

Regulatory Disclosure

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 31 Dec 2014 \$ '000	As at 30 Sep 2014 \$ '000
Total eligible capital	116,644	114,952
Risk weighted assets		
Credit risk		
Liquid Investments	73,936	68,451
Residential secured loans	396,654	387,777
Commercial secured loans	5,461	5,914
Other secured loans	9,151	9,667
Unsecured loans	43,435	43,639
Other on-balance sheet assets	10,735	11,165
Off-balance sheet assets	12,201	10,622
Total credit risk	551,573	537,235
Securitisation	-	-
Market risk	-	-
Operational risk	84,636	82,912
Total risk weighted assets	636,209	620,147
Common Equity Tier 1 ratio	18.02%	18.23%
Tier 1 capital ratio	18.02%	18.23%
Total capital ratio	18.33%	18.54%

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Quarterly Information for the Consolidated group as at 31 December 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	225,606	231,252					
Residential secured loans	1,074,972	1,064,186	6,178	2,261	-	-	-
Commercial secured loans	5,461	5,688	-	-	-	-	-
Other secured loans	9,560	9,751	-	-	-	-	-
Unsecured loans	43,435	43,537	293	-	139	45	17
Total Loans and Advances	1,133,428	1,123,161	6,471	2,261	139	45	17
Other Assets	10,735	10,950					
Total on-balance sheet assets	1,369,769	1,365,363					
Off-balance sheet assets	201,212	198,788					
Total	1,570,981	1,564,151	6,471	2,261	139	45	17
General reserve for credit losses (net of taxation)	1,978						

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Quarterly Information for the Consolidated group as at 30 September 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	236,898	220,015					
Residential secured loans	1,053,399	1,042,067	4,007	1,021	-	2	19
Commercial secured loans	5,914	6,375	-	-	-	-	-
Other secured loans	9,942	10,580	-	-	-	-	-
Unsecured loans	43,639	44,551	346	-	111	16	-
Total Loans and Advances	1,112,894	1,103,572	4,353	1,021	111	18	19
Other Assets	11,165	10,614					
Total on-balance sheet assets	1,360,957	1,334,200					
Off-balance sheet assets	196,363	194,985					
Total	1,557,320	1,529,185	4,353	1,021	111	18	19
General reserve for credit losses (net of taxation)	1,928						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 31 Dec 2014 \$ '000	As at 30 Sep 2014 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	5,113	5,517
Other secured loans	115	171
	5,228	5,688