



Bank of Baroda
 (A Government of India Undertaking)
 Established 1908
 Head Office: Baroda
 INDIA

SUMMARY KEY DISCLOSURE STATEMENT
 For the Financial Year Ended 31 March 2014
 (to be published in a local newspaper)

Introductory Statement of KDS

- 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 your bank.
- 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 Bank of Baroda - Fiji Operations
- The full name of the ultimate parent bank of the Bank of Baroda - Fiji Operations is Bank of Baroda, which is domiciled in India.

	Audited Current Year	Audited Prior Year
Profitability		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Net operating profit/(loss) after tax (\$'000)	6,415	5,675
<input checked="" type="checkbox"/> As a percentage of average total assets	1.06%	1.07%
Size - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Total assets (\$'000)	638,903	570,373
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	12.01%	16.45%
Capital Adequacy - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	36,998	31,001
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	19.01%	12.96%
<input checked="" type="checkbox"/> Total Capital (\$'000)	38,310	32,336
<input checked="" type="checkbox"/> Capital adequacy ratio	19.68%	13.52%

Balance Sheet

The Balance Sheet for the Fiji Operations as prepared under the generally accepted accounting practices should be reported here and should include, but should not be limited to, the following:

Cash and liquid assets	4,611	5,306
Balance with the Reserve Bank of Fiji	134,745	137,849
Receivables due from other financial institutions	428	160
Securities held	192,128	174,286
Loans (including advances to customers and similar facilities)	302,499	245,708
Provision for doubtful debts	(2,385)	(1,364)
Fixed assets	3,264	3,425
Other assets	3,613	5,003
Total Assets	638,903	570,373
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	243	101
Deposits and borrowings	576,332	520,586
Amounts owed to other depositors	-	-
Certificates of deposits	-	-
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	-	-
Bills Payable	16,431	10,230
Other Creditors & Accruals	6,663	6,623
Provision for Taxation	63	52
Issued and paid up or assigned capital	1,000	1,000
Capital reserves	-	-
Revaluation reserves	1,312	1,335
General reserves for credit losses	861	445
Other reserves	1,000	1,000
Retained earnings	34,998	29,001
	638,903	570,373





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Income Statement		
The Income Statement for the Fiji Operations as prepared under the generally accepted accounting practices should be reported here and should include, but should not be limited to, the following:		
Interest and similar income	19,467	20,168
Interest and similar expense	(5,947)	(6,579)
Dividend income	-	-
Fee and commission revenue	3,303	3,728
Fee and commission expense	-	-
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	143	712
Other operating revenue	659	51
Bad and doubtful debts (including provisions for impairment)	(1,780)	(1,275)
Recoveries of bad and doubtful debts	761	26
General administration expense	(7,825)	(7,455)
Other operating expense	-	-
Net profit or loss before tax	8,781	9,376
Net profit or loss after tax	6,415	5,675

Availability of Disclosure Statements

- Additional information on your bank's financial condition is available for inspection at our Territory Office, at Bank of Baroda Building, 86-88 Marks Street Suva, and at our other branches and offices.
- Bank of Baroda - Fiji Operation's most recent General Disclosure Statement is available for inspection at all our branches and offices, copies of which maybe obtained.
- Bank of Baroda - Fiji Operation'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.

Rajesh Kumar Gupta

Pabitra Kumar Das

Senior Manager (Operations and Services)

Chief Executive (Fiji Operations)

Auditor

Fiji Branches at: Suva, Lautoka, Ba, Nadi, Labasa, Sigatoka, Rakiraki & Nausori

Territory Office

Date: 08/07/2014



"Where Customer Satisfaction is a Way of Life"

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