	Mache a Daulie -	^ ··			
Y	estpac Banking	Corporat	ion		
2633480			AND CONTRACTOR OF CONTRACTOR O		
	SUMMARY KEY DISCLOSURE	STATEMENT			
	for the financial year ended 30 Se	eptember 2012			
V	Introductory Statement				
M	The purpose of this disclosure statement is to provide customers and summary of important information relating to the financial condition	n of Westpac Ranking Corporation	Fiii		
	Branch	n or worker panking corporation,	11/1		
V	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				
400000	Reserve Bank of Fiji. Other information can be viewed at the bank'	s branches and offices.			
	Corporate Informati	on			
V	he full name of the bank is Westpac Banking Corporation, Fiji Branch.				
$ \sqrt{} $	The full name of the ultimate parent bank of the Fiji Branch is Westpac Banking Corporation, which is				
	domiciled in Australia.				
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	Walk subjection of the control of th	Audited	Audited		
		Current Year	Prior Period		
rofit	ability				
100	ing Operations in Fiji:				
V	Net operating profit/(loss) after tax (\$'000)	37,245	31,177		
V	As a percentage of average total assets	2.62%	2.34%		
	as at and of General 1		2.5.170		
	as at end of financial year ing Operations in Fiji:				
V	Total assets (\$'000)	1,437,111	1,407,119		
V	The percentage change in total assets over 12 months	2.13%	12.14%		
		2,1070	12,1470		
	al Adequacy - as at end of financial year ng Operations in Fiji:				
V	Tier 1 Capital (\$000)	124 000	164.710		
V	Tier 1 Capital to total risk-weighted assets ratio	134,909	154,712		
V	Total Capital (\$000)				
V	Capital adequacy ratio	143,059 14.95%	159,749		
<u>. </u>		14.7370	10.3770		

	Audited	Audited
	Current Year	Prior Period
Balance Sheet		
he Balance Sheet for the Fiji Operations as prepared under IFRS should be	(\$'000)	(S'000)
eported here and should include, but should not be limited to, the following:		
Cash and liquid assets	22,773	21,670
Balance with the Reserve Bank of Fiji	305,316	356,504
Receivables due from other financial institutions	62,875	80,034
Securities held	500	160
Loans (including advances to customers and similar facilities)	1,016,491	929,544
Provision for doubtful debts	(17,173)	(16,496)
Fixed assets	21,927	21,756
Accrued receivables and other assets	24,402	13,947
Total Assets	1,437,111	1,407,119
Deposits of Promissory Notes of statutory bodies		-
Payables due to other financial institutions	29,190	22,156
Deposits and borrowings	938,035	852,128
Amounts owed to other depositors		•
Certificates of deposits	298,037	334,131
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds and liabilities	21,843	30,730
Issued and paid up or assigned capital	12,525	12,525
Capital reserves		
Revaluation reserves	820	-
General reserves for credit losses	10,187	6,996
Other reserves	*27	•
Retained earnings	127,294	148,453
Income Statement		
he Income Statement for the Fiji Operations as prepared under IFRS should be	(\$'000)	(\$'000)
eported here and should include, but should not be limited to, the following:		
Interest and similar income	68,463	71,879
Interest and similar expense	(15,174)	(24,308)
Dividend income	-	•
Fee and commission revenue	21,295	19,153
Fee and commission expense		•
Other revenues arising from financial instruments	-	-
Gains less losses arising from dealing securities	-	-
Other expenses arising from financial instruments	14:	-
Gains less losses arising from investment securities		-
Gains less losses arising from dealing in foreign currencies	25,764	24,724
Other operating revenue	798	472
Bad and doubtful debts (including provisions for impairment)	(4,374)	(1,470)
Recoveries of bad and doubtful debts	28	99
General administration expense		-
Other operating expense	(47,845)	(47,315)
Net profit or loss before tax	48,955	43,234
Net profit or loss after tax	37,245	31,177

	Availability of Disclosure Statemen	nts		
V	Additional information on the bank's financial condition is available for inspection at our branches and offices located			
	throughout Fiji.			
V	Westpac Banking Corporation, Fiji Branch's most recent General Disclosure Statement is available for inspection at all			
	our branches and offices, copies of which may be obtained.			
V	Westpac Banking Corporation'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.			
V	Westpac Banking Corporation has presented its Financial Statements in accordance with International Financial Reporting			
	Standards ("IFRS") and as per RBF's Prudential Requirements.			
V	Westpac Banking Corporation has as per RBF requirements disclosed General Reserve for Credit Losses in its audited			
	key disclosure statement			
V	Where necessary, comparative figures have been adjusted to conform to changes in the presentation in the current year.			
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ener	al Manager, Fiji Head of Finance, Fiji	Auditor		

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