

Prudential Disclosure



Annual Information for the Consolidated group as at 30 June 2010

Capital Structure	\$ '000
Tier 1 Capital	
General reserves	(326)
Retained earnings	93,315
Minority interest	195
Tier 1 capital	93,184
Less: prescribed deductions	(4,771)
Net Tier 1 capital	88,413
Tier 2 Capital	
General reserve for credit losses	1,648
Less: prescribed deductions	(1,648)
Net Tier 2 capital	-
Total capital	88,413

Quarterly Information for the Consolidated group as at 31 March 2011

Capital Adequacy	\$ '000
Total eligible capital	93,800
Total risk weighted assets	552,520
Total capital ratio	16.98%
Tier 1 capital ratio	16.98%

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Quarterly Information for the Consolidated group as at 31 March 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	866	910	-					
Liquid Investments with ADIs	193,286	193,548	48,957					
<u>Loans and advances:</u>								
Residential secured loans	892,921	883,085	329,529	909	-	45	-	-
Commercial secured loans	10,586	10,629	10,586	-	-	-	-	-
Other secured loans	13,190	13,111	12,566	-	-	-	-	-
Unsecured loans	57,328	58,028	57,328	167	-	84	124	79
	974,025	964,853	410,009	1,076	-	129	124	79
Other Assets	12,897	12,346	13,478					
Total on-balance sheet assets	1,181,074	1,171,657	472,444					
Off-balance sheet assets	191,668	194,039	7,985					
Securitisation	-	-	-					
Market risk weighting:	-	-	-					
Operational risk weighting:			72,091					
Total	1,372,742	1,365,696	552,520	1,076	-	129	124	79
General reserve for credit losses (net of taxation)	1,698							