

Capital Adequacy				
Updated quarterly		Dec 2014 \$000s		
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage		163,376		
Other Loans		36,778		
Claims on ADIs		47,152		
All other claims		5,339		
		<u>252,645</u>		
Capital requirement for securitisation		0		
Capital requirement for market risk		0		
Capital requirement for operational risk		33,331		
Total Risk Weighted Assets		<u>285,976</u>		
Common Equity Tier 1 Capital Ratio		19.39%		
Tier 1 Capital Ratio		19.39%		
Tier 2 Capital Ratio		0.33%		
Total Capital Ratio		<u>19.72%</u>		
Credit Risk				
Updated quarterly		Dec 2014 \$000s	Average for the Quarter	
Gross Credit Exposures by type				
Loans and overdrafts		469,210	471,776	
Cash and liquid assets		115,530	108,132	
Loan commitments		12,262	9,198	
All other exposures		5,339	5,318	
		<u>602,341</u>	<u>594,424</u>	
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage		444,695	443,978	
Other Lending		36,778	36,996	
Claims on ADIs		115,530	108,132	
All other claims		5,339	5,318	
		<u>602,341</u>	<u>594,424</u>	
Impairment and Bad Debt Summary (\$000's)				
31 Dec 2014	Impaired	Past Due	Specific Provision	Charges for Specific Provision & Amounts Written Off
Lending secured by residential mortgage	1,124	1,044	101	36
Other Lending	1,126		677	139
All other claims				
	<u>2,249</u>	<u>1,044</u>	<u>778</u>	<u>176</u>
General Reserve for Credit Loss	<u>\$941</u>			