

Corporate Disclosures

These disclosures apply to EECU Limited.
All figures are current as at 30 September 2011

Capital

Capital Structure

	\$
Tier 1 capital consists of:	
Reserves	5,991,358
Retained earnings, including current year-to-date earnings	4,121,986
Innovative instruments	1,200,000
Deductions from Tier 1 capital	<u>(494,703)</u>
	10,818,641
Tier 2 capital, net of deductions:	<u>3,692,630</u>
Total capital base	<u><u>14,511,271</u></u>

Capital Adequacy

	\$
Capital requirements for credit risk, by portfolio (in terms of risk-weighted assets)	
Claims secured by residential mortgages	65,705,240
Other retail	15,361,400
Other financial institutions	9,762,144
All other assets	<u>1,358,154</u>
	<u>92,186,938</u>
Capital requirements for operational risk	<u><u>12,514,462</u></u>

Capital Ratio

	%
Tier 1 ratio	10.33%
Total capital ratio	13.86%

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