

Table 23

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

Annual balance date	30-Jun	30-Jun	30-Jun	30-Jun	30-Jun
<b>Banking group in Fiji:</b>					
End of period covered by disclosure statement	30-Jun-06	30-Jun-05	30-Jun-04	30-Jun-03	30-Jun-02
Number of months covered by disclosure statement	12	12	12	12	12
<b>Overseas banking group:</b>					
End of period covered by disclosure statement	30-Jun-06	30-Jun-05	30-Jun-04	30-Jun-03	na
Number of months covered by disclosure statement	12	12	12	12	na
<b>Profitability</b>					
<b>Banking group in Fiji:</b>					
Net profit after tax and extraordinary items (F\$m)	8.887	6.871	3.185	3.820	2.884
As a % of average total assets	1.64	1.61	0.96	1.30	1.09
<b>Overseas banking group:</b>					
Net profit after tax and extraordinary items (F\$m equivalent)	4875.869	4,189.772	3,040.549	2,392.105	na
As a % of average total assets	1.12	1.08	0.90	0.80	na
<b>Capital adequacy</b>					
<b>Banking group in Fiji:</b>					
Tier 1 capital (F\$m)	38.36	29.64	24.97	21.84	19.70
As a % of total risk-weighted exposures	9.91	9.72	12.58	13.27	16.82
Total capital (F\$m)	42.23	32.90	26.98	23.44	21.17
As a % of total risk-weighted exposures	10.91	10.79	13.60	14.24	18.07
<b>Overseas banking group:</b>					
Tier 1 capital (F\$m equivalent)	20300.397	17,425.76	14,881.19	12,142.43	na
As a % of total risk-weighted exposures	7.56	7.46	7.43	6.96	na
Total capital (F\$m equivalent)	28648.213	24,926.68	20,516.61	16,973.01	na
As a % of total risk-weighted exposures	9.66	9.75	10.25	9.72	na
<b>Size</b>					
<b>Banking group in Fiji:</b>					
Total assets (F\$m)	593.004	490.511	361.800	302.756	285.104
% change in total assets over last 12 months	20.9	35.58	19.50	6.19	15.93
<b>Overseas banking group:</b>					
Total assets (F\$m equivalent)	458171.549	415,778.189	361,739.027	315,194.316	na
% change in total assets over last 12 months	10.2	14.94	14.77	10.75	na
<b>Asset quality</b>					
<b>Banking group in Fiji:</b>					
Impaired assets (on and off-balance sheet) (F\$m)	5.512	6.143	9.293	12.364	11.344
As a % of total assets	0.93	1.25	2.57	4.08	3.98
Specific provisions (F\$m)	3.448	4.964	6.150	6.279	4.397
General provisions (F\$m)	6.857	4.523	2.959	2.360	0.572
Total provisions as a % of impaired assets	186.96	154.44	98.02	69.87	43.80
<b>Overseas banking group:</b>					
Impaired assets (F\$m equivalent)	404.667	486.753	429.129	790.631	na
As a % of total assets	0.09	0.12	0.12	0.25	na
Specific provisions (F\$m equivalent)	212.264	193.469	169.051	243.728	na
General provisions (F\$m equivalent)	1296.411	1,712.877	1,646.767	1,575.318	na
Total provisions as a % of impaired assets	373.31	391.65	423.14	230.08	na

Note:

<sup>1/</sup> CNB – Colonial National Bank

