

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 30 June 2009

Capital Adequacy	\$ '000
Total eligible capital	80,633
Total risk weighted assets	495,639
Total capital ratio	16.27%
Tier 1 capital ratio	16.27%

Quarterly Information for the Consolidated group as at 30 June 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	2,324	2,111	-					
Cash at bank								
Investments (< & > 3 mths)								
Liquid Investments with ADIs	136,950	137,763	35,390					
<u>Loans and advances:</u>								
Residential secured loans	752,444	742,789	280,555	-	-	-	-	-
Commercial secured loans	14,290	14,286	14,290	-	-	-	-	-
Other secured loans	12,315	12,603	12,315	-	-	-	-	-
Unsecured loans	68,972	70,421	68,972	175	-	92	81	106
	848,021	840,099	376,132	175	-	92	81	106
Other Assets	9,319	10,456	9,835					
Total on-balance sheet assets	996,614	990,429	421,357					
Off-balance sheet assets	173,640	174,222	9,809					
Securitisation	-	-	-					
Market risk weighting:	-	-	-					
Operational risk weighting:			64,473					
Total	1,170,255	1,164,651	495,639	175	-	92	81	106
General reserve for credit losses (net of taxation)	1,543							