

Capital Adequacy	Current period 31-Dec-19	Prior period 30-Sep-19
Capital Requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
Loans and advances		
- Claims secured by eligible residential mortgages	240,896,451	242,954,984
- Other loans and advances	26,639,430	26,331,026
- Commitments for loans and advances	4,647,584	5,327,999
Claims on ADIs	37,853,474	36,062,906
Other	18,122,276	17,777,128
Total Credit Risk	328,159,215	328,454,043
Operational Risk	51,648,940	51,313,008
Securitisation Risk	-	-
Market Risk	-	-
Total Capital Requirements (in terms of risk weighted assets)	\$ 379,808,155	\$ 379,767,051
Common Equity Tier 1 Capital Ratio	20.27%	20.17%
Tier 1 Capital Ratio	20.27%	20.17%
Total Capital Ratio	20.78%	20.67%

Credit Risk (excluding securitisation) as at 31 December 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	663,483,256	666,117,508	207,083	873,203	121,102	(6,067)	-
Other loans and advances	26,639,430	26,654,703	260,515	-	63,628	37,590	20,613
Claims on ADIs	152,706,254	147,924,378					
Other assets	18,669,056	20,688,660					
Total on balance sheet credit risk exposure	861,497,996	861,385,249	467,598	873,203	184,730	31,523	20,613
Off balance sheet							
Claims secured by eligible residential mortgages	9,030,704	10,933,726					
Other loans and advances	72,111	97,066					
Commitments	94,877,782	93,753,317					
Guarantees	68,121	68,121					
Total off balance sheet credit risk exposure	104,048,718	104,852,230	-	-	-	-	-
Total Credit Risk Exposure	\$ 965,546,714	\$ 966,237,479	\$ 467,598	\$ 873,203	\$ 184,730	\$ 31,523	\$ 20,613
General Reserve For Credit Losses	\$ 1,940,674						

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						

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