



**SUMMARY KEY DISCLOSURE STATEMENT
for the financial year ended: 30th September 2007**

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 Australia and New Zealand Banking Group Limited - Fiji Branch .
- 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 Australia and New Zealand Banking Group Limited - Fiji Branch .
- The full name of the ultimate parent bank of the Australia and New Zealand Banking Group Limited - Fiji Branch is Australia and New Zealand Banking Group Limited, which is domiciled in Victoria, Australia.

	Audited Current Year	Audited Prior Period
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Profitability

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Net operating profit/(loss) after tax and extraordinary items (\$'000)	33,058	42,880
<input checked="" type="checkbox"/> As a percentage of average total assets	2.36%	3.47%

Size - as at end of financial year

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Total assets (\$'000)	1,482,800	1,323,851
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	12.01%	15.55%

Capital Adequacy - as at end of financial year

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	104,403	91,094
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	9.47%	8.80%
<input checked="" type="checkbox"/> Total Capital (\$'000)	118,189	102,784
<input checked="" type="checkbox"/> Capital adequacy ratio	10.72%	9.92%

	Audited Current Year	Audited Prior Period
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Balance Sheet

The Balance Sheet for the Fiji Operations as prepared under FAS30 should be reported here and should include, but should not be limited to, the following:

	(\$'000)	(\$'000)
Cash and liquid assets	37,849	26,343
Balance with the Reserve Bank of Fiji	120,824	104,402
Receivables due from other financial institutions	24,570	33,821
Securities held	136,919	74,895
Loans (including advances to customers and similar facilities)	1,141,751	1,064,020
Provision for doubtful debts	(25,552)	(23,947)
Fixed assets	27,776	26,710
Other assets	18,663	17,407
Total Assets	1,482,800	1,323,851
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	5,395	18,465
Deposits and borrowings	879,918	776,320
Amounts owed to other depositors	-	-
Certificates of deposits	413,777	367,529
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	73,837	66,881
Issued and paid up or assigned capital	42,133	42,133
Capital reserves	-	-
Revaluation reserves	-	-
Other reserves	(101)	(988)
Retained earnings	67,841	53,511

Income Statement

The Income Statement for the Fiji Operations as prepared under FAS30 should be reported here and should include, but should not be limited to, the following:

	(\$'000)	(\$'000)
Interest and similar income	109,174	77,257
Interest and similar expense	(42,559)	(14,604)
Dividend income	-	-
Fee and commission revenue	30,519	30,618
Fee and commission expense	(2,193)	(2,029)
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	16,783	15,553
Other operating revenue	819	2,525
Bad and doubtful debts (including provisions for impairment)	(2,206)	(733)
Recoveries of bad and doubtful debts	250	7,638
General administration expense	-	-
Other operating expense	(63,553)	(54,335)
Net profit or loss before tax and extraordinary items	47,034	61,890
Abnormal item	-	-
Net profit or loss after tax and extraordinary items	33,058	42,880

Availability of Disclosure Statements

- Additional information on your bank's financial condition is available for inspection at our main branch 25 Victoria Parade, Suva and at our other branches and offices.
- Australia and New Zealand Banking Group Limited - Fiji Branch's most recent General Disclosure Statement is available for inspection at all our branches and offices, copies of which may be obtained.
- Australia and New Zealand Banking Group Limited - Fiji Branch'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.

 General Manager - Fiji	 Chief of Staff
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