

## CAPITAL BASE

	Consolidated Banking Group At 31 December 2022	Consolidated Banking Group At 30 September 2022
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	1,311.21	1,305.44
Deductions from Tier 1 Capital	-241.50	-253.25
Total Tier 1 Capital	1,069.71	1,052.19
Tier 2 Capital net of deductions	21.21	20.68
Total Capital Base	1,090.92	1,072.87

## CAPITAL ADEQUACY

	Consolidated Banking Group At 31 December 2022	Consolidated Banking