

Table 3: Capital Adequacy

		Prescribed
		RWA
		\$'000
		30-Sep-20
a	(i) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:	
	Liquid investments	40,640
	Loans - secured by residential mortgage	416,579
	Loans - other	79,432
	Loans - corporate	-
	All other assets	5,403
	Total credit risk on balance sheet	542,054
	Total credit risk off balance sheet	7,093
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk.	-
d	Capital requirements for operational risk.	79,499
e	Capital requirements for interest rate risk	-
	Total Risk Weighted assets	628,646
f	Common Equity Tier 1 Capital Ratio	14.92%
f	Tier 1 Capital Ratio	14.92%
f	Total Capital ratio	15.07%

Table 4: Credit Risk

30-Sep-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
	Cash and cash equivalents	1,635	1,741				
	Total Loans	1,239,433	1,225,943	496,011	10,035	10,035	904
	Debt securities	242,041	239,473	40,640			
	Other Commitments	5,403	4,769	5,403			
	Total off-balance sheet exposures	19,265	19,601	7,093			
a(i)	Total exposure by major types	1,507,777	1,491,527	549,147	10,035	10,035	904
	Liquid investments	243,676	241,214	40,640	-	-	-
	Loans - secured by residential mortgage	1,159,991	1,146,690	416,579	7,923	7,923	20
	Loans - other	79,441	79,253	79,432	2,112	2,112	883
	All other assets	5,403	4,769	5,403	-	-	-
	Off-balance sheet exposure	19,265	19,601	7,093	-	-	-
b	Total exposure by portfolio	1,507,777	1,491,527	549,147	10,035	10,035	904
c	The general reserve for credit losses is \$926,235						

Table 5: Securitisation exposures

30-Sep-20		
Securitisation activity by exposure type	Total exposures securitised	Regonised gain or loss on sale
	\$'000	\$'000
Loans	Nil	Nil
Securitisation Exposures	On-balance sheet	off-balance sheet
Loans	578,193	122