



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 2011
(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
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Profitability

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Net operating profit/(loss) after tax (\$'000)	4,440	5,385
<input checked="" type="checkbox"/> As a percentage of average total assets	1.06%	1.34%

Size - as at end of financial year

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Total assets (\$'000)	402,813	437,937
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	(8.02%)	20.26%

Capital Adequacy - as at end of financial year

Banking Operations in Fiji:

<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	29,766	25,326
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	16.99%	15.62%
<input checked="" type="checkbox"/> Total Capital (\$'000)	31145	26,728
<input checked="" type="checkbox"/> Capital adequacy ratio	17.77%	16.49%

	Audited Current Year	Audited Prior Period
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Balance Sheet

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	3,121	3,504
Balance with the Reserve Bank of Fiji	59,790	48,225
Receivables due from other financial institutions	381	393
Securities held	158,956	220,265
Loans (including advances to customers and similar facilities)	173,772	158,280
Provision for doubtful debts	(1,666)	(977)
Fixed assets	3,602	3,223
Other assets	4,857	5,024
Total Assets	402,813	437,937
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	122	301
Deposits and borrowings	354,321	393,771
Amounts owed to other depositors	-	-
Certificates of deposits	-	-
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	-	-
Bills Payable	8,605	8,187
Other Creditors & Accruals	7,414	7,332
Provision for Taxation	1,206	1,618
Issued and paid up or assigned capital	1,000	1,000
Capital reserves	-	-
Revaluation reserves	1,379	1,402
General reserves for credit losses	-	-
Other reserves	1,000	1,000
Retained earnings	27,766	23,326



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	21,729	19,737
Interest and similar expense	(12,302)	(9,868)
Dividend income	-	-
Fee and commission revenue	3,516	3,043
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	646	904
Other operating revenue	132	153
Bad and doubtful debts (including provisions for impairment)	(941)	(27)
Recoveries of bad and doubtful debts	177	273
General administration expense	(7,058)	(6,545)
Other operating expense	-	-
Net profit or loss before tax	5,899	7,670
Net profit or loss after tax	4,440	5,385

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.

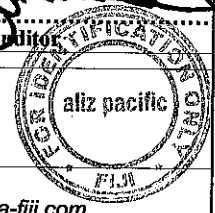




Sr. Manager (Special Accounts)

Chief Executive (Fiji Operations)

Auditor



Fiji Branches at: Suva, Lautoka, Ba, Nadi, Labasa, Sigatoka, Rakiraki & Nausori
 Territory Office
 22-Jul-11

"Where Customer Satisfaction is a Way of Life"
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