

# Prudential Disclosure



## Annual Information for the Consolidated group as at 30 June 2010

| Capital Structure                 | \$ '000       |
|-----------------------------------|---------------|
| <b>Tier 1 Capital</b>             |               |
| General reserves                  | (326)         |
| Retained earnings                 | 93,315        |
| Minority interest                 | 195           |
| Tier 1 capital                    | 93,184        |
| Less: prescribed deductions       | (4,771)       |
| Net Tier 1 capital                | 88,413        |
| <b>Tier 2 Capital</b>             |               |
| General reserve for credit losses | 1,648         |
| Less: prescribed deductions       | (1,648)       |
| Net Tier 2 capital                | -             |
| <b>Total capital</b>              | <b>88,413</b> |

## Quarterly Information for the Consolidated group as at 30 June 2010

| Capital Adequacy           | \$ '000 |
|----------------------------|---------|
| Total eligible capital     | 88,413  |
| Total risk weighted assets | 534,423 |
| Total capital ratio        | 16.54%  |
| Tier 1 capital ratio       | 16.54%  |

Quarterly Information for the Consolidated group as at 30 June 2010

| Credit Risk Exposure                                       | Gross Exposure<br>\$ '000 | Ave Gross Exposure<br>for Qtr<br>\$ '000 | Risk Weighted Asset<br>\$ '000 | Impaired Facilities<br>\$ '000 | Past Due<br>\$ '000 | Specific Provision<br>\$ '000 | Specific Provision<br>Charges for Qtr<br>\$ '000 | Write-offs for Qtr<br>\$ '000 |
|--|---------------------------|--|--------------------------------|--------------------------------|---------------------|-------------------------------|--|-------------------------------|
| Cash on hand   | 1,056                     | 1,001                                    | -                              |                                |                     |                               |  |                               |
| Liquid Investments with ADIs                               | 166,839                   | 160,666                                  | 43,998                         |                                |                     |                               |  |                               |
| <u>Loans and advances:</u>                                 |                           |  |                                |                                |                     |                               |  |                               |
| Residential secured loans                                  | 849,469                   | 839,730                                  | 314,473                        | -                              | 338                 | -                             | -  | -                             |
| Commercial secured loans                                   | 10,876                    | 10,676                                   | 10,876                         | -                              | -                   | -                             | -  | -                             |
| Other secured loans  | 14,091                    | 13,923                                   | 14,091                         | -                              | -                   | -                             | -  | -                             |
| Unsecured loans  | 62,451                    | 63,707                                   | 62,451                         | 182                            | -                   | 101                           | 44   | 59                            |
|  | 936,887                   | 928,036                                  | 401,891                        | 182                            | 338                 | 101                           | 44   | 59                            |
| Other Assets   | 11,209                    | 11,128                                   | 11,763                         |                                |                     |                               |  |                               |
| <b>Total on-balance sheet assets</b>                       | 1,115,991                 | 1,100,831                                | 457,652                        |                                |                     |                               |  |                               |
| <b>Off-balance sheet assets</b>                            | 183,727                   | 179,002                                  | 6,954                          |                                |                     |                               |  |                               |
| Securitisation   | -                         | -  | -                              |                                |                     |                               |  |                               |
| Market risk weighting:                                     | -                         | -  | -                              |                                |                     |                               |  |                               |
| Operational risk weighting:                                |                           |  | 69,817                         |                                |                     |                               |  |                               |
| <b>Total</b>   | <b>1,299,718</b>          | <b>1,279,833</b>                         | <b>534,423</b>                 | <b>182</b>                     | <b>338</b>          | <b>101</b>                    | <b>44</b>  | <b>59</b>                     |
| <b>General reserve for credit losses (net of taxation)</b> | <b>1,648</b>              |  |                                |                                |                     |                               |  |                               |