

**APS 330 Capital Adequacy:
Public Disclosure of Prudential Information**

Capital Adequacy – 30 June 2010

Capital requirements for credit risk by portfolio	Risk Weighted Assets \$
• Residential Mortgages	81,160,147
• Other Retail	33,321,242
• Bank	8,272,835
• Fixed Assets	2,513,561
• Other	2,703,233
• Off Balance Sheet	7,423,128
Capital requirements for operational risk	17,351,902
Total capital ratio	13.57%
Tier 1 capital ratio	8.97%

Credit Risk – 30 June 2010

	Gross credit risk exposure \$	Average gross exposure for the quarter \$
Loans	243,428,357	251,766,177
Commitments	34,607,650	34,962,700
Direct credit substitutes	43,736	148,878
Performance-related contingencies	212,887	104,056
Debt Securities	<u>61,879,919</u>	<u>58,399,580</u>
Total	340,172,549	345,381,391

	Balances \$	Average gross exposure for the quarter \$	Impaired \$	Past 90 days due \$	Specific provisions \$	Bad Debts expense for the quarter \$
Residential Mortgages	202,482,483	211,077,197	-	344,461	97,656	-
Personal Loans	19,835,903	19,886,866	93,291	-	88,476	8,978
Commercial Loans	20,538,659	20,236,620	-	-	-	-
Overdrafts	<u>571,312</u>	<u>565,495</u>	<u>24,623</u>	<u>-</u>	<u>24,623</u>	<u>632</u>
Total	243,428,357	251,766,178	117,914	344,461	210,755	9,610

\$

General Reserve for Credit Losses 793,036

Capital Structure – 30 June 2010

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Retained Earnings	11,523,252
Current Years Earning	288,576
Non-innovative Residual Instruments	2,613,190
Deductions from Tier 1 capital	<u>(729,480)</u>
Total Tier 1 capital	13,695,538
Total Tier 2 capital (net of deductions)	7,033,713
Total Capital Base	20,729,251