

Bank of Baroda
(A Government of India Undertaking)
Established 1908
Head Office: Baroda
INDIA
SUMMARY KEY DISCLOSURE STATEMENT
for the financial year ended 31 March 2026
(to be published in a local newspaper)

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 your bank.
- ☒ 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 Operations
- ☒ The full name of the ultimate parent bank of the Bank of Baroda - Fiji Operations is Bank of Baroda, which is domiciled in India

	Audited Current Year	Audited Prior Year
Profitability		
Banking Operations in Fiji:		
☒ Net operating profit/(loss) after tax (\$'000)	7,452	6,902
☒ As a percentage of average total assets	0.92%	0.81%
Size - as at end of financial year		
Banking Operations in Fiji:		
☒ Total assets (\$'000)	785,764	834,777
☒ The percentage change in total assets over 12 months	-5.87%	-4.41%
Capital Adequacy - as at end of financial year		
Banking Operations in Fiji:		
☒ Tier 1 Capital (\$'000)	70,712	70,160
☒ Tier 1 Capital to total risk-weighted assets ratio	17.99%	20.81%
☒ Total Capital (\$'000)	74,069	74,390
☒ Capital adequacy ratio	18.85%	22.06%

	Audited Current Year	Audited Prior Period
Balance Sheet		
The Balance Sheet for the Fiji Operations as prepared under the generally accepted accounting practices should be reported here and should include, but should not be limited to, the following:		
Cash and liquid assets	6,641	4,272
Balance with the Reserve Bank of Fiji	197,509	264,386
Receivables due from other financial institutions	-	-
Securities held	180,636	220,869
Loans (including advances to customers and similar facilities)	405,655	351,470
Provision for doubtful debts	(9,469)	(10,766)
Fixed assets	2,159	2,265
Due from other banks	16	111
Other assets	2,617	2,170
Total Assets	785,764	834,777
Payables due to other financial institutions	-	-
Deposits and borrowings	705,765	753,296
Other borrowed funds	633	1,111
Bills Payable	1,090	2,982
Other Creditors & Accruals	4,207	2,998
General Reserve	177	177
Issued and paid up or assigned capital	1,000	1,000
Revaluation reserves	1,112	1,112
General reserves for credit losses	2,245	3,118
Other reserves	1,000	1,000
Retained earnings	68,535	67,983
	785,764	834,777



Bank of Baroda
(A Government of India Undertaking)
Established 1908
Head Office: Baroda
INDIA
SUMMARY KEY DISCLOSURE STATEMENT
for the financial year ended 31 March 2026
(to be published in a local newspaper)

Income Statement

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

Interest and similar income	19,922	18,811
Interest and similar expense	(3,489)	(2,467)
Fee and commission revenue	3,199	3,263
Gains less losses arising from dealing in foreign currencies	1,437	1,233
Other operating revenue	302	290
Bad and doubtful debts (including provisions for impairment)	182	(785)
Recoveries of bad and doubtful debts	717	1,156
General administration expense	(12,337)	(12,612)
Net profit or loss before tax	9,933	8,889
Net profit or loss after tax	7,452	6,902

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 Suva, and at our other branches and offices.
- ☒ Bank of Baroda - Fiji Operation'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 Operation'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.

.....
Chief Manager (MIS & Planning)



.....
Chief Executive (Fiji Operations)

.....
Auditor

Fiji Branches at: Suva, Lautoka, Ba, Nadi, Labasa & Nausori

Territory Office

"Where Customer Satisfaction is a Way of Life"

Email: mktg.fiji@bankofbaroda.com

Website: www.bankofbaroda-fiji.com

