

Capital Adequacy	Current period 30-Sep-19	Prior period 30-Jun-19
Capital Requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
Loans and advances		
- Claims secured by eligible residential mortgages	242,954,984	243,750,489
- Other loans and advances	26,331,026	27,579,221
- Commitments for loans and advances	5,327,999	2,573,445
Claims on ADIs	36,062,906	33,920,843
Other	17,777,128	17,445,065
Total Credit Risk	328,454,043	325,269,063
Operational Risk	51,313,008	51,313,008
Securitisation Risk	-	-
Market Risk	-	-
Total Capital Requirements (in terms of risk weighted assets)	\$ 379,767,051	\$ 376,582,071
Common Equity Tier 1 Capital Ratio	20.17%	20.20%
Tier 1 Capital Ratio	20.17%	20.20%
Total Capital Ratio	20.67%	20.71%

Credit Risk (excluding securitisation) as at 30 September 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
On balance sheet							
Claims secured by eligible residential mortgages	668,758,194	669,172,719	210,195	1,147,122	127,169	(6,641)	-
Other loans and advances	26,331,026	26,743,980	52,412	-	26,038	(35,937)	2,074
Claims on ADIs	152,731,520	145,276,514					
Other assets	17,899,973	19,487,971					
Total on balance sheet credit risk exposure	865,720,713	860,681,184	262,607	1,147,122	153,207	(42,578)	2,074
Off balance sheet							
Claims secured by eligible residential mortgages	10,294,821	7,983,404					
Other loans and advances	120,467	87,309					
Commitments	94,226,595	92,845,930					
Guarantees	68,121	68,121					
Total off balance sheet credit risk exposure	104,710,004	100,984,764	-	-	-	-	-
Total Credit Risk Exposure	\$ 970,430,717	\$ 961,665,948	\$ 262,607	\$ 1,147,122	\$ 153,207	\$ (42,578)	\$ 2,074
General Reserve For Credit Losses	\$ 1,888,486						

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
On balance sheet							
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					
Total on balance sheet credit risk exposure	854,342,490	855,398,536	333,196	762,761	195,785	32,384	43,811
Off balance sheet							
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					
Total off balance sheet credit risk exposure	95,398,293	95,651,533	-	-	-	-	-
Total Credit Risk Exposure	\$ 949,740,783	\$ 951,050,069	\$ 333,196	\$ 762,761	\$ 195,785	\$ 32,384	\$ 43,811
General Reserve For Credit Losses	\$ 1,913,531						

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