

Prudential Disclosure



Annual Information for the Consolidated group as at 30 June 2009

Capital Structure	\$ '000
Tier 1 Capital	
General reserves	(1,279)
Retained earnings	86,035
Minority interest	185
Tier 1 capital	84,941
Less: prescribed deductions	(4,308)
Net Tier 1 capital	80,633
Tier 2 Capital	
General reserve for credit losses	1,543
Less: prescribed deductions	(1,543)
Net Tier 2 capital	-
Deductions from total capital	-
Total capital	80,633

Quarterly Information for the Consolidated group as at 30 September 2009

Capital Adequacy	\$ '000
Total eligible capital	82,130
Total risk weighted assets	514,217
Total capital ratio	15.97%
Tier 1 capital ratio	15.97%

Quarterly Information for the Consolidated group as at 30 September 2009

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	2,352	2,418	-					
Liquid Investments with ADIs	153,973	156,278	39,495					
<u>Loans and advances:</u>								
Residential secured loans	783,573	772,845	294,052	599	-	30	-	-
Commercial secured loans	14,000	14,098	14,000	-	-	-	-	-
Other secured loans	12,398	12,404	12,398	-	-	-	-	-
Unsecured loans	66,542	67,266	66,542	176	-	72	130	121
	876,513	866,613	386,992	775	-	102	130	121
Other Assets	10,324	9,951	10,847					
Total on-balance sheet assets	1,043,162	1,035,260	437,334					
Off-balance sheet assets	183,054	178,517	12,410					
Securitisation	-	-	-					
Market risk weighting:	-	-	-					
Operational risk weighting:			64,473					
Total	1,226,216	1,213,778	514,217	775	-	102	130	121
General reserve for credit losses (net of taxation)	1,573							