

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 30 September 2010

Capital Adequacy	\$ '000
Total eligible capital	90,129
Total risk weighted assets	532,048
Total capital ratio	16.94%
Tier 1 capital ratio	16.94%

Quarterly Information for the Consolidated group as at 30 September 2010

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	991	1,024	-					
Liquid Investments with ADIs	168,635	167,737	42,027					
<u>Loans and advances:</u>								
Residential secured loans	853,288	851,379	315,021	-	54	-	-	-
Commercial secured loans	10,649	10,762	10,649	-	-	-	-	-
Other secured loans	14,031	14,061	13,667	-	-	-	-	-
Unsecured loans	60,187	61,319	60,187	153	-	82	80	99
	938,155	937,521	399,524	153	54	82	80	99
Other Assets	11,121	11,165	11,683					
Total on-balance sheet assets	1,118,902	1,117,447	453,234					
Off-balance sheet assets	190,871	187,299	8,997					
Securitisation	-	-	-					
Market risk weighting:	-	-	-					
Operational risk weighting:			69,817					
Total	1,309,773	1,304,746	532,048	153	54	82	80	99
General reserve for credit losses (net of taxation)	1,648							