

<b>Capital Adequacy</b>		<b>June 2017</b>			
<b>Updated quarterly</b>		<b>\$000s</b>			
<b>Risk Weighted Assets</b>					
Capital requirement for credit risk					
Lending secured by residential mortgage		164,829			
Other Loans		32,723			
Claims on ADIs		51,619			
All other claims		5,727			
		<u>254,898</u>			
Capital requirement for securitisation		0			
Capital requirement for market risk		0			
Capital requirement for operational risk		34,511			
<b>Total Risk Weighted Assets</b>		<b><u>289,409</u></b>			
Common Equity Tier 1 Capital Ratio		20.46%			
Tier 1 Capital Ratio		20.46%			
Tier 2 Capital Ratio		0.33%			
<b>Total Capital Ratio</b>		<b><u>20.79%</u></b>			
<b>Credit Risk</b>		<b>June 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		476,613	475,833		
Cash and liquid assets		131,526	131,139		
Loan commitments		8,617	10,833		
All other exposures		5,727	5,661		
		<u>622,483</u>	<u>623,465</u>		
<b>Gross Credit Exposures by portfolio</b>					
Lending secured by residential mortgage		452,507	453,049		
Other Lending		32,723	33,617		
Claims on ADIs		131,526	131,139		
All other claims		5,727	5,661		
		<u>622,483</u>	<u>623,465</u>		
<b>Impairment and Bad Debt Summary (\$000's)</b>					
	<b>30 Jun 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		0	1,538	0	-21
Other Lending		1,086		565	134
All other claims					
		<u>1,086</u>	<u>1,538</u>	<u>565</u>	<u>113</u>
<b>General Reserve for Credit Loss</b>	<b>\$955</b>				