

Capital Adequacy				
Updated quarterly	September 2015 \$000s			
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage	161,971			
Other Loans	35,797			
Claims on ADIs	53,083			
All other claims	5,262			
	<u>256,114</u>			
Capital requirement for securitisation	0			
Capital requirement for market risk	0			
Capital requirement for operational risk	33,574			
Total Risk Weighted Assets	<u>289,688</u>			
Common Equity Tier 1 Capital Ratio	19.52%			
Tier 1 Capital Ratio	19.52%			
Tier 2 Capital Ratio	0.32%			
Total Capital Ratio	<u>19.84%</u>			
Credit Risk				
Updated quarterly	September 2015 \$000s	Average for the Quarter		
Gross Credit Exposures by type				
Loans and overdrafts	469,507	471,952		
Cash and liquid assets	125,615	117,431		
Loan commitments	8,454	7,151		
All other exposures	5,262	5,195		
	<u>608,837</u>	<u>601,729</u>		
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage	442,164	442,794		
Other Lending	35,797	36,309		
Claims on ADIs	125,615	117,431		
All other claims	5,262	5,195		
	<u>608,837</u>	<u>601,729</u>		
Impairment and Bad Debt Summary (\$000's)				
			Specific	Charges for
30 Sep 2015	Impaired	Past Due	Provision	Specific Provision & Amounts Written Off
Lending secured by residential mortgage	995	1,033	136	50
Other Lending	1,013		730	47
All other claims				
	<u>2,009</u>	<u>1,033</u>	<u>865</u>	<u>97</u>
General Reserve for Credit Loss	<u>\$941</u>			