

Regulatory Disclosure

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 30 Jun 2013 \$ '000	As at 31 Mar 2013 \$ '000
Total eligible capital	107,146	104,841
Risk weighted assets		
Credit risk		
Liquid Investments	63,338	65,108
Residential secured loans	362,658	360,625
Commercial secured loans	8,038	8,261
Other secured loans	10,751	10,635
Unsecured loans	48,918	50,442
Other on-balance sheet assets	8,442	9,148
Off-balance sheet assets	8,616	10,983
Total credit risk	510,761	504,219
Securitisation	-	-
Market risk	-	-
Operational risk	81,012	79,583
Total risk weighted assets	591,773	594,785
Common Equity Tier 1 ratio	17.80%	17.32%
Tier 1 capital ratio	17.80%	17.32%
Total capital ratio	18.11%	17.63%

Regulatory Disclosure

Quarterly Information for the Consolidated group as at 30 June 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	199,561	197,284					
Residential secured loans	982,529	978,745	4,368	841	453	86	-
Commercial secured loans	8,038	8,149	-	-	-	-	-
Other secured loans	10,893	10,940	-	-	-	-	-
Unsecured loans	48,918	49,680	262	-	112	21	13
Total Loans and Advances	1,050,378	1,047,514	4,629	841	566	107	13
Other Assets	8,441	8,795					
Total on-balance sheet assets	1,258,380	1,253,593					
Off-balance sheet assets	199,636	200,963					
Total	1,458,016	1,454,556	4,629	841	566	107	13
General reserve for credit losses (net of taxation)	1,828						

Regulatory Disclosure

Quarterly Information for the Consolidated group as at 31 March 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	195,007	198,737					
Residential secured loans	974,962	966,126	2,444	1,517	367	174	8
Commercial secured loans	8,261	8,506	-	-	-	-	-
Other secured loans	10,986	10,943	-	-	-	-	-
Unsecured loans	50,442	50,367	297	-	105	37	64
Total Loans and Advances	1,044,651	1,035,941	2,741	1,517	472	211	72
Other Assets	9,148	10,143					
Total on-balance sheet assets	1,248,806	1,244,821					
Off-balance sheet assets	202,289	203,799					
Total	1,451,095	1,448,621	2,741	1,517	472	211	72
General reserve for credit losses (net of taxation)	1,828						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 30 Jun 2013 \$ '000	As at 31 Mar 2013 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	7,253	6,996
Other secured loans	551	1,038
	7,804	8,035

