

Capital Adequacy as at March 31st 2019

| 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 | 142.8 |
| | Other Retail | 3,598.1 |
| | Corporate | 603.8 |
| | Banks | 213.6 |
| | Government | - |
| | All Other | 221.5 |
| | 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 | 303.8 |
| (e) | Capital requirements (in terms of risk-weighted assets) for Interest Rate Risk in the Banking Book | N/A |
| (f) | Total Capital Ratio | 15.67% |
| | Common Equity Tier 1 Capital Ratio | 15.04% |
| | Tier 1 Capital Ratio | 15.04% |

Credit Risk as at March 31st 2019

| Reference | Item Description | Mar 2019 Quarter | Dec 2018 Quarter | Average |
|-----------|--|------------------|------------------|---------|
| (a) | Total gross credit risk exposures (excluding securitisation exposures) by major type of credit exposure | | | |
| (i) | Loans - net of interest rate groups | 4,229.2 | 4,220.2 | 4,224.7 |
| | Commitments | 54.7 | 70.4 | 62.5 |
| | Other non-market off balance sheet exposures | 31.0 | 31.3 | 31.2 |
| | Debt Securities | 570.0 | 698.1 | 634.0 |
| | Over-the-counter derivatives | 4.0 | 1.8 | 2.9 |
| | All Other | 259.0 | 249.3 | 254.2 |
| (ii) | Total gross credit risk exposures (excluding securitisation exposures) broken down by portfolio | | | |
| | Claims secured by residential mortgage | 175.0 | 179.8 | 177.4 |
| | Other Retail | 3,585.3 | 3,609.6 | 3,597.5 |
| | Corporate | 536.7 | 514.6 | 525.6 |
| | Banks | 591.9 | 717.8 | 654.9 |
| | Government | - | - | - |
| | All Other | 259.0 | 249.3 | 254.2 |

| | | |
|-------|--|-------|
| (b) | Amount of impaired facilities by portfolio: | |
| (i) | Claims secured by residential mortgage | - |
| | Other Retail | 11.4 |
| | Corporate | 100.3 |
| | Banks | - |
| | Government | - |
| | All Other | - |
| | Amount of past due facilities by portfolio: | |
| | Claims secured by residential mortgage | - |
| | Other Retail | 15.5 |
| | Corporate | 51.3 |
| | Banks | - |
| | Government | - |
| | All Other | - |
| (ii) | Specific provisions, by portfolio: | |
| | Claims secured by residential mortgage | - |
| | Other Retail | 1.3 |
| | Corporate | 12.5 |
| | Banks | - |
| | Government | - |
| | All Other | - |
| (iii) | Charges for specific provisions and write-offs during the period, by portfolio: | |
| | Claims secured by residential mortgage | - |
| | Other Retail | - |
| | Corporate | - |
| | Banks | - |
| | Government | - |
| | All Other | - |
| (c) | The general reserve for credit losses | 22.0 |

Securitisation Exposures as at March 31st 2019

| Reference | Item Description | Mar 2019 Quarter | Dec 2018 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 | - | - |



