

## 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
<b>Profitability</b>											
■ Net Operating profit/(loss) after tax and extraordinary items (\$'000)	64,387	40,247	49,170	2,119	43,988	43,366	41,970	42,000	33,058	42,880	29,269
■ As a percentage of average total assets	2.37%	1.73%	2.38%	2.58%	2.18	2.30	2.47	2.77	2.36	3.47	2.80
<b>Capital Adequacy - as at end of financial year</b>											
Banking Operations in Fiji:											
Tier 1 Capital (\$'000)	239,486	215,117	190,374	162,915	176,943	211,525	173,843	132,567	104,403	91,094.0	68.86
Tier 1 Capital to total risk-weighted assets ratio	13.07%	10.92%	12.32%	11.35%	12.67	15.00	12.88	11.39	9.47	8.80	8.15
Tier Capital (\$'000)	262,117	238,643	204,515	177,280	195,357	229,701	190,977	149,985	118,189	102,784.00	84.17
Capital adequacy ratio	14.30%	12.11%	13.23%	12.35%	13.98	16.29	14.14	12.89	10.72	9.92	9.96
<b>Size - as at end of financial year</b>											
Banking Operations in Fiji:											
Total assets (\$'000)	2,997,811	2,443,173	2,199,820	1,932,099	2,105,290	1,922,437	1,845,060	1,551,610	1,482,800	1,323,851	1,142,242
The percentage change in total assets over 12 months	22.70%	11.06%	13.86%	8.23%	9.51	4.19	18.91	4.64	12.01	15.51	20.10
<b>Asset Quality - as at end of financial year</b>											
Banking Operations in Fiji:											
Total impaired assets (on- and off-balance sheet) (\$'000)	4,933	12,021	12,082	n/a	n/a	11,773	6,247	5,151	2,093	1,882	26,554
Total impaired assets as a percentage of total assets	0.16%	0.49%	0.55%	n/a	n/a	0.61	0.34	0.34	0.14	0.14	2.32
Total specific provisions (\$'000)	684	1,934	1,826	n/a	n/a	4,377	2,311	1,622	1,524	1,356	6,127
Total general provisions (\$'000)	2,381	3,086	1,897	n/a	n/a	37.18	36.99	24,797	24,027	22,591	14,767
Total provisions as a percentage of total impaired assets	62.13%	41.76%	30.82%	n/a	n/a	28,211	33,104	512.89	1,220.78	1,272.42	78.68

## 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
<b>Profitability</b>											
■ Net Operating profit/(loss) after tax and extraordinary items (\$'000)	8,231	6,415	5,675	6,530	4,440	5385	7,690	3,236	3,428	5,106	5,632
■ As a percentage of average total assets	1.26	1.06	1.07	1.46	1.06	1.34	2.07	0.87	1.02%	1.78	2.17
<b>Capital Adequacy - as at end of financial year</b>											
Banking Operations in Fiji:											
Tier 1 Capital (\$'000)	45,229	36,998	31,001	31,856	29,766	25,326	19,941	14,751	11,515	18,443	13.34
Tier 1 Capital to total risk-weighted assets ratio	15.28%	12.62%	12.96%	16.37	16.99	15.62	14.35	12.99	9.78%	1.88	13.48
Tier Capital (\$'000)	47,686	39,171	32,336	33,213	31,145	26,728	21,365	16,198	12,984	19,934	14.85
Capital adequacy ratio	16.11	13.36	13.52	17.06	17.77	16.49	15.37	14.26	11.03%	17.16	15.01
<b>Size - as at end of financial year</b>											
Banking Operations in Fiji:											
Total assets (\$'000)	669,499	638,903	570,373	489,802	402,813	1,365,637	364,158	377,703	366,314	306,297	267,299
The percentage change in total assets over 12 months	4.79	12.01	16.45	21.60	-8.02	1.34 -	3.59	3.11	19.59	14.59	4.22
<b>Asset Quality - as at end of financial year</b>											
Banking Operations in Fiji:											
Total impaired assets (on- and off-balance sheet) (\$'000)	3,774	6,796	4,133	1,424	5,395	1,014	1,482	1,876	2,017	1,587	1,891
Total impaired assets as a percentage of total assets	0.56	1.06	0.72	0.29	1.34	0.23	0.41	0.50%	0.55%	0.52	0.70
Total specific provisions (\$'000)	3,240	2,385	1,364	587	1,666	977	1,368	1,605	1,054	0,921	0,963
Total general provisions (\$'000)	-	-	445	-	-	-	-	-	-	-	-
Total provisions as a percentage of total impaired assets	85.85	35.09	32.99	41.25	30.88	96.35	92.31	85.55%	52.26%	58.03	50.92

