

Group Prudential Disclosures

as at 31 March 2012

1. Capital adequacy

Capital Requirements (in terms of risk-weighted assets) for:	\$
Credit Risk by Portfolio	
Residential Mortgages	188,364,707
Other Retail	39,346,649
Corporate	9,426,025
Other ADI's	17,959,761
All Other	15,524,715
Total Credit Risk	270,621,857
Market Risk	0
Operational Risk	41,466,037
Total Capital Requirements for Consolidated Group (\$)	312,087,894
Capital Ratio for Consolidated Group	15.27%
Tier 1 Capital Ratio for Consolidated Group	15.02%

2. Credit risk exposure for the quarter ended 31 March 2012

Exposure by type:	Gross \$ Value as at end of the period \$	Gross \$ average for the period \$
Cash and Cash Equivalents		
Authorised Deposit taking Institutions	22,132,933	24,355,863
Receivables (other)		
All Other	510,445	807,694
Derivatives		
Banks	-	-
Loans		
Residential Mortgages	484,849,062	470,894,378
Other Retail	60,217,416	60,525,464
Authorised Deposit taking Institutions	60,459,590	57,936,332
Total	628,169,446	614,519,731

3. Impaired / past due facilities and provisions at 31 March 2012

	Impaired \$	Past Due \$
Impaired / past due facilities		
Residential Mortgages	692,372	1,607,262
Other Retail	125,456	55,727
		Provisioning
Specific Impairment allowances		\$
Other Retail		87,819
General Reserve for Credit Losses		1,357,156

4. Impairment Losses for the quarter ended 31 March 2012

Charges for loan impairment

Other Retail:	
Write-off's	14,136
Recoveries of amounts previously written off	19,510
Specific allowances made	16,183