



Public Disclosures of Prudential Information
as at 31 Dec 2020

Capital Adequacy		Dec-2020		
Updated quarterly		\$000s		
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage		190,931		
Other Loans		29,194		
Claims on ADIs		62,325		
All other claims		5,472		
		<u>287,923</u>		
Capital requirement for securitisation		0		
Capital requirement for market risk		0		
Capital requirement for operational risk		37,462		
Total Risk Weighted Assets		<u>325,385</u>		
Common Equity Tier 1 Capital Ratio		19.36%		
Tier 1 Capital Ratio		19.36%		
Tier 2 Capital Ratio		0.50%		
Total Capital Ratio		<u>19.86%</u>		
Credit Risk				
Updated quarterly		Dec-2020	Average for the	
		\$000s	Quarter	
Gross Credit Exposures by type				
Loans and overdrafts		521,146	509,722	
Cash and liquid assets		183,650	191,753	
Loan commitments		26,045	22,829	
All other exposures		5,472	5,529	
		<u>736,312</u>	<u>729,832</u>	
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage		517,996	503,845	
Other Lending		29,194	28,706	
Claims on ADIs		183,650	191,753	
All other claims		5,472	5,529	
		<u>736,312</u>	<u>729,832</u>	
Impairment and Bad Debt Summary (\$000's)				
				Charges for
				Specific
			Specific	Provision &
			Provision	Amounts
				Written Off
31 Dec 2020	Impaired	Past Due		
Lending secured by residential mortgage	682	1,026	228	-6
Other Lending	579		527	-40
All other claims				
	<u>1,261</u>	<u>1,026</u>	<u>755</u>	<u>-46</u>
General Reserve for Credit Loss	<u>1,627</u>			