

# Prudential Disclosure

## Annual Information for the Consolidated group as at 30 June 2012

Capital Structure	\$ '000
<b>Tier 1 Capital</b>	
General reserves	(187)
Retained earnings	107,035
Minority interest	220
Tier 1 capital	107,068
Less: prescribed deductions	(5,744)
Net Tier 1 capital	101,324
<b>Tier 2 Capital</b>	
General reserve for credit losses	1,778
Less: prescribed deductions	(1,754)
Net Tier 2 capital	24
<b>Total Capital</b>	<b>101,348</b>

## Quarterly Information for the Consolidated Group

Capital Adequacy	As at 31 Dec 2012 \$ '000	As at 30 Sept 2012 \$ '000
Total eligible capital	103,361	102,090
Total risk weighted assets	592,857	583,783
Total capital ratio	17.43%	17.49%
Tier 1 capital ratio	17.43%	17.48%



# Prudential Disclosure

## Quarterly Information for the Consolidated group as at 31 December 2012

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	1,019	988	-					
Liquid Investments with ADIs	201,448	189,217	64,357					
<b>Total Liquid Investments</b>	<b>202,467</b>	<b>190,205</b>	<b>64,357</b>					
Residential secured loans	957,289	946,966	354,736	2,072	1,736	201	178	-
Commercial secured loans	8,751	9,761	8,751	-	-	-	-	-
Other secured loans	10,900	11,411	10,531	77	-	-	-	-
Unsecured loans	50,292	50,245	50,292	227	-	133	79	35
<b>Total Loans and Advances</b>	<b>1,027,232</b>	<b>1,018,383</b>	<b>424,310</b>	<b>2,376</b>	<b>1,736</b>	<b>334</b>	<b>257</b>	<b>35</b>
Other Assets	11,139	11,142	11,858					
<b>Total on-balance sheet assets</b>	<b>1,240,838</b>	<b>1,219,730</b>	<b>500,525</b>					
<b>Off-balance sheet assets</b>	<b>205,310</b>	<b>200,123</b>	<b>12,749</b>					
Securitisation	-	-	-					
Market risk weighting	-	-	-					
Operational risk weighting			79,583					
<b>Total</b>	<b>1,446,148</b>	<b>1,419,853</b>	<b>592,857</b>	<b>2,376</b>	<b>1,736</b>	<b>334</b>	<b>257</b>	<b>35</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>1,798</b>							



# Prudential Disclosure

Quarterly Information for the Consolidated group as at 30 September 2012

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	958	922	-					
Liquid Investments with ADIs	176,985	175,275	65,789					
<b>Total Liquid Investments</b>	<b>177,943</b>	<b>176,197</b>	<b>65,789</b>					
Residential secured loans	936,644	933,332	346,110	560	3,140	15	-	-
Commercial secured loans	10,771	10,865	10,771	-	-	-	-	-
Other secured loans	11,922	11,693	11,536	77	-	16	-	-
Unsecured loans	50,198	51,131	50,198	128	-	81	2	45
<b>Total Loans and Advances</b>	<b>1,009,535</b>	<b>1,007,021</b>	<b>418,615</b>	<b>765</b>	<b>3,140</b>	<b>112</b>	<b>2</b>	<b>45</b>
Other Assets	11,145	10,888	11,857					
<b>Total on-balance sheet assets</b>	<b>1,198,623</b>	<b>1,194,106</b>	<b>496,261</b>					
<b>Off-balance sheet assets</b>	<b>194,936</b>	<b>196,981</b>	<b>9,346</b>					
Securitisation	-	-	-					
Market risk weighting	-	-	-					
Operational risk weighting			78,176					
<b>Total</b>	<b>1,393,559</b>	<b>1,391,087</b>	<b>583,783</b>	<b>765</b>	<b>3,140</b>	<b>112</b>	<b>2</b>	<b>45</b>
General reserve for credit losses (net of taxation)	1,778							

## Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 31 Dec 2012 \$ '000	As at 30 Sept 2012 \$ '000
Current period's new securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures	8,508	8,791

