

Table 3: Capital Adequacy

		Prescribed
		RWA
		\$'000
		31-Dec-22
b	(i) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:	
	Liquid investments	61,230
	Loans - secured by residential mortgage	471,121
	Loans - other	56,285
	Loans - corporate	-
	All other assets	4,884
	Total credit risk on balance sheet	593,519
	Total credit risk off balance sheet	8,274
	b Capital requirements for equity exposures in IRB approach	-
	c Capital requirements for market risk	-
d Capital requirements for operational risk	87,055	
e Capital requirements for interest rate risk	-	
	Total Risk Weighted assets	688,849
f	Common Equity Tier 1 Capital Ratio	14.63%
f	Tier 1 Capital Ratio	14.63%
f	Total Capital ratio	16.97%

Table 4: Credit Risk

31-Dec-22								
	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	\$'000
	Cash and cash equivalents	1,750	1,244					
	Total Loans	1,380,030	1,364,652	527,405	11,354	11,354	1,256	131
	Debt securities	296,686	286,224	61,230			63	
	Other Commitments	4,884	6,231	4,884				
	Total off-balance sheet exposures	22,672	24,581	8,274				
(i)	Total exposure by major types	1,706,022	1,682,932	601,794	11,354	11,354	1,319	131
	Liquid investments	296,686	287,468	61,230	-	-	63	-
	Loans - secured by residential mortgage	1,323,746	1,307,872	471,121	10,306	10,306	56	-
	Loans - other	56,285	56,780	56,285	1,049	1,049	1,198	131
	All other assets	4,884	6,231	4,884	-	-	-	-
	Off-balance sheet exposure	22,672	24,581	8,274	-	-	-	-
b	Total exposure by portfolio	1,706,022	1,682,932	601,794	11,354	11,354	1,319	131
c	The general reserve for credit losses is \$1,169,886							

Table 5: Securitisation exposures

31-Dec-22			
a	Securitisation activity by exposure type	Total exposures securitised	Recognised gain or loss on sale
		\$'000	\$'000
	Loans	Nil	Nil
b	Securitisation Exposures	On- balance sheet	off-balance sheet
	Loans	323,226	95