

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

**Quarterly Update As At 30 September 2009**

**Capital Adequacy (Table 16)**

**30 Sep 2009**  
**\$M**

**Risk Weighted Assets**

**Subject to Standardised approach**

Residential mortgages	2,048
Other retail loans	371
Bank	205
Corporate	1
Other	4
Securitisation	101
<b>Total risk weighted assets for credit risk exposures</b>	<b>2,730</b>
<b>Operational risk</b>	<b>310</b>
<b>Total risk weighted assets</b>	<b>3,040</b>

**Capital Ratio (%)**

**30 Sep 2009**

<b>Tier 1 capital ratio</b>	<b>7.87%</b>
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**Credit Risk (Table 17)**

**Table 17 (a)**

**30 Sep 2009**

	<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	2	15
Loans and advances to banks	49	34
Debt Securities	833	878
Loans and advances to customers	6,119	6,067
Other Assets	94	151
Non Market-related off-balance sheet credit exposures	21	22
Market-related off-balance sheet credit exposures	15	16
<b>Total Exposures</b>	<b>7,133</b>	<b>7,183</b>
<b>Credit exposures by Portfolio</b>	<b>\$M</b>	<b>\$M</b>
Residential Mortgage	5,765	5,711
Other Retail claims	376	378
Bank	789	800
Government	201	289
Corporate	1	3
Other Assets	2	2
<b>Total Exposures</b>	<b>7,133</b>	<b>7,183</b>

**Table 17 (b)**

**30 Sep 2009**

<b>By Portfolios</b>	<b>As At</b>
	<b>\$M</b>
<b>Amount of impaired facilities:</b>	
Residential Mortgage	0.9
Other Retail claims	2.3
<b>Past due facilities:</b>	
Residential Mortgage	20.6
Other Retail claims	0.0
<b>Specific Provisions</b>	<b>1.7</b>
<b>Charges for specific provisions during the period</b>	<b>1.5</b>
<b>Write-offs during the period</b>	<b>0.0</b>

**Table 17 (c)**

<b>General Reserve for Credit Losses</b>	<b>10.2</b>
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