



Public Disclosure of Prudential Information  
 in accordance with APRA Prudential Standard APS 330  
 For the quarter ended : 31 March 2012

Capital Structure at June 2011	
<i>Updated annually</i>	
	\$000s
<b>Tier 1 Capital</b>	
General Reserves	306.749
Retained Earnings including current year earnings	89.316
<b>Gross Tier 1 Capital</b>	<b>396.065</b>
<b>Deductions from Tier 1 Capital</b>	
Goodwill	(8.478)
Capitalised expenses	(19.259)
Equity investment in other ADIs	(11.077)
Other deductions	(10.260)
<b>Total Deductions from Tier 1 Capital</b>	<b>(49.074)</b>
<b>Total Tier 1 Capital (net of deductions)</b>	<b>346.991</b>
Tier 2 Capital (net of deductions)	-
<b>Total Capital Base - Consolidated Group</b>	<b>346.991</b>

Securitisation Exposures at March 2012			
<i>Updated quarterly</i>			
			\$000s
	<b>New Trans.</b>	<b>Gain/Loss</b>	<b>O/S Exposure</b>
On balance sheet securitisation*	-	-	728,437
Off balance sheet securitisation*	-	-	707,907
RMBS Securities held	-	-	29,224
Redraw facilities	-	-	3,717
Swap facilities	-	-	180

\* Loans and advances secured by residential mortgage.

Capital Adequacy at March 2012	
<i>Updated quarterly</i>	
	\$000s
<b>Credit Risk (in terms of risk weighted assets by portfolio)</b>	
<b>On Balance Sheet</b>	
Deposits with Banks and ADIs	220.818
Loans and Advances:	
Loans secured by residential mortgage	1,390.529
Other member loans	543.821
Corporate	2.603
Other assets	56.980
<b>Off Balance Sheet</b>	
Commitments for loans and advances	38.159
Derivatives	0.209
Securitisation	0.779
<b>Total Credit Risk (risk weighted assets)</b>	<b>2,253.899</b>
<b>Market Risk</b>	<b>Nil</b>
<b>Operational Risk</b>	<b>351.895</b>
<b>Total Risk Weighted Assets</b>	<b>2,605.794</b>

Capital Adequacy Ratios at March 2012	
<i>Updated quarterly</i>	
	\$000s
<b>Total Capital</b>	<b>14.39%</b>
Tier 1 Capital Ratio - Consolidated Group	14.39%

Credit Risk Exposures by Portfolio at March 2012						
<i>Updated quarterly</i>						
						\$000s
	Loans and advances		Commitments	Derivatives	Other	Total
	secured by residential mortgage	Other member loans				
Gross Credit Risk Closing Balance	3,540.543	543.821	1,121.933	655.684	799.874	6,661.855
Average Gross	3,549.298	548.666	1,150.574	687.548	842.913	6,779.000
Amount Impaired	5.801	3.585	-	-	-	9.386
Amount Past Due	7.395	2.548	-	-	-	9.943
Specific Provision	0.130	5.026	-	-	-	5.156
Charges for specific provision and amounts written-off during the period	-	(0.091)	-	-	-	(0.091)
General Reserve for Credit Losses						8.193