

Capital Adequacy		Dec 2018			
Updated quarterly		\$000s			
Risk Weighted Assets					
Capital requirement for credit risk					
Lending secured by residential mortgage		172,571			
Other Loans		29,188			
Claims on ADIs		44,486			
All other claims		4,995			
		<u>251,240</u>			
Capital requirement for securitisation		0			
Capital requirement for market risk		0			
Capital requirement for operational risk		34,995			
Total Risk Weighted Assets		<u>286,235</u>			
Common Equity Tier 1 Capital Ratio		21.15%			
Tier 1 Capital Ratio		21.15%			
Tier 2 Capital Ratio		0.50%			
Total Capital Ratio		<u>21.65%</u>			
Credit Risk		Dec 2018	Average for the		
Updated quarterly		\$000s	Quarter		
Gross Credit Exposures by type					
Loans and overdrafts		500,545	498,068		
Cash and liquid assets		124,951	117,480		
Loan commitments		3,733	6,840		
All other exposures		4,995	5,084		
		<u>634,224</u>	<u>627,471</u>		
Gross Credit Exposures by portfolio					
Lending secured by residential mortgage		475,090	475,392		
Other Lending		29,188	29,516		
Claims on ADIs		124,951	117,480		
All other claims		4,995	5,084		
		<u>634,224</u>	<u>627,471</u>		
Impairment and Bad Debt Summary (\$000's)					
	31 Dec 2018	Impaired	Past Due	Specific Provision	Charges for Specific Provision & Amounts Written Off
Lending secured by residential mortgage		1,162	564	432	-1
Other Lending		1,060		956	212
All other claims					
		<u>2,222</u>	<u>564</u>	<u>1,388</u>	<u>211</u>
General Reserve for Credit Loss	<u>1,431</u>				