

GOLD BAND FINANCE LIMITED
QUARTERLY REPORT AS AT AUGUST 2016

Key Ratios

Capital Ratio	31 August 2016
Capital Ratio	32.89%
Minimum Capital Ratio Gold Band Finance must maintain under the Trust Deed	12.00%
Minimum Capital Ratio that must be set out in the Trust Deed under the Deposit Takers Regulations	10.00%
The capital ratio is a measure of the extent to which Gold Band Finance is able to absorb losses without becoming insolvent. The lower the capital ratio, the fewer financial assets Gold Band Finance has to absorb unexpected losses arising out of its business activities.	

Related Party Exposure	31 August 2016
Aggregate exposure to related parties as calculated under the Deposit Takers Regulations	0.00%
Maximum limit on aggregate exposures to related parties under the Trust Deed	15.00%
Maximum limit on aggregate exposures to related parties under the Trust Deed that must be included under regulation 23 (3) (b) of the Deposit Takers Regulations	15.00%
Related party exposures are financial exposures that Gold Band Finance has to related parties. A related party is an entity that is related to Gold Band Finance through common control or some other connection that may give the party influence over Gold Band Finance (or Gold Band Finance over the related party). These related parties include directors and shareholders of Gold Band Finance and other companies or entities that the directors and shareholders have an interest in.	

Liquidity calculated in accordance with the quantitative liquidity requirements in Trust Deed	3.4
Minimum liquidity requirements required by the Trust Deed	The liquidity ratio must not be less than the amount specified in Gold Band Finance's risk management programme, currently 1.0.
Liquidity requirements help to ensure that Gold Band Finance has sufficient realisable assets on hand to pay its debts as they become due in the ordinary course of business. Failure to comply with liquidity requirements may mean that Gold Band Finance is unable to repay investors on time, and may indicate other financial problems in its business.	

The method of calculation of the above ratios is set out in the NBDT information uploaded in a separate document.

SELECTED FINANCIAL INFORMATION

	Quarter to 31 August 2016
Total assets determined in accordance with GAAP	\$18,871,781
Total liabilities determined in accordance with GAAP	\$12,289,811
Net profit after tax determined in accordance with GAAP	\$30,708
Net cash flows from operating activities determined in accordance with GAAP	\$3,646,045
Cash and cash equivalents determined in accordance with GAAP	\$4,873,711
Capital as calculated in accordance with the Deposit Takers Regulations	\$6,563,168

The method of calculation of the above ratios is set out in the NBDT information uploaded in a separate document.