

Capital Adequacy				
Updated quarterly		June 2015		
		\$000s		
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage		164,283		
Other Loans		36,821		
Claims on ADIs		47,389		
All other claims		5,128		
		<u>253,621</u>		
Capital requirement for securitisation		0		
Capital requirement for market risk		0		
Capital requirement for operational risk		33,574		
Total Risk Weighted Assets		<u>287,196</u>		
Common Equity Tier 1 Capital Ratio		19.67%		
Tier 1 Capital Ratio		19.67%		
Tier 2 Capital Ratio		0.33%		
Total Capital Ratio		<u>20.00%</u>		
Credit Risk				
Updated quarterly		June 2015	Average for	
		\$000s	the Quarter	
Gross Credit Exposures by type				
Loans and overdrafts		474,397	474,610	
Cash and liquid assets		109,247	106,277	
Loan commitments		5,849	7,842	
All other exposures		5,128	5,173	
		<u>594,621</u>	<u>593,901</u>	
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage		443,424	444,060	
Other Lending		36,821	36,800	
Claims on ADIs		109,247	112,389	
All other claims		5,128	5,233	
		<u>594,621</u>	<u>598,481</u>	
Impairment and Bad Debt Summary (\$000's)				
				Charges for
				Specific
				Provision &
				Amounts
				Written Off
30 Jun 2015	Impaired	Past Due	Specific Provision	
Lending secured by residential mortgage	793	972	85	8
Other Lending	1,342		718	63
All other claims				
	<u>2,135</u>	<u>972</u>	<u>804</u>	<u>71</u>
General Reserve for Credit Loss	<u>\$952</u>			