

Capital Adequacy

	30-Sep-14 Risk Weighted Assets \$m
(a) Subject to the Standardised approach	
Residential Mortgage	4,425.5
Other Retail	336.0
Corporate	300.4
Bank	561.0
Government	-
Other	61.9
Capital Requirement for Credit Risk by Portfolio	5,684.7
Capital Requirement for Credit Risk Relating to Securitisation Exposures	32.2
(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	743.5
(e) Capital requirements for interest rate risk in the banking book (IRRBB)	-
(f) Common Equity Tier 1 Capital Ratio	10.48%
Tier 1 Capital Ratio	10.48%
Total Capital Ratio	16.24%

Total Gross & Average Credit Risk Exposures

Credit Exposure by Type	Period End 30-Sep-14 Gross Credit Risk Exposure \$m	Period End 30-Jun-14 Gross Credit Risk Exposure \$m	Period End 30-Sep-14 Average Gross Credit Exposure \$m
Cash and Due from Financial Institutions	139.1	241.8	204.7
Debt Securities	2,469.8	2,461.8	2,455.6
Loans and Advances	11,931.6	11,381.0	11,663.9
Other	92.2	87.1	132.6
Commitments and other non market off balance sheet exposures	1,829.9	1,799.6	1,800.2
Market Related Off Balance Sheet	52.6	55.3	75.8
Total exposures	16,515.1	16,026.6	16,332.8

Portfolios Subject to Standardised Approach	Period End 30-Sep-14 Gross Credit Risk Exposure \$m	Period End 30-Jun-14 Gross Credit Risk Exposure \$m	Period End 30-Sep-14 Average Gross Credit Exposure \$m
Residential Mortgage	12,728.4	12,148.2	12,844.0
Other Retail	713.9	709.3	337.2
Corporate	300.4	302.0	300.2
Bank	1,867.9	1,881.6	688.8
Government	717.6	796.6	759.5
Other	187.0	188.9	1,403.1
Total Exposures	16,515.1	16,026.6	16,332.8

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

	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	-	1.9	1.7	0.0
Total	7.7	51.8	5.5	7.4	3.3

	As at 30-Jun-14 Impaired Loans \$m	As at 30-Jun-14 Past Due Loans >90 Days \$m	As at 30-Jun-14 Specific Provision Balance \$m	Quarter Ended 30-Jun-14 Charges for Specific Provision \$m	Quarter Ended 30-Jun-14 Write-offs \$m
Residential Mortgage	0.3	53.1	0.1	0.3	0.6
Other Retail	3.3	-	1.0	1.7	3.0
Corporate	0.5	-	0.2	0.1	1.1
Total	4.1	53.1	1.3	2.1	4.8

General Reserve for Credit Losses

	30-Sep-14 \$m	30-Jun-14 \$m
General Reserve for Credit Losses	39.1	37.4

Securitisation Activity

Securitisation Activity	Sep-14 Quarter		Jun-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	1,617.8	-	772.6	-
Total	1,617.8	-	772.6	-

Securitisation Exposures

Securitisation Exposures	Sep-14 Quarter	Jun-14 Quarter
	Exposures Retained/ Purchased \$m	Exposures Retained/ Purchased \$m
On-balance sheet		
Available-for-sale	23.4	25.3
Net loans and advances	20.9	25.6
Total	44.3	51.0
	30-Sep-14	30-Jun-14
	\$m	\$m
Off-balance sheet		
Commitments and other non market off-balance sheet exposures	28.3	20.5
Total	28.3	20.5