

# Regulatory Disclosures - Quarterly

## Quarterly Information for the Consolidated Group

Capital Adequacy	As at 31 Dec 2016 \$ '000	As at 30 Sep 2016 \$ '000
Total eligible capital	139,073	140,090
<b>Risk weighted assets</b>		
Credit risk		
Liquid Investments	57,503	59,612
Residential secured loans	460,237	447,895
Commercial secured loans	4,867	4,941
Other secured loans	9,039	9,128
Unsecured loans	37,946	38,121
Other on-balance sheet assets	9,362	31,581
Off-balance sheet assets	13,748	14,977
<b>Total credit risk</b>	<b>592,702</b>	<b>606,255</b>
Securitisation	-	-
Market risk	-	-
Operational risk	92,403	90,069
<b>Total risk weighted assets</b>	<b>685,105</b>	<b>696,324</b>
Common Equity Tier 1 ratio	<b>19.99%</b>	<b>19.81%</b>
Tier 1 capital ratio	<b>19.99%</b>	<b>19.81%</b>
Total capital ratio	<b>20.30%</b>	<b>20.12%</b>

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Quarterly Information for the Consolidated group as at 31 December 2016

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	175,087	181,921					
Residential secured loans	1,247,494	1,231,773	1,288	4,745	155	143	-
Commercial secured loans	4,867	4,904	-	-	-	-	-
Other secured loans	9,113	9,160	-	-	-	-	-
Unsecured loans	37,946	38,034	492	181	282	91	9
<b>Total Loans and Advances</b>	<b>1,299,420</b>	<b>1,283,870</b>	<b>1,780</b>	<b>4,926</b>	<b>437</b>	<b>234</b>	<b>9</b>
Other Assets	9,362	20,472					
<b>Total on-balance sheet assets</b>	<b>1,483,869</b>	<b>1,486,262</b>					
<b>Off-balance sheet assets</b>	<b>184,861</b>	<b>188,061</b>					
<b>Total</b>	<b>1,668,730</b>	<b>1,674,323</b>	<b>1,780</b>	<b>4,926</b>	<b>437</b>	<b>234</b>	<b>9</b>
General reserve for credit losses (net of taxation)	2,140						

# Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated group as at 30 September 2016

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	188,754	180,067					
Residential secured loans	1,216,052	1,195,413	247	5,588	12	(24)	-
Commercial secured loans	4,941	4,740	-	-	-	-	-
Other secured loans	9,206	8,826	-	-	-	-	-
Unsecured loans	38,121	38,734	335	-	200	13	57
<b>Total Loans and Advances</b>	<b>1,268,320</b>	<b>1,247,712</b>	<b>582</b>	<b>5,588</b>	<b>212</b>	<b>(11)</b>	<b>57</b>
Other Assets	31,581	31,042					
<b>Total on-balance sheet assets</b>	<b>1,488,655</b>	<b>1,458,820</b>					
<b>Off-balance sheet assets</b>	<b>191,261</b>	<b>185,600</b>					
<b>Total</b>	<b>1,679,916</b>	<b>1,644,420</b>	<b>582</b>	<b>5,588</b>	<b>212</b>	<b>(11)</b>	<b>57</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>2,140</b>						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 31 Dec 2016 \$ '000	As at 30 Sep 2016 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
<b>Off-balance sheet securitisation exposures:</b>		
Residential secured loans	2,908	3,339
Other secured loans	20	81
	<b>2,928</b>	<b>3,420</b>

