

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	30-Sep-19	30-Jun-19
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	308,971,360	311,859,836
Other Retail	26,732,633	26,536,744
Corporate	103,936,398	96,663,045
Other ADI's	35,815,520	34,798,836
All Other	44,538,803	38,282,776
Total Credit Risk	519,994,714	508,141,237
Market Risk	-	-
Operational Risk	63,005,183	63,005,183
Total Capital Requirements for Consolidated Group (\$)	582,999,897	571,146,420
Common Equity Tier 1 Capital Ratio for Consolidated Group	13.77%	13.87%
Tier 1 Capital Ratio for Consolidated Group	13.77%	13.87%
Total Capital Ratio for Consolidated Group	13.94%	14.04%

2. Credit risk exposure for the quarter ended:	30-Sep-19		30-Jun-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	39,258,425	38,567,168	26,499,615	29,604,205
Receivables (other)				
All Other	1,801,416	1,379,995	1,185,112	1,029,932
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	783,333,520	784,890,609	786,913,224	783,207,000
Other Retail	180,955,980	177,601,425	175,920,698	171,005,455
Authorised Deposit taking Institutions	125,875,067	128,177,593	129,030,441	132,674,153
Total	1,131,224,408	1,130,616,790	1,119,549,090	1,117,520,745

3. Impaired / past due facilities and provisions at:	30-Sep-19		30-Jun-19	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
Impaired / past due facilities				
Residential Mortgages	9,873,255	2,321,810	10,802,711	2,281,400
Other Retail	1,165,457	584,800	1,216,848	562,653
Corporate Bank	27,200	-	27,700	-
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		927,000		903,200
General Reserve for Credit Losses		1,030,000		970,000

4. Impairment Losses for the quarter ended 30 September 2019	30-Sep-19	30-Jun-19
Charges for loan impairment		
Other Retail:		
Write-off's	(2,012)	(13,549)
Recoveries of amounts previously written off	7,955	13,373
Specific allowances made	(23,800)	(34,699)