

Capital Adequacy				
<i>Updated quarterly</i>				
Jun-2020				
\$000s				
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage				170,351
Other Loans				29,620
Claims on ADIs				60,629
All other claims				5,486
				266,086
Capital requirement for securitisation				0
Capital requirement for market risk				0
Capital requirement for operational risk				36,381
				302,468
Total Risk Weighted Assets				302,468
Common Equity Tier 1 Capital Ratio				20.67%
Tier 1 Capital Ratio				20.67%
Tier 2 Capital Ratio				0.50%
Total Capital Ratio				21.17%
Credit Risk				
<i>Updated quarterly</i>				
Jun-2020				
\$000s				
Average for the Quarter				
Gross Credit Exposures by type				
Loans and overdrafts		490,163		491,795
Cash and liquid assets		165,158		154,170
Loan commitments		8,325		9,434
All other exposures		5,486		5,075
				669,132
				660,474
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage		468,868		471,144
Other Lending		29,620		30,085
Claims on ADIs		165,158		154,170
All other claims		5,486		5,075
				669,132
				660,474
Impairment and Bad Debt Summary (\$000's)				
				Charges for Specific Provision & Amounts Written Off
			Specific Provision	
30 Jun 2020		Impaired	Past Due	
Lending secured by residential mortgage		1,335	374	144
Other Lending		742		-53
All other claims				
		2,077	374	889
		1,512	374	90
General Reserve for Credit Loss				