

Regulatory Disclosure

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 30 Jun 2015 \$ '000	As at 31 Mar 2015 \$ '000
Total eligible capital	120,079	118,512
Risk weighted assets		
Credit risk		
Liquid Investments	66,039	77,024
Residential secured loans	413,260	403,864
Commercial secured loans	5,357	5,409
Other secured loans	9,593	8,934
Unsecured loans	44,107	42,622
Other on-balance sheet assets	10,098	9,725
Off-balance sheet assets	10,525	15,208
Total credit risk	558,979	562,786
Securitisation	-	-
Market risk	-	-
Operational risk	86,715	84,636
Total risk weighted assets	645,693	647,422
Common Equity Tier 1 ratio	18.28%	18.00%
Tier 1 capital ratio	18.28%	18.00%
Total capital ratio	18.60%	18.31%

Regulatory Disclosure

Quarterly Information for the Consolidated group as at 30 June 2015

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	193,155	213,334					
Residential secured loans	1,119,634	1,107,018	2,266	4,121	-	-	-
Commercial secured loans	5,357	5,383	-	-	-	-	-
Other secured loans	9,721	9,478	-	-	-	-	-
Unsecured loans	44,107	43,365	336	-	164	52	38
Total Loans and Advances	1,178,819	1,165,244	2,602	4,121	164	52	38
Other Assets	10,098	9,912					
Total on-balance sheet assets	1,382,072	1,388,489					
Off-balance sheet assets	195,525	201,010					
Total	1,577,597	1,589,499	2,602	4,121	164	52	38
General reserve for credit losses (net of taxation)	2,028						

Regulatory Disclosure

Quarterly Information for the Consolidated group as at 31 March 2015

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	233,513	229,560					
Residential secured loans	1,094,402	1,084,687	3,856	1,970	-	-	-
Commercial secured loans	5,409	5,435	-	-	-	-	-
Other secured loans	9,235	9,398	-	-	-	-	-
Unsecured loans	42,622	43,029	303	-	150	68	57
Total Loans and Advances	1,151,668	1,142,548	4,159	1,970	150	68	57
Other Assets	9,725	10,230					
Total on-balance sheet assets	1,394,906	1,382,338					
Off-balance sheet assets	206,495	203,854					
Total	1,601,401	1,586,191	4,159	1,970	150	68	57
General reserve for credit losses (net of taxation)	1,978						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 30 Jun 2015 \$ '000	As at 31 Mar 2015 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	4,706	4,894
Other secured loans	108	111
	4,814	5,005