

Attachment C

Table 3: Capital Adequacy

	30-Sep-16 (\$'m)	30-Jun-16 (\$'m)
Risk weighted assets		
Credit risk exposures by portfolio:		
Government	-	-
Bank	617.0	825.2
Residential mortgage	6,085.8	5,820.8
Corporate	155.4	172.7
Other retail	365.5	370.7
Other	35.2	32.6
Total credit risk exposures	<u>7,258.9</u>	<u>7,222.0</u>
Securitisation exposures	32.1	28.1
Market risk exposures	-	-
Operational risk exposures	1,051.3	1,051.3
Total risk weighted assets	<u>8,342.3</u>	<u>8,301.4</u>
Common equity Tier 1 capital ratio	<u>10.15%</u>	<u>9.92%</u>
Tier 1 capital ratio	<u>10.15%</u>	<u>9.92%</u>
Total capital ratio	<u>14.56%</u>	<u>14.35%</u>

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

Exposure type	Gross credit exposure		Avg. gross credit exposure	
	30-Sep-16 (\$'m)	30-Jun-16 (\$'m)	30-Sep-16 (\$'m)	30-Jun-16 (\$'m)
Cash and Due from Financial Institutions	167.0	324.1	245.5	239.8
Debt Securities	3,487.7	3,038.2	3,262.9	2,905.2
Loans and Advances	15,808.9	15,010.9	15,409.9	13,961.0
Other	75.1	74.3	74.7	75.0
Commitments & other non market off balance sheet exposures	2,470.5	2,420.3	2,445.4	2,188.6
Market Related Off Balance Sheet	27.0	28.4	27.7	39.0
Total exposure	22,036.1	20,896.0	21,466.1	19,408.6
Portfolio type				
Government	1,536.5	361.0	948.8	443.1
Bank	2,085.0	2,992.0	2,538.5	2,690.2
Residential mortgage	17,136.2	16,300.1	16,718.1	15,055.8
Corporate	155.4	172.7	164.0	206.4
Other retail	973.1	943.3	958.2	867.1
Other	149.9	127.0	138.4	146.0
Total exposure	22,036.1	20,896.0	21,466.1	19,408.6

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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)
30 September 2016					
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	-	-	-	-	-
Total	7.5	89.0	5.4	2.5	3.1
30 June 2016					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	0.9	94.1	-	-	0.1
Corporate	0.6	1.3	0.3	(0.7)	0.6
Other retail	6.5	-	5.8	4.9	4.9
Other	-	-	-	-	-
Total	8.0	95.4	6.1	4.2	5.6

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

	30-Sep-16 (\$'m)	30-Jun-16 (\$'m)
<i>General reserve for credit loss</i>		
From collective provision	17.6	15.7
From retained earnings	24.7	26.2
Total	42.3	41.9

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Table 5: Securitisation Exposures

	30-Sep-16		30-Jun-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)	-	-	-	-
Payment funding facility (undrawn)	-	-	-	-
Liquidity funding facility (drawn)	-	-	(16.0)	-
Liquidity funding facility (undrawn)	(2.1)	-	15.9	-
Securities held in the banking book	-	-	-	-
	<u>(2.1)</u>	<u>-</u>	<u>(0.1)</u>	<u>-</u>

	30-Sep-16 (\$'m)	30-Jun-16 (\$'m)
<u>On-balance sheet securitisation exposure retained or purchased</u>		
Payment funding facility (drawn)	6.9	6.9
Liquidity funding facility (drawn)	2.3	2.3
Securities held in the banking book	33.1	9.3
<u>Off-balance sheet securitisation exposure</u>		
Payment funding facility (undrawn)	-	-
Liquidity funding facility (undrawn)	45.4	47.5
Total	<u>87.7</u>	<u>66.0</u>