

Summary Key Disclosure Statement

for the financial year ended: 30th September 2015

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)	64,387	40,247
• As a percentage of average total assets	2.37%	1.73%

Size - as at end of financial year

Banking Operations in Fiji:		
• Total assets (\$'000)	2,997,811	2,443,173
• The percentage change in total assets over 12 months	22.70%	11.06%

Capital Adequacy as at end of financial year

Banking Operations in Fiji:		
• Tier 1 Capital (\$'000)	239,486	215,117
• Tier 1 Capital to total risk-weighted assets ratio	13.07%	10.92%
• Total Capital (\$'000)	262,117	238,643
• Capital adequacy ratio	14.30%	12.11%

Statement of financial position

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

	\$'000	\$'000
Cash and liquid assets	115,515	99,272
Balance with the Reserve Bank of Fiji	488,616	273,706
Receivables due from other financial institutions	40,857	29,085
Securities held	232,892	15,966
Loans (including advances to customers and similar facilities)	2,056,362	1,953,351
Provision for doubtful debts	(3,065)	(5,020)
Fixed assets	37,594	38,622
Other assets	29,040	38,191
Total Assets	2,997,811	2,443,173
Deposits of Promissory Notes of statutory bodies		
Payables due to other financial institutions	307,190	35,466
Deposits and borrowings	2,359,861	2,085,290
Amounts owed to other depositors	-	-
Certificates of deposits	-	-
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds		
Other liabilities	54,146	64,943
Issued and paid up or assigned capital	42,133	42,133
Capital reserves	-	-
Revaluation reserves	-	-
General reserves for credit losses	27,720	28,935
Other reserves	797	841
Retained earnings	205,964	185,565

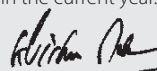
Statement of comprehensive income

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:

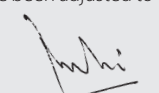
	\$000	\$000
Interest and similar income	99,592	89,094
Interest and similar expense	(19,095)	(11,831)
Dividend income	-	-
Fee and commission revenue	46,446	42,840
Fee and commission expense	(8,980)	(8,016)
Other revenues arising from financial instruments	-	-
Gains less losses arising from dealing securities	-	-
Other expenses arising from financial instruments	-	-
Gains less losses arising from investment securities	-	-
Gains less losses arising from dealing in foreign currencies	27,334	21,908
Other operating revenue	13,888	10,374
Bad and doubtful debts (including provisions for impairment)	1,350	(14,718)
Recoveries of bad and doubtful debts	692	502
General administration expense	(35,940)	(34,526)
Other operating expense	(44,934)	(45,560)
Net profit or loss before tax	80,353	50,067
Net profit or loss after tax	64,387	40,247

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



CFO Pacific & Fiji



Auditor

YOUR WORLD
YOUR WAY

