Capital Adequacy	
Updated quarterly	*Jun 2014 $000s*
Risk Weighted Assets	
Capital requirement for credit risk	
Lending secured by residential mortgage	163,069
Other Loans	40,744
Claims on ADIs	34,919
All other claims	5,219
	243,950
Capital requirement for securitisation	0
Capital requirement for market risk	0
Capital requirement for operational risk	32,935
Total Risk Weighted Assets	**276,885**
Common Equity Tier 1 Capital Ratio	19.55%
Tier 1 Capital Ratio	19.55%
Tier 2 Capital Ratio	0.35%
Total Capital Ratio	**19.90%**

Credit Risk		
Updated quarterly	*Jun 2014 $000s*	**Average for the Quarter**
Gross Credit Exposures by type		
Loans and overdrafts	480,505	481,218
Cash and liquid assets	88,715	92,316
Loan commitments	9,368	9,349
All other exposures	5,219	5,197
	583,807	**588,081**
Gross Credit Exposures by portfolio		
Lending secured by residential mortgage	449,130	448,932
Other Lending	40,744	41,636
Claims on ADIs	88,715	92,316
All other claims	5,219	5,197
	583,807	**588,081**

Impairment and Bad Debt Summary ($000's)

30 Jun 2014	**Impaired**	**Past Due**	**Specific Provision**	**Charges for Specific Provision & Amounts Written Off**
Lending secured by residential mortgage	321	710	40	17
Other Lending	894		613	137
All other claims				
	1,215	**710**	**654**	**154**

General Reserve for Credit Loss **$963**