

BASEL II Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 30 September 2008

Capital Structure (Table 15)	30 Sep 2008
	\$M
Tier 1 Capital	
Paid-up ordinary share capital	409
Retained earnings	(180)
Deductions	(27)
Net Tier 1 Capital	202
Net Tier 2 Capital	108
Total Capital Base	310

Capital Adequacy (Table 16)	30 Sep 2008
	\$M
Risk Weighted Assets	
Subject to Standardised approach	
Residential mortgages	1,514
Other retail	342
Bank	156
Corporate	1
Other	18
Securitisation	58
Total risk weighted assets for credit risk exposures	2,089
Operational risk	231
Total risk weighted assets	2,320

Capital Ratio (%)	30 Sep 2008
Tier 1 capital ratio	8.71%

Credit Risk (Table 17)

Table 17 (a)	30 Sep 2008	
	As At	Average
	\$M	\$M
Credit exposures by Types		
Cash and balances with central banks	101	54
Loans and advances to banks	100	183
Debt securities	685	596
Loans and advances to customers	4,461	4,275
Other assets	166	154
Non Market-related off-balance sheet credit exposures	25	26
Market-related off-balance sheet credit exposures	5	10
Total Exposures	5,543	5,298
Credit exposures by Portfolio	\$M	\$M
Residential mortgage	4,141	3,963
Other retail	345	338
Bank	667	659
Government	373	327
Corporate	1	1
Other Assets	16	10
Total Exposures	5,543	5,298

Table 17 (b)	30 Sep 2008
	As At
	\$M
By Portfolios	
Amount of impaired facilities:	
Residential mortgage	1
Other retail	13
Past due facilities:	
Residential mortgage	12
Specific provisions	-
Charges for specific provisions during the period	-
Write-offs during the period	-

Table 17 (c)	30 Sep 2008
General reserve for credit losses	7