

Capital Adequacy	Current period 31-Mar-19	Prior period 31-Dec-18
Capital Requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
Loans and advances		
- Claims secured by eligible residential mortgages	244,562,656	244,452,205
- Other loans and advances	26,739,100	26,875,984
- Commitments for loans and advances	3,709,297	7,128,587
Claims on ADIs	35,776,662	39,701,355
Other	17,570,002	18,020,024
Total Credit Risk	328,357,717	336,178,155
Operational Risk	50,943,931	50,943,931
Securitisation Risk	-	-
Market Risk	-	-
Total Capital Requirements (in terms of risk weighted assets)	\$ 379,301,648	\$ 387,122,086
Common Equity Tier 1 Capital Ratio	19.90%	19.34%
Tier 1 Capital Ratio	19.90%	19.34%
Total Capital Ratio	20.37%	19.81%

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
On balance sheet							
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					
Total on balance sheet credit risk exposure	854,737,655	853,092,075	314,591	258,092	163,401	27,404	12,024
Off balance sheet							
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					
Total off balance sheet credit risk exposure	97,301,072	99,794,829	-	-	-	-	-
Total Credit Risk Exposure	\$ 952,038,727	\$ 952,886,904	\$ 314,591	\$ 258,092	\$ 163,401	\$ 27,404	\$ 12,024
General Reserve For Credit Losses	\$ 1,809,281						

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						

Securitisation Exposures	Current period 31-Mar-19	Prior period 31-Dec-18
Total amount of exposures securitised:		
- Residential mortgages	\$ -	\$ -
Recognised gain/(loss) on sale	\$ -	\$ -
Aggregate amount of off-balance sheet securitisation exposures:		
- Residential mortgages	\$ -	\$ -