

## APS 330 - Public Disclosure of Prudential Information

### Quarterly Update as at 30 September 2013

#### Capital Adequacy as at 30th September 2013 (Current Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	43,354,462
Claims secured by residential mortgages	221,148,876
Other retail claims	54,944,116
Other assets	8,904,093
Off balance sheet exposures	17,309,471
Total capital requirement for credit risk	345,661,018
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	50,894,019
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>396,555,037</b>
<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	14.00%
Tier 1 capital adequacy ratio	14.00%
Total capital adequacy ratio	14.75%

#### Credit Risk as at 30th September 2013 (Current Quarter)

Total gross credit risk exposure	Gross Exposure	Average over the quarter
	\$	\$
<b>On balance sheet</b>		
Cash, ADI deposits and investment securities	223,691,155	211,862,904
Loans and advances	671,299,607	674,275,258
Other assets	8,904,093	8,851,972
<b>Total on balance sheet credit risk exposures</b>	<b>903,894,855</b>	<b>894,990,134</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	20,331,214	18,597,438
Guarantees	2,117,219	2,147,911
Undrawn credit limits	25,160,339	24,887,009
Forward asset purchase	-	-
Interest rate contracts	111,485	27,871
<b>Total off balance sheet credit risk exposures</b>	<b>47,720,257</b>	<b>45,660,229</b>
<b>Total credit risk exposures</b>	<b>951,615,112</b>	<b>940,650,363</b>

Credit risk exposure by portfolio	Gross exposure	Average over the quarter
	\$	\$
Cash and Claims on ADIs	223,691,155	211,862,903
Claims secured by residential mortgages	641,314,634	642,755,770
Other retail claims	77,593,745	77,151,847
Other assets	9,015,578	8,879,843
<b>Total credit risk exposures</b>	<b>951,615,112</b>	<b>940,650,363</b>

Credit risk exposure by portfolio	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
Cash and Claims on ADIs	-	-	-	-	-
Claims secured by residential mortgages	-	2,557,534	-	-	-
Other retail claims	438,826	438,826	307,842	50,150	24,860
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>438,826</b>	<b>2,996,360</b>	<b>307,842</b>	<b>50,150</b>	<b>24,860</b>

General reserve for credit losses	\$
General reserve for credit losses	1,189,598

## Capital Adequacy as at 30th June 2013 (Previous Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	37,720,634
Claims secured by residential mortgages	223,277,225
Other retail claims	55,536,467
Other assets	8,922,834
Off balance sheet exposures	14,893,894
Total capital requirement for credit risk	340,351,054
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	50,894,019
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>391,245,073</b>
<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	14.04%
Tier 1 capital adequacy ratio	14.04%
Total capital adequacy ratio	14.80%

## Credit Risk as at 30th June 2013 (Previous Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
<b>Total gross credit risk exposure</b>		
<b>On balance sheet</b>		
Cash, ADI deposits and investment securities	196,799,851	209,821,133
Loans and advances	676,834,876	669,445,900
Other assets	8,922,834	8,617,483
Total on balance sheet credit risk exposures	882,557,561	887,884,516
<b>Off balance sheet</b>		
Loans approved not yet advanced	17,704,391	19,544,373
Guarantees	2,184,853	1,871,353
Undrawn credit limits	24,590,590	24,894,506
Total off balance sheet credit risk exposures	44,479,834	46,310,232
<b>Total credit risk exposures</b>	<b>927,037,395</b>	<b>934,194,748</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	196,799,851	209,821,133
Claims secured by residential mortgages	644,772,747	639,787,864
Other retail claims	76,541,963	75,968,268
Other assets	8,922,834	8,617,483
Total credit risk exposures	927,037,395	934,194,748

	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
<b>Credit risk exposure by portfolio</b>					
Cash and Claims on ADIs					
Claims secured by residential mortgages	-	3,122,579	-	-	-
Other retail claims	424,388	426,307	282,552	30,361	25,476
Other assets					
Total credit risk exposures	424,388	3,548,886	282,552	30,361	25,476

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,173,735