

# GROUP REGULATORY DISCLOSURES

1. Capital adequacy	31-Dec-20	30-Sep-20
<b>Capital Requirements (in terms of risk-weighted assets) for:</b>	<b>\$</b>	<b>\$</b>
Credit Risk by Portfolio		
Residential Mortgages	288,415,826	291,801,415
Other Retail	50,733,849	39,184,983
Corporate	103,130,109	109,256,730
Other ADI's	49,908,078	57,176,214
All Other	58,759,476	47,931,031
<b>Total Credit Risk</b>	<b>550,947,338</b>	<b>545,350,373</b>
Market Risk	0	0
Operational Risk	68,909,343	66,886,200
<b>Total Capital Requirements for Consolidated Group (\$)</b>	<b>619,856,681</b>	<b>612,236,573</b>
<b>Common Equity Tier 1 Capital Ratio for Consolidated Group</b>	<b>14.10%</b>	<b>14.01%</b>
<b>Tier 1 Capital Ratio for Consolidated Group</b>	<b>14.10%</b>	<b>14.01%</b>
<b>Total Capital Ratio for Consolidated Group</b>	<b>14.27%</b>	<b>14.18%</b>

2. Credit risk exposure for the quarter ended:	31-Dec-20		30-Sep-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
	\$	\$	\$	\$
<b>Exposure by type:</b>				
<b>Cash and Cash Equivalents</b>				
Authorised Deposit taking Institutions	45,043,905	49,387,468	57,585,909	61,637,577
<b>Receivables (other)</b>				
All Other	1,750,319	1,613,134	1,916,585	2,020,892
<b>Derivatives</b>				
Banks	-	-	-	-
<b>Loans</b>				
Residential Mortgages	758,417,566	755,668,358	756,284,013	758,861,629
Other Retail	183,487,598	186,090,587	186,139,610	185,263,184
Authorised Deposit taking Institutions	189,855,495	187,505,206	188,281,076	163,705,337
<b>Total</b>	<b>1,178,554,883</b>	<b>1,180,264,753</b>	<b>1,190,207,193</b>	<b>1,171,488,620</b>

3. Impaired / past due facilities and provisions at:	31-Dec-20		30-Sep-20	
	Impaired	Past Due	Impaired	Past Due
	\$	\$	\$	\$
<b>Impaired / past due facilities</b>				
Residential Mortgages	6,527,188	2,260,670	7,215,286	1,601,641
Other Retail	3,079,484	401,595	5,521,044	398,795
Corporate Bank	39,500	0	36,900	0
		Provisioning		Provisioning
		\$		\$
<b>Specific Impairment allowances</b>				
Other Retail		2,719,400		2,636,800
<b>General Reserve for Credit Losses</b>		1,060,000		1,080,000

4. Impairment Losses for the quarter ended 31 December 2020	31-Dec-20	30-Sep-20
<b>Charges for loan impairment</b>		
Other Retail:		
Write-off's	(29,264)	(24,302)
Recoveries of amounts previously written off	12,453	3,085
Specific allowances made	(82,600)	(158,500)