

CAPITAL BASE

	Consolidated Banking Group At 30 September 2021	Consolidated Banking Group At 30 June 2021
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	1,225.29	1,083.96
Deductions from Tier 1 Capital	-153.61	-150.42
Total Tier 1 Capital	1,071.68	933.54
Tier 2 Capital net of deductions	19.63	21.09
Total Capital Base	1,091.31	954.63

CAPITAL ADEQUACY

	Consolidated Banking Group At 30 September 2021	Consolidated Banking Group At 30 June 2021
	A\$m	A\$m
Risk weighted asset value for		
Credit Risk		
Claims against residential mortgages	4,374.64	4,537.69
Claims against ADIs	706.32	667.63
Securitisation	12.07	11.45
Personal	365.38	396.38
Commercial	23.84	20.61
All other claims	99.17	94.50
Market Risk	0.00	0.00
Operational Risk	820.36	820.36
Capital Ratios		
Tier 1 Capital Ratio for the group	16.74%	14.26%
Total Capital Ratio for the group	17.05%	14.58%

CREDIT RISK EXPOSURE

Consolidated Banking Group At 30 September 2021						
A\$m	Gross Credit Risk Exposure	Average Gross Exposure for the quarter	Loans impaired	Loans past due 90 days - not impaired	Specific Provisions	Bad Debts Expense for the quarter
Loans and Advances						
Secured	11,403.29	11,622.59	12.84	14.38	4.46	0.01
Unsecured	392.79	409.25	13.40	0.00	4.15	0.09
Total Loans and Advances	11,796.08	12,031.85	26.24	14.38	8.61	0.10
Liquidity Investments	3,025.37	2,737.66				
General Reserve for Credit Losses ¹	19.15	20.70				

Consolidated Banking Group At 30 June 2021						
A\$m	Gross Credit Risk Exposure	Average Gross Exposure for the quarter	Loans impaired	Loans past due 90 days - not impaired	Specific Provisions	Bad Debts Expense for the quarter
Loans and Advances						
Secured	11,867.90	11,726.37	9.37	16.48	2.75	-0.05
Unsecured	426.51	431.73	14.75	0.00	6.43	-0.04
Total Loans and Advances	12,294.41	12,158.10	24.12	16.48	9.18	-0.09
Liquidity Investments	2,431.50	2,362.11				
General Reserve for Credit Losses ¹	20.62	22.09				

1. General Reserve for Credit Losses on Total Loans and Advances

SECURITISATION

	Consolidated Banking Group At 30 September 2021	Consolidated Banking Group At 30 June 2021
	A\$m	A\$m
<i>Current Period Securitisation Activities</i>		
Loans Sold	780.13	0.00
<i>Facilities Provided</i>		
Redraws	3.17	0.00
Liquidity	0.00	0.00
<i>Securitisation Paper Purchased</i>		
RMBS	0.00	0.00
ABS	0.00	0.00
ABCP	0.00	0.00
Any Other Securitisation Exposures	0.00	0.00
<i>On-Balance Sheet Securitisation Exposures</i>		
Housing Loans	3,267.86	2,766.37
Securitisation Paper Investments Held	0.00	0.00
Swaps Held	29.96	33.26
Other	3.00	3.00
Drawn Portion of Facilities		
Redraws	1.45	1.50
Liquidity	0.00	0.00
Total On-Balance Sheet Securitisation Exposures	3,302.27	2,804.13
<i>Off-Balance Sheet Securitisation Exposures</i>		
Housing Loans	1,876.27	1,260.45
Swaps	20.44	22.83
Undrawn Portion of Facilities:		
Redraws	16.21	17.15
Liquidity	0.00	0.00
Total Off-Balance Sheet Securitisation Exposures	1,912.92	1,300.43