



Public Disclosures of Prudential Information
as at 30 Sep 2021

Capital Adequacy				
<i>Updated quarterly</i>		Sep-2021 \$000s		
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage		185,832		
Other Loans		27,272		
Claims on ADIs		60,453		
All other claims		7,389		
		<u>280,945</u>		
Capital requirement for securitisation		0		
Capital requirement for market risk		0		
Capital requirement for operational risk		38,395		
Total Risk Weighted Assets		<u>319,339</u>		
Common Equity Tier 1 Capital Ratio		20.10%		
Tier 1 Capital Ratio		20.10%		
Tier 2 Capital Ratio		0.50%		
Total Capital Ratio		<u>20.60%</u>		
Credit Risk		Sep-2021	Average for the	
<i>Updated quarterly</i>		\$000s	Quarter	
Gross Credit Exposures by type				
Loans and overdrafts		530,382	533,887	
Cash and liquid assets		171,699	164,655	
Loan commitments		10,246	11,529	
All other exposures		15,438	15,869	
		<u>727,766</u>	<u>725,940</u>	
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage		513,356	517,093	
Other Lending		27,272	28,324	
Claims on ADIs		171,699	164,655	
All other claims		15,438	15,869	
		<u>727,766</u>	<u>725,940</u>	
Impairment and Bad Debt Summary (\$000's)				
				Charges for Specific Provision & Amounts Written Off
30 Sep 2021	Impaired	Past Due	Specific Provision	
Lending secured by residential mortgage	1,346	688	251	-44
Other Lending	446		484	30
All other claims				
	<u>1,792</u>	<u>688</u>	<u>735</u>	<u>-14</u>
General Reserve for Credit Loss	<u>1,597</u>			