

# Group Prudential Disclosures

As at 30 June 2012

Capital Structure	Consolidated \$
Tier 1 Capital	
Reserves	12,589,027
Retained Earnings, including current year earnings	37,345,193
Minority Interests	(3,166)
Deductions from Tier 1 Capital	(2,039,201)
Tier 2 Capital (net of deductions)	<u>2,188,835</u>
<b>Total Capital Base</b>	<u><b>50,080,688</b></u>

# Group Prudential Disclosures

as at 30 June 2012

## 1. Capital adequacy

<b>Capital Requirements (in terms of risk-weighted assets) for:</b>	<b>\$</b>
Credit Risk by Portfolio	
Residential Mortgages	191,316,371
Other Retail	39,875,127
Corporate	11,420,286
Other ADI's	23,392,841
All Other	16,906,686
Total Credit Risk	282,911,311
Market Risk	0
Operational Risk	42,421,080
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>325,332,391</b>
<b>Capital Ratio for Consolidated Group</b>	<b>15.39%</b>
<b>Tier 1 Capital Ratio for Consolidated Group</b>	<b>14.72%</b>

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

Exposure by type:	Gross \$ Value as at end of the period \$	Gross \$ average for the period \$
<b>Cash and Cash Equivalents</b>		
Authorised Deposit taking Institutions	26,156,013	24,312,168
<b>Receivables (other)</b>		
All Other	860,144	816,230
<b>Derivatives</b>		
Banks	-	-
<b>Loans</b>		
Residential Mortgages	498,925,201	476,024,763
Other Retail	62,068,456	60,869,829
Authorised Deposit taking Institutions	69,521,807	60,637,583
<b>Total</b>	<b>657,531,621</b>	<b>622,660,573</b>

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

	Impaired \$	Past Due \$
<b>Impaired / past due facilities</b>		
Residential Mortgages	1,001,111	992,967
Other Retail	138,899	26,649
Private unincorporated businesses	51,868	
		<b>Provisioning</b>
<b>Specific Impairment allowances</b>		<b>\$</b>
Other Retail		130,054
<b>General Reserve for Credit Losses</b>		<b>1,421,321</b>

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

### Charges for loan impairment

Other Retail:	
Write-off's	39,563
Recoveries of amounts previously written off	14,756
Specific allowances made	42,235