



SUMMARY KEY DISCLOSURE STATEMENT
for the 6 months period ended 30 June 2000

Introductory Statement

- The purpose of this disclosure statement is to provide customers and potential customers with information about the financial condition of Colonial National Bank.
- The explanation of the terms used in the Key Disclosure Statement is explained in the Reserve Bank publication "Your Bank's Disclosure Statement : What's In It For You", which can be obtained from the Reserve Bank of Fiji. Other information can be viewed at the bank's branches and offices.

Corporate Information

- The full name of the bank is National Bank of Fiji Limited trading as Colonial National Bank.
- The full name of the ultimate parent company of the National Bank of Fiji Limited is Commonwealth Bank of Australia, which is domiciled in Sydney, Australia.
- The names of the directors of National Bank of Fiji Limited are:

Mr N.F.Moore	Mr A.Roney
Mr N. Navunisaravi	Mr S.D.Swanson
	Mr L.D.S.Yee

	Audited Current Year	Audited Prior Period
Profitability		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Net operating profit/(loss) after tax and extraordinary items (\$'000)	1,216	(1,020)
<input checked="" type="checkbox"/> As a percentage of average total assets	0.53%	n/a
Size _ as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Total assets (\$'000)	218,971	241,500
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	-9.33%	n/a
Capital Adequacy _ as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	9,424	8,209
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	8.75%	8.15%
<input checked="" type="checkbox"/> Total Capital (\$'000)	10,770	9,467
<input checked="" type="checkbox"/> Capital adequacy ratio	10.00%	9.40%



	Audited Current Year	Audited Prior Period
Balance Sheet		
The Balance Sheet for the Fiji Operations as prepared under FAS30 should be reported here and should include, but should not be limited to, the following:		
Cash and liquid assets	4,518,486	6,380,321
Balance with the Reserve Bank of Fiji	18,569,971	45,126,354
Receivables due from other financial institutions	9,333,222	7,987,063
Securities held	35,931,315	45,659,973
Loans (including advances to customers and similar facilities)	144,871,863	126,004,383
Provision for doubtful debts	(4,623,194)	(4,701,262)
Fixed assets	6,733,289	6,333,894
Other assets	3,636,492	8,709,118
Total Assets	218,971,444	241,499,844
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	2,320,913	1,137,224
Deposits and borrowings	117,611,441	157,679,004
Amounts owed to other depositors	-	-
Certificates of deposits	75,646,162	55,190,940
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	-	-
Payables due to Holding company	247,491	593,162
Creditors and other payables	6,004,046	7,442,425
Provisions	6,658,477	10,190,112
Issued and paid up or assigned capital	10,000,000	10,000,000
Capital reserves	-	-
Revaluation reserves	-	-
Other reserves	287,363	287,363
Retained earnings	195,551	(1,020,386)
Income Statement		
The Income Statement for the Fiji Operations as prepared under FAS30 should be reported here and should include, but should not be limited to, the following:		
Interest and similar income	7,884,868	17,710,395
Interest and similar expense	(1,552,690)	(4,324,204)
Dividend income	-	-
Fee and commission revenue	2,989,670	6,632,275
Fee and commission expense	-	-
Other revenues arising from financial instruments	-	-
Gains less losses arising from dealing securities	-	-
Other expenses arising from financial instruments	-	-
Gains less losses arising from investment securities	659,985	-
Gains less losses arising from dealing in foreign currencies	214,939	1,837,307
Other operating revenue	-	1,089,003
Bad and doubtful debts (including provisions for impairment)	-	-
Recoveries of bad and doubtful debts	(925,134)	(1,645,633)
General administration expense	93,993	90,329
Other operating expense	(7,484,853)	(14,366,877)
Net profit or loss before tax and extraordinary items	1,880,778	7,022,595
Net profit or loss after tax and extraordinary items	1,215,937	(1,020,386)



Availability of Disclosure Statements

- Additional information on your bank's financial condition is available for inspection at our main branch 3 Central Street, Suva; other branches and offices.
- Colonial National Bank's most recent General Disclosure Statement is available for inspection at all our branches and offices, copies of which may be obtained.

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Managing Director

A handwritten signature in black ink, appearing to read 'A. M. M.', written over a horizontal line.

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Director