

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 31 Dec 2015 \$ '000	As at 30 Sep 2015 \$ '000
Total eligible capital	123,103	121,527
Risk weighted assets		
Credit risk		
Liquid Investments	66,412	75,122
Residential secured loans	419,767	416,564
Commercial secured loans	4,666	4,734
Other secured loans	8,802	9,330
Unsecured loans	40,457	40,439
Other on-balance sheet assets	9,690	9,476
Off-balance sheet assets	8,286	10,991
Total credit risk	558,080	566,656
Securitisation	-	-
Market risk	-	-
Operational risk	88,779	86,715
Total risk weighted assets	646,859	653,371
Common Equity Tier 1 ratio	18.72%	18.29%
Tier 1 capital ratio	18.72%	18.29%
Total capital ratio	19.03%	18.60%

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated group as at 31 December 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	193,497	208,755					
Residential secured loans	1,142,693	1,136,717	241	2,123	36	12	-
Commercial secured loans	4,666	4,700	-	-	-	-	-
Other secured loans	8,924	9,296	-	-	-	-	-
Unsecured loans	40,457	40,448	288	-	161	59	14
Total Loans and Advances	1,196,740	1,191,161	529	2,123	197	71	14
Other Assets	9,690	9,583					
Total on-balance sheet assets	1,399,927	1,409,499					
Off-balance sheet assets	142,427	148,394					
Total	1,542,354	1,557,893	529	2,123	197	71	14
General reserve for credit losses (net of taxation)	2,028						

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated group as at 30 September 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	224,013	208,584					
Residential secured loans	1,130,741	1,125,188	4,584	3,098	24	24	-
Commercial secured loans	4,734	5,046	-	-	-	-	-
Other secured loans	9,667	9,694	-	-	-	-	-
Unsecured loans	40,439	42,273	249	-	116	21	69
Total Loans and Advances	1,185,581	1,182,200	4,833	3,098	140	45	69
Other Assets	9,476	9,787					
Total on-balance sheet assets	1,419,070	1,400,571					
Off-balance sheet assets	154,361	153,943					
Total	1,573,431	1,554,514	4,833	3,098	140	45	69
General reserve for credit losses (net of taxation)	2,028						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 31 Dec 2015 \$ '000	As at 30 Sep 2015 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	3,810	4,026
Other secured loans	98	102
	3,908	4,128