

Group Prudential Disclosures

as at 31 December 2011

1. Capital adequacy

Capital Requirements (in terms of risk-weighted assets) for:	\$
Credit Risk by Portfolio	
Residential Mortgages	183,233,100
Other Retail	38,338,220
Corporate	10,546,101
Other ADI's	16,515,448
All Other	13,887,638
Total Credit Risk	262,520,507
Market Risk	0
Operational Risk	41,466,037
Total Capital Requirements for Consolidated Group (\$)	303,986,544
Capital Ratio for Consolidated Group	15.44%
Tier 1 Capital Ratio for Consolidated Group	15.18%

2. Credit risk exposure for the quarter ended 31 December 2011

Exposure by type:	Gross \$ Value as at end of the period	Gross \$ average for the period
	\$	\$
Cash and Cash Equivalents		
Authorised Deposit taking Institutions	26,217,021	26,356,294
Receivables (other)		
All Other	699,273	752,535
Derivatives		
Banks	-	-
Loans		
Residential Mortgages	473,316,836	466,553,194
Other Retail	61,614,579	60,450,809
Authorised Deposit taking Institutions	50,951,573	57,530,237
Total	612,799,282	611,643,068

3. Impaired / past due facilities and provisions at 31 December 2011

	Impaired	Past Due
	\$	\$
Impaired / past due facilities		
Residential Mortgages	325,672	830,674
Other Retail	102,337	48,519
		Provisioning
Specific Impairment allowances		\$
Other Retail		71,636
General Reserve for Credit Losses		1,339,216

4. Impairment Losses for the quarter ended 31 December 2011

Charges for loan impairment

Other Retail:	
Write-off's	28,342
Recoveries of amounts previously written off	20,557
Specific allowances made	26,841