

Table 25

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

	30-Jun	30-Jun	30-Jun	30-Jun	30-Jun
Annual balance date	30-Jun-06	30-Jun-05	30-Jun-04	30-Jun-03	30-Jun-02
End of period covered by disclosure statement	12	12	12	12	18
Number of months covered by disclosure statement					
<b>Profitability</b>					
Net profit after tax and extraordinary items (F\$m)	1.926	1.839	1.698	1.470	1.124
As a % of average total assets (annualised)	1.16	1.39	1.59	1.72	1.58
<b>Peak credit exposure concentrations</b>					
<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	5	1	2	0	0
20-25% of total capital	0	0	0	0	0
>25% of total capital	0	0	0	0	0
<b>Peak connected persons credit exposure</b>					
<i>(for all connected persons)</i>					
Net end-of-day credit exposures (F\$m)	0	0	0	0	0
As a % of total capital	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
<b>Capital adequacy</b>					
<i>(as a % of total risk-weighted exposures)</i>					
Tier 1 capital (F\$m)	13.459	13.840	7.895	6.824	6.717
As a % of total risk-weighted exposures	14.22	17.46	12.62	13.62	17.98
Total capital (F\$m)	14.642	14.831	8.676	7.384	7.141
As a % of total risk-weighted exposures	15.47	18.71	13.87	14.73	19.11
<b>Size</b>					
Total assets (F\$m)	184.143	146.536	118.845	95.172	76.221
% change last 12 months	25.66	23.30	24.87	24.86	16.01
<b>Asset quality</b>					
Impaired assets (on and off-balance sheet) (F\$m)	1.810	2.385	3.339	4.401	3.072
As a % of total assets	0.98	1.63	2.81	4.62	9.65
Specific provisions (F\$m)	0.936	0.919	1.292	1.727	1.922
General provisions (F\$m)	1.794	1.464	1.170	0.845	0.623
Total provisions as a % of impaired assets	150.77	99.93	73.72	58.45	34.58

Note:

<sup>1/</sup> HFC – Home Finance Company Limited