

Capital Adequacy		Dec 2018			
Updated quarterly		\$000s			
Risk Weighted Assets					
Capital requirement for credit risk					
Lending secured by residential mortgage		173,085			
Other Loans		29,190			
Claims on ADIs		44,486			
All other claims		4,995			
		<u>251,757</u>			
Capital requirement for securitisation		0			
Capital requirement for market risk		0			
Capital requirement for operational risk		34,995			
Total Risk Weighted Assets		<u>286,752</u>			
Common Equity Tier 1 Capital Ratio		21.11%			
Tier 1 Capital Ratio		21.11%			
Tier 2 Capital Ratio		0.50%			
Total Capital Ratio		<u>21.61%</u>			
Credit Risk					
Updated quarterly		Dec 2018	Average for the		
		\$000s	Quarter		
Gross Credit Exposures by type					
Loans and overdrafts		500,545	498,068		
Cash and liquid assets		124,951	117,480		
Loan commitments		5,204	7,576		
All other exposures		4,995	5,084		
		<u>635,696</u>	<u>628,207</u>		
Gross Credit Exposures by portfolio					
Lending secured by residential mortgage		476,560	476,127		
Other Lending		29,190	29,517		
Claims on ADIs		124,951	117,480		
All other claims		4,995	5,084		
		<u>635,696</u>	<u>628,207</u>		
Impairment and Bad Debt Summary (\$000's)					
	31 Dec 2018	Impaired	Past Due	Specific Provision	Charges for Specific Provision & Amounts Written Off
Lending secured by residential mortgage		1,162	564	432	-1
Other Lending		1,060		956	212
All other claims					
		<u>2,222</u>	<u>564</u>	<u>1,388</u>	<u>211</u>
General Reserve for Credit Loss	<u>1,434</u>				