

**Table 3: Capital Adequacy**

		<b>Prescribed</b>
		<b>RWA</b>
		<b>\$'000</b>
		<b>31 Dec 2017</b>
a (i)	Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;	
	Liquid investments	51,694
	Loans - secured by residential mortgage	383,643
	Loans - other	92,927
	Loans - corporate	-
	All other assets	15,737
	<b>Total credit risk on balance sheet</b>	<b>544,000</b>
	<b>Total credit risk off balance sheet</b>	<b>4,843</b>
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk.	-
d	Capital requirements for operational risk.	<b>68,901</b>
e	Capital requirements for interest rate risk	-
	<b>Total Risk Weighted assets</b>	<b>617,744</b>
f	Common Equity Tier 1 Capital Ratio	13.85%
f	Tier 1 Capital Ratio	13.85%
f	<b>Total Capital ratio</b>	<b>14.11%</b>

**Table 4: Credit Risk**

31 Dec 2017								
		Gross Credit Exposure	Avg. gross credit exposure	Risk-weighted	Impaired facilities	Past due facilities	Specific provisions as at end of qtr	Write off
		\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
	Total Loans	1,149,487	1,112,544					
	Debt securities	208,997	216,094					
	Other Commitments	15,737	13,541					
	Total off-balance sheet exposures	11,768	15,207					
a(i)	<b>Total exposure by major types</b>	<b>1,385,989</b>	<b>1,357,385</b>					
	Liquid investments	208,997	216,094	51,694	-	-	-	-
	Loans - secured by residential mortgage	1,056,534	1,019,113	383,643	713	713	107	-
	Loans - other	92,953	93,430	92,927	1,585	1,585	1,145	287
	All other assets	15,737	13,541	15,737	-	-	-	153
	Off-balance sheet exposure	11,768	15,207	4,843	-	-	-	-
b	<b>Total exposure by portfolio</b>	<b>1,385,989</b>	<b>1,357,385</b>	<b>548,844</b>	<b>2,297</b>	<b>2,297</b>	<b>1,252</b>	<b>440</b>
c	<b>The general reserve for credit losses is \$1,594,928</b>							

**Table 5: Securitisation exposures**

31 Dec 2017			
	Securitisation activity by exposure type	Total exposures securitised	Regonised gain or loss on sale
		\$'000	\$'000
a	Loans	Nil	Nil
b	<b>Securitisation Exposures</b>	<b>On- balance sheet</b>	<b>off-balance sheet</b>
	Loans	255,867	137