



Public Disclosures of Prudential Information
as at 30 Jun 2021

Capital Adequacy				
<i>Updated quarterly</i>				
Jun-2021				
\$000s				
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage				188,482
Other Loans				29,375
Claims on ADIs				60,331
All other claims				7,452
				285,640
Capital requirement for securitisation				0
Capital requirement for market risk				0
Capital requirement for operational risk				38,411
				324,050
				324,050
Common Equity Tier 1 Capital Ratio				19.65%
Tier 1 Capital Ratio				19.65%
Tier 2 Capital Ratio				0.50%
				20.15%
				20.15%
Credit Risk				
<i>Updated quarterly</i>				
Jun-2021				
\$000s				
Average for the Quarter				
Gross Credit Exposures by type				
Loans and overdrafts		537,392		535,861
Cash and liquid assets		157,610		159,192
Loan commitments		12,812		13,564
All other exposures		16,300		11,704
				724,114
				724,114
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage		520,829		520,462
Other Lending		29,375		28,963
Claims on ADIs		157,610		159,192
All other claims		16,300		11,704
				724,114
				724,114
Impairment and Bad Debt Summary (\$000's)				
				Charges for Specific Provision & Amounts Written Off
			Specific Provision	
30 Jun 2021		Impaired	Past Due	
Lending secured by residential mortgage		1,356	1,096	255
Other Lending		479		498
All other claims				
				753
				20
General Reserve for Credit Loss	1,620			