

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Mar-21	31-Dec-20
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	291,492,432	288,415,826
Other Retail	53,966,407	50,733,849
Corporate	111,143,034	103,130,109
Other ADI's	46,715,618	49,908,078
All Other	57,310,953	58,759,476
Total Credit Risk	560,628,444	550,947,338
Market Risk	0	0
Operational Risk	68,909,343	68,909,343
Total Capital Requirements for Consolidated Group (\$)	629,537,787	619,856,681
Common Equity Tier 1 Capital Ratio for Consolidated Group	14.16%	14.10%
Tier 1 Capital Ratio for Consolidated Group	14.16%	14.10%
Total Capital Ratio for Consolidated Group	14.33%	14.27%

2. Credit risk exposure for the quarter ended:	31-Mar-21		31-Dec-20	
	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	41,653,353	50,488,865	45,043,905	49,387,468
Receivables (other)				
All Other	1,641,588	1,243,970	1,750,319	1,613,134
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	764,849,339	760,149,042	758,417,566	755,668,358
Other Retail	194,458,230	185,302,437	183,487,598	186,090,587
Authorised Deposit taking Institutions	164,266,470	178,169,148	189,855,495	187,505,206
Total	1,166,868,980	1,175,353,462	1,178,554,883	1,180,264,753

3. Impaired / past due facilities and provisions at:	31-Mar-21		31-Dec-20	
	Impaired \$	Past Due \$	Impaired \$	Past Due \$
Impaired / past due facilities				
Residential Mortgages	7,611,401	2,146,425	6,527,188	2,260,670
Other Retail	1,952,920	381,139	3,079,484	401,595
Corporate Bank	31,500	0	39,500	0
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		2,694,100		2,719,400
General Reserve for Credit Losses		1,090,000		1,060,000

4. Impairment Losses for the quarter ended	31-Mar-21	31-Dec-20
Charges for loan impairment		
Other Retail:		
Write-off's	(25,861)	(29,264)
Recoveries of amounts previously written off	17,961	12,453
Specific allowances increased (reduced)	25,300	(82,600)