



Public Disclosures of Prudential Information
as at 31 Mar 2021

Capital Adequacy				
<i>Updated quarterly</i>		Mar-2021		
		\$000s		
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage		190,477		
Other Loans		28,551		
Claims on ADIs		58,854		
All other claims		5,749		
		<u>283,630</u>		
Capital requirement for securitisation		0		
Capital requirement for market risk		0		
Capital requirement for operational risk		37,462		
Total Risk Weighted Assets		<u>321,093</u>		
Common Equity Tier 1 Capital Ratio		19.72%		
Tier 1 Capital Ratio		19.72%		
Tier 2 Capital Ratio		0.50%		
Total Capital Ratio		<u>20.22%</u>		
Credit Risk				
<i>Updated quarterly</i>		Mar-2021	Average for the	
		\$000s	Quarter	
Gross Credit Exposures by type				
Loans and overdrafts		534,330	527,738	
Cash and liquid assets		160,773	172,212	
Loan commitments		14,316	20,180	
All other exposures		7,109	6,290	
		<u>716,528</u>	<u>726,420</u>	
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage		520,095	519,045	
Other Lending		28,551	28,873	
Claims on ADIs		160,773	172,212	
All other claims		7,109	6,290	
		<u>716,528</u>	<u>726,420</u>	
Impairment and Bad Debt Summary (\$000's)				
				Charges for
				Specific
			Specific	Provision &
			Provision	Amounts
				Written Off
31 Mar 2021	Impaired	Past Due		
Lending secured by residential mortgage	1,015	1,884	247	20
Other Lending	621		553	30
All other claims				
	<u>1,636</u>	<u>1,884</u>	<u>801</u>	<u>50</u>
General Reserve for Credit Loss	<u>1,605</u>			