

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 31-Mar-2018 \$ '000	As at 31-Dec-2017 \$ '000
Total eligible capital	124,326	128,548
Risk weighted assets		
Credit risk		
Liquid Investments	80,918	69,613
Residential secured loans	501,563	493,167
Commercial secured loans	5,509	4,969
Other secured loans	9,411	9,909
Unsecured loans	41,037	37,784
Other on-balance sheet assets	11,038	12,271
Off-balance sheet assets	16,654	11,930
Total credit risk	666,130	639,643
Securitisation	-	-
Market risk	-	-
Operational risk	96,198	96,198
Total risk weighted assets	762,328	735,841
Common Equity Tier 1 ratio	16.00%	17.16%
Tier 1 capital ratio	16.00%	17.16%
Total capital ratio	16.31%	17.47%

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Quarterly Information for the Consolidated group as at 31-Mar-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	230,405	220,500					
Residential secured loans	1,360,517	1,348,657	191	3,112	10	(31)	-
Commercial secured loans	5,509	5,239	-	-	-	-	-
Other secured loans	9,692	9,940	-	-	-	-	-
Unsecured loans	41,037	39,411	345	72	211	91	205
Total Loans and Advances	1,416,755	1,403,246	536	3,184	221	60	205
Other Assets	11,038	11,655					
Total on-balance sheet assets	1,658,198	1,635,400					
Off-balance sheet assets	206,272	202,375					
Total	1,864,470	1,837,775	536	3,184	221	60	205
General reserve for credit losses (net of taxation)	2,350						

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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						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 31-Mar-2018 \$ '000	As at 31-Dec-2017 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	2,413	2,584
Other secured loans	7	7
Total	2,420	2,591