

Closing Remarks Before the Reading of the Communiqué
By Henry F. Saamoi
Executive Governor, Central Bank of Liberia

His Excellency Jeremiah Kpan Koung, Vice President of the
Republic of Liberia;

Honorable Officials of Government;

Members of the Legislature and Judiciary;

Representatives of Financial Institutions;

Development Partners;

Distinguished Delegates;

Members of the Fourth Estate;

Ladies and Gentlemen:

As we come to the close of this historic National Non-Performing Loans Resolution Conference, allow me to express sincere appreciations to all participants for your active engagement, valuable contributions, and steadfast commitment over the past three days.

Our deliberations have reaffirmed that non-performing loans are not merely a banking sector challenge. They are a national development concern that affects access to finance, private sector growth, job creation, and economic transformation, but more importantly that resolving NPLs requires coordinated action, strong institutions, responsible borrowing, effective regulation, efficient legal processes, and sustained collaboration among all stakeholders.

I am encouraged by the broad consensus that has emerged from this Conference and by the strong commitment demonstrated by Government, the financial sector, the legislature, development

partners, and the private sector to work together in addressing this challenge.

The success of this Conference will ultimately not be measured by the quality of our discussions, but by the actions we take and the results we achieve. We must therefore move from dialogue to implementation, from recommendations to reforms, and from commitments to measurable outcomes.

On behalf of the Central Bank of Liberia, I extend profound gratitude to the Government of Liberia, the World Bank, our development partners, the Liberia Bankers Association, participating institutions, and all delegates whose support and engagement have made this Conference a success.

I wish to express special appreciation to His Excellency Joseph Nyuma Boakai, Sr., President of the Republic of Liberia and to His Excellency Jeremiah Kpan Koung, Vice President of the Republic of Liberia, for honoring this occasion with their presence and for the Government's continued commitment to strengthening Liberia's financial sector and supporting private sector-led growth.

Distinguished Ladies and Gentlemen, the outcomes of our deliberations have now been consolidated into a Communiqué that captures the Conference's key findings, resolutions, and commitments.

It is therefore my honor to present and read the Communiqué of the National Non-Performing Loans Resolution Conference.