



**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 2019  
 (to be published in a local newspaper)

**Introductory Statement**

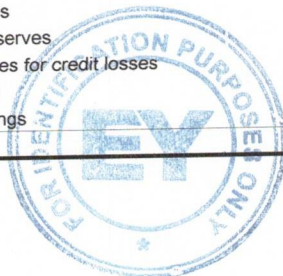
- The purpose of this disclosure statement is to provide customers and potential customers with a summary of important information relating to the financial condition of your bank.
- The explanation of the terms used in the Key Disclosure Statement is explained in the Reserve Bank publication "Your Bank's 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
<b>Profitability</b>		
<b>Banking Operations in Fiji:</b>		
<input checked="" type="checkbox"/> Net operating profit/(loss) after tax (\$'000)	8,770	5,796
<input checked="" type="checkbox"/> As a percentage of average total assets	1.17%	0.78%
<b>Size - as at end of financial year</b>		
<b>Banking Operations in Fiji:</b>		
<input checked="" type="checkbox"/> Total assets (\$'000)	756,823	739,552
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	2.34%	(0.26)%
<b>Capital Adequacy - as at end of financial year</b>		
<b>Banking Operations in Fiji:</b>		
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	61,304	59,902
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	17.80%	20.02%
<input checked="" type="checkbox"/> Total Capital (\$'000)	63,595	62,040
<input checked="" type="checkbox"/> Capital adequacy ratio	18.46%	20.74%

	Audited Current Year	Audited Prior Period
<b>Balance Sheet</b>		
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	6,131	6,472
Balance with the Reserve Bank of Fiji	98,387	138,224
Receivables due from other financial institutions	143	71
Securities held	232,908	235,555
Loans (including advances to customers and similar facilities)	410,021	354,024
Provision for doubtful debts	(3,632)	(3,378)
Fixed assets	3,257	3,592
Due from other banks	814	-
Other assets	8,794	4,992
<b>Total Assets</b>	<b>756,823</b>	<b>739,552</b>
Deposits of Promissory Notes of statutory bodies	-	-
Payables due to other financial institutions	-	683
Deposits and borrowings	681,268	659,472
Amounts owed to other depositors	-	-
Certificates of deposits	-	-
Promissory Notes and other liabilities evidenced by paper	-	-
Other borrowed funds	-	-
Bills Payable	4,245	9,650
Other Creditors & Accruals	7,703	7,476
Provision for Taxation	12	231
Issued and paid up or assigned capital	1,000	1,000
Capital reserves	-	-
Revaluation reserves	1,157	1,201
General reserves for credit losses	1,134	937
Other reserves	1,000	1,000
Retained earnings	59,304	57,902
	<b>756,823</b>	<b>739,552</b>





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**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:

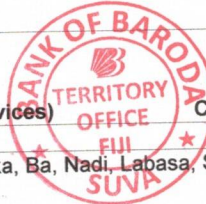
Interest and similar income	28,917	25,487
Interest and similar expense	(13,556)	(12,085)
Dividend income	-	-
Fee and commission revenue	3,859	3,542
Fee and commission expense	-	-
Other revenues arising from financial instruments	-	-
Gains less losses arising from dealing securities	-	-
Other expenses arising from financial instruments	-	-
Gains less losses arising from investment securities	-	-
Gains less losses arising from dealing in foreign currencies	1,044	1,087
Other operating revenue	271	195
Bad and doubtful debts (including provisions for impairment)	(1,948)	(774)
Recoveries of bad and doubtful debts	1,497	561
General administration expense	(9,139)	(9,534)
Other operating expense	-	-
Net profit or loss before tax	10,945	8,479
Net profit or loss after tax	8,770	5,796

**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 may be 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.

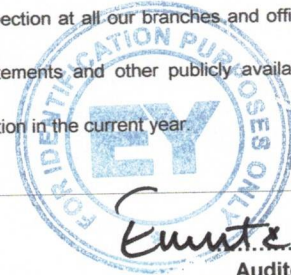


Senior Manager (Operations & Services)





Chief Executive (Fiji Operations)





Auditor

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

Territory Office

"Where Customer Satisfaction is a Way of Life"

Email: [fiji@bankofbaroda.com](mailto:fiji@bankofbaroda.com)

Website: [www.bankofbaroda-fiji.com](http://www.bankofbaroda-fiji.com)