

# Group Prudential Disclosures

as at 30 September 2012

## 1. Capital adequacy

<b>Capital Requirements (in terms of risk-weighted assets) for:</b>	<b>\$</b>
Credit Risk by Portfolio	
Residential Mortgages	198,311,942
Other Retail	40,332,730
Corporate	9,665,026
Other ADI's	22,848,059
All Other	17,923,923
Total Credit Risk	<u>289,081,680</u>
Market Risk	0
Operational Risk	42,906,090
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>331,987,770</b>
<b>Capital Ratio for Consolidated Group</b>	<b>15.26%</b>
<b>Tier 1 Capital Ratio for Consolidated Group</b>	<b>14.59%</b>

## 2. Credit risk exposure for the quarter ended 30 September 2012

Exposure by type:	Gross \$ Value as at	Gross \$ average for
	end of the period	the period
	\$	\$
<b>Cash and Cash Equivalents</b>		
Authorised Deposit taking Institutions	30,744,205	30,115,660
<b>Receivables (other)</b>		
All Other	798,866	1,366,069
<b>Derivatives</b>		
Banks	-	-
<b>Loans</b>		
Residential Mortgages	517,834,120	507,135,546
Other Retail	59,717,129	60,813,476
Authorised Deposit taking Institutions	61,942,450	65,740,403
<b>Total</b>	<u>671,036,770</u>	<u>665,171,153</u>

## 3. Impaired / past due facilities and provisions at 30 September 2012

	Impaired	Past Due
	\$	\$
<b>Impaired / past due facilities</b>		
Residential Mortgages	612,171	826,229
Other Retail	295,275	11,536
		<b>Provisioning</b>
<b>Specific Impairment allowances</b>		\$
Other Retail		161,223
<b>General Reserve for Credit Losses</b>		1,444,771

## 4. Impairment Losses for the quarter ended 30 September 2012

### Charges for loan impairment

Other Retail:	
Write-off's	33,916
Recoveries of amounts previously written off	13,845
Specific allowances made	31,169