

Capital Adequacy	
Updated quarterly	Sep 2014 \$000s
Risk Weighted Assets	
Capital requirement for credit risk	
Lending secured by residential mortgage	160,681
Other Loans	37,215
Claims on ADIs	40,014
All other claims	5,297
	<u>243,207</u>
Capital requirement for securitisation	0
Capital requirement for market risk	0
Capital requirement for operational risk	32,934
Total Risk Weighted Assets	<u>276,141</u>
Common Equity Tier 1 Capital Ratio	19.85%
Tier 1 Capital Ratio	19.85%
Tier 2 Capital Ratio	0.34%
Total Capital Ratio	<u>20.19%</u>

Credit Risk		
Updated quarterly	Sep 2014 \$000s	Average for the Quarter
Gross Credit Exposures by type		
Loans and overdrafts	474,342	477,424
Cash and liquid assets	100,734	94,725
Loan commitments	6,133	7,751
All other exposures	5,297	5,258
	<u>586,507</u>	<u>585,157</u>
Gross Credit Exposures by portfolio		
Lending secured by residential mortgage	443,260	446,195
Other Lending	37,215	38,979
Claims on ADIs	100,734	94,725
All other claims	5,297	5,258
	<u>586,507</u>	<u>585,157</u>

Impairment and Bad Debt Summary (\$000's)				
30 Sep 2014	Impaired	Past Due	Specific Provision	Charges for Specific Provision & Amounts Written Off
Lending secured by residential mortgage	618	485	64	24
Other Lending	762		594	24
All other claims				
	<u>1,380</u>	<u>485</u>	<u>659</u>	<u>48</u>
General Reserve for Credit Loss	<u>\$951</u>			