

Table 19

KEY DISCLOSURE STATEMENT : ANZ<sup>1/</sup>

Annual balance date	30-Sep	30-Sep	30-Sep	30-Sep	30-Sep
<b>Banking group in Fiji:</b>					
End of period covered by disclosure statement	30-Sep-05	30-Sep-04	30-Sep-03	30-Sep-02	30-Sep-01
Number of months covered by disclosure statement	12	12	12	12	12
<b>Overseas banking group:</b>					
End of period covered by disclosure statement	30-Sep-05	30-Sep-04	30-Sep-03	30-Sep-02	30-Sep-01
Number of months covered by disclosure statement	12	12	12	12	12
<b>Profitability</b>					
<b>Banking group in Fiji:</b>					
Net profit after tax and extraordinary items (F\$m)	29,269	23,993	23,110	17,293	14,417
As a % of average total assets	2.80	2.57	2.65	2.20	2.00
<b>Overseas banking group:</b>					
Net profit after tax and extraordinary items (F\$m equivalent)	3,933.00	3,545.00	2,945.00	2,740.00	2,135.00
As a % of average total assets	1.11	1.24	1.28	1.28	1.05
<b>Capital adequacy</b>					
<b>Banking group in Fiji:</b>					
Tier 1 capital (F\$m)	68.86	64.31	62.29	53.47	40.52
As a % of total risk-weighted exposures	8.15	9.12	9.36	9.40	7.26
Total capital (F\$m)	84.17	78.24	75.73	65.71	49.14
As a % of total risk-weighted exposures	9.96	11.10	11.38	11.55	8.81
<b>Overseas banking group:</b>					
Tier 1 capital (F\$m equivalent)	19,731.00	17,060.00	14,708.00	13,199.00	11,845.00
As a % of total risk-weighted exposures	6.95	6.93	7.75	7.94	7.50
Total capital (F\$m equivalent)	29,871.00	25,643.00	21,154.00	15,832.00	16,353.00
As a % of total risk-weighted exposures	10.52	10.42	11.10	9.50	10.30
<b>Size</b>					
<b>Banking group in Fiji:</b>					
Total assets (F\$m)	1,142,242	951,073	917,101	829,701	739,137
% change in total assets over last 12 months	20.10	3.70	10.53	12.25	5.50
<b>Overseas banking group:</b>					
Total assets (F\$m equivalent)	381,652	326,138	245,040	215,773	211,533
% change in total assets over last 12 months	17.02	33.10	13.56	2.00	1.18
<b>Asset quality</b>					
<b>Banking group in Fiji:</b>					
Impaired assets (on and off-balance sheet) (F\$m)	26,554	22,059	24,557	26,152	21,802
As a % of total assets	2.32	2.32	2.68	3.15	2.95
Specific provisions (F\$m)	6,127	6,236	7,343	10,897	8,611
General provisions (F\$m)	14,767	24,208	19,521	11,935	5,234
Total provisions as a % of impaired assets	78.68	138.01	109.39	87.30	63.50
<b>Overseas banking group:</b>					
Impaired assets (F\$m equivalent)	928	1,119	1,310	1,482	1,485
As a % of total assets	0.24	0.34	0.53	0.69	0.70
Specific provisions (F\$m equivalent)	355	483	606	689	570
General provisions (F\$m equivalent)	2,821	2,505	1,922	1,763	1,581
Total provisions as a % of impaired assets	342.24	267.02	192.98	165.45	144.85

Note:

<sup>1/</sup> ANZ – Australia and New Zealand Banking Group Limited