

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Dec-16	30-Sep-16
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	252,297,463	242,687,276
Other Retail	48,822,374	53,331,427
Corporate	26,525,960	19,454,909
Other ADI's	49,253,823	47,541,600
All Other	22,911,639	22,524,133
Total Credit Risk	399,811,259	385,539,345
Market Risk	0	0
Operational Risk	53,004,312	51,184,416
Total Capital Requirements for Consolidated Group (\$)	452,815,571	436,723,761
Common Equity Tier 1 Capital Ratio for Consolidated Group	14.47%	14.75%
Tier 1 Capital Ratio for Consolidated Group	14.47%	14.75%
Total Capital Ratio for Consolidated Group	14.93%	15.22%

2. Credit risk exposure for the quarter ended:	31-Dec-16		30-Sep-16	
	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	26,796,770	23,509,321	26,370,796	28,097,037
Receivables (other)				
All Other	1,668,805	1,846,094	1,919,370	1,651,228
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	646,926,901	638,609,711	630,620,799	630,760,006
Other Retail	95,203,430	89,598,946	85,177,996	84,167,663
Authorised Deposit taking Institutions	108,903,134	111,858,514	112,857,737	106,895,130
Total	879,499,040	865,422,586	856,946,698	851,571,063

3. Impaired / past due facilities and provisions at:	31-Dec-16		30-Sep-16	
	Impaired	Past Due	Impaired	Past Due
Impaired / past due facilities	\$	\$	\$	\$
Residential Mortgages	2,362,105	1,729,047	1,519,061	2,162,504
Other Retail	445,193	2,210,764	377,256	65,782
Specific Impairment allowances		Provisioning		Provisioning
Other Retail		315,363		310,885
General Reserve for Credit Losses		2,105,000		2,019,000

4. Impairment Losses for the quarter ended 31 December 2016	31-Dec-16	30-Sep-16
Charges for loan impairment		
Other Retail:		
Write-off's	(49,527)	(58,465)
Recoveries of amounts previously written off	10,890	16,494
Specific allowances made	(4,478)	12,832