

Capital Structure

These figures are current as at 30 June 2017

Type	Amount
Tier 1 Capital	
Paid up ordinary shares	
Reserves	\$ 122,651
Retained earnings, including current year earnings	\$ 16,742,285
Minority interests from consolidation of Tier 1 capital of subsidiaries	
Innovative instruments	\$ -
Non-innovative residual instruments	
Less: Deductions from tier 1 capital, including goodwill and investments.	-\$ 1,927,876
Total Tier 1 capital (net of deductions)	\$ 14,937,060
Total Tier 2 capital (net of deductions)	\$ 2,672,898
Total Capital Base	\$ 17,609,958

Credit Risk Exposure

These figures are current as at the end of the 31 December 2017

Type of Credit Exposure	Gross Exposure As at 31 Dec 17	Quarterly Average gross exposure	Amount Impaired	Amount Past due facilities	Specific / Prescribed Provisions	Charge for specific provisions and write-offs for the period
Loans and Advances to Members						
On Balance Sheet						
- Claims secured by eligible residential mortgages	\$ 191,158,521	\$ 189,283,469	\$ 1,108,623	\$ 1,108,623		-\$ 0
- Other Loans and advances	\$ 30,724,784	\$ 30,181,256	\$ 1,767,174	\$ 1,767,174	\$ 214,862	\$ 38,261
Commitments for loans and advances						
- Loans approved not yet advanced	\$ 1,766,657	\$ 1,685,781	\$ -	\$ -	\$ -	\$ -
- Revocable lines of credit undrawn	\$ 7,418,287	\$ -	\$ -	\$ -	\$ -	\$ -
Total Loans and Advances to Members	\$ 231,068,249	\$ 221,150,506	\$ 2,875,797	\$ 2,875,797	\$ 214,862	\$ 38,261
Liquidity Investments placed with Other Financial Institutions						
- Banks	\$ 25,432,160	\$ 26,762,541	\$ -	\$ -	\$ -	\$ -
- Other ADI's	\$ 3,500,000	\$ 4,333,333	\$ -	\$ -	\$ -	\$ -
Total Liquidity Investments placed with Other Fir	\$ 28,932,160	\$ 31,095,875	\$ -	\$ -	\$ -	\$ -
Balance of General Reserve for Credit Losses	\$ 682,786	\$ 679,709	\$ -	\$ -	\$ -	\$ -

Type of Credit Exposure	Gross Exposures At 30 Sept 2017	Quarterly Average gross exposure	Amount Impaired	Amount Past due facilities	Specific / Prescribed Provisions	Charge for specific provisions and write-offs for the period
Loans and Advances to Members						
On Balance Sheet						
- Claims secured by eligible residential mortgages	\$ 185,610,753	\$ 184,656,004	\$ 334,643	\$ 334,643		-\$ 0
- Other Loans and advances	\$ 30,489,912	\$ 31,336,156	\$ 889,875	\$ 889,875	\$ 176,601	\$ 12,907
Commitments for loans and advances						
- Loans approved not yet advanced	\$ 1,759,625	\$ 1,771,121	\$ -	\$ -	\$ -	\$ -
- Revocable lines of credit undrawn	\$ 7,122,915	\$ -	\$ -	\$ -	\$ -	\$ -
Total Loans and Advances to Members	\$ 224,983,205	\$ 217,763,282	\$ 1,224,518	\$ 1,224,518	\$ 176,601	\$ 12,907
Liquidity Investments placed with Other Financial Institutions						
- Banks	\$ 28,923,740	\$ 28,419,558	\$ -	\$ -	\$ -	\$ -
- Other ADI's	\$ 5,500,000	\$ 4,333,333	\$ -	\$ -	\$ -	\$ -
Total Liquidity Investments placed with Other Fir	\$ 34,423,740	\$ 32,752,892	\$ -	\$ -	\$ -	\$ -
Balance of General Reserve for Credit Losses	\$ 673,993	\$ 674,727	\$ -	\$ -	\$ -	\$ -

Capital Adequacy

These figures are current as at the end of the 31 December 2017

	Amount	Jun-17
Capital requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
- Loans and advances		
- Claims secured by eligible residential mortgages	\$ 81,595,504	\$ 79,068,522
- Other member loans	\$ 30,509,921	\$ 30,489,912
- Commitments for loans and advances	\$ 1,062,175	\$ 800,491
- Deposits with Other ADI's	\$ 7,478,613	\$ 7,754,978
- Other	\$ 3,351,774	\$ 3,442,929
Total capital requirements for credit risk	\$ 123,997,987	\$121,556,832
Operational Risk (standardised approach)	\$ 15,047,592	\$ 15,193,389
Market Risk (standardised approach)	-	-
Tier 1 capital ratio	15.07%	11.00%
Total capital ratio	15.57%	12.96%