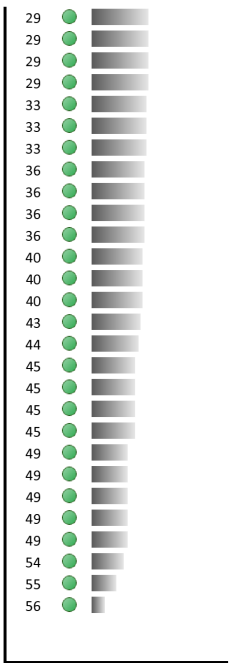


Rank	Relative riskiness	Company name (credit rating if available)	Risk Ranking Measures					Guaranteed Depositors #	Guaranteed Deposits \$m	Estimated Loss Given Default
			Liquidity ¹ x's	Asset Quality ² %	Income Margin ³ %	Capital Ratio ⁴ %	Related Party Exposure ⁵ %			
3	◆	South Canterbury Finance Ltd (BB/Negative/Mar 09)	1.1	31	1	1.6	251	27,499	1,712	545
1	◆	Viaduct Capital Limited	0.1	76	13	2.0	-	179	11	9
2	◆	Vision Securities Limited	1.4	100	17	0.8	1,827	1,036	31	32
7	◆									
6	◆									
12	▲									
10	▲	Mutual Finance Limited	11.4	19	10	11.2	7	246	5	
Entities expected to fail, and therefore provisioned for.								29,896	1,792	59
4	◆									
7	◆									
9	▲									
10	▲									
Entities not expected to fail, but given a material shock could fail.								13,851	451	
14	▲									
15	▲									
19	●									
Higher quality but institutions that may be adversely affected if there was a major shock, but they would not be expected to fail.								37,169	1,606	
4	◆	Rockforte Finance Limited	0.4	35	10	14.5	1	107	3	
19	●									
Entities "off market" but may be affected if there was a major shock, but they would not be expected to fail.								709	29	
13	▲									
16	●									
16	●									
18	●									
19	●									
19	●									
19	●									
19	●									
25	●									
26	●									
27	●									
27	●									

Withheld under s9(2)(b)(i)
 Withheld under s9(2)(b)(i)
 Withheld under s9(2)(b)(i)
 Withheld under s9(2)(b)(i)



- Notes
- 1 Liquid assets + short term asset maturities + committed facilities as a multiple to short term liability maturities
 - 2 Impaired + past due + 75% Cap Interest + 50% restructured loans as a percentage of total loans
 - 3 Net margin: Annualised net-interest-income + Fee Income to gross loans
 - 4 Capital ratio methodology utilising the proposed capital framework for NBDTs
 - 5 Related Party exposure as % of Net Tier 1 Capital

Withheld under s9(2)(b)(ii)

[Withheld under s9(2)(b)(ii)]

Date 31/12/2009

Relative Risk Ranking
as at 31/12/2009

High Risk	10	
Medium Risk	4.7	

COMMERCIALY SENSITIVE