

Table 22

KEY DISCLOSURE STATEMENT : HBL<sup>1/</sup>

Annual balance date	31-Dec	31-Dec	31-Dec	31-Dec	31-Dec
<b>Banking group in Fiji:</b>					
End of period covered by disclosure statement	31-Dec-04	31-Dec-03	31-Dec-02	31-Dec-01	31-Dec-00
Number of months covered by disclosure statement	12	12	12	12	12
<b>Overseas banking group:</b>					
End of period covered by disclosure statement	31-Dec-04	31-Dec-03	31-Dec-02	31-Dec-01	31-Dec-00
Number of months covered by disclosure statement	12	12	12	12	12
<b>Profitability</b>					
<b>Banking group in Fiji:</b>					
Net profit after tax and extraordinary items (F\$m)	0.921	0.632	0.075	-0.428	0.468
As a % of average total assets	3.27	1.84	0.18	-0.96	1.07
<b>Overseas banking group:</b>					
Net profit after tax and extraordinary items (F\$m equivalent)	157.11	130.35	71.99	43.36	18.94
As a % of average total assets	1.23	0.92	0.53	0.34	0.16
<b>Capital adequacy</b>					
<b>Banking group in Fiji:</b>					
Tier 1 capital (F\$m)	3.74	2.53	1.71	1.88	1.50
As a % of total risk-weighted exposures	35.05	19.03	9.72	8.33	5.58
Total capital (F\$m)	3.87	2.69	1.92	2.14	1.70
As a % of total risk-weighted exposures	36.30	20.28	10.97	9.46	6.35
<b>Overseas banking group:</b>					
Tier 1 capital (F\$m equivalent)	590.52	518.97	423.12	358.37	303.70
As a % of total risk-weighted exposures	7.27	8.11	7.68	7.45	6.36
Total capital (F\$m equivalent)	781.49	660.59	567.02	425.85	409.28
As a % of total risk-weighted exposures	9.62	10.33	10.29	8.86	8.57
<b>Size</b>					
<b>Banking group in Fiji:</b>					
Total assets (F\$m)	27,792	28,488	40,138	41,874	47,562
% change in total assets over last 12 months	-2.44	-29.02	-4.15	-11.96	18.91
<b>Overseas banking group:</b>					
Total assets (F\$m equivalent)	13,504	14,128	14,198	12,967	12,347
% change in total assets over last 12 months	11.97	7.91	20.75	3.86	5.28
<b>Asset quality</b>					
<b>Banking group in Fiji:</b>					
Impaired assets (on and off-balance sheet) (F\$m)	5.157	7.411	10.024	10.868	17.710
As a % of total assets	18.56	26.01	24.97	25.95	37.24
Specific provisions (F\$m)	2.926	3.701	4.271	3.476	1.948
General provisions (F\$m)	0.375	0.375	0.375	0.375	0.375
Total provisions as a % of impaired assets	64.01	55.00	46.35	35.43	13.12
<b>Overseas banking group:</b>					
Impaired assets (F\$m equivalent)	1,276	1,618	1,868	2,184	2,087
As a % of total assets	9.45	11.45	13.15	16.84	16.91
Specific provisions (F\$m equivalent)	937	1,130	1,162	1,249	1,147
General provisions (F\$m equivalent)	24	0	0	0	0
Total provisions as a % of impaired assets	75.29	69.88	62.23	57.20	54.93

Note:

<sup>1/</sup> HBL – Habib Bank Limited