

<b>Capital Adequacy</b>				
<i>Updated quarterly</i>				
	Sep-2022			
	\$000s			
<b>Risk Weighted Assets</b>				
Capital requirement for credit risk				
Lending secured by residential mortgage		186,383		
Other Loans		23,573		
Claims on ADIs		52,476		
All other claims		6,449		
		<u>268,880</u>		
Capital requirement for securitisation		0		
Capital requirement for market risk		0		
Capital requirement for operational risk		39,722		
<b>Total Risk Weighted Assets</b>		<u><b>308,602</b></u>		
Common Equity Tier 1 Capital Ratio		21.55%		
Tier 1 Capital Ratio		21.55%		
Tier 2 Capital Ratio		0.12%		
<b>Total Capital Ratio</b>		<u><b>21.67%</b></u>		
<b>Credit Risk</b>				
<i>Updated quarterly</i>				
	Sep-2022	Average for the		
	\$000s	Quarter		
<b>Gross Credit Exposures by type</b>				
Loans and overdrafts	532,751	531,229		
Cash and liquid assets	146,218	140,891		
Loan commitments	14,308	17,088		
All other exposures	13,296	13,708		
	<u>706,573</u>	<u>702,916</u>		
<b>Gross Credit Exposures by portfolio</b>				
Lending secured by residential mortgage	523,486	525,272		
Other Lending	23,573	23,044		
Claims on ADIs	146,218	140,891		
All other claims	13,296	13,708		
	<u>706,573</u>	<u>702,916</u>		
<b>Impairment and Bad Debt Summary (\$000's)</b>				
				Charges for
				Specific
			Specific	Provision &
			Provision	Amounts
				Written Off
<b>30 Sep 2022</b>	<b>Impaired</b>	<b>Past Due</b>		
Lending secured by residential mortgage	506	451	315	-13
Other Lending	201		257	8
All other claims				
	<u>707</u>	<u>451</u>	<u>572</u>	<u>-5</u>
<b>Over the Horizon Losses in Provision</b>	<u><b>355</b></u>			