



SUMMARY KEY DISCLOSURE STATEMENT
for the financial year ended: 30th September 2009

Introductory Statement

- ☒ The purpose of this disclosure statement is to provide customers and potential customers with information about the financial condition of Australia and New Zealand Banking Group Limited - Fiji Branch
- ☒ 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 Australia and New Zealand Banking Group Limited - Fiji Branch
- ☒ The full name of the ultimate parent bank of the Australia and New Zealand Banking Group Limited - Fiji Branch is Australia and New Zealand Banking Group Limited, which is domiciled in Victoria, Australia.

	Audited Current Year	Audited Prior Period
Profitability		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Net operating profit/(loss) after tax (\$'000)	41,970	42,000
<input checked="" type="checkbox"/> As a percentage of average total assets	2.47%	2.77%
Size - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Total assets (\$'000)	1,845,060	1,551,610
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	18.91%	4.64%
Capital Adequacy - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	174,453	132,567
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	12.92%	11.39%
<input checked="" type="checkbox"/> Total Capital (\$'000)	191,587	149,985
<input checked="" type="checkbox"/> Capital adequacy ratio	14.19%	12.89%

	Audited Current Year	Audited Prior Period
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Balance Sheet

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

Cash and liquid assets	184,005	34,425
Balance with the Reserve Bank of Fiji	65,593	74,914
Receivables due from other financial institutions	41,698	34,750
Securities held	100,887	140,873
Loans (including advances to customers and similar facilities)	1,407,546	1,220,801
Provision for doubtful debts	(2,311)	(1,622)
Fixed assets	27,136	25,789
Other assets	20,506	21,680
Total Assets	1,845,060	1,551,610
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	6,971	5,149
Deposits and borrowings	849,085	959,864
Amounts owed to other depositors		
Certificates of deposits	678,790	351,522
Promissory Notes and other liabilities evidenced by paper		
Other borrowed funds	97,910	70,434
Issued and paid up or assigned capital	42,133	42,133
Capital reserves		
Revaluation reserves		
General reserves for credit losses	33,104	24,797
Other reserves - Available for sale reserve	256	2,870
Retained earnings	136,811	94,841

Income Statement

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

Interest and similar income	112,186	102,379
Interest and similar expense	(28,578)	(21,338)
Dividend income		
Fee and commission revenue	35,684	32,279
Fee and commission expense	(2,260)	(2,223)
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	20,257	20,772
Other operating revenue	1,341	328
Bad and doubtful debts (including provisions for impairment)	(9,771)	(1,331)
Recoveries of bad and doubtful debts	285	186
General administration expense		
Other operating expense	(68,454)	(70,537)
Net profit or loss before tax	60,690	60,515
Net profit or loss after tax	41,970	42,000

Availability of Disclosure Statements

- ☒ Additional information on your bank's financial condition is available for inspection at our main branch (ANZ House, Victoria Parade, Suva), other branches and offices.
- ☒ ANZ Banking Group Ltd - Fiji Branch most recent General Disclosure Statement is available for inspection at all our branches and offices, copies of which maybe obtained.
- ☒ ANZ Banking Group Ltd 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.
- ☒ The Bank has presented its Financial Statements in accordance with International Financial Reporting Standards ("IFRS") and as per RBF's Prudential Requirements
- ☒ Where necessary, comparative figures have been adjusted to conform to changes in the presentation in the current year.

General Manager - Fiji branch

Chief Operating Officer - Fiji branch

Auditor