



			Audited Current Year 30-Jun-10	Audited Prior Year 30-Jun-09
--	--	--	--------------------------------------	------------------------------------

Asset Quality - as at end of financial year

<input checked="" type="checkbox"/>	Total impaired assets (on- and off-balance sheet) (\$'000)	3,903	7,201
<input checked="" type="checkbox"/>	As a percentage of total assets	2.32%	4.45%
<input checked="" type="checkbox"/>	Total individually assessed provisions (\$'000)	1,306	2,094
<input checked="" type="checkbox"/>	Total collectively assessed provisions (\$'000)	126	18
<input checked="" type="checkbox"/>	Total provisions as a percentage of total impaired assets	36.69%	29.32%
<input checked="" type="checkbox"/>	General reserves for credit losses (\$'000)	2,014	1,778

Peak Credit Exposure Concentrations - number of counterparties or groups of closely-related counterparties in relation to the total capital of the credit institution

<input checked="" type="checkbox"/>	10% to 20% of total capital	5	4
<input checked="" type="checkbox"/>	20% to 25% of total capital	0	0
<input checked="" type="checkbox"/>	Over 25% of total capital	0	0

Peak Connected Persons Credit Exposures - for all connected persons

<input checked="" type="checkbox"/>	Peak end-of-day credit exposure amount (\$'000)	0	0
<input checked="" type="checkbox"/>	As a percentage of total capital	0.00%	0.00%
<input checked="" type="checkbox"/>	Maximum peak end-of-day aggregate credit exposure to all connected persons as a percentage of total capital	25.00%	25.00%

**Balance Sheet**

The Balance Sheet for the Fiji Operations as prepared under IFRS should be reported here and should include, but should not be limited to, the following:

	\$'000	\$'000
Cash and liquid assets	5,422	4,817
Balance with the Reserve Bank of Fiji	0	0
Receivables due from other financial institutions	0	0
Securities held	15,348	18,311
Loans (including advances to customers and similar facilities)	146,545	138,415
Provision for doubtful debts	(1,432)	(2,112)
Fixed assets	1,297	1,243
Other assets	953	1,055
<b>Total Assets</b>	<b>168,133</b>	<b>161,729</b>
Deposits or Promissory Notes of statutory bodies	0	0
Payables due to other financial institutions	0	0
Deposits and borrowings	67,812	66,785
Amounts owed to other depositors	0	0
Certificates of deposits	76,023	74,518
Promissory Notes and other liabilities evidenced by paper	0	0
Other borrowed funds	0	0
Other liabilities	6,178	5,420
Issued and paid up or assigned capital	12,000	10,000
Capital reserves	0	0
Revaluation reserves	0	0
General reserves for credit losses	2,014	1,778
Other reserves	0	0
<b>Retained earnings</b>	<b>4,106</b>	<b>3,228</b>

			Audited Current Year 30-Jun-10	Audited Prior Year 30-Jun-09
--	--	--	--------------------------------------	------------------------------------

**Income Statement**

The Income Statement for the Fiji Operations as prepared under IFRS should be reported here and should include, but should not be limited to, the following:


	\$'000	\$'000
Interest and similar income	14,078	12,981
Interest and similar expense	(8,249)	(6,501)
Dividend income	0	0
Fee and commission revenue	1,306	1,447
Fee and commission expense	0	0
Other revenues arising from financial instruments	0	0
Gains less losses arising from dealing securities	0	0
Other expenses arising from financial instruments	0	0
Gains less losses arising from investment securities	0	0
Gains less losses arising from dealing in foreign currencies	0	0
Other operating revenue	71	6
Bad and doubtful debts (including provisions for impairment)	393	(146)
Recoveries of bad and doubtful debts	30	16
General administration expense	(3,199)	(3,469)
Other operating expense	(1,076)	(1,282)
<b>Net profit before tax and extraordinary items</b>	<b>3,354</b>	<b>3,052</b>
<b>Net profit after tax and extraordinary items</b>	<b>2,783</b>	<b>2,089</b>

**Ranking of Local Creditors in a Winding Up**


- In the event that the Home Finance Company Limited becomes unable to meet its obligations or suspends payments to depositors and creditors in Fiji, or in the event of liquidation, dissolution or bankruptcy, the assets of Home Finance Company Limited in Fiji shall be available to meet the Home Finance Company Limited's deposit liabilities and claims of creditors in Fiji in accordance with their preferential rankings.

**Availability of Disclosure Statements**

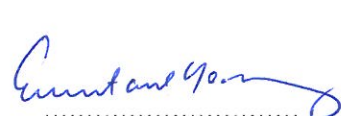
- Home Finance Company Limited's most recent Key Disclosure Statement is available at all Home Finance Company Limited branches.
- Home Finance Company Limited's most recent General Disclosure Statement is available at all Home Finance Company Limited branches.
- The most recent audited balance sheet and profit and loss statements and other publicly available financial information on any "associated person" of Home Finance Company Limited are available for inspection at our head office located at 371 Victoria Parade, Suva.
- Where necessary, comparative figures have been adjusted to conform to changes in the presentation in the current year.



Director



Director



Auditor