

CAPITAL BASE

| | Consolidated Banking Group At 31 December 2021 | Consolidated Banking Group At 30 September 2021 |
|---|---|--|
| | A\$m | A\$m |
| Tier 1 Capital | | |
| Retained Earnings including current year earnings | 1,238.62 | 1,225.29 |
| Deductions from Tier 1 Capital | -170.80 | -153.61 |
| Total Tier 1 Capital | 1,067.82 | 1,071.68 |
| Tier 2 Capital net of deductions | 18.33 | 19.63 |
| Total Capital Base | 1,086.15 | 1,091.31 |

CAPITAL ADEQUACY

| | Consolidated Banking Group At 31 December 2021 | Consolidated Banking Group At 30 September 2021 |
|--------------------------------------|---|--|
| | A\$m | A\$m |
| Risk weighted asset value for | | |
| Credit Risk | | |
| Claims against residential mortgages | 4,672.61 | 4,374.64 |
| Claims against ADIs | 682.08 | 706.32 |
| Securitisation | 10.65 | 12.07 |
| Personal | 348.86 | 365.38 |
| Commercial | 22.61 | 23.84 |
| All other claims | 102.03 | 99.17 |
| Market Risk | 0.00 | 0.00 |
| Operational Risk | 894.39 | 820.36 |
| Capital Ratios | | |
| Tier 1 Capital Ratio for the group | 15.86% | 16.74% |
| Total Capital Ratio for the group | 16.13% | 17.05% |

CREDIT RISK EXPOSURE

| 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 | | | | | |

| 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 | | | | | |

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

SECURITISATION

| | Consolidated Banking Group At 31 December 2021 | Consolidated Banking Group At 30 September 2021 |
|---|---|--|
| | A\$m | A\$m |
| <i>Current Period Securitisation Activities</i> | | |
| Loans Sold | 70.08 | 780.13 |
| Facilities Provided | | |
| Redraws | 0.00 | 3.17 |
| 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 | 2,998.13 | 3,267.86 |
| Securitisation Paper Investments Held | 0.00 | 0.00 |
| Swaps Held | 27.15 | 29.96 |
| Other | 3.00 | 3.00 |
| Drawn Portion of Facilities | | |
| Redraws | 1.16 | 1.45 |
| Liquidity | 0.00 | 0.00 |
| Total On-Balance Sheet Securitisation Exposures | 3,029.44 | 3,302.27 |
| <i>Off-Balance Sheet Securitisation Exposures</i> | | |
| Housing Loans | 1,806.54 | 1,876.27 |
| Swaps | 20.24 | 20.44 |
| Undrawn Portion of Facilities: | | |
| Redraws | 19.14 | 16.21 |
| Liquidity | 0.00 | 0.00 |
| Total Off-Balance Sheet Securitisation Exposures | 1,845.93 | 1,912.92 |