



Bank of Baroda
Government of India Undertaking)
Established 1908
Head Office: Baroda
INDIA

SUMMARY KEY DISCLOSURE STATEMENT
for the financial year ended: 31 March 2006

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 Bank of Baroda-Fiji Branches
- ☒ 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 Branches .
- ☒ The full name of the ultimate parent bank of the Bank of Baroda- Fiji Branches 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 and extraordinary items (\$'000)	5,106	5,632
<input checked="" type="checkbox"/> As a percentage of average total assets	1.78%	2.17%
Size - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Total assets (\$'000)	306,297	267,299
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	14.59%	4.22%
Capital Adequacy - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	18,443	13,337
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	15.88%	13.48%
<input checked="" type="checkbox"/> Total Capital (\$'000)	19,934	14,850
<input checked="" type="checkbox"/> Capital adequacy ratio	17.16%	15.01%

	Audited Current Year	Audited Prior Period
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Balance Sheet

The Balance Sheet for the Fiji Operations as prepared under FAS30 should be reported here and should include, but should not be limited to, the following:

	(\$'000)	(\$'000)
Cash and liquid assets	14,048	9,974
Balance with the Reserve Bank of Fiji	13,850	13,550
Receivables due from other financial institutions	-	297
Securities held	168,579	140,069
Loans (including advances to customers and similar facilities)	97,985	93,701
Provision for doubtful debts	(921)	(963)
Fixed assets	2,862	2,786
Other assets	9,894	7,885
Total Assets	306,297	267,299
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	577	-
Deposits and borrowings	277,829	244,216
Amounts owed to other depositors	-	-
Certificates of deposits	-	1,813
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	-	-
Bills Payable	3,401	1,976
Other creditotrs and accruals	2,985	2,716
Provision for Taxation	1,571	1,728
Issued and paid up or assigned capital	1,000	1,000
Capital reserves	-	-
Revaluation reserves	1,491	1,513
Other reserves	1,000	1,000
Reatined earnings	16,443	11,337
Total liabilities	306,297	267,299

Income Statement

The Income Statement for the Fiji Operations as prepared under FAS30 should be reported here and should include, but should not be limited to, the following:

	(\$'000)	(\$'000)
Interest and similar income	11,728	12,107
Interest and similar expense	(2,826)	(2,512)
Dividend income	-	-
Fee and commission revenue	3,714	3,753
Fee and commission expense	(53)	(40)
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	896	1,079
Other operating revenue	390	155
Bad and doubtful debts (including provisions for impairment)	(392)	(621)
Recoveries of bad and doubtful debts	19	13
General administration expense	(559)	(465)
Other operating expense	(5,519)	(5,211)
Net profit or loss before tax and extraordinary items	7,398	8,258
Abnormal item	-	-
Net profit or loss after tax and extraordinary items	5,106	5,632

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

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Chief Executive - (Fiji Operations)

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Senior manager (Special Accounts)