

# Regulatory Disclosure

## Quarterly Information for the Consolidated Group

Capital Adequacy	As at 30 Jun 2014 \$ '000	As at 31 Mar 2014 \$ '000
Total eligible capital	112,980	111,429
<b>Risk weighted assets</b>		
Credit risk		
Liquid Investments	66,673	57,701
Residential secured loans	377,585	376,468
Commercial secured loans	6,835	8,048
Other secured loans	10,974	11,096
Unsecured loans	45,462	46,588
Other on-balance sheet assets	10,062	9,085
Off-balance sheet assets	10,911	10,242
<b>Total credit risk</b>	<b>528,502</b>	<b>519,228</b>
Securitisation	-	-
Market risk	-	-
Operational risk	82,912	81,725
<b>Total risk weighted assets</b>	<b>611,414</b>	<b>600,953</b>
Common Equity Tier 1 ratio	<b>18.17%</b>	<b>18.24%</b>
Tier 1 capital ratio	<b>18.17%</b>	<b>18.24%</b>
Total capital ratio	<b>18.48%</b>	<b>18.54%</b>

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## Quarterly Information for the Consolidated group as at 30 June 2014

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	215,131	197,544					
Residential secured loans	1,030,735	1,023,608	3,189	951	17	43	26
Commercial secured loans	6,835	7,442	-	-	-	-	-
Other secured loans	11,218	11,208	-	-	-	-	-
Unsecured loans	45,462	46,025	272	-	95	16	19
<b>Total Loans and Advances</b>	<b>1,094,250</b>	<b>1,088,283</b>	<b>3,461</b>	<b>951</b>	<b>112</b>	<b>59</b>	<b>45</b>
Other Assets	10,062	9,574					
<b>Total on-balance sheet assets</b>	<b>1,319,443</b>	<b>1,295,400</b>					
<b>Off-balance sheet assets</b>	<b>193,607</b>	<b>199,477</b>					
<b>Total</b>	<b>1,513,050</b>	<b>1,494,877</b>	<b>3,461</b>	<b>951</b>	<b>112</b>	<b>59</b>	<b>45</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>1,878</b>						

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## Quarterly Information for the Consolidated group as at 31 March 2014

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	179,957	188,620					
Residential secured loans	1,016,481	1,006,065	1,434	2,016	-	76	76
Commercial secured loans	8,048	7,999	-	-	-	-	-
Other secured loans	11,198	11,292	-	-	-	-	-
Unsecured loans	46,588	46,369	280	-	98	11	-
<b>Total Loans and Advances</b>	<b>1,082,315</b>	<b>1,071,725</b>	<b>1,714</b>	<b>2,016</b>	<b>98</b>	<b>87</b>	<b>76</b>
Other Assets	9,085	9,270					
<b>Total on-balance sheet assets</b>	<b>1,271,357</b>	<b>1,269,615</b>					
<b>Off-balance sheet assets</b>	<b>205,346</b>	<b>205,724</b>					
<b>Total</b>	<b>1,476,703</b>	<b>1,475,339</b>	<b>1,714</b>	<b>2,016</b>	<b>98</b>	<b>87</b>	<b>76</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>1,828</b>						

## Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 30 Jun 2014 \$ '000	As at 31 Mar 2014 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
<b>Off-balance sheet securitisation exposures:</b>		
Residential secured loans	5,702	5,954
Other secured loans	170	176
	<b>5,872</b>	<b>6,130</b>