

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Mar-18	31-Dec-17
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	275,785,732	275,141,940
Other Retail	53,147,153	52,263,765
Corporate	48,272,357	45,408,933
Other ADI's	37,422,681	38,845,859
All Other	25,945,632	26,727,038
Total Credit Risk	440,573,555	438,387,535
Market Risk	0	0
Operational Risk	54,074,642	54,074,642
Total Capital Requirements for Consolidated Group (\$)	494,648,196	492,462,177
Common Equity Tier 1 Capital Ratio for Consolidated Group	14.26%	14.15%
Tier 1 Capital Ratio for Consolidated Group	14.26%	14.15%
Total Capital Ratio for Consolidated Group	14.74%	14.61%

2. Credit risk exposure for the quarter ended:

	31-Mar-18		31-Dec-17	
	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	24,324,098	22,247,801	25,872,056	18,404,958
Receivables (other)				
All Other	500,318	1,020,485	1,269,073	1,625,067
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	711,105,071	703,873,773	703,803,270	700,862,757
Other Retail	122,590,893	120,840,398	119,229,013	116,365,103
Authorised Deposit taking Institutions	122,476,728	122,194,691	117,544,655	124,755,708
Total	980,997,108	970,177,148	967,718,067	962,013,593

3. Impaired / past due facilities and provisions at:

	31-Mar-18		31-Dec-17	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
Impaired / past due facilities				
Residential Mortgages	3,054,214	909,026	1,582,588	2,439,560
Other Retail	456,698	601,722	438,288	636,651
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		447,365		435,894
General Reserve for Credit Losses		2,348,000		2,267,000

4. Impairment Losses for the quarter ended 31 March 2018

	31-Mar-18	31-Dec-17
Charges for loan impairment		
Other Retail:		
Write-off's	(50,709)	(48,700)
Recoveries of amounts previously written off	6,639	13,981
Specific allowances made	(11,471)	(31,877)