



Public Disclosures of Prudential Information  
as at 30 Sep 2016

<b>Capital Adequacy</b>		<b>September</b>			
<b>Updated quarterly</b>		<b>2016 \$000s</b>			
<b>Risk Weighted Assets</b>					
Capital requirement for credit risk					
Lending secured by residential mortgage		165,901			
Other Loans		36,048			
Claims on ADIs		48,103			
All other claims		5,884			
		<u>255,936</u>			
Capital requirement for securitisation		0			
Capital requirement for market risk		0			
Capital requirement for operational risk		33,874			
<b>Total Risk Weighted Assets</b>		<b><u>289,810</u></b>			
Common Equity Tier 1 Capital Ratio		20.13%			
Tier 1 Capital Ratio		20.13%			
Tier 2 Capital Ratio		0.33%			
<b>Total Capital Ratio</b>		<b><u>20.46%</u></b>			
<b>Credit Risk</b>					
<b>Updated quarterly</b>		<b>September</b>	<b>Average for the</b>		
		<b>2016 \$000s</b>	<b>Quarter</b>		
<b>Gross Credit Exposures by type</b>					
Loans and overdrafts		479,828	479,056		
Cash and liquid assets		116,338	110,086		
Loan commitments		7,704	9,921		
All other exposures		5,884	5,856		
		<u>609,754</u>	<u>604,919</u>		
<b>Gross Credit Exposures by portfolio</b>					
Lending secured by residential mortgage		451,485	452,342		
Other Lending		36,048	36,635		
Claims on ADIs		116,338	110,086		
All other claims		5,884	5,856		
		<u>609,754</u>	<u>604,919</u>		
<b>Impairment and Bad Debt Summary (\$000's)</b>					
	<b>30 Sep 2016</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		999	1,568	301	-20
Other Lending		753		631	99
All other claims					
		<u>1,752</u>	<u>1,568</u>	<u>932</u>	<u>79</u>
<b>General Reserve for Credit Loss</b>	<b><u>\$962</u></b>				