

GROUP PRUDENTIAL DISCLOSURES

As at 30 June, 2019

Capital Structure	Consolidated
	\$
Tier 1 Capital	
Reserves	16,731,134
Retained Earnings, including current year earnings	66,251,353
Minority Interests	0
Deductions from Tier 1 Capital	(3,771,611)
Tier 2 Capital (net of deductions)	970,000
Total Capital Base	80,180,876

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	30-Jun-19	31-Mar-19
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	311,859,836	309,425,082
Other Retail	26,536,744	28,598,019
Corporate	96,663,045	85,813,062
Other ADI's	34,798,836	38,492,987
All Other	38,282,776	34,904,995
Total Credit Risk	508,141,237	497,234,145
Market Risk	0	0
Operational Risk	63,005,183	60,445,453
Total Capital Requirements for Consolidated Group (\$)	571,146,420	557,679,598
Common Equity Tier 1 Capital Ratio for Consolidated Group	13.87%	13.95%
Tier 1 Capital Ratio for Consolidated Group	13.87%	13.95%
Total Capital Ratio for Consolidated Group	14.04%	14.11%

2. Credit risk exposure for the quarter ended:	30-Jun-19		31-Mar-19	
	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	26,499,615	29,604,205	32,055,843	30,539,795
Receivables (other)				
All Other	1,185,112	1,029,932	361,391	879,038
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	786,913,224	783,207,000	781,210,431	773,269,556
Other Retail	175,920,698	171,005,455	165,402,209	157,482,377
Authorised Deposit taking Institutions	129,030,441	132,674,153	135,893,086	135,137,177
Total	1,119,549,090	1,117,520,745	1,114,922,960	1,097,307,943

3. Impaired / past due facilities and provisions at:	30-Jun-19		31-Mar-19	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
Impaired / past due facilities				
Residential Mortgages	10,802,711	2,281,400	4,831,731	2,382,850
Other Retail	1,216,848	562,653	703,461	659,980
Corporate Bank	27,700	0	0	0
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		903,200		408,937
General Reserve for Credit Losses		970,000		916,570

4. Impairment Losses for the quarter ended 30 June 2019	30-Jun-19	31-Mar-19
Charges for loan impairment		
Other Retail:		
Write-off's	(13,549)	(69,393)
Recoveries of amounts previously written off	13,373	5,871
Specific allowances made	(34,699)	31,031