



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 2017
 (to be published in a local newspaper)

Introductory Statement

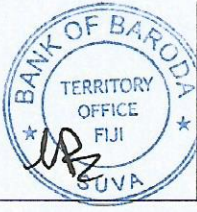
- The purpose of this disclosure statement is to provide customers and potential customers with a summary of important information relating to the financial condition of your bank.
- The explanation of the terms used in the Key Disclosure Statement is explained in the Reserve Bank publication "Your Bank's 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
Profitability		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Net operating profit/(loss) after tax (\$'000)	8,878	8,938
<input checked="" type="checkbox"/> As a percentage of average total assets	1.24%	1.32%
Size - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Total assets (\$'000)	741,455	689,575
<input checked="" type="checkbox"/> The percentage change in total assets over 12 months	7.52%	3.00%
Capital Adequacy - as at end of financial year		
Banking Operations in Fiji:		
<input checked="" type="checkbox"/> Tier 1 Capital (\$'000)	63,045	54,167
<input checked="" type="checkbox"/> Tier 1 Capital to total risk-weighted assets ratio	21.26%	18.24%
<input checked="" type="checkbox"/> Total Capital (\$'000)	65,481	56,549
<input checked="" type="checkbox"/> Capital adequacy ratio	22.09%	19.04%

	Audited Current Year	Audited Prior Period
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	6,343	7,536
Balance with the Reserve Bank of Fiji	166,894	122,200
Receivables due from other financial institutions	138	2,253
Securities held	235,507	255,727
Loans (including advances to customers and similar facilities)	325,646	295,758
Provision for doubtful debts	(3,050)	(2,806)
Fixed assets	3,131	2,898
Other assets	6,846	6,009
Total Assets	741,455	689,575
Deposits of Promissory Notes of statutory bodies		
Payables due to other financial institutions	133	158
Deposits and borrowings	662,306	624,368
Amounts owed to other depositors	0	-
Certificates of deposits	0	-
Promissory Notes and other liabilities evidenced by paper	0	-
Other borrowed funds	0	-
Bills Payable	8,161	3,007
Other Creditors & Accruals	5,244	5,233
Provision for Taxation	130	260
Issued and paid up or assigned capital	1,000	1,000
Capital reserves	0	-
Revaluation reserves	1,246	1,268
General reserves for credit losses	1,190	1,114
Other reserves	1,000	1,000
Retained earnings	61,045	52,167
	741,455	689,575



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	24,625	24,356
Interest and similar expense	(9,741)	(9,042)





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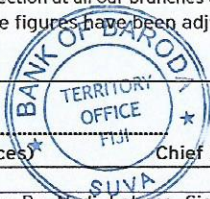
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Dividend income		
Fee and commission revenue	3,321	3,310
Fee and commission expense	0	-
Other revenues arising from financial instruments	0	-
Gains less losses arising from dealing securities	0	-
Other expenses arising from financial instruments	0	-
Gains less losses arising from investment securities	0	-
Gains less losses arising from dealing in foreign currencies	830	886
Other operating revenue	193	230
Bad and doubtful debts (including provisions for impairment)	(608)	108
Recoveries of bad and doubtful debts	306	344
General administration expense	(8,235)	(8,568)
Other operating expense	0	-
Net profit or loss before tax	10,691	11,624
Net profit or loss after tax	8,878	8,938

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
 18.07.2017

"Where Customer Satisfaction is a Way of Life"

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