



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 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 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
	(\$000s)	(\$000s)

Profitability

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Net operating profit/(loss) after tax and extraordinary items (\$000)	3,236	3,428
<input checked="" type="checkbox"/> As a percentage of average total assets	0.87%	1.02%

Size - as at end of financial year

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Total assets (\$000)	377,703	366,314
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	3.11%	19.59%

Capital Adequacy - as at end of financial year

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Tier 1 Capital (\$000)	14,751	11,515
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	12.99%	9.78%
<input checked="" type="checkbox"/> Total Capital (\$000)	16,198	12,984
<input checked="" type="checkbox"/> Capital adequacy ratio	14.26%	11.03%



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

	Audited Current Year (\$000s)	Audited Prior Period (\$000s)
--	-------------------------------------	-------------------------------------

Balance Sheet

Cash and liquid assets	4,118	2,127
Balance with the Reserve Bank of Fiji	63,370	43,342
Receivables due from other financial institutions	259	270
Securities held	193,897	205,395
Loans (including advances to customers and similar facilities)	107,082	100,603
Provision for doubtful debts	(1,605)	(1,054)
Fixed assets	3,471	3,857
Other assets	7,111	11,774
Total Assets	377,703	366,314
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	135	2,252
Deposits and borrowings	349,844	337,438
Amounts owed to other depositors	-	-
Certificates of deposits	-	-
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	-	-
Bills Payable	4,910	5,566
Other creditots and accruals	5,271	7,169
Provision for Taxation	1,345	905
Issued and paid up or assigned capital	1,000	1,000
Capital reserves	-	-
Revaluation reserves	1,447	1,469
Other reserves	1,000	1,000
Reatined earnings	12,751	9,515
Total liabilities	377,703	366,314



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

Income Statement

	Audited Current Year	Audited Prior Period
	(\$000s)	(\$000s)
Interest and similar income	20,760	18,451
Interest and similar expense	(12,458)	(11,131)
Dividend income	-	-
Fee and commission revenue	3,526	3,674
Fee and commission expense	-	-
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	469	682
Other operating revenue	236	235
Bad and doubtful debts (including provisions for impairment)	(698)	(300)
Recoveries of bad and doubtful debts	17	20
General administration and other operating expense	(6,846)	(6,508)
	-	-
Net profit or loss before tax and extraordinary items	5,006	5,123
Abnormal item	-	-
Net profit or loss after tax and extraordinary items	3,236	3,428

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)
---	--

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

Territory Office
 Date: 30th June, 2008

"Where Customer Satisfaction is a Way of Life"

Email: bobfiji@connect.com.fj Website: www.bankofbaroda-fiji.com