

KEY DISCLOSURE STATEMENTS

ANZ BANKING GROUP LIMITED

	30-Sep-15	30-Sep-14	30-Sep-13	30-Sep-12	30-Sep-11	30-Sep-10	30-Sep-09	30-Sep-08	30-Sep-07	30-Sep-06	30-Sep-05
<u>Income Statement</u>											
Interest and similar income	99,592	89,094	86,399	100,287	107,020	105,812	109,247	102,379	109,174	77,257	51,551
Interest and similar expense	- 19,095 -	11,831 -	15,088 -	23,701 -	33,948 -	38,444 -	28,578 -	21,338 -	42,559 -	14,604 -	4,371
Dividend income	-	-	-	-	-	-	-	-	-	-	-
Fee and commission revenue	46,446	42,840	50,886	43,323	41,112	40,757	38,623	32,279	30,519	30,618	32,037
Fee and commission expense	- 8,980 -	8,016 -	7,719 -	7,257 -	7,781 -	5,634 -	4,437 -	2,223 -	2,193 -	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	27,334	21,908	23,118	25,055	24,734	22,199	20,257	20,772	16,783	15,553	14,157
Other operating revenue	13,888	10,374	243	761	262	232	1,341	328	819	2,525	3,583
Bad and doubtful debts (including provisions for impairment)	1,350 -	14,718 -	204	5,221	2,000	1,871 -	9,771 -	1,331 -	2,206 -	733 -	4,717
Recoveries of bad and doubtful debts	692	502	495	294	315	431	285	186	250	7,638	93
General administration expense	- 35,940 -	34,526 -	37,914 -	40,891 -	38,977 -	33,841 -	35,209	-	-	-	-
Other operating expense	- 44,934 -	45,560 -	38,253 -	33,819 -	33,800 -	33,736 -	31,068 -	70,537 -	63,553 -	54,335 -	48,480
Net profit or loss before tax and extraordinary items	80,353	50,067	61,963	69,273	60,937	59,647	60,690	60,515	47,034	61,890	42,007
Taxation	- 15,966 -	9,820 -	12,793 -	17,154	-16,949 -	16,281 -	18,720 -	18,515 -	13,976 -	19,010 -	12,738
Net profit or loss after tax and extraordinary items	64,387	40,247	49,170	52,119	43,988	43,366	41,970	42,000	33,058	42,880	29,269

KEY DISCLOSURE STATEMENTS

BANK OF BARODA

	31-Mar-15	31-Mar-14	31-Mar-13	31-Mar-12	31-Mar-11	31-Mar-10	31-Mar-09	31-Mar-08	31-Mar-07	31-Mar-06	31-Mar-05
<u>Income Statement</u>											
Interest and similar income	22,315	19,467	20,168	19,610	21,729	19,737	17,872	20,760	18,451	11,728	12,107
Interest and similar expense	- 6,438 -	- 5,947 -	- 6,579 -	- 8,192 -	- 12,302 -	- 9,868 -	- 4,480 -	- 12,458 -	- 11,131 -	- 2,826 -	- 2,512
Dividend income	-	-	-	-	-	-	-	-	-	-	-
Fee and commission revenue	3,337	3,281	3,728	3,519	3,516	3,043	3,550	3,526	3,674	3,714	3,753
Fee and commission expense	-	-	-	-	-	-	-	-	- -	53 -	40
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	663	716	712	569	646	904	570	469	682	896	1,079
Other operating revenue	151	108	51	47	132	153	386	236	235	390	155
Bad and doubtful debts (including provisions for impairment)	- 2,843 -	- 1,780	-1275	-705	-941	-27 -	57 -	698 -	300 -	392 -	621
Recoveries of bad and doubtful debts	1,683	761	26	1,725	177	273	46	17	20	19	13
General administration expense	- 8,116 -	- 7,825	-7455	-7617	-7058	-6545 -	6,729 -	6,846 -	774 -	559 -	465
Other operating expense	-	-	-	-	-	-	-	- -	5,734 -	5,519 -	5,211
Net profit or loss before tax and extraordinary items	10,752	8,781	9,376	8,956	5,899	7,670	11,158	5,006	5,123	7,398	8,258
Taxation	- 2,521 -	- 2,366 -	- 3,701 -	- 2,426	-1459	-2285	-3468	-1770	-1695 -	- 2,292 -	- 2,626
Net profit or loss after tax and extraordinary items	8,231	6,415	5,675	6,530	4,440	5,385	7,690	3,236	3,428	5,106	5,632

KEY DISCLOSURE STATEMENTS

BANK OF SOUTH PACIFIC LIMITED

(2 months)

