

Table 21

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

Annual balance date	31-Mar	31-Mar	31-Mar	31-Mar	31-Mar
<b>Banking group in Fiji:</b>					
End of period covered by disclosure statement	31-Mar-06	31-Mar-05	31-Mar-04	31-Mar-03	31-Mar-02
Number of months covered by disclosure statement	12	12	12	12	12
<b>Overseas banking group:</b>					
End of period covered by disclosure statement	31-Mar-06	31-Mar-05	31-Mar-04	31-Mar-03	31-Mar-02
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)	5106	5,632	5,025	6,106	4,068
As a % of average total assets	1.78	2.17	1.85	2.68	2.23
<b>Overseas banking group:</b>					
Net profit after tax and extraordinary items (F\$m equivalent)	332,596	258.82	380.91	324.12	253.91
As a % of average total assets	0.79	0.75	1.20	1.05	0.81
<b>Capital adequacy</b>					
<b>Banking group in Fiji:</b>					
Tier 1 capital (F\$m)	18,443	13.34	13.82	21.24	15.14
As a % of total risk-weighted exposures	15.88	13.48	14.63	22.53	19.70
Total capital (F\$m)	19,934	14.85	15.35	22.80	16.72
As a % of total risk-weighted exposures	17.16	15.01	16.25	24.18	21.76
<b>Overseas banking group:</b>					
Tier 1 capital (F\$m equivalent)	2,825,701	1,512.09	1,336.55	1,332.99	1,409.00
As a % of total risk-weighted exposures	10.98	8.21	8.47	8.10	7.56
Total capital (F\$m equivalent)	3,514,453	2,323.65	2,195.99	2,081.23	2,109.00
As a % of total risk-weighted exposures	13.65	12.61	13.91	12.65	11.32
<b>Size</b>					
<b>Banking group in Fiji:</b>					
Total assets (F\$m)	306,297	267,299	256,474	259,896	216,088
% change in total assets over last 12 months	14.59	4.22	-1.32	20.27	15.38
<b>Overseas banking group:</b>					
Total assets (F\$m equivalent)	45,588,784	36,200	33,525	32,052	32,979
% change in total assets over last 12 months	26.00	7.98	4.60	-2.81	4.07
<b>Asset quality</b>					
<b>Banking group in Fiji:</b>					
Impaired assets (on and off-balance sheet) (F\$m)	1,587	1,891	2,165	0,985	1,258
As a % of total assets	0.52	0.70	0.84	0.38	0.58
Specific provisions (F\$m)	0,921	0,963	1,034	0,434	0,547
General provisions (F\$m)	0,000	0,000	0,000	0,000	0,000
Total provisions as a % of impaired assets	58.03	50.92	47.76	44.06	43.48
<b>Overseas banking group:</b>					
Impaired assets (F\$m equivalent)	961	1,270	1,568	1,748	2,088
As a % of total assets	2.11	3.51	4.68	5.45	6.33
Specific provisions (F\$m equivalent)	534	662	714	841	955
General provisions (F\$m equivalent)	181	212	283	40	74
Total provisions as a % of impaired assets	74.41	68.82	63.63	50.38	49.28

Note:

<sup>1/</sup> BOB – Bank of Baroda