

Capital Adequacy

	31-Dec-14 Risk Weighted Assets \$m
(a) Subject to the Standardised approach	
Residential Mortgage	4,627.6
Other Retail	343.9
Corporate	289.5
Bank	776.7
Government	-
Other	51.7
Capital Requirement for Credit Risk by Portfolio	6,089.3
Capital Requirement for Credit Risk Relating to Securitisation Exposures	34.6
(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	825.3
(e) Capital requirements for interest rate risk in the banking book (IRRBB)	-
(f) Common Equity Tier 1 Capital Ratio	9.54%
Tier 1 Capital Ratio	9.54%
Total Capital Ratio	14.93%

Total Gross & Average Credit Risk Exposures

Credit Exposure by Type	Period End 31-Dec-14 Gross Credit Risk Exposure \$m	Period End 30-Sep-14 Gross Credit Risk Exposure \$m	Period End 31-Dec-14 Average Gross Credit Exposure \$m
Cash and Due from Financial Institutions	174.7	139.1	173.5
Debt Securities	2,781.6	2,469.8	2,564.9
Loans and Advances	12,421.4	11,931.6	11,853.3
Other	84.4	92.2	140.7
Commitments and other non market off balance sheet exposures	1,965.3	1,829.9	1,840.0
Market Related Off Balance Sheet	53.1	52.6	76.7
Total exposures	17,480.6	16,515.1	16,649.1

Portfolios Subject to Standardised Approach	Period End 31-Dec-14 Gross Credit Risk Exposure \$m	Period End 30-Sep-14 Gross Credit Risk Exposure \$m	Period End 31-Dec-14 Average Gross Credit Exposure \$m
Residential Mortgage	13,363.1	12,728.4	13,080.2
Other Retail	719.6	713.9	337.3
Corporate	289.5	300.4	296.7
Bank	2,457.1	1,867.9	798.7
Government	477.6	717.6	668.4
Other	173.6	187.0	1,467.9
Total Exposures	17,480.6	16,515.1	16,649.1

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

	As at 31-Dec-14 Impaired Loans \$m	As at 31-Dec-14 Past Due Loans >90 Days \$m	As at 31-Dec-14 Specific Provision Balance \$m	Quarter Ended 31-Dec-14 Charges for Specific Provision \$m	Quarter Ended 31-Dec-14 Write-offs \$m
Residential Mortgage	0.2	56.6	0.1	-	0.0
Other Retail	4.1	-	3.8	3.0	2.7
Corporate	3.2	-	1.6	(0.3)	0.0
Total	7.6	56.6	5.5	2.7	2.8

	As at 30-Sep-14 Impaired Loans \$m	As at 30-Sep-14 Past Due Loans >90 Days \$m	As at 30-Sep-14 Specific Provision Balance \$m	Quarter Ended 30-Sep-14 Charges for Specific Provision \$m	Quarter Ended 30-Sep-14 Write-offs \$m
Residential Mortgage	0.2	51.8	0.1	-	0.0
Other Retail	4.3	-	3.5	5.7	3.3
Corporate	3.2	-	0.2	1.7	0.0
Total	7.7	51.8	3.8	7.4	3.3

General Reserve for Credit Losses

	31-Dec-14 \$m	30-Sep-14 \$m
General Reserve for Credit Losses	41.8	39.1

Securitisation Activity

Securitisation Activity	Dec-14 Quarter		Sep-14 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	784.7	-	1,617.8	-
Total	784.7	-	1,617.8	-

Securitisation Exposures

Securitisation Exposures	Dec-14 Quarter	Sep-14 Quarter
	Exposures Retained/ Purchased \$m	Exposures Retained/ Purchased \$m
On-balance sheet		
Available-for-sale	21.6	23.4
Net loans and advances	20.9	20.9
Total	42.5	44.3
	31-Dec-14	30-Sep-14
	\$m	\$m
Off-balance sheet		
Commitments and other non market off-balance sheet exposures	26.3	28.3
Total	26.3	28.3