

Capital Adequacy		Dec 2019			
Updated quarterly		\$000s			
Risk Weighted Assets					
Capital requirement for credit risk					
Lending secured by residential mortgage		168,212			
Other Loans		29,820			
Claims on ADIs		56,182			
All other claims		4,896			
		<u>259,110</u>			
Capital requirement for securitisation		0			
Capital requirement for market risk		0			
Capital requirement for operational risk		35,823			
Total Risk Weighted Assets		<u>294,933</u>			
Common Equity Tier 1 Capital Ratio		21.06%			
Tier 1 Capital Ratio		21.06%			
Tier 2 Capital Ratio		0.50%			
Total Capital Ratio		<u>21.56%</u>			
Credit Risk					
Updated quarterly		Dec 2019	Average for the		
		\$000s	Quarter		
Gross Credit Exposures by type					
Loans and overdrafts		489,552	490,501		
Cash and liquid assets		156,471	159,159		
Loan commitments		3,642	6,311		
All other exposures		4,896	4,963		
		<u>654,562</u>	<u>660,934</u>		
Gross Credit Exposures by portfolio					
Lending secured by residential mortgage		463,375	467,124		
Other Lending		29,820	29,688		
Claims on ADIs		156,471	159,159		
All other claims		4,896	4,963		
		<u>654,562</u>	<u>660,934</u>		
Impairment and Bad Debt Summary (\$000's)					
	31 Dec 2019	Impaired	Past Due	Specific Provision	Charges for Specific Provision & Amounts Written Off
Lending secured by residential mortgage		1,576	1,397	379	-121
Other Lending		825		735	147
All other claims					
		<u>2,401</u>	<u>1,397</u>	<u>1,114</u>	<u>26</u>
General Reserve for Credit Loss	<u>1,475</u>				