

Summary key disclosure statement

For the financial year ended: 30th September 2025

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 of the Australia and New Zealand Banking Group Limited, Fiji Branch is ANZ Group Holdings Limited, which is domiciled in Victoria, Australia.

	Audited Current Year	Audited Prior Period
Profitability		
Banking Operations in Fiji:		
Net operating profit/(loss) after tax (\$'000)	34,104	53,418
As a percentage of average total assets	1.02%	1.61%
Size – as at end of financial year		
Banking Operations in Fiji:		
Total assets (\$'000)	3,492,784	3,218,763
The percentage change in total assets over 12 months	8.51%	-5.54%
Capital Adequacy – as at end of financial year		
Banking Operations in Fiji:		
Tier 1 Capital (\$'000)	337,625	304,192
Tier 1 Capital to total risk-weighted assets ratio	16.47%	14.76%
Total Capital (\$'000)	360,772	324,421
Capital adequacy ratio	17.60%	15.74%

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	235,169	171,013
Balance with the Reserve Bank of Fiji	925,814	866,866
Receivables due from other financial institutions	52,230	43,984
Securities held	230,847	100,598
Loans (including advances to customers and similar facilities)	2,006,643	2,000,722
Provision for doubtful debts	(6,580)	(5,077)
Fixed assets	25,991	24,653
Other assets	22,670	16,004
Total Assets	3,492,784	3,218,763
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	48,801	27,855
Deposits and borrowings	3,038,793	2,829,449
Amounts owed to other depositors	-	-
Certificates of deposits	-	-
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	-	-
Other liabilities	33,732	27,996
Issued and paid up or assigned capital	42,133	42,133
General reserves for credit losses	30,863	26,972
Other reserves	-	-
Retained earnings	298,462	264,358

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	92,090	96,401
Interest and similar expense	(6,913)	(8,926)
Dividend income	-	-
Fee and commission revenue	37,106	33,684
Fee and commission expense	(24,924)	(21,143)
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	37,944	38,075
Other operating revenue	17,003	15,612
Bad and doubtful debts (including provisions for impairment)	(6,020)	12,360
Recoveries of bad and doubtful debts	340	815
General administration expense	(49,204)	(45,685)
Other operating expense	(53,980)	(50,302)
Net profit or loss before tax	43,442	70,891
Net profit or loss after tax	34,104	53,418

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.
- Australia and New Zealand Banking Group Limited, Fiji Branch 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 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

Chief Financial Officer
– Pacific

Auditor

