



**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 2010  
(to be published in a local newspaper)

**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 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 Period
<b>Profitability</b>		
<b>Banking Operations in Fiji:</b>		
<input checked="" type="checkbox"/> Net operating profit/(loss) after tax (\$'000)	5,385	7,690
<input checked="" type="checkbox"/> As a percentage of average total assets	1.34%	2.07%
<b>Size - as at end of financial year</b>		
<b>Banking Operations in Fiji:</b>		
<input checked="" type="checkbox"/> Total assets (\$'000)	437,937	364,158
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	20.26%	-3.59%
<b>Capital Adequacy - as at end of financial year</b>		
<b>Banking Operations in Fiji:</b>		
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	25,326	19,941
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	15.62%	14.35%
<input checked="" type="checkbox"/> Total Capital (\$'000)	26,728	21,365
<input checked="" type="checkbox"/> Capital adequacy ratio	16.49%	15.37%

	Audited Current Year	Audited Prior Period
<b>Balance Sheet</b>		
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	3,504	3,221
Balance with the Reserve Bank of Fiji	48,225	32,278
Receivables due from other financial institutions	393	243
Securities held	220,265	179,135
Loans (including advances to customers and similar facilities)	158,280	140,820
Provision for doubtful debts	(977)	(1,368)
Fixed assets	3,223	3,010
Other assets	5,024	6,819
<b>Total Assets</b>	<b>437,937</b>	<b>364,158</b>
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	301	151
Deposits and borrowings	393,771	331,854
Amounts owed to other depositors	-	-
Certificates of deposits	-	-
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	-	-
Bills Payable	8,187	4,378
Other Creditors & Accruals	7,332	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
General reserves for credit losses	-	-
Other reserves	1,000	1,000
Retained earnings	23,326	17,941

