

**Table 3: Capital Adequacy**

	<u>31 03 16</u> (\$'m)	<u>31 12 15</u> (\$'m)
<b>Risk weighted assets</b>		
Credit risk exposures by portfolio:		
Government	-	-
Bank	717.4	743.6
Residential mortgage	5,484.3	5,135.2
Corporate	190.0	203.9
Other retail	369.3	366.4
Other	35.1	41.5
Total credit risk exposures	<u>6,796.1</u>	<u>6,490.6</u>
Securitisation exposures	38.4	38.3
Market risk exposures	-	-
Operational risk exposures	980.8	980.8
<b>Total risk weighted assets</b>	<u><b>7,815.3</b></u>	<u><b>7,509.7</b></u>
<b>Common equity Tier 1 capital ratio</b>	<u><b>10.31%</b></u>	<u><b>10.47%</b></u>
<b>Tier 1 capital ratio</b>	<u><b>10.31%</b></u>	<u><b>10.47%</b></u>
<b>Total capital ratio</b>	<u><b>14.97%</b></u>	<u><b>15.39%</b></u>

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

	Gross credit exposure		Avg. gross credit exposure	
	31 03 16 (\$'m)	31 12 15 (\$'m)	31 03 16 (\$'m)	31 12 15 (\$'m)
<b>Exposure type</b>				
Cash and Due from Financial Institutions	196.1	151.6	218.7	226.2
Debt Securities	2,795.3	3,012.4	2,871.9	2,897.5
Loans and Advances	14,336.6	13,570.1	13,698.5	13,485.8
Other	79.1	82.1	75.2	74.0
Commitments & other non market off balance sheet exposures	2,151.8	2,077.0	2,130.7	2,123.7
Market Related Off Balance Sheet	37.1	36.6	41.6	43.1
<b>Total exposure</b>	<b>19,596.1</b>	<b>18,929.7</b>	<b>19,036.7</b>	<b>18,850.3</b>
<b>Portfolio type</b>				
Government	429.9	357.7	463.7	474.9
Bank	2,551.2	2,794.8	2,614.8	2,636.0
Residential mortgage	15,377.6	14,546.3	14,744.7	14,533.7
Corporate	190.0	203.9	214.9	223.1
Other retail	908.1	879.8	848.0	828.0
Other	139.3	147.3	150.7	154.6
<b>Total exposure</b>	<b>19,596.1</b>	<b>18,929.7</b>	<b>19,036.7</b>	<b>18,850.3</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>31 March 2016</u>					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	0.4	88.3	0.1	-	0.5
Corporate	3.0	-	1.6	1.4	0.8
Other retail	6.5	-	5.8	4.8	3.1
Other	-	-	-	-	-
<b>Total</b>	<b>9.9</b>	<b>88.3</b>	<b>7.5</b>	<b>6.2</b>	<b>4.5</b>
<u>31 December 2015</u>					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	0.6	80.4	0.6	0.1	0.0
Corporate	1.7	-	1.1	(0.4)	0.1
Other retail	4.9	-	4.1	3.1	2.9
Other	-	-	-	-	-
<b>Total</b>	<b>7.2</b>	<b>80.4</b>	<b>5.8</b>	<b>2.8</b>	<b>3.0</b>

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

	31 03 16 (\$'m)	31 12 15 (\$'m)
<i>General reserve for credit loss</i>		
From collective provision	14.2	14.6
From retained earnings	24.1	24.7
<b>Total</b>	<b>38.3</b>	<b>39.3</b>

Table 5: Securitisation Exposures

	31 03 16		31 12 15	
	Current Period Securitisation Activity (\$'m)	Gain/Loss on Sale (\$'m)	Current Period Securitisation Activity (\$'m)	Gain/Loss on Sale (\$'m)
Payment funding facility (drawn)	-	-	-	-
Payment funding facility (undrawn)	-	-	-	-
Liquidity funding facility (drawn)	1.1	-	-	-
Liquidity funding facility (undrawn)	(2.0)	-	(6.0)	-
Securities held in the banking book	-	-	-	-
	<u>(0.9)</u>	<u>-</u>	<u>6.0</u>	<u>-</u>
		<u>31 03 16</u>		<u>31 12 15</u>
		<u>(\$'m)</u>		<u>(\$'m)</u>
<u>On-balance sheet securitisation exposure retained or purchased</u>				
Payment funding facility (drawn)		6.9		6.9
Liquidity funding facility (drawn)		18.3		17.2
Securities held in the banking book		10.3		11.5
<u>Off-balance sheet securitisation exposure</u>				
Payment funding facility (undrawn)		-		-
Liquidity funding facility (undrawn)		31.6		33.7
Total		<u>67.1</u>		<u>69.3</u>