

Capital Adequacy		Mar 2018			
Updated quarterly		\$000s			
Risk Weighted Assets					
Capital requirement for credit risk					
Lending secured by residential mortgage		173,526			
Other Loans		34,927			
Claims on ADIs		36,112			
All other claims		5,193			
		<u>249,758</u>			
Capital requirement for securitisation		0			
Capital requirement for market risk		0			
Capital requirement for operational risk		34,638			
Total Risk Weighted Assets		<u>284,396</u>			
Common Equity Tier 1 Capital Ratio		21.19%			
Tier 1 Capital Ratio		21.19%			
Tier 2 Capital Ratio		0.35%			
Total Capital Ratio		<u>21.54%</u>			
Credit Risk		Mar 2018	Average for the		
Updated quarterly		\$000s	Quarter		
Gross Credit Exposures by type					
Loans and overdrafts		495,289	490,999		
Cash and liquid assets		106,975	111,277		
Loan commitments		13,350	13,863		
All other exposures		5,193	5,296		
		<u>620,808</u>	<u>621,435</u>		
Gross Credit Exposures by portfolio					
Lending secured by residential mortgage		473,712	470,700		
Other Lending		34,927	34,162		
Claims on ADIs		106,975	111,277		
All other claims		5,193	5,296		
		<u>620,808</u>	<u>621,435</u>		
Impairment and Bad Debt Summary (\$000's)					
	31 Mar 2018	Impaired	Past Due	Specific Provision	Charges for Specific Provision & Amounts Written Off
Lending secured by residential mortgage		1,467	1,079	350	265
Other Lending		776		719	42
All other claims					
		<u>2,243</u>	<u>1,079</u>	<u>1,069</u>	<u>307</u>
General Reserve for Credit Loss	\$993				