Bank of Baroda
(A Government of India Undertaking)
Established 1908
Head Office: Baroda
INDIA

KEY DISCLOSURE STATEMENT

for the financial year ended 31 March 2026
(to be published in the Fiji Republic Gazette)

Introductory Statement

☑ The purpose of this disclosure statement is to provide customers and potential customers with information about 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

	Audited Current Year	Audited Prior Year
Profitability		
Banking Operations in Fiji:		
☑ Net operating profit/(loss) after tax ($'000)	7,452	6,902
☑ As a percentage of average total assets	0.92%	0.81%
Global Consolidated Operations:		
☑ Net operating profit/(loss) after tax (F$ equivalent) ($'000)	4,860,448	5,587,304
☑ As a percentage of average total assets	0.96%	1.17%
Size - as at end of financial year		
Banking Operations in Fiji:		
☑ Total assets ($'000)	785,764	834,777
☑ The percentage change in total assets over 12 months	-5.87%	-4.41%
Global Consolidated Operations:		
☑ Total assets (F$ equivalent) ($'000)	502,150,981	506,915,548
☑ The percentage change in total assets over 12 months	-0.94%	12.11%

	Audited Current Year	Audited Prior Period
Capital Adequacy - as at end of financial year		
Banking Operations in Fiji:		
☑ Tier 1 Capital ($'000)	70,712	70,160
☑ Tier 1 Capital to total risk-weighted assets ratio	17.99%	20.81%
☑ Total Capital ($'000)	74,069	74,390
☑ Capital adequacy ratio	18.85%	22.06%
Global Consolidated Operations:		
☑ Tier 1 Capital (F$ equivalent)($'000)	36,138,590	37,639,643
☑ Tier 1 Capital to total risk-weighted assets ratio	14.13%	15.27%
☑ Total Capital (F$ equivalent)($'000)	41,581,601	43,394,187
☑ Capital adequacy ratio	16.25%	17.60%
Asset Quality - as at end of financial year		
Banking Operations in Fiji:		
☑ Total impaired assets (on- and off-balance sheet) ($'000)	9,875	13,188
☑ Total impaired assets as a percentage of total assets	1.26%	1.58%
☑ Total individually assessed provisions ($'000)	9,469	10,766
☑ Total collectively assessed provisions ($'000)	-	-
☑ Total provisions as a percentage of total impaired assets	118.62%	105.28%
☑ General reserves for credit losses ($'000)	2,245	3,118
Global Consolidated Operations:		
☑ Total impaired assets (on- and off-balance sheet) (F$ equivalent) ($'000)	6,779,300	7,912,986
☑ Total impaired assets as a percentage of total assets	1.35%	1.56%
☑ Total individually assessed provisions ($'000)	5,112,982	5,851,596
☑ Total collectively assessed provisions ($'000)	2,183,924	2,117,250
☑ Total provisions as a percentage of total impaired assets	107.64%	100.71%
☑ General reserves for credit losses ($'000)	2,139,350	2,064,891

FOR IDENTIFICATION ONLY BDO FIJI

BANK OF BARODA TERRITORY OFFICE FIJI SUVA

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KEY DISCLOSURE STATEMENT

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Balance Sheet

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:

	Audited Current Year	Audited Prior Period
Cash and liquid assets	6,641	4,272
Balance with the Reserve Bank of Fiji	197,509	264,386
Receivables due from other financial institutions	-	-
Securities held	180,636	220,869
Loans (including advances to customers and similar facilities)	405,655	351,470
Provision for impairment	(9,469)	(10,766)
Fixed assets	2,159	2,265
Due from other banks	16	111
Accrued interest and other assets	2,617	2,170
Total Assets	**785,764**	**834,777**
Payables due to other financial institutions	-	-
Deposits and borrowings	705,765	753,296
Payables due to other overseas banks	-	-
Other borrowed funds	633	1,111
Bills Payable	1,090	2,982
Other Creditors & Accruals	4,207	2,998
General reserves	177	177
Issued and paid up or assigned capital	1,000	1,000
Revaluation reserves	1,112	1,112
General reserves for credit losses	2,245	3,118
Other reserves	1,000	1,000
Retained earnings	68,535	67,983
	785,764	**834,777**
	-	

	Audited Current Year	**Audited Prior Period**

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:

	Audited Current Year	Audited Prior Period
Interest and similar income	19,922	18,811
Interest and similar expense	(3,489)	(2,467)
Fee and commission revenue	3,199	3,263
Gains less losses arising from dealing in foreign currencies	1,437	1,233
Other operating revenue	302	290
Bad and doubtful debts (including provisions for impairment)	182	(785)
Recoveries of bad and doubtful debts	717	1,156
General administration expense	(12,337)	(12,612)
Net profit or loss before tax	9,933	8,889
Net profit or loss after tax	**7,452**	**6,902**

Ranking of Local Creditors in a Winding Up

☑ In the event that the Bank of Baroda - Fiji Operations becomes unable to meet its obligations or suspends payments to depositors and creditors in Fiji , or in the event of liquidation, dissolution or bankruptcy of Bank of Baroda of its operations outside Fiji, the assets of the Bank of Baroda in Fiji shall be available to meet the Bank of Baroda's deposit liabilities and claims of creditors in Fiji, in priority to all other liabilities of Bank of Baroda.

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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 maybe 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

Independent Audit Report

☑ Independent Auditor's Report shall state:
(a) that the Key Disclosure Statement has been examined by the auditor;
(b) that the Key Disclosure Statement has been completed in accordance with the Notice and whether the information contained has been properly taken; and
(c) the nature of the examination conducted and whether a qualified or unqualified opinion has been given in respect of the information.

BANK OF BARODA TERRITORY OFFICE FIJI SUVA

Chief Manager (MIS & Planning)	Chief Executive (Fiji Operations)	BDO Auditor

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

Territory Office
Date:

"Where Customer Satisfaction is a Way of Life"

Email: mktg.fiji@bankofbaroda.com *Website: www.bankofbaroda-fiji.com*

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