

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 31 March 2010

Capital Adequacy	\$ '000
Total eligible capital	85,561
Total risk weighted assets	532,730
Total capital ratio	16.06%
Tier 1 capital ratio	16.06%

Quarterly Information for the Consolidated group as at 31 March 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	947	1,150	-					
Liquid Investments with ADIs	154,493	146,491	43,579					
<u>Loans and advances:</u>								
Residential secured loans	829,992	826,504	311,626	-	-	-	-	-
Commercial secured loans	10,476	10,825	10,476	-	-	-	-	-
Other secured loans	13,755	13,998	13,455	-	-	-	-	-
Unsecured loans	64,963	65,042	64,963	213	-	116	84	60
	919,186	916,369	400,520	213	-	116	84	60
Other Assets	11,047	11,003	11,587					
Total on-balance sheet assets	1,085,673	1,075,013	455,686					
Off-balance sheet assets	174,278	175,551	9,784					
Securitisation	-	-	-					
Market risk weighting:	-	-	-					
Operational risk weighting:			67,261					
Total	1,259,951	1,250,564	532,731	213	-	116	84	60
General reserve for credit losses (net of taxation)	1,648							