

# GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Dec-19	30-Sep-19
<b>Capital Requirements (in terms of risk-weighted assets) for:</b>	<b>\$</b>	<b>\$</b>
Credit Risk by Portfolio		
Residential Mortgages	307,699,019	308,971,360
Other Retail	23,137,647	26,732,633
Corporate	107,043,623	103,936,398
Other ADI's	33,600,123	35,815,520
All Other	39,960,871	44,538,803
<b>Total Credit Risk</b>	<b>511,441,282</b>	<b>519,994,714</b>
Market Risk	0	0
Operational Risk	65,144,509	63,005,183
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>576,585,791</b>	<b>582,999,897</b>
<b>Common Equity Tier 1 Capital Ratio for Consolidated Group</b>	<b>14.16%</b>	<b>13.77%</b>
<b>Tier 1 Capital Ratio for Consolidated Group</b>	<b>14.16%</b>	<b>13.77%</b>
<b>Total Capital Ratio for Consolidated Group</b>	<b>14.33%</b>	<b>13.94%</b>

2. Credit risk exposure for the quarter ended:	31-Dec-19		30-Sep-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
	\$	\$	\$	\$
<b>Exposure by type:</b>				
<b>Cash and Cash Equivalents</b>				
Authorised Deposit taking Institutions	33,286,395	35,383,850	39,258,425	38,567,168
<b>Receivables (other)</b>				
All Other	1,855,285	1,549,825	1,801,416	1,379,995
<b>Derivatives</b>				
Banks	-	-	-	-
<b>Loans</b>				
Residential Mortgages	780,429,617	781,223,368	783,333,520	784,890,609
Other Retail	181,521,288	180,854,803	180,955,980	177,601,425
Authorised Deposit taking Institutions	120,778,461	123,296,211	125,875,067	128,177,593
<b>Total</b>	<b>1,117,871,046</b>	<b>1,122,308,057</b>	<b>1,131,224,408</b>	<b>1,130,616,790</b>

3. Impaired / past due facilities and provisions at:	31-Dec-19		30-Sep-19	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
<b>Impaired / past due facilities</b>				
Residential Mortgages	8,143,564	2,392,914	9,873,255	2,321,810
Other Retail	6,152,477	577,139	1,165,457	584,800
Corporate Bank	26,000	0	27,200	0
		<b>Provisioning</b>		<b>Provisioning</b>
<b>Specific Impairment allowances</b>		\$		\$
Other Retail		949,400		927,000
<b>General Reserve for Credit Losses</b>		1,000,000		1,030,000

4. Impairment Losses for the quarter ended 31 December 2019	31-Dec-19	30-Sep-19
<b>Charges for loan impairment</b>		
Other Retail:		
Write-off's	(44,918)	(2,012)
Recoveries of amounts previously written off	8,678	7,955
Specific allowances made	(22,400)	(23,800)