

APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 31 December 2013

Capital Adequacy as at 31st December 2013 (Current Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	39,354,913
Claims secured by residential mortgages	216,098,637
Other retail claims	66,803,759
Other assets	8,937,607
Off balance sheet exposures	17,880,661
Total capital requirement for credit risk	349,075,577
Capital requirements for operational risk	
Capital requirement for operational risk	52,614,368
Total capital requirements (Risk Weighted Assets)	401,689,945
Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	13.94%
Tier 1 capital adequacy ratio	13.94%
Total capital adequacy ratio	14.69%

Credit Risk as at 31st December 2013 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
Total gross credit risk exposure		
On balance sheet		
Cash, ADI deposits and investment securities	205,755,270	216,895,252
Loans and advances	669,618,784	669,657,154
Other assets	8,937,607	8,907,696
Total on balance sheet credit risk exposures	884,311,661	895,460,102
Off balance sheet		
Loans approved not yet advanced	20,158,872	20,428,581
Guarantees	2,204,202	2,153,912
Undrawn credit limits	25,444,998	25,803,569
Forward asset purchase	1,542,000	385,500
Interest rate contracts	107,678	110,533
Total off balance sheet credit risk exposures	49,457,750	48,882,095
Total credit risk exposures	933,769,411	944,342,197

	Gross exposure	Average over the quarter
	\$	\$
Credit risk exposure by portfolio		
Cash and Claims on ADIs	205,755,270	216,895,252
Claims secured by residential mortgages	628,977,951	634,833,594
Other retail claims	88,448,905	83,209,622
Other assets	10,587,285	9,403,729
Total credit risk exposures	933,769,411	944,342,197

	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
Credit risk exposure by portfolio					
Cash and Claims on ADIs					
Claims secured by residential mortgages	263,932	2,184,006	34,267	34,267	-
Other retail claims	669,133	677,951	371,600	120,216	56,458
Other assets					
Total credit risk exposures	933,065	2,861,957	405,867	154,483	56,458

	\$
General reserve for credit losses	
General reserve for credit losses	1,205,023

Capital Adequacy as at 30th september 2013 (Previous Quarter)

	\$
Capital requirements for credit risk	
Claims on ADIs	43,354,462
Claims secured by residential mortgages	221,148,876
Other retail claims	54,944,116
Other assets	8,904,093
Off balance sheet exposures	17,309,471
Total capital requirement for credit risk	345,661,018
Capital requirements for operational risk	
Capital requirement for operational risk	50,894,019
Total capital requirements (Risk Weighted Assets)	396,555,037

Capital adequacy ratio	
Common Equity Tier 1 capital adequacy ratio	14.00%
Tier 1 capital adequacy ratio	14.00%
Total capital adequacy ratio	14.75%

Credit Risk as at 30th September 2013 (Previous Quarter)

Total gross credit risk exposure	Gross Exposure	Average over the quarter
	\$	\$
On balance sheet		
Cash, ADI deposits and investment securities	223,691,155	211,862,904
Loans and advances	671,299,607	674,275,258
Other assets	8,904,093	8,851,972
Total on balance sheet credit risk exposures	903,894,855	894,990,134
Off balance sheet		
Loans approved not yet advanced	20,331,214	18,597,438
Guarantees	2,117,219	2,147,911
Undrawn credit limits	25,160,339	24,887,009
Forward asset purchase	-	-
Interest rate contracts	111,485	27,871
Total off balance sheet credit risk exposures	47,720,257	45,660,229
Total credit risk exposures	951,615,112	940,650,363

Credit risk exposure by portfolio	Gross exposure	Average over the quarter
	\$	\$
Cash and Claims on ADIs	223,691,155	211,862,903
Claims secured by residential mortgages	641,314,634	642,755,770
Other retail claims	77,593,745	77,151,847
Other assets	9,015,578	8,879,843
Total credit risk exposures	951,615,112	940,650,363

Credit risk exposure by portfolio	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
Cash and Claims on ADIs					
Claims secured by residential mortgages	-	2,557,534	-	-	-
Other retail claims	438,826	438,826	307,842	50,150	24,860
Other assets					
Total credit risk exposures	438,826	2,996,360	307,842	50,150	24,860

General reserve for credit losses	\$
General reserve for credit losses	1,189,598