

# Regulatory Disclosures - Quarterly

## Quarterly Information for the Consolidated Group

| Capital Adequacy                  | As at 30 Jun 2018<br>\$ '000 | As at 31 Mar 2018<br>\$ '000 |
|-----------------------------------|------------------------------|------------------------------|
| <b>Total eligible capital</b>     | <b>143,173</b>               | <b>124,326</b>               |
| <b>Risk weighted assets</b>       |                              |                              |
| Credit risk                       |                              |                              |
| Liquid Investments                | 85,553                       | 80,918                       |
| Residential secured loans         | 524,043                      | 501,563                      |
| Commercial secured loans          | 5,092                        | 5,509                        |
| Other secured loans               | 9,034                        | 9,411                        |
| Unsecured loans                   | 44,555                       | 41,037                       |
| Other on-balance sheet assets     | 12,345                       | 11,038                       |
| Off-balance sheet assets          | 19,459                       | 16,654                       |
| <b>Total credit risk</b>          | <b>700,081</b>               | <b>666,130</b>               |
| Securitisation                    | -                            | -                            |
| Market risk                       | -                            | -                            |
| Operational risk                  | 98,796                       | 96,198                       |
| <b>Total risk weighted assets</b> | <b>798,878</b>               | <b>762,328</b>               |
| Common Equity Tier 1 ratio        | <b>17.61%</b>                | <b>16.00%</b>                |
| Tier 1 capital ratio              | <b>17.61%</b>                | <b>16.00%</b>                |
| Total capital ratio               | <b>17.92%</b>                | <b>16.31%</b>                |

# Regulatory Disclosures - Quarterly

## Quarterly Information for the Consolidated group as at 30 Jun 2018

| Credit Risk   | Gross Exposure<br>\$ '000 | Ave Gross Exposure<br>for Qtr<br>\$ '000 | Impaired Facilities<br>\$ '000 | Past Due<br>\$ '000 | Specific Provision<br>\$ '000 | Specific Provision<br>Charges for Qtr<br>\$ '000 | Write-offs for Qtr<br>\$ '000 |
|---|---------------------------|--|--------------------------------|---------------------|-------------------------------|--|-------------------------------|
| Cash on hand  | 719                       | 781                                      |                                |                     |                               |  |                               |
| Cash at bank  |                           |  |                                |                     |                               |  |                               |
| Investments (< & > 3 mths)                                  |                           |  |                                |                     |                               |  |                               |
| Liquid Investments with Government<br>Borrowing Authorities | -                         | -  |                                |                     |                               |  |                               |
| Liquid Investments with ADIs                                | 238,486                   | 234,025                                  |                                |                     |                               |  |                               |
| Liquid Investments  | 239,205                   | 234,805                                  |                                |                     |                               |  |                               |
| Residential secured loans                                   | 1,419,345                 | 1,389,931                                | 1                              | 2,221               | -                             | (10)   | -                             |
| Commercial secured loans                                    | 5,092                     | 5,301                                    | -                              | -                   | -                             | -  | -                             |
| Other secured loans   | 9,310                     | 9,501                                    | -                              | -                   | -                             | -  | -                             |
| Unsecured loans   | 44,555                    | 42,796                                   | 421                            | -                   | 267                           | 88   | 32                            |
| <b>Total Loans and Advances</b>                             | <b>1,478,302</b>          | <b>1,447,529</b>                         | <b>422</b>                     | <b>2,221</b>        | <b>267</b>                    | <b>78</b>  | <b>32</b>                     |
| Other Assets  | 12,345                    | 11,692                                   |                                |                     |                               |  |                               |
| <b>Total on-balance sheet assets</b>                        | <b>1,729,852</b>          | <b>1,694,025</b>                         |                                |                     |                               |  |                               |
| Off-balance sheet assets                                    | 224,098                   | 215,185                                  |                                |                     |                               |  |                               |
| <b>Total</b>  | <b>1,953,950</b>          | <b>1,909,210</b>                         | <b>422</b>                     | <b>2,221</b>        | <b>267</b>                    | <b>78</b>  | <b>32</b>                     |
| General reserve for credit losses<br>(net of taxation)      | 2,500                     |  |                                |                     |                               |  |                               |

# Regulatory Disclosures - Quarterly

## Quarterly Information for the Consolidated group as at 31 Mar 2018

| Credit Risk  | Gross Exposure<br>\$ '000 | Ave Gross Exposure<br>for Qtr<br>\$ '000 | Impaired Facilities<br>\$ '000 | Past Due<br>\$ '000 | Specific Provision<br>\$ '000 | Specific Provision<br>Charges for Qtr<br>\$ '000 | Write-offs for Qtr<br>\$ '000 |
|--|---------------------------|--|--------------------------------|---------------------|-------------------------------|--|-------------------------------|
| Liquid Investments   | 230,405                   | 220,500                                  |                                |                     |                               |  |                               |
| Residential secured loans                                      | 1,360,517                 | 1,348,657                                | 191                            | 3,112               | 10                            | (31)   | -                             |
| Commercial secured loans                                       | 5,509                     | 5,239                                    | -                              | -                   | -                             | -  | -                             |
| Other secured loans  | 9,692                     | 9,940                                    | -                              | -                   | -                             | -  | -                             |
| Unsecured loans  | 41,037                    | 39,411                                   | 345                            | 72                  | 211                           | 91   | 205                           |
| <b>Total Loans and Advances</b>                                | <b>1,416,755</b>          | <b>1,403,246</b>                         | <b>536</b>                     | <b>3,184</b>        | <b>221</b>                    | <b>60</b>  | <b>205</b>                    |
| Other Assets   | 11,038                    | 11,655                                   |                                |                     |                               |  |                               |
| <b>Total on-balance sheet assets</b>                           | <b>1,658,198</b>          | <b>1,635,400</b>                         |                                |                     |                               |  |                               |
| <b>Off-balance sheet assets</b>                                | <b>206,272</b>            | <b>202,375</b>                           |                                |                     |                               |  |                               |
| <b>Total</b>   | <b>1,864,470</b>          | <b>1,837,775</b>                         | <b>536</b>                     | <b>3,184</b>        | <b>221</b>                    | <b>60</b>  | <b>205</b>                    |
| <b>General reserve for credit losses<br/>(net of taxation)</b> | <b>2,350</b>              |  |                                |                     |                               |  |                               |

## Quarterly Information for the Consolidated Group

| Securitisation Exposures                           | As at 30 Jun 2018<br>\$ '000 | As at 31 Mar 2018<br>\$ '000 |
|--|------------------------------|------------------------------|
| Current period's securitisation activity           | -                            | -                            |
| On-balance sheet securitisation exposures          | -                            | -                            |
| <b>Off-balance sheet securitisation exposures:</b> |                              |                              |
| Residential secured loans                          | 2,352                        | 2,413                        |
| Other secured loans                                | 10                           | 7                            |
| <b>Total</b>                                       | <b>2,362</b>                 | <b>2,591</b>                 |