



Public Disclosures of Prudential Information
as at 30 Jun 2018

| Capital Adequacy | | Jun 2018 | | | |
|--|-----------------------|-----------------------|------------------------|---------------------------|---|
| Updated quarterly | | \$000s | | | |
| Risk Weighted Assets | | | | | |
| Capital requirement for credit risk | | | | | |
| Lending secured by residential mortgage | | 170,943 | | | |
| Other Loans | | 35,244 | | | |
| Claims on ADIs | | 39,237 | | | |
| All other claims | | 5,150 | | | |
| | | <u>250,573</u> | | | |
| Capital requirement for securitisation | | 0 | | | |
| Capital requirement for market risk | | 0 | | | |
| Capital requirement for operational risk | | 34,762 | | | |
| Total Risk Weighted Assets | | <u>285,336</u> | | | |
| Common Equity Tier 1 Capital Ratio | | 20.96% | | | |
| Tier 1 Capital Ratio | | 20.96% | | | |
| Tier 2 Capital Ratio | | 0.50% | | | |
| Total Capital Ratio | | <u>21.46%</u> | | | |
| Credit Risk | | Jun 2018 | Average for the | | |
| Updated quarterly | | \$000s | Quarter | | |
| Gross Credit Exposures by type | | | | | |
| Loans and overdrafts | | 493,683 | 494,486 | | |
| Cash and liquid assets | | 113,694 | 110,335 | | |
| Loan commitments | | 10,505 | 11,928 | | |
| All other exposures | | 5,150 | 5,171 | | |
| | | <u>623,032</u> | <u>621,920</u> | | |
| Gross Credit Exposures by portfolio | | | | | |
| Lending secured by residential mortgage | | 468,945 | 471,328 | | |
| Other Lending | | 35,244 | 35,085 | | |
| Claims on ADIs | | 113,694 | 110,335 | | |
| All other claims | | 5,150 | 5,171 | | |
| | | <u>623,032</u> | <u>621,920</u> | | |
| Impairment and Bad Debt Summary (\$000's) | | | | | |
| | 30 Jun 2018 | Impaired | Past Due | Specific Provision | Charges for Specific Provision & Amounts Written Off |
| Lending secured by residential mortgage | | 1,619 | 481 | 420 | 70 |
| Other Lending | | 793 | | 812 | 167 |
| All other claims | | | | | |
| | | <u>2,412</u> | <u>481</u> | <u>1,232</u> | <u>237</u> |
| General Reserve for Credit Loss | <u>\$1,427</u> | | | | |