

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated Group

| Capital Adequacy | As at 31-Dec-2017 \$ '000 | As at 30-Sep-2017 \$ '000 |
|-----------------------------------|------------------------------|------------------------------|
| Total eligible capital | 128,548 | 131,094 |
| Risk weighted assets | | |
| Credit risk | | |
| Liquid Investments | 69,613 | 81,476 |
| Residential secured loans | 493,167 | 481,173 |
| Commercial secured loans | 4,969 | 5,039 |
| Other secured loans | 9,909 | 9,873 |
| Unsecured loans | 37,784 | 34,757 |
| Other on-balance sheet assets | 12,271 | 11,071 |
| Off-balance sheet assets | 11,930 | 9,735 |
| Total credit risk | 639,643 | 633,124 |
| Securitisation | - | - |
| Market risk | - | - |
| Operational risk | 96,198 | 94,352 |
| Total risk weighted assets | 735,841 | 727,476 |
| Common Equity Tier 1 ratio | 17.16% | 17.70% |
| Tier 1 capital ratio | 17.16% | 17.70% |
| Total capital ratio | 17.47% | 18.02% |

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated group as at 31-Dec-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 | 210,594 | 225,063 | | | | | |
| Residential secured loans | 1,336,796 | 1,320,615 | 710 | 3,369 | 41 | (32) | - |
| Commercial secured loans | 4,969 | 5,004 | - | - | - | - | - |
| Other secured loans | 10,187 | 10,172 | - | - | - | - | - |
| Unsecured loans | 37,784 | 36,271 | 267 | - | 325 | (21) | 59 |
| Total Loans and Advances | 1,389,736 | 1,372,061 | 977 | 3,369 | 366 | (53) | 59 |
| Other Assets | 12,271 | 11,671 | | | | | |
| Total on-balance sheet assets | 1,612,601 | 1,608,794 | | | | | |
| Off-balance sheet assets | 198,478 | 192,872 | | | | | |
| Total | 1,811,079 | 1,801,666 | 977 | 3,369 | 366 | (53) | 59 |
| General reserve for credit losses (net of taxation) | 2,300 | | | | | | |

Regulatory Disclosures - Quarterly

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 | | | | | | |

Quarterly Information for the Consolidated Group

| Securitisation Exposures | As at 31-Dec-2017 \$ '000 | As at 30-Sep-2017 \$ '000 |
|--|------------------------------|------------------------------|
| Current period's securitisation activity | - | - |
| On-balance sheet securitisation exposures | - | - |
| Off-balance sheet securitisation exposures: | | |
| Residential secured loans | 2,584 | 2,820 |
| Other secured loans | 7 | 6 |
| Total | 2,591 | 2,811 |