

Summary Key Disclosure Statement

for the financial year ended: 30th September 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 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:		
Net operating profit/(loss) after tax and extraordinary items (\$'000)	42,880	29,269
As a percentage of average total assets	3.47%	2.79%

Banking Operations in Fiji:

Size - as at end of financial year	
Total assets (\$'000)	1,323,851
The percentage change in total assets over 12 months	15.55%

Capital Adequacy - as at end of financial year

Banking Operations in Fiji:	
Tier 1 Capital (\$'000)	91,094
Tier 1 Capital to total risk-weighted assets ratio	8.80%
Total Capital (\$'000)	102,784
Capital adequacy ratio	9.92%

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:

Cash and liquid assets	(\$'000)	(\$'000)
Balance with the Reserve Bank of Fiji	26,543	25,303
Receivables due from other financial institutions	104,402	130,402
Securities held	33,821	43,501
Loans (including advances to customers and similar facilities)	74,895	80,484
Provision for doubtful debts	1,064,020	845,326
Fixed assets	(23,947)	(23,906)
Other assets	26,710	26,696
Total Assets	17,407	17,871
Deposits of Promissory Notes of statutory bodies	1,323,851	1,145,677
Payables due to other financial institutions	18,465	6,629
Deposits and borrowings	776,320	827,888
Amounts owed to other depositors	367,529	208,699
Certificates of deposits		
Promissory Notes and other liabilities evidenced by paper		
Other borrowed funds	66,881	32,801
Issued and paid up or assigned capital	42,133	42,133
Capital reserves		
Revaluation reserves		
Other reserves	(988)	346
Retained earnings	53,511	27,181

Income Statement

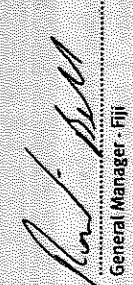
The Income Statement for the Fiji Operations as prepared under FAS30 should be reported here and should include, but should not be limited to, the following:

Interest and similar income	(\$'000)	(\$'000)
Interest and similar expense	77,257	51,551
Dividend income	(14,604)	(4,371)
Fee and commission revenue	30,618	32,037
Fee and commission expense	(2,029)	(1,846)
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	15,553	14,157
Other operating revenue	2,525	3,583
Bad and doubtful debts (including provisions for impairment)	(733)	(4,717)
Recoveries of bad and doubtful debts	7,638	93
General administration expense		
Other operating expense	(54,335)	(48,480)
Net profit or loss before tax and extraordinary items	61,890	42,007
Abnormal item		
Net profit or loss after tax and extraordinary items	42,880	29,269

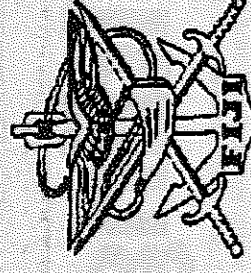
Availability of Disclosure Statements

- Additional information on your bank's financial condition is available for inspection at our main branch 25 Victoria Parade, Suva and at our other branches and offices.
- Australia and New Zealand Banking Group Limited - Fiji Branch's most recent General Disclosure Statement is available for inspection at all our branches and offices, copies of which may be obtained.
- Australia and New Zealand Banking Group Limited - 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.

- This is the first period that the Bank has presented its financial statements in accordance with International Financial Reporting Standards ("IFRS"). Adoption of IFRS on 1 October 2005 has resulted in changes to accounting policies. Comparative figures reported in previous year financial statements have been adjusted to harmonise the IFRS impacts with the presentation of IFRS financial statements for the current period.


General Manager - Fiji


Chief of Staff - Fiji



OFFICE CADET TRAINING REPUBLIC OF FIJI MILITARY FORCES

The following personnel are required to attend an initial face to face interview at Queen Elizabeth Barracks during the period 29 - 31 January 2007. You are required to bring with your original copies of documents submitted in your initial application. Personnel are to report to QEB on the respective dates and times as shown below.

