

**Table 3: Capital Adequacy**

	<u>30 09 15</u> (\$'m)	<u>30 06 15</u> (\$'m)
<b>Risk weighted assets</b>		
Credit risk exposures by portfolio:		
Government	-	-
Bank	678.1	638.7
Residential mortgage	5,070.7	5,122.6
Corporate	222.5	243.0
Other retail	345.3	349.9
Other	34.7	43.0
Total credit risk exposures	<u>6,351.3</u>	<u>6,397.2</u>
Securitisation exposures	40.8	39.6
Market risk exposures	-	-
Operational risk exposures	905.8	905.8
<b>Total risk weighted assets</b>	<u><b>7,297.9</b></u>	<u><b>7,342.7</b></u>
<b>Common equity Tier 1 capital ratio</b>	<u><b>9.86%</b></u>	<u><b>9.80%</b></u>
<b>Tier 1 capital ratio</b>	<u><b>9.86%</b></u>	<u><b>9.80%</b></u>
<b>Total capital ratio</b>	<u><b>14.88%</b></u>	<u><b>14.84%</b></u>

**Table 4(a): Credit Risk - Total Gross & Average Credit Risk Exposures**

	Gross credit exposure		Avg. gross credit exposure	
	30 09 15 (\$'m)	30 06 15 (\$'m)	30 09 15 (\$'m)	30 06 15 (\$'m)
<b>Exposure type</b>				
Cash and Due from Financial Institutions	282.6	244.5	263.5	243.1
Debt Securities	2,784.3	2,895.8	2,840.1	2,678.8
Loans and Advances	13,382.1	13,505.0	13,443.6	12,443.0
Other	65.3	74.5	69.9	80.8
Commitments & other non market off balance sheet exposures	2,157.1	2,137.1	2,147.1	1,968.4
Market Related Off Balance Sheet	41.5	51.3	46.4	53.3
<b>Total exposure</b>	<b>18,712.9</b>	<b>18,908.1</b>	<b>18,810.5</b>	<b>17,467.4</b>
<b>Portfolio type</b>				
Government	469.4	597.7	533.5	697.1
Bank	2,584.8	2,528.3	2,556.6	2,205.0
Residential mortgage	14,462.5	14,592.4	14,527.5	13,370.3
Corporate	222.5	243.0	232.8	272.5
Other retail	821.0	783.2	802.1	746.3
Other	152.7	163.5	158.1	176.2
<b>Total exposure</b>	<b>18,712.9</b>	<b>18,908.1</b>	<b>18,810.5</b>	<b>17,467.4</b>

**Table 4(b): Credit Risk - Impaired assets, Past due loans, Provisions and Write-offs**

	Impaired loans (\$'m)	Past due loans >90 days (\$'m)	Specific provision balance (\$'m)	Charges for specific provision (\$'m)	Write-offs (\$'m)
<u>30 September 2015</u>					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	-	77.6	0.5	0.5	-
Corporate	2.6	-	1.6	0.9	-
Other retail	4.4	-	3.9	2.2	3.3
Other	-	-	-	-	-
<b>Total</b>	<b>7.0</b>	<b>77.6</b>	<b>6.0</b>	<b>3.6</b>	<b>3.3</b>
<u>30 June 2015</u>					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	-	70.3	-	-	0.1
Corporate	4.0	1.1	0.7	2.7	2.0
Other retail	5.5	-	5.0	4.7	3.1
Other	-	-	-	-	-
<b>Total</b>	<b>9.5</b>	<b>71.4</b>	<b>5.7</b>	<b>7.4</b>	<b>5.2</b>

**Table 4(c): Credit Risk - General Reserve for Credit Losses**

	30 09 15 (\$'m)	30 06 15 (\$'m)
<i>General reserve for credit loss</i>		
From collective provision	13.9	14.6
From retained earnings	22.6	24.8
<b>Total</b>	<b>36.5</b>	<b>39.5</b>

Table 5: Securitisation Exposures

	30 09 15		30 06 15	
	Current Period	Gain/Loss	Current Period	Gain/Loss
	Securitisation	on Sale	Securitisation	on Sale
	Activity	Activity	Activity	Activity
	(\$'m)	(\$'m)	(\$'m)	(\$'m)
Payment funding facility (drawn)	0.1	-	-	-
Payment funding facility (undrawn)	-	-	-	-
Liquidity funding facility (drawn)	(3.0)	-	5.0	-
Liquidity funding facility (undrawn)	11.9	-	(2.9)	-
Securities held in the banking book	-	-	-	-
	<u>9.0</u>	<u>-</u>	<u>2.1</u>	<u>-</u>
		<u>30 09 15</u>		<u>30 06 15</u>
		<u>(\$'m)</u>		<u>(\$'m)</u>
<u>On-balance sheet securitisation exposure retained or purchased</u>				
Payment funding facility (drawn)		6.9		6.8
Liquidity funding facility (drawn)		17.2		20.2
Securities held in the banking book		12.7		14.3
<u>Off-balance sheet securitisation exposure</u>				
Payment funding facility (undrawn)		-		-
Liquidity funding facility (undrawn)		39.7		27.9
Total		<u>76.5</u>		<u>69.1</u>