



Prudential Disclosure for Capital Adequacy

Annual Information as at 30 June 2009

Capital Structure	\$
Paid up ordinary shares	-
Reserves	185,337,368
Retained earnings, including current year	18,314,216
Minority interests from consolidation of Tier 1 capital subsidiaries	-
Innovative instruments	-
Non-innovative residual instruments	-
Deductions from Tier1 capital, including goodwill and investments	(13,830,295)
Total Tier 1 Capital (net of deductions)	189,821,289
Total Tier 2 Capital (net of deductions)	-
Total Eligible Capital	189,821,289

Quarterly information as at 31 December 2009

Capital Adequacy	\$
Ratio is expressed as a percentage of risk weighted asset exposures	
Total Eligible Capital	230,023,167
Total Risk Weighted Exposures	1,202,674,416
Capital Adequacy Ratio	19.13%

Board Minimum Target	12.00%
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APRA Minimum requirement	8.00%
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Quarterly information as at 31 December 2009

Risk Exposure & Capital Adequacy	Gross Amount	Average Amount	Risk Weighted Amounts	Impaired Facilities	Past Due	Specific Provisions	Charge for Specific Provisions and Write Offs During the period
	\$	\$	\$	\$	\$	\$	\$
Secured loans and advances	1,611,467,014	1,582,413,768	621,996,749	-	640,660	-	-
Other loans and advances	219,463,447	212,035,836	218,822,787	603,824	-	583,089	6,731
Total loans and advances	1,830,930,461	1,794,449,604	840,819,535	603,824	640,660	583,089	6,731
Cash	8,877,218	8,846,404	-	-	-	-	-
Trading securities	-	-	-	-	-	-	-
Investments and other deposits	419,254,980	443,479,208	143,450,484	-	-	-	-
Total Investments	428,132,198	452,325,613	143,450,484	-	-	-	-
Other Assets	35,446,418	36,008,121	35,446,418	-	-	-	-
Total on balance sheet risk	2,294,509,077	2,282,783,337	1,019,716,437	-	-	-	-
Off Balance sheet risk	468,497,711	462,667,469	54,792,721	-	-	-	-
Securitised	3,815,379	3,815,379	763,076	-	-	-	-
Operational risk			127,402,182	-	-	-	-
Total	2,766,822,167	2,749,266,185	1,202,674,416	603,824	640,660	583,089	6,731

Total Eligible Capital Holdings 230,023,167

Eligible Capital holdings required for Board minimum 144,320,930

Eligible Capital holdings in excess of Board minimum 85,702,237

General Reserves for Credit Losses 1,896,663