

# GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Mar-19	31-Dec-18
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	309,425,082	299,464,678
Other Retail	28,598,019	36,089,195
Corporate	85,813,062	72,808,156
Other ADI's	38,492,987	39,240,113
All Other	34,904,995	37,066,868
Total Credit Risk	497,234,145	484,669,010
Market Risk	0	0
Operational Risk	60,445,453	60,445,453
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>557,679,598</b>	<b>545,114,463</b>
Common Equity Tier 1 Capital Ratio for Consolidated Group	13.95%	13.64%
Tier 1 Capital Ratio for Consolidated Group	13.95%	13.64%
Total Capital Ratio for Consolidated Group	14.11%	14.09%

2. Credit risk exposure for the quarter ended:	31-Mar-19		31-Dec-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	32,055,843	30,539,795	30,704,096	28,720,799
<b>Receivables (other)</b>				
All Other	361,391	879,038	1,679,424	1,081,895
<b>Derivatives</b>				
Banks	-	-	-	-
<b>Loans</b>				
Residential Mortgages	781,210,431	773,269,556	764,263,677	754,511,437
Other Retail	165,402,209	157,482,377	150,343,048	142,711,844
Authorised Deposit taking Institutions	135,893,086	135,137,177	134,968,816	131,367,111
<b>Total</b>	<b>1,114,922,960</b>	<b>1,097,307,943</b>	<b>1,081,959,061</b>	<b>1,058,393,086</b>

3. Impaired / past due facilities and provisions at:	31-Mar-19		31-Dec-18	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
<b>Impaired / past due facilities</b>				
Residential Mortgages	4,831,731	2,382,850	4,248,884	2,125,886
Other Retail	703,461	659,980	715,232	567,389
		<b>Provisioning</b>		<b>Provisioning</b>
<b>Specific Impairment allowances</b>		\$		\$
Other Retail		408,937		439,968
<b>General Reserve for Credit Losses</b>		916,570		2,480,000

4. Impairment Losses for the quarter ended 31 March 2019	31-Mar-19	31-Dec-18
Charges for loan impairment		
Other Retail:		
Write-off's	(69,393)	(17,026)
Recoveries of amounts previously written off	5,871	9,594
Specific allowances increased (reduced)	31,031	(42,304)