

# GROUP REGULATORY DISCLOSURES

1. Capital adequacy	30-Sep-18	30-Jun-18
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	289,831,346	278,739,270
Other Retail	42,113,682	55,264,756
Corporate	60,507,486	53,415,355
Other ADI's	35,580,095	37,583,471
All Other	32,741,097	29,199,585
Total Credit Risk	460,773,706	454,202,437
Market Risk	0	0
Operational Risk	56,757,863	56,757,863
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>517,531,569</b>	<b>510,960,300</b>
Common Equity Tier 1 Capital Ratio for Consolidated Group	14.20%	14.22%
Tier 1 Capital Ratio for Consolidated Group	14.20%	14.22%
Total Capital Ratio for Consolidated Group	14.67%	14.68%

2. Credit risk exposure for the quarter ended:	30-Sep-18		30-Jun-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:				
<b>Cash and Cash Equivalents</b>				
Authorised Deposit taking Institutions	16,211,737	26,044,217	39,697,798	33,294,909
<b>Receivables (other)</b>				
All Other	203,655	1,354,271	1,128,026	1,001,419
<b>Derivatives</b>				
Banks	-	-	5,823	1,456
<b>Loans</b>				
Residential Mortgages	746,244,566	737,309,258	730,217,418	719,822,733
Other Retail	135,091,230	132,091,188	129,107,928	125,300,751
Authorised Deposit taking Institutions	130,405,374	135,070,311	124,409,075	118,666,487
<b>Total</b>	<b>1,028,156,562</b>	<b>1,031,869,245</b>	<b>1,024,566,068</b>	<b>998,087,755</b>

3. Impaired / past due facilities and provisions at:	30-Sep-18		30-Jun-18	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
Impaired / past due facilities				
Residential Mortgages	4,289,095	1,165,382	3,890,347	859,480
Other Retail	262,818	469,517	372,621	467,786
		<b>Provisioning</b>		<b>Provisioning</b>
Specific Impairment allowances		\$		\$
Other Retail		397,664		407,975
General Reserve for Credit Losses		2,406,000		2,371,000

4. Impairment Losses for the quarter ended 30 September 2018	30-Sep-18	30-Jun-18
Charges for loan impairment		
Other Retail:		
Write-off's	(48,413)	(100,114)
Recoveries of amounts previously written off	23,623	12,564
Specific allowances increased (reduced)	10,311	39,390