

Table 3: Capital Adequacy

		Prescribed
		RWA
		\$'000
		31 Mar 2018
a	(i) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;	
	Liquid investments	42,543
	Loans - secured by residential mortgage	381,157
	Loans - other	91,235
	Loans - corporate	-
	All other assets	16,956
	Total credit risk on balance sheet	531,891
	Total credit risk off balance sheet	3,912
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk.	-
d	Capital requirements for operational risk.	68,901
e	Capital requirements for interest rate risk	-
	Total Risk Weighted assets	604,704
f	Common Equity Tier 1 Capital Ratio	14.25%
f	Tier 1 Capital Ratio	14.25%
f	Total Capital ratio	14.52%



APRA Prudential Standard APS 330
For Quarter Ended 31 Mar 2018

Table 4: Credit Risk

31 Mar 2018								
		Gross Credit Exposure	Avg. gross credit exposure	Risk-weighted	Impaired facilities	Past due facilities	Specific provisions as at end of qtr	Write off
		\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
	Total Loans	1,144,594	1,147,041					
	Debt securities	192,165	200,581					
	Other Commitments	16,956	16,347					
	Total off-balance sheet exposures	10,385	11,076					
a(i)	Total exposure by major types	1,364,100	1,375,045					
	Liquid investments	192,165	200,581	42,543	-	-	-	-
	Loans - secured by residential mortgage	1,053,335	1,054,935	381,157	722	722	107	-
	Loans - other	91,259	92,106	91,235	1,546	1,546	1,516	382
	All other assets	16,956	16,347	16,956	-	-	-	285
	Off-balance sheet exposure	10,385	11,076	3,912	-	-	-	-
b	Total exposure by portfolio	1,364,100	1,375,045	535,803	2,268	2,268	1,623	667
c	The general reserve for credit losses is \$1,594,928							

Table 5: Securitisation exposures

31 Mar 2018			
	Securitisation activity by exposure type	Total exposures securitised	Regonised gain or loss on sale
		\$'000	\$'000
a	Loans	Nil	Nil
b	Securitisation Exposures	On- balance sheet	off-balance sheet
	Loans	247,060	139