

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Dec-14	30-Sep-14
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	217,667,203	216,914,504
Other Retail	50,807,188	47,606,754
Corporate	7,025,733	6,040,926
Other ADI's	25,488,946	22,680,175
All Other	19,687,419	20,220,089
Total Credit Risk	320,676,489	313,462,448
Market Risk	0	0
Operational Risk	47,542,293	45,619,933
Total Capital Requirements for Consolidated Group (\$)	368,218,782	359,082,381
Common Equity Tier 1 Capital Ratio for Consolidated Group	15.56%	15.71%
Tier 1 Capital Ratio for Consolidated Group	15.56%	15.71%
Total Capital Ratio for Consolidated Group	16.03%	16.18%

2. Credit risk exposure for the quarter ended:	31-Dec-14		30-Sep-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	19,876,702	15,805,922	14,428,873	15,159,309
Receivables (other)				
All Other	1,693,963	1,519,350	1,546,642	1,179,883
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	568,033,846	566,305,312	565,248,935	559,125,568
Other Retail	66,145,101	64,999,033	63,911,975	63,097,773
Authorised Deposit taking Institutions	83,742,429	82,641,790	79,574,116	79,611,550
Total	739,492,041	731,271,406	724,710,541	718,174,083

3. Impaired / past due facilities and provisions at:	31-Dec-14		30-Sep-14	
	Impaired	Past Due	Impaired	Past Due
Impaired / past due facilities	\$	\$	\$	\$
Residential Mortgages	4,801,317	349,555	4,458,115	1,399,179
Other Retail	316,131	91,665	391,498	43,174
Specific Impairment allowances		Provisioning		Provisioning
Other Retail		\$ 219,000		\$ 240,112
General Reserve for Credit Losses		1,730,000		1,687,566

4. Impairment Losses for the quarter ended 31 December 2014	31-Dec-14	30-Sep-14
Charges for loan impairment		
Other Retail:		
Write-off's	(81,940)	(15,732)
Recoveries of amounts previously written off	9,955	16,079
Specific allowances increased (reduced)	21,140	(49,538)