

# 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 30 June 2012 \$ '000	As at 31 March 2012 \$ '000
Total eligible capital	101,348	100,217
Total risk weighted assets	583,547	569,574
Total capital ratio	17.37%	17.60%
Tier 1 capital ratio	17.36%	17.60%



# Prudential Disclosure

## Quarterly Information for the Consolidated group as at 30 June 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	886	867	-					
Liquid Investments with ADIs	173,564	168,673	65,850					
<b>Total Liquid Investments</b>	<b>174,450</b>	<b>169,540</b>	<b>65,850</b>					
Residential secured loans	930,019	924,222	344,559	594	2,765	44	44	-
Commercial secured loans	10,960	11,053	10,960	-	-	-	-	-
Other secured loans	11,465	11,484	11,045	77	-	9	9	-
Unsecured loans	52,065	52,669	52,065	221	-	103	84	56
<b>Total Loans and Advances</b>	<b>1,004,509</b>	<b>999,428</b>	<b>418,629</b>	<b>892</b>	<b>2,765</b>	<b>156</b>	<b>137</b>	<b>56</b>
Other Assets	10,632	11,466	11,339					
<b>Total on-balance sheet assets</b>	<b>1,189,591</b>	<b>1,180,434</b>	<b>495,818</b>					
<b>Off-balance sheet assets</b>	<b>199,026</b>	<b>199,010</b>	<b>9,553</b>					
Securitisation	-	-	-					
Market risk weighting	-	-	-					
Operational risk weighting			78,176					
<b>Total</b>	<b>1,388,617</b>	<b>1,379,444</b>	<b>583,547</b>	<b>892</b>	<b>2,765</b>	<b>156</b>	<b>137</b>	<b>56</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>1,778</b>							

# Prudential Disclosure

## Quarterly Information for the Consolidated group as at 31 March 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	848	932	-					
Investments (< & > 3 mths)	163,782	174,217	55,111					
<b>Total Liquid Investments</b>	164,630	175,149	55,111					
Residential secured loans	918,424	915,800	339,671		837		-	83
Commercial secured loans	11,146	11,177	11,146	-	-	-	-	-
Other secured loans	11,502	11,835	11,222	-	-	-	-	-
Unsecured loans	53,272	52,863	53,272	134	-	76	43	22
<b>Total Loans and Advances</b>	994,346	991,675	415,312	134	837	76	43	106
Other Assets	12,299	12,350	13,080					
<b>Total on-balance sheet assets</b>	1,171,275	1,179,174	483,504					
<b>Off-balance sheet assets</b>	198,994	197,300	9,479					
Securitisation	-	-	-					
Market risk weighting:	-	-	-					
Operational risk weighting:			76,591					
<b>Total</b>	1,370,269	1,376,474	569,574	134	837	76	43	106
<b>General reserve for credit losses (net of taxation)</b>	1,728							

## Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 30 June 2012 \$ '000	As at 31 March 2012 \$ '000
Current period's new securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures	9,999	10,803

