

Public Disclosure of Prudential Information

in accordance with APRA Prudential Standard APS 330

CAPITAL STRUCTURE as at 30 June 2011		\$'000
Tier 1 CAPITAL		
Retained earnings (including current year)		5,052
Reserves		0
TOTAL FUNDAMENTAL TIER 1 CAPITAL		5,052
Deductions from Tier 1		401
NET TIER 1 CAPITAL		4,651
Tier 2 CAPITAL (net of deductions)		
TOTAL CAPITAL BASE		4751

CAPITAL ADEQUACY as at	31 December 2011	31 March 2012
	\$'000	\$'000
Capital requirements in terms of risk weighted assets		
CREDIT RISK	27,265	27,920
consisting of :		
Claims on ADIs maturing less than 3 months	2,891	3,159
Claims on ADIs maturing greater than 3 months	4,701	4,475
Residential Mortgages	13,690	13,552
Securitisation	0	0
Plant, equipment and other fixed assets	426	399
Other assets	5557	6334
MARKET RISK	0	0
OPERATIONAL RISK	3420	3421
TOTAL Risk Weighted Assets	30,686	31,340
TOTAL TIER 1 CAPITAL RATIO	15.86%	15.68%
TOTAL CAPITAL RATIO	17.30%	17.09%

CREDIT RISK EXPOSURE as at 31 March 2012							\$'000
	Group Credit Risk Exposure at reporting date	Average Credit Risk Exposure for the period	Impaired facilities	90 days Past due	Specific Provisions Balance	Charges for specific provisions and write-offs for the period	
Claims on ADIs	26,386	26,468					
Loans and Advances							
Residential Housing	34,455	34,537		19			
Personal	3,834	3,848	14		10	0	
Commercial	637	652					
Total Loans and Advances	38,926	39,037	14	19	10	0	
Commitments (off balance sheet)							
consisting of:							
Approved loans not advanced	1,933						
Lines of credit undrawn balances	1,265						

GENERAL RESERVES FOR CREDIT LOSSES as at 31 March 2012 is \$142,527

CREDIT RISK EXPOSURE as at 31 December 2011							\$'000
	Group Credit Risk Exposure at reporting date	Average Credit Risk Exposure for the period	Impaired facilities	90 days Past due	Specific Provisions Balance	Charges for specific provisions and write-offs for the period	
Claims on ADIs	26,490	26,225					
Loans and Advances							
Residential Housing	34,910	34,925		19			
Personal	3,973	4,012	7		6	0	
Commercial	679	866					
Total Loans and Advances	39,555	39,804	7	19	6	0	
Commitments (off balance sheet)							
consisting of:							
Approved loans not advanced	472						
Lines of credit undrawn balances	1,290						

GENERAL RESERVES FOR CREDIT LOSSES as at 31 December 2011 is \$141,251

Contact Us

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