Table 3: Capital Adequacy

	31 03 16	31 12 15
	(\$'m)	(\$'m)
Risk weighted assets		
Credit risk exposures by portfolio:		
Government	-	-
Bank	717.4	743.6
Residential mortgage	5,484.3	5,135.2
Corporate	190.0	203.9
Other retail	369.3	366.4
Other	35.1	41.5
Total credit risk exposures	6,796.1	6,490.6
Securitisation exposures	38.4	38.3
Market risk exposures	-	-
Operational risk exposures	980.8	980.8
Total risk weighted assets	7,815.3	7,509.7
Common equity Tier 1 capital ratio	10.31%	10.47%
Tier 1 capital ratio	10.31%	10.47%
Total capital ratio	14.97%	15.39%

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

	Gross credit exposure		Avg. gross credit exposure		
	31 03 16	31 12 15	31 03 16	31 12 15	
	(\$'m)	(\$'m)	(\$'m)	(\$'m)	
Exposure type					
Cash and Due from Financial Institutions	196.1	151.6	218.7	226.2	
Debt Securities	2,795.3	3,012.4	2,871.9	2,897.5	
Loans and Advances	14,336.6	13,570.1	13,698.5	13,485.8	
Other	79.1	82.1	75.2	74.0	
Commitments & other non market off balance					
sheet exposures	2,151.8	2,077.0	2,130.7	2,123.7	
Market Related Off Balance Sheet	37.1	36.6	41.6	43.1	
Total exposure	19,596.1	18,929.7	19,036.7	18,850.3	
Portfolio type					
Government	429.9	357.7	463.7	474.9	
Bank	2,551.2	2,794.8	2,614.8	2,636.0	
Residential mortgage	15,377.6	14,546.3	14,744.7	14,533.7	
Corporate	190.0	203.9	214.9	223.1	
Other retail	908.1	879.8	848.0	828.0	
Other	139.3	147.3	150.7	154.6	
Total exposure	19,596.1	18,929.7	19,036.7	18,850.3	

Table 4(b): Credit Risk - Impaired assets, Past due loans, Provisions and Write-offs

Impaired loans Past due loans sold days Specific provision balance provision balance provision loans for growision provision balance provision loans Write-offs (\$\frac{\frac					Charges	
loans (s'm) days (s'm) balance provision (s'm) Write-offs (s'm) 31 March 2016 To stand the stand th						
S1 March 2016 (\$'m)				-	-	
Sovernment Component Com		loans	days	balance	provision	Write-offs
Government -	_	(\$'m)	(\$'m)	(\$'m)	(\$'m)	(\$'m)
Bank - - - - - - - - - - - - - - - - 0.5 - 0.5 - 0.5 - 1.6 1.4 0.8 0.8 0.1 0.8 0.1 0.8 0.1 0.8 0.1 0.8 0.1 0.8 0.1 0.0 0.1 0.0 0.0 0.1 0.0 0.0 0.0 0.1 0.0 0.0 0.0 0.1 0.0 0.0 0.0 0.1 0.0 0.0 0.0 0.1 0.0 0.0 0.0 0.1 0.0 0.0 0.0 0.0 0.1 0.0 0.	31 March 2016					
Residential mortgage 0.4 88.3 0.1 - 0.5 Corporate 3.0 - 1.6 1.4 0.8 Other retail 6.5 - 5.8 4.8 3.1 Other - <td>Government</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	Government	-	-	-	-	-
Corporate 3.0 - 1.6 1.4 0.8 Other retail 6.5 - 5.8 4.8 3.1 Other - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -	Bank	-	-	-	-	-
Other retail 6.5 - 5.8 4.8 3.1 Other -	Residential mortgage	0.4	88.3	0.1	-	0.5
Other - <td>Corporate</td> <td>3.0</td> <td>-</td> <td>1.6</td> <td>1.4</td> <td>0.8</td>	Corporate	3.0	-	1.6	1.4	0.8
Total 9.9 88.3 7.5 6.2 4.5 31 December 2015 Government -	Other retail	6.5	-	5.8	4.8	3.1
31 December 2015 Government - <td>Other</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	Other	-	-	-	-	-
Government -	Total	9.9	88.3	7.5	6.2	4.5
Bank -	<u>31 December 2015</u>					
Residential mortgage 0.6 80.4 0.6 0.1 0.0 Corporate 1.7 - 1.1 (0.4) 0.1 Other retail 4.9 - 4.1 3.1 2.9 Other -	Government	-	-	-	-	-
Corporate 1.7 - 1.1 (0.4) 0.1 Other retail 4.9 - 4.1 3.1 2.9 Other - <t< td=""><td>Bank</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></t<>	Bank	-	-	-	-	-
Other retail 4.9 - 4.1 3.1 2.9 Other -	Residential mortgage	0.6	80.4	0.6	0.1	0.0
Other	Corporate	1.7	-	1.1	(0.4)	0.1
	Other retail	4.9	-	4.1	3.1	2.9
Total 7.2 80.4 5.8 2.8 3.0	Other	-	-	-	-	-
	Total	7.2	80.4	5.8	2.8	3.0

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

	31 03 16	31 12 15	
	(\$'m)	(\$'m)	
General reserve for credit loss			
From collective provision	14.2	14.6	
From retained earnings	24.1	24.7	
Total	38.3	39.3	

Table 5: Securitisation Exposures

	31 03 16		31 12 15		
-	Current Period		Current Period		
	Securitisation	Gain/Loss	Securitisation	Gain/Loss	
	Activity	on Sale	Activity	on Sale	
<u>-</u>	(\$'m)	(\$'m)	(\$'m)	(\$'m)	
Payment funding facility (drawn)	-	-	-	_	
Payment funding facility (undrawn)	-	-	-	-	
Liquidity funding facility (drawn)	1.1	_	-	-	
Liquidity funding facility (undrawn)	(2.0)	_	(6.0)	-	
Securities held in the banking book	-	-	-	-	
<u>-</u>	(0.9)	-	- 6.0	-	
		_			
		31 03 16		31 12 15	
	_	(\$'m)		(\$'m)	
On-balance sheet securitisation exposure retained or purchase	d				
Payment funding facility (drawn)	_	6.9		6.9	
Liquidity funding facility (drawn)		18.3		17.2	
Securities held in the banking book		10.3		11.5	
Off-balance sheet securitisation exposure					
Payment funding facility (undrawn)		-		-	
Liquidity funding facility (undrawn)		31.6		33.7	
-	_			(0.0	
Total		67.1		69.3	