

Table 3: Capital Adequacy

		Prescribed
		RWA
		\$'000
		31-Mar-22
b	(i) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:	
	Liquid investments	53,500
	Loans - secured by residential mortgage	443,683
	Loans - other	64,932
	Loans - corporate	-
	All other assets	7,074
<b>Total credit risk on balance sheet</b>		<b>569,189</b>
<b>Total credit risk off balance sheet</b>		<b>11,462</b>
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk	-
d	Capital requirements for operational risk	83,190
e	Capital requirements for interest rate risk	-
<b>Total Risk Weighted assets</b>		<b>663,841</b>
f	Common Equity Tier 1 Capital Ratio	14.85%
f	Tier 1 Capital Ratio	14.85%
f	<b>Total Capital ratio</b>	<b>17.28%</b>

Table 4: Credit Risk

31-Mar-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	947	1,164					
	Total Loans	1,301,821	1,287,336	508,615	14,161	14,161	682	103
	Debt securities	266,897	265,014	53,500				
	Other Commitments	7,074	6,275	7,074				
	Total off-balance sheet exposures	30,637	25,199	11,462				
(i)	<b>Total exposure by major types</b>	<b>1,606,376</b>	<b>1,584,989</b>	<b>580,652</b>	<b>14,161</b>	<b>14,161</b>	<b>682</b>	<b>103</b>
	Liquid investments	266,844	266,179	53,500	-	-	57	-
	Loans - secured by residential mortgage	1,236,889	1,220,610	443,683	13,075	13,075	29	-
	Loans - other	64,932	66,725	64,932	1,087	1,087	653	103
	All other assets	7,074	6,275	7,074	-	-	-	-
	Off-balance sheet exposure	30,637	25,199	11,462	-	-	-	-
b	<b>Total exposure by portfolio</b>	<b>1,606,376</b>	<b>1,584,989</b>	<b>580,652</b>	<b>14,161</b>	<b>14,161</b>	<b>739</b>	<b>103</b>
c	The general reserve for credit losses is \$1,169,886							

Table 5: Securitisation exposures

31-Mar-22			
a	Securitisation activity by exposure type	Total exposures securitised	Recognised gain or loss on sale
		\$'000	\$'000
	Loans	Nil	Nil
b	<b>Securitisation Exposures</b>	<b>On- balance sheet</b>	<b>off-balance sheet</b>
	Loans	381,752	104