

Regulatory Disclosure

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 30 Sep 2013 \$ '000	As at 30 Jun 2013 \$ '000
Total eligible capital	108,093	107,149
Risk weighted assets		
Credit risk		
Liquid Investments	68,727	63,338
Residential secured loans	361,776	362,658
Commercial secured loans	7,933	8,038
Other secured loans	11,398	10,751
Unsecured loans	46,833	48,918
Other on-balance sheet assets	9,162	8,442
Off-balance sheet assets	9,741	8,616
Total credit risk	515,570	510,761
Securitisation	-	-
Market risk	-	-
Operational risk	81,012	81,012
Total risk weighted assets	596,582	591,773
Common Equity Tier 1 ratio	17.81%	17.80%
Tier 1 capital ratio	17.81%	17.80%
Total capital ratio	18.12%	18.11%



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Quarterly Information for the Consolidated group as at 30 September 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	232,076	215,818					
Residential secured loans	988,302	985,416	4,691	726	82	(100)	271
Commercial secured loans	7,933	7,986	-	-	-	-	-
Other secured loans	11,532	11,212	-	-	-	-	-
Unsecured loans	46,833	47,875	241	-	89	(22)	2
Total Loans and Advances	1,054,600	1,052,489	4,932	726	171	(122)	273
Other Assets	9,162	8,801					
Total on-balance sheet assets	1,295,838	1,277,108					
Off-balance sheet assets	204,311	201,973					
Total	1,500,149	1,479,081	4,932	726	171	(122)	273
General reserve for credit losses (net of taxation)	1,828						



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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						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 30 Sep 2013 \$ '000	As at 30 Jun 2013 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	6,781	7,253
Other secured loans	185	551
	6,966	7,804

