

Table 3: Capital Adequacy

		Prescribed
		RWA
		\$'000
		31-Mar-21
a	(i) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:	
	Liquid investments	53,920
	Loans - secured by residential mortgage	421,490
	Loans - other	79,775
	Loans - corporate	-
	All other assets	5,663
	<b>Total credit risk on balance sheet</b>	<b>560,848</b>
	<b>Total credit risk off balance sheet</b>	<b>9,666</b>
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk.	-
d	Capital requirements for operational risk.	80,497
e	Capital requirements for interest rate risk	-
	<b>Total Risk Weighted assets</b>	<b>651,011</b>
f	Common Equity Tier 1 Capital Ratio	14.80%
f	Tier 1 Capital Ratio	14.80%
f	<b>Total Capital ratio</b>	<b>17.25%</b>

Table 4: Credit Risk

31-Mar-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	1,352	1,429					
	Total Loans	1,250,731	1,252,124	501,265	8,188	8,188	810	677
	Debt securities	259,304	252,469	53,920				
	Other Commitments	5,663	5,414	5,663				
	Total off-balance sheet exposures	25,936	20,943	9,666				
a(i)	<b>Total exposure by major types</b>	<b>1,542,985</b>	<b>1,532,379</b>	<b>570,514</b>	<b>8,188</b>	<b>8,188</b>	<b>810</b>	<b>677</b>
	Liquid investments	260,656	253,898	53,920	-	-	-	-
	Loans - secured by residential mortgage	1,170,956	1,171,849	421,490	6,730	6,730	33	-
	Loans - other	79,775	80,275	79,775	1,459	1,459	776	677
	All other assets	5,663	5,414	5,663	-	-	-	-
	Off-balance sheet exposure	25,936	20,943	9,666	-	-	-	-
b	<b>Total exposure by portfolio</b>	<b>1,542,985</b>	<b>1,532,379</b>	<b>570,514</b>	<b>8,188</b>	<b>8,188</b>	<b>810</b>	<b>677</b>
c	The general reserve for credit losses is \$926,235							

Table 5: Securitisation exposures

31-Mar-21		
Securitisation activity by exposure type	Total exposures securitised	Regonised gain or loss on sale
	\$'000	\$'000
Loans	Nil	Nil
<b>Securitisation Exposures</b>	<b>On-balance sheet</b>	<b>off-balance sheet</b>
Loans	509,930	119