

| Capital Adequacy | | | | | |
|--|--------------------|-----------------------|------------------------|---------------------------|---|
| Updated quarterly | | Sep 2017 | | | |
| | | \$000s | | | |
| Risk Weighted Assets | | | | | |
| Capital requirement for credit risk | | | | | |
| Lending secured by residential mortgage | | 167,024 | | | |
| Other Loans | | 31,848 | | | |
| Claims on ADIs | | 41,405 | | | |
| All other claims | | 5,590 | | | |
| | | <u>245,866</u> | | | |
| Capital requirement for securitisation | | 0 | | | |
| Capital requirement for market risk | | 0 | | | |
| Capital requirement for operational risk | | 34,511 | | | |
| Total Risk Weighted Assets | | <u>280,378</u> | | | |
| Common Equity Tier 1 Capital Ratio | | 21.19% | | | |
| Tier 1 Capital Ratio | | 21.19% | | | |
| Tier 2 Capital Ratio | | 0.34% | | | |
| Total Capital Ratio | | <u>21.53%</u> | | | |
| Credit Risk | | | | | |
| Updated quarterly | | Sep 2017 | Average for the | | |
| | | \$000s | Quarter | | |
| Gross Credit Exposures by type | | | | | |
| Loans and overdrafts | | 479,862 | 478,238 | | |
| Cash and liquid assets | | 122,971 | 127,249 | | |
| Loan commitments | | 9,582 | 9,100 | | |
| All other exposures | | 5,590 | 5,658 | | |
| | | <u>618,006</u> | <u>620,244</u> | | |
| Gross Credit Exposures by portfolio | | | | | |
| Lending secured by residential mortgage | | 457,596 | 455,052 | | |
| Other Lending | | 31,848 | 32,286 | | |
| Claims on ADIs | | 122,971 | 127,249 | | |
| All other claims | | 5,590 | 5,658 | | |
| | | <u>618,006</u> | <u>620,244</u> | | |
| Impairment and Bad Debt Summary (\$000's) | | | | | |
| | 30 Sep 2017 | Impaired | Past Due | Specific Provision | Charges for Specific Provision & Amounts Written Off |
| Lending secured by residential mortgage | | 951 | 1,027 | 166 | 166 |
| Other Lending | | 585 | | 487 | -45 |
| All other claims | | | | | |
| | | <u>1,536</u> | <u>1,027</u> | <u>653</u> | <u>121</u> |
| General Reserve for Credit Loss | \$962 | | | | |