

Table 26

KEY DISCLOSURE STATEMENT : CCFL^{1/}

Annual balance date	31-Dec	31-Dec	31-Dec	31-Dec
End of period covered by disclosure statement	31-Dec-04	31-Dec-03	31-Dec-02	31-Dec-01
Number of months covered by disclosure statement	12	12	12	12
Profitability				
Net profit after tax and extraordinary items (F\$m)	3.366	1.770	0.715	-0.096
As a % of average total assets (annualised)	6.00	3.62	1.63	-0.21
Peak credit exposure concentrations				
<i>(number of counterparties or groups of closely related counterparties in relation to total capital of Fiji banking group)</i>				
10-20% of total capital	0	2	7	6
20-25% of total capital	0	0	0	2
>25% of total capital	1	1	1	1
Peak connected persons credit exposure				
<i>(for all connected persons)</i>				
Net end-of-day credit exposures (F\$m)	0	0	0	0
As a % of total capital	0	0	0	0
Maximum peak end-of-day aggregate credit exposure to all connected person as a % of total capital				
Capital adequacy				
<i>(as a % of total risk-weighted exposures)</i>				
Tier 1 capital (F\$m)	9.880	6.622	4.609	3.559
As a % of total risk-weighted exposures	18.69	15.04	11.46	10.42
Total capital (F\$m)	13.641	10.272	7.230	5.625
As a % of total risk-weighted exposures	25.81	23.33	17.97	16.47
Size				
Total assets (F\$m)	60.509	51.673	46.081	41.846
% change last 12 months	17.10	12.14	10.12	-16.20
Asset quality				
Impaired assets (on and off-balance sheet) (F\$m)	7.760	8.582	11.998	12.671
As a % of total assets	12.82	16.61	26.04	30.28
Specific provisions (F\$m)	3.199	3.599	5.006	5.244
General provisions (F\$m)	1.199	1.019	0.585	0.420
Total provisions as a % of impaired assets	56.68	53.82	46.60	44.70

Note:

^{1/} CCFL – Credit Corporation (Fiji) Limited