

Capital Adequacy	Current period 30-Jun-19	Prior period 31-Mar-19
<b>Capital Requirements (in terms of risk weighted assets) for:</b>		
<b>Credit Risk (excluding securitisation)</b>		
Loans and advances		
- Claims secured by eligible residential mortgages	243,750,489	244,562,656
- Other loans and advances	27,579,221	26,739,100
- Commitments for loans and advances	2,573,445	3,709,297
Claims on ADIs	33,920,843	35,776,662
Other	17,445,065	17,570,002
<b>Total Credit Risk</b>	<b>325,269,063</b>	<b>328,357,717</b>
<b>Operational Risk</b>	<b>51,313,008</b>	<b>50,943,931</b>
<b>Securitisation Risk</b>	-	-
<b>Market Risk</b>	-	-
<b>Total Capital Requirements (in terms of risk weighted assets)</b>	<b>\$ 376,582,071</b>	<b>\$ 379,301,648</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>20.20%</b>	<b>19.90%</b>
<b>Tier 1 Capital Ratio</b>	<b>20.20%</b>	<b>19.90%</b>
<b>Total Capital Ratio</b>	<b>20.71%</b>	<b>20.37%</b>

Credit Risk (excluding securitisation) as at 30 June 2019							
	Gross Exposure	Average Gross Exposure For Quarter	Impaired Facilities	Past Due Facilities	Specific/ Prescribed Provisions	Specific Provision Charges/ (Writeback) for Quarter	Write-offs for Quarter
<b>On balance sheet</b>							
Claims secured by eligible residential mortgages	670,193,645	669,934,166	215,218	762,761	133,810	18,380	-
Other loans and advances	27,579,221	26,917,289	117,978	-	61,975	14,004	43,811
Claims on ADIs	139,025,208	139,394,671					
Other assets	17,544,416	19,152,410					
<b>Total on balance sheet credit risk exposure</b>	<b>854,342,490</b>	<b>855,398,536</b>	<b>333,196</b>	<b>762,761</b>	<b>195,785</b>	<b>32,384</b>	<b>43,811</b>
<b>Off balance sheet</b>							
Claims secured by eligible residential mortgages	4,935,043	5,533,979					
Other loans and advances	45,802	85,390					
Commitments	90,349,327	89,964,043					
Guarantees	68,121	68,121					
<b>Total off balance sheet credit risk exposure</b>	<b>95,398,293</b>	<b>95,651,533</b>	-	-	-	-	-
<b>Total Credit Risk Exposure</b>	<b>\$ 949,740,783</b>	<b>\$ 951,050,069</b>	<b>\$ 333,196</b>	<b>\$ 762,761</b>	<b>\$ 195,785</b>	<b>\$ 32,384</b>	<b>\$ 43,811</b>
<b>General Reserve For Credit Losses</b>	<b>\$ 1,913,531</b>						

Credit Risk (excluding securitisation) as at 31 March 2019							
	Gross Exposure	Average Gross Exposure For Quarter	Impaired Facilities	Past Due Facilities	Specific/ Prescribed Provisions	Specific Provision Charges/ (Writeback) for Quarter	Write-offs for Quarter
<b>On balance sheet</b>							
Claims secured by eligible residential mortgages	672,414,157	671,253,586	218,910	258,092	115,430	14,093	-
Other loans and advances	26,739,100	26,787,052	95,681	-	47,971	13,311	12,024
Claims on ADIs	137,877,323	136,489,910					
Other assets	17,707,075	18,561,527					
<b>Total on balance sheet credit risk exposure</b>	<b>854,737,655</b>	<b>853,092,075</b>	<b>314,591</b>	<b>258,092</b>	<b>163,401</b>	<b>27,404</b>	<b>12,024</b>
<b>Off balance sheet</b>							
Claims secured by eligible residential mortgages	6,994,245	9,852,473					
Other loans and advances	152,053	122,924					
Commitments	90,086,653	89,751,311					
Guarantees	68,121	68,121					
<b>Total off balance sheet credit risk exposure</b>	<b>97,301,072</b>	<b>99,794,829</b>	-	-	-	-	-
<b>Total Credit Risk Exposure</b>	<b>\$ 952,038,727</b>	<b>\$ 952,886,904</b>	<b>\$ 314,591</b>	<b>\$ 258,092</b>	<b>\$ 163,401</b>	<b>\$ 27,404</b>	<b>\$ 12,024</b>
<b>General Reserve For Credit Losses</b>	<b>\$ 1,809,281</b>						

Securitisation Exposures	Current period 30-Jun-19	Prior period 31-Mar-19
Total amount of exposures securitised:		
- Residential mortgages	\$ -	\$ -
Recognised gain/(loss) on sale	\$ -	\$ -
Aggregate amount of off-balance sheet securitisation exposures:		
- Residential mortgages	\$ -	\$ -