

# Regulatory Disclosures - Quarterly

## Quarterly Information for the Consolidated Group

Capital Adequacy	As at 30-Jun-2017 \$ '000	As at 31-Mar-2017 \$ '000
Total eligible capital	135,219	139,965
<b>Risk weighted assets</b>		
Credit risk		
Liquid Investments	62,293	63,941
Residential secured loans	479,189	474,610
Commercial secured loans	5,372	4,845
Other secured loans	9,808	8,966
Unsecured loans	36,267	37,240
Other on-balance sheet assets	13,959	9,157
Off-balance sheet assets	9,406	12,450
<b>Total credit risk</b>	<b>616,294</b>	<b>611,209</b>
Securitisation	-	-
Market risk	-	-
Operational risk	94,352	92,403
<b>Total risk weighted assets</b>	<b>710,646</b>	<b>703,612</b>
Common Equity Tier 1 ratio	<b>18.72%</b>	<b>19.58%</b>
Tier 1 capital ratio	<b>18.72%</b>	<b>19.58%</b>
Total capital ratio	<b>19.03%</b>	<b>19.89%</b>

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Quarterly Information for the Consolidated group as at 30-Jun-2017

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	178,555	184,415					
Residential secured loans	1,298,650	1,291,631	1,484	4,329	208	13	-
Commercial secured loans	5,372	5,109	-	-	-	-	-
Other secured loans	10,565	9,800	-	-	-	-	-
Unsecured loans	36,267	36,754	416	-	322	98	99
<b>Total Loans and Advances</b>	<b>1,350,854</b>	<b>1,343,292</b>	<b>1,900</b>	<b>4,329</b>	<b>530</b>	<b>111</b>	<b>99</b>
Other Assets	13,959	11,558					
<b>Total on-balance sheet assets</b>	<b>1,543,368</b>	<b>1,539,265</b>					
<b>Off-balance sheet assets</b>	<b>182,354</b>	<b>185,217</b>					
<b>Total</b>	<b>1,725,722</b>	<b>1,724,482</b>	<b>1,900</b>	<b>4,329</b>	<b>530</b>	<b>111</b>	<b>99</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>-</b>						

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Quarterly Information for the Consolidated group as at 31-Mar-2017

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	190,275	182,681					
Residential secured loans	1,284,611	1,266,053	1,161	3,244	195	40	-
Commercial secured loans	4,845	4,856	-	-	-	-	-
Other secured loans	9,034	9,074	-	-	-	-	-
Unsecured loans	37,240	37,593	458	94	323	41	-
<b>Total Loans and Advances</b>	<b>1,335,730</b>	<b>1,317,575</b>	<b>1,619</b>	<b>3,338</b>	<b>518</b>	<b>81</b>	<b>-</b>
Other Assets	9,157	9,260					
<b>Total on-balance sheet assets</b>	<b>1,535,162</b>	<b>1,509,516</b>					
<b>Off-balance sheet assets</b>	<b>188,080</b>	<b>186,471</b>					
<b>Total</b>	<b>1,723,242</b>	<b>1,695,986</b>	<b>1,619</b>	<b>3,338</b>	<b>518</b>	<b>81</b>	<b>-</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>2,200</b>						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 30-Jun-2017 \$ '000	As at 31-Mar-2017 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
<b>Off-balance sheet securitisation exposures:</b>		
Residential secured loans	2,799	2,842
Other secured loans	12	8
	<b>2,811</b>	<b>2,850</b>

