

as at 30 Sep 2022

Capital Adequacy				
Updated quarterly	Sep-2022 \$000s			
Risk Weighted Assets				
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			
	268,880			
Capital requirement for securitisation	0			
Capital requirement for market risk	0			
Capital requirement for operational risk	39,722			
Total Risk Weighted Assets	308,602			
Common Equity Tier 1 Capital Ratio	21.55%			
Tier 1 Capital Ratio	21.55%			
Tier 2 Capital Ratio	0.12%			
Total Capital Ratio	21.67%			
Credit Risk				
or cur mon	Sep-2022	Average for the		
Updated quarterly	\$000s	Quarter		
Gross Credit Exposures by type				
Loans and overdrafts	532,751	531,229		
	002,101	, -		
Cash and liquid assets	146,218	140,891		
Cash and liquid assets Loan commitments				
	146,218	140,891		
Loan commitments	146,218 14,308	140,891 17,088		
Loan commitments	146,218 14,308 13,296	140,891 17,088 13,708		
Loan commitments All other exposures	146,218 14,308 13,296	140,891 17,088 13,708		
Loan commitments All other exposures Gross Credit Exposures by portfolio	146,218 14,308 13,296 706,573	140,891 17,088 13,708 702,916		
Loan commitments All other exposures Gross Credit Exposures by portfolio Lending secured by residential mortgage	146,218 14,308 13,296 706,573 523,486	140,891 17,088 13,708 702,916 525,272		
Loan commitments All other exposures Gross Credit Exposures by portfolio Lending secured by residential mortgage Other Lending	146,218 14,308 13,296 706,573 523,486 23,573	140,891 17,088 13,708 702,916 525,272 23,044		
Loan commitments All other exposures Gross Credit Exposures by portfolio Lending secured by residential mortgage Other Lending Claims on ADIs	146,218 14,308 13,296 706,573 523,486 23,573 146,218	140,891 17,088 13,708 702,916 525,272 23,044 140,891		
Loan commitments All other exposures Gross Credit Exposures by portfolio Lending secured by residential mortgage Other Lending Claims on ADIs All other claims	146,218 14,308 13,296 706,573 523,486 23,573 146,218 13,296	140,891 17,088 13,708 702,916 525,272 23,044 140,891 13,708		
Loan commitments All other exposures Gross Credit Exposures by portfolio Lending secured by residential mortgage Other Lending Claims on ADIs	146,218 14,308 13,296 706,573 523,486 23,573 146,218 13,296	140,891 17,088 13,708 702,916 525,272 23,044 140,891 13,708		-
Loan commitments All other exposures Gross Credit Exposures by portfolio Lending secured by residential mortgage Other Lending Claims on ADIs All other claims	146,218 14,308 13,296 706,573 523,486 23,573 146,218 13,296	140,891 17,088 13,708 702,916 525,272 23,044 140,891 13,708		Specific
Loan commitments All other exposures Gross Credit Exposures by portfolio Lending secured by residential mortgage Other Lending Claims on ADIs All other claims	146,218 14,308 13,296 706,573 523,486 23,573 146,218 13,296	140,891 17,088 13,708 702,916 525,272 23,044 140,891 13,708	Specific	Specific Provision &
Loan commitments All other exposures Gross Credit Exposures by portfolio Lending secured by residential mortgage Other Lending Claims on ADIs All other claims	146,218 14,308 13,296 706,573 523,486 23,573 146,218 13,296	140,891 17,088 13,708 702,916 525,272 23,044 140,891 13,708	Specific Provision	Specific Provision & Amounts
Loan commitments All other exposures Gross Credit Exposures by portfolio Lending secured by residential mortgage Other Lending Claims on ADIs All other claims Impairment and Bad Debt Summary (\$000's)	146,218 14,308 13,296 706,573 523,486 23,573 146,218 13,296 706,573	140,891 17,088 13,708 702,916 525,272 23,044 140,891 13,708 702,916	-	Specific Provision & Amounts Written Off
Loan commitments All other exposures Gross Credit Exposures by portfolio Lending secured by residential mortgage Other Lending Claims on ADIs All other claims Impairment and Bad Debt Summary (\$000's) 30 Sep 2022	146,218 14,308 13,296 706,573 523,486 23,573 146,218 13,296 706,573	140,891 17,088 13,708 702,916 525,272 23,044 140,891 13,708 702,916	Provision	Specific Provision & Amounts Written Off -13
Loan commitments All other exposures Gross Credit Exposures by portfolio Lending secured by residential mortgage Other Lending Claims on ADIs All other claims Impairment and Bad Debt Summary (\$000's) 30 Sep 2022 Lending secured by residential mortgage	146,218 14,308 13,296 706,573 523,486 23,573 146,218 13,296 706,573 Impaired 506	140,891 17,088 13,708 702,916 525,272 23,044 140,891 13,708 702,916	Provision 315	Specific Provision & Amounts Written Off -13
Loan commitments All other exposures Gross Credit Exposures by portfolio Lending secured by residential mortgage Other Lending Claims on ADIs All other claims Impairment and Bad Debt Summary (\$000's) 30 Sep 2022 Lending secured by residential mortgage Other Lending	146,218 14,308 13,296 706,573 523,486 23,573 146,218 13,296 706,573 Impaired 506	140,891 17,088 13,708 702,916 525,272 23,044 140,891 13,708 702,916	Provision 315	Charges for Specific Provision & Amounts Written Off -13 8