

Capital Adequacy		Dec 2013			
Updated quarterly		\$000s			
Risk Weighted Assets					
Capital requirement for credit risk					
Lending secured by residential mortgage		164,189			
Other Loans		42,538			
Claims on ADIs		33,692			
All other claims		5,221			
		<u>245,640</u>			
Capital requirement for securitisation		0			
Capital requirement for market risk		0			
Capital requirement for operational risk		32,745			
Total Risk Weighted Assets		<u>278,385</u>			
Common Equity Tier 1 Capital Ratio		18.51%			
Tier 1 Capital Ratio		18.51%			
Tier 2 Capital Ratio		0.34%			
Total Capital Ratio		<u>18.85%</u>			
Credit Risk					
Updated quarterly		Dec 2013	Average for the Quarter		
		\$000s			
Gross Credit Exposures by type					
Loans and overdrafts		484,494	484,640		
Cash and liquid assets		101,481	98,583		
Loan commitments		10,069	9,395		
All other exposures		5,221	5,317		
		<u>601,266</u>	<u>597,935</u>		
Gross Credit Exposures by portfolio					
Lending secured by residential mortgage		452,026	450,548		
Other Lending		42,538	43,486		
Claims on ADIs		101,481	98,583		
All other claims		5,221	5,317		
		<u>601,266</u>	<u>597,935</u>		
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		158	336	8	8
Other Lending		984		549	187
All other claims					
		<u>1,143</u>	<u>336</u>	<u>556</u>	<u>195</u>
General Reserve for Credit Loss		<u>\$971</u>			