

# GROUP PRUDENTIAL DISCLOSURES

As at 31 December, 2012

## 1. Capital adequacy

<b>Capital Requirements (in terms of risk-weighted assets) for:</b>	<b>\$</b>
Credit Risk by Portfolio	
Residential Mortgages	202,938,889
Other Retail	39,299,233
Corporate	9,203,502
Other ADI's	18,596,043
All Other	18,583,226
<b>Total Credit Risk</b>	<b>288,620,893</b>
Market Risk	0
Operational Risk	43,917,893
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>332,538,786</b>
<b>Capital Ratio for Consolidated Group</b>	<b>15.47%</b>
<b>Tier 1 Capital Ratio for Consolidated Group</b>	<b>14.81%</b>

## 2. Credit risk exposure for the quarter ended 31 December 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	22,414,832	28,451,309
<b>Receivables (other)</b>		
All Other	1,953,494	1,506,124
<b>Derivatives</b>		
Banks	-	-
<b>Loans</b>		
Residential Mortgages	526,308,084	514,626,365
Other Retail	58,738,377	60,225,092
Authorised Deposit taking Institutions	63,637,257	64,819,264
<b>Total</b>	<b>673,052,044</b>	<b>669,628,155</b>

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

	Impaired	Past Due
	\$	\$
<b>Impaired / past due facilities</b>		
Residential Mortgages	1,091,602	1,160,580
Other Retail	316,168	8,152
		Provisioning
<b>Specific Impairment allowances</b>		\$
Other Retail		221,317
<b>General Reserve for Credit Losses</b>		1,431,673

## 4. Impairment Losses for the quarter ended 31 December 2012

### Charges for loan impairment

Other Retail:	
Write-off's	60,213
Recoveries of amounts previously written off	36,936
Specific allowances made	60,094