

Table 3: Capital Adequacy

	<u>31 12 15</u> (\$'m)	<u>30 09 15</u> (\$'m)
Risk weighted assets		
Credit risk exposures by portfolio:		
Government	-	-
Bank	743.6	678.1
Residential mortgage	5,135.2	5,070.7
Corporate	203.9	222.5
Other retail	366.4	345.3
Other	41.5	34.7
Total credit risk exposures	<u>6,490.6</u>	<u>6,351.3</u>
Securitisation exposures	38.3	40.8
Market risk exposures	-	-
Operational risk exposures	980.8	905.8
Total risk weighted assets	<u>7,509.7</u>	<u>7,297.9</u>
Common equity Tier 1 capital ratio	<u>10.47%</u>	<u>9.86%</u>
Tier 1 capital ratio	<u>10.47%</u>	<u>9.86%</u>
Total capital ratio	<u>15.39%</u>	<u>14.88%</u>

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

	Gross credit exposure		Avg. gross credit exposure	
	31 12 15 (\$'m)	30 09 15 (\$'m)	31 12 15 (\$'m)	30 09 15 (\$'m)
Exposure type				
Cash and Due from Financial Institutions	151.6	282.6	226.2	263.5
Debt Securities	3,012.4	2,784.3	2,897.5	2,840.1
Loans and Advances	13,570.1	13,382.1	13,485.8	13,443.6
Other	82.1	65.3	74.0	69.9
Commitments & other non market off balance sheet exposures	2,077.0	2,157.1	2,123.7	2,147.1
Market Related Off Balance Sheet	36.6	41.5	43.1	46.4
Total exposure	18,929.8	18,712.9	18,850.3	18,810.6
Portfolio type				
Government	357.7	469.4	474.9	533.5
Bank	2,794.8	2,584.8	2,636.0	2,556.6
Residential mortgage	14,546.3	14,462.5	14,533.7	14,527.5
Corporate	203.9	222.5	223.1	232.8
Other retail	879.8	821.0	828.0	802.1
Other	147.3	152.7	154.6	158.1
Total exposure	18,929.8	18,712.9	18,850.3	18,810.6

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 December 2015</u>					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	0.6	80.4	0.6	0.1	-
Corporate	1.7	-	1.1	(0.4)	0.1
Other retail	4.9	-	4.1	3.1	2.9
Other	-	-	-	-	-
Total	7.2	80.4	5.8	2.8	3.0
<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	-	-	-	-	-
Total	7.0	77.6	6.0	3.6	3.3

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

	31 12 15 (\$'m)	30 09 15 (\$'m)
<i>General reserve for credit loss</i>		
From collective provision	14.6	13.9
From retained earnings	24.7	22.6
Total	39.3	36.5

Table 5: Securitisation Exposures

	31 12 15		30 09 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)	-	-	0.1	-
Payment funding facility (undrawn)	-	-	-	-
Liquidity funding facility (drawn)	-	-	(3.0)	-
Liquidity funding facility (undrawn)	(6.0)	-	11.9	-
Securities held in the banking book	-	-	-	-
	<u>(6.0)</u>	<u>-</u>	<u>9.0</u>	<u>-</u>
		<u>31 12 15</u> (\$'m)		<u>30 09 15</u> (\$'m)
<u>On-balance sheet securitisation exposure retained or purchased</u>				
Payment funding facility (drawn)		6.9		6.9
Liquidity funding facility (drawn)		17.2		17.2
Securities held in the banking book		11.5		12.7
<u>Off-balance sheet securitisation exposure</u>				
Payment funding facility (undrawn)		-		-
Liquidity funding facility (undrawn)		33.7		39.7
Total		<u>69.3</u>		<u>76.5</u>