

Bank of Baroda
(A Government of India Undertaking)
Established 1908
Head Office: Baroda
INDIA

SUMMARY KEY DISCLOSURE STATEMENT
for the financial year ended: 31 March 2007

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 Bank of Baroda-Fiji Operations
- 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 Bank of Baroda - Fiji Operations
- The full name of the ultimate parent bank of the Bank of Baroda- Fiji Operations is Bank of Baroda, which is domiciled in India

	Audited Current Year	Audited Prior Period
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Profitability

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Net operating profit/(loss) after tax and extraordinary items (\$'000)	3,428	5,106
<input checked="" type="checkbox"/> As a percentage of average total assets	1.02%	1.78%

Size - as at end of financial year

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Total assets (\$'000)	366,314	306,297
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	19.59%	14.59%

Capital Adequacy - as at end of financial year

Banking Operations in Fiji:

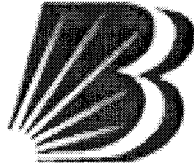
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	11,515	18,443
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	9.78%	15.88%
<input checked="" type="checkbox"/> Total Capital (\$'000)	12,984	19,934
<input checked="" type="checkbox"/> Capital adequacy ratio	11.03%	17.16%



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	Audited Current Year	Audited Prior Period
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Balance Sheet		
	(\$'000)	(\$'000)
Cash and liquid assets	21,179	14,048
Balance with the Reserve Bank of Fiji	24,290	13,850
Receivables due from other financial institutions	270	-
Securities held	205,395	168,579
Loans (including advances to customers and similar facilities)	100,603	97,985
Provision for doubtful debts	(1,054)	(921)
Fixed assets	3,857	2,862
Other assets	11,774	9,894
Total Assets	366,314	306,297
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	2,252	577
Deposits and borrowings	337,438	277,829
Amounts owed to other depositors	-	-
Certificates of deposits	-	-
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	-	-
Bills Payable	5,566	3,401
Other creditors and accruals	7,169	2,985
Provision for Taxation	905	1,571
Issued and paid up or assigned capital	1,000	1,000
Capital reserves	-	-
Revaluation reserves	1,469	1,491
Other reserves	1,000	1,000
Retained earnings	9,515	16,443
Total liabilities	366,314	306,297



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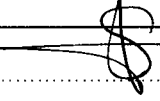
Income Statement

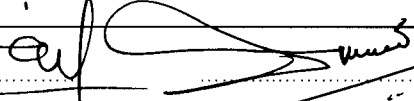
	Audited Current Year	Audited Prior Period
	(S'000)	(S'000)
Interest and similar income	18,451	11,728
Interest and similar expense	(11,131)	(2,826)
Dividend income	-	-
Fee and commission revenue	3,674	3,714
Fee and commission expense	-	(53)
Other revenues arising from financial instruments	-	-
Gains less 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	682	896
Other operating revenue	235	390
Bad and doubtful debts (including provisions for impairment)	(300)	(392)
Recoveries of bad and doubtful debts	20	19
General administration and other operating expense	(6,508)	(6,078)
Net profit or loss before tax and extraordinary items	5,123	7,398
Abnormal item	-	-
Net profit or loss after tax and extraordinary items	3,428	5,106

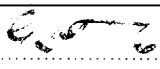
Availability of Disclosure Statements

- Additional information on your bank's financial condition is available for inspection at our Territory Office at Bank of Baroda Building, 86-88 marks Street, other branches and offices.
- Bank of Baroda's Fiji Operations most recent General Disclosure Statement is available for inspection at all our branches and offices, copies of which maybe obtained.
- Bank of Baroda - Fiji Operations 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.

- Where necessary, comparative figures have been adjusted to conform to changes in the presentation in the current year.


Sr. Manager (Special Accounts)


Chief Executive (Fiji Operations)


Auditor
G. LAL + CO.
Chartered Accountants

Fiji Branches at: Suva, Lautoka, Ba, Nadi, Labasa, Sigatoka, Rakiraki & Nausori

Territory Office
Date: 27th July, 2007

"Where Customer Satisfaction is a Way of Life"

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