

Financial Soundness Indicators : Samoa (Amounts in ST\$000)			
Financial Soundness Indicators	31-Dec-'06	31-Dec-'05	31-Dec-'04
<i>Capital Adequacy (CA)</i>			
- Regulatory capital to risk-weighted	24.4	24.1	24.5
- Regulatory Tier 1 capital to risk-weighted assets	21.4	20.6	19.0
- Non-performing loans net of provision to capital	4.8	5.1	4.4
<i>Asset Quality (AQ)</i>			
- Non-performing loans to total gross loans	4.0	4.5	5.3
- Sectoral distribution of loans to total loans			
- Domestic	99.6	99.4	99.3
- Foreign	0.4	0.6	0.7
<i>Earnings and profitability (EP)</i>			
- Return on assets	1.5	1.2	1.0
- Return on equity	8.8	7.1	5.6
- Interest margin to gross income	43.4	40.5	40.5
- Non-interest expenses to gross income	39.1	46.0	47.7
<i>Liquidity (L)</i>			
- Liquid assets to total assets (liquid assets ratio)	3.7	8.1	14.0
- Liquid assets to short-term liabilities	5.7	12.9	21.4
<i>Sensitivity to market risk (SMR)</i>			
- Net open position in foreign exchange to capital	4.3	5.5	6.8

Return on assets and equity ratios are based on the figures at the end of the December quarter banking system, while all banks have different financial period ending.