

<b>Capital Adequacy</b>		<b>March 2017</b>			
<b>Updated quarterly</b>		<b>\$000s</b>			
<b>Risk Weighted Assets</b>					
Capital requirement for credit risk					
Lending secured by residential mortgage		166,842			
Other Loans		34,510			
Claims on ADIs		56,083			
All other claims		5,595			
		<u>263,030</u>			
Capital requirement for securitisation		0			
Capital requirement for market risk		0			
Capital requirement for operational risk		34,120			
<b>Total Risk Weighted Assets</b>		<b><u>297,151</u></b>			
Common Equity Tier 1 Capital Ratio		19.83%			
Tier 1 Capital Ratio		19.83%			
Tier 2 Capital Ratio		0.32%			
<b>Total Capital Ratio</b>		<b><u>20.15%</u></b>			
<b>Credit Risk</b>		<b>March 2017</b>	<b>Average for the</b>		
<b>Updated quarterly</b>		<b>\$000s</b>	<b>Quarter</b>		
<b>Gross Credit Exposures by type</b>					
Loans and overdrafts		475,053	475,433		
Cash and liquid assets		130,752	129,825		
Loan commitments		13,049	11,429		
All other exposures		5,595	5,689		
		<u>624,448</u>	<u>622,375</u>		
<b>Gross Credit Exposures by portfolio</b>					
Lending secured by residential mortgage		453,591	452,177		
Other Lending		34,510	34,685		
Claims on ADIs		130,752	129,825		
All other claims		5,595	5,689		
		<u>624,448</u>	<u>622,375</u>		
<b>Impairment and Bad Debt Summary (\$000's)</b>					
	<b>31 Mar 2017</b>	<b>Impaired</b>	<b>Past Due</b>	<b>Specific Provision</b>	<b>Charges for Specific Provision &amp; Amounts Written Off</b>
Lending secured by residential mortgage		75	1,152	21	3
Other Lending		587		491	8
All other claims					
		<u>662</u>	<u>1,152</u>	<u>512</u>	<u>10</u>
<b>General Reserve for Credit Loss</b>	<b><u>\$952</u></b>				