

# Regulatory Disclosure

## Quarterly Information for the Consolidated Group

Capital Adequacy	As at 31 Mar 2014 \$ '000	As at 31 Dec 2013 \$ '000
Total eligible capital	111,429	109,894
<b>Risk weighted assets</b>		
Credit risk		
Liquid Investments	57,700	61,532
Residential secured loans	376,468	364,922
Commercial secured loans	8,048	7,951
Other secured loans	11,096	11,273
Unsecured loans	46,588	46,151
Other on-balance sheet assets	9,085	9,456
Off-balance sheet assets	10,242	10,481
<b>Total credit risk</b>	<b>519,228</b>	<b>511,766</b>
Securitisation	-	-
Market risk	-	-
Operational risk	81,725	81,725
<b>Total risk weighted assets</b>	<b>600,953</b>	<b>593,491</b>
Common Equity Tier 1 ratio	<b>18.24%</b>	<b>18.21%</b>
Tier 1 capital ratio	<b>18.24%</b>	<b>18.21%</b>
Total capital ratio	<b>18.54%</b>	<b>18.52%</b>

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## Quarterly Information for the Consolidated group as at 31 March 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	179,957	188,620					
Residential secured loans	1,016,480	1,006,065	1,434	2,016	-	76	76
Commercial secured loans	8,048	7,999	-	-	-	-	-
Other secured loans	11,198	11,291	-	-	-	-	-
Unsecured loans	46,588	46,369	280	-	98	11	
<b>Total Loans and Advances</b>	<b>1,082,315</b>	<b>1,071,725</b>	<b>1,714</b>	<b>2,016</b>	<b>98</b>	<b>87</b>	<b>76</b>
Other Assets	9,085	9,270					
<b>Total on-balance sheet assets</b>	<b>1,271,357</b>	<b>1,269,615</b>					
<b>Off-balance sheet assets</b>	<b>205,345</b>	<b>205,724</b>					
<b>Total</b>	<b>1,476,701</b>	<b>1,475,339</b>	<b>1,714</b>	<b>2,016</b>	<b>98</b>	<b>87</b>	<b>76</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>1,828</b>						

# Regulatory Disclosure

Quarterly Information for the Consolidated group as at 31 December 2013

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	197,282	214,679					
Residential secured loans	995,649	991,976	1,682	1,291		22	104
Commercial secured loans	7,951	7,942	-	-	-	-	-
Other secured loans	11,385	11,458					
Unsecured loans	46,151	46,492	204	-	87	6	8
<b>Total Loans and Advances</b>	<b>1,061,136</b>	<b>1,057,868</b>	<b>1,886</b>	<b>1,291</b>	<b>87</b>	<b>28</b>	<b>112</b>
Other Assets	9,456	9,308					
<b>Total on-balance sheet assets</b>	<b>1,267,874</b>	<b>1,281,855</b>					
<b>Off-balance sheet assets</b>	<b>206,104</b>	<b>205,207</b>					
<b>Total</b>	<b>1,473,978</b>	<b>1,487,062</b>	<b>1,886</b>	<b>1,291</b>	<b>87</b>	<b>28</b>	<b>112</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>1,828</b>						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 31 Mar 2014 \$ '000	As at 31 Dec 2013 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
<b>Off-balance sheet securitisation exposures:</b>		
Residential secured loans	5,954	6,460
Other secured loans	177	180
	<b>6,130</b>	<b>6,640</b>

