

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 30-Sep-2017 \$ '000	As at 30-Jun-2017 \$ '000
Total eligible capital	131,094	135,219
Risk weighted assets		
Credit risk		
Liquid Investments	81,476	62,293
Residential secured loans	481,173	479,189
Commercial secured loans	5,039	5,372
Other secured loans	9,873	9,808
Unsecured loans	34,757	36,267
Other on-balance sheet assets	11,071	13,959
Off-balance sheet assets	9,735	9,406
Total credit risk	633,124	616,294
Securitisation	-	-
Market risk	-	-
Operational risk	94,352	94,352
Total risk weighted assets	727,476	710,646
Common Equity Tier 1 ratio	17.70%	18.72%
Tier 1 capital ratio	17.70%	18.72%
Total capital ratio	18.02%	19.03%

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Quarterly Information for the Consolidated group as at 30-Sep-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	239,531	209,043					
Residential secured loans	1,304,433	1,301,542	1,286	3,734	73	(135)	-
Commercial secured loans	5,039	5,206	-	-	-	-	-
Other secured loans	10,156	10,361	-	-	-	-	-
Unsecured loans	34,757	35,512	430	-	405	116	33
Total Loans and Advances	1,354,385	1,352,620	1,716	3,734	478	(19)	33
Other Assets	11,071	12,515					
Total on-balance sheet assets	1,604,987	1,574,178					
Off-balance sheet assets	187,265	184,810					
Total	1,792,252	1,758,987	1,716	3,734	478	(19)	33
General reserve for credit losses (net of taxation)	2,300						

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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
Total Loans and Advances	1,350,854	1,343,292	1,900	4,329	530	111	99
Other Assets	13,959	11,558					
Total on-balance sheet assets	1,543,368	1,539,265					
Off-balance sheet assets	182,354	185,217					
Total	1,725,722	1,724,482	1,900	4,329	530	111	99
General reserve for credit losses (net of taxation)	2,200						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 30-Sep-2017 \$ '000	As at 30-Jun-2017 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	2,820	2,799
Other secured loans	6	12
Total	2,826	2,811