



**SUMMARY KEY DISCLOSURE STATEMENT
for the financial year ended: 30th September 2005**

Introductory Statement

- The purpose of this disclosure statement is to provide customers and potential customers with a summary of important information relating to the financial condition of Australia and New Zealand Banking Group Limited - Fiji Branch .
- The explanation of the terms used in the Key Disclosure Statement is explained in the Reserve Bank publication "Your Bank's Disclosure Statement : What's In It For You", which can be obtained from the Reserve Bank of Fiji. Other information can be viewed at the bank's branches and offices.

Corporate Information

- The full name of the bank is Australia and New Zealand Banking Group Limited - Fiji Branch .
- The full name of the ultimate parent bank of the Australia and New Zealand Banking Group Limited - Fiji Branch is Australia and New Zealand Banking Group Limited, which is domiciled in Victoria, Australia.

	Audited Current Year	Audited Prior Period
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Profitability		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Net operating profit/(loss) after tax and extraordinary items (\$'000)	29,269	23,993
<input checked="" type="checkbox"/> As a percentage of average total assets	2.80%	2.57%

Size - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Total assets (\$'000)	1,142,242	951,073
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	20.10%	3.70%

Capital Adequacy - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	68,855	64,307
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	8.15%	9.12%
<input checked="" type="checkbox"/> Total Capital (\$'000)	84,169	78,243
<input checked="" type="checkbox"/> Capital adequacy ratio	9.96%	11.10%



	Audited Current Year	Audited Prior Period
Balance Sheet		
The Balance Sheet for the Fiji Operations as prepared under FAS30 should be reported here and should include, but should not be limited to, the following:		
	(\$'000)	(\$'000)
Cash and liquid assets	25,303	24,703
Balance with the Reserve Bank of Fiji	130,402	86,898
Receivables due from other financial institutions	43,501	30,606
Securities held	80,376	132,837
Loans (including advances to customers and similar facilities)	843,161	657,791
Provision for doubtful debts	(21,862)	(31,621)
Fixed assets	26,696	29,872
Other assets	14,665	19,987
Total Assets	1,142,242	951,073
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	6,629	4,436
Deposits and borrowings	827,888	666,154
Amounts owed to other depositors	-	-
Certificates of deposits	208,699	188,689
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	22,228	19,676
Issued and paid up or assigned capital	42,133	42,133
Capital reserves	-	-
Revaluation reserves	5,124	5,124
Other reserves	272	272
Retained earnings	29,269	24,589
Income Statement		
The Income Statement for the Fiji Operations as prepared under FAS30 should be reported here and should include, but should not be limited to, the following:		
	(\$'000)	(\$'000)
Interest and similar income	51,551	45,650
Interest and similar expense	(4,371)	(4,635)
Dividend income	-	-
Fee and commission revenue	32,037	28,512
Fee and commission expense	(1,846)	(1,802)
Other revenues arising from financial instruments	-	-
Gains less losses arising from dealing securities	-	-
Other expenses arising from financial instruments	-	-
Gains less losses arising from investment securities	-	-
Gains less losses arising from dealing in foreign currencies	14,157	13,529
Other operating revenue	3,583	3,818
Bad and doubtful debts (including provisions for impairment)	(4,717)	(4,223)
Recoveries of bad and doubtful debts	93	59
General administration expense	-	-
Other operating expense	(48,480)	(46,338)
Net profit or loss before tax and extraordinary items	42,007	34,570
Abnormal item	-	-
Net profit or loss after tax and extraordinary items	29,269	23,993



Availability of Disclosure Statements

- Additional information on your bank's financial condition is available for inspection at our main branch 25 Victoria Parade, Suva and at our other branches and offices.
- Australia and New Zealand Banking Group Limited - Fiji Branch's most recent General Disclosure Statement is available for inspection at all our branches and offices, copies of which maybe obtained.
- Australia and New Zealand Banking Group Limited - Fiji Branch's most recent global balance sheet and profit and loss statements and other publicly available disclosure statements are available for inspection at all our branches and offices.

- Where necessary, comparative figures have been adjusted to conform to changes in the presentation in the current year.

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General Manager - Fiji

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Chief Operating Officer