

Capital Adequacy				
Updated quarterly		Sep-2020		
		\$000s		
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage		178,926		
Other Loans		28,217		
Claims on ADIs		70,199		
All other claims		5,586		
		<u>282,928</u>		
Capital requirement for securitisation		0		
Capital requirement for market risk		0		
Capital requirement for operational risk		36,381		
Total Risk Weighted Assets		<u>319,309</u>		
Common Equity Tier 1 Capital Ratio		19.63%		
Tier 1 Capital Ratio		19.63%		
Tier 2 Capital Ratio		0.50%		
Total Capital Ratio		<u>20.13%</u>		
Credit Risk				
Updated quarterly		Sep-2020	Average for the	
		\$000s	Quarter	
Gross Credit Exposures by type				
Loans and overdrafts		498,298	494,230	
Cash and liquid assets		199,856	182,507	
Loan commitments		19,613	13,969	
All other exposures		5,586	5,536	
		<u>723,353</u>	<u>696,243</u>	
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage		489,693	479,281	
Other Lending		28,217	28,919	
Claims on ADIs		199,856	182,507	
All other claims		5,586	5,536	
		<u>723,353</u>	<u>696,243</u>	
Impairment and Bad Debt Summary (\$000's)				
				Charges for
				Specific
			Specific	Provision &
			Provision	Amounts
				Written Off
30 Sep 2020	Impaired	Past Due		
Lending secured by residential mortgage	689	608	234	-8
Other Lending	655		585	-49
All other claims				
	<u>1,344</u>	<u>608</u>	<u>819</u>	<u>-58</u>
General Reserve for Credit Loss	<u>1,597</u>			