

Capital Adequacy					
<i>Updated quarterly</i>		Sep 2018			
		\$000s			
Risk Weighted Assets					
Capital requirement for credit risk					
Lending secured by residential mortgage		173,747			
Other Loans		29,844			
Claims on ADIs		38,190			
All other claims		5,172			
		<u>246,953</u>			
Capital requirement for securitisation		0			
Capital requirement for market risk		0			
Capital requirement for operational risk		34,722			
Total Risk Weighted Assets		<u>281,676</u>			
Common Equity Tier 1 Capital Ratio		21.40%			
Tier 1 Capital Ratio		21.40%			
Tier 2 Capital Ratio		0.50%			
Total Capital Ratio		<u>21.90%</u>			
Credit Risk					
<i>Updated quarterly</i>		Sep 2018	Average for the		
		\$000s	Quarter		
Gross Credit Exposures by type					
Loans and overdrafts		495,590	494,637		
Cash and liquid assets		110,009	111,851		
Loan commitments		9,948	10,227		
All other exposures		5,172	5,161		
		<u>620,719</u>	<u>621,876</u>		
Gross Credit Exposures by portfolio					
Lending secured by residential mortgage		475,694	472,319		
Other Lending		29,844	32,544		
Claims on ADIs		110,009	111,851		
All other claims		5,172	5,161		
		<u>620,719</u>	<u>621,876</u>		
Impairment and Bad Debt Summary (\$000's)					
	30 Sep 2018	Impaired	Past Due	Specific Provision	Charges for Specific Provision & Amounts Written Off
Lending secured by residential mortgage		1,302	793	434	14
Other Lending		794		959	149
All other claims					
		<u>2,096</u>	<u>793</u>	<u>1,392</u>	<u>163</u>
General Reserve for Credit Loss	<u>\$1,408</u>				