

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Dec-18	30-Sep-18
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	299,464,678	289,831,346
Other Retail	36,089,195	42,113,682
Corporate	72,808,156	60,507,486
Other ADI's	39,240,113	35,580,095
All Other	37,066,868	32,741,097
Total Credit Risk	484,669,010	460,773,706
Market Risk	0	0
Operational Risk	60,445,453	56,757,863
Total Capital Requirements for Consolidated Group (\$)	545,114,463	517,531,569
Common Equity Tier 1 Capital Ratio for Consolidated Group	13.64%	14.20%
Tier 1 Capital Ratio for Consolidated Group	13.64%	14.20%
Total Capital Ratio for Consolidated Group	14.09%	14.67%

2. Credit risk exposure for the quarter ended:	31-Dec-18		30-Sep-18	
	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	30,704,096	28,720,799	16,211,737	26,044,217
Receivables (other)				
All Other	1,679,424	1,081,895	203,655	1,354,271
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	764,263,677	754,511,437	746,244,566	737,309,258
Other Retail	150,343,048	142,711,844	135,091,230	132,091,188
Authorised Deposit taking Institutions	134,968,816	131,367,111	130,405,374	135,070,311
Total	1,081,959,061	1,058,393,086	1,028,156,562	1,031,869,245

3. Impaired / past due facilities and provisions at:	31-Dec-18		30-Sep-18	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
Impaired / past due facilities				
Residential Mortgages	4,248,884	2,125,886	4,289,095	1,165,382
Other Retail	715,232	567,389	262,818	469,517
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		439,968		397,664
General Reserve for Credit Losses		2,480,000		2,406,000

4. Impairment Losses for the quarter ended 31 December 2018	31-Dec-18	30-Sep-18
Charges for loan impairment		
Other Retail:		
Write-off's	(17,026)	(48,413)
Recoveries of amounts previously written off	9,594	23,623
Specific allowances made	(42,304)	10,311