	31-Dec-15	31-Dec-14	31-Dec-13	31-Dec-12	31-Dec-11	31-Dec-10	31-Dec-09	31-Dec-08	31-Dec-07	30-Jun-06	28-Feb-11
<u>Income Statement</u>											
Interest and similar income	83,006	70,353	56,441	48,139	39,516	5,206	5,151	1,998	1,351	100	6,950
Interest and similar expense	- 25,251 -	15,193 -	9,252 -	12,392 -	12,867 -	4,328 -	2,762 -	364 -	345 -	15 -	2,373
Dividend income	-	-	-	-	-	-	-	-	-	-	-
Fee and commission revenue	43,495	37,196	30,011	24,562	17,868	343	456	320	198	2	2,495
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	13,713	11,057	8,428	8,533	7,862	1,069	835	444	249	5	896
Other operating revenue	94	3,212 -	239	37	87	123	142	405	126	2	18
Bad and doubtful debts (including provisions for impairment)	- 10,386 -	18,853 -	12,371 -	6,963 -	5,800	- -	1,950 -	555 -	53 -	431 -	569
Recoveries of bad and doubtful debts	1,825	1,660	1,967	1,480	406	-	-	-	-	-	128
General administration expense	-	-	-	-	-	-	-	-	-	-	-
Other operating expense	- 66,738 -	64,175 -	63,740 -	58,982 -	43,301 -	2,486 -	2,432 -	2,144 -	1,469 -	245 -	8,102
Net profit or loss before tax and extraordinary items	39,758	25,257	11,245	4,414	3,771 -	73 -	560	104	57 -	582 -	557
Taxation	- 8,753 -	4,697 -	2,349 -	937 -	2,960	18	142	192 -	18	154	170
Net profit or loss after tax and extraordinary items	31,005	20,560	8,896	3,477	811 -	55 -	418	296	39 -	428 -	387

KEY DISCLOSURE STATEMENTS

BRED BANK (FIJI) LIMITED

	(13 months)			
	31-Dec-15	31-Dec-14	31-Dec-13	31-Dec-12
<u>Income Statement</u>				
Interest and similar income	7,939	4,991	1,692	3
Interest and similar expense	- 3,103	- 1,859	- 1,256	41
Dividend income		-	-	-
Fee and commission revenue	2,201	1,394	579	12
Fee and commission expense		-	-	-
Other revenues arising from financial instruments		-	-	-
Gains less losses arising from dealing securities	2,735	1,169	554	79
Other expenses arising from financial instruments		-	-	-
Gains less losses arising from investment securities		-	-	-
Gains less losses arising from dealing in foreign currencies		-	-	-
Other operating revenue		-	-	-
Bad and doubtful debts (including provisions for impairment)	- 252	- 179	- 352	5
Recoveries of bad and doubtful debts		-	-	-
General administration expense		-	-	-
Other operating expense	- 12,760	- 10,504	- 8,340	3,564
Net profit or loss before tax and extraordinary items	- 3,241	- 4,988	- 7,123	3,516
Taxation		-	-	-
Net profit or loss after tax and extraordinary items	- 3,241	- 4,988	- 7,123	3,516

KEY DISCLOSURE STATEMENTS

HFC BANK

	31-Dec-15	31-Dec-14	31-Dec-13
<u>Income Statement</u>			
Interest and similar income	25,204	19,750	19,337
Interest and similar expense	- 10,122 -	6,995 -	7,187
Dividend income	-	-	-
Fee and commission revenue	3,855	2,507	2,230
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	-	-	-
Other operating revenue	706	48	166
Bad and doubtful debts (including provisions for impairment)	- 1,202 -	842 -	1,606
Recoveries of bad and doubtful debts	723	929	-
General administration expense	- 6,682 -	5,236 -	3,989
Other operating expense	- 4,878 -	4,389 -	2,125
Net profit or loss before tax and extraordinary items	7,604	5,772	6,826
Taxation	- 1,553 -	1,197 -	1,203
Net profit or loss after tax and extraordinary items	6,051	4,575	5,623

