

Table 3: Capital Adequacy

| | | Prescribed |
|-------|--|----------------|
| | | RWA |
| | | \$'000 |
| | | 31-Mar-20 |
| a (i) | Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio; | |
| | Liquid investments | 42,892 |
| | Loans - secured by residential mortgage | 405,865 |
| | Loans - other | 80,307 |
| | Loans - corporate | - |
| | All other assets | 5,700 |
| | Total credit risk on balance sheet | 534,764 |
| | Total credit risk off balance sheet | 5,370 |
| b | Capital requirements for equity exposures in IRB approach | - |
| c | Capital requirements for market risk. | - |
| d | Capital requirements for operational risk. | 77,988 |
| e | Capital requirements for interest rate risk | - |
| | Total Risk Weighted assets | 618,122 |
| f | Common Equity Tier 1 Capital Ratio | 14.98% |
| f | Tier 1 Capital Ratio | 14.98% |
| f | Total Capital ratio | 15.28% |

Table 4: Credit Risk

| 31-Mar-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 | 8,221 | 9,285 | 1,232 | | | | |
| | Total Loans | 1,199,649 | 1,196,565 | 486,172 | 13,507 | 13,507 | 1,700 | 868 |
| | Debt securities | 228,046 | 219,530 | 41,660 | | | | |
| | Other Commitments | 5,700 | 5,837 | 5,700 | | | | |
| | Total off-balance sheet exposures | 14,516 | 14,178 | 5,370 | | | | |
| a(i) | Total exposure by major types | 1,456,132 | 1,445,395 | 540,134 | 13,507 | 13,507 | 1,700 | 868 |
| | Liquid investments | 236,267 | 228,815 | 42,892 | - | - | - | - |
| | Loans - secured by residential mortgage | 1,119,333 | 1,114,272 | 405,865 | 10,611 | 10,611 | 53 | - |
| | Loans - other | 80,316 | 82,293 | 80,307 | 2,896 | 2,896 | 1,647 | 868 |
| | All other assets | 5,700 | 5,837 | 5,700 | - | - | - | - |
| | Off-balance sheet exposure | 14,516 | 14,178 | 5,370 | - | - | - | - |
| b | Total exposure by portfolio | 1,456,132 | 1,445,395 | 540,134 | 13,507 | 13,507 | 1,700 | 868 |
| c | The general reserve for credit losses is \$1,875,442 | | | | | | | |

Table 5: Securitisation exposures

| 31-Mar-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 | 168,710 | 126 |