

Table 23

KEY DISCLOSURE STATEMENT : CNB^{1/}

Annual balance date	30-Jun	30-Jun	30-Jun	30-Jun	30-Jun	31-Dec
Banking group in Fiji:						
End of period covered by disclosure statement	30-Jun-04	30-Jun-03	30-Jun-02	30-Jun-01	30-Jun-00	31-Dec-99
Number of months covered by disclosure statement	12	12	12	12	6	12
Overseas banking group:						
End of period covered by disclosure statement	30-Jun-04	30-Jun-03	na	na	na	na
Number of months covered by disclosure statement	12	12	na	na	na	na
Profitability						
Banking group in Fiji:						
Net profit after tax and extraordinary items (F\$m)	3.185	3.820	2.884	2.523	1.216	-1.020
As a % of average total assets	0.96	1.30	1.09	1.09	0.53	na
Overseas banking group:						
Net profit after tax and extraordinary items (F\$m equivalent)	3,040.549	2,392.105	na	na	na	na
As a % of average total assets	0.90	0.80	na	na	na	na
Capital adequacy						
Banking group in Fiji:						
Tier 1 capital (F\$m)	24.97	21.84	19.70	16.95	9.424	8.209
As a % of total risk-weighted exposures	12.58	13.27	16.82	15.09	8.75	8.15
Total capital (F\$m)	26.98	23.44	21.17	18.35	10.77	9.467
As a % of total risk-weighted exposures	13.60	14.24	18.07	16.34	10.00	9.40
Overseas banking group:						
Tier 1 capital (F\$m equivalent)	14,881.19	12,142.43	na	na	na	na
As a % of total risk-weighted exposures	7.43	6.96	na	na	na	na
Total capital (F\$m equivalent)	20,516.61	16,973.01	na	na	na	na
As a % of total risk-weighted exposures	10.25	9.72	na	na	na	na
Size						
Banking group in Fiji:						
Total assets (F\$m)	361.800	302.756	285.104	245.920	218.971	241.500
% change in total assets over last 12 months	19.50	6.19	15.93	12.31	-9.33	na
Overseas banking group:						
Total assets (F\$m equivalent)	361,739.027	315,194.316	na	na	na	na
% change in total assets over last 12 months	14.77	10.75	na	na	na	na
Asset quality						
Banking group in Fiji:						
Impaired assets (on and off-balance sheet) (F\$m)	9.293	12.364	11.344	6.199	3.696	3.011
As a % of total assets	2.57	4.08	3.98	2.49	1.69	1.25
Specific provisions (F\$m)	6.150	6.279	4.397	2.113	1.977	1.902
General provisions (F\$m)	2.959	2.360	0.572	2.280	2.646	2.799
Total provisions as a % of impaired assets	98.02	69.87	43.80	70.78	125.08	156.13
Overseas banking group:						
Impaired assets (F\$m equivalent)	429.129	790.631	na	na	na	na
As a % of total assets	0.12	0.25	na	na	na	na
Specific provisions (F\$m equivalent)	169.051	243.728	na	na	na	na
General provisions (F\$m equivalent)	1,646.767	1,575.318	na	na	na	na
Total provisions as a % of impaired assets	423.14	230.08	na	na	na	na

Note:

^{1/} CNB – Colonial National Bank