

Prudential Disclosure



Annual Information for the Consolidated group as at 30 June 2009

Capital Structure	\$ '000
Tier 1 Capital	
General reserves	(1,279)
Retained earnings	86,035
Minority interest	185
Tier 1 capital	84,941
Less: prescribed deductions	(4,308)
Net Tier 1 capital	80,633
Tier 2 Capital	
General reserve for credit losses	1,543
Less: prescribed deductions	(1,543)
Net Tier 2 capital	-
Deductions from total capital	-
Total capital	80,633

Quarterly Information for the Consolidated group as at 31 December 2009

Capital Adequacy	\$ '000
Total eligible capital	84,028
Total risk weighted assets	522,331
Total capital ratio	16.09%
Tier 1 capital ratio	16.09%

Quarterly Information for the Consolidated group as at 31 December 2009

Credit Risk Exposure	Gross Exposure \$ '000	Ave Gross Exposure for Qtr \$ '000	Risk Weighted Asset \$ '000	Impaired Facilities \$ '000	Past Due \$ '000	Specific Provision \$ '000	Specific Provision Charges for Qtr \$ '000	Write-offs for Qtr \$ '000
Cash on hand	3,651	2,722	-					
Liquid Investments with ADIs	146,189	141,054	37,338					
<u>Loans and advances:</u>								
Residential secured loans	813,904	802,632	305,670	-	-	-	-	-
Commercial secured loans	11,500	11,613	11,500	-	-	-	-	-
Other secured loans	13,680	13,286	13,408	-	-	-	-	-
Unsecured loans	65,188	65,976	65,188	166	-	92	65	74
	904,273	893,508	395,766	166	-	92	65	74
Other Assets	10,434	10,593	10,966					
Total on-balance sheet assets	1,064,547	1,047,877	444,070					
Off-balance sheet assets	180,338	182,322	11,373					
Securitisation	-	-	-					
Market risk weighting:	-	-	-					
Operational risk weighting:			66,888					
Total	1,244,885	1,230,199	522,331	166	-	92	65	74
General reserve for credit losses (net of taxation)	1,598							