

# GROUP REGULATORY DISCLOSURES

1. Capital adequacy	30-Sep-15	30-Jun-15
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	220,340,365	221,500,813
Other Retail	50,830,637	46,780,010
Corporate	14,530,772	14,116,764
Other ADI's	30,057,832	26,567,569
All Other	21,200,428	20,395,549
Total Credit Risk	336,960,034	329,255,705
Market Risk	0	0
Operational Risk	48,503,295	48,503,295
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>385,463,329</b>	<b>377,864,000</b>
Common Equity Tier 1 Capital Ratio for Consolidated Group	15.58%	15.69%
Tier 1 Capital Ratio for Consolidated Group	15.58%	15.69%
Total Capital Ratio for Consolidated Group	16.06%	16.17%

2. Credit risk exposure for the quarter ended:	30-Sep-15		30-Jun-15	
	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:	\$	\$	\$	\$
<b>Cash and Cash Equivalents</b>				
Authorised Deposit taking Institutions	19,693,803	21,895,560	13,150,345	23,914,388
<b>Receivables (other)</b>				
All Other	1,136,170	1,193,098	1,082,555	1,425,603
<b>Derivatives</b>				
Banks	-	-	-	-
<b>Loans</b>				
Residential Mortgages	573,051,997	574,908,202	574,768,417	573,878,234
Other Retail	75,889,866	75,465,681	75,842,752	72,321,549
Authorised Deposit taking Institutions	117,251,838	103,088,478	98,945,010	88,927,365
<b>Total</b>	<b>787,023,674</b>	<b>776,551,019</b>	<b>763,789,079</b>	<b>760,467,138</b>

3. Impaired / past due facilities and provisions at:	30-Sep-15		30-Jun-15	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
<b>Impaired / past due facilities</b>				
Residential Mortgages	3,915,645	79,859	3,580,433	305,797
Other Retail	524,553	96,176	438,874	124,564
		<b>Provisioning</b>		<b>Provisioning</b>
<b>Specific Impairment allowances</b>		\$		\$
Other Retail		210,512		174,798
<b>General Reserve for Credit Losses</b>		1,857,200		1,825,300

4. Impairment Losses for the quarter ended 30 September 2015	30-Sep-15	30-Jun-15
<b>Charges for loan impairment</b>		
Other Retail:		
Write-off's	(22,094)	(105,481)
Recoveries of amounts previously written off	17,270	12,441
Specific allowances made	(35,714)	44,978