

# Regulatory Disclosure

## Quarterly Information for the Consolidated Group

Capital Adequacy	As at 30 Sep 2014 \$ '000	As at 30 June 2014 \$ '000
Total eligible capital	114,952	112,980
<b>Risk weighted assets</b>		
Credit risk		
Liquid Investments	68,451	66,673
Residential secured loans	387,777	377,585
Commercial secured loans	5,914	6,835
Other secured loans	9,667	10,974
Unsecured loans	43,639	45,462
Other on-balance sheet assets	11,165	10,062
Off-balance sheet assets	10,622	10,911
<b>Total credit risk</b>	<b>537,235</b>	<b>528,502</b>
Securitisation	-	-
Market risk	-	-
Operational risk	82,912	82,912
<b>Total risk weighted assets</b>	<b>620,147</b>	<b>611,414</b>
Common Equity Tier 1 ratio	<b>18.23%</b>	<b>18.17%</b>
Tier 1 capital ratio	<b>18.23%</b>	<b>18.17%</b>
Total capital ratio	<b>18.54%</b>	<b>18.48%</b>



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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	-
<b>Total Loans and Advances</b>	<b>1,112,894</b>	<b>1,103,572</b>	<b>4,353</b>	<b>1,021</b>	<b>111</b>	<b>18</b>	<b>19</b>
Other Assets	11,165	10,614					
<b>Total on-balance sheet assets</b>	<b>1,360,957</b>	<b>1,334,200</b>					
Off-balance sheet assets	196,363	194,985					
<b>Total</b>	<b>1,557,320</b>	<b>1,529,185</b>	<b>4,353</b>	<b>1,021</b>	<b>111</b>	<b>18</b>	<b>19</b>
General reserve for credit losses (net of taxation)	1,928						



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Quarterly Information for the Consolidated group as at 30 June 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	215,131	197,544					
Residential secured loans	1,030,735	1,023,608	3,189	951	17	43	26
Commercial secured loans	6,835	7,442	-	-	-	-	-
Other secured loans	11,218	11,208	-	-	-	-	-
Unsecured loans	45,462	46,025	272	-	95	16	19
<b>Total Loans and Advances</b>	<b>1,094,250</b>	<b>1,088,283</b>	<b>3,461</b>	<b>951</b>	<b>112</b>	<b>59</b>	<b>45</b>
Other Assets	10,062	9,574					
<b>Total on-balance sheet assets</b>	<b>1,319,443</b>	<b>1,295,400</b>					
<b>Off-balance sheet assets</b>	<b>193,607</b>	<b>199,477</b>					
<b>Total</b>	<b>1,513,050</b>	<b>1,494,877</b>	<b>3,461</b>	<b>951</b>	<b>112</b>	<b>59</b>	<b>45</b>
<b>General reserve for credit losses (net of taxation)</b>	<b>1,878</b>						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 30 Sep 2014 \$ '000	As at 30 June 2014 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
<b>Off-balance sheet securitisation exposures:</b>		
Residential secured loans	5,517	5,702
Other secured loans	171	170
	<b>5,688</b>	<b>5,872</b>

