

Capital Adequacy	Current period 30-Jun-20	Prior period 31-Mar-20
Capital Requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
Loans and advances		
- Claims secured by eligible residential mortgages	245,860,522	242,544,926
- Other loans and advances	25,354,700	27,232,029
- Commitments for loans and advances	4,217,759	7,009,832
Claims on ADIs	40,866,286	30,343,747
Other	17,176,877	17,984,162
Total Credit Risk	333,476,144	325,114,696
Operational Risk	52,166,817	51,648,940
Securitisation Risk	-	-
Market Risk	-	-
Total Capital Requirements (in terms of risk weighted assets)	\$ 385,642,961	\$ 376,763,636
Common Equity Tier 1 Capital Ratio	20.25%	20.58%
Tier 1 Capital Ratio	20.25%	20.58%
Total Capital Ratio	20.77%	21.10%

Credit Risk (excluding securitisation) as at 30 June 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
On balance sheet							
Claims secured by eligible residential mortgages	670,607,050	668,908,397	199,647	2,629,488	235,238	107,069	-
Other loans and advances	25,354,700	26,041,858	49,106	-	42,581	(31,357)	21,219
Claims on ADIs	168,531,766	157,304,470					
Other assets	17,273,713	18,792,877					
Total on balance sheet credit risk exposure	881,767,229	871,047,602	248,753	2,629,488	277,819	75,712	21,219
Off balance sheet							
Claims secured by eligible residential mortgages	8,083,088	10,430,259					
Other loans and advances	116,094	101,921					
Commitments	99,449,719	96,497,201					
Guarantees	68,121	68,121					
Total off balance sheet credit risk exposure	107,717,022	107,097,502	-	-	-	-	-
Total Credit Risk Exposure	\$ 989,484,251	\$ 978,145,104	\$ 248,753	\$ 2,629,488	\$ 277,819	\$ 75,712	\$ 21,219
General Reserve For Credit Losses	\$ 2,031,958						

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
On balance sheet							
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					
Total on balance sheet credit risk exposure	840,444,929	854,948,620	391,833	1,241,888	202,107	17,377	22,838
Off balance sheet							
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					
Total off balance sheet credit risk exposure	107,458,546	105,042,594	-	-	-	-	-
Total Credit Risk Exposure	\$ 947,903,475	\$ 959,991,214	\$ 391,833	\$ 1,241,888	\$ 202,107	\$ 17,377	\$ 22,838
General Reserve For Credit Losses	\$ 1,960,988						

Securitisation Exposures	Current period 30-Jun-20	Prior period 31-Mar-20
Total amount of exposures securitised:		
- Residential mortgages	\$ -	\$ -
Recognised gain/(loss) on sale	\$ -	\$ -
Aggregate amount of off-balance sheet securitisation exposures:		
- Residential mortgages	\$ -	\$ -

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