

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 31 Dec 2018 \$ '000	As at 30 Sep 2018 \$ '000
Total eligible capital	149,039	151,651
Risk weighted assets		
Credit risk		
Liquid Investments	82,703	74,775
Residential secured loans	579,324	546,840
Commercial secured loans	4,110	3,674
Other secured loans	9,336	9,058
Unsecured loans	44,069	44,424
Other on-balance sheet assets	11,347	23,263
Off-balance sheet assets	26,299	19,341
Total credit risk	757,188	721,375
Securitisation	-	-
Market risk	-	-
Operational risk	102,127	98,797
Total risk weighted assets	859,315	820,121
Common Equity Tier 1 ratio	16.99%	18.18%
Tier 1 capital ratio	16.99%	18.18%
Total capital ratio	17.34%	18.49%

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Quarterly Information for the Consolidated group as at 31 Dec 2018

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
Cash on hand	1,104	1,042					
Cash at bank							
Investments (< & > 3 mths)							
Liquid Investments with Government Borrowing Authorities	-	-					
Liquid Investments with ADIs	241,830	232,672					
Liquid Investments	242,934	233,714					
Residential secured loans	1,567,146	1,524,662	773	583	53	(25)	-
Commercial secured loans	4,110	3,892	-	-	-	-	-
Other secured loans	9,572	9,430	-	-	-	-	-
Unsecured loans	44,069	44,247	297	-	466	302	26
Total Loans and Advances	1,624,897	1,582,230	1,070	583	519	277	26
Other Assets	11,347	17,305					
Total on-balance sheet assets	1,879,178	1,833,249					
Off-balance sheet assets	262,000	247,330					
Total	2,141,178	2,080,579	1,070	583	519	277	26
General reserve for credit losses (net of taxation)	3,000						

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Quarterly Information for the Consolidated group as at 30 Sep 2018

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	224,494	231,850					
Residential secured loans	1,482,177	1,450,761	1,742	-	78	78	-
Commercial secured loans	3,674	4,383	-	-	-	-	-
Other secured loans	9,287	9,299	-	-	-	-	-
Unsecured loans	44,424	44,490	290	-	372	177	72
Total Loans and Advances	1,539,562	1,508,932	2,032	-	450	255	72
Other Assets	23,263	17,804					
Total on-balance sheet assets	1,787,319	1,758,586					
Off-balance sheet assets	232,660	228,379					
Total	2,019,979	1,986,965	2,032	-	450	255	72
General reserve for credit losses (net of taxation)	2,550						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 31 Dec 2018 \$ '000	As at 30 Sep 2018 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	2,110	2,275
Other secured loans	7	13
Total	2,117	2,288