

Capital Adequacy	Current period 31-Mar-20	Prior period 31-Dec-19
<b>Capital Requirements (in terms of risk weighted assets) for:</b>		
<b>Credit Risk (excluding securitisation)</b>		
Loans and advances		
- Claims secured by eligible residential mortgages	242,544,926	240,896,451
- Other loans and advances	27,232,029	26,639,430
- Commitments for loans and advances	7,009,832	4,647,584
Claims on ADIs	30,343,747	37,853,474
Other	17,984,162	18,122,276
<b>Total Credit Risk</b>	<b>325,114,696</b>	<b>328,159,215</b>
<b>Operational Risk</b>	<b>51,648,940</b>	<b>51,648,940</b>
<b>Securitisation Risk</b>	-	-
<b>Market Risk</b>	-	-
<b>Total Capital Requirements (in terms of risk weighted assets)</b>	<b>\$ 376,763,636</b>	<b>\$ 379,808,155</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>20.58%</b>	<b>20.27%</b>
<b>Tier 1 Capital Ratio</b>	<b>20.58%</b>	<b>20.27%</b>
<b>Total Capital Ratio</b>	<b>21.10%</b>	<b>20.78%</b>

Credit Risk (excluding securitisation) as at 31 March 2020							
	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
<b>On balance sheet</b>							
Claims secured by eligible residential mortgages	666,836,283	665,039,857	204,295	1,241,888	128,169	7,067	-
Other loans and advances	27,232,029	26,803,024	187,538	-	73,938	10,310	22,838
Claims on ADIs	127,885,725	141,408,155					
Other assets	18,490,892	21,697,584					
<b>Total on balance sheet credit risk exposure</b>	<b>840,444,929</b>	<b>854,948,620</b>	<b>391,833</b>	<b>1,241,888</b>	<b>202,107</b>	<b>17,377</b>	<b>22,838</b>
<b>Off balance sheet</b>							
Claims secured by eligible residential mortgages	13,760,908	10,852,820					
Other loans and advances	69,257	81,060					
Commitments	93,560,260	94,040,593					
Guarantees	68,121	68,121					
<b>Total off balance sheet credit risk exposure</b>	<b>107,458,546</b>	<b>105,042,594</b>	-	-	-	-	-
<b>Total Credit Risk Exposure</b>	<b>\$ 947,903,475</b>	<b>\$ 959,991,214</b>	<b>\$ 391,833</b>	<b>\$ 1,241,888</b>	<b>\$ 202,107</b>	<b>\$ 17,377</b>	<b>\$ 22,838</b>
<b>General Reserve For Credit Losses</b>	<b>\$ 1,960,988</b>						

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
<b>On balance sheet</b>							
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					
<b>Total on balance sheet credit risk exposure</b>	<b>861,497,996</b>	<b>861,385,249</b>	<b>467,598</b>	<b>873,203</b>	<b>184,730</b>	<b>31,523</b>	<b>20,613</b>
<b>Off balance sheet</b>							
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					
<b>Total off balance sheet credit risk exposure</b>	<b>104,048,718</b>	<b>104,852,230</b>	-	-	-	-	-
<b>Total Credit Risk Exposure</b>	<b>\$ 965,546,714</b>	<b>\$ 966,237,479</b>	<b>\$ 467,598</b>	<b>\$ 873,203</b>	<b>\$ 184,730</b>	<b>\$ 31,523</b>	<b>\$ 20,613</b>
<b>General Reserve For Credit Losses</b>	<b>\$ 1,940,674</b>						

Securitisation Exposures	Current period 31-Mar-20	Prior period 31-Dec-19
Total amount of exposures securitised:		
- Residential mortgages	\$ -	\$ -
Recognised gain/(loss) on sale	\$ -	\$ -
Aggregate amount of off-balance sheet securitisation exposures:		
- Residential mortgages	\$ -	\$ -