

Table 25

KEY DISCLOSURE STATEMENT : HFC^{1/}

Annual balance date	30-Jun	30-Jun	30-Jun	30-Jun	31-Dec	31-Dec
End of period covered by disclosure statement	30-Jun-05	30-Jun-04	30-Jun-03	30-Jun-02	31-Dec-00	31-Dec-99
Number of months covered by disclosure statement	12	12	12	18	12	12
Profitability						
Net profit after tax and extraordinary items (F\$m)	1.839	1.698	1.470	1.124	0.580	0.070
As a % of average total assets (annualised)	1.39	1.59	1.72	1.58	0.86	0.11
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	1	2	0	0	0	0
20-25% of total capital	0	0	0	0	0	0
>25% of total capital	0	0	0	0	0	0
Peak connected persons credit exposure						
<i>(for all connected persons)</i>						
Net end-of-day credit exposures (F\$m)	0	0	0	0	0	0
As a % of total capital	0	0	0	0	0	0
Maximum peak end-of-day aggregate credit exposure to all connected person as a % of total capital	25.00	25.00	25.00	25.00	25.00	0.00
Capital adequacy						
<i>(as a % of total risk-weighted exposures)</i>						
Tier 1 capital (F\$m)	13.840	7.895	6.824	6.717	5.734	6.052
As a % of total risk-weighted exposures	17.46	12.62	13.62	17.98	18.16	18.79
Total capital (F\$m)	14.831	8.676	7.384	7.141	5.870	6.430
As a % of total risk-weighted exposures	18.71	13.87	14.73	19.11	18.59	19.96
Size						
Total assets (F\$m)	146.536	118.845	95.172	76.221	65.703	69.510
% change last 12 months	23.30	24.87	24.86	16.01	-5.48	12.85
Asset quality						
Impaired assets (on and off-balance sheet) (F\$m)	2.385	3.339	4.401	3.072	2.000	1.227
As a % of total assets	1.63	2.81	4.62	9.65	12.34	9.76
Specific provisions (F\$m)	0.919	1.292	1.727	1.922	2.275	1.380
General provisions (F\$m)	1.464	1.170	0.845	0.623	0.210	0.582
Total provisions as a % of impaired assets	99.93	73.72	58.45	34.58	30.65	28.93

Note:

^{1/} HFC – Home Finance Company Limited