

## Prudential Disclosure for Capital Adequacy

### Annual Information as at 30 June 2011

| <b>Capital Structure</b>   | <b>\$</b>          |
|--|--------------------|
| Paid up ordinary shares  | -                  |
| General Reserves   | 252,829,070        |
| Retained earnings, including current year                            | 27,511,039         |
| Minority interests from consolidation of Tier 1 capital subsidiaries | -                  |
| Innovative instruments   | -                  |
| Non-innovative residual instruments                                  | -                  |
| Deductions from Tier1 capital, including goodwill and investments    | (25,402,104)       |
| <b>Total Tier 1 Capital (net of deductions)</b>                      | <b>254,938,005</b> |
| Total Tier 2 Capital (net of deductions)                             | -                  |
| <b>Total Eligible Capital</b>  | <b>254,938,005</b> |

### Quarterly information as at 30 September 2011

| <b>Capital Adequacy</b>   | <b>\$</b>     |
|---|---------------|
| Ratio is expressed as a percentage of risk weighted asset exposures |               |
| Total Eligible Capital  | 260,776,294   |
| Total Risk Weighted Exposures                                       | 1,359,209,623 |
| Capital Adequacy Ratio  | 19.19%        |
| Board Minimum Ratio   | 12.00%        |

Quarterly information as at 30 September 2011

| 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         | 1,886,781,407        | 1,882,613,372        | 736,928,587           | 1,821,401           | 1,970,519        | 509,028             | -   |
| Other loans and advances           | 246,947,419          | 242,925,720          | 246,947,419           | 1,429,477           | -                | 474,592             | (132,210)   |
| <b>Total loans and advances</b>    | <b>2,133,728,826</b> | <b>2,125,539,092</b> | <b>983,876,006</b>    | <b>3,250,878</b>    | <b>1,970,519</b> | <b>983,620</b>      | <b>(132,210)</b>  |
| Cash                               | 8,856,957            | 9,035,341            | -                     | -                   | -                | -                   | -   |
| Trading securities                 | -                    | -                    | -                     | -                   | -                | -                   | -   |
| Investments and other deposits     | 509,383,349          | 473,095,366          | 136,463,847           | -                   | -                | -                   | -   |
| <b>Total Investments</b>           | <b>518,240,306</b>   | <b>482,130,707</b>   | <b>136,463,847</b>    | <b>-</b>            | <b>-</b>         | <b>-</b>            | <b>-</b>  |
| Other Assets                       | 38,059,490           | 35,852,134           | 38,059,490            | -                   | -                | -                   | -   |
| <b>Total on balance sheet risk</b> | <b>2,690,028,622</b> | <b>2,643,521,933</b> | <b>1,158,399,343</b>  | <b>-</b>            | <b>-</b>         | <b>-</b>            | <b>-</b>  |
| Off Balance sheet risk             | 481,770,206          | 484,481,447          | 51,693,032            | -                   | -                | -                   | -   |
| Securitised                        | 1,970,286            | 2,066,805            | 394,057               | -                   | -                | -                   | -   |
| Operational risk                   | -                    | -                    | 148,723,191           | -                   | -                | -                   | -   |
| <b>Total</b>                       | <b>3,173,769,114</b> | <b>3,130,070,185</b> | <b>1,359,209,623</b>  | <b>3,250,878</b>    | <b>1,970,519</b> | <b>983,620</b>      | <b>(132,210)</b>  |

**Total Eligible Capital Holdings** 260,776,294

**Eligible Capital holdings required for Board minimum** 163,105,155

**Eligible Capital holdings in excess of Board minimum** 97,671,139

**General Reserves for Credit Losses** 2,241,666