

Capital Adequacy				
<i>Updated quarterly</i>				
Mar-2022				
\$000s				
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage				190,700
Other Loans				22,813
Claims on ADIs				54,196
All other claims				7,139
				274,848
Capital requirement for securitisation				0
Capital requirement for market risk				0
Capital requirement for operational risk				39,474
Total Risk Weighted Assets				314,322
Common Equity Tier 1 Capital Ratio				21.15%
Tier 1 Capital Ratio				21.15%
Tier 2 Capital Ratio				0.05%
Total Capital Ratio				21.20%
Credit Risk				
<i>Updated quarterly</i>				
Mar-2022				
\$000s				
Average for the Quarter				
Gross Credit Exposures by type				
Loans and overdrafts				528,965
Cash and liquid assets				156,525
Loan commitments				19,575
All other exposures				15,449
				720,514
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage				525,727
Other Lending				22,813
Claims on ADIs				156,525
All other claims				15,449
				720,514
Impairment and Bad Debt Summary (\$000's)				
				Charges for Specific Provision & Amounts Written Off
31 Mar 2022	Impaired	Past Due	Specific Provision	
Lending secured by residential mortgage	1,007	703	194	-35
Other Lending	327		339	-21
All other claims				
	1,334	703	532	-55
General Reserve for Credit Loss	151			