

GROUP PRUDENTIAL DISCLOSURES

As at 30 June, 2016

Capital Structure	Consolidated
	\$
Tier 1 Capital	
Reserves	16,114,787
Retained Earnings, including current year earnings	50,316,535
Minority Interests	81,148
Deductions from Tier 1 Capital	(2,825,616)
Tier 2 Capital (net of deductions)	1,967,000
Total Capital Base	65,653,854

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	30-Jun-16	31-Mar-16
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	244,211,441	233,680,239
Other Retail	54,008,387	54,368,922
Corporate	16,855,806	15,580,229
Other ADI's	28,469,620	25,411,728
All Other	22,191,091	22,172,274
Total Credit Risk	365,736,345	351,213,392
Market Risk	0	0
Operational Risk	51,184,416	49,635,563
Total Capital Requirements for Consolidated Group (\$)	416,920,761	400,848,955
Common Equity Tier 1 Capital Ratio for Consolidated Group	15.28%	15.44%
Tier 1 Capital Ratio for Consolidated Group	15.28%	15.44%
Total Capital Ratio for Consolidated Group	15.75%	15.94%

2. Credit risk exposure for the quarter ended:	30-Jun-16		31-Mar-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	30,970,750	29,344,604	23,419,295	19,449,419
Receivables (other)				
All Other	1,790,288	1,732,206	1,677,556	1,656,504
Derivatives				
Banks	-	-	-	11,940
Loans				
Residential Mortgages	630,511,573	618,177,829	605,713,857	594,963,658
Other Retail	82,179,546	81,088,291	80,008,510	79,241,667
Authorised Deposit taking Institutions	98,055,704	94,121,615	90,208,130	97,931,796
Total	843,507,861	824,464,544	801,027,348	793,254,984

3. Impaired / past due facilities and provisions at:	30-Jun-16		31-Mar-16	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
Impaired / past due facilities				
Residential Mortgages	2,373,744	1,361,347	1,571,402	1,312,707
Other Retail	573,120	58,083	427,522	57,196
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		323,717		276,931
General Reserve for Credit Losses		1,967,000		1,916,000

4. Impairment Losses for the quarter ended 30 June 2016	30-Jun-16	31-Mar-16
Charges for loan impairment		
Other Retail:		
Write-off's	(26,899)	(30,259)
Recoveries of amounts previously written off	23,221	5,472
Specific allowances made	(46,786)	(35,376)