

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 as at 30 September 2011

Capital Adequacy	\$ '000
Total eligible capital	97,694
Total risk weighted assets	558,465
Total capital ratio	17.49%
Tier 1 capital ratio	17.49%



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Quarterly Information for the Consolidated group as at 30 September 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	830	832	-					
Liquid Investments with ADIs	183,856	178,725	50,185					
<u>Loans and advances:</u>								
Residential secured loans	908,448	905,367	335,339	354	389	30	23	49
Commercial secured loans	10,724	10,853	10,724	-	-	-	-	-
Other secured loans	12,968	13,004	12,456	-	-	-	-	-
Unsecured loans	54,134	55,035	54,134	124	-	61	-	26
	986,274	984,259	412,653	478	389	91	23	75
Other Assets	11,456	11,729	12,224					
Total on-balance sheet assets	1,182,416	1,175,545	475,062					
Off-balance sheet assets	198,967	196,366	8,951					
Securitisation	-	-	-					
Market risk weighting:	-	-	-					
Operational risk weighting:			74,452					
Total	1,381,383	1,371,911	558,465	478	389	91	23	75
General reserve for credit losses (net of taxation)	1,698							