KEY DISCLOSURE STATEMENTS

WESTPAC BANKING CORPORATION

	30-Sep-15	30-Sep-14	30-Sep-13	30-Sep-12	30-Sep-11	30-Sep-10	30-Sep-09	30-Sep-08	30-Sep-07	30-Sep-06	30-Sep-05
<u>Income Statement</u>											
Interest and similar income	74,292	69,407	68,037	68,463	71,879	73,363	74,571	71,109	83,700	54,764	44,228
Interest and similar expense	- 14,301 -	12,694 -	13,304 -	15,174 -	24,308 -	31,704 -	19,765 -	12,945 -	31,700 -	13,763 -	6,800
Dividend income	-	-	-	-	-	-	-	-	-	-	-
Fee and commission revenue	25,426	23,506	21,015	21,295	19,153	18,695	19,612	16,761	15,398	15,404	12,187
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	27,516	26,178	28,107	25,764	24,724	18,098	12,942	12,151	10,670	8,376	6,946
Other operating revenue	1,817	2,175	784	798	472	1,432 -	18	512	178	295	181
Bad and doubtful debts (including provisions for impairment)	- 6,126 -	2,144	2,200 -	4,374 -	1,470	8,056 -	19,545	6,881 -	8,954 -	1,743 -	3,180
Recoveries of bad and doubtful debts	69	93	113	28	99	27	-	-	-	-	-
General administration expense	-	-	-	-	-	-	-	-	-	17,527 -	16,933
Other operating expense	- 49,402 -	48,490 -	48,042 -	47,845 -	47,315 -	39,846 -	31,789 -	28,427 -	23,980 -	3,211 -	3,354
Net profit or loss before tax and extraordinary items	59,291	58,031	58,910	48,955	43,234	48,121	36,008	66,042	45,312	42,595	33,275
Taxation	- 11,845 -	10,870 -	8,802 -	11,710 -	12,057 -	11,793	-9490 -	18,608 -	13,383 -	12,444 -	8,925
Net profit or loss after tax and extraordinary items	47,446	47,161	50,108	37,245	31,177	36,328	26,518	47,434	31,929	30,151	24,350

	30-Sep-04	30-Sep-03	30-Sep-02	30-Sep-01
	45,650	42,799	40,025	44,418
-	4,635 -	5,044 -	5,967 -	8,359
	-	-	-	-
	28,512	25,686	21,416	15,680
-	1,802 -	1,453 -	1,366 -	914
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	13,529	15,448	14,516	12,056
	3,818	1,682	657	357
-	4,223 -	5,415 -	4,706 -	5,187
	59	1,138	-	-
	-	-	-	-
-	46,338 -	43,364 -	39,490 -	36,115
	34,570	31,477	25,085	21,936
-	10,577 -	8,367 -	7,792 -	7,519
	23,993	23,110	17,293	14,417

	31-Mar-04	31-Mar-03	31-Mar-02	31-Mar-01
	12,839	12,469	10,986	
-	3,029 -	2,590 -	2,128	
	-	-	-	-
	3,438	3,091	2,407	-
-	51 -	53 -	58	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	1,257	1,462	1,357	-
	120	48	72	-
	643 -	137 -	347	-
	3	4	24	-
-	590 -	497 -	633	-
-	5,311	4,896 -	5,217	-
	8,033	8,901	6,463	-
-	3,008 -	2,795 -	2,395	-
	5,025	6,106	4,068	-

(18 months) <i>restated</i>		COLONIAL NATIONAL BANK								
2010	30-Jun-09	30-Jun-08	30-Jun-07	30-Jun-06	30-Jun-05	30-Jun-04	30-Jun-03	30-Jun-02	30-Jun-01	
66,298	45,386	52,786	55,662	40,531	28,234	21,504	17,751,771	15,768,025	16,051,764	
- 26,276	- 9,158	- 14,495	- 29,306	- 12,589	- 4,857	- 3,699	- 3,287,581	- 4,118,756	- 4,000,279	
-	-	-	-	-	-	-	-	-	-	
23,159	15,317	9,491	9,469	8,832	8,547	8,945	7,398,785	7,097,387	5,266,038	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	3,013	2,309	2,038,751	1,907,531	1,696,686	
5,427	4,619	3,203	3,828	4,433	27	755	530,838	696,890	718,141	
153	4	37	26	7	-	-	-	-	-	
- 1,758	- 7,466	- 9,738	- 7,102	- 4,255	- 3,832	- 5,192	- 4,537,267	- 1,430,978	- 2,003,753	
774	594	403	531	597	304	114	114,012	97,109	107,708	
-	-	-	-	-	-	-	-	-	-	
- 58,133	- 29,289	- 29,801	- 27,812	- 25,870	- 22,219	- 20,173	- 18,477,622	- 16,793,049	- 14,346,890	
9,644	19,999	11,886	5,296	11,686	9,217	4,563	1,531,687	20,017,208	17,836,305	
- 3,210	- 6,518	- 3,133	- 1,042	- 2,799	- 2,346	- 1,378	- 2,288,250	- 17,133,169	- 15,312,917	
6,434	13,481	8,753	4,254	8,887	6,871	3,185	3,819,937	2,884,039	2,523,388	

	30-Sep-04	30-Sep-03	30-Sep-02	30-Sep-01
	41,320	36,482	34,689	36,122
-	7,075 -	5,240 -	4,930 -	7,675
	-	-	-	-
	13,941	13,081	11,051	9,605
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	57	386
	5,010	5,876	5,827	5,599
	474	782	552	246
	1,546	4,040	1,537 -	1,078
	-	-	-	-
-	15,269 -	14,467 -	15,101 -	14,861
-	3,157 -	3,546 -	3,249	-3971
	36,790	37,008	30,433	24,373
-	10,203 -	10,610 -	9,009 -	8,823
	26,587	26,398	21,424	15,550