

Table 26

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

Annual balance date	31-Dec	31-Dec	31-Dec	31-Dec	31-Dec
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>					
Net profit after tax and extraordinary items (F\$m)	3.652	3.366	1.770	0.715	-0.096
As a % of average total assets (annualised)	6.00	6.00	3.62	1.63	-0.21
<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	1	0	2	7	6
20-25% of total capital	0	0	0	0	2
>25% of total capital	1	1	1	1	1
<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					
<b>Capital adequacy</b>					
<i>(as a % of total risk-weighted exposures)</i>					
Tier 1 capital (F\$m)	12.715	9.880	6.622	4.609	3.559
As a % of total risk-weighted exposures	22.29	18.69	15.04	11.46	10.42
Total capital (F\$m)	14.048	13.641	10.272	7.230	5.625
As a % of total risk-weighted exposures	24.62	25.81	23.33	17.97	16.47
<b>Size</b>					
Total assets (F\$m)	61.297	60.509	51.673	46.081	41.846
% change last 12 months	1.30	17.10	12.14	10.12	-16.20
<b>Asset quality</b>					
Impaired assets (on and off-balance sheet) (F\$m)	9.661	7.760	8.582	11.998	12.671
As a % of total assets	15.76	12.82	16.61	26.04	30.28
Specific provisions (F\$m)	3.359	3.199	3.599	5.006	5.244
General provisions (F\$m)	1.379	1.199	1.019	0.585	0.420
Total provisions as a % of impaired assets	49.04	56.68	53.82	46.60	44.70

Note:

<sup>1/</sup> CCFL – Credit Corporation (Fiji) Limited