

Regulatory Disclosure

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 31 Dec 2013 \$ '000	As at 30 Sep 2013 \$ '000
Total eligible capital	109,894	108,093
Risk weighted assets		
Credit risk		
Liquid Investments	61,532	68,727
Residential secured loans	364,922	361,776
Commercial secured loans	7,951	7,933
Other secured loans	11,273	11,398
Unsecured loans	46,151	46,833
Other on-balance sheet assets	9,456	9,162
Off-balance sheet assets	10,481	9,741
Total credit risk	511,766	515,570
Securitisation	-	-
Market risk	-	-
Operational risk	81,725	81,012
Total risk weighted assets	593,491	596,582
Common Equity Tier 1 ratio	18.21%	17.81%
Tier 1 capital ratio	18.21%	17.81%
Total capital ratio	18.52%	18.12%

Regulatory Disclosure

Quarterly Information for the Consolidated group as at 31 December 2013

Credit Risk	Gross Exposure \$ '000	Ave Gross Exposure for Qtr \$ '000	Impaired Facilities \$ '000	Past Due \$ '000	Specific Provision \$ '000	Specific Provision Charges for Qtr \$ '000	Write-offs for Qtr \$ '000
Liquid Investments	197,282	214,679					
Residential secured loans	995,649	991,976	1,682	1,291	-	22	104
Commercial secured loans	7,951	7,942	-	-	-	-	-
Other secured loans	11,385	11,458	-	-	-	-	-
Unsecured loans	46,151	46,492	204	-	87	6	8
Total Loans and Advances	1,061,136	1,057,868	1,886	1,291	87	28	112
Other Assets	9,456	9,308					
Total on-balance sheet assets	1,267,874	1,281,855					
Off-balance sheet assets	206,104	205,207					
Total	1,473,978	1,487,062	1,886	1,291	87	28	112
General reserve for credit losses (net of taxation)	1,828						

Regulatory Disclosure

Quarterly Information for the Consolidated group as at 30 September 2013

Credit Risk	Gross Exposure \$ '000	Ave Gross Exposure for Qtr \$ '000	Impaired Facilities \$ '000	Past Due \$ '000	Specific Provision \$ '000	Specific Provision Charges for Qtr \$ '000	Write-offs for Qtr \$ '000
Liquid Investments	232,076	215,818					
Residential secured loans	988,302	985,416	4,691	726	82	(100)	271
Commercial secured loans	7,933	7,986	-	-	-	-	-
Other secured loans	11,532	11,212	-	-	-	-	-
Unsecured loans	46,833	47,875	241	-	89	(22)	2
Total Loans and Advances	1,054,600	1,052,489	4,932	726	171	(122)	273
Other Assets	9,162	8,801					
Total on-balance sheet assets	1,295,838	1,277,108					
Off-balance sheet assets	204,311	201,973					
Total	1,500,149	1,479,081	4,932	726	171	(122)	273
General reserve for credit losses (net of taxation)	1,828						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 31 Dec 2013 \$ '000	As at 30 Sep 2013 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	6,460	6,781
Other secured loans	180	185
	6,640	6,966

