

Table 3: Capital Adequacy

		Prescribed
		RWA
		\$'000
		31-Dec-20
a (i)	Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;	
	Liquid investments	53,160
	Loans - secured by residential mortgage	422,743
	Loans - other	80,765
	Loans - corporate	-
	All other assets	5,165
	Total credit risk on balance sheet	561,833
	Total credit risk off balance sheet	5,962
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk.	-
d	Capital requirements for operational risk.	80,497
e	Capital requirements for interest rate risk	-
	Total Risk Weighted assets	648,292
f	Common Equity Tier 1 Capital Ratio	14.70%
f	Tier 1 Capital Ratio	14.70%
f	Total Capital ratio	17.17%

Table 4: Credit Risk

31-Dec-20								
	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	1,505	1,570					
	Total Loans	1,253,517	1,246,475	503,508	10,125	10,125	827	566
	Debt securities	245,635	243,838	53,160				
	Other Commitments	5,165	5,284	5,165				
	Total off-balance sheet exposures	15,950	17,608	5,962				
a(i)	Total exposure by major types	1,521,771	1,514,774	567,795	10,125	10,125	827	566
	Liquid investments	247,140	245,408	53,160	-	-	-	-
	Loans - secured by residential mortgage	1,172,742	1,166,367	422,743	8,288	8,288	30	-
	Loans - other	80,774	80,108	80,765	1,837	1,837	797	566
	All other assets	5,165	5,284	5,165	-	-	-	-
	Off-balance sheet exposure	15,950	17,608	5,962	-	-	-	-
b	Total exposure by portfolio	1,521,771	1,514,774	567,795	10,125	10,125	827	566
c	The general reserve for credit losses is \$926,235							

Table 5: Securitisation exposures

31-Dec-20			
a	Securitisation activity by exposure type	Total exposures securitised	Regonised gain or loss on sale
		\$'000	\$'000
	Loans	Nil	Nil
b	Securitisation Exposures	On- balance sheet	off-balance sheet
	Loans	547,680	119