

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	30-Sep-17	30-Jun-17
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	268,949,298	269,329,023
Other Retail	51,937,021	49,839,055
Corporate	41,187,111	38,982,719
Other ADI's	35,442,588	35,170,973
All Other	27,763,777	22,925,672
Total Credit Risk	425,279,795	416,247,442
Market Risk	0	0
Operational Risk	51,803,547	51,803,547
Total Capital Requirements for Consolidated Group (\$)	477,083,342	468,050,989
Common Equity Tier 1 Capital Ratio for Consolidated Group	14.34%	14.45%
Tier 1 Capital Ratio for Consolidated Group	14.34%	14.45%
Total Capital Ratio for Consolidated Group	14.82%	14.93%

2. Credit risk exposure for the quarter ended:	30-Sep-17		30-Jun-17	
	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	12,776,523	37,316,029	29,418,406	28,096,219
Receivables (other)				
All Other	1,525,633	1,651,719	1,667,878	1,935,379
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	696,401,354	692,219,344	687,419,934	673,530,537
Other Retail	113,440,876	111,239,345	109,277,143	104,770,965
Authorised Deposit taking Institutions	131,561,949	111,011,016	100,026,389	104,518,309
Total	955,706,335	953,437,454	927,809,750	912,851,409

3. Impaired / past due facilities and provisions at:	30-Sep-17		30-Jun-17	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
Impaired / past due facilities				
Residential Mortgages	836,871	2,205,473	2,074,460	1,249,028
Other Retail	460,606	619,044	521,454	109,627
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		404,017		388,543
General Reserve for Credit Losses		2,315,000		2,241,000

4. Impairment Losses for the quarter ended 30 September 2017	30-Sep-17	30-Jun-17
Charges for loan impairment		
Other Retail:		
Write-off's	(21,251)	(41,875)
Recoveries of amounts previously written off	8,155	8,683
Specific allowances made	(15,474)	(33,516)