

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Mar-15	31-Dec-14
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	219,219,265	217,667,203
Other Retail	52,206,444	50,807,188
Corporate	9,794,027	7,025,733
Other ADI's	25,121,466	25,488,946
All Other	19,242,349	19,687,419
Total Credit Risk	325,583,551	320,676,489
Market Risk	0	0
Operational Risk	47,542,293	47,542,293
Total Capital Requirements for Consolidated Group (\$)	373,125,844	368,218,782
Common Equity Tier 1 Capital Ratio for Consolidated Group	15.58%	15.56%
Tier 1 Capital Ratio for Consolidated Group	15.58%	15.56%
Total Capital Ratio for Consolidated Group	16.07%	16.03%

2. Credit risk exposure for the quarter ended:	31-Mar-15		31-Dec-14	
	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	14,205,141	15,823,314	19,876,702	15,805,922
Receivables (other)				
All Other	1,561,747	1,495,604	1,693,963	1,519,350
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	573,615,522	571,027,806	568,033,846	566,305,312
Other Retail	70,537,174	67,577,467	66,145,101	64,999,033
Authorised Deposit taking Institutions	87,513,226	84,636,452	83,742,429	82,641,790
Total	747,432,810	740,560,643	739,492,041	731,271,406

3. Impaired / past due facilities and provisions at:	31-Mar-15		31-Dec-14	
	Impaired	Past Due	Impaired	Past Due
Impaired / past due facilities	\$	\$	\$	\$
Residential Mortgages	3,508,986	1,024,912	4,801,317	349,555
Other Retail	271,195	137,628	316,131	91,665
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		219,776		219,000
General Reserve for Credit Losses		1,821,100		1,730,000

4. Impairment Losses for the quarter ended 31 March 2015	31-Mar-15	31-Dec-14
Charges for loan impairment		
Other Retail:		
Write-off's	(70,570)	(81,940)
Recoveries of amounts previously written off	19,052	9,955
Specific allowances made	(804)	21,140