



Public Disclosures of Prudential Information
as at 30 Sep 2019

Capital Adequacy					
Updated quarterly		Sep 2019			
		\$000s			
Risk Weighted Assets					
Capital requirement for credit risk					
Lending secured by residential mortgage		171,336			
Other Loans		29,555			
Claims on ADIs		58,856			
All other claims		5,029			
		<u>264,776</u>			
Capital requirement for securitisation		0			
Capital requirement for market risk		0			
Capital requirement for operational risk		35,596			
Total Risk Weighted Assets		<u>300,373</u>			
Common Equity Tier 1 Capital Ratio		20.54%			
Tier 1 Capital Ratio		20.54%			
Tier 2 Capital Ratio		0.50%			
Total Capital Ratio		<u>21.04%</u>			
Credit Risk					
Updated quarterly		Sep 2019	Average for the		
		\$000s	Quarter		
Gross Credit Exposures by type					
Loans and overdrafts		491,450	493,626		
Cash and liquid assets		161,847	164,842		
Loan commitments		8,980	8,403		
All other exposures		5,029	4,956		
		<u>667,306</u>	<u>671,827</u>		
Gross Credit Exposures by portfolio					
Lending secured by residential mortgage		470,874	472,042		
Other Lending		29,555	29,988		
Claims on ADIs		161,847	164,842		
All other claims		5,029	4,956		
		<u>667,306</u>	<u>671,827</u>		
Impairment and Bad Debt Summary (\$000's)					
	30 Sep 2019	Impaired	Past Due	Specific Provision	Charges for Specific Provision & Amounts Written Off
Lending secured by residential mortgage		1,826	1,464	500	51
Other Lending		922		648	-190
All other claims					
		<u>2,749</u>	<u>1,464</u>	<u>1,148</u>	<u>-139</u>
General Reserve for Credit Loss	<u>1,502</u>				