

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 31 Mar 2017 \$ '000	As at 31 Dec 2016 \$ '000
Total eligible capital	139,965	139,073
Risk weighted assets		
Credit risk		
Liquid Investments	63,941	57,503
Residential secured loans	474,610	460,237
Commercial secured loans	4,845	4,867
Other secured loans	8,966	9,039
Unsecured loans	37,240	37,946
Other on-balance sheet assets	9,157	9,362
Off-balance sheet assets	12,450	13,748
Total credit risk	611,209	592,702
Securitisation	-	-
Market risk	-	-
Operational risk	92,403	92,403
Total risk weighted assets	703,612	685,105
Common Equity Tier 1 ratio	19.58%	19.99%
Tier 1 capital ratio	19.58%	19.99%
Total capital ratio	19.89%	20.30%

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Quarterly Information for the Consolidated group as at 31 March 2017

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	190,275	182,681					
Residential secured loans	1,284,611	1,266,053	1,161	3,244	195	40	-
Commercial secured loans	4,845	4,856	-	-	-	-	-
Other secured loans	9,034	9,074	-	-	-	-	-
Unsecured loans	37,240	37,593	458	94	323	41	-
Total Loans and Advances	1,335,730	1,317,575	1,619	3,338	518	81	-
Other Assets	9,157	9,260					
Total on-balance sheet assets	1,535,162	1,509,516					
Off-balance sheet assets	188,080	186,471					
Total	1,723,242	1,695,986	1,619	3,338	518	81	-
General reserve for credit losses (net of taxation)	2,200						

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Quarterly Information for the Consolidated group as at 31 December 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	175,087	181,921					
Residential secured loans	1,247,494	1,231,773	1,288	4,745	155	143	-
Commercial secured loans	4,867	4,904	-	-	-	-	-
Other secured loans	9,113	9,160	-	-	-	-	-
Unsecured loans	37,946	38,034	492	181	282	91	9
Total Loans and Advances	1,299,420	1,283,870	1,780	4,926	437	234	9
Other Assets	9,362	20,472					
Total on-balance sheet assets	1,483,869	1,486,262					
Off-balance sheet assets	184,861	188,061					
Total	1,668,730	1,674,323	1,780	4,926	437	234	9
General reserve for credit losses (net of taxation)	2,140						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 31 Mar 2017 \$ '000	As at 31 Dec 2016 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	2,842	2,908
Other secured loans	8	20
	2,850	2,928