Capital Adequacy *Updated quarterly*	*Mar 2014* *$000s*
Risk Weighted Assets	
Capital requirement for credit risk	
Lending secured by residential mortgage	162,980
Other Loans	42,528
Claims on ADIs	37,637
All other claims	5,175
	248,321
Capital requirement for securitisation	0
Capital requirement for market risk	0
Capital requirement for operational risk	32,745
Total Risk Weighted Assets	**281,065**
Common Equity Tier 1 Capital Ratio	18.99%
Tier 1 Capital Ratio	18.99%
Tier 2 Capital Ratio	0.34%
Total Capital Ratio	**19.33%**

Credit Risk *Updated quarterly*	*Mar 2014* *$000s*	**Average for the Quarter**
Gross Credit Exposures by type		
Loans and overdrafts	481,932	483,213
Cash and liquid assets	95,917	98,699
Loan commitments	9,331	9,700
All other exposures	5,175	5,198
	592,355	**596,810**
Gross Credit Exposures by portfolio		
Lending secured by residential mortgage	448,734	450,380
Other Lending	42,528	42,533
Claims on ADIs	95,917	98,699
All other claims	5,175	5,198
	592,355	**596,810**

Impairment and Bad Debt Summary ($000's)

December 2013	**Impaired**	**Past Due**	**Specific Provision**	**Charges for Specific Provision & Amounts Written Off**
Lending secured by residential mortgage	312	545	24	16
Other Lending	1,519		553	84
All other claims				
	1,831	**545**	**576**	**100**

General Reserve for Credit Loss **$966**