



SUMMARY KEY DISCLOSURE STATEMENT
for the financial year ended: 30th September 2011

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:		
<input checked="" type="checkbox"/> Net operating profit/(loss) after tax (\$'000)	43,988	43,366
<input checked="" type="checkbox"/> As a percentage of average total assets	2.18%	2.30%
Size - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Total assets (\$'000)	2,105,290	1,922,437
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	9.51%	4.19%
Capital Adequacy - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	176,943	211,525
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	12.67%	15.00%
<input checked="" type="checkbox"/> Total Capital (\$'000)	195,357	229,701
<input checked="" type="checkbox"/> Capital adequacy ratio	13.98%	16.29%

	Audited Current Year	Audited Prior Period
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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	282,037	94,018
Balance with the Reserve Bank of Fiji	171,771	129,365
Receivables due from other financial institutions	73,281	42,897
Securities held	62,518	146,618
Loans (including advances to customers and similar facilities)	1,469,578	1,466,106
Provision for doubtful debts	(6,436)	(4,377)
Fixed assets	27,072	27,406
Other assets	25,469	20,404
Total Assets	2,105,290	1,922,437
Deposits of Promissory Notes of statutory bodies		
Payables due to other financial institutions	11,418	83,834
Deposits and borrowings	1,296,284	927,371
Amounts owed to other depositors	-	-
Certificates of deposits	487,704	556,478
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds and other liabilities	103,529	109,011
Issued and paid up or assigned capital	42,133	42,133
Capital reserves	-	-
Revaluation reserves	-	-
General reserves for credit losses	23,363	28,211
Other reserves - Available for sale reserve	2,089	1,222
Retained earnings	138,769	174,177

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	107,020	105,812
Interest and similar expense	(33,948)	(38,444)
Dividend income	-	-
Fee and commission revenue	41,112	40,757
Fee and commission expense	(7,781)	(5,634)
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	24,734	22,199
Other operating revenue	262	232
Bad and doubtful debts (including provisions for impairment)	2,000	1,871
Recoveries of bad and doubtful debts	315	431
General administration expense	(38,977)	(33,841)
Other operating expense	(33,799)	(33,736)
Net profit or loss before tax	60,937	59,647
Net profit or loss after tax	43,988	43,366

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.

Chief Executive Officer - Fiji branch

Chief Financial Officer - Fiji branch

Auditor