

# 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 30 Sept 2012 \$ '000	As at 30 June 2012 \$ '000
Total eligible capital	102,090	101,348
Total risk weighted assets	583,783	583,547
Total capital ratio	17.49%	17.37%
Tier 1 capital ratio	17.48%	17.36%



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## Quarterly Information for the Consolidated group as at 30 September 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	958	922	-					
Liquid Investments with ADIs	176,985	175,275	65,789					
<b>Total Liquid Investments</b>	<b>177,943</b>	<b>176,197</b>	<b>65,789</b>					
Residential secured loans	936,644	933,332	346,110	368	3,140	15	-	-
Commercial secured loans	10,771	10,865	10,771	-	-	-	-	-
Other secured loans	11,922	11,693	11,536	77	-	16	-	-
Unsecured loans	50,198	51,131	50,198	99	-	81	2	45
<b>Total Loans and Advances</b>	<b>1,009,535</b>	<b>1,007,021</b>	<b>418,615</b>	<b>544</b>	<b>3,140</b>	<b>112</b>	<b>2</b>	<b>45</b>
Other Assets	11,145	10,888	11,857					
<b>Total on-balance sheet assets</b>	<b>1,198,623</b>	<b>1,194,106</b>	<b>496,261</b>					
<b>Off-balance sheet assets</b>	<b>194,936</b>	<b>196,981</b>	<b>9,346</b>					
Securitisation	-	-	-					
Market risk weighting	-	-	-					
Operational risk weighting			78,176					
<b>Total</b>	<b>1,393,559</b>	<b>1,391,087</b>	<b>583,783</b>	<b>544</b>	<b>3,140</b>	<b>112</b>	<b>2</b>	<b>45</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>1,778</b>							

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## Quarterly Information for the Consolidated group as at 30 June 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	886	867	-					
Liquid Investments with ADIs	173,564	168,673	65,850					
<b>Total Liquid Investments</b>	<b>174,450</b>	<b>169,540</b>	<b>65,850</b>					
Residential secured loans	930,019	924,222	344,559	594	2,765	44	44	-
Commercial secured loans	10,960	11,053	10,960	-	-	-	-	-
Other secured loans	11,465	11,484	11,045	77	-	9	9	-
Unsecured loans	52,065	52,669	52,065	221	-	103	84	56
<b>Total Loans and Advances</b>	<b>1,004,509</b>	<b>999,428</b>	<b>418,629</b>	<b>892</b>	<b>2,765</b>	<b>156</b>	<b>137</b>	<b>56</b>
Other Assets	10,632	11,466	11,339					
<b>Total on-balance sheet assets</b>	<b>1,189,591</b>	<b>1,180,434</b>	<b>495,818</b>					
<b>Off-balance sheet assets</b>	<b>199,026</b>	<b>199,010</b>	<b>9,553</b>					
Securitisation	-	-	-					
Market risk weighting	-	-	-					
Operational risk weighting			78,176					
<b>Total</b>	<b>1,388,617</b>	<b>1,379,444</b>	<b>583,547</b>	<b>892</b>	<b>2,765</b>	<b>156</b>	<b>137</b>	<b>56</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>1,778</b>							

## Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 30 Sept 2012 \$ '000	As at 30 June 2012 \$ '000
Current period's new securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures	<b>8,791</b>	<b>9,999</b>

