

Capital Adequacy				
Updated quarterly				
Risk Weighted Assets				
March 2016				
\$000s				
Capital requirement for credit risk				
Lending secured by residential mortgage		164,069		
Other Loans		38,195		
Claims on ADIs		47,699		
All other claims		5,920		
		255,883		
Capital requirement for securitisation		0		
Capital requirement for market risk		0		
Capital requirement for operational risk		33,781		
Total Risk Weighted Assets		289,664		
Common Equity Tier 1 Capital Ratio		19.84%		
Tier 1 Capital Ratio		19.84%		
Tier 2 Capital Ratio		0.33%		
Total Capital Ratio		20.17%		
Credit Risk				
Updated quarterly				
March 2016				
\$000s				
Average for the Quarter				
Gross Credit Exposures by type				
Loans and overdrafts		477,763		475,339
Cash and liquid assets		112,801		117,785
Loan commitments		9,785		10,102
All other exposures		5,920		5,662
		606,269		608,887
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage		449,354		448,100
Other Lending		38,195		37,341
Claims on ADIs		112,801		117,785
All other claims		5,920		5,662
		606,269		608,887
Impairment and Bad Debt Summary (\$000's)				
				Charges for Specific Provision & Amounts Written Off
	31 Mar 2016	Impaired	Past Due	Specific Provision
Lending secured by residential mortgage		1,266	1,272	342
Other Lending		730		559
All other claims				
		1,996	1,272	901
General Reserve for Credit Loss		\$959		