

Table 3: Capital Adequacy

		Prescribed
		RWA
		\$'000
		30-Sep-21
b	(i) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:	
	Liquid investments	47,640
	Loans - secured by residential mortgage	420,789
	Loans - other	69,894
	Loans - corporate	-
	All other assets	9,730
Total credit risk on balance sheet		548,053
Total credit risk off balance sheet		10,878
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk	-
d	Capital requirements for operational risk	81,620
e	Capital requirements for interest rate risk	-
Total Risk Weighted assets		640,551
f	Common Equity Tier 1 Capital Ratio	15.27%
f	Tier 1 Capital Ratio	15.27%
f	Total Capital ratio	17.80%

Table 4: Credit Risk

30-Sep-21								
	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	1,335	1,304					
	Total Loans	1,243,725	1,245,416	490,682	6,578	6,578	799	136
	Debt securities	249,175	246,745	47,640				
	Other Commitments							
	All other assets	9,730	9,518	9,730				
	Total off-balance sheet exposures	30,922	27,718	10,878				
(i)	Total exposure by major types	1,534,888	1,530,701	558,931	6,578	6,578	799	136
	Liquid investments	250,510	248,048	47,640	-	-	49	-
	Loans - secured by residential mortgage	1,173,831	1,172,679	420,789	5,633	5,633	39	-
	Loans - other	69,894	72,737	69,894	945	945	760	136
	All other assets	9,730	9,518	9,730	-	-	-	-
	Off-balance sheet exposure	30,922	27,718	10,878	-	-	-	-
b	Total exposure by portfolio	1,534,888	1,530,701	558,931	6,578	6,578	848	136
c	The general reserve for credit losses is \$1,169,886							

Table 5: Securitisation exposures

30-Sep-21			
a	Securitisation activity by exposure type	Total exposures securitised	Recognised gain or loss on sale
		\$'000	\$'000
	Loans	Nil	Nil
b	Securitisation Exposures	On- balance sheet	off-balance sheet
	Loans	432,121	111