

# GROUP REGULATORY DISCLOSURES

1. Capital adequacy	30-Sep-16	30-Jun-16
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	242,687,276	244,211,441
Other Retail	53,331,427	54,008,387
Corporate	19,454,909	16,855,806
Other ADI's	30,497,531	28,469,620
All Other	22,524,133	22,191,091
Total Credit Risk	368,495,276	365,736,345
Market Risk	0	0
Operational Risk	51,184,416	51,184,416
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>419,679,692</b>	<b>416,920,761</b>
Common Equity Tier 1 Capital Ratio for Consolidated Group	15.35%	15.28%
Tier 1 Capital Ratio for Consolidated Group	15.35%	15.28%
Total Capital Ratio for Consolidated Group	15.83%	15.75%

2. Credit risk exposure for the quarter ended:	30-Sep-16		30-Jun-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
	\$	\$	\$	\$
<b>Exposure by type:</b>				
<b>Cash and Cash Equivalents</b>				
Authorised Deposit taking Institutions	26,370,796	28,097,037	30,970,750	29,344,604
<b>Receivables (other)</b>				
All Other	1,919,370	1,651,228	1,790,288	1,732,206
<b>Derivatives</b>				
Banks	-	-	-	-
<b>Loans</b>				
Residential Mortgages	630,620,799	630,760,006	630,511,573	618,177,829
Other Retail	85,177,996	84,167,663	82,179,546	81,088,291
Authorised Deposit taking Institutions	112,857,737	106,895,130	98,055,704	94,121,615
<b>Total</b>	<b>856,946,698</b>	<b>851,571,063</b>	<b>843,507,861</b>	<b>824,464,544</b>

3. Impaired / past due facilities and provisions at:	30-Sep-16		30-Jun-16	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
<b>Impaired / past due facilities</b>				
Residential Mortgages	1,519,061	2,162,504	2,373,744	1,361,347
Other Retail	377,256	65,782	573,120	58,083
<b>Specific Impairment allowances</b>				
Other Retail		310,885		323,717
<b>General Reserve for Credit Losses</b>		2,019,000		1,967,000

4. Impairment Losses for the quarter ended 30 September 2016	30-Sep-16	30-Jun-16
<b>Charges for loan impairment</b>		
Other Retail:		
Write-off's	(58,465)	(26,899)
Recoveries of amounts previously written off	16,494	23,221
Specific allowances increased (reduced)	12,832	(46,786)