

# GROUP REGULATORY DISCLOSURES

1. Capital adequacy	30-Sep-14	30-Jun-14
<b>Capital Requirements (in terms of risk-weighted assets) for:</b>	<b>\$</b>	<b>\$</b>
Credit Risk by Portfolio		
Residential Mortgages	216,914,504	213,460,185
Other Retail	47,606,754	46,656,986
Corporate	6,040,926	6,681,520
Other ADI's	22,680,175	22,420,747
All Other	20,220,089	19,459,639
<b>Total Credit Risk</b>	<b>313,462,448</b>	<b>308,679,077</b>
Market Risk	0	0
Operational Risk	45,619,933	45,619,933
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>359,082,381</b>	<b>354,299,010</b>
<b>Common Equity Tier 1 Capital Ratio for Consolidated Group</b>	<b>15.71%</b>	<b>15.75%</b>
<b>Tier 1 Capital Ratio for Consolidated Group</b>	<b>15.71%</b>	<b>15.75%</b>
<b>Total Capital Ratio for Consolidated Group</b>	<b>16.18%</b>	<b>16.21%</b>

2. Credit risk exposure for the quarter ended:	30-Sep-14		30-Jun-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
<b>Exposure by type:</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>Cash and Cash Equivalents</b>				
Authorised Deposit taking Institutions	14,428,873	15,159,309	13,654,239	18,818,390
<b>Receivables (other)</b>				
All Other	1,546,642	1,179,883	897,764	1,045,802
<b>Derivatives</b>				
Banks	-	-	-	-
<b>Loans</b>				
Residential Mortgages	565,248,935	559,125,568	552,798,738	539,195,104
Other Retail	63,911,975	63,097,773	62,745,259	60,524,052
Authorised Deposit taking Institutions	79,574,116	79,611,550	79,213,914	74,828,828
<b>Total</b>	<b>724,710,541</b>	<b>718,174,083</b>	<b>709,309,914</b>	<b>694,412,176</b>

3. Impaired / past due facilities and provisions at:	30-Sep-14		30-Jun-14	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
<b>Impaired / past due facilities</b>				
Residential Mortgages	4,458,115	1,399,179	3,683,428	1,419,583
Other Retail	391,498	43,174	402,113	1,099,310
		<b>Provisioning</b>		<b>Provisioning</b>
<b>Specific Impairment allowances</b>		\$		\$
Other Retail		240,112		190,574
<b>General Reserve for Credit Losses</b>		1,687,566		1,648,379

4. Impairment Losses for the quarter ended 30 September 2014	30-Sep-14	30-Jun-14
<b>Charges for loan impairment</b>		
Other Retail:		
Write-off's	(15,732)	(84,282)
Recoveries of amounts previously written off	16,079	(15,254)
Specific allowances made	(49,538)	30,653