

GROUP REGULATORY DISCLOSURES

| 1. Capital adequacy | 31-Mar-20 | 31-Dec-19 |
|---|--------------------|--------------------|
| Capital Requirements (in terms of risk-weighted assets) for: | \$ | \$ |
| Credit Risk by Portfolio | | |
| Residential Mortgages | 301,304,041 | 307,699,019 |
| Other Retail | 30,731,069 | 23,137,647 |
| Corporate | 113,559,311 | 107,043,623 |
| Other ADI's | 34,215,653 | 33,600,123 |
| All Other | 34,847,024 | 39,960,871 |
| Total Credit Risk | 514,657,097 | 511,441,282 |
| Market Risk | 0 | 0 |
| Operational Risk | 65,144,509 | 65,144,509 |
| Total Capital Requirements for Consolidated Group (\$) | 579,801,606 | 576,585,791 |
| Common Equity Tier 1 Capital Ratio for Consolidated Group | 14.31% | 14.16% |
| Tier 1 Capital Ratio for Consolidated Group | 14.31% | 14.16% |
| Total Capital Ratio for Consolidated Group | 14.49% | 14.33% |

2. Credit risk exposure for the quarter ended:

| | 31-Mar-20 | | 31-Dec-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 | 48,959,834 | 40,888,395 | 33,286,395 | 35,383,850 |
| Receivables (other) | | | | |
| All Other | 781,270 | 1,400,649 | 1,855,285 | 1,549,825 |
| Derivatives | | | | |
| Banks | - | - | - | - |
| Loans | | | | |
| Residential Mortgages | 775,108,438 | 778,757,627 | 780,429,617 | 781,223,368 |
| Other Retail | 188,745,885 | 184,227,865 | 181,521,288 | 180,854,803 |
| Authorised Deposit taking Institutions | 112,696,124 | 116,212,835 | 120,778,461 | 123,296,211 |
| Total | 1,126,291,551 | 1,121,487,370 | 1,117,871,046 | 1,122,308,057 |

3. Impaired / past due facilities and provisions at:

| | 31-Mar-20 | | 31-Dec-19 | |
|--|-----------|---------------------|-----------|---------------------|
| | Impaired | Past Due | Impaired | Past Due |
| Impaired / past due facilities | \$ | \$ | \$ | \$ |
| Residential Mortgages | 9,873,255 | 2,321,810 | 8,143,564 | 2,392,914 |
| Other Retail | 1,165,457 | 584,800 | 6,152,477 | 577,139 |
| Corporate Bank | 27,200 | 0 | 26,000 | 0 |
| | | Provisioning | | Provisioning |
| Specific Impairment allowances | | \$ | | \$ |
| Other Retail | | 1,207,600 | | 949,400 |
| General Reserve for Credit Losses | | 1,060,000 | | 1,000,000 |

4. Impairment Losses for the quarter ended 31 March 2020

| | 31-Mar-20 | 31-Dec-19 |
|--|-----------|-----------|
| Charges for loan impairment | | |
| Other Retail: | | |
| Write-off's | (52,978) | (44,918) |
| Recoveries of amounts previously written off | 10,979 | 8,678 |
| Specific allowances made | (258,200) | (22,400) |