

CAPITAL BASE

	Consolidated Banking Group At 31 March 2022	Consolidated Banking Group At 31 December 2021
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	1,274.64	1,238.62
Deductions from Tier 1 Capital	-206.22	-170.80
Total Tier 1 Capital	1,068.42	1,067.82
Tier 2 Capital net of deductions	17.76	18.33
Total Capital Base	1,086.18	1,086.15

CAPITAL ADEQUACY

	Consolidated Banking Group At 31 March 2022	Consolidated Banking Group At 31 December 2021
	A\$m	A\$m
Risk weighted asset value for		
Credit Risk		
Claims against residential mortgages	4,928.73	4,672.61
Claims against ADIs	695.87	682.08
Securitisation	11.77	10.65
Personal	326.46	348.86
Commercial	26.37	22.61
All other claims	119.04	102.03
Market Risk	0.00	0.00
Operational Risk	894.39	894.39
Capital Ratios		
Tier 1 Capital Ratio for the group	15.26%	15.86%
Total Capital Ratio for the group	15.51%	16.13%

CREDIT RISK EXPOSURE

Consolidated Banking Group At 31 March 2022							
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	12,863.63	12,533.90	10.38	15.27	4.93	-0.03	
Unsecured	362.31	370.39	11.69	0.00	3.88	0.87	
Total Loans and Advances	13,225.94	12,904.29	22.08	15.27	8.82	0.84	
Liquidity Investments	2,517.38	2,518.38					
General Reserve for Credit Losses ¹	17.34	18.24					

Consolidated Banking Group At 31 December 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	12,197.62	11,775.37	12.61	13.13	5.36	-0.08	
Unsecured	377.32	385.18	12.16	0.00	4.22	1.13	
Total Loans and Advances	12,574.94	12,160.55	24.78	13.13	9.58	1.05	
Liquidity Investments	2,472.67	2,739.81					
General Reserve for Credit Losses ¹	17.91	18.71					

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

SECURITISATION

	Consolidated Banking Group At 31 March 2022	Consolidated Banking Group At 31 December 2021
	A\$m	A\$m
<i>Current Period Securitisation Activities</i>		
Loans Sold	388.76	70.08
Facilities Provided		
Redraws	0.00	0.00
Liquidity	0.00	0.00
Securitisation Paper Purchased		
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	3,097.48	2,998.13
Securitisation Paper Investments Held	0.00	0.00
Swaps Held	37.76	27.15
Other	3.00	3.00
Drawn Portion of Facilities		
Redraws	1.77	1.16
Liquidity	0.00	0.00
Total On-Balance Sheet Securitisation Exposures	3,140.01	3,029.44
<i>Off-Balance Sheet Securitisation Exposures</i>		
Housing Loans	1,682.31	1,806.54
Swaps	32.35	20.24
Undrawn Portion of Facilities:		
Redraws	18.33	19.14
Liquidity	0.00	0.00
Total Off-Balance Sheet Securitisation Exposures	1,732.99	1,845.93