

# Prudential Disclosure

## Annual Information for the Consolidated group as at 30 June 2011

Capital Structure	\$ '000
<b>Tier 1 Capital</b>	
General reserves	(54)
Retained earnings	101,481
Minority interest	191
Tier 1 capital	101,618
Less: prescribed deductions	(4,927)
Net Tier 1 capital	96,691
<b>Tier 2 Capital</b>	
General reserve for credit losses	1,698
Less: prescribed deductions	(1,698)
Net Tier 2 capital	-
<b>Total capital</b>	<b>96,691</b>

## Quarterly Information for the Consolidated group as at 31 December 2011

Capital Adequacy	\$ '000
Total eligible capital	99,125
Total risk weighted assets	562,535
Total capital ratio	17.62%
Tier 1 capital ratio	17.62%



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## Quarterly Information for the Consolidated group as at 31 December 2011

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	1,016	923	-					
Liquid Investments with ADIs	184,652	184,254	53,841					
<u>Loans and advances:</u>								
Residential secured loans	913,177	910,813	336,977	390	514	64	35	-
Commercial secured loans	11,207	10,966	11,207	-	-	-	-	-
Other secured loans	12,167	12,568	11,885	-	-	-	-	-
Unsecured loans	52,455	53,294	52,455	133	-	75	77	64
	989,006	987,641	412,524	523	514	139	112	64
Other Assets	12,400	11,928	13,175					
<b>Total on-balance sheet assets</b>	<b>1,187,074</b>	<b>1,184,746</b>	<b>479,540</b>					
<b>Off-balance sheet assets</b>	<b>195,605</b>	<b>197,286</b>	<b>6,404</b>					
Securitisation	-	-	-					
Market risk weighting:	-	-	-					
Operational risk weighting:			76,591					
<b>Total</b>	<b>1,382,679</b>	<b>1,382,032</b>	<b>562,535</b>	<b>523</b>	<b>514</b>	<b>139</b>	<b>112</b>	<b>64</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>1,728</b>							

## Quarterly Information for the Consolidated group as at 31 December 2011

Securitisation Exposures	\$ '000
Current period's new securitisation activity	-
On-balance sheet securitisation exposures	-
Off-balance sheet securitisation exposures	11,519

