

Table 3: Capital Adequacy

		Prescribed
		RWA
		\$'000
		30-Sep-22
b	(i) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:	
	Liquid investments	52,750
	Loans - secured by residential mortgage	463,053
	Loans - other	57,276
	Loans - corporate	-
	All other assets	7,578
Total credit risk on balance sheet		580,656
Total credit risk off balance sheet		9,690
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk	-
d	Capital requirements for operational risk	84,813
e	Capital requirements for interest rate risk	-
Total Risk Weighted assets		675,159
f	Common Equity Tier 1 Capital Ratio	14.69%
f	Tier 1 Capital Ratio	14.69%
f	Total Capital ratio	17.08%

Table 4: Credit Risk

30-Sep-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	738	762					
	Total Loans	1,349,274	1,340,194	520,329	12,781	12,781	1,273	73
	Debt securities	275,762	269,791	52,750			63	
	Other Commitments							
	All other assets	7,578	5,894	7,578				
	Total off-balance sheet exposures	26,491	27,967	9,690				
(i)	Total exposure by major types	1,659,843	1,644,508	590,346	12,781	12,781	1,337	73
	Liquid investments	276,500	270,553	52,750	-	-	63	-
	Loans - secured by residential mortgage	1,291,999	1,280,650	463,053	10,541	10,541	88	-
	Loans - other	57,276	59,544	57,276	2,241	2,241	1,185	73
	All other assets	7,578	5,894	7,578	-	-	-	-
	Off-balance sheet exposure	26,491	27,967	9,690	-	-	-	-
b	Total exposure by portfolio	1,659,843	1,644,508	590,346	12,781	12,781	1,337	73
c	The general reserve for credit losses is \$1,169,886							

Table 5: Securitisation exposures

30-Sep-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	340,137	101