



**SUMMARY KEY DISCLOSURE STATEMENT**  
for the financial year ended 30 September 2000

**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 is Australia and New Zealand Banking Group Limited, which is domiciled in Victoria, Australia..

	Audited Current Year	Audited Prior Period
<b>Profitability</b>		
<b>Banking Operations in Fiji:</b>		
<input checked="" type="checkbox"/> Net operating profit/(loss) after tax and extraordinary items (\$'000)	13,169	17,632
<input checked="" type="checkbox"/> As a percentage of average total assets	1.77%	2.27%
<b>Size _ as at end of financial year</b>		
<b>Banking Operations in Fiji:</b>		
<input checked="" type="checkbox"/> Total assets (\$'000)	700,591	789,216
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	-11.23%	3.69%
<b>Capital Adequacy _ as at end of financial year</b>		
<b>Banking Operations in Fiji:</b>		
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	41,629	26,070
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	8.20%	4.72%
<input checked="" type="checkbox"/> Total Capital (\$'000)	48,881	48,257
<input checked="" type="checkbox"/> Capital adequacy ratio	9.63%	8.74%

	Audited Current Year	Audited Prior Period
<b>Balance Sheet</b>		
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	12,322,847	11,137,260
Balance with the Reserve Bank of Fiji	39,307,121	33,941,909
Receivables due from other financial institutions	14,849,442	20,552,637
Securities held	124,189,488	208,539,580
Loans (including advances to customers and similar facilities)	492,568,615	495,480,122
Provision for doubtful debts	(17,782,888)	(14,463,947)
Fixed assets	23,976,694	20,616,690
Other assets	11,160,005	13,412,131
<b>Total Assets</b>	<b>700,591,324</b>	<b>789,216,382</b>
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	4,481,863	6,647,422
Deposits and borrowings	434,600,184	453,243,660
Amounts owed to other depositors	-	-
Certificates of deposits	183,413,234	250,807,377
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	-	-
Payables due to Holding company	-	-
Creditors and other payables	12,439,465	13,931,754
Provisions	13,340,590	14,578,341
Issued and paid up or assigned capital	30,120,000	30,120,000
Capital reserves	-	-
Revaluation reserves	5,171,261	2,042,945
Other reserves	222,863	212,288
<b>Retained earnings</b>	<b>16,801,864</b>	<b>17,632,595</b>

<b>Income Statement</b>		
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	49,469,323	50,424,480
Interest and similar expense	(10,375,870)	(12,488,226)
Dividend income	-	-
Fee and commission revenue	13,168,087	12,852,708
Fee and commission expense	(1,048,029)	(403,239)
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	49,824	(166,710)
Gains less losses arising from dealing in foreign currencies	11,878,215	12,727,124
Other operating revenue	2,475,195	1,049,566
Bad and doubtful debts (including provisions for impairment)	(5,016,503)	(2,487,035)
Recoveries of bad and doubtful debts	-	-
General administration expense	-	-
Other operating expense	(33,706,468)	(35,151,510)
<b>Net profit or loss before tax and extraordinary items</b>	<b>26,893,774</b>	<b>26,357,158</b>
Abnormal Item	(1,396,989)	4,545,455
<b>Net profit or loss after tax and extraordinary items</b>	<b>13,169,269</b>	<b>17,632,595</b>

#### Availability of Disclosure Statements

- Additional information on ANZ bank's financial condition is available for inspection at our main branch 25 Victoria Parade, and at our other branches.
- Australia and New Zealand Banking Group - 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 - 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.

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**General Manager - Fiji**

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**Chief Operating Officer**