

# Group Regulatory Disclosures

1. Capital adequacy	30-Sep-13	30-Jun-13
<b>Capital Requirements (in terms of risk-weighted assets) for:</b>	<b>\$</b>	<b>\$</b>
Credit Risk by Portfolio		
Residential Mortgages	204,956,714	204,594,815
Other Retail	43,108,949	43,892,880
Corporate	7,088,037	8,508,846
Other ADI's	23,674,127	23,179,452
All Other	17,982,279	17,312,693
<b>Total Credit Risk</b>	<b>296,810,106</b>	<b>297,488,686</b>
Market Risk	-	-
Operational Risk	44,854,501	44,854,501
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>341,664,607</b>	<b>342,343,187</b>
<b>Common Equity Tier 1 Capital Ratio for Consolidated Group</b>	<b>15.43%</b>	<b>15.21%</b>
<b>Tier 1 Capital Ratio for Consolidated Group</b>	<b>15.43%</b>	<b>15.21%</b>
<b>Total Capital Ratio for Consolidated Group</b>	<b>15.92%</b>	<b>15.69%</b>

## 2. Credit risk exposure for the quarter ended:

	30-Sep-13		30-Jun-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
	\$	\$	\$	\$
<b>Exposure by type:</b>				
<b>Cash and Cash Equivalents</b>				
Authorised Deposit taking Institutions	19,662,936	18,972,267	18,330,098	27,276,580
<b>Receivables (other)</b>				
All Other	1,154,975	1,138,981	904,850	1,271,230
<b>Derivatives</b>				
Banks	-	-	-	-
<b>Loans</b>				
Residential Mortgages	533,202,378	532,105,351	532,420,811	521,572,109
Other Retail	59,020,308	59,951,460	60,658,439	59,651,020
Authorised Deposit taking Institutions	76,077,321	75,627,959	75,160,874	67,936,204
<b>Total</b>	<b>689,117,918</b>	<b>687,796,019</b>	<b>687,475,072</b>	<b>677,707,142</b>

## 3. Impaired / past due facilities and provisions at:

	30-Sep-13		30-Jun-13	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
<b>Impaired / past due facilities</b>				
Residential Mortgages	864,403	1,039,968	867,465	1,244,332
Other Retail	61,288	1,009,114	222,363	2,928,273
<b>Specific Impairment allowances</b>				
Other Retail		146,636		175,251
<b>General Reserve for Credit Losses</b>		1,672,464		1,626,113

## 4. Impairment Losses for the quarter ended 30 September 2013

	30-Sep-13	30-Jun-13
<b>Charges for loan impairment</b>		
Other Retail:		
Write-off's	97,961	131,292
Recoveries of amounts previously written off	26,798	13,484
Specific allowances reduced	28,615	37,802