

Prudential Disclosure

Annual Information for the Consolidated Group as at 30 June 2011

Capital Structure	\$ '000
Tier 1 Capital	
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
Tier 2 Capital	
General reserve for credit losses	1,698
Less: prescribed deductions	(1,698)
Net Tier 2 capital	-
Total Capital	96,691

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 31 Mar 2012 \$ '000	As at 31 Dec 2011 \$ '000
Total eligible capital	100,217	99,125
Total risk weighted assets	569,574	562,535
Total capital ratio	17.60%	17.62%
Tier 1 capital ratio	17.60%	17.62%



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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	-					
Liquid Investments with ADIs	163,782	174,217	55,111					
Total Liquid Investments	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
Total Loans and Advances	994,346	991,675	415,312	134	837	76	43	106
Other Assets	12,299	12,350	13,080					
Total on-balance sheet assets	1,171,275	1,179,174	483,504					
Off-balance sheet assets	198,994	197,300	9,479					
Securitisation	-	-	-					
Market risk weighting	-	-	-					
Operational risk weighting			76,591					
Total	1,370,269	1,376,474	569,574	134	837	76	43	106
General reserve for credit losses (net of taxation)	1,728							



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Quarterly Information for the Consolidated Group as at 31 December 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	1,016	923	-					
Liquid Investments with ADIs	184,652	184,254	53,841					
Total Liquid Investments	185,668	185,177	53,841					
<u>Loans and advances:</u>								
Residential secured loans	913,177	910,813	336,977	390	514	64	35	-
Commercial secured loans	11,207	10,966	11,207	-	-	-	-	-
Other secured loans	12,167	12,568	11,885	-	-	-	-	-
Unsecured loans	52,455	53,294	52,455	133	-	75	77	64
Total Loans and Advances	989,006	987,641	412,524	523	514	139	112	64
Other Assets	12,400	11,928	13,175					
Total on-balance sheet assets	1,187,074	1,184,746	479,540					
Off-balance sheet assets	195,605	197,286	6,404					
Securitisation	-	-	-					
Market risk weighting:	-	-	-					
Operational risk weighting:			76,591					
Total	1,382,679	1,382,032	562,535	523	514	139	112	64
General reserve for credit losses (net of taxation)	1,728							

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 31 Mar 2012 \$ '000	As at 31 Dec 2011 \$ '000
Current period's new securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures	10,803	11,519

