

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 31 Mar 2016 \$ '000	As at 31 Dec 2015 \$ '000
Total eligible capital	124,634	123,103
Risk weighted assets		
Credit risk		
Liquid Investments	60,154	66,412
Residential secured loans	426,745	419,767
Commercial secured loans	4,630	4,666
Other secured loans	8,642	8,802
Unsecured loans	40,120	40,457
Other on-balance sheet assets	9,046	9,690
Off-balance sheet assets	7,713	8,286
Total credit risk	557,050	558,080
Securitisation	-	-
Market risk	-	-
Operational risk	88,779	88,779
Total risk weighted assets	645,829	646,859
Common Equity Tier 1 ratio	18.98%	18.72%
Tier 1 capital ratio	18.98%	18.72%
Total capital ratio	19.30%	19.03%

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Quarterly Information for the Consolidated group as at 31 March 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	179,393	186,445					
Residential secured loans	1,161,568	1,152,131	244	3,263	49	13	-
Commercial secured loans	4,630	4,648	-	-	-	-	-
Other secured loans	8,738	8,831	-	-	-	-	-
Unsecured loans	40,120	40,289	373	-	193	84	52
Total Loans and Advances	1,215,056	1,205,898	617	3,263	242	97	52
Other Assets	9,046	9,368					
Total on-balance sheet assets	1,403,495	1,401,711					
Off-balance sheet assets	138,779	140,603					
Total	1,542,274	1,542,314	617	3,263	242	97	52
General reserve for credit losses (net of taxation)	2,028						

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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						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 31 Mar 2016 \$ '000	As at 31 Dec 2015 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	3,605	3,810
Other secured loans	92	98
	3,697	3,908