Monday 29 January 2007 0800 to 1200 hours

- Viliane Baleisiva
- Viniana G. Mata
- Itasa L. Vuimakele
- Erna Ranadi Tauri
- Meri Rakabu
- Malieli Vekavodo
- Semi Q. Natragitago
- Malakai Rakusa
- Rajmeh Chandar
- Sekove Savirio
- Elena Raicavu
- Salanieta Dibauta
- Yogesh Raj
- Mate Noa Dakuwaga
- Alipate Gonero
- Aisea Senimoli
- Manasa Kalavaiagi
- Jomasi Sauqana
- Rusiate Qamoli
- Efiki Santicaqe
- Rajmeh Datt
- Joseta Kolinisau
- Losaini Tadulala
- Lesia Yanawalu
- Usata Sivo
- Ashneel Prakash
- Matereti YW Dirit
- Solomone Racagacava
- Asseta Volavola
- Kolinio Bess
- Melea M. Vasuca
- Ana Lotu
- Alatini Cokanasiga
- John Founia
- Daphney B. Vakaeeni
- Eileen NT Handyside
- Sereana Rokolana
- Salanieta Mocolutu
- Ausuta Korocavri
- Foy LK Waqiradovu
- Kolinio Mudunasoko
- Akarnva Tunidau
- Late Matafini
- Penaia Tioko
- Joape Matatibu
- Luisa Matatibu
- Iaisa Mawa
- Talica D. Ratulevu
- Anaseini Racava
- Garsau Varea Marseu
- Robin Ansh Lal
- Pranshima Kumar
- Joana Yerebutiya
- Eparama Mateni
- Veniasi Vakalolo
- Rajjeli Maisau
- Paula Cavora Koli
- Akamisi Lakanvalu
- Eminoni Labalaba
- Panapasa Niyabakoro
- Naova Weka
- Samuela Weinibuli
- Leona Marie-Anne Sela
- Victoria Fanny Anise
- Dale Wise
- Apensia Sovanivalu
- Sajmeh Deo
- Weime Galinauci
- Sani Lewatoga
- Aluneci Rokobiau

1300 to 1500 hours

- Jioji Niwola Daurawa
- Kevin Skiba
- Sedareki Vukica
- Samsoni Matatoga
- Alipate Wira
- Abel Lagvola
- Sachindar Deo
- Jone Ramacake
- Aniele Vofiroka
- Meli Farasiko
- Samuela Q. Rajale
- Biren Lal
- Safaira Vakarauvoni
- Lusiana Lutu
- Koini Rokodrausa
- Suliasi Caucau
- Etenoa K. Tuca
- Tato Waka
- Mereani W. Taura
- Arreta Lesivouicicia
- Unaisi Tusaravi

- Krishni A. Lal
- Lanieta Grace Lewent
- Tevita Kaloulevu
- Taravina N. Lelene
- Kaivava Utonivesikula
- Anare R. Matadrau
- Mosse Sekitorolevu

Tuesday 30 January 2007 0800 to 1200 hours

- Salanieta Erenavalu
- Rajjeli C. Kikau
- Benna Gonedua
- Temo Coleravua
- Benjamin Delaimatuku
- Isake Katonibau
- Kolinio Niumatawatu
- Ryan Sireli Peter
- Nanise Gavidi
- Sivuni Tikomaimaleya
- Renuvani Lalajala
- Joana Vivivrisai
- Losana Nalibuka
- Niano Toki Tekearu
- Vereniki Dauvucu
- Tevita Ravasakula
- Solomoni Seva
- Meli L. Korotiamana
- Arieta Raivalui
- Amelia T. Koro
- Samuviti Navilivasa
- Samuela Delaliba
- Kasanta Kotobalavu
- Ram Rajmeh Vinay
- Edvato Peckham Vili
- Uraia Kanito
- Semi Ketevai
- Filimoni Rokocavanua
- Nanise Ralagi
- Vika Waqarua
- Ilkimi Navale
- Salanieta Cobona
- Jone R. Vuruna
- Joseta Tikomailau
- Isiheli Livi Daveta
- Josvini Salabuka
- Mabelesi Sivo
- Iliseva D. Drasuna
- Malakai Tutoga
- Apakuki Tukana
- Ateca B. Jawake
- Robert Wilisoni Browne
- Charles Sassen
- Ledua Tutoga
- Savenaca R. Ralagi
- Malakai Waqiradovu
- Seini Nanuaira
- Efeli Waimimala
- Isimeli Koro
- Josata R. Mataki
- Melevi N. Drauni
- Aminiasi V. Kawa
- Viasi Gukirewa
- Maika Vurai
- Tumasi Catak
- Kaminieli V. Mavoa
- Orsi Katoni
- Sam Vilisoni
- Asinate Rakadroka
- Vint A. Pernal
- Niumata Waqanivalu
- Uraia Vekoso
- Viliane C. Laisenia
- Isireti Natuvavu
- Nabuka Tukidua
- Ashwin R. Chand
- Adi Ani Diwa
- Erna L. Marovia
- Semisi Bolawagatabu
- Etenoa Q. Bolatabunivalu
- Sakarua N. Gavidi
- Apenisa Naidrodoro
- Samita Dikanitoba
- Vereniasi Lewagasau
- Vilimaina Dinamat
- Salosi Daunibitu
- Tevita Bolokinaivalu
- Orsi Raviso
- Pelame Katonivere
- Jona Baro

1300 to 1500 hours

- Josaf Ronit Nand
- Mavieko Nakama
- Melemesi Silimalavu
- Nausad Ali
- Ananiasa Moezi

The Commander
Republic of Fiji Military Forces