		Bank of Baroda		
	(A Government of India Undertaking) Established 1908 Head Office: Baroda			
		INDIA		
	SUMMARY KEY DISCLOSU	RE STATEMENT		
	for the financial year ended 3	1 March 2010		
	(to be published in a local	newspaper)		
	Introductory State	ment		
$\checkmark$	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.			
$\checkmark$	nent is explained in the Reserve B	ank		
	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	he bank's branches and offices.		
	Corporate Informa	ation		
$\checkmark$	The full name of the bank is Bank of Baroda - Fiji Operations			
	The full name of the ultimate parent bank of the Bank of Barod	a - Fiji Operations is		
	Bank of Baroda, which is domiciled in India.			
		Audited	Audited	
		Current Year	Prior Period	
	ability			
	ing Operations in Fiji:			
	Net operating profit/(loss) after tax (\$000)	5,385	7,690	
V	_As a percentage of average total assets	1.34%	2.07%	
Size -	as at end of financial year			
	ing Operations in Fiji:			
$\checkmark$	Total assets (\$'000)	437,937	364,158	
	The percentage change in total assets over 12 months	20.26%	-3.59%	
			0.0770	
	al Adequacy - as at end of financial year			
	ing Operations in Fiji:			
	Tier 1 Capital (\$'000)	25,326	19,941	
$\checkmark$	Tier 1 Capital to total risk-weighted assets ratio	15.62%	14.35%	
$\checkmark$	Total Capital (\$'000)	26,728	21,365	
$\checkmark$	Capital adequacy ratio	16.49%	15.37%	
			A 1' - 1	
		Audited Current Year	Audited Prior Period	
	Balance Sheet		1110110110	
	alance Sheet for the Fiji Operations as prepared under the generally accepted here and should include, but should not be limited to, the following:	ted accounting practices should be		
reporte	Cash and liquid assets	3,504	3,221	
	Balance with the Reserve Bank of Fiji	48,225	32,278	
	Receivables due from other financial institutions Securities held	<u> </u>	243 179,135	
	Loans (including advances to customers and similar facilities)	158,280	140,820	
	Provision for doubtful debts	(977)	(1,368)	
	Fixed assets Other assets	3,223 5,024	3,010 6,819	
	Total Assets	<b>437,937</b>	<u> </u>	
	Deposits of Promissory Notes of statutory bodies	-	-	
	Payables due to other financial institutions	301	151	
	Deposits and borrowings Amounts owed to other depositors	393,771	331,854	
	Certificates of deposits	-	-	
	Promissory Notes and other liabilities evidenced by paper	-	-	
	Other borrowed funds Bills Payable	- 8 187	4,378	
	Bills Payable Other Creditors & Accruals	8,187 7,332	4,378 4,227	
	Provision for Taxation	1,618	2,183	
	Issued and paid up or assigned capital	1,000	1,000	
	Capital reserves Revaluation reserves	- 1.402	- 1,424	
		1,402		
	General reserves for credit losses	-	-	
	General reserves for credit losses Other reserves Retained earnings	- 1,000 23,326	- 1,000 17,941	

Income Statement					
The Inc	come Statement for the Fiji Operations as prepared under the generally a	ccepted accounting practices shoul	d be		
reporte	d here and should include, but should not be limited to, the following:				
	Interest and similar income	19,737	17,872		
	Interest and similar expense	(9,868)	(4,480)		
	Dividend income	-	-		
	Fee and commission revenue	3,043	3,550		
	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	904	570		
	Other operating revenue	153	386		
	Bad and doubtful debts (including provisions for impairment)	(27)	(57)		
	Recoveries of bad and doubtful debts	273	46		
	General administration expense	(6,545)	(6,729)		
	Other operating expense	-	-		
	Net profit or loss before tax	7,670	11,158		
	Net profit or loss after tax	5,385	7,690		
<ul><li>✓</li><li>✓</li><li>✓</li></ul>	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.				
V	Where necessary, comparative figures have been adjusted to conform to changes in the presentation in the current				
Sr. Manager (Special Accounts)       Chief Executive (Fiji Operations)       Auditor         Fiji Branches at: Suva, Lautoka, Ba, Nadi, Labasa, Sigatoka, Rakiraki & Nausori					
	Territory Office Date: June, 2010				
	"Where Customer Satisfaction is a Way of Life"				
Email: fiji@bankofbaroda.com Website: www.bankofbaroda-fiji.com					