

Capital Adequacy

	31-Mar-15 Risk Weighted Assets \$m
(a) Subject to the Standardised approach	
Residential Mortgage	4,917.1
Other Retail	347.0
Corporate	269.5
Bank	589.8
Government	-
Other	45.6
Capital Requirement for Credit Risk by Portfolio	6,168.9
Capital Requirement for Credit Risk Relating to Securitisation Exposures	36.0
(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	9.40%
Tier 1 Capital Ratio	9.40%
Total Capital Ratio	14.65%

Total Gross & Average Credit Risk Exposures

Credit Exposure by Type	Period End 31-Mar-15 Gross Credit Risk Exposure \$m	Period End 31-Dec-14 Gross Credit Risk Exposure \$m	Period End 31-Mar-15 Average Gross Credit Exposure \$m
Cash and Due from Financial Institutions	193.7	174.7	171.7
Debt Securities	2,438.3	2,781.6	2,614.3
Loans and Advances	13,119.3	12,421.4	12,126.1
Other	80.5	84.4	155.1
Commitments and other non market off balance sheet exposures	2,188.7	1,965.3	1,896.0
Market Related Off Balance Sheet	54.7	53.1	78.3
Total exposures	18,075.1	17,480.6	17,041.5

Portfolios Subject to Standardised Approach	Period End 31-Mar-15 Gross Credit Risk Exposure \$m	Period End 31-Dec-14 Gross Credit Risk Exposure \$m	Period End 31-Mar-15 Average Gross Credit Exposure \$m
Residential Mortgage	14,265.2	13,363.1	13,415.6
Other Retail	755.4	719.6	338.9
Corporate	269.5	289.5	290.3
Bank	2,129.8	2,457.1	826.0
Government	486.6	477.6	613.1
Other	168.6	173.6	1,557.7
Total Exposures	18,075.1	17,480.6	17,041.5

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

	As at 31-Mar-15 Impaired Loans \$m	As at 31-Mar-15 Past Due Loans >90 Days \$m	As at 31-Mar-15 Specific Provision Balance \$m	Quarter Ended 31-Mar-15 Charges for Specific Provision \$m	Quarter Ended 31-Mar-15 Write-offs \$m
Residential Mortgage	0.1	56.6	0.1	-	0.0
Other Retail	5.5	-	3.4	1.6	2.0
Corporate	2.5	1.4	-	(1.6)	0.1
Total	8.1	58.0	3.5	-	2.1

	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	-	0.2	(0.3)	0.0
Total	7.6	56.6	4.1	2.7	2.8

General Reserve for Credit Losses

	31-Mar-15 \$m	31-Dec-14 \$m
General Reserve for Credit Losses	39.0	41.8

Securitisation Activity

Securitisation Activity	Mar-15 Quarter		Dec-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	921.7	-	784.7	-
Total	921.7	-	784.7	-

Securitisation Exposures

Securitisation Exposures	Mar-15 Quarter	Dec-14 Quarter
	Exposures Retained/ Purchased \$m	Exposures Retained/ Purchased \$m
On-balance sheet		
Available-for-sale	15.7	21.6
Net loans and advances	22.0	20.9
Total	37.6	42.5
	31-Mar-15	31-Dec-14
	\$m	\$m
Off-balance sheet		
Commitments and other non market off-balance sheet exposures	30.8	26.3
Total	30.8	26.3