

# 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 31 Mar 2013 \$ '000	As at 31 Dec 2012 \$ '000
Total eligible capital	104,841	103,361
Total risk weighted assets	594,785	592,857
Total capital ratio	17.63%	17.43%
Tier 1 capital ratio	17.32%	17.43%



# Prudential Disclosure

## Quarterly Information for the Consolidated group as at 31 March 2013

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	833	926	-					
Liquid Investments with ADIs	194,174	197,811	65,108					
<b>Total Liquid Investments</b>	<b>195,007</b>	<b>198,737</b>	<b>65,108</b>					
Residential secured loans	974,962	966,125	360,625	2,444	1,517	367	174	8
Commercial secured loans	8,261	8,506	8,261	-	-	-	-	-
Other secured loans	10,986	10,943	10,635	-	-	-	-	-
Unsecured loans	50,442	50,367	50,442	297	-	105	37	64
<b>Total Loans and Advances</b>	<b>1,044,651</b>	<b>1,035,941</b>	<b>429,963</b>	<b>2,741</b>	<b>1,517</b>	<b>472</b>	<b>211</b>	<b>72</b>
Other Assets	9,148	10,143	9,148					
<b>Total on-balance sheet assets</b>	<b>1,248,806</b>	<b>1,244,821</b>	<b>504,219</b>					
<b>Off-balance sheet assets</b>	<b>202,289</b>	<b>203,799</b>	<b>10,983</b>					
Securitisation	-	-	-					
Market risk weighting	-	-	-					
Operational risk weighting			79,583					
<b>Total</b>	<b>1,451,095</b>	<b>1,448,620</b>	<b>594,785</b>	<b>2,741</b>	<b>1,517</b>	<b>472</b>	<b>211</b>	<b>72</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>1,828</b>							

# Prudential Disclosure

Quarterly Information for the Consolidated group as at 31 December 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	1,019	988	-					
Liquid Investments with ADIs	201,448	189,217	64,357					
<b>Total Liquid Investments</b>	<b>202,467</b>	<b>190,205</b>	<b>64,357</b>					
Residential secured loans	957,289	946,966	354,736	2,072	1,736	201	178	-
Commercial secured loans	8,751	9,761	8,751	-	-	-	-	-
Other secured loans	10,900	11,411	10,531	77	-	-	-	-
Unsecured loans	50,292	50,245	50,292	227	-	133	79	35
<b>Total Loans and Advances</b>	<b>1,027,232</b>	<b>1,018,383</b>	<b>424,310</b>	<b>2,376</b>	<b>1,736</b>	<b>334</b>	<b>257</b>	<b>35</b>
Other Assets	11,139	11,142	11,858					
<b>Total on-balance sheet assets</b>	<b>1,240,838</b>	<b>1,219,730</b>	<b>500,525</b>					
<b>Off-balance sheet assets</b>	<b>205,310</b>	<b>200,123</b>	<b>12,749</b>					
Securitisation	-	-	-					
Market risk weighting	-	-	-					
Operational risk weighting			79,583					
<b>Total</b>	<b>1,446,148</b>	<b>1,419,853</b>	<b>592,857</b>	<b>2,376</b>	<b>1,736</b>	<b>334</b>	<b>257</b>	<b>35</b>
General reserve for credit losses (net of taxation)	1,798							

## Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 31 Mar 2013 \$ '000	As at 31 Dec 2012 \$ '000
Current period's new securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures	8,035	8,508

