

Capital Adequacy				
<i>Updated quarterly</i>				
	Jun-2022			
	\$000s			
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage		188,940		
Other Loans		22,516		
Claims on ADIs		49,636		
All other claims		6,584		
		<u>267,677</u>		
Capital requirement for securitisation		0		
Capital requirement for market risk		0		
Capital requirement for operational risk		39,722		
Total Risk Weighted Assets		<u>307,399</u>		
Common Equity Tier 1 Capital Ratio		21.60%		
Tier 1 Capital Ratio		21.60%		
Tier 2 Capital Ratio		0.11%		
Total Capital Ratio		<u>21.71%</u>		
Credit Risk				
<i>Updated quarterly</i>				
	Jun-2022	Average for the		
	\$000s	Quarter		
Gross Credit Exposures by type				
Loans and overdrafts	529,706	529,336		
Cash and liquid assets	135,564	146,045		
Loan commitments	19,868	19,722		
All other exposures	14,119	14,784		
	<u>699,258</u>	<u>709,886</u>		
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage	527,059	526,393		
Other Lending	22,516	22,664		
Claims on ADIs	135,564	146,045		
All other claims	14,119	14,784		
	<u>699,258</u>	<u>709,886</u>		
Impairment and Bad Debt Summary (\$000's)				
				Charges for
			Specific	Specific
			Provision	Provision &
				Amounts
30 Jun 2022	Impaired	Past Due		Written Off
Lending secured by residential mortgage	1,007	703	327	134
Other Lending	327		256	-35
All other claims				
	<u>1,334</u>	<u>703</u>	<u>583</u>	<u>98</u>
Over the Horizon Losses in Provision	<u>355</u>			