

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 30 Sep 2018 \$ '000	As at 30 Jun 2018 \$ '000
Total eligible capital	151,651	143,173
Risk weighted assets		
Credit risk		
Liquid Investments	74,775	85,553
Residential secured loans	546,840	524,043
Commercial secured loans	3,674	5,092
Other secured loans	9,058	9,034
Unsecured loans	44,424	44,555
Other on-balance sheet assets	23,263	12,345
Off-balance sheet assets	19,341	19,459
Total credit risk	721,375	700,081
Securitisation	-	-
Market risk	-	-
Operational risk	98,797	98,796
Total risk weighted assets	820,172	798,878
Common Equity Tier 1 ratio	18.18%	17.61%
Tier 1 capital ratio	18.18%	17.61%
Total capital ratio	18.49%	17.92%

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated group as at 30 Sep 2018

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	224,494	231,850					
Residential secured loans	1,482,177	1,450,761	1,742	-	78	78	-
Commercial secured loans	3,674	4,383	-	-	-	-	-
Other secured loans	9,287	9,299	-	-	-	-	-
Unsecured loans	44,424	44,490	290	-	372	177	72
Total Loans and Advances	1,539,562	1,508,932	2,032	-	450	255	72
Other Assets	23,263	17,804					
Total on-balance sheet assets	1,787,319	1,758,586					
Off-balance sheet assets	232,660	228,379					
Total	2,019,979	1,986,965	2,032	-	450	255	72
General reserve for credit losses (net of taxation)	2,550						

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated group as at 30 Jun 2018

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	239,205	234,805					
Residential secured loans	1,419,345	1,389,931	1	2,221	-	(10)	-
Commercial secured loans	5,092	5,301	-	-	-	-	-
Other secured loans	9,310	9,501	-	-	-	-	-
Unsecured loans	44,555	42,796	421	-	267	88	32
Total Loans and Advances	1,478,302	1,447,529	422	2,221	267	78	32
Other Assets	12,345	11,692					
Total on-balance sheet assets	1,729,852	1,694,025					
Off-balance sheet assets	224,098	215,185					
Total	1,953,950	1,909,210	422	2,221	267	78	32
General reserve for credit losses (net of taxation)	2,500						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 30 Sep 2018 \$ '000	As at 30 Jun 2018 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	2,275	2,352
Other secured loans	13	10
Total	2,288	2,362