

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Dec-13	30-Sep-13
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	207,137,754	204,956,714
Other Retail	45,060,149	43,108,949
Corporate	6,488,816	7,088,037
Other ADI's	23,977,669	23,674,127
All Other	18,965,592	17,982,279
Total Credit Risk	301,629,980	296,810,106
Market Risk	0	0
Operational Risk	45,710,600	44,854,501
Total Capital Requirements for Consolidated Group (\$)	347,340,580	341,664,607
Common Equity Tier 1 Capital Ratio for Consolidated Group	15.43%	15.43%
Tier 1 Capital Ratio for Consolidated Group	15.43%	15.43%
Total Capital Ratio for Consolidated Group	15.90%	15.92%

2. Credit risk exposure for the quarter ended:	31-Dec-13		30-Sep-13	
	Gross \$ Value as at end of the period	Gross \$ average for the period	Gross \$ Value as at end of the period	Gross \$ average for the period
	\$	\$	\$	\$
Exposure by type:				
Cash and Cash Equivalents				
Authorised Deposit taking Institutions	18,482,570	18,533,137	19,662,936	18,972,267
Receivables (other)				
All Other	864,970	1,031,400	1,154,975	1,138,981
Derivatives				
Banks	-	-	-	0
Loans				
Residential Mortgages	536,524,929	533,534,279	533,202,378	532,105,351
Other Retail	60,221,214	59,682,192	59,020,308	59,951,460
Authorised Deposit taking Institutions	74,173,563	77,562,425	76,077,321	75,627,959
Total	690,267,246	690,343,434	689,117,918	687,796,019

3. Impaired / past due facilities and provisions at:	31-Dec-13		30-Sep-13	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
Impaired / past due facilities				
Residential Mortgages	1,655,319	1,056,635	864,403	1,039,968
Other Retail	129,511	1,055,792	61,288	1,009,114
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		153,490		146,636
General Reserve for Credit Losses		1,620,145		1,672,464

4. Impairment Losses for the quarter ended 31 December 2013	31-Dec-13	30-Sep-13
Charges for loan impairment		
Other Retail:		
Write-off's	52,242	97,961
Recoveries of amounts previously written off	-15,151	-26,798
Specific allowances made	-6,854	-28,615