

# GROUP PRUDENTIAL DISCLOSURES

As at 30 June, 2018



<b>Capital Structure</b>	<b>Consolidated</b>
	<b>\$</b>
Tier 1 Capital	
Reserves	16,734,513
Retained Earnings, including current year earnings	59,363,691
Minority Interests	0
Deductions from Tier 1 Capital	(3,441,889)
Tier 2 Capital (net of deductions)	2,371,000
<b>Total Capital Base</b>	<b>75,027,316</b>

# GROUP REGULATORY DISCLOSURES



1. Capital adequacy	30-Jun-18	31-Mar-18
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	278,739,270	275,785,732
Other Retail	55,264,756	53,147,153
Corporate	53,415,355	48,272,357
Other ADI's	37,583,471	37,422,681
All Other	29,199,585	25,945,632
Total Credit Risk	454,202,437	440,573,555
Market Risk	0	0
Operational Risk	56,757,863	54,074,642
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>510,960,300</b>	<b>494,648,196</b>
Common Equity Tier 1 Capital Ratio for Consolidated Group	14.22%	14.26%
Tier 1 Capital Ratio for Consolidated Group	14.22%	14.26%
Total Capital Ratio for Consolidated Group	14.68%	14.74%

2. Credit risk exposure for the quarter ended:	30-Jun-18		31-Mar-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	39,697,798	33,294,909	24,324,098	22,247,801
<b>Receivables (other)</b>				
All Other	1,128,026	1,001,419	500,318	1,020,485
<b>Derivatives</b>				
Banks	5,823	1,456	-	-
<b>Loans</b>				
Residential Mortgages	730,217,418	719,822,733	711,105,071	703,873,773
Other Retail	129,107,928	125,300,751	122,590,893	120,840,398
Authorised Deposit taking Institutions	124,409,075	118,666,487	122,476,728	122,194,691
<b>Total</b>	<b>1,024,566,068</b>	<b>998,087,755</b>	<b>980,997,108</b>	<b>970,177,148</b>

3. Impaired / past due facilities and provisions at:	30-Jun-18		31-Mar-18	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
<b>Impaired / past due facilities</b>				
Residential Mortgages	3,890,347	859,480	3,054,214	909,026
Other Retail	372,621	467,786	456,698	601,722
		<b>Provisioning</b>		<b>Provisioning</b>
<b>Specific Impairment allowances</b>		\$		\$
Other Retail		407,975		447,365
<b>General Reserve for Credit Losses</b>		2,371,000		2,348,000

4. Impairment Losses for the quarter ended 30 June 2018	30-Jun-18	31-Mar-18
Charges for loan impairment		
Other Retail:		
Write-off's	(100,114)	(50,709)
Recoveries of amounts previously written off	12,564	6,639
Specific allowances increased (reduced)	39,390	(11,471)