

CAPITAL BASE

	Consolidated Banking Group At 31 March 2020	Consolidated Banking Group At 31 December 2019
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	1,010.35	1,000.93
Deductions from Tier 1 Capital	-131.60	-130.69
Total Tier 1 Capital	878.75	870.24
Tier 2 Capital net of deductions	25.54	23.36
Total Capital Base	904.29	893.60

CAPITAL ADEQUACY

	Consolidated Banking Group At 31 March 2020	Consolidated Banking Group At 31 December 2019
	A\$m	A\$m
Risk weighted asset value for		
Credit Risk		
Claims against residential mortgages	4,315.53	4,256.19
Claims against ADIs	706.06	693.29
Securitisation	17.95	17.38
Personal	457.50	451.32
Commercial	19.27	19.21
All other claims	97.52	101.89
Market Risk	0.00	0.00
Operational Risk	745.02	745.02
Capital Ratios		
Tier 1 Capital Ratio for the group	13.82%	13.85%
Total Capital Ratio for the group	14.22%	14.22%

CREDIT RISK EXPOSURE

Consolidated Banking Group At 31 March 2020						
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	11,424.77	11,344.45	15.84	8.73	7.30	3.28
Unsecured	486.91	483.39	14.17	0.00	4.77	5.07
Total Loans and Advances	11,911.68	11,827.84	30.01	8.73	12.08	8.36
Liquidity Investments	2,152.16	2,078.25				
General Reserve for Credit Losses	25.54	24.18				
Consolidated Banking Group At 31 December 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 ¹
Loans and Advances						
Secured	11,253.78	11,226.60	13.81	8.67	6.51	0.14
Unsecured	479.28	472.66	9.78	0.00	3.56	2.80
Total Loans and Advances	11,733.06	11,699.26	23.59	8.67	10.07	2.95
Liquidity Investments	1,994.32	1,922.11				
General Reserve for Credit Losses	23.36	24.78				

1. Bad Debts Expense for the quarter 31 December 2019 has been restated to reflect a basis of preparation change between secured and unsecured.

SECURITISATION

	Consolidated Banking Group At 31 March 2020	Consolidated Banking Group At 31 December 2019
	A\$m	A\$m
<i>Current Period Securitisation Activities</i>		
Loans Sold	266.21	181.93
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	2,343.83	1,907.87
Securitisation Paper Investments Held	0.00	0.00
Swaps Held	49.16	45.39
Other	3.00	3.00
Drawn Portion of Facilities		
Redraws	1.28	0.71
Liquidity	0.00	0.00
Total On-Balance Sheet Securitisation Exposures	2,397.26	1,956.97
<i>Off-Balance Sheet Securitisation Exposures</i>		
Housing Loans	1,766.58	1,865.28
Swaps	27.04	28.79
Undrawn Portion of Facilities:		
Redraws	17.22	16.27
Liquidity	0.00	0.00
Total Off-Balance Sheet Securitisation Exposures	1,810.84	1,910.34