

## Attachment C

### Table 3: Capital Adequacy

	31-Dec-16 (\$'m)	30-Sep-16 (\$'m)
<b>Risk weighted assets</b>		
Credit risk exposures by portfolio:		
Government	-	-
Bank	455.9	617.0
Residential mortgage	6,222.4	6,085.8
Corporate	-	155.4
Other retail	374.9	365.5
Other	19.1	35.2
Total credit risk exposures	<u>7,072.3</u>	<u>7,258.9</u>
Securitisation exposures	30.8	32.1
Market risk exposures	-	-
Operational risk exposures	1,119.5	1,051.3
<b>Total risk weighted assets</b>	<u><b>8,222.6</b></u>	<u><b>8,342.3</b></u>
<b>Common equity Tier 1 capital ratio</b>	<u><b>10.40%</b></u>	<u><b>10.15%</b></u>
<b>Tier 1 capital ratio</b>	<u><b>10.40%</b></u>	<u><b>10.15%</b></u>
<b>Total capital ratio</b>	<u><b>14.84%</b></u>	<u><b>14.56%</b></u>

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

	Gross credit exposure		Avg. gross credit exposure	
	31-Dec-16 (\$'m)	30-Sep-16 (\$'m)	31-Dec-16 (\$'m)	30-Sep-16 (\$'m)
<b>Exposure type</b>				
Cash and Due from Financial Institutions	294.5	167.0	261.8	245.5
Debt Securities	3,012.9	3,487.7	3,179.6	3,262.9
Loans and Advances	15,888.4	15,808.9	15,569.4	15,409.9
Other	60.1	75.1	69.8	74.7
Commitments & other non market off balance sheet exposures	2,574.9	2,470.5	2,488.5	2,445.4
Market Related Off Balance Sheet	23.7	27.0	26.4	27.7
<b>Total exposure</b>	<b>21,854.5</b>	<b>22,036.1</b>	<b>21,595.5</b>	<b>21,466.1</b>
<b>Portfolio type</b>				
Government	1,675.1	1,536.5	1,190.9	948.8
Bank	1,586.4	2,085.0	2,221.2	2,538.5
Residential mortgage	17,457.9	17,136.2	16,964.7	16,718.1
Corporate	-	155.4	109.4	164.0
Other retail	1,000.1	973.1	972.1	958.2
Other	135.0	149.9	137.3	138.4
<b>Total exposure</b>	<b>21,854.5</b>	<b>22,036.1</b>	<b>21,595.5</b>	<b>21,466.1</b>

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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)
<b>31 December 2016</b>					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	1.9	88.9	1.2	-	0.0
Corporate	-	-	-	(0.1)	0.3
Other retail	5.9	-	3.5	3.7	4.1
Other	-	-	-	-	-
<b>Total</b>	<b>7.9</b>	<b>88.9</b>	<b>4.6</b>	<b>3.6</b>	<b>4.4</b>
<b>30 September 2016</b>					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	2.1	88.8	1.2	1.2	-
Corporate	0.8	0.2	0.4	0.4	0.3
Other retail	4.6	-	3.9	0.9	2.8
Other	-	-	-	-	-
<b>Total</b>	<b>7.5</b>	<b>89.0</b>	<b>5.4</b>	<b>2.5</b>	<b>3.1</b>

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

	31-Dec-16 (\$'m)	30-Sep-16 (\$'m)
<i>General reserve for credit loss</i>		
From collective provision	18.0	17.6
From retained earnings	21.7	24.7
<b>Total</b>	<b>39.6</b>	<b>42.3</b>

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### Table 5: Securitisation Exposures

	31-Dec-16		30-Sep-16	
	Current Period Securitisation Activity (\$'m)	Gain/Loss on Sale (\$'m)	Current Period Securitisation Activity (\$'m)	Gain/Loss on Sale (\$'m)
Payment funding facility (drawn)	0.1	-	-	-
Payment funding facility (undrawn)	-	-	-	-
Liquidity funding facility (drawn)	(1.1)	-	-	-
Liquidity funding facility (undrawn)	(7.4)	-	(2.1)	-
Securities held in the banking book	-	-	-	-
	<u>(8.4)</u>	<u>-</u>	<u>(2.1)</u>	<u>-</u>

	31-Dec-16 (\$'m)	30-Sep-16 (\$'m)
<u>On-balance sheet securitisation exposure retained or purchased</u>		
Payment funding facility (drawn)	7.1	6.9
Liquidity funding facility (drawn)	1.2	2.3
Securities held in the banking book	45.9	33.1
<u>Off-balance sheet securitisation exposure</u>		
Payment funding facility (undrawn)	-	-
Liquidity funding facility (undrawn)	38.0	45.4
Total	<u>92.2</u>	<u>87.7</u>