

<b>Capital Adequacy</b>				
<i>Updated quarterly</i>				
<b>Jun 2019</b>				
<b>\$000s</b>				
<b>Risk Weighted Assets</b>				
Capital requirement for credit risk				
Lending secured by residential mortgage				173,319
Other Loans				30,420
Claims on ADIs				58,927
All other claims				4,882
				267,549
Capital requirement for securitisation				0
Capital requirement for market risk				0
Capital requirement for operational risk				35,596
<b>Total Risk Weighted Assets</b>				<b>303,145</b>
Common Equity Tier 1 Capital Ratio				20.16%
Tier 1 Capital Ratio				20.16%
Tier 2 Capital Ratio				0.50%
<b>Total Capital Ratio</b>				<b>20.66%</b>
<b>Credit Risk</b>				
<i>Updated quarterly</i>				
<b>Jun 2019</b>				
<b>\$000s</b>				
<b>Average for the Quarter</b>				
<b>Gross Credit Exposures by type</b>				
Loans and overdrafts				497,560
Cash and liquid assets				160,526
Loan commitments				9,708
All other exposures				4,891
				<b>676,349</b>
<b>Gross Credit Exposures by portfolio</b>				
Lending secured by residential mortgage				477,047
Other Lending				30,221
Claims on ADIs				160,526
All other claims				4,891
				<b>676,349</b>
<b>Impairment and Bad Debt Summary (\$000's)</b>				
				<b>Charges for Specific Provision &amp; Amounts Written Off</b>
			<b>Specific Provision</b>	
<b>30 Jun 2019</b>	<b>Impaired</b>	<b>Past Due</b>		
Lending secured by residential mortgage	1,280	1,538	449	26
Other Lending	2,634		883	350
All other claims				
	<b>3,914</b>	<b>1,538</b>	<b>1,332</b>	<b>375</b>
<b>General Reserve for Credit Loss</b>	<b>1,516</b>			