



# 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 30 June 2011

Capital Adequacy	\$ '000
Total eligible capital	96,691
Total risk weighted assets	554,268
Total capital ratio	17.44%
Tier 1 capital ratio	17.44%

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Quarterly Information for the Consolidated group as at 30 June 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	834	850	-					
Liquid Investments with ADIs	173,595	183,440	46,369					
<u>Loans and advances:</u>								
Residential secured loans	902,286	897,604	332,902	610	-	70	36	-
Commercial secured loans	10,981	10,784	10,981	-	-	-	-	-
Other secured loans	13,039	13,115	12,158	-	-	-	-	-
Unsecured loans	55,938	56,633	55,938	155	-	73	28	51
	982,244	978,136	411,979	765	-	143	64	51
Other Assets	12,001	12,449	12,764					
<b>Total on-balance sheet assets</b>	<b>1,168,674</b>	<b>1,174,875</b>	<b>471,112</b>					
<b>Off-balance sheet assets</b>	<b>193,765</b>	<b>192,717</b>	<b>8,704</b>					
Securitisation	-	-	-					
Market risk weighting:	-	-	-					
Operational risk weighting:			74,452					
<b>Total</b>	<b>1,362,439</b>	<b>1,367,592</b>	<b>554,268</b>	<b>765</b>	<b>-</b>	<b>143</b>	<b>64</b>	<b>51</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>1,698</b>							