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Table 3: Capital Adequacy

	31-Dec-17 ($'m)	30-Sep-17 ($'m)
Risk weighted assets		
Credit risk exposures by portfolio:		
Government	-	-
Bank	487.7	582.7
Residential mortgage	7,544.2	7,240.9
Corporate	-	-
Other retail	346.0	341.6
Other	28.7	46.4
Total credit risk exposures	8,406.6	8,211.6
Securitisation exposures	81.1	81.4
Market risk exposures	-	-
Operational risk exposures	1,264.3	1,195.0
Total risk weighted assets	9,752.0	9,487.9
Common equity Tier 1 capital ratio	9.87%	10.03%
Tier 1 capital ratio	11.90%	10.03%
Total capital ratio	15.43%	13.86%

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

	Gross credit exposure		Avg. gross credit exposure	
	31-Dec-17 ($'m)	30-Sep-17 ($'m)	31-Dec-17 ($'m)	30-Sep-17 ($'m)
Exposure type				
Cash and Due from Financial Institutions	167.7	199.9	175.3	179.1
Debt Securities	2,948.0	3,286.0	3,046.8	3,096.3
Loans and Advances	19,314.5	18,323.8	18,562.9	18,187.1
Other	45.3	39.8	40.6	38.3
Commitments & other non market off balance sheet exposures	2,500.1	2,482.9	2,536.5	2,554.7
Market Related Off Balance Sheet	20.6	17.8	19.7	19.3
Total exposure	24,996.1	24,350.2	24,381.9	24,074.8

Portfolio type				
Government	1,472.4	1,544.5	1,534.6	1,565.7
Bank	1,492.8	1,800.3	1,557.3	1,589.5
Residential mortgage	21,191.7	20,156.4	20,460.2	20,094.4
Corporate	-	-	-	-
Other retail	580.6	580.8	586.7	589.8
Other	258.5	268.2	243.2	235.5
Total exposure	24,996.1	24,350.2	24,381.9	24,074.8

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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)
31 December 2017					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	8.8	87.2	1.6	0.4	-
Corporate	-	-	-	-	-
Other retail	5.1	-	4.5	2.8	3.6
Other	-	-	-	-	-
Total [(1)]	13.9	87.2	6.1	3.2	3.6
30 September 2017					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	2.9	88.5	1.3	0.1	0.0
Corporate	-	-	-	-	-
Other retail	5.8	-	5.3	3.0	3.6
Other	-	-	-	-	-
Total	8.7	88.5	6.6	3.1	3.6

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

	31-Dec-17 ($'m)	30-Sep-17 ($'m)
General reserve for credit loss		
From collective provision	16.3	14.4
From retained earnings	27.1	27.2
Total	43.4	41.6

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Table 5: Securitisation Exposures

	31-Dec-17		30-Sep-17	
	Current Period Securitisation Activity ($'m)	Gain/Loss on Sale ($'m)	Current Period Securitisation Activity ($'m)	Gain/Loss on Sale ($'m)
Payment funding facility (drawn)	(4.2)	-	0.2	-
Payment funding facility (undrawn)	-	-	-	-
Liquidity funding facility (drawn)	(1.2)	-	14.3	-
Liquidity funding facility (undrawn)	1.3	-	(13.5)	-
Securities held in the banking book	9.3	-	41.9	-
	5.2	-	42.9	-

	31-Dec-17 ($'m)	30-Sep-17 ($'m)
On-balance sheet securitisation exposure retained or purchased		
Payment funding facility (drawn)	3.1	7.2
Liquidity funding facility (drawn)	34.7	36.0
Securities held in the banking book	150.5	141.2
Off-balance sheet securitisation exposure		
Payment funding facility (undrawn)	-	-
Liquidity funding facility (undrawn)	21.0	19.7
Total	209.2	204.1