

GROUP REGULATORY DISCLOSURES

As at 30 June, 2017

Capital Structure	Consolidated
	\$
Tier 1 Capital	
Reserves	15,876,418
Retained Earnings, including current year earnings	55,038,727
Minority Interests	0
Deductions from Tier 1 Capital	(3,270,420)
Tier 2 Capital (net of deductions)	2,241,000
Total Capital Base	69,885,725

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	30-Jun-17	31-Mar-17
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	269,329,023	259,685,294
Other Retail	49,839,055	45,468,208
Corporate	38,982,719	31,460,107
Other ADI's	35,170,973	40,032,614
All Other	22,925,672	24,642,657
Total Credit Risk	416,247,442	401,288,880
Market Risk	0	0
Operational Risk	51,803,547	53,004,312
Total Capital Requirements for Consolidated Group (\$)	468,050,989	454,293,191
Common Equity Tier 1 Capital Ratio for Consolidated Group	14.45%	14.70%
Tier 1 Capital Ratio for Consolidated Group	14.45%	14.70%
Total Capital Ratio for Consolidated Group	14.93%	15.18%

2. Credit risk exposure for the quarter ended:	30-Jun-17		31-Mar-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	29,418,406	28,096,219	30,204,800	26,787,210
Receivables (other)				
All Other	1,667,878	1,935,379	2,500,745	2,280,212
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	687,419,934	673,530,537	659,708,678	652,729,555
Other Retail	109,277,143	104,770,965	101,343,790	97,635,772
Authorised Deposit taking Institutions	100,026,389	104,518,309	107,049,229	107,956,750
Total	927,809,750	912,851,409	900,807,242	887,389,500

3. Impaired / past due facilities and provisions at:	30-Jun-17		31-Mar-17	
	Impaired	Past Due	Impaired	Past Due
Impaired / past due facilities	\$	\$	\$	\$
Residential Mortgages	2,074,460	1,249,028	3,094,067	1,234,678
Other Retail	521,454	109,627	598,404	2,659,360
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		388,543		355,027
General Reserve for Credit Losses		2,241,000		2,163,000

4. Impairment Losses for the quarter ended 30 June 2017	30-Jun-17	31-Mar-17
Charges for loan impairment		
Other Retail:		
Write-off's	(41,875)	(35,935)
Recoveries of amounts previously written off	8,683	8,421
Specific allowances made	(33,516)	(39,664)