	<b>1,058.61</b>	<b>1,175.09</b>	<b>981.08</b>	<b>1,069.23</b>
Currency	125.82	126.54	119.72	126.91	156.45	136.85	204.29	173.75	141.54	149.99	173.48	163.55	170.40	164.93	158.75	172.49	202.88	152.07	217.26
Deposits at central bank	866.99	822.73	857.20	948.57	983.37	962.38	851.04	873.76	909.51	858.91	851.19	828.46	917.51	1,077.07	1,031.94	886.12	972.21	829.01	851.97
<b>Net claims on CBG</b>	<b>-33.62</b>	<b>-33.62</b>	<b>-33.62</b>	<b>-33.62</b>	<b>-33.62</b>	<b>-33.62</b>	<b>-33.62</b>	<b>-33.62</b>	<b>-33.62</b>	<b>-33.62</b>	<b>-36.12</b>	<b>-39.62</b>	<b>-39.62</b>	<b>-39.62</b>	<b>-40.12</b>	<b>-40.82</b>	<b>-41.82</b>	<b>-43.32</b>	<b>-44.82</b>
CBG bills held by DMBs	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
Credit from CBG	-33.62	-33.62	-33.62	-33.62	-33.62	-33.62	-33.62	-33.62	-33.62	-33.62	-36.12	-39.62	-39.62	-39.62	-40.12	-40.82	-41.82	-43.32	-44.82
<b>Other items (net)</b>	<b>-934.56</b>	<b>-954.37</b>	<b>-894.32</b>	<b>-585.14</b>	<b>-556.86</b>	<b>-632.80</b>	<b>-547.58</b>	<b>-720.60</b>	<b>-593.86</b>	<b>-452.34</b>	<b>-454.69</b>	<b>-458.86</b>	<b>-695.28</b>	<b>-597.64</b>	<b>-711.42</b>	<b>-568.57</b>	<b>-505.63</b>	<b>-466.57</b>	<b>-146.94</b>
Net claims on other DMB	13.26	9.28	23.24	9.36	7.56	9.12	33.70	205.09	26.52	6.38	29.38	17.79	11.48	7.60	4.39	4.43	2.23	2.46	2.79
<i>of which: Capital account</i>	-1113.71	-1,150.36	-1,167.02	-1,083.55	-1,108.28	-1,196.28	-1,219.20	-1,242.03	-1,253.72	-1,206.05	-1,237.98	-1,354.73	-1,457.09	-1,484.49	-1,468.34	-1,494.20	-1,560.42	-1,558.37	-1,447.99
<b>Total deposit liabilities</b>	<b>6,188.43</b>	<b>6,322.04</b>	<b>6,467.68</b>	<b>6,336.24</b>	<b>6,431.14</b>	<b>6,294.02</b>	<b>6,584.69</b>	<b>6,437.03</b>	<b>6,568.50</b>	<b>6,678.34</b>	<b>6,772.21</b>	<b>7,085.49</b>	<b>7,010.69</b>	<b>7,239.97</b>	<b>7,241.93</b>	<b>7,170.84</b>	<b>7,299.59</b>	<b>7,608.24</b>	<b>7,963.46</b>
Demand deposits	2328.33	2,384.75	2,331.87	2,181.51	2,399.88	2,305.11	2,519.30	2,419.17	2,442.50	2,467.48	2,506.95	2,865.79	2,647.78	2,829.73	2,903.38	2,759.65	2,815.73	3,080.41	3,286.69
Savings deposits	2700.58	2,722.76	2,726.36	2,675.97	2,619.20	2,561.65	2,612.30	2,589.24	2,611.89	2,575.10	2,529.54	2,534.74	2,603.15	2,633.12	2,606.51	2,617.23	2,600.60	2,602.25	2,737.87
Time deposits	1159.52	1,214.53	1,409.45	1,478.76	1,412.06	1,427.26	1,453.09	1,428.62	1,514.11	1,635.76	1,735.72	1,684.96	1,759.76	1,777.12	1,732.04	1,793.96	1,883.26	1,925.58	1,938.90

Source: Central Bank of The Gambia