

Capital Adequacy	Current period 30-Jun-21	Prior period 31-Mar-21
Capital Requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
Loans and advances		
- Claims secured by eligible residential mortgages	262,105,353	259,143,997
- Other loans and advances	25,916,880	26,395,209
- Commitments for loans and advances	13,716,937	9,840,973
Claims on ADIs	40,349,195	40,711,703
Other	18,411,411	18,162,881
Total Credit Risk	360,499,776	354,254,763
Operational Risk	53,537,248	52,961,436
Securitisation Risk	-	-
Market Risk	-	-
Total Capital Requirements (in terms of risk weighted assets)	\$ 414,037,024	\$ 407,216,199
Common Equity Tier 1 Capital Ratio	19.39%	19.54%
Tier 1 Capital Ratio	19.39%	19.54%
Total Capital Ratio	19.90%	20.08%

Credit Risk (excluding securitisation) as at 30 June 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
On balance sheet							
Claims secured by eligible residential mortgages	709,050,032	706,018,311	-	844,306	115,201	(27,444)	-
Other loans and advances	25,916,880	26,303,892	29,685	-	10,449	(6,364)	6,135
Claims on ADIs	176,620,978	172,213,818					
Other assets	18,807,523	18,935,424					
Total on balance sheet credit risk exposure	930,395,413	923,471,445	29,685	844,306	125,650	(33,808)	6,135
Off balance sheet							
Claims secured by eligible residential mortgages	27,083,437	22,630,569					
Other loans and advances	115,097	112,889					
Commitments	105,806,939	104,909,385					
Guarantees	68,121	68,121					
Total off balance sheet credit risk exposure	133,073,594	127,720,964	-	-	-	-	-
Total Credit Risk Exposure	\$ 1,063,469,007	\$ 1,051,192,409	\$ 29,685	\$ 844,306	\$ 125,650	\$ (33,808)	\$ 6,135
General Reserve For Credit Losses	\$ 2,118,115						

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
On balance sheet							
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					
Total on balance sheet credit risk exposure	919,935,840	918,976,651	19,303	930,169	159,458	(35,901)	2,093
Off balance sheet							
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					
Total off balance sheet credit risk exposure	124,219,511	127,952,381	-	-	-	-	-
Total Credit Risk Exposure	\$ 1,044,155,351	\$ 1,046,929,032	\$ 19,303	\$ 930,169	\$ 159,458	\$ (35,901)	\$ 2,093
General Reserve For Credit Losses	\$ 2,208,734						

Securitisation Exposures	Current period 30-Jun-21	Prior period 31-Mar-21
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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