

Table 19

KEY DISCLOSURE STATEMENT : ANZ^{1/}

Annual balance date	30-Sep	30-Sep	30-Sep	30-Sep	30-Sep	30-Sep
Banking group in Fiji:						
End of period covered by disclosure statement	30-Sep-04	30-Sep-03	30-Sep-02	30-Sep-01	30-Sep-00	30-Sep-99
Number of months covered by disclosure statement	12	12	12	12	12	12
Overseas banking group:						
End of period covered by disclosure statement	30-Sep-04	30-Sep-03	30-Sep-02	30-Sep-01	30-Sep-00	30-Sep-99
Number of months covered by disclosure statement	12	12	12	12	12	12
Profitability						
Banking group in Fiji:						
Net profit after tax and extraordinary items (F\$m)	23.993	23.110	17.293	14.417	13.169	17.632
As a % of average total assets	2.57	2.65	2.20	2.00	1.77	2.27
Overseas banking group:						
Net profit after tax and extraordinary items (F\$m equivalent)	3,545.00	2,945.00	2,740.00	2,135.00	2,118.00	1,893.00
As a % of average total assets	1.24	1.28	1.28	1.05	1.07	1.09
Capital adequacy						
Banking group in Fiji:						
Tier 1 capital (F\$m)	64.31	62.29	53.47	40.52	41.63	26.07
As a % of total risk-weighted exposures	9.12	9.36	9.40	7.26	8.20	4.72
Total capital (F\$m)	78.24	75.73	65.71	49.14	48.88	48.26
As a % of total risk-weighted exposures	11.10	11.38	11.55	8.81	9.63	8.74
Overseas banking group:						
Tier 1 capital (F\$m equivalent)	17,060.00	14,708.00	13,199.00	11,845.00	11,686.00	12,062.00
As a % of total risk-weighted exposures	6.93	7.75	7.94	7.50	7.40	7.90
Total capital (F\$m equivalent)	25,643.00	21,154.00	15,832.00	16,353.00	16,076.00	16,198.00
As a % of total risk-weighted exposures	10.42	11.10	9.50	10.30	10.20	10.70
Size						
Banking group in Fiji:						
Total assets (F\$m)	951.073	917.101	829.701	739.137	700.591	789.216
% change in total assets over last 12 months	3.70	10.53	12.25	5.50	-11.23	3.69
Overseas banking group:						
Total assets (F\$m equivalent)	326,138	245,040	215,773	211,533	209,076	195,473
% change in total assets over last 12 months	33.10	13.56	2.00	1.18	12.87	29.85
Asset quality						
Banking group in Fiji:						
Impaired assets (on and off-balance sheet) (F\$m)	22.059	24.557	26.152	21.802	28.398	16.403
As a % of total assets	2.32	2.68	3.15	2.95	4.43	2.08
Specific provisions (F\$m)	6.236	7.343	10.897	8.611	13.306	6.618
General provisions (F\$m)	24.208	19.521	11.935	5.234	3.784	6.851
Total provisions as a % of impaired assets	138.01	109.39	87.30	63.50	55.13	82.11
Overseas banking group:						
Impaired assets (F\$m equivalent)	1,119	1,310	1,482	1,485	1,776	2,099
As a % of total assets	0.34	0.53	0.69	0.70	0.85	1.10
Specific provisions (F\$m equivalent)	483	606	689	570	859	1,160
General provisions (F\$m equivalent)	2,505	1,922	1,763	1,581	1,664	1,785
Total provisions as a % of impaired assets	267.02	192.98	165.45	144.85	142.12	140.28

Note:

^{1/} ANZ – Australia and New Zealand Banking Group Limited