

Capital Adequacy		Dec 2017			
Updated quarterly		\$000s			
Risk Weighted Assets					
Capital requirement for credit risk					
Lending secured by residential mortgage		170,206			
Other Loans		33,397			
Claims on ADIs		39,165			
All other claims		5,399			
		<u>248,168</u>			
Capital requirement for securitisation		0			
Capital requirement for market risk		0			
Capital requirement for operational risk		34,638			
Total Risk Weighted Assets		<u>282,806</u>			
Common Equity Tier 1 Capital Ratio		21.14%			
Tier 1 Capital Ratio		21.14%			
Tier 2 Capital Ratio		0.35%			
Total Capital Ratio		<u>21.49%</u>			
Credit Risk		Dec 2017	Average for the		
Updated quarterly		\$000s	Quarter		
Gross Credit Exposures by type					
Loans and overdrafts		486,709	483,286		
Cash and liquid assets		115,579	119,275		
Loan commitments		14,375	11,979		
All other exposures		5,399	5,495		
		<u>622,063</u>	<u>620,034</u>		
Gross Credit Exposures by portfolio					
Lending secured by residential mortgage		467,688	462,642		
Other Lending		33,397	32,623		
Claims on ADIs		115,579	119,275		
All other claims		5,399	5,495		
		<u>622,063</u>	<u>620,034</u>		
Impairment and Bad Debt Summary (\$000's)					
	31 Dec 2017	Impaired	Past Due	Specific Provision	Charges for Specific Provision & Amounts Written Off
Lending secured by residential mortgage		849	1,130	85	-80
Other Lending		966		755	306
All other claims					
		<u>1,815</u>	<u>1,130</u>	<u>840</u>	<u>226</u>
General Reserve for Credit Loss	<u>\$976</u>				