

Group Regulatory Disclosures

1. Capital adequacy

Capital Requirements (in terms of risk-weighted assets) for:	30-Jun-13	31-Mar-13
Credit Risk by Portfolio:	\$	\$
Residential Mortgages	204,594,815	201,598,931
Other Retail	43,892,880	42,029,373
Corporate	8,508,846	8,367,769
Other ADI's	23,179,452	25,356,480
All Other	17,312,693	18,312,325
Total Credit Risk	297,488,686	295,664,878
Market Risk	0	0
Operational Risk	44,854,501	43,917,893
Total Capital Requirements for Consolidated Group (\$)	342,343,187	339,582,771
Common Equity Tier 1 Capital Ratio for Consolidated Group	15.21%	15.08%
Tier 1 Capital Ratio for Consolidated Group	15.21%	15.08%
Total Capital Ratio for Consolidated Group	15.69%	15.51%

2. Credit risk exposure for the quarter ended:

	30-Jun-13		31-Mar-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	18,330,098	27,276,580	35,836,280	30,534,493
Receivables (other)				
All Other	904,850	1,271,230	595,910	1,348,484
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	532,420,811	521,572,109	528,774,703	518,549,629
Other Retail	60,658,439	59,651,020	57,905,227	59,646,928
Authorised Deposit taking Institutions	75,160,874	67,936,204	76,743,192	64,614,467
Total	687,475,072	677,707,142	699,855,312	674,694,001

3. Impaired / past due facilities and provisions at

	30-Jun-13		31-Mar-13	
	Impaired	Past Due	Impaired	Past Due
Impaired / past due facilities	\$	\$	\$	\$
Residential Mortgages	867,465	1,244,332	961,038	820,219
Other Retail	222,363	2,928,273	127,217	62,408
Specific Impairment allowances		\$		\$
Other Retail		175,251		213,053
General Reserve for Credit Losses		1,626,113		1,476,083

4. Impairment Losses for the quarter ended

	30-Jun-13	31-Mar-13
Charges for loan impairment		
Other Retail:		
Write-off's	131,292	162,440
Recoveries of amounts previously written off	13,484	17,199
Specific allowances reduced	37,802	8,264