

Summary Key Disclosure Statement

Financial Year Ended - 30 September 2010

Introductory Statement

- The purpose of this disclosure statement is to provide customers and potential customers with information about 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 |
|--|-------------------------|-------------------------|
| Profitability | | |
| Banking Operations in Fiji: | | |
| • Net operating profit/(loss) after tax (\$'000) | 43,366 | 41,970 |
| • As a percentage of average total assets | 2.30% | 2.47% |

Size as at end of financial year

Banking Operations in Fiji:

| | | |
|--|-----------|-----------|
| • Total assets (\$'000) | 1,922,437 | 1,845,060 |
| • The percentage change in total assets over 12 months | 4.19% | 18.91% |

Capital Adequacy as at end of financial year

Banking Operations in Fiji:

| | | |
|--|---------|---------|
| • Tier 1 Capital (\$'000) | 211,525 | 173,843 |
| • Tier 1 Capital to total risk-weighted assets ratio | 15.00% | 12.88% |
| • Total Capital (\$'000) | 229,701 | 190,977 |
| • Capital adequacy ratio | 16.29% | 14.14% |

Statement of financial position

The statement of financial position for the Fiji Operations as prepared under the IFRSs should be reported here and should include, but should not be limited to, the following:

| | | |
|--|------------------|------------------|
| Cash and liquid assets | 94,018 | 184,005 |
| Balance with the Reserve Bank of Fiji | 129,365 | 65,593 |
| Receivables due from other financial institutions | 42,897 | 41,698 |
| Securities held | 146,618 | 100,887 |
| Loans (including advances to customers and similar facilities) | 1,466,106 | 1,407,546 |
| Provision for doubtful debts | (4,377) | (2,311) |
| Fixed assets | 27,406 | 26,526 |
| Other assets | 20,404 | 21,116 |
| Total Assets | 1,922,437 | 1,845,060 |
| Deposits of Promissory Notes of statutory bodies | - | - |
| Payables due to other financial institutions | 83,834 | 117,147 |
| Deposits and borrowings | 927,371 | 849,085 |
| Amounts owed to other depositors | - | - |
| Certificates of deposits | 556,478 | 568,614 |
| Promissory Notes and other liabilities evidenced by paper | - | - |
| Other borrowed funds and other liabilities | 109,011 | 97,910 |
| Issued and paid up or assigned capital | 42,133 | 42,133 |
| Capital reserves | - | - |
| Revaluation reserves | - | - |
| General reserves for credit losses | 28,211 | 33,104 |
| Other reserves - Available for sale reserve | 1,222 | 256 |
| Retained earnings | 174,177 | 136,811 |

Statement of comprehensive income

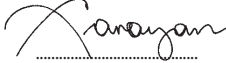
The statement of comprehensive income for the Fiji Operations as prepared under the IFRSs should be reported here and should include, but should not be limited to, the following:

| | | |
|--|---------------|---------------|
| Interest and similar income | 105,812 | 109,247 |
| Interest and similar expense | (38,444) | (28,578) |
| Dividend income | - | - |
| Fee and commission revenue | 40,757 | 38,623 |
| Fee and commission expense | (5,634) | (4,437) |
| 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 | 22,199 | 20,257 |
| Other operating revenue | 232 | 1,341 |
| Bad and doubtful debts (including provisions for impairment) | 1,871 | (9,771) |
| Recoveries of bad and doubtful debts | 431 | 285 |
| General administration expense | (33,841) | (35,209) |
| Other operating expense | (33,736) | (31,068) |
| Net profit or loss before tax | 59,647 | 60,690 |
| Net profit or loss after tax | 43,366 | 41,970 |

Availability of Disclosure Statements

- Additional information on your bank's financial condition is available for inspection at our main branch (ANZ House, Victoria Parade, Suva), other branches and offices.
- ANZ Banking Group Ltd - Fiji Branch most recent General Disclosure Statement is available for inspection at all our branches and offices, copies of which may be obtained.
- ANZ Banking Group Ltd 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.
- The Bank has presented its Financial Statements in accordance with International Financial Reporting Standards ("IFRS") and as per RBF's Prudential Requirements.
- Where necessary, comparative figures have been adjusted to conform to changes in the presentation in the current year.


CEO Pacific Central Region &
CEO Fiji


Chief Operating Officer - Fiji


Auditor

anz.com/fiji

