

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

Capital Adequacy – 30 September 2009

Capital requirements for credit risk by portfolio

Risk Weighted Assets
\$

• Residential Mortgages	85,484,892
• Other Retail	27,985,463
• Bank	8,546,749
• Fixed Assets	2,508,352
• Other	1,133,085
• Off Balance Sheet	11,866,570

Capital requirements for operational risk

16,210,561

Total capital ratio

12.45%

Tier 1 capital ratio

8.71%

Credit Risk – 30 September 2009

	Gross credit risk exposure	Average gross exposure for the quarter
	\$	\$
Loans	256,494,461	252,429,925
Commitments	43,013,358	40,668,671
Direct credit substitutes	41,982	41,982
Performance-related contingencies	414,331	414,331
Debt Securities	<u>41,548,278</u>	<u>38,356,248</u>
Total	341,288,419	331,911,157

	Balances	Average gross exposure for the quarter	Impaired	Past 90 days due	Specific provisions	Bad Debts expense for the quarter
	\$	\$	\$	\$	\$	\$
Residential Mortgages	215,583,537	211,139,681	-	30,474	-	-
Personal Loans	20,038,466	20,445,919	116,578	-	213,631	13,269
Commercial Loans	20,340,990	20,324,790	497	-	497	-
Overdrafts	<u>531,468</u>	<u>519,535</u>	<u>76,354</u>	<u>-</u>	<u>110,649</u>	<u>288</u>
Total	256,494,461	252,429,925	193,429	30,474	324,777	13,557

\$

General Reserve for Credit Losses

793,036

Capital Structure – 30 June 2009

	\$
Retained Earnings	11,254,913
Current Years Earning	268,339
Non-innovative Residual Instruments	2,437,190
Deductions from Tier 1 capital	<u>(877,818)</u>
Total Tier 1 capital	13,082,624
Total Tier 2 capital (net of deductions)	5,934,105
Total Capital Base	19,016,729