



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 2009
(to be published in a local newspaper)

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 your bank.
- 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
Profitability		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Net operating profit/(loss) after tax(\$'000)	7,690	3,236
<input checked="" type="checkbox"/> As a percentage of average total assets	2.07%	0.87%
Size - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Total assets(\$'000)	364,158	377,703
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	-3.59%	3.11%
Capital Adequacy - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Tier 1 Capital(\$'000)	19,941	14,751
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	14.35%	12.99%
<input checked="" type="checkbox"/> Total Capital(\$'000)	21,365	16,198
<input checked="" type="checkbox"/> Capital adequacy ratio	15.37%	14.26%



Balance Sheet

Audited
Current Year

Audited
Prior Period

The Balance Sheet for the Fiji Operations as prepared under the generally accepted accounting practices should be reported here and should include, but should not be limited to, the following:

Cash and liquid assets	3,221	4,118
Balance with the Reserve Bank of Fiji	32,278	63,370
Receivables due from other financial institutions	243	259
Securities held	179,135	193,897
Loans (including advances to customers and similar facilities)	140,820	107,082
Provision for doubtful debts	(1,368)	(1,605)
Fixed assets	3,010	3,471
Other assets	6,819	7,111
Total Assets	364,158	377,703
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	151	135
Deposits and borrowings	331,854	349,844
Amounts owed to other depositors	-	-
Certificates of deposits	-	-
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	-	-
Bills Payable	4,378	4,910
Other Creditors & Accruals	4,227	5,271
Provision for Taxation	2,183	1,345
Issued and paid up or assigned capital	1,000	1,000
Capital reserves	-	-
Revaluation reserves	1,424	1,447
General reserves for credit losses	-	-
Other reserves	1,000	1,000
Retained earnings	17,941	12,751

Income Statement

The Income Statement for the Fiji Operations as prepared under the generally accepted accounting practices should be reported here and should include, but should not be limited to, the following:

Interest and similar income	17,872	20,760
Interest and similar expense	(4,480)	(12,458)
Dividend income	-	-
Fee and commission revenue	3,550	3,526
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	570	469
Other operating revenue	386	236
Bad and doubtful debts (including provisions for impairment)	(57)	(698)
Recoveries of bad and doubtful debts	46	17
General administration expense	(6,729)	(6,846)
Other operating expense	-	-
Net profit or loss before tax	11,158	5,006
Net profit or loss after tax	7,690	3,236

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 Suva, and at our other branches and offices.
- Bank of Baroda - Fiji Operation's most recent General Disclosure Statement is available for inspection at all our branches and offices, copies of which may be obtained.
- Bank of Baroda - Fiji Operation's 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

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

Territory Office

Date: 22nd June, 2009

Email: fiji@bankofbaroda.com

"Where Customer Satisfaction is a Way of Life"

Website: www.bankofbaroda-fiji.com

