



**SUMMARY KEY DISCLOSURE STATEMENT
for the financial year ended 30th September 2008**

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 2008	Audited Prior Period 2007
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Profitability

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Net operating profit/(loss) after tax and extraordinary items (\$'000)	42,000	33,058
<input checked="" type="checkbox"/> As a percentage of average total assets	2.79%	2.36%

Size - as at end of financial year

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Total assets (\$'000)	1,526,813	1,482,800
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	2.97%	12.01%

Capital Adequacy - as at end of financial year

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	132,567	104,403
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	11.39%	9.47%
<input checked="" type="checkbox"/> Total Capital (\$'000)	149,985	118,189
<input checked="" type="checkbox"/> Capital adequacy ratio	12.89%	10.72%



	Audited Current Year 2008	Audited Prior Period 2007
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Balance Sheet

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

	(\$'000)	(\$'000)
Cash and liquid assets	34,425	37,849
Balance with the Reserve Bank of Fiji	74,914	120,824
Receivables due from other financial institutions	34,750	24,570
Securities held	140,873	136,919
Loans (including advances to customers and similar facilities)	1,220,801	1,141,751
Provision for doubtful debts	(26,419)	(25,552)
Fixed assets	25,789	27,776
Other assets	21,680	18,663
Total Assets	1,526,813	1,482,800
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	5,149	5,395
Deposits and borrowings	959,864	879,918
Amounts owed to other depositors	-	-
Certificates of deposits	351,522	413,777
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	70,434	73,837
Issued and paid up or assigned capital	42,133	42,133
Capital reserves	-	-
Revaluation reserves	-	-
Other reserves - Available for sale reserve	2,870	(101)
Retained earnings	94,841	67,841

Income Statement

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

	(\$'000)	(\$'000)
Interest and similar income	102,379	109,174
Interest and similar expense	(21,338)	(42,559)
Dividend income	-	-
Fee and commission revenue	32,279	30,519
Fee and commission expense	(2,223)	(2,193)
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	20,772	16,783
Other operating revenue	328	819
Bad and doubtful debts (including provisions for impairment)	(1,331)	(2,206)
Recoveries of bad and doubtful debts	186	250
General administration expense	-	-
Other operating expense	(70,537)	(63,553)
Net profit or loss before tax and extraordinary items	60,515	47,034
Abnormal item	-	-
Net profit or loss after tax and extraordinary items	42,000	33,058



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 maybe 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.

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General Manager - Fiji branch

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Chief Operating Officer - Fiji branch