

Capital Adequacy	Current period 30-Sep-21	Prior period 30-Jun-21
Capital Requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
Loans and advances		
- Claims secured by eligible residential mortgages	251,696,065	257,739,094
- Other loans and advances	24,256,915	25,916,880
- Commitments for loans and advances	9,321,266	13,716,937
Claims on ADIs	51,525,499	40,349,195
Other	18,678,585	18,409,186
Total Credit Risk	355,478,330	356,131,292
Operational Risk	53,537,248	53,537,248
Securitisation Risk	-	-
Market Risk	-	-
Total Capital Requirements (in terms of risk weighted assets)	\$ 409,015,578	\$ 409,668,540
Common Equity Tier 1 Capital Ratio	19.81%	19.62%
Tier 1 Capital Ratio	19.81%	19.62%
Total Capital Ratio	20.31%	20.14%

Credit Risk (excluding securitisation) as at 30 September 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	705,998,858	708,773,810	-	501,955	78,186	(37,015)	-
Other loans and advances	24,256,915	25,040,391	18,741	-	12,181	1,732	13,154
Claims on ADIs	194,670,702	187,535,457					
Other assets	19,112,603	17,554,382					
Total on balance sheet credit risk exposure	944,039,078	938,904,040	18,741	501,955	90,367	(35,283)	13,154
Off balance sheet							
Claims secured by eligible residential mortgages	18,342,289	20,983,847					
Other loans and advances	118,107	111,039					
Commitments	109,473,859	107,613,272					
Guarantees	32,014	50,068					
Total off balance sheet credit risk exposure	127,966,269	128,758,226	-	-	-	-	-
Total Credit Risk Exposure	\$ 1,072,005,347	\$ 1,067,662,266	\$ 18,741	\$ 501,955	\$ 90,367	\$ (35,283)	\$ 13,154
General Reserve For Credit Losses	\$ 2,058,399						

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	18,805,298	18,934,868					
Total on balance sheet credit risk exposure	930,393,188	923,470,889	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	\$ 1,063,466,782	\$ 1,051,191,853	\$ 29,685	\$ 844,306	\$ 125,650	\$ (33,808)	\$ 6,135
General Reserve For Credit Losses	\$ 2,118,115						

Securitisation Exposures	Current period 30-Sep-21	Prior period 30-Jun-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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