

| Capital Adequacy | | Mar 2019 | | | |
|--|---------------------|-----------------------|------------------------|---------------------------|---|
| Updated quarterly | | \$000s | | | |
| Risk Weighted Assets | | | | | |
| Capital requirement for credit risk | | | | | |
| Lending secured by residential mortgage | | 174,871 | | | |
| Other Loans | | 30,022 | | | |
| Claims on ADIs | | 50,381 | | | |
| All other claims | | 4,899 | | | |
| | | <u>260,174</u> | | | |
| Capital requirement for securitisation | | 0 | | | |
| Capital requirement for market risk | | 0 | | | |
| Capital requirement for operational risk | | 34,995 | | | |
| Total Risk Weighted Assets | | <u>295,169</u> | | | |
| Common Equity Tier 1 Capital Ratio | | 20.61% | | | |
| Tier 1 Capital Ratio | | 20.61% | | | |
| Tier 2 Capital Ratio | | 0.50% | | | |
| Total Capital Ratio | | <u>21.11%</u> | | | |
| Credit Risk | | Mar 2019 | Average for the | | |
| Updated quarterly | | \$000s | Quarter | | |
| Gross Credit Exposures by type | | | | | |
| Loans and overdrafts | | 499,319 | 499,932 | | |
| Cash and liquid assets | | 153,215 | 139,083 | | |
| Loan commitments | | 11,588 | 7,660 | | |
| All other exposures | | 4,899 | 4,947 | | |
| | | <u>669,021</u> | <u>651,622</u> | | |
| Gross Credit Exposures by portfolio | | | | | |
| Lending secured by residential mortgage | | 480,885 | 477,988 | | |
| Other Lending | | 30,022 | 29,605 | | |
| Claims on ADIs | | 153,215 | 139,083 | | |
| All other claims | | 4,899 | 4,947 | | |
| | | <u>669,021</u> | <u>651,622</u> | | |
| Impairment and Bad Debt Summary (\$000's) | | | | | |
| | 31 Mar 2019 | Impaired | Past Due | Specific Provision | Charges for Specific Provision & Amounts Written Off |
| Lending secured by residential mortgage | | 1,280 | 1,761 | 423 | 1 |
| Other Lending | | 1,905 | | 911 | 45 |
| All other claims | | | | | |
| | | <u>3,185</u> | <u>1,761</u> | <u>1,334</u> | <u>47</u> |
| General Reserve for Credit Loss | <u>1,476</u> | | | | |