

Capital Adequacy

	31-Mar-14 Risk Weighted Assets \$m
(a) Subject to the Standardised approach	
Residential Mortgage	4,133.3
Other Retail	336.4
Corporate	304.8
Bank	528.5
Government	-
Other	57.0
Capital Requirement for Credit Risk by Portfolio	5,360.0
Capital Requirement for Credit Risk Relating to Securitisation Exposures	27.4
(b) Capital requirements for equity exposures in the IRB approach (simple risk-weighted method)	-
(c) Capital Requirement for Market Risk	-
(d) Capital requirement for Operational Risk	717.0
(e) Capital requirements for interest rate risk in the banking book (IRRBB)	-
(f) Common Equity Tier 1 Capital Ratio	11.16%
Tier 1 Capital Ratio	11.16%
Total Capital Ratio	12.21%

Total Gross & Average Credit Risk Exposures

Credit Exposure by Type	Period End 31-Mar-14 Gross Credit Risk Exposure \$m	Period End 31-Dec-13 Gross Credit Risk Exposure \$m	Period End 31-Mar-14 Average Gross Credit Exposure \$m
Cash and Due from Financial Institutions	171.7	173.8	155.6
Debt Securities	2,052.6	1,935.9	1,793.9
Loans and Advances	11,101.8	10,380.8	10,339.3
Other	85.8	95.0	94.9
Commitments and other non market off balance sheet exposures	1,801.3	1,696.7	1,600.7
Market Related Off Balance Sheet	47.5	38.0	46.0
Total exposures	15,260.7	14,320.2	14,030.4

Portfolios Subject to Standardised Approach	Period End 31-Mar-14 Gross Credit Risk Exposure \$m	Period End 31-Dec-13 Gross Credit Risk Exposure \$m	Period End 31-Mar-14 Average Gross Credit Exposure \$m
Residential Mortgage	11,885.4	11,081.1	11,317.5
Other Retail	700.9	692.5	325.7
Corporate	304.8	296.1	281.5
Bank	1,791.1	1,685.2	654.3
Government	415.4	356.4	359.8
Other	163.1	209.0	1,091.6
Total Exposures	15,260.7	14,320.2	14,030.4

Impaired assets, Past due loans, Provisions and Write-offs

	As at 31-Mar-14 Impaired Loans \$m	As at 31-Mar-14 Past Due Loans >90 Days \$m	As at 31-Mar-14 Specific Provision Balance \$m	Quarter Ended 31-Mar-14 Charges for Specific Provision \$m	Quarter Ended 31-Mar-14 Write-offs \$m
Residential Mortgage	0.7	43.5	0.4	0.2	0.1
Other Retail	3.6	-	2.4	1.9	2.0
Corporate	1.9	-	1.2	1.0	-
Total	6.2	43.5	4.1	3.1	2.1

	As at 31-Dec-13 Impaired Loans \$m	As at 31-Dec-13 Past Due Loans >90 Days \$m	As at 31-Dec-13 Specific Provision Balance \$m	Quarter Ended 31-Dec-13 Charges for Specific Provision \$m	Quarter Ended 31-Dec-13 Write-offs \$m
Residential Mortgage	0.3	37.5	0.3	-	0.0
Other Retail	3.5	-	2.4	2.8	2.8
Corporate	0.2	-	0.2	(0.2)	-
Total	4.0	37.5	2.9	2.6	2.8

General Reserve for Credit Losses

	31-Mar-14 \$m	31-Dec-13 \$m
General Reserve for Credit Losses	31.4	21.1

Securitisation Activity

Securitisation Activity	Mar-14 Quarter		Dec-13 Quarter	
	Total Amount of Exposure Securitised \$m	Recognised Gain or Loss on Sale \$m	Total Amount of Exposure Securitised \$m	Recognised Gain or Loss on Sale \$m
Residential mortgages	297.1	-	1,777.5	-
Total	297.1	-	1,777.5	-

Securitisation Exposures

Securitisation Exposures	Mar-14 Quarter	Dec-13 Quarter
	Exposures Retained/ Purchased \$m	Exposures Retained/ Purchased \$m
On-balance sheet		
Available-for-sale	17.7	68.2
Net loans and advances	23.6	37.5
Total	41.3	105.7
	31-Mar-14	31-Dec-13
	\$m	\$m
Off-balance sheet		
Commitments and other non market off-balance sheet exposures	17.2	17.9
Total	17.2	17.9