

# Group Prudential Disclosures

as at 30 September 2011

## 1. Capital adequacy

<b>Capital Requirements (in terms of risk-weighted assets) for:</b>	<b>\$</b>
Credit Risk by Portfolio	
Residential Mortgages	181,087,944
Other Retail	38,344,546
Corporate	9,374,187
Other ADI's	19,635,281
All Other	14,652,362
Total Credit Risk	<u>263,094,320</u>
Market Risk	0
Operational Risk	<u>39,684,319</u>
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>302,778,639</b>
<b>Capital Ratio for Consolidated Group</b>	<b>15.04%</b>
<b>Tier 1 Capital Ratio for Consolidated Group</b>	<b>14.80%</b>

## 2. Credit risk exposure for the quarter ended 30 September 2011

<b>Exposure by type:</b>	<b>Gross Value as at end of the period \$</b>	<b>Gross average for the period \$</b>
<b>Cash and Cash Equivalents</b>		
Authorised Deposit taking Institutions	23,655,092	26,099,694
<b>Receivables (other)</b>		
All Other	1,171,293	919,516
<b>Derivatives</b>		
Banks	-	-
<b>Loans</b>		
Residential Mortgages	467,630,226	463,211,637
Other Retail	60,123,400	59,893,492
Authorised Deposit taking Institutions	63,129,379	60,971,498
<b>Total</b>	<u>615,709,390</u>	<u>611,095,836</u>

## 3. Impaired / past due facilities and provisions at 30 September 2011

<b>Impaired / past due facilities</b>	<b>Impaired \$</b>	<b>Past Due \$</b>
Residential Mortgages	637,206	685,643
Other Retail	108,552	7,446
<b>Specific Impairment allowances</b>		<b>Provisioning \$</b>
Other Retail		44,795
<b>General Reserve for Credit Losses</b>		<b>1,315,579</b>

## 4. Impairment Losses for the quarter ended 30 September 2011

<b>Charges for loan impairment</b>	<b>\$</b>
Other Retail:	
Write-off's	29,328
Recoveries of amounts previously written off	34,040
Specific allowances reduced	31,135