

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-05 | 31-Dec-04 | 31-Dec-03 | 31-Dec-02 | 31-Dec-01 |
| 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-05 | 31-Dec-04 | 31-Dec-03 | 31-Dec-02 | 31-Dec-01 |
| 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)            | 0.502     | 0.921     | 0.632     | 0.075     | -0.428    |
| As a % of average total assets                                 | 1.77      | 3.27      | 1.84      | 0.18      | -0.96     |
| <b>Overseas banking group:</b>                                 |           |           |           |           |           |
| Net profit after tax and extraordinary items (F\$m equivalent) | 279.85    | 157.11    | 130.35    | 71.99     | 43.36     |
| As a % of average total assets                                 | 1.88      | 1.23      | 0.92      | 0.53      | 0.34      |
| <b>Capital adequacy</b>  |           |           |           |           |           |
| <b>Banking group in Fiji:</b>                                  |           |           |           |           |           |
| Tier 1 capital (F\$m)  | 4.55      | 3.74      | 2.53      | 1.71      | 1.88      |
| As a % of total risk-weighted exposures                        | 54.73     | 35.05     | 19.03     | 9.72      | 8.33      |
| Total capital (F\$m)   | 4.65      | 3.87      | 2.69      | 1.92      | 2.14      |
| As a % of total risk-weighted exposures                        | 55.99     | 36.30     | 20.28     | 10.97     | 9.46      |
| <b>Overseas banking group:</b>                                 |           |           |           |           |           |
| Tier 1 capital (F\$m equivalent)                               | 902.09    | 590.52    | 518.97    | 423.12    | 358.37    |
| As a % of total risk-weighted exposures                        | 8.39      | 7.27      | 8.11      | 7.68      | 7.45      |
| Total capital (F\$m equivalent)                                | 1,071.72  | 781.49    | 660.59    | 567.02    | 425.85    |
| As a % of total risk-weighted exposures                        | 9.97      | 9.62      | 10.33     | 10.29     | 8.86      |
| <b>Size</b>  |           |           |           |           |           |
| <b>Banking group in Fiji:</b>                                  |           |           |           |           |           |
| Total assets (F\$m)  | 29,043    | 27,792    | 28,488    | 40,138    | 41,874    |
| % change in total assets over last 12 months                   | 4.50      | -2.44     | -29.02    | -4.15     | -11.96    |
| <b>Overseas banking group:</b>                                 |           |           |           |           |           |
| Total assets (F\$m equivalent)                                 | 15,477    | 13,504    | 14,128    | 14,198    | 12,967    |
| % change in total assets over last 12 months                   | 8.43      | 11.97     | 7.91      | 20.75     | 3.86      |
| <b>Asset quality</b>   |           |           |           |           |           |
| <b>Banking group in Fiji:</b>                                  |           |           |           |           |           |
| Impaired assets (on and off-balance sheet) (F\$m)              | 3.399     | 5.157     | 7.411     | 10.024    | 10.868    |
| As a % of total assets   | 11.70     | 18.56     | 26.01     | 24.97     | 25.95     |
| Specific provisions (F\$m)                                     | 1.942     | 2.926     | 3.701     | 4.271     | 3.476     |
| General provisions (F\$m)                                      | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     |
| Total provisions as a % of impaired assets                     | 68.17     | 64.01     | 55.00     | 46.35     | 35.43     |
| <b>Overseas banking group:</b>                                 |           |           |           |           |           |
| Impaired assets (F\$m equivalent)                              | 1,257     | 1,276     | 1,618     | 1,868     | 2,184     |
| As a % of total assets   | 8.12      | 9.45      | 11.45     | 13.15     | 16.84     |
| Specific provisions (F\$m equivalent)                          | 937       | 937       | 1,130     | 1,162     | 1,249     |
| General provisions (F\$m equivalent)                           | 45        | 24        | 0         | 0         | 0         |
| Total provisions as a % of impaired assets                     | 78.07     | 75.29     | 69.88     | 62.23     | 57.20     |

Note:

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