

GROUP PRUDENTIAL DISCLOSURES

As at 30 June, 2020

Capital Structure	Consolidated
	\$
Tier 1 Capital	
Reserves	17,101,575
Retained Earnings, including current year earnings	71,116,948
Minority Interests	0
Deductions from Tier 1 Capital	(4,333,679)
Tier 2 Capital (net of deductions)	1,080,000
Total Capital Base	84,964,844

GROUP REGULATORY DISCLOSURES

1. Capital adequacy	30-Jun-20	31-Mar-20
Capital Requirements (in terms of risk-weighted assets) for:	\$	\$
Credit Risk by Portfolio		
Residential Mortgages	297,155,657	301,304,041
Other Retail	32,165,461	30,731,069
Corporate	112,297,582	113,559,311
Other ADI's	51,713,827	34,215,653
All Other	46,786,659	34,847,024
Total Credit Risk	540,119,186	514,657,097
Market Risk	0	0
Operational Risk	66,886,200	65,144,509
Total Capital Requirements for Consolidated Group (\$)	607,005,386	579,801,606
Common Equity Tier 1 Capital Ratio for Consolidated Group	13.82%	14.31%
Tier 1 Capital Ratio for Consolidated Group	13.82%	14.31%
Total Capital Ratio for Consolidated Group	14.00%	14.49%

2. Credit risk exposure for the quarter ended:	30-Jun-20		31-Mar-20	
	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	51,989,793	64,177,561	48,959,834	40,888,395
Receivables (other)				
All Other	2,442,464	1,100,264	781,270	1,400,649
Derivatives				
Banks	-	-	-	-
Loans				
Residential Mortgages	761,757,260	769,692,786	775,108,438	778,757,627
Other Retail	187,274,444	187,644,964	188,745,885	184,227,865
Authorised Deposit taking Institutions	154,046,415	131,922,121	112,696,124	116,212,835
Total	1,157,510,376	1,154,537,696	1,126,291,551	1,121,487,370

3. Impaired / past due facilities and provisions at:	30-Jun-20		31-Mar-20	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
Impaired / past due facilities				
Residential Mortgages	6,514,212	2,191,357	9,873,255	2,321,810
Other Retail	1,006,131	680,478	1,165,457	584,800
Corporate Bank	33,000	0	27,200	0
		Provisioning		Provisioning
Specific Impairment allowances		\$		\$
Other Retail		2,478,300		1,207,600
General Reserve for Credit Losses		1,080,000		1,060,000

4. Impairment Losses for the quarter ended 30 June 2020	30-Jun-20	31-Mar-20
Charges for loan impairment		
Other Retail:		
Write-off's	(109,559)	(52,978)
Recoveries of amounts previously written off	4,949	10,979
Specific allowances made	(1,270,700)	(258,200)