



Public Disclosures of Prudential Information  
as at 31 Dec 2021

<b>Capital Adequacy</b>				
<i>Updated quarterly</i>				
	Dec-2021			
	\$000s			
<b>Risk Weighted Assets</b>				
Capital requirement for credit risk				
Lending secured by residential mortgage		187,192		
Other Loans		25,586		
Claims on ADIs		62,556		
All other claims		7,409		
		<u>282,742</u>		
Capital requirement for securitisation		0		
Capital requirement for market risk		0		
Capital requirement for operational risk		39,474		
<b>Total Risk Weighted Assets</b>		<b><u>322,216</u></b>		
Common Equity Tier 1 Capital Ratio		20.13%		
Tier 1 Capital Ratio		20.13%		
Tier 2 Capital Ratio		0.50%		
<b>Total Capital Ratio</b>		<b><u>20.63%</u></b>		
<b>Credit Risk</b>				
<i>Updated quarterly</i>				
	Dec-2021	Average for the		
	\$000s	Quarter		
<b>Gross Credit Exposures by type</b>				
Loans and overdrafts	517,861	524,122		
Cash and liquid assets	166,801	169,250		
Loan commitments	21,979	16,112		
All other exposures	16,571	16,004		
	<u>723,212</u>	<u>725,489</u>		
<b>Gross Credit Exposures by portfolio</b>				
Lending secured by residential mortgage	514,254	513,805		
Other Lending	25,586	26,429		
Claims on ADIs	166,801	169,250		
All other claims	16,571	16,004		
	<u>723,212</u>	<u>725,489</u>		
<b>Impairment and Bad Debt Summary (\$000's)</b>				
				<b>Charges for</b>
			<b>Specific</b>	<b>Specific</b>
			<b>Provision</b>	<b>Provision &amp;</b>
				<b>Amounts</b>
<b>31 Dec 2021</b>	<b>Impaired</b>	<b>Past Due</b>		<b>Written Off</b>
Lending secured by residential mortgage	1,007	874	228	-23
Other Lending	327		373	-65
All other claims				
	<u>1,334</u>	<u>874</u>	<u>602</u>	<u>-88</u>
<b>General Reserve for Credit Loss</b>	<u>1,611</u>			