

# SUMMARY KEY DISCLOSURE STATEMENT

## for the financial year ended: 30th September 2022

### 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		
<b>Banking Operations in Fiji:</b>		
• Net operating profit/(loss) after tax (\$'000)	53,579	16,737
• As a percentage of average total assets	1.71%	0.59%

Size - as at end of financial year

<b>Banking Operations in Fiji:</b>		
• Total assets (\$'000)	3,338,733	2,924,994
• The percentage change in total assets over 12 months	14.14%	4.79%

Capital Adequacy as at end of financial year

<b>Banking Operations in Fiji:</b>		
• Tier 1 Capital (\$'000)	401,113	399,270
• Tier 1 Capital to total risk-weighted assets ratio	23.09%	22.01%
• Total Capital (\$'000)	422,826	421,945
• Capital adequacy ratio	24.34%	23.26%

### Statement of financial position

The statement of financial position for the Fiji Operations as prepared under the IFRSs should be reported here and should include, but should not be limited to, the following:

	\$'000	\$'000
Cash and liquid assets	62,836	33,319
Balance with the Reserve Bank of Fiji	1,250,667	790,250
Receivables due from other financial institutions	80,410	99,669
Securities held	70,053	101,540
Loans (including advances to customers and similar facilities)	1,863,980	1,883,384
Provision for doubtful debts	(31,096)	(31,021)
Fixed assets	23,640	24,896
Other assets	18,243	22,957
<b>Total Assets</b>	<b>3,338,733</b>	<b>2,924,994</b>
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	43,957	33,408
Deposits and borrowings	2,808,855	2,402,593
Other liabilities	46,418	28,882
Issued and paid up or assigned capital	42,133	42,133
General reserves for credit losses	31,940	54,127
Other reserves	-	-
<b>Retained earnings</b>	<b>365,430</b>	<b>363,851</b>

### Statement of comprehensive income

The statement of comprehensive income for the Fiji Operations as prepared under the IFRSs should be reported here and should include, but should not be limited to, the following:

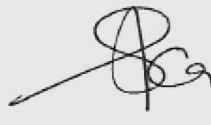
	\$000	\$000
Interest and similar income	89,208	101,553
Interest and similar expense	(8,949)	(13,665)
Fee and commission revenue	28,563	18,267
Fee and commission expense	(10,495)	(1,833)
Gains less losses arising from dealing in foreign currencies	23,769	16,598
Other operating revenue	8,206	11,156
Bad and doubtful debts (including provisions for impairment)	20,073	(28,354)
Recoveries of bad and doubtful debts	774	357
General administration expense	(42,869)	(44,367)
Other operating expense	(42,734)	(39,122)
<b>Net profit or loss before tax</b>	<b>65,546</b>	<b>20,590</b>
<b>Net profit or loss after tax</b>	<b>53,579</b>	<b>16,737</b>

### 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 may be 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.



Country Head - Fiji



Financial Controller Pacific

**KPMG**  
Auditor

