

**Table 3: Capital Adequacy**

		<b>Prescribed</b>
		<b>RWA</b>
		<b>\$'000</b>
		<b>30-Sep-17</b>
a	(i) Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;	
	Liquid investments	81,001
	Loans - secured by residential mortgage	356,165
	Loans - other	93,875
	Loans - corporate	-
	All other assets	11,346
	<b>Total credit risk on balance sheet</b>	<b>542,387</b>
	<b>Total credit risk off balance sheet</b>	<b>10,392</b>
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk.	-
d	Capital requirements for operational risk.	<b>66,112</b>
e	Capital requirements for interest rate risk	-
	<b>Total Risk Weighted assets</b>	<b>618,891</b>
f	Common Equity Tier 1 Capital Ratio	13.88%
f	Tier 1 Capital Ratio	13.88%
f	<b>Total Capital ratio</b>	<b>14.52%</b>

**Table 4: Credit Risk**

30-Sep-17								
		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
a(i)	Total Loans	1,075,598	1,051,624					
	Debt securities	223,191	196,557					
	Other Commitments	11,346	10,840					
	Total off-balance sheet exposures	18,645	28,478					
	<b>Total exposure by major types</b>	<b>1,328,780</b>	<b>1,287,499</b>					
	Liquid investments	223,191	196,557	81,001	-	-	-	-
	Loans - secured by residential mortgage	981,692	957,645	356,165	704	704	35	-
	Loans - other	93,906	93,979	93,875	1,394	1,394	1,029	107
	All other assets	11,346	10,840	11,346	-	-	-	39
	Off-balance sheet exposure	18,645	28,478	10,392	-	-	-	-
	<b>Total exposure by portfolio</b>	<b>1,328,780</b>	<b>1,287,499</b>	<b>552,779</b>	<b>2,098</b>	<b>2,098</b>	<b>1,064</b>	<b>146</b>
c	<b>The general reserve for credit losses is \$1,506,419</b>							

**Table 5: Securitisation exposures**

30-Sep-17			
	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	269,715	35,173