

# GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Dec-17	30-Sep-17
<b>Capital Requirements (in terms of risk-weighted assets) for:</b>	<b>\$</b>	<b>\$</b>
Credit Risk by Portfolio		
Residential Mortgages	275,141,940	268,949,298
Other Retail	52,263,765	51,937,021
Corporate	45,408,933	41,187,111
Other ADI's	38,845,859	35,442,588
All Other	26,727,038	27,763,777
<b>Total Credit Risk</b>	<b>438,387,535</b>	<b>425,279,795</b>
Market Risk	0	0
Operational Risk	54,074,642	51,803,547
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>492,462,177</b>	<b>477,083,342</b>
<b>Common Equity Tier 1 Capital Ratio for Consolidated Group</b>	<b>14.15%</b>	<b>14.34%</b>
<b>Tier 1 Capital Ratio for Consolidated Group</b>	<b>14.15%</b>	<b>14.34%</b>
<b>Total Capital Ratio for Consolidated Group</b>	<b>14.61%</b>	<b>14.82%</b>

2. Credit risk exposure for the quarter ended:	31-Dec-17		30-Sep-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
	\$	\$	\$	\$
<b>Exposure by type:</b>				
<b>Cash and Cash Equivalents</b>				
Authorised Deposit taking Institutions	25,872,056	18,404,958	12,776,523	37,316,029
<b>Receivables (other)</b>				
All Other	1,269,073	1,625,067	1,525,633	1,651,719
<b>Derivatives</b>				
Banks	-	-	-	-
<b>Loans</b>				
Residential Mortgages	703,803,270	700,862,757	696,401,354	692,219,344
Other Retail	119,229,013	116,365,103	113,440,876	111,239,345
Authorised Deposit taking Institutions	117,544,655	124,755,708	131,561,949	111,011,016
<b>Total</b>	<b>967,718,067</b>	<b>962,013,593</b>	<b>955,706,335</b>	<b>953,437,454</b>

3. Impaired / past due facilities and provisions at:	31-Dec-17		30-Sep-17	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
<b>Impaired / past due facilities</b>				
Residential Mortgages	1,582,588	2,439,560	836,871	2,205,473
Other Retail	438,288	636,651	460,606	619,044
		<b>Provisioning</b>		<b>Provisioning</b>
<b>Specific Impairment allowances</b>		<b>\$</b>		<b>\$</b>
Other Retail		435,894		404,017
<b>General Reserve for Credit Losses</b>		2,267,000		2,315,000

4. Impairment Losses for the quarter ended 31 December 2017	31-Dec-17	30-Sep-17
<b>Charges for loan impairment</b>		
Other Retail:		
Write-off's	(48,700)	(21,251)
Recoveries of amounts previously written off	13,981	8,155
Specific allowances made	(31,877)	(15,474)

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