

Table 3: Capital Adequacy

		Prescribed
		RWA
		\$'000
		30-Sep-19
a (i)	Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;	
	Liquid investments	45,687
	Loans - secured by residential mortgage	392,368
	Loans - other	87,024
	Loans - corporate	-
	All other assets	8,168
	Total credit risk on balance sheet	533,247
	Total credit risk off balance sheet	1,264
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk	-
d	Capital requirements for operational risk	76,306
e	Capital requirements for interest rate risk	-
	Total Risk Weighted assets	610,817
f	Common Equity Tier 1 Capital Ratio	14.80%
f	Tier 1 Capital Ratio	14.80%
f	Total Capital ratio	15.10%

Table 4: Credit Risk

30-Sep-19								
	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
	Total Loans	1,178,439	1,169,450					
	Debt securities	188,872	188,846					
	Other Commitments	8,168	5,427					
	Total off-balance sheet exposures	3,314	4,305					
a(i)	Total exposure by major types	1,378,793	1,368,028					
	Liquid investments	188,872	188,846	45,687	-	-	-	-
	Loans - secured by residential mortgage	1,091,405	1,080,945	392,368	4,879	4,879	-	-
	Loans - other	87,034	88,505	87,024	2,869	2,869	1,374	220
	All other assets	8,168	5,427	8,168	-	-	-	-
	Off-balance sheet exposure	3,314	4,305	1,264	-	-	-	-
b	Total exposure by portfolio	1,378,793	1,368,028	534,511	7,748	7,748	1,374	220
c	The general reserve for credit losses is \$1,875,442							

Table 5: Securitisation exposures

30-Sep-19			
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	190,257	131