

Capital Adequacy	Current period 30-Sep-20	Prior period 30-Jun-20
Capital Requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
Loans and advances		
- Claims secured by eligible residential mortgages	244,699,973	245,860,522
- Other loans and advances	25,258,461	25,354,700
- Commitments for loans and advances	8,403,668	4,217,759
Claims on ADIs	51,495,162	40,866,286
Other	20,512,996	17,176,877
Total Credit Risk	350,370,260	333,476,144
Operational Risk	52,166,817	52,166,817
Securitisation Risk	-	-
Market Risk	-	-
Total Capital Requirements (in terms of risk weighted assets)	\$ 402,537,077	\$ 385,642,961
Common Equity Tier 1 Capital Ratio	19.49%	20.25%
Tier 1 Capital Ratio	19.49%	20.25%
Total Capital Ratio	20.02%	20.77%

Credit Risk (excluding securitisation) as at 30 September 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	669,515,263	670,421,017	196,471	2,499,681	245,431	10,193	-
Other loans and advances	25,258,461	25,031,480	12,663	-	14,500	(28,081)	24,898
Claims on ADIs	208,164,347	189,535,264					
Other assets	21,099,247	16,896,643					
Total on balance sheet credit risk exposure	924,037,318	901,884,404	209,134	2,499,681	259,931	(17,888)	24,898
Off balance sheet							
Claims secured by eligible residential mortgages	16,576,945	11,929,415					
Other loans and advances	55,074	76,206					
Commitments	102,727,571	100,876,947					
Guarantees	68,121	68,121					
Total off balance sheet credit risk exposure	119,427,711	112,950,689	-	-	-	-	-
Total Credit Risk Exposure	\$ 1,043,465,029	\$ 1,014,835,093	\$ 209,134	\$ 2,499,681	\$ 259,931	\$ (17,888)	\$ 24,898
General Reserve For Credit Losses	\$ 2,148,731						

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						

Securitisation Exposures	Current period 30-Sep-20	Prior period 30-Jun-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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