

Attachment C

Table 3: Capital Adequacy

	<u>31-Mar-17</u> (\$'m)	<u>31-Dec-16</u> (\$'m)
Risk weighted assets		
Credit risk exposures by portfolio:		
Government	-	-
Bank	462.2	455.9
Residential mortgage	6,620.4	6,222.4
Corporate	-	-
Other retail	364.8	374.9
Other	19.9	19.1
Total credit risk exposures	<u>7,467.3</u>	<u>7,072.3</u>
Securitisation exposures	37.5	30.8
Market risk exposures	-	-
Operational risk exposures	1,119.5	1,119.5
Total risk weighted assets	<u>8,624.3</u>	<u>8,222.6</u>
Common equity Tier 1 capital ratio	<u>10.11%</u>	<u>10.40%</u>
Tier 1 capital ratio	<u>10.11%</u>	<u>10.40%</u>
Total capital ratio	<u>14.32%</u>	<u>14.84%</u>

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

	Gross credit exposure		Avg. gross credit exposure	
	31-Mar-17 (\$'m)	31-Dec-16 (\$'m)	31-Mar-17 (\$'m)	31-Dec-16 (\$'m)
Exposure type				
Cash and Due from Financial Institutions	397.3	294.5	295.7	261.8
Debt Securities	2,891.7	3,012.9	3,107.6	3,179.6
Loans and Advances	16,888.4	15,888.4	15,899.2	15,569.4
Other	61.5	60.1	67.7	69.8
Commitments & other non market off balance sheet exposures	2,745.4	2,574.9	2,552.7	2,488.5
Market Related Off Balance Sheet	22.4	23.7	25.4	26.4
Total exposure	23,006.7	21,854.5	21,948.3	21,595.5
Portfolio type				
Government	1,683.0	1,675.1	1,313.9	1,190.9
Bank	1,531.3	1,586.4	2,048.7	2,221.2
Residential mortgage	18,614.2	17,457.9	17,377.1	16,964.7
Corporate	-	-	82.0	109.4
Other retail	1,012.3	1,000.1	982.2	972.1
Other	165.9	135.0	144.5	137.3
Total exposure	23,006.7	21,854.5	21,948.3	21,595.5

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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)
31 March 2017					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	2.0	80.6	1.2	0.1	0.0
Corporate	-	-	-	-	-
Other retail	6.2	-	3.4	3.7	3.8
Other	-	-	-	-	-
Total	8.2	80.6	4.6	3.8	3.8
31 December 2016					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	1.9	88.9	1.1	-	0.0
Corporate	-	-	-	(0.1)	0.3
Other retail	5.9	-	3.5	3.7	4.1
Other	-	-	-	-	-
Total	7.9	88.9	4.6	3.6	4.4

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

	31-Mar-17 (\$'m)	31-Dec-16 (\$'m)
<i>General reserve for credit loss</i>		
From collective provision	18.1	18.0
From retained earnings	23.0	21.6
Total	41.1	39.6

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Table 5: Securitisation Exposures

	31-Mar-17		31-Dec-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)	-	-	0.1	-
Payment funding facility (undrawn)	-	-	-	-
Liquidity funding facility (drawn)	-	-	(1.1)	-
Liquidity funding facility (undrawn)	2.5	-	(7.4)	-
Securities held in the banking book	-	-	-	-
	<u>2.5</u>	<u>-</u>	<u>(8.4)</u>	<u>-</u>
		<u>31-Mar-17 (\$'m)</u>		<u>31-Dec-16 (\$'m)</u>
<u>On-balance sheet securitisation exposure retained or purchased</u>				
Payment funding facility (drawn)		7.1		7.1
Liquidity funding facility (drawn)		1.2		1.2
Securities held in the banking book		74.7		45.9
<u>Off-balance sheet securitisation exposure</u>				
Payment funding facility (undrawn)		-		-
Liquidity funding facility (undrawn)		40.5		38.0
Total		<u>123.5</u>		<u>92.2</u>