

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

KEY DISCLOSURE STATEMENT
for the financial year ended 31 March 2025
(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

	Audited Current Year	Audited Prior Year
Profitability		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Net operating profit/(loss) after tax (\$'000)	6,902	13,301
<input checked="" type="checkbox"/> As a percentage of average total assets	0.81%	1.52%
Global Consolidated Operations:		
<input checked="" type="checkbox"/> Net operating profit/(loss) after tax (F\$ equivalent) (\$'000)	5,587,304	5,128,049
<input checked="" type="checkbox"/> As a percentage of average total assets	1.17%	1.18%
Size - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Total assets (\$'000)	834,777	873,290
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	-4.41%	-0.57%
Global Consolidated Operations:		
<input checked="" type="checkbox"/> Total assets (F\$ equivalent) (\$'000)	506,915,548	452,156,400
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	12.11%	9.28%
	Audited Current Year	Audited Prior Period
Capital Adequacy - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	70,160	76,381
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	20.81%	21.13%
<input checked="" type="checkbox"/> Total Capital (\$'000)	74,390	82,011
<input checked="" type="checkbox"/> Capital adequacy ratio	22.06%	22.69%
Global Consolidated Operations:		
<input checked="" type="checkbox"/> Tier 1 Capital (F\$ equivalent)(\$'000)	37,639,643	32,539,928
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	15.27%	14.49%
<input checked="" type="checkbox"/> Total Capital (F\$ equivalent)(\$'000)	43,394,187	37,455,291
<input checked="" type="checkbox"/> Capital adequacy ratio	17.60%	16.68%
Asset Quality - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Total impaired assets (on- and off-balance sheet) (\$'000)	13,188	15,115
<input checked="" type="checkbox"/> Total impaired assets as a percentage of total assets	1.58%	1.73%
<input checked="" type="checkbox"/> Total individually assessed provisions (\$'000)	10,766	10,413
<input checked="" type="checkbox"/> Total collectively assessed provisions (\$'000)	-	-
<input checked="" type="checkbox"/> Total provisions as a percentage of total impaired assets	105.28%	97.68%
<input checked="" type="checkbox"/> General reserves for credit losses (\$'000)	3,118	4,352
Global Consolidated Operations:		
<input checked="" type="checkbox"/> Total impaired assets (on- and off-balance sheet) (F\$ equivalent) (\$'000)	7,912,986	8,976,343
<input checked="" type="checkbox"/> Total impaired assets as a percentage of total assets	1.56%	1.99%
<input checked="" type="checkbox"/> Total individually assessed provisions (\$'000)	5,851,596	6,908,609
<input checked="" type="checkbox"/> Total collectively assessed provisions (\$'000)	2,117,250	1,989,953
<input checked="" type="checkbox"/> Total provisions as a percentage of total impaired assets	100.71%	99.13%
<input checked="" type="checkbox"/> General reserves for credit losses (\$'000)	2,064,891	1,928,702





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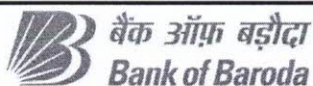
Balance Sheet

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:

Cash and liquid assets	4,272	4,169
Balance with the Reserve Bank of Fiji	264,386	286,089
Receivables due from other financial institutions	-	-
Securities held	220,869	212,693
Loans (including advances to customers and similar facilities)	351,470	375,301
Provision for impairment	(10,766)	(10,413)
Fixed assets	2,265	2,489
Due from other banks	111	42
Accrued interest and other assets	2,170	2,920
Total Assets	834,777	873,290
Payables due to other financial institutions	-	-
Deposits and borrowings	753,296	782,646
Payables due to other overseas banks	-	-
Other borrowed funds	1,111	1,546
Bills Payable	2,982	2,559
Other Creditors & Accruals	2,998	4,694
General reserves	177	-
Issued and paid up or assigned capital	1,000	1,000
Revaluation reserves	1,112	1,112
General reserves for credit losses	3,118	4,352
Other reserves	1,000	1,000
Retained earnings	67,983	74,381
	834,777	873,290

	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:		
Interest and similar income	18,811	22,592
Interest and similar expense	(2,467)	(2,359)
Fee and commission revenue	3,263	3,134
Gains less losses arising from dealing in foreign currencies	1,233	1,122
Other operating revenue	290	2,812
Bad and doubtful debts (including provisions for impairment)	(785)	2,627
Recoveries of bad and doubtful debts	1,156	(3,201)
General administration expense	(12,612)	(10,615)
Net profit or loss before tax	8,889	16,112
Net profit or loss after tax	6,902	13,301





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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.

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

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.

Chief Manager (MIS & Planning)		Chief Executive (Fiji Operations)	Auditor
Fiji Branches at: Suva, Lautoka, Ba, Nadi, Labasa, Sigatoka, Rakiraki & Nausori			
Territory Office			
Date:			
"Where Customer Satisfaction is a Way of Life"			
Email: mktg.fiji@bankofbaroda.com		Website: www.bankofbaroda-fiji.com	

