

Capital Adequacy	Current period 31-Dec-18	Prior period 30-Sep-18
Capital Requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
Loans and advances		
- Claims secured by eligible residential mortgages	244,452,205	243,801,765
- Other loans and advances	26,875,984	26,436,738
- Commitments for loans and advances	7,128,587	4,861,316
Claims on ADIs	39,701,355	33,971,104
Other	18,020,024	17,967,981
Total Credit Risk	336,178,155	327,038,904
Operational Risk	50,943,931	49,715,480
Securitisation Risk	-	-
Market Risk	-	-
Total Capital Requirements (in terms of risk weighted assets)	\$ 387,122,086	\$ 376,754,384
Common Equity Tier 1 Capital Ratio	19.34%	19.69%
Tier 1 Capital Ratio	19.34%	19.69%
Total Capital Ratio	19.81%	20.17%

Credit Risk (excluding securitisation) as at 31 December 2018							
	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
On balance sheet							
Claims secured by eligible residential mortgages	669,297,757	666,283,391	221,247	848,081	101,337	(23,306)	-
Other loans and advances	26,875,984	26,628,783	57,057	-	34,660	12,880	513
Claims on ADIs	138,122,331	132,597,174					
Other assets	18,113,648	19,439,617					
Total on balance sheet credit risk exposure	852,409,720	844,948,965	278,304	848,081	135,997	(10,426)	513
Off balance sheet							
Claims secured by eligible residential mortgages	13,845,479	10,454,233					
Other loans and advances	145,727	195,184					
Commitments	89,988,695	88,940,819					
Guarantees	68,121	68,121					
Total off balance sheet credit risk exposure	104,048,022	99,658,357	-	-	-	-	-
Total Credit Risk Exposure	\$ 956,457,742	\$ 944,607,322	\$ 278,304	\$ 848,081	\$ 135,997	\$ (10,426)	\$ 513
General Reserve For Credit Losses	\$ 1,807,112						

Credit Risk (excluding securitisation) as at 30 September 2018							
	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
On balance sheet							
Claims secured by eligible residential mortgages	665,619,673	665,724,917	223,535	861,502	124,643	23,493	-
Other loans and advances	26,436,738	26,412,828	50,626	-	21,780	(4,330)	18,545
Claims on ADIs	134,435,787	135,446,281					
Other assets	18,098,107	19,480,920					
Total on balance sheet credit risk exposure	844,590,305	847,064,946	274,161	861,502	146,423	19,163	18,545
Off balance sheet							
Claims secured by eligible residential mortgages	9,316,661	9,085,531					
Other loans and advances	142,864	109,644					
Commitments	89,066,284	88,706,317					
Guarantees	68,121	68,121					
Total off balance sheet credit risk exposure	98,593,930	97,969,613	-	-	-	-	-
Total Credit Risk Exposure	\$ 943,184,235	\$ 945,034,559	\$ 274,161	\$ 861,502	\$ 146,423	\$ 19,163	\$ 18,545
General Reserve For Credit Losses	\$ 1,798,376						

Securitisation Exposures	Current period 31-Dec-18	Prior period 30-Sep-18
Total amount of exposures securitised:		
- Residential mortgages	\$ -	\$ -
Recognised gain/(loss) on sale	\$ -	\$ -
Aggregate amount of off-balance sheet securitisation exposures:		
- Residential mortgages	\$ -	\$ -