

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Mar-17	31-Dec-16
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	259,685,294	252,297,463
Other Retail	45,468,208	48,822,374
Corporate	31,460,107	26,525,960
Other ADI's	40,032,614	49,253,823
All Other	24,642,657	22,911,639
Total Credit Risk	401,288,880	399,811,259
Market Risk	0	0
Operational Risk	53,004,312	53,004,312
Total Capital Requirements for Consolidated Group (\$)	454,293,191	452,815,571
Common Equity Tier 1 Capital Ratio for Consolidated Group	14.70%	14.47%
Tier 1 Capital Ratio for Consolidated Group	14.70%	14.47%
Total Capital Ratio for Consolidated Group	15.18%	14.93%

2. Credit risk exposure for the quarter ended:	31-Mar-17		31-Dec-16	
	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	30,204,800	26,787,210	26,796,770	23,509,321
Receivables (other)				
All Other	2,500,745	2,280,212	1,668,805	1,846,094
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	659,708,678	652,729,555	646,926,901	638,609,711
Other Retail	101,343,790	97,635,772	95,203,430	89,598,946
Authorised Deposit taking Institutions	107,049,229	107,956,750	108,903,134	111,858,514
Total	900,807,242	887,389,500	879,499,040	865,422,586

3. Impaired / past due facilities and provisions at:	31-Mar-17		31-Dec-16	
	Impaired	Past Due	Impaired	Past Due
Impaired / past due facilities	\$	\$	\$	\$
Residential Mortgages	3,094,067	1,234,678	2,362,105	1,729,047
Other Retail	598,404	2,659,360	445,193	2,210,764
Specific Impairment allowances		Provisioning		Provisioning
Other Retail		355,027		315,363
General Reserve for Credit Losses		2,163,000		2,105,000

4. Impairment Losses for the quarter ended 31 March 2017	31-Mar-17	31-Dec-16
Charges for loan impairment		
Other Retail:		
Write-off's	(35,935)	(49,527)
Recoveries of amounts previously written off	8,421	10,890
Specific allowances made	(39,664)	(4,478)