

**Table 3: Capital Adequacy**

		Prescribed
		RWA
		\$'000
		31-Mar-19
a (i)	Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;	
	Liquid investments	40,197
	Loans - secured by residential mortgage	377,325
	Loans - other	91,513
	Loans - corporate	-
	All other assets	4,193
	<b>Total credit risk on balance sheet</b>	<b>513,228</b>
	<b>Total credit risk off balance sheet</b>	<b>1,873</b>
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk	-
d	Capital requirements for operational risk	<b>73,982</b>
e	Capital requirements for interest rate risk	-
	<b>Total Risk Weighted assets</b>	<b>589,082</b>
f	Common Equity Tier 1 Capital Ratio	14.88%
f	Tier 1 Capital Ratio	14.88%
f	<b>Total Capital ratio</b>	<b>15.18%</b>

**Table 4: Credit Risk**

31-Mar-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
	Total Loans	1,143,636	1,136,869					
	Debt securities	181,600	178,504					
	Other Commitments	4,193	4,747					
	Total off-balance sheet exposures	4,739	4,836					
a(i)	<b>Total exposure by major types</b>	<b>1,334,168</b>	<b>1,324,956</b>					
	Liquid investments	181,600	178,504	40,197	-	-	-	-
	Loans - secured by residential mortgage	1,052,113	1,043,802	377,325				
	Loans - other	91,523	93,067	91,512	553	553	2,062	1,068
	All other assets	4,193	4,747	4,193	-	-	-	-
	Off-balance sheet exposure	4,739	4,836	1,873	-	-	-	-
b	<b>Total exposure by portfolio</b>	<b>1,334,168</b>	<b>1,324,956</b>	<b>515,100</b>	<b>553</b>	<b>553</b>	<b>2,062</b>	<b>1,068</b>
c	<b>The general reserve for credit losses is \$1,747,415</b>							

**Table 5: Securitisation exposures**

31-Mar-19			
a	Securitisation activity by exposure type	Total exposures securitised	Regonised gain or loss on sale
		\$'000	\$'000
	Loans	Nil	Nil
b	<b>Securitisation Exposures</b>	<b>On- balance sheet</b>	<b>off-balance sheet</b>
	Loans	206,135	126