

Capital Adequacy	Current period 31-Dec-20	Prior period 30-Sep-20
Capital Requirements (in terms of risk weighted assets) for:		
Credit Risk (excluding securitisation)		
Loans and advances		
- Claims secured by eligible residential mortgages	249,596,936	244,699,973
- Other loans and advances	25,869,561	25,258,461
- Commitments for loans and advances	10,489,704	8,403,668
Claims on ADIs	49,401,628	51,495,162
Other	20,163,146	20,512,996
Total Credit Risk	355,520,975	350,370,260
Operational Risk	52,961,436	52,166,817
Securitisation Risk	-	-
Market Risk	-	-
Total Capital Requirements (in terms of risk weighted assets)	\$ 408,482,411	\$ 402,537,077
Common Equity Tier 1 Capital Ratio	19.34%	19.49%
Tier 1 Capital Ratio	19.34%	19.49%
Total Capital Ratio	19.87%	20.02%

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
On balance sheet							
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					
Total on balance sheet credit risk exposure	919,352,808	922,952,519	16,613	1,819,690	195,359	(64,572)	73,216
Off balance sheet							
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					
Total off balance sheet credit risk exposure	127,751,144	122,605,067	-	-	-	-	-
Total Credit Risk Exposure	\$ 1,047,103,952	\$ 1,045,557,586	\$ 16,613	\$ 1,819,690	\$ 195,359	\$ (64,572)	\$ 73,216
General Reserve For Credit Losses	\$ 2,191,050						

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						

Securitisation Exposures	Current period 31-Dec-20	Prior period 30-Sep-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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