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Table 3: Capital Adequacy

	31-Mar-18 ($'m)	31-Dec-17 ($'m)
Risk weighted assets		
Credit risk exposures by portfolio:		
Government	-	-
Bank	571.2	487.7
Residential mortgage	7,704.1	7,544.2
Corporate	-	-
Other retail	332.7	346.0
Other	24.6	28.7
Total credit risk exposures	8,632.6	8,406.6
Securitisation exposures	78.5	81.1
Market risk exposures	-	-
Operational risk exposures	1,264.3	1,264.3
Total risk weighted assets	9,975.4	9,752.0
Common equity Tier 1 capital ratio	9.78%	9.87%
Tier 1 capital ratio	11.76%	11.90%
Total capital ratio	15.23%	15.43%

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

	Gross credit exposure		Avg. gross credit exposure	
	31-Mar-18 ($'m)	31-Dec-17 ($'m)	31-Mar-18 ($'m)	31-Dec-17 ($'m)
Exposure type				
Cash and Due from Financial Institutions	208.9	167.7	183.7	175.3
Debt Securities	3,346.6	2,948.0	3,121.8	3,046.8
Loans and Advances	19,774.4	19,314.5	18,865.8	18,562.9
Other	41.0	45.3	40.7	40.6
Commitments & other non market off balance sheet exposures	2,475.0	2,500.1	2,521.1	2,536.5
Market Related Off Balance Sheet	23.7	20.6	20.7	19.7
Total exposure	25,869.6	24,996.1	24,753.8	24,381.9
Portfolio type				
Government	1,743.7	1,472.4	1,586.9	1,534.6
Bank	1,658.1	1,492.8	1,582.5	1,557.3
Residential mortgage	21,640.7	21,191.7	20,755.3	20,460.2
Corporate	-	-	-	-
Other retail	569.7	580.6	582.4	586.7
Other	257.4	258.5	246.7	243.2
Total exposure	25,869.6	24,996.1	24,753.8	24,381.9

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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 2018					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	13.5	103.7	2.2	1.2	0.6
Corporate	-	-	-	-	-
Other retail	5.3	-	4.8	3.7	3.4
Other	-	-	-	-	-
Total [1]	18.8	103.7	7.0	4.9	4.1
31 December 2017					
Government	-	-	-	-	-
Bank	-	-	-	-	-
Residential mortgage	8.8	87.2	1.6	0.4	0.0
Corporate	-	-	-	-	-
Other retail	5.1	-	4.5	2.8	3.6
Other	-	-	-	-	-
Total	13.9	87.2	6.1	3.2	3.6

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

	31-Mar-18 ($'m)	31-Dec-17 ($'m)
General reserve for credit loss		
From collective provision	14.3	16.3
From retained earnings	31.2	27.1
Total	45.5	43.4

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Table 5: Securitisation Exposures

	31-Mar-18		31-Dec-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)	-
Payment funding facility (undrawn)	-	-	-	-
Liquidity funding facility (drawn)	(4.9)	-	(1.2)	-
Liquidity funding facility (undrawn)	2.1	-	1.3	-
Securities held in the banking book	3.2	-	9.3	-
	0.4	-	5.2	-

	31-Mar-18 ($'m)	31-Dec-17 ($'m)
On-balance sheet securitisation exposure retained or purchased		
Payment funding facility (drawn)	3.1	3.1
Liquidity funding facility (drawn)	29.9	34.7
Securities held in the banking book	153.6	150.5
Off-balance sheet securitisation exposure		
Payment funding facility (undrawn)	-	-
Liquidity funding facility (undrawn)	23.1	21.0
Total	209.7	209.2