

Capital Adequacy				
Updated quarterly		Mar 2015		
		\$000s		
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage		164,641		
Other Loans		37,185		
Claims on ADIs		42,938		
All other claims		5,217		
		<u>249,981</u>		
Capital requirement for securitisation		0		
Capital requirement for market risk		0		
Capital requirement for operational risk		33,331		
Total Risk Weighted Assets		<u>283,312</u>		
Common Equity Tier 1 Capital Ratio		19.81%		
Tier 1 Capital Ratio		19.81%		
Tier 2 Capital Ratio		0.34%		
Total Capital Ratio		<u>20.15%</u>		
Credit Risk				
Updated quarterly		Mar 2015	Average for	
		\$000s	the Quarter	
Gross Credit Exposures by type				
Loans and overdrafts		474,823	472,016	
Cash and liquid assets		103,306	109,418	
Loan commitments		9,835	11,049	
All other exposures		5,217	5,278	
		<u>593,182</u>	<u>597,761</u>	
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage		447,474	446,084	
Other Lending		37,185	36,981	
Claims on ADIs		103,306	109,418	
All other claims		5,217	5,278	
		<u>593,182</u>	<u>597,761</u>	
Impairment and Bad Debt Summary (\$000's)				
				Charges for
				Specific
				Provision &
				Amounts
				Written Off
31 Mar 2015	Impaired	Past Due	Specific Provision	
Lending secured by residential mortgage	702	778	77	-23
Other Lending	1,501		770	141
All other claims				
	<u>2,203</u>	<u>778</u>	<u>847</u>	<u>117</u>
General Reserve for Credit Loss	<u>\$952</u>			