



Table 1: Capital adequacy

	30 September 2009
Capital requirements (\$)	\$
Credit risk	
Residential mortgage	12,778,067
Other retail	8,536,358
Corporate bank	Nil
Government	Nil
All other	10,438,231
Total credit risk	31,752,656
(b) Capital requirements for securitisation	Nil
(c) Capital requirements for market risk	Nil
(d) Capital requirements for operational risk	5,028,999
Tier one capital ratio	13.93%
Tier one capital ratio (excluding operational risk)	16.13%
Tier one capital ratio (excluding equity holding deduction)	16.78%
Total capital ratio	17.36%
Total capital ratio (excluding operational risk)	20.11%
Total capital ratio (excluding equity holding deduction)	23.07%



Table 2: Credit risk

	30 September 2009	
Gross credit risk exposures	Total (\$)	Average (\$)
(a) Credit risk exposures		
Cash at bank	1,693,439	1,484,421
Investments	26,251,186	25,363,186
Loans	39,486,199	40,072,622
Property plant and equipment	4,578,148	4,615,045
Other	260,534	317,227
Loan commitments	2,819,179	3,354,703
Other off market off balance sheet exposures	2,813,507	2,904,404
Total	77,902,193	78,111,608
(b) Amount of impaired facilities and past due facilities		
Residential mortgage	Nil	Nil
Other retail	Nil	Nil
Corporate bank	Nil	Nil
Government	Nil	Nil
All other	Nil	Nil
Total	Nil	Nil
(c) Specific provisions		
Residential mortgage	Nil	1,284
Other retail	Nil	Nil
Corporate bank	Nil	Nil
Government	Nil	Nil
All other	Nil	Nil
Total	Nil	1,284
(d) Charges to specific provisions		
Residential mortgage	Nil	1,284
Other retail	Nil	Nil
Corporate bank	Nil	Nil
Government	Nil	Nil
All other	Nil	Nil
Total	Nil	1,284
(e) Write offs during the period		
Residential mortgage	Nil	Nil
Other retail	Nil	Nil
Corporate bank	Nil	Nil
Government	Nil	Nil
All other	Nil	Nil
Total	Nil	Nil
(f) General reserve for credit losses	232,281	230,997