

Regulatory Disclosures - Quarterly

Quarterly Information for the Consolidated Group

Capital Adequacy	As at 31 Mar 2019 \$ '000	As at 31 Dec 2018 \$ '000
Total eligible capital	146,597	149,039
Risk weighted assets		
Credit risk		
Liquid Investments	79,833	82,703
Residential secured loans	609,744	579,324
Commercial secured loans	4,072	4,110
Other secured loans	8,226	9,336
Unsecured loans	45,289	44,069
Other on-balance sheet assets	8,961	11,347
Off-balance sheet assets	20,567	26,299
Total credit risk	776,692	757,188
Securitisation	-	-
Market risk	-	-
Operational risk	102,127	102,127
Total risk weighted assets	878,819	859,315
Common Equity Tier 1 ratio	16.34%	16.99%
Tier 1 capital ratio	16.34%	16.99%
Total capital ratio	16.68%	17.34%

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Quarterly Information for the Consolidated group as at 31 Mar 2019

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	235,006	238,970					
Residential secured loans	1,648,385	1,607,766	1,763	-	139	86	-
Commercial secured loans	4,072	4,091	-	-	-	-	-
Other secured loans	8,473	9,023	-	-	-	-	-
Unsecured loans	45,289	44,679	219	-	249	(175)	42
Total Loans and Advances	1,706,219	1,665,558	1,982	-	388	(89)	42
Other Assets	8,961	10,154					
Total on-balance sheet assets	1,950,186	1,914,682					
Off-balance sheet assets	254,041	258,021					
Total	2,204,227	2,172,703	1,982	-	388	(89)	42
General reserve for credit losses (net of taxation)	3,000						

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Quarterly Information for the Consolidated group as at 31 Dec 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	242,934	233,714					
Residential secured loans	1,567,146	1,524,662	773	583	53	(25)	-
Commercial secured loans	4,110	3,892	-	-	-	-	-
Other secured loans	9,572	9,430	-	-	-	-	-
Unsecured loans	44,069	44,247	297	-	466	302	26
Total Loans and Advances	1,624,897	1,582,230	1,070	583	519	277	26
Other Assets	11,347	17,305					
Total on-balance sheet assets	1,879,178	1,833,249					
Off-balance sheet assets	262,000	247,330					
Total	2,141,178	2,080,579	1,070	583	519	277	26
General reserve for credit losses (net of taxation)	3,000						

Quarterly Information for the Consolidated Group

Securitisation Exposures	As at 31 Mar 2019 \$ '000	As at 31 Dec 2018 \$ '000
Current period's securitisation activity	-	-
On-balance sheet securitisation exposures	-	-
Off-balance sheet securitisation exposures:		
Residential secured loans	2,024	2,110
Other secured loans	10	7
Total	2,034	2,117