

BASEL II Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 31 March 2010

Capital Adequacy (Table 16)

31 Mar 2010

\$M

Risk Weighted Assets

Subject to Standardised approach

Residential mortgages	1,943.8
Other retail loans	375.2
Bank	218.4
Corporate	3.2
Other	1.1
Securitisation	100.6
Total risk weighted assets for credit risk exposures	2,642.3
Operational risk	336.3
Total risk weighted assets	2,978.6

Capital Ratio (%)

31 Mar 2010

Tier 1 capital ratio	8.62%
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Credit Risk (Table 17)

Table 17 (a)

31 Mar 2010

	As At	Average
	\$M	\$M
Credit exposures by Types		
Cash and balances with central banks	33.3	57.4
Loans and advances to banks	148.7	59.1
Debt Securities	927.5	849.0
Loans and advances to customers	6,315.9	6,218.6
Other Assets	148.9	149.1
Non Market-related off-balance sheet credit exposures	12.6	14.1
Market-related off-balance sheet credit exposures	11.6	12.2
Total Exposures	7,598.7	7,359.7

Credit exposures by Portfolio

\$M

\$M

Residential Mortgage	5,950.8	5,861.2
Other Retail claims	377.7	371.5
Bank	964.2	808.4
Government	302.5	316.0
Corporate	3.2	1.9
Other Assets	0.3	0.7
Total Exposures	7,598.7	7,359.7

31 Mar 2010

Table 17 (b)

As At

By Portfolios

\$M

Amount of impaired facilities:

Residential Mortgage	2.2
Other Retail claims	1.4

Past due facilities:

Residential Mortgage	16.5
Other Retail claims	0.0

Specific Provisions

0.7

Charges for specific provisions during the period

0.0

Write-offs during the period

0.1

Table 17 (c)

General Reserve for Credit Losses

9.8