

Capital Adequacy	Current period 30-Sep-18	Prior period 30-Jun-18
Capital Requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
Loans and advances		
- Claims secured by eligible residential mortgages	243,801,765	245,337,933
- Other loans and advances	26,436,738	27,708,308
- Commitments for loans and advances	4,861,316	4,218,902
Claims on ADIs	33,971,104	32,875,869
Other	17,967,981	18,114,278
Total Credit Risk	327,038,904	328,255,290
Operational Risk	49,715,480	49,715,480
Securitisation Risk	-	-
Market Risk	-	-
Total Capital Requirements (in terms of risk weighted assets)	\$ 376,754,384	\$ 377,970,770
Common Equity Tier 1 Capital Ratio	19.69%	19.49%
Tier 1 Capital Ratio	19.69%	19.49%
Total Capital Ratio	20.17%	19.93%

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	666,204,402	223,535	861,502	124,643	23,493	-
Other loans and advances	26,436,738	26,730,721	50,626	-	21,780	(4,330)	18,545
Claims on ADIs	134,435,787	132,491,899					
Other assets	18,098,107	19,508,669					
Total on balance sheet credit risk exposure	844,590,305	844,935,691	274,161	861,502	146,423	19,163	18,545
Off balance sheet							
Claims secured by eligible residential mortgages	9,316,661	8,800,280					
Other loans and advances	142,864	91,666					
Commitments	89,066,284	88,200,610					
Guarantees	68,121	68,121					
Total off balance sheet credit risk exposure	98,593,930	97,160,677	-	-	-	-	-
Total Credit Risk Exposure	\$ 943,184,235	\$ 942,096,368	\$ 274,161	\$ 861,502	\$ 146,423	\$ 19,163	\$ 18,545
General Reserve For Credit Losses	\$ 1,798,376						

Credit Risk (excluding securitisation) as at 30 June 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	667,537,613	666,632,958	225,511	862,924	101,150	-	-
Other loans and advances	27,708,308	26,977,628	51,586	-	26,110	1,868	4,167
Claims on ADIs	122,618,259	125,256,474					
Other assets	18,209,101	18,809,057					
Total on balance sheet credit risk exposure	836,073,281	837,676,117	277,097	862,924	127,260	1,868	4,167
Off balance sheet							
Claims secured by eligible residential mortgages	8,175,658	9,500,114					
Other loans and advances	70,952	84,172					
Commitments	87,043,454	86,599,557					
Guarantees	68,121	68,121					
Total off balance sheet credit risk exposure	95,358,185	96,251,964	-	-	-	-	-
Total Credit Risk Exposure	\$ 931,431,466	\$ 933,928,081	\$ 277,097	\$ 862,924	\$ 127,260	\$ 1,868	\$ 4,167
General Reserve For Credit Losses	\$ 1,628,180						

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