

Table 3: Capital Adequacy

		Prescribed
		RWA
		\$'000
		30-Sep-18
a (i)	Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;	
	Liquid investments	41,523
	Loans - secured by residential mortgage	368,425
	Loans - other	94,823
	Loans - corporate	-
	All other assets	4,184
	Total credit risk on balance sheet	508,955
	Total credit risk off balance sheet	2,710
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk	-
d	Capital requirements for operational risk	71,739
e	Capital requirements for interest rate risk	-
	Total Risk Weighted assets	583,405
f	Common Equity Tier 1 Capital Ratio	14.82%
f	Tier 1 Capital Ratio	14.82%
f	Total Capital ratio	15.09%

Table 4: Credit Risk

30-Sep-18								
	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	1,119,170	1,126,817					
	Debt securities	188,566	181,870					
	Other Commitments	4,184	3,776					
	Total off-balance sheet exposures	7,327	7,363					
a(i)	Total exposure by major types	1,319,247	1,319,826					
	Liquid investments	188,566	181,870	41,523	-	-	-	-
	Loans - secured by residential mortgage	1,024,338	1,029,218	368,425				
	Loans - other	94,832	97,599	94,823	15,855	15,855	1,900	391
	All other assets	4,184	3,776	4,184	-	-	-	-
	Off-balance sheet exposure	7,327	7,363	2,710	-	-	-	-
b	Total exposure by portfolio	1,319,247	1,319,826	511,665	15,855	15,855	1,900	391
c	The general reserve for credit losses is \$1,747,000							

Table 5: Securitisation exposures

30-Sep-18			
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	221,782	133