KEY DISCLOSURE STATEMENTS

**BANK OF SOUTH PACIFIC LIMITED**

(2 months)  
28-Feb-11

	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
<b>Profitability</b>											
■ Net Operating profit/(loss) after tax and extraordinary items (\$'000)	31,005	20,560	8,894	3,477	811 -	55 -	418	296	39 -	428 -	387
■ As a percentage of average total assets	1.75	1.32	0.68	0.35	0.18	0.05	0.47	0.54	0.15	N/A	0.05
<b>Capital Adequacy - as at end of financial year</b>											
Banking Operations in Fiji:											
Tier 1 Capital (\$'000)	147,428	121,669	97,494	92,786	89,893	17,963	18,134	18,551	5,757	3,208	68,800
Tier 1 Capital to total risk-weighted assets ratio	11.72	11.74	11.95	15.04	18.03	24.67	30.54	30.12	34.29	61.57	18.31
Tier Capital (\$'000)	175,258	147,368	102,665	97,777	93,170	18,664	18,876	19,006	5,829	3,260	71,001
Capital adequacy ratio	13.93	14.23	12.59	15.85	18.69	25.64	31.79	30.86	34.72	62.57	18.90
<b>Size - as at end of financial year</b>											
Banking Operations in Fiji:											
Total assets (\$'000)	1,878,416	1,670,445	1,456,290	1,167,166	792,821	101,832	100,763	76,696	32,408	19,745	696,651
The percentage change in total assets over 12 months	12.45	14.71	24.77	47.22	678.56	1.06	31.38	136.66	64.13	N/A	4.52
<b>Asset Quality - as at end of financial year</b>											
Banking Operations in Fiji:											
Total impaired assets (on- and off-balance sheet) (\$'000)	6,326	8,170	8,283	30,585	34,953	884	706	N/A	N/A	N/A	35,547
Total impaired assets as a percentage of total assets	0.34	0.49	0.57	2.62	4.41	0.87	0.70	N/A	N/A	N/A	5
Total specific provisions (\$'000)	4,416	5,472	5,503	7,754	9,690	431	263	N/A	N/A	N/A	9,707
Total general provisions (\$'000)	29,289	26,202	19,168	12,506	8,686	168	111	N/A	N/A	N/A	8,891
Total provisions as a percentage of total impaired assets	532.84	387.68	297.84	66.24	52.57	67.74	52.97	N/A	N/A	N/A	52
General reserves for credit losses (\$'000)	15,913	13,249	6,464	6,181	4,253	974	1,199	N/A	N/A	N/A	2,703

## KEY DISCLOSURE STATEMENTS

### BRED BANK (FIJI) LIMITED

(13 months)

	31-Dec-15	31-Dec-14	31-Dec-13	31-Dec-12
<b><u>Profitability</u></b>				
■ Net Operating profit/(loss) after tax and extraordinary items (\$'000)	- 3,241 -	4,988 -	7,123 -	3,516
■ As a percentage of average total assets	-2%	-5%	-9%	-5%
<b>Capital Adequacy - as at end of financial year</b>				
Banking Operations in Fiji:				
Tier 1 Capital (\$'000)	39,977	22,573	26,764	33,489
Tier 1 Capital to total risk-weighted assets ratio	26%	29%	53%	660%
Tier Capital (\$'000)	40,471	23,071	27,664	33,494
Capital adequacy ratio	26%	29%	54%	660%
<b>Size - as at end of financial year</b>				
Banking Operations in Fiji:				
Total assets (\$'000)	233,695	125,636	88,712	68,541
The percentage change in total assets over 12 months	86%	42%	29%	0%
<b>Asset Quality - as at end of financial year</b>				
Banking Operations in Fiji:				
Total impaired assets (on- and off-balance sheet) (\$'000)	98	875	1,033	-
Total impaired assets as a percentage of total assets	0%	1%	1%	0.00
Total specific provisions (\$'000)	101	246	216	-
Total general provisions (\$'000)	-	-	14	-
Total provisions as a percentage of total impaired assets	103%	28%	22%	0.00
General reserves for credit losses (\$'000)	346	168	108	5

## KEY DISCLOSURE STATEMENTS

### HFC BANK

	30-Jun-15	30-Jun-14	31-Dec-13
<b><u>Profitability</u></b>			
■ Net Operating profit/(loss) after tax and extraordinary items (\$'000)	6,051	4,575	5,623
■ As a percentage of average total assets	1.29	1.42	2.34%
<b>Capital Adequacy - as at end of financial year</b>			
Banking Operations in Fiji:			
Tier 1 Capital (\$'000)	48,901	31,737	26,544
Tier 1 Capital to total risk-weighted assets ratio	13.83%	13.94%	14.88%
Tier Capital (\$'000)	53,322	34,582	28,622
Capital adequacy ratio	15.08%	15.19%	16.04%
<b>Size - as at end of financial year</b>			
Banking Operations in Fiji:			
Total assets (\$'000)	557,339	383,149	259,959
The percentage change in total assets over 12 months	45.46%	47.39%	12.27%
<b>Asset Quality - as at end of financial year</b>			
Banking Operations in Fiji:			
Total impaired assets (on- and off-balance sheet) (\$'000)	3,891	3,891	5,783
Total impaired assets as a percentage of total assets	1.02%	1.02%	2.22%
Total specific provisions (\$'000)	\$1,814	\$1,814	\$4,769
Total general provisions (\$'000)	47	47	221
Total provisions as a percentage of total impaired assets	47.83	47.83	86.28
General reserves for credit losses (\$'000)	3,756	3,756	3,148

**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
<b><u>Profitability</u></b>											
■ Net Operating profit/(loss) after tax and extraordinary items (\$'000)	47,446	47,161	50,108	37,245	31,177	36,328	26,518	47,434	31,929	30,151	24,350
■ As a percentage of average total assets	2.62	2.91	3.35	2.62	2.34	2.90	2.23	4.24	3.24	3.64	3.79
<b>Capital Adequacy - as at end of financial year</b>											
Banking Operations in Fiji:											
Tier 1 Capital (\$'000)	184,129	149,338	127,666	134,909	154,712	178,382	147,091	127,076	95,609	79,247	57,610
Tier 1 Capital to total risk-weighted assets ratio	13.68	12.60	11.86	14.11	17.79	20.22	15.40	13.10	12.25	11.49	11.33
Tier Capital (\$'000)	195,716	158,202	137,300	143,059	159,749	183,972	152,624	134,208	107,396	85,981	63,407
Capital adequacy ratio	14.54	13.35	12.76	14.95	18.37	20.85	15.98	13.84	13.76	12.46	12.47
<b>Size - as at end of financial year</b>											
Banking Operations in Fiji:											
Total assets (\$'000)	1,939,518	1,685,858	1,555,720	1,437,311	1,407,119	1,254,783	1,228,975	1,152,817	1,085,882	883,477	773,051
The percentage change in total assets over 12 months	15.05	8.37	8.24	2.13	12.14	2.10	6.61	6.16	22.91	14.28	1.93
<b>Asset Quality - as at end of financial year</b>											
Banking Operations in Fiji:											
Total impaired assets (on- and off-balance sheet) (\$'000)	16,317	12,289	13,280	15,012	19,561	12,462	9,543	-	-	-	-
Total impaired assets as a percentage of total assets	0.84	0.73	0.85	1.04	1.39	0.97	0.78	-	-	-	-
Total specific provisions (\$'000)	2,075	2,210	2,210	2,906	1,512	1,495	1,495	-	-	-	-
Total general provisions (\$'000)	14,045	12,133	10,021	14,267	14,984	13,217	21,714	-	-	-	-
Total provisions as a percentage of total impaired assets	98.79	116.71	92.10	114.40	84.33	118.05	243.20	-	-	-	-
General reserves for credit losses (\$'000)	14,483	11,079	12,043	10,187	6,996	7,764	7,793	-	-	-	-

<b>30-Sep-04</b>	<b>30-Sep-03</b>	<b>30-Sep-02</b>	<b>30-Sep-01</b>
23,993	23,110	17,293	14,417
2.57	2.65	2.20	2.00
64.31	62.29	53.47	40.52
9.12	9.36	9.40	7.26
78.24	75.73	65.71	49.14
11.10	11.38	11.55	8.81
951,073	917,101	829,701	739,137
3.70	10.53	12.25	5.50
22,059	24,557	26,152	21,802
2.32	2.68	3.15	2.95
6,236	7,343	10,897	8,611
24,208	19,521	11,935	5,234
138.01	109.39	87.30	63.50

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	31-Mar-04	31-Mar-03	31-Mar-02	31-Mar-01
	5,025	6,106	4,068	4,258
	1.85	2.68	2.23	2.45%
	13.82	21.24	15.14	11,070
	14.63	22.53	19.70	14.29
	5.35	22.80	16.72	12,672
	16.25	24.18	21.76	16.36
	256,474	259,896	216,088	187,290
-	1.32	20.27	15.38	1.34
	2.165	0.985	1.285	854
	0.84	0.38	0.58	0.46%
	1.034	0.434	0.547	343
	-	-	-	-
	47.76	44.06	43.48	40.16%









<b>30-Sep-04</b>	<b>30-Sep-03</b>	<b>30-Sep-02</b>	<b>30-Sep-01</b>
26,587	26,398	21,424	15,550
3.73	3.98	4.00	2.83
47,361	44,267	41,209	34,453
9.41	10.62	12.01	10.46
54,172	51,256	48,198	41,615
10.76	12.30	14.05	12.63
758,450	665,315	522,360	538,245
14.00	27.37	2.95	4.92
563	8,541	20,593	18,778
0.74	1.28	3.94	3.49
2,282	4,039	8,828	10,980
3,000	3,000	3,000	3,000
93.70	82.41	57.44	74.45
-	-	-	-

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