

Table 3: Capital Adequacy

		Prescribed
		RWA
		\$'000
		31-Dec-21
b	(i) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:	
	Liquid investments	51,400
	Loans - secured by residential mortgage	431,245
	Loans - other	68,519
	Loans - corporate	-
	All other assets	5,476
<b>Total credit risk on balance sheet</b>		<b>556,641</b>
<b>Total credit risk off balance sheet</b>		<b>7,093</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>646,923</b>
f	Common Equity Tier 1 Capital Ratio	15.22%
f	Tier 1 Capital Ratio	15.22%
<b>Total Capital ratio</b>		<b>17.72%</b>

Table 4: Credit Risk

31-Dec-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	1,382	1,359					
	Total Loans	1,272,851	1,258,288	499,764	7,258	7,258	725	236
	Debt securities	264,131	256,653	51,400				
	Other Commitments							
	Other Assets	5,476	7,603	5,476				
	Total off-balance sheet exposures	19,761	25,342	7,093				
(i)	<b>Total exposure by major types</b>	<b>1,563,602</b>	<b>1,549,245</b>	<b>563,733</b>	<b>7,258</b>	<b>7,258</b>	<b>725</b>	<b>236</b>
	Liquid investments	265,513	258,012	51,400	-	-	53	-
	Loans - secured by residential mortgage	1,204,332	1,189,082	431,245	6,134	6,134	34	-
	Loans - other	68,519	69,206	68,519	1,123	1,123	691	236
	All other assets	5,476	7,603	5,476	-	-	-	-
	Off-balance sheet exposure	19,761	25,342	7,093	-	-	-	-
b	<b>Total exposure by portfolio</b>	<b>1,563,602</b>	<b>1,549,245</b>	<b>563,733</b>	<b>7,258</b>	<b>7,258</b>	<b>778</b>	<b>236</b>
c	The general reserve for credit losses is \$1,169,886							

Table 5: Securitisation exposures

31-Dec-21			
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	401,425	111