

Capital Adequacy	Current period 31-Mar-21	Prior period 31-Dec-20
<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	259,143,997	249,596,936
- Other loans and advances	26,395,209	25,869,561
- Commitments for loans and advances	9,840,973	10,489,704
Claims on ADIs	40,711,703	49,401,628
Other	18,162,881	20,163,146
<b>Total Credit Risk</b>	<b>354,254,763</b>	<b>355,520,975</b>
<b>Operational Risk</b>	<b>52,961,436</b>	<b>52,961,436</b>
<b>Securitisation Risk</b>	-	-
<b>Market Risk</b>	-	-
<b>Total Capital Requirements (in terms of risk weighted assets)</b>	<b>\$ 407,216,199</b>	<b>\$ 408,482,411</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>19.54%</b>	<b>19.34%</b>
<b>Tier 1 Capital Ratio</b>	<b>19.54%</b>	<b>19.34%</b>
<b>Total Capital Ratio</b>	<b>20.08%</b>	<b>19.87%</b>

Credit Risk (excluding securitisation) as at 31 March 2021							
	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	702,289,088	690,408,103	-	930,169	142,645	(43,599)	-
Other loans and advances	26,395,209	26,683,318	19,303	-	16,813	7,698	2,093
Claims on ADIs	172,465,190	183,630,943					
Other assets	18,786,353	18,254,287					
<b>Total on balance sheet credit risk exposure</b>	<b>919,935,840</b>	<b>918,976,651</b>	<b>19,303</b>	<b>930,169</b>	<b>159,458</b>	<b>(35,901)</b>	<b>2,093</b>
<b>Off balance sheet</b>							
Claims secured by eligible residential mortgages	19,395,946	22,303,134					
Other loans and advances	82,879	136,961					
Commitments	104,672,565	105,444,165					
Guarantees	68,121	68,121					
<b>Total off balance sheet credit risk exposure</b>	<b>124,219,511</b>	<b>127,952,381</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Credit Risk Exposure</b>	<b>\$ 1,044,155,351</b>	<b>\$ 1,046,929,032</b>	<b>\$ 19,303</b>	<b>\$ 930,169</b>	<b>\$ 159,458</b>	<b>\$ (35,901)</b>	<b>\$ 2,093</b>
<b>General Reserve For Credit Losses</b>	<b>\$ 2,208,734</b>						

Credit Risk (excluding securitisation) as at 31 December 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	679,130,185	674,518,355	-	1,819,690	186,244	(59,187)	71,939
Other loans and advances	25,869,561	26,416,714	16,613	-	9,115	(5,385)	1,277
Claims on ADIs	193,689,501	201,297,432					
Other assets	20,663,561	20,720,018					
<b>Total on balance sheet credit risk exposure</b>	<b>919,352,808</b>	<b>922,952,519</b>	<b>16,613</b>	<b>1,819,690</b>	<b>195,359</b>	<b>(64,572)</b>	<b>73,216</b>
<b>Off balance sheet</b>							
Claims secured by eligible residential mortgages	20,527,914	18,385,385					
Other loans and advances	165,626	98,244					
Commitments	106,989,483	104,053,317					
Guarantees	68,121	68,121					
<b>Total off balance sheet credit risk exposure</b>	<b>127,751,144</b>	<b>122,605,067</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Credit Risk Exposure</b>	<b>\$ 1,047,103,952</b>	<b>\$ 1,045,557,586</b>	<b>\$ 16,613</b>	<b>\$ 1,819,690</b>	<b>\$ 195,359</b>	<b>\$ (64,572)</b>	<b>\$ 73,216</b>
<b>General Reserve For Credit Losses</b>	<b>\$ 2,191,050</b>						

Securitisation Exposures	Current period 31-Mar-21	Prior period 31-Dec-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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