

### Annex 1. Liberalization Indexes

COUNTRY	(FIN.LIB.INDEX) WTO Commitments	FIN. ADJUSTED Reflecting Actual policies	COUNTRY	(TELECOM LIB.INDEX)
Angola	1	1	Algeria	1
Brazil	1	5	Benin	1
Gambia, The	1	1	Burkina Faso	1
Pakistan	1	3	Cameroon	1
Benin	1	1	Gabon	1
Sri Lanka	1	1	Gambia, The	1
Thailand	1	5	Kenya	1
Indonesia	2	7	Liberia	1
Colombia	3	7	Mali	1
Gabon	3	3	Niger	1
Tunisia	3	3	Sierra Leone	1
Dominican Rep.	3	7	Swaziland	1
Hungary	3	3	Zimbabwe	1
United Arab Emirates	3	3	Turkey	1
Ecuador	3	7	Togo	1
Honduras	3	7	Tunisia	1
Nicaragua	4	8	Iran, Islamic Rep.	1
Peru	4	4	Syrian Arab Republic	1
Philippines	4	5	Cyprus	1
Mauritius	8	8	Myanmar	1
Uruguay	4	4	Angola	2
Venezuela	4	4	Nigeria	2
India	5	5	Papua New Guinea	2
Malaysia	5	5	Ethiopia	2.5
Morocco	5	5	Morocco	2.5
Bahrain	6	6	Costa Rica	2.5
Chile	5	7	Bangladesh	2.67
Korea	5	5	Cape Verde	3
Mexico	6	6	Central African Republic	4
Malawi	7	7	Chad	4
Nigeria	7	7	Congo, Rep.	4
Senegal	7	7	Guinea-Bissau	4
Zimbabwe	7	7	Lesotho	4
Argentina	8	8	Malawi	4
Australia	8	8	Jamaica	4
Austri	8	8	Trinidad and Tobago	4
Belgium	8	8	Uruguay	4
Bolivia	8	8	Thailand	4
Continuation of Services Liberalization				

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COUNTRY	(FIN.LIB.INDEX)	FIN. ADJUSTED	COUNTRY	(TELECOM LIB.INDEX)
Canada	8	8	Yemen, Rep.	4
Costa Rica	7	7	China	4.33
Ghana	7	7	South Africa	5
Kenya	7	7	Ecuador	5
Malta	7	7	Nepal	5
Mozambique	7	7	Pakistan	5
Cyprus	8	8	Botswana	5
Denmark	8	8	Burundi	5
Egypt	8	8	Egypt, Arab Rep.	5
El Salvador	8	8	Guinea	5
Finland	8	8	Cote d'Ivoire	5
France	8	8	Mauritius	5
Germany	8	8	Mozambique	5
Greece	8	8	Uganda	5
Guyana	8	8	Zambia	5
Hong Kong, China	8	8	Haiti	5
Iceland	8	8	Nicaragua	5
Ireland	8	8	Panama	5
Israel	8	8	Argentina	5
Italy	8	8	Bolivia	5
Jamaica	8	8	Brazil	5
Lesotho	8	8	Guyana	5
Luxembourg	8	8	Paraguay	5
Netherlands	8	8	Singapore	5
New Zealand	8	8	Greece	5
Norway	8	8	Hungary	5
Panama	8	8	Iceland	5
Poland	8	8	Ireland	5
Portugal	8	8	Malta	5
South Africa	8	8	Portugal	5
Singapore	8	8	Israel	5.33
Spain	8	8	Guatemala	5.33
Sweden	8	8	Poland	5.33
Switzerland	8	8	Venezuela	6.33
Turkey	8	8	India	6.33
United Kingdom	8	8	Indonesia	6.67
United States	8	8	Luxembourg	7
			Netherlands	7
			Honduras	7.67

		Peru	7.67
		Sri Lanka	7.67

COUNTRY	(TELECOM LIB. INDEX)
Chile	8
Japan	8
Korea, Rep.	8
New Zealand	8
Ghana	9
Madagascar	9
Tanzania	9
Canada	9
Dominican Republic	9
El Salvador	9
Mexico	9
United States	9
Colombia	9
Hong Kong	9
Malaysia	9
Philippines	9
Austria	9
Belgium	9
Denmark	9
Finland	9
France	9
Germany	9
Italy	9
Norway	9
Spain	9
Sweden	9
Switzerland	9
United Kingdom	9
Australia	9

Source: Mattoo et al (2000)

Annex 2				
Liberalization Indices for Banking and Direct Insurance				
	Banking		Insurance	
	Deposits	Lending	Life	Non-life
AFRICA	0.65	0.58	0.6	0.58
Angola	0.99	0.03		
Egypt,	0.21	0.19	0.36	0.24
Gabon	0	0.44	0.36	0.44
Gambia,	0.15	0.25	1	1
Ghana	1	1	0.64	0.69
Kenya	1	.1	0.64	0.88
Lesotho	0.64	0.56	0.67	0.61
Malawi	1	1		
Mauritius	0.21	0.19	0.21	0.19
Morocco	0.85	0.29	0.21	0.19
Mozambique	1	1		
Nigeria	0.64	0.56	0.64	0.66
Senegal	0.64	0.56	0.85	0.75
Sierra Leone	0.79	0.81	0.85	0.75
South Africa	0.85	0.75	0.67	0.61
Tunisia	0.36	0.44	0.64	0.56
Zimbabwe	0.79	0.81		
ASIA & PACIFIC	0.37	0.43	0.46	0.46
Bahrain	0.58	0.63	1	1
Brunei	0.24	0.21		
Hong Kong	0.46	0.8	0.67	0.59
India	0.21	0.19	0	0.1
Indonesia	0.24	0.33	0.85	0.75
Israel	0.85	0.88	0.85	0.75
Korea,Rep.	0.21	0.19	0.43	0.48
Kuwait	0.24	0.34		
Macao	0.24	0.24	0.67	0.59
Malaysia	0.12	0.2	0.09	0.2
Pakistan	0.21	0.19	0.64	0.19
Papua New Guinea	1	1		
Philippines	0.24	0.24	0.21	0.29
Qatar	0.15	0.25	0	0.25
Singapore	0.12	0.61	0.12	0.1
Sri Lanka	0.21	0.19	0.21	0.29
Thailand	0.09	0.08	0.24	0.34
Turkey	0.64	0.56	0.64	0.69
United Arab Emirates	0.15	0.25		
EASTERN EUROPE	0.6	0.63	0.52	0.53
Bulgaria	0.64	0.56	0.64	0.66

Czech Republic	0.64	0.81	0.43	0.4
Hungary	0.21	0.19	0.21	0.31

Source Mattoo (1999)