

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	47,541,600	28,469,620
All Other	22,524,133	22,191,091
Total Credit Risk	385,539,345	365,736,345
Market Risk	0	0
Operational Risk	51,184,416	51,184,416
Total Capital Requirements for Consolidated Group (\$)	436,723,761	416,920,761
Common Equity Tier 1 Capital Ratio for Consolidated Group	14.75%	15.28%
Tier 1 Capital Ratio for Consolidated Group	14.75%	15.28%
Total Capital Ratio for Consolidated Group	15.22%	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
Exposure by type:	\$	\$	\$	\$
Cash and Cash Equivalents				
Authorised Deposit taking Institutions	26,370,796	28,097,037	30,970,750	29,344,604
Receivables (other)				
All Other	1,919,370	1,651,228	1,790,288	1,732,206
Derivatives				
Banks	-	-	-	-
Loans				
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
Total	856,946,698	851,571,063	843,507,861	824,464,544

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

4. Impairment Losses for the quarter ended 30 September 2016	30-Sep-16	30-Jun-16
Charges for loan impairment		
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)