

Summary Key Disclosure Statement

Financial Year Ended - 30 September 2012

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
Profitability		
Banking Operations in Fiji:		
• Net operating profit/(loss) after tax (\$'000)	52,119	43,988
• As a percentage of average total assets	2.58%	2.18%

Size as at end of financial year

Banking Operations in Fiji:		
• Total assets (\$'000)	1,932,099	2,105,290
• The percentage change in total assets over 12 months	-8.23%	9.51%

Capital Adequacy as at end of financial year

Banking Operations in Fiji:		
• Tier 1 Capital (\$'000)	162,915	176,943
• Tier 1 Capital to total risk-weighted assets ratio	11.35%	12.67%
• Total Capital (\$'000)	177,280	195,357
• Capital adequacy ratio	12.35%	13.98%

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:

	\$000	\$000
Cash and liquid assets	125,163	282,037
Balance with the Reserve Bank of Fiji	150,704	171,771
Receivables due from other financial institutions	81,846	73,281
Securities held	29,278	62,518
Loans (including advances to customers and similar facilities)	1,503,387	1,469,578
Provision for doubtful debts	(5,108)	(6,436)
Fixed assets	27,086	27,072
Other assets	19,743	25,469
Total Assets	1,932,099	2,105,291
Deposits of Promissory Notes of statutory bodies		
Payables due to other financial institutions	10,100	11,418
Deposits and borrowings	1,273,154	1,296,284
Amounts owed to other depositors		
Certificates of deposits	400,660	487,704
Promissory Notes and other liabilities evidenced by paper		
Other borrowed funds		
Other liabilities	63,113	103,529
Issued and paid up or assigned capital	42,133	42,133
Capital reserves		
Revaluation reserves		
General reserves for credit losses	17,354	23,363
Other reserves	1,070	2,089
Retained earnings	124,514	138,770

Statement of comprehensive income

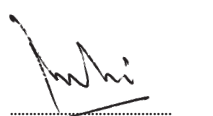
The statement of comprehensive income for the Fiji Operations as prepared under the IFRSs should be reported here and should include, but should not be limited to the following:

	\$000	\$000
Interest and similar income	100,287	107,020
Interest and similar expense	(23,701)	(33,948)
Dividend income		
Fee and commission revenue	43,324	41,112
Fee and commission expense	(7,257)	(7,781)
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	25,055	24,734
Other operating revenue	761	262
Bad and doubtful debts (including provisions for impairment)	5,221	2,000
Recoveries of bad and doubtful debts	294	315
General administration expense	(40,891)	(38,977)
Other operating expense	(33,819)	(33,799)
Net profit or loss before tax	69,273	60,937
Net profit or loss after tax	52,119	43,988

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 maybe 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 & Fiji


Chief Financial Officer - Fiji


Auditor

anz.com/fiji

