

Table 23

KEY DISCLOSURE STATEMENT : CNB^{1/}

Annual balance date	30-Jun	30-Jun	30-Jun	30-Jun	30-Jun
Banking group in Fiji:					
End of period covered by disclosure statement	30-Jun-05	30-Jun-04	30-Jun-03	30-Jun-02	30-Jun-01
Number of months covered by disclosure statement	12	12	12	12	12
Overseas banking group:					
End of period covered by disclosure statement	30-Jun-05	30-Jun-04	30-Jun-03	na	na
Number of months covered by disclosure statement	12	12	12	na	na
Profitability					
Banking group in Fiji:					
Net profit after tax and extraordinary items (F\$m)	8.339	3.185	3.820	2.884	2.523
As a % of average total assets	1.95	0.96	1.30	1.09	1.09
Overseas banking group:					
Net profit after tax and extraordinary items (F\$m equivalent)	4,918.053	3,040.549	2,392.105	na	na
As a % of average total assets	1.28	0.90	0.80	na	na
Capital adequacy					
Banking group in Fiji:					
Tier 1 capital (F\$m)	33.59	24.97	21.84	19.70	16.95
As a % of total risk-weighted exposures	10.93	12.58	13.27	16.82	15.09
Total capital (F\$m)	36.71	26.98	23.44	21.17	18.35
As a % of total risk-weighted exposures	11.94	13.60	14.24	18.07	16.34
Overseas banking group:					
Tier 1 capital (F\$m equivalent)	17,425.76	14,881.19	12,142.43	na	na
As a % of total risk-weighted exposures	7.46	7.43	6.96	na	na
Total capital (F\$m equivalent)	22,771.41	20,516.61	16,973.01	na	na
As a % of total risk-weighted exposures	9.75	10.25	9.72	na	na
Size					
Banking group in Fiji:					
Total assets (F\$m)	492.200	361.800	302.756	285.104	245.920
% change in total assets over last 12 months	36.04	19.50	6.19	15.93	12.31
Overseas banking group:					
Total assets (F\$m equivalent)	405,465.188	361,739.027	315,194.316	na	na
% change in total assets over last 12 months	12.09	14.77	10.75	na	na
Asset quality					
Banking group in Fiji:					
Impaired assets (on and off-balance sheet) (F\$m)	6.143	9.293	12.364	11.344	6.199
As a % of total assets	1.25	2.57	4.08	3.98	2.49
Specific provisions (F\$m)	4.964	6.150	6.279	4.397	2.113
General provisions (F\$m)	4.523	2.959	2.360	0.572	2.280
Total provisions as a % of impaired assets	154.44	98.02	69.87	43.80	70.78
Overseas banking group:					
Impaired assets (F\$m equivalent)	486.753	429.129	790.631	na	na
As a % of total assets	0.12	0.12	0.25	na	na
Specific provisions (F\$m equivalent)	193.469	169.051	243.728	na	na
General provisions (F\$m equivalent)	1,712.877	1,646.767	1,575.318	na	na
Total provisions as a % of impaired assets	391.65	423.14	230.08	na	na

Note:

^{1/} CNB – Colonial National Bank