



Public Disclosures of Prudential Information
as at 31 Dec 2022

Capital Adequacy				
<i>Updated quarterly</i>				
	Dec-2022			
	\$000s			
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage				189,421
Other Loans				24,557
Claims on ADIs				50,417
All other claims				6,254
				<u>270,649</u>
Capital requirement for securitisation				0
Capital requirement for market risk				0
Capital requirement for operational risk				40,192
Total Risk Weighted Assets				<u><u>310,841</u></u>
Common Equity Tier 1 Capital Ratio				21.56%
Tier 1 Capital Ratio				21.56%
Tier 2 Capital Ratio				0.11%
Total Capital Ratio				<u><u>21.67%</u></u>
Credit Risk				
<i>Updated quarterly</i>				
	Dec-2022	Average for the		
	\$000s	Quarter		
Gross Credit Exposures by type				
Loans and overdrafts	532,240	531,142		
Cash and liquid assets	144,631	145,424		
Loan commitments	21,648	17,978		
All other exposures	12,531	12,913		
	<u>711,050</u>	<u>707,458</u>		
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage	529,331	525,055		
Other Lending	24,557	24,065		
Claims on ADIs	144,631	145,424		
All other claims	12,531	12,913		
	<u>711,050</u>	<u>707,458</u>		
Impairment and Bad Debt Summary (\$000's)				
				Charges for
				Specific
				Provision &
				Amounts
				Written Off
31 Dec 2022	Non-Performing	Past Due	Specific	
			Provision	
Lending secured by residential mortgage	815	815	285	-29
Other Lending	148	139	242	13
All other claims				
	<u>964</u>	<u>955</u>	<u>527</u>	<u>-16</u>
Over the Horizon Losses in Provision	<u>355</u>			