

Attachment C

Table 3: Capital Adequacy

	30-Sep-17 (\$'m)	30-Jun-17 (\$'m)
Risk weighted assets		
Credit risk exposures by portfolio:		
Government	-	-
Bank	582.7	454.1
Residential mortgage	7,240.9	7,108.5
Corporate	-	-
Other retail	341.6	360.1
Other	46.4	20.7
Total credit risk exposures	<u>8,211.6</u>	<u>7,943.5</u>
Securitisation exposures	81.4	60.1
Market risk exposures	-	-
Operational risk exposures	1,195.0	1,195.0
Total risk weighted assets	<u>9,487.9</u>	<u>9,198.5</u>
Common equity Tier 1 capital ratio	<u>10.03%</u>	<u>10.05%</u>
Tier 1 capital ratio	<u>10.03%</u>	<u>10.05%</u>
Total capital ratio	<u>13.86%</u>	<u>14.00%</u>

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

	Gross credit exposure		Avg. gross credit exposure	
	30-Sep-17 (\$'m)	30-Jun-17 (\$'m)	30-Sep-17 (\$'m)	30-Jun-17 (\$'m)
Exposure type				
Cash and Due from Financial Institutions	199.9	158.3	179.1	268.2
Debt Securities	3,286.0	2,906.6	3,096.3	3,067.4
Loans and Advances	18,323.8	18,050.3	18,187.1	16,329.4
Other	39.8	36.9	38.3	61.6
Commitments & other non market off balance sheet exposures	2,482.9	2,626.5	2,554.7	2,567.5
Market Related Off Balance Sheet	17.8	20.9	19.3	24.5
Total exposure	24,350.2	23,799.4	24,074.8	22,318.5
Portfolio type				
Government	1,544.5	1,586.8	1,565.7	1,368.5
Bank	1,800.3	1,378.8	1,589.5	1,914.7
Residential mortgage	20,156.4	20,032.4	20,094.4	17,908.2
Corporate	-	-	-	65.6
Other retail	580.8	598.7	589.8	905.5
Other	268.2	202.7	235.5	156.1
Total exposure	24,350.2	23,799.4	24,074.8	22,318.5

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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 2017					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	2.9	88.5	1.3	0.1	-
Corporate	-	-	-	-	-
Other retail	5.8	-	5.3	3.0	3.6
Other	-	-	-	-	-
Total ⁽¹⁾	8.7	88.5	6.6	3.1	3.6
30 June 2017					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	2.3	95.3	1.2	-	-
Corporate	-	-	-	-	-
Other retail	6.6	-	6.0	6.4	3.8
Other	-	-	-	-	-
Total	8.9	95.3	7.2	6.4	3.8

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

	30-Sep-17 (\$'m)	30-Jun-17 (\$'m)
<i>General reserve for credit loss</i>		
From collective provision	14.4	16.1
From retained earnings	27.2	24.9
Total	41.6	41.0

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Table 5: Securitisation Exposures

	30-Sep-17		30-Jun-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)	0.2	-	-	-
Payment funding facility (undrawn)	-	-	-	-
Liquidity funding facility (drawn)	14.3	-	20.4	-
Liquidity funding facility (undrawn)	(13.5)	-	(7.3)	-
Securities held in the banking book	41.9	-	24.5	-
	<u>42.9</u>	<u>-</u>	<u>37.6</u>	<u>-</u>

	30-Sep-17 (\$'m)	30-Jun-17 (\$'m)
<u>On-balance sheet securitisation exposure retained or purchased</u>		
Payment funding facility (drawn)	7.2	7.1
Liquidity funding facility (drawn)	36.0	21.6
Securities held in the banking book	141.2	99.2
<u>Off-balance sheet securitisation exposure</u>		
Payment funding facility (undrawn)	-	-
Liquidity funding facility (undrawn)	19.7	33.2
Total	<u>204.1</u>	<u>161.2</u>