

**BASEL II Pillar 3 - Capital Adequacy and Risk Disclosures**

**Quarterly Update As At 31 March 2009**

**Capital Adequacy (Table 16)** **31 Mar 2009**  
**\$M**

<b>Risk Weighted Assets</b>	
<b>Subject to Standardised approach</b>	
Residential mortgages	1,777
Other retail loans	369
Bank	215
Corporate	3
Other	9
Securitisation	132
<b>Total risk weighted assets for credit risk exposures</b>	<b>2,505</b>
<b>Operational risk</b>	<b>255</b>
<b>Total risk weighted assets</b>	<b>2,760</b>

<b>Capital Ratio (%)</b>	<b>31 Mar 2009</b>
<b>Tier 1 capital ratio</b>	<b>8.08%</b>

**Credit Risk (Table 17)**

<b>Table 17 (a)</b>	<b>31 Mar 2009</b>	
	<b>As At</b>	<b>Average</b>
<b>Credit exposures by Types</b>	<b>\$M</b>	<b>\$M</b>
Cash and balances with central banks	130	71
Loans and advances to banks	149	118
Debt Securities	835	675
Loans and advances to customers	5,393	5,348
Other Assets	183	180
Non Market-related off-balance sheet credit exposures	15	19
Market-related off-balance sheet credit exposures	8	9
<b>Total Exposures</b>	<b>6,713</b>	<b>6,420</b>

<b>Credit exposures by Portfolio</b>	<b>\$M</b>	<b>\$M</b>
Residential Mortgage	5,031	4,993
Other Retail claims	377	374
Bank	818	632
Government	478	414
Corporate	3	2
Other Assets	6	5
<b>Total Exposures</b>	<b>6,713</b>	<b>6,420</b>

<b>Table 17 (b)</b>	<b>31 Mar 2009</b>
	<b>As At</b>
<b>By Portfolios</b>	<b>\$M</b>

<b>Amount of impaired facilities:</b>	
Residential Mortgage	0
Other Retail claims	1

<b>Past due facilities:</b>	
Residential Mortgage	26
Other Retail claims	0

<b>Specific Provisions</b>	0
<b>Charges for specific provisions during the period</b>	0
<b>Write-offs during the period</b>	0

<b>Table 17 (c)</b>	
<b>General Reserve for Credit Losses</b>	9