

## GROUP'S FIVE YEAR FINANCIAL SUMMARY

	2006	2007	2008	2009	2010
<b>Profit and Loss (K'000)</b>					
Core Operating Profit	32,238	38,504	42,017	45,033	68,244
Property Revaluations	-	14,716	-	46,004	-
Investment Revaluations	35,650	141,665	114,411	(58,672)	(24,682)
Operating Profit before Tax & after Revaluations	67,888	194,885	156,428	32,365	43,562
Income Tax - Equity Accounted Investor's Income	-	-	-	(227)	26
Income Tax - Operating Income	10,958	7,849	12,395	10,940	14,041
Operating Profit after Tax attributable to the Group	56,930	187,036	144,033	21,652	29,495
Retained Earnings	89,172	121,891	159,483	176,677	208,006
<b>Dividends (K'000)</b>					
Dividend Paid	6,022	7,528	15,349	15,486	21,790
<b>Balance Sheet (K'000)</b>					
Finance Receivables	178,204	182,151	197,750	198,500	271,906
Total Assets	486,714	681,383	779,743	810,828	849,552
Deposits	149,889	149,485	119,458	152,853	177,149
Shareholders' Equity	300,790	484,081	614,736	617,626	629,168
<b>Performance Ratios</b>					
Return on Assets	6.6%	5.7%	5.4%	5.6%	8.0%
Return on Equity	10.7%	8.0%	6.8%	7.3%	10.8%
Expense/Income	38.7%	38.9%	38.0%	37.4%	37.9%
<b>Key Prudential Ratios</b>					
Capital Adequacy	31.0%	36.1%	52.1%	53.7%	46.4%
Liquid Asset Ratio	142%	144%	232%	179%	179%
Leverage Ratio	25.0%	19.3%	40.7%	35.5%	35.6%
Net Asset Backing Per Share	5.99*	1.58	1.98	1.98	2.01
<i>*Before 6:1 stock split</i>					
<b>Exchange Rates (One (1) PNG Kina buys):</b>					
Fiji Dollar	0.5550	0.5851	0.6948	0.7494	0.7074
Solomon Islands Dollar	2.3106	2.8970	3.0285	3.1395	2.9187
Vanuatu Vatu	-	32.8900	41.1200	35.0200	34.8200
(Sources - BSP & ANZ)					
(as at 31 December 2010)					