

Prudential Disclosure for Capital Adequacy

Annual Information as at 30 June 2010

| Capital Structure | \$ |
|--|--------------------|
| Paid up ordinary shares | - |
| Reserves | 234,739,270 |
| Retained earnings, including current year | 18,240,083 |
| Minority interests from consolidation of Tier 1 capital subsidiaries | - |
| Innovative instruments | - |
| Non-innovative residual instruments | - |
| Deductions from Tier1 capital, including goodwill and investments | (14,441,770) |
| Total Tier 1 Capital (net of deductions) | 238,537,583 |
| Total Tier 2 Capital (net of deductions) | - |
| Total Eligible Capital | 238,537,583 |

Quarterly information as at 30 June 2010

| Capital Adequacy | \$ |
|---|---------------|
| Ratio is expressed as a percentage of risk weighted asset exposures | |
| Total Eligible Capital | 238,537,583 |
| Total Risk Weighted Exposures | 1,244,651,102 |
| Capital Adequacy Ratio | 19.17% |
| Board Minimum Target | 12.00% |

Quarterly information as at 30 June 2010

| 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 | 1,737,231,083 | 1,700,361,735 | 681,942,565 | 287,274 | 1,073,726 | 31,196 | - |
| Other loans and advances | 223,049,040 | 227,079,667 | 223,049,040 | 606,370 | - | 523,637 | 179,760 |
| Total loans and advances | 1,960,280,123 | 1,927,441,402 | 904,991,605 | 893,644 | 1,073,726 | 554,833 | 179,760 |
| Cash | 8,952,058 | 9,526,471 | - | - | - | - | - |
| Trading securities | - | - | - | - | - | - | - |
| Investments and other deposits | 412,156,939 | 428,707,215 | 118,784,833 | - | - | - | - |
| Total Investments | 421,108,997 | 438,233,686 | 118,784,833 | - | - | - | - |
| Other Assets | 33,654,857 | 36,640,047 | 33,654,857 | - | - | - | - |
| Total on balance sheet risk | 2,415,043,977 | 2,402,315,135 | 1,057,431,295 | - | - | - | - |
| Off Balance sheet risk | 470,459,971 | 467,709,169 | 52,444,997 | - | - | - | - |
| Securitised | 3,004,702 | 3,111,105 | 600,940 | - | - | - | - |
| Operational risk | - | - | 134,173,870 | - | - | - | - |
| Total | 2,888,508,650 | 2,873,135,409 | 1,244,651,102 | 893,644 | 1,073,726 | 554,833 | 179,760 |

Total Eligible Capital Holdings **238,537,583**

Eligible Capital holdings required for Board minimum **149,358,132**

Eligible Capital holdings in excess of Board minimum **89,179,451**

General Reserves for Credit Losses **2,066,877**