

**Capital Adequacy as at September 30th 2018**

<b>Reference</b>	<b>Item Description</b>	<b>Value \$m</b>
(a)	<b>Capital requirements (in terms of risk-weighted assets) for credit risk (Excluding Securitisation) by portfolio:</b>	
	Claims Secured by Residential Mortgage	145.0
	Other Retail	3,755.4
	Corporate	560.5
	Banks	199.9
	Government	-
	All Other	160.6
	Securitisation	-
(b)	<b>Capital requirements (in terms of risk-weighted assets) for equity exposures in the IRB approach</b>	N/A
(c)	<b>Capital requirements (in terms of risk-weighted assets) for Market Risk</b>	-
(d)	<b>Capital requirements (in terms of risk-weighted assets) for Operational Risk</b>	293.0
(e)	<b>Capital requirements (in terms of risk-weighted assets) for Interest Rate Risk in the Banking Book</b>	N/A
(f)	Total Capital Ratio	15.03%
	Common Equity Tier 1 Capital Ratio	14.32%
	Tier 1 Capital Ratio	14.32%

**Credit Risk as at September 30th 2018**

Reference	Item Description	Sep 2018 Quarter	Jun 2018 Quarter	Average
(a)	<b>Total gross credit risk exposures (excluding securitisation exposures) by major type of credit exposure</b>			
(i)	Loans - net of interest rate groups	4,355.8	4,341.3	4,348.5
	Commitments	41.2	45.4	43.3
	Other non-market off balance sheet exposures	31.8	30.8	31.3
	Debt Securities	544.1	536.6	540.4
	Over-the-counter derivatives	1.7	1.5	1.6
	All Other	188.6	210.7	199.7
(ii)	<b>Total gross credit risk exposures (excluding securitisation exposures) broken down by portfolio</b>			
	Claims secured by residential mortgage	177.6	178.1	177.9
	Other Retail	3,742.6	3,708.3	3,725.5
	Corporate	490.5	513.1	501.8
	Banks	563.9	556.0	559.9
	Government	-	-	-
	All Other	188.6	210.7	199.7
(b)	<b>Amount of impaired facilities by portfolio:</b>			
(i)	Claims secured by residential mortgage	-		
	Other Retail	11.5		
	Corporate	68.6		
	Banks	-		
	Government	-		
	All Other	-		
	<b>Amount of past due facilities by portfolio:</b>			
	Claims secured by residential mortgage	-		
	Other Retail	15.2		
	Corporate	84.8		
	Banks	-		
	Government	-		
	All Other	-		
(ii)	<b>Specific provisions, by portfolio:</b>			
	Claims secured by residential mortgage	-		
	Other Retail	1.3		
	Corporate	10.6		
	Banks	-		
	Government	-		
	All Other	-		

(iii)	<b>Charges for specific provisions and write-offs during the period, by portfolio:</b>	
	Claims secured by residential mortgage	-
	Other Retail	- 0.0
	Corporate	- 0.0
	Banks	-
	Government	-
	All Other	-
(c)	<b>The general reserve for credit losses</b>	26.0

**Securitisation Exposures as at September 30th 2018**

Reference	Item Description	Sep 2018 Quarter	Jun 2018 Quarter
(a)	<b>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:</b>	<b>Total exposures securitised</b>	<b>Recognised gain or loss on sale</b>
	Residential Mortgage	-	-
	Credit Card and other Personal Loans	-	-
	Commercial Loans	-	-
	Other	-	-
(b)	<b>Aggregate amount of total securitisation exposures retained or purchased:</b>	<b>On Balance Sheet</b>	<b>Off Balance Sheet</b>
	Liquidity support facilities	-	-
	Derivative facilities	-	-
	Holdings of securities	-	-
	Other	-	-





