

GROUP PRUDENTIAL DISCLOSURES

As at 30 June, 2015

Capital Structure	Consolidated
	\$
Tier 1 Capital	
Reserves	15,137,577
Retained Earnings, including current year earnings	46,396,611
Minority Interests	62,568
Deductions from Tier 1 Capital	(2,305,042)
Tier 2 Capital (net of deductions)	1,825,300
Total Capital Base	61,117,013

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	30-Jun-15	31-Mar-15
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	221,500,813	219,219,265
Other Retail	46,780,010	52,206,444
Corporate	14,116,764	9,794,027
Other ADI's	26,567,569	25,121,466
All Other	20,395,549	19,242,349
Total Credit Risk	329,360,705	325,583,551
Market Risk	0	0
Operational Risk	48,503,295	47,542,293
Total Capital Requirements for Consolidated Group (\$)	377,864,000	373,125,844
Common Equity Tier 1 Capital Ratio for Consolidated Group	15.69%	15.58%
Tier 1 Capital Ratio for Consolidated Group	15.69%	15.58%
Total Capital Ratio for Consolidated Group	16.17%	16.07%

2. Credit risk exposure for the quarter ended:	30-Jun-15		31-Mar-15	
	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	13,150,345	23,914,388	14,205,141	15,823,314
Receivables (other)				
All Other	1,082,555	1,425,603	1,561,747	1,495,604
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	574,768,417	573,878,234	573,615,522	571,027,806
Other Retail	75,842,752	72,321,549	70,537,174	67,577,467
Authorised Deposit taking Institutions	98,945,010	88,927,365	87,513,226	84,636,452
Total	763,789,079	760,467,138	747,432,810	740,560,643

3. Impaired / past due facilities and provisions at:	30-Jun-15		31-Mar-15	
	Impaired	Past Due	Impaired	Past Due
Impaired / past due facilities	\$	\$	\$	\$
Residential Mortgages	3,580,433	305,797	3,508,986	1,024,912
Other Retail	438,874	124,564	271,195	137,628
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		174,798		219,776
General Reserve for Credit Losses		1,825,300		1,821,100

4. Impairment Losses for the quarter ended 30 June 2015	30-Jun-15	31-Mar-15
Charges for loan impairment		
Other Retail:		
Write-off's	(105,481)	(70,570)
Recoveries of amounts previously written off	12,441	19,052
Specific allowances increased (reduced)	44,978	(804)