

CAPITAL BASE

	Consolidated Banking Group At 31 March 2019	Consolidated Banking Group At 31 December 2018
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	978.17	965.17
Deductions from Tier 1 Capital	-142.93	-150.76
Total Tier 1 Capital	835.24	814.41
Tier 2 Capital net of deductions	24.68	24.17
Total Capital Base	859.92	838.58

CAPITAL ADEQUACY

	Consolidated Banking Group At 31 March 2019	Consolidated Banking Group At 31 December 2018
	A\$m	A\$m
Risk weighted asset value for		
Credit Risk		
Claims against residential mortgages	4,133.80	4,085.65
Claims against ADIs	599.45	601.08
Securitisation	7.77	4.55
Personal	452.68	465.02
Commercial	18.37	18.21
All other claims	62.57	60.83
Market Risk	0.00	0.00
Operational Risk	690.37	667.61
Capital Ratios		
Tier 1 Capital Ratio for the group	14.00%	13.80%
Total Capital Ratio for the group	14.42%	14.21%

CREDIT RISK EXPOSURE

Consolidated Banking Group At 31 March 2019						
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	10,861.69	10,761.13	6.84	4.37	1.72	2.30
Unsecured	478.47	481.70	11.89	0.00	6.38	-0.21
Total Loans and Advances	11,340.16	11,242.83	18.73	4.37	8.10	2.10
Liquidity Investments	1,957.00	1,733.91				
General Reserve for Credit Losses	24.68	24.60				
Consolidated Banking Group At 31 December 2018						
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	10,594.84	10,353.79	4.39	4.37	1.27	-0.07
Unsecured	484.82	483.21	10.17	0.00	5.82	2.43
Total Loans and Advances	11,079.65	10,837.00	14.56	4.37	7.08	2.36
Liquidity Investments	1,569.03	1,485.13				
General Reserve for Credit Losses	24.17	22.63				

SECURITISATION

	Consolidated Banking Group At 31 March 2019	Consolidated Banking Group At 31 December 2018
	A\$m	A\$m
<i>Current Period Securitisation Activities</i>		
Loans Sold	0.00	100.00
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	1,962.08	1,955.86
Securitisation Paper Investments Held	0.00	0.00
Swaps Held	16.87	9.40
Other	3.00	3.00
Drawn Portion of Facilities		
Redraws	0.78	1.25
Liquidity	0.00	0.00
Total On-Balance Sheet Securitisation Exposures	1,982.72	1,969.51
<i>Off-Balance Sheet Securitisation Exposures</i>		
Housing Loans	2,027.38	1,725.02
Swaps	8.20	6.27
Undrawn Portion of Facilities:		
Redraws	17.18	15.31
Liquidity	0.00	0.00
Total Off-Balance Sheet Securitisation Exposures	2,052.76	1,746.60