

<b>Capital Adequacy</b>				
	<b>Mar-2020</b>			
<b>Updated quarterly</b>	<b>\$000s</b>			
<b>Risk Weighted Assets</b>				
Capital requirement for credit risk				
Lending secured by residential mortgage		172,328		
Other Loans		30,550		
Claims on ADIs		49,499		
All other claims		4,663		
		<u>257,040</u>		
Capital requirement for securitisation		0		
Capital requirement for market risk		0		
Capital requirement for operational risk		35,823		
<b>Total Risk Weighted Assets</b>		<b><u>292,863</u></b>		
Common Equity Tier 1 Capital Ratio		21.26%		
Tier 1 Capital Ratio		21.26%		
Tier 2 Capital Ratio		0.50%		
<b>Total Capital Ratio</b>		<b><u>21.76%</u></b>		
<b>Credit Risk</b>				
	<b>Mar-2020</b>	<b>Average for the</b>		
<b>Updated quarterly</b>	<b>\$000s</b>	<b>Quarter</b>		
<b>Gross Credit Exposures by type</b>				
Loans and overdrafts	493,427	491,490		
Cash and liquid assets	143,182	149,827		
Loan commitments	10,543	7,093		
All other exposures	4,663	4,779		
	<u>651,815</u>	<u>653,189</u>		
<b>Gross Credit Exposures by portfolio</b>				
Lending secured by residential mortgage	473,421	468,398		
Other Lending	30,550	30,185		
Claims on ADIs	143,182	149,827		
All other claims	4,663	4,779		
	<u>651,815</u>	<u>653,189</u>		
<b>Impairment and Bad Debt Summary (\$000's)</b>				
	<b>31 Mar 2020</b>			<b>Charges for</b>
	<b>Impaired</b>	<b>Past Due</b>	<b>Specific Provision</b>	<b>Specific Provision &amp; Amounts Written Off</b>
Lending secured by residential mortgage	1,215	823	103	1
Other Lending	845		770	50
All other claims				
	<u>2,060</u>	<u>823</u>	<u>873</u>	<u>52</u>
<b>General Reserve for Credit Loss</b>	<u>1,464</u>			