

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Dec-15	30-Sep-15
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	223,767,968	220,340,365
Other Retail	54,784,784	50,830,637
Corporate	14,069,250	14,530,772
Other ADI's	26,678,861	30,057,832
All Other	21,095,735	21,200,428
Total Credit Risk	340,396,598	336,960,034
Market Risk	0	0
Operational Risk	49,635,563	48,503,295
Total Capital Requirements for Consolidated Group (\$)	390,032,161	385,463,329
Common Equity Tier 1 Capital Ratio for Consolidated Group	15.66%	15.58%
Tier 1 Capital Ratio for Consolidated Group	15.66%	15.58%
Total Capital Ratio for Consolidated Group	16.14%	16.06%

2. Credit risk exposure for the quarter ended:	31-Dec-15		30-Sep-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:				
Cash and Cash Equivalents				
Authorised Deposit taking Institutions	16,764,083	16,801,653	19,693,803	21,895,560
Receivables (other)				
All Other	1,558,493	1,421,631	1,136,170	1,193,098
Derivatives				
Banks	34,341	11,789	-	-
Loans				
Residential Mortgages	583,948,041	577,746,843	573,051,997	574,908,202
Other Retail	77,789,272	77,072,141	75,889,866	75,465,681
Authorised Deposit taking Institutions	103,199,677	112,531,584	117,251,838	103,088,478
Total	783,293,907	785,585,641	787,023,674	776,551,019

3. Impaired / past due facilities and provisions at:	31-Dec-15		30-Sep-15	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
Impaired / past due facilities				
Residential Mortgages	3,983,324	214,229	3,915,645	79,859
Other Retail	600,425	68,462	524,553	96,176
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		241,555		210,512
General Reserve for Credit Losses		1,861,000		1,857,200

4. Impairment Losses for the quarter ended 31 December 2015	31-Dec-15	30-Sep-15
Charges for loan impairment		
Other Retail:		
Write-off's	(47,062)	(22,094)
Recoveries of amounts previously written off	18,840	17,270
Specific allowances made	(31,043)	(35,714)