

Table 21

KEY DISCLOSURE STATEMENT : BOB<sup>1/</sup>

Annual balance date	31-Mar	31-Mar	31-Mar	31-Mar	31-Mar	31-Mar
<b>Banking group in Fiji:</b>						
End of period covered by disclosure statement	31-Mar-05	31-Mar-04	31-Mar-03	31-Mar-02	31-Mar-01	31-Mar-00
Number of months covered by disclosure statement	12	12	12	12	12	12
<b>Overseas banking group:</b>						
End of period covered by disclosure statement	31-Mar-05	31-Mar-04	31-Mar-03	31-Mar-02	31-Mar-01	31-Mar-00
Number of months covered by disclosure statement	12	12	12	12	12	12
<b>Profitability</b>						
<b>Banking group in Fiji:</b>						
Net profit after tax and extraordinary items (F\$m)	5.632	5.025	6.106	4.068	4.258	4.037
As a % of average total assets	2.17	1.85	2.68	2.23	2.45	2.45
<b>Overseas banking group:</b>						
Net profit after tax and extraordinary items (F\$m equivalent)	258.82	380.91	324.12	253.91	137.50	235.47
As a % of average total assets	0.75	1.20	1.05	0.81	0.45	0.92
<b>Capital adequacy</b>						
<b>Banking group in Fiji:</b>						
Tier 1 capital (F\$m)	13.34	13.82	21.24	15.14	11.07	10.57
As a % of total risk-weighted exposures	13.48	14.63	22.53	19.70	14.29	13.61
Total capital (F\$m)	14.85	15.35	22.80	16.72	12.67	12.19
As a % of total risk-weighted exposures	15.01	16.25	24.18	21.76	16.36	15.70
<b>Overseas banking group:</b>						
Tier 1 capital (F\$m equivalent)	1,512.09	1,336.55	1,332.99	1,409.00	1,417.97	1,274.19
As a % of total risk-weighted exposures	8.21	8.47	8.10	7.56	8.49	8.86
Total capital (F\$m equivalent)	2,323.65	2,195.99	2,081.23	2,109.00	2,137.56	1,739.85
As a % of total risk-weighted exposures	12.61	13.91	12.65	11.32	12.80	12.10
<b>Size</b>						
<b>Banking group in Fiji:</b>						
Total assets (F\$m)	267,299	256,474	259,896	216,088	187,290	184,815
% change in total assets over last 12 months	4.22	-1.32	20.27	15.38	1.34	10.33
<b>Overseas banking group:</b>						
Total assets (F\$m equivalent)	36,200	33,525	32,052	32,979	31,691	27,447
% change in total assets over last 12 months	7.98	4.60	-2.81	4.07	15.46	11.56
<b>Asset quality</b>						
<b>Banking group in Fiji:</b>						
Impaired assets (on and off-balance sheet) (F\$m)	1.891	2.165	0.985	1.258	0.854	1.661
As a % of total assets	0.70	0.84	0.38	0.58	0.46	0.90
Specific provisions (F\$m)	0.963	1.034	0.434	0.547	0.343	0.866
General provisions (F\$m)	0.000	0.000	0.000	0.000	0.000	0.000
Total provisions as a % of impaired assets	50.92	47.76	44.06	43.48	40.16	52.14
<b>Overseas banking group:</b>						
Impaired assets (F\$m equivalent)	1,270	1,568	1,748	2,088	2,095	1,825
As a % of total assets	3.51	4.68	5.45	6.33	6.61	6.65
Specific provisions (F\$m equivalent)	662	714	841	955	1,120	742
General provisions (F\$m equivalent)	212	283	40	74	49	42
Total provisions as a % of impaired assets	68.82	63.63	50.38	49.28	55.79	42.96

Note:

<sup>1/</sup> BOB – Bank of Baroda