

BASEL II Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 30 June 2012

Capital Adequacy (Table 16)

	30 Jun 2012
	\$M
Risk Weighted Assets	
Subject to Standardised approach	
Residential mortgages	2,952.4
Other retail loans	480.4
Bank	491.3
Corporate	3.5
Other	1.4
Securitisation	6.6
Total risk weighted assets for credit risk exposures	3,935.6
Operational risk	504.8
Total risk weighted assets	4,440.4
Capital Ratio (%)	30 Jun 2012
Tier 1 capital ratio	8.59%

Credit Risk (Table 17)

Table 17 (a)

	30 Jun 2012	
	As At	Average
	\$M	\$M
Credit exposures by types		
Cash and balances with central banks	41.5	24.3
Loans and advances to banks	250.2	282.0
Debt securities	1,914.0	1,839.2
Loans and advances to customers	8,701.7	8,665.0
Other assets	553.9	525.5
Non market-related off-balance sheet credit exposures	35.1	34.0
Market-related off-balance sheet credit exposures	30.4	28.9
Total exposures	11,527.0	11,399.1
Credit exposures by portfolio	\$M	\$M
Residential mortgages	8,245.5	8,217.0
Other retail claims	491.2	482.1
Bank	1,683.6	1,641.3
Government	542.3	583.3
Corporate	17.7	6.5
Other assets	546.7	468.9
Total exposures	11,527.0	11,399.1

Table 17 (b)

	30 Jun 2012
	As At
	\$M
By Portfolios	
Amount of impaired facilities:	
Residential mortgages	3.4
Other retail claims	-
Past due facilities:	
Residential mortgages	38.9
Other retail claims	-
Specific provisions	1.5
Charges for specific provisions during the period	(0.6)
Write-offs during the period	0.0

Table 17 (c)

General Reserve for Credit Losses	15.0
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Securitisation exposures (Table 18)

	30 Jun 2012
	\$M

Table 18 (a) - Total securitisation activity for the reporting period

Underlying asset type	
• Residential mortgages	639

	30 Jun 2012
	As At
	\$M

Table 18 (b) - Summary of total securitisation exposures retained or purchased

Securitisation facility type	
On-balance sheet securitisation exposures	
• Notes ¹	2,001.3
• Other	28.1
Total securitisation exposures	2,029.4
Off-balance sheet securitisation exposures	
• Swaps	4.2
• Funding facilities	3.4
• Liquidity facilities	3.2
Total securitisation exposures	10.8

¹ Exposures relate to notes held in the Bank's on balance sheet securitisation vehicles