

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 30 Sep 2016 \$ '000	As at 30 Jun 2016 \$ '000
Total eligible capital	140,090	141,714
Risk weighted assets		
Credit risk		
Liquid Investments	59,612	57,673
Residential secured loans	447,895	431,774
Commercial secured loans	4,941	4,538
Other secured loans	9,128	8,362
Unsecured loans	38,121	39,347
Other on-balance sheet assets	31,581	30,502
Off-balance sheet assets	14,977	12,315
Total credit risk	606,255	584,511
Securitisation	-	-
Market risk	-	-
Operational risk	90,069	90,069
Total risk weighted assets	696,324	674,580
Common Equity Tier 1 ratio	19.81%	20.70%
Tier 1 capital ratio	19.81%	20.70%
Total capital ratio	20.12%	21.01%

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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
Total Loans and Advances	1,268,320	1,247,712	582	5,588	212	(11)	57
Other Assets	31,581	31,042					
Total on-balance sheet assets	1,488,655	1,458,820					
Off-balance sheet assets	191,261	185,600					
Total	1,679,916	1,644,420	582	5,588	212	(11)	57
General reserve for credit losses (net of taxation)	2,140						

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Quarterly Information for the Consolidated group as at 30 June 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	171,379	175,386					
Residential secured loans	1,174,773	1,168,171	240	3,501	36	(13)	-
Commercial secured loans	4,538	4,584	-	-	-	-	-
Other secured loans	8,445	8,592	-	-	-	-	-
Unsecured loans	39,347	39,734	413	-	244	83	32
Total Loans and Advances	1,227,103	1,221,080	653	3,501	280	70	32
Other Assets	30,502	19,774					
Total on-balance sheet assets	1,428,984	1,416,240					
Off-balance sheet assets	179,939	159,359					
Total	1,608,923	1,575,599	653	3,501	280	70	32
General reserve for credit losses (net of taxation)	2,058						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 30 Sep 2016 \$ '000	As at 30 Jun 2016 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	3,339	3,526
Other secured loans	81	87
	3,420	3,613