

Table 3: Capital Adequacy

		Prescribed
		RWA
		\$'000
		31-Dec-19
a (i)	Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;	
	Liquid investments	40,002
	Loans - secured by residential mortgage	400,810
	Loans - other	84,261
	Loans - corporate	-
	All other assets	5,974
	Total credit risk on balance sheet	531,047
	Total credit risk off balance sheet	5,335
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk.	-
d	Capital requirements for operational risk.	77,988
e	Capital requirements for interest rate risk	-
	Total Risk Weighted assets	614,370
f	Common Equity Tier 1 Capital Ratio	14.86%
f	Tier 1 Capital Ratio	14.86%
f	Total Capital ratio	15.16%

Table 4: Credit Risk

31-Dec-19								
	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	\$'000
	Cash and cash equivalents	10,349	5,174	1,742				
	Total Loans	1,193,480	1,185,960	485,071	10,471	10,471	1,641	564
	Debt securities	211,013	199,943	38,260				
	Other Commitments	5,974	7,071	5,974				
	Total off-balance sheet exposures	13,840	8,577	5,335				
a(i)	Total exposure by major types	1,434,656	1,406,725	536,382	10,471	10,471	1,641	564
	Liquid investments	221,362	205,117	40,002	-	-	-	-
	Loans - secured by residential mortgage	1,109,210	1,100,308	400,810	7,689	7,689		
	Loans - other	84,270	85,652	84,261	2,782	2,782	1,641	564
	All other assets	5,974	7,071	5,974	-	-	-	
	Off-balance sheet exposure	13,840	8,577	5,335	-	-	-	-
b	Total exposure by portfolio	1,434,656	1,406,725	536,382	10,471	10,471	1,641	564
c	The general reserve for credit losses is \$1,875,442							

Table 5: Securitisation exposures

31-Dec-19			
a	Securitisation activity by exposure type	Total exposures securitised	Regonised gain or loss on sale
		\$'000	\$'000
	Loans	Nil	Nil
b	Securitisation Exposures	On- balance sheet	off-balance sheet
	Loans	179,737	129