

# Regulatory Disclosures - Quarterly

## Quarterly Information for the Consolidated Group

Capital Adequacy	As at 30 Jun 2016 \$ '000	As at 31 Mar 2016 \$ '000
Total eligible capital	141,714	124,634
<b>Risk weighted assets</b>		
Credit risk		
Liquid Investments	57,673	60,154
Residential secured loans	431,774	426,745
Commercial secured loans	4,538	4,630
Other secured loans	8,362	8,642
Unsecured loans	39,347	40,120
Other on-balance sheet assets	30,502	9,046
Off-balance sheet assets	12,315	7,713
<b>Total credit risk</b>	<b>584,511</b>	<b>557,050</b>
Securitisation	-	-
Market risk	-	-
Operational risk	90,069	88,779
<b>Total risk weighted assets</b>	<b>674,580</b>	<b>645,829</b>
Common Equity Tier 1 ratio	<b>20.70%</b>	<b>18.98%</b>
Tier 1 capital ratio	<b>20.70%</b>	<b>18.98%</b>
Total capital ratio	<b>21.01%</b>	<b>19.30%</b>

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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
Cash on hand	773	828					
Cash at bank							
Investments (< & > 3 mths)							
Liquid Investments with Government Borrowing Authorities	-	-					
Liquid Investments with ADIs	170,606	174,559					
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
<b>Total Loans and Advances</b>	<b>1,227,103</b>	<b>1,221,080</b>	<b>653</b>	<b>3,501</b>	<b>280</b>	<b>70</b>	<b>32</b>
Other Assets	30,502	19,774					
<b>Total on-balance sheet assets</b>	<b>1,428,984</b>	<b>1,416,240</b>					
<b>Off-balance sheet assets</b>	<b>179,939</b>	<b>159,359</b>					
<b>Total</b>	<b>1,608,923</b>	<b>1,575,599</b>	<b>653</b>	<b>3,501</b>	<b>280</b>	<b>70</b>	<b>32</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>2,058</b>						

# Regulatory Disclosures - Quarterly

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
Cash on hand	882	928					
Cash at bank							
Investments (< & > 3 mths)							
Liquid Investments with Government Borrowing Authorities	-	-					
Liquid Investments with ADIs	178,511	185,518					
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
<b>Total Loans and Advances</b>	<b>1,215,056</b>	<b>1,205,898</b>	<b>617</b>	<b>3,263</b>	<b>242</b>	<b>97</b>	<b>52</b>
Other Assets	9,046	9,368					
<b>Total on-balance sheet assets</b>	<b>1,403,495</b>	<b>1,401,711</b>					
Off-balance sheet assets	138,779	140,603					
<b>Total</b>	<b>1,542,274</b>	<b>1,542,314</b>	<b>617</b>	<b>3,263</b>	<b>242</b>	<b>97</b>	<b>52</b>
General reserve for credit losses (net of taxation)	2,028						

## Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 30 Jun 2016 \$ '000	As at 31 Mar 2016 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
<b>Off-balance sheet securitisation exposures:</b>		
Residential secured loans	3,526	3,605
Other secured loans	87	92
	<b>3,613</b>	<b>3,697</b>

