

CAPITAL BASE

	Consolidated Banking Group At 31 December 2017	Consolidated Banking Group At 30 September 2017
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	916.70	903.58
Deductions from Tier 1 Capital	-144.88	-144.12
Total Tier 1 Capital	771.82	759.46
Tier 2 Capital net of deductions	22.02	21.79
Total Capital Base	793.84	781.25

CAPITAL ADEQUACY

	Consolidated Banking Group At 31 December 2017	Consolidated Banking Group At 30 September 2017
	A\$m	A\$m
Risk weighted asset value for		
Credit Risk		
Claims against residential mortgages	3,783.14	3,661.79
Claims against ADIs	580.21	595.68
Securitisation	8.19	9.58
Personal	459.13	449.82
Commercial	12.95	13.12
All other claims	45.98	41.70
Market Risk	0.00	0.00
Operational Risk	650.53	637.85
Capital Ratios		
Tier 1 Capital Ratio for the group	13.93%	14.04%
Total Capital Ratio for the group	14.33%	14.44%

CREDIT RISK EXPOSURE

Consolidated Banking Group At 31 December 2017						
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	9,366.49	9,210.13	5.54	3.63	2.63	1.89
Unsecured	476.99	472.00	7.98	0.00	2.37	0.46
Total Loans and Advances	9,843.48	9,682.13	13.52	3.63	5.00	2.35
Liquidity Investments	1,535.37	1,565.80				
General Reserve for Credit Losses	22.02	22.02				
Consolidated Banking Group At 30 September 2017						
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	9,123.15	9,156.21	5.01	4.60	2.95	2.22
Unsecured	466.28	459.11	6.13	0.00	1.92	-0.03
Total Loans and Advances	9,589.43	9,615.32	11.14	4.60	4.87	2.19
Liquidity Investments	1,623.62	1,693.78				
General Reserve for Credit Losses	21.79	21.37				

SECURITISATION

	Consolidated Banking Group At 31 December 2017	Consolidated Banking Group At 30 September 2017
	A\$m	A\$m
Current Period Securitisation Activities		
Loans Sold	0.00	0.00
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
On-Balance Sheet Securitisation Exposures		
Housing Loans	739.72	796.33
Securitisation Paper Investments Held	0.00	0.00
Swaps Held	21.56	25.67
Other	4.01	4.00
Drawn Portion of Facilities		
Redraws	0.98	0.46
Liquidity	0.00	0.00
Total On-Balance Sheet Securitisation Exposures	766.27	826.46
Off-Balance Sheet Securitisation Exposures		
Housing Loans	1,640.94	1,750.94
Swaps	7.00	7.30
Undrawn Portion of Facilities		
Redraws	8.37	9.98
Liquidity	0.00	0.00
Total Off-Balance Sheet Securitisation Exposures	1,656.31	1,768.22