

## PRODUCT PROFILE

COMMERCIAL

INDUSTRIAL

AGRI

Current as at 12/03/10

	<i>Commercial Facility</i>	<i>Agri Facility</i>	<i>Lite Doc</i>
<b>Loan purpose</b>	Purchase, refinance, debt consolidation	Purchase, refinance, debt consolidation, working capital, farm improvements	Purchase, refinance, debt consolidation, working capital, farm improvements
<b>Minimum loan</b>	\$100,000	\$100,000	\$100,000
<b>Preferred loan</b>	\$10 million	\$10 million	\$800,000 <sup>Note 1</sup> \$400,000 <sup>Note 2</sup> \$250,000 <sup>Note 3</sup>
<b>Maximum LVR</b>	70%	65% ## Refer to additional information	50% <sup>Note 1</sup> 60% <sup>Note 2</sup> 40% <sup>Note 3</sup>
<b>Loan term</b>	9 months to 2 years interest only Principal and interest up to 15 years	9 months to 2 years interest only Principal and interest up to 15 years	9 months to 2 years interest only Principal and interest up to 15 years
<b>Loan type</b>	Commercial	Agri Business	Commercial / Agri
<b>Interest rate fixed</b>	8.75%pa	8.75%pa	8.95%pa
<b>Interest rate variable</b>	8.95%pa	8.95%pa	8.99%pa
<b>Repayment options</b>	Interest only or principal & interest	Interest only or principal & interest	Interest only or principal & interest
<b>Minimum interest cover</b>	Preferred minimum debt service cover ratio (DSCR) is 1.35 times (Interest Only)	Preferred minimum debt service cover ratio (DSCR) is 1.35 times (Interest Only)	Minimum requirements including accountants letter and borrowers declaration both in Banksia Standard format and evidence of income will be required.
<b>Establishment fee</b>	From .50%	From .50%	From .50%
<b>Acceptable securities</b>	Shops, offices, factories, warehouses, residential investment, motel freeholds	Dairy farms, beef / cattle or sheep grazing, mixed cropping and grazing	Shops, offices, factories, warehouses, residential investment, motel freeholds, dairy farms, beef / cattle or sheep grazing, mixed cropping and grazing
<b>Unacceptable securities</b>	Specialised securities, leasehold property, heritage listed property, contaminated sites, company title unit	Security that is not real property, specialised farming operations, leasehold property, heritage listed property, contaminated sites, non rural zoned property, remote or unfavorable location properties	Vacant land, specialised securities, leasehold property, heritage listed property, contaminated sites, company title unit, development land or under construction, no third party security
<b>Acceptable location</b>	Capital Cities, Suburbs, Metropolitan Areas and Major Regional Centres	Major and well regarded intensive rural areas	Victoria, New South Wales, Queensland and South Australia (Tasmania - restricted location requirements)
<b>Additional information</b>		## Up to 70% LVR with 1st Stock Mortgage Provided	<sup>Note 1</sup> 50% LVR to maximum loan \$800,000 <sup>Note 2</sup> 60% LVR to maximum loan \$400,000 <sup>Note 3</sup> 40% LVR to maximum loan \$250,000 - against current municipal valuation (Victoria only)