

Capital Adequacy as at March 31st 2018

Reference	Item Description	Value \$m
(a)	Capital requirements (in terms of risk-weighted assets) for credit risk (Excluding Securitisation) by portfolio:	
	Claims Secured by Residential Mortgage	136.3
	Other Retail	3,441.5
	Corporate	596.1
	Banks	183.4
	Government	-
	All Other	157.6
	Securitisation	-
(b)	Capital requirements (in terms of risk-weighted assets) for equity exposures in the IRB approach	N/A
(c)	Capital requirements (in terms of risk-weighted assets) for Market Risk	-
(d)	Capital requirements (in terms of risk-weighted assets) for Operational Risk	285.3
(e)	Capital requirements (in terms of risk-weighted assets) for Interest Rate Risk in the Banking Book	N/A
(f)	Total Capital Ratio	15.45%
	Common Equity Tier 1 Capital Ratio	14.79%
	Tier 1 Capital Ratio	14.79%

Credit Risk as at March 31st 2018

Reference	Item Description	Mar 2018 Quarter	Dec 2017 Quarter	Average
(a)	Total gross credit risk exposures (excluding securitisation exposures) by major type of credit exposure			
(i)	Loans - net of interest rate groups	4,018.9	3,893.6	3,956.3
	Commitments	78.2	95.4	86.8
	Other non-market off balance sheet exposures	32.8	30.0	31.4
	Debt Securities	528.5	508.5	518.5
	Over-the-counter derivatives	1.3	0.1	0.7
	All Other	198.5	167.7	183.1
(ii)	Total gross credit risk exposures (excluding securitisation exposures) broken down by portfolio			
	Claims secured by residential mortgage	166.9	166.3	166.6
	Other Retail	3,427.7	3,328.0	3,377.9
	Corporate	517.4	506.7	512.0
	Banks	547.8	526.6	537.2
	Government	-	-	-
	All Other	198.5	167.7	183.1

(b)	Amount of impaired facilities by portfolio:	
(i)	Claims secured by residential mortgage	-
	Other Retail	13.0
	Corporate	68.7
	Banks	-
	Government	-
	All Other	-
	Amount of past due facilities by portfolio:	
	Claims secured by residential mortgage	-
	Other Retail	16.0
	Corporate	101.4
	Banks	-
	Government	-
	All Other	-
(ii)	Specific provisions, by portfolio:	
	Claims secured by residential mortgage	-
	Other Retail	1.4
	Corporate	7.8
	Banks	-
	Government	-
	All Other	-
(iii)	Charges for specific provisions and write-offs during the period, by portfolio:	
	Claims secured by residential mortgage	-
	Other Retail	0.1
	Corporate	0.3
	Banks	-
	Government	-
	All Other	-
(c)	The general reserve for credit losses	21.8

Securitisation Exposures as at March 31st 2018

Reference	Item Description	Mar 2018 Quarter	Dec 2017 Quarter
(a)	Summary of current period's of securitisation activity, including the total amount of exposures securitised (by exposure type) and recognised gain or loss on sale by exposure type:	Total exposures securitised	Recognised gain or loss on sale
	Residential Mortgage	-	-
	Credit Card and other Personal Loans	-	-
	Commercial Loans	-	-
	Other	-	-
(b)	Aggregate amount of total securitisation exposures retained or purchased:	On Balance Sheet	Off Balance Sheet
	Liquidity support facilities	-	-
	Derivative facilities	-	-
	Holdings of securities	-	-
	Other	-	-

