

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Mar-14	31-Dec-13
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	209,638,437	207,137,754
Other Retail	46,391,426	45,060,149
Corporate	6,651,527	6,488,816
Other ADI's	21,824,750	23,977,669
All Other	18,807,460	18,965,592
Total Credit Risk	303,313,600	301,629,980
Market Risk	0	0
Operational Risk	45,710,600	45,710,600
Total Capital Requirements for Consolidated Group (\$)	349,024,200	347,340,580
Common Equity Tier 1 Capital Ratio for Consolidated Group	15.74%	15.43%
Tier 1 Capital Ratio for Consolidated Group	15.74%	15.43%
Total Capital Ratio for Consolidated Group	16.20%	15.90%

2. Credit risk exposure for the quarter ended:

	31-Mar-14		31-Dec-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	19,778,197	18,143,729	18,482,570	18,533,137
Receivables (other)				
All Other	1,202,704	1,060,876	864,970	1,031,400
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	544,424,097	536,294,798	536,524,929	533,534,279
Other Retail	61,557,775	60,020,466	60,221,214	59,682,192
Authorised Deposit taking Institutions	69,355,071	76,082,249	74,173,563	77,562,425
Total	696,317,844	691,602,117	690,267,246	690,343,434

3. Impaired / past due facilities and provisions at:

	31-Mar-14		31-Dec-13	
	Impaired	Past Due	Impaired	Past Due
Impaired / past due facilities	\$	\$	\$	\$
Residential Mortgages	1,659,431	1,436,084	1,655,319	1,056,635
Other Retail	312,785	1,025,443	129,511	1,055,792
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		221,227		153,490
General Reserve for Credit Losses		1,612,987		1,620,145

4. Impairment Losses for the quarter ended

	31-Mar-14	31-Dec-13
Charges for loan impairment		
Other Retail:		
Write-off's	13,006	52,242
Recoveries of amounts previously written off	(11,796)	(15,151)
Specific allowances made	(67,737)	(6,854)