

BASEL III Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 30 June 2017

Capital Adequacy (Table 3)

	30 Jun 2017 \$M	31 Mar 2017 \$M
Risk Weighted Assets		
Subject to Standardised approach		
Residential mortgages	5,723.8	5,813.4
Other retail loans	352.1	337.6
Bank	163.8	269.1
Corporate	350.1	352.5
Other	3.5	2.7
Securitisation	52.1	42.5
Total risk weighted assets for credit risk exposures	6,645.4	6,817.8
Operational risk	891.3	834.6
Total risk weighted assets	7,536.7	7,652.4
Capital Ratio (%)	30 Jun 2017	31 Mar 2017
Common Equity Tier 1 ratio	8.8%	8.0%
Tier 1 capital ratio	10.7%	9.8%
Total capital ratio	12.7%	11.8%

Credit Risk (Table 4)

Table 4 (a)

	30 Jun 2017		31 Mar 2017	
	As At	Average	As At	Average
Credit exposures by types	\$M	\$M	\$M	\$M
Cash and balances with central banks	0.6	0.3	0.0	0.2
Loans and advances to banks	234.1	237.4	269.2	305.9
Equity securities	0.2	0.2	0.2	0.2
Debt securities	1,679.9	1,928.9	1,875.1	1,674.2
Derivative financial assets	0.0	0.0	0.0	0.0
Loans and advances to customers	15,167.9	15,178.3	15,316.2	14,952.7
Other assets	17.4	27.2	14.4	15.6
Total gross credit risk	17,100.1	17,372.3	17,475.1	16,948.8
Securitisation Exposures - RMBS Investments	213.0	218.1	174.1	178.0
Securitisation Exposures - Other	37.1	37.3	33.1	28.8
Non market-related off-balance sheet credit exposures	532.3	573.0	621.7	546.9
Market-related off-balance sheet credit exposures	39.7	41.6	34.6	35.3
Total exposures	17,922.2	18,242.3	18,338.6	17,737.8
Credit exposures by portfolio	\$M	\$M	\$M	\$M
Residential mortgages	14,448.1	14,472.9	14,608.7	14,247.4
Other retail claims	373.0	357.7	358.0	355.9
Bank	607.8	807.8	1,035.1	1,046.9
Government	1,318.9	1,381.6	1,118.9	945.1
Corporate	350.1	350.8	352.5	351.9
Other assets	2.2	2.1	1.9	1.6
Total exposures	17,100.1	17,372.9	17,475.1	16,948.8

Table 4 (b)

	30 Jun 2017	31 Mar 2017
By Portfolios	\$M	\$M
Amount of impaired facilities:		
Residential mortgages	46.0	13.7
Other retail claims	0.0	0.0
Corporate/specialised lending	16.7	14.0
Past due facilities:		
Residential mortgages	58.0	55.2
Other retail claims	0.0	0.0
Corporate/specialised lending	8.6	10.4
Specific provisions	4.9	4.2
Charges for specific provisions during the period	1.5	0.7
Write-offs during the period	0.6	0.4

Table 4 (c)

General Reserve for Credit Losses	28.9	28.5
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Securitisation exposures (Table 5)

	30 Jun 2017 \$M	31 Mar 2017 \$M
Table 5 (a) - Total securitisation activity for the reporting period		
Underlying asset type		
• Residential mortgages	1,267	-
• RMBS Investments	-	-
Total securitisation activity for the reporting period	1,267	-
Table 5 (b) - Summary of total securitisation exposures retained or purchased	30 Jun 2017	31 Mar 2017
Securitisation facility type	As At	As At
On-balance sheet securitisation exposures	\$M	\$M
• Notes ¹	2,027.4	2,045.5
• RMBS Investments	213.0	174.1
• Other	21.3	19.4
Total securitisation exposures	2,261.7	2,239.0
Off-balance sheet securitisation exposures		
• Swaps	6.2	6.9
• Funding facilities	8.8	6.0
• Liquidity facilities	0.8	0.8
Total securitisation exposures	15.8	13.7

¹ Exposures relate to notes held in the Bank's on balance sheet securitisation vehicles