

Capital Adequacy				
Updated quarterly	December 2015 \$000s			
Risk Weighted Assets				
Capital requirement for credit risk				
Lending secured by residential mortgage	163,870			
Other Loans	36,487			
Claims on ADIs	50,717			
All other claims	5,404			
	<u>256,478</u>			
Capital requirement for securitisation	0			
Capital requirement for market risk	0			
Capital requirement for operational risk	33,781			
Total Risk Weighted Assets	<u>290,259</u>			
Common Equity Tier 1 Capital Ratio	19.61%			
Tier 1 Capital Ratio	19.61%			
Tier 2 Capital Ratio	0.33%			
Total Capital Ratio	<u>19.94%</u>			
Credit Risk				
Updated quarterly	December 2015 \$000s	Average for the Quarter		
Gross Credit Exposures by type				
Loans and overdrafts	472,915	471,211		
Cash and liquid assets	122,769	124,192		
Loan commitments	10,418	9,436		
All other exposures	5,404	5,333		
	<u>611,505</u>	<u>610,171</u>		
Gross Credit Exposures by portfolio				
Lending secured by residential mortgage	446,846	444,505		
Other Lending	36,487	36,142		
Claims on ADIs	122,769	124,192		
All other claims	5,404	5,333		
	<u>611,505</u>	<u>610,171</u>		
Impairment and Bad Debt Summary (\$000's)				
			Specific	Charges for
31 Dec 2015	Impaired	Past Due	Provision	Specific Provision & Amounts Written Off
Lending secured by residential mortgage	803	575	289	154
Other Lending	569		619	37
All other claims				
	<u>1,372</u>	<u>575</u>	<u>908</u>	<u>191</u>
General Reserve for Credit Loss	<u>\$948</u>			