

BASEL II Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 30 June 2009

Capital Adequacy (Table 16) **30 Jun 2009**
\$M

Risk Weighted Assets	
Subject to Standardised approach	
Residential mortgages	1,926
Other retail loans	374
Bank	159
Corporate	3
Other	7
Securitisation	105
Total risk weighted assets for credit risk exposures	2,574
Operational risk	310
Total risk weighted assets	2,884

Capital Ratio (%)	30 Jun 2009
Tier 1 capital ratio	8.02%

Credit Risk (Table 17)

Table 17 (a)	30 Jun 2009	
	As At	Average
Credit exposures by Types	\$M	\$M
Cash and balances with central banks	45	35
Loans and advances to banks	104	50
Debt Securities	772	756
Loans and advances to customers	5,785	5,634
Other Assets	182	163
Non Market-related off-balance sheet credit exposures	17	20
Market-related off-balance sheet credit exposures	6	6
Total Exposures	6,911	6,664

Credit exposures by Portfolio	\$M	\$M
Residential Mortgage	5,422	5,275
Other Retail claims	380	379
Bank	720	644
Government	384	362
Corporate	3	2
Other Assets	2	2
Total Exposures	6,911	6,664

Table 17 (b)	30 Jun 2009
	As At
By Portfolios	\$M
Amount of impaired facilities:	
Residential Mortgage	0.3
Other Retail claims	1.3
Past due facilities:	
Residential Mortgage	24.8
Other Retail claims	0.0
Specific Provisions	0.2
Charges for specific provisions during the period	0.2
Write-offs during the period	0.0

Table 17 (c)	30 Jun 2009
General Reserve for Credit Losses	9.6