

Regulatory Disclosures-Quarterly

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 30 Sep 2015 \$ '000	As at 30 Jun 2015 \$ '000
Total eligible capital	121,527	120,079
Risk weighted assets		
Credit risk		
Liquid Investments	75,122	66,039
Residential secured loans	416,564	413,260
Commercial secured loans	4,734	5,357
Other secured loans	9,330	9,593
Unsecured loans	40,439	44,107
Other on-balance sheet assets	9,476	10,098
Off-balance sheet assets	10,991	10,525
Total credit risk	566,656	558,979
Securitisation	-	-
Market risk	-	-
Operational risk	86,715	86,715
Total risk weighted assets	653,371	645,693
Common Equity Tier 1 ratio	18.29%	18.28%
Tier 1 capital ratio	18.29%	18.28%
Total capital ratio	18.60%	18.60%

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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						

Regulatory Disclosures-Quarterly

Quarterly Information for the Consolidated group as at 30 June 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	193,155	213,334					
Residential secured loans	1,119,634	1,107,018	2,266	4,121	-	-	-
Commercial secured loans	5,357	5,383	-	-	-	-	-
Other secured loans	9,721	9,478	-	-	-	-	-
Unsecured loans	44,107	43,365	336	-	164	52	38
Total Loans and Advances	1,178,819	1,165,244	2,602	4,121	164	52	38
Other Assets	10,098	9,912					
Total on-balance sheet assets	1,382,072	1,388,489					
Off-balance sheet assets	195,525	201,010					
Total	1,577,597	1,589,499	2,602	4,121	164	52	38
General reserve for credit losses (net of taxation)	2,028						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 30 Sep 2015 \$ '000	As at 30 Jun 2015 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	4,026	4,706
Other secured loans	102	108
	4,128	4,814