



**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:		
<input checked="" type="checkbox"/> Net operating profit/(loss) after tax and extraordinary items (\$'000)	42,880	29,269
<input checked="" type="checkbox"/> As a percentage of average total assets	3.47%	2.79%
Size - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Total assets (\$'000)	1,323,851	1,145,677
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	15.55%	19.96%
Capital Adequacy - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	91,094	64,493
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	8.80%	7.69%
<input checked="" type="checkbox"/> Total Capital (\$'000)	102,784	75,051
<input checked="" type="checkbox"/> Capital adequacy ratio	9.92%	8.95%



	Audited Current Year	Audited Prior Period
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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:

	(\$'000)	(\$'000)
Cash and liquid assets	26,543	25,303
Balance with the Reserve Bank of Fiji	104,402	130,402
Receivables due from other financial institutions	33,821	43,501
Securities held	74,895	80,484
Loans (including advances to customers and similar facilities)	1,064,020	845,326
Provision for doubtful debts	(23,947)	(23,906)
Fixed assets	26,710	26,696
Other assets	17,407	17,871
Total Assets	1,323,851	1,145,677
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	18,465	6,629
Deposits and borrowings	776,320	827,888
Amounts owed to other depositors	-	-
Certificates of deposits	367,529	208,699
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:

	(\$'000)	(\$'000)
Interest and similar income	77,257	51,551
Interest and similar expense	(14,604)	(4,371)
Dividend income	-	-
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 maybe 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.

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General Manager - Fiji

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Chief Operating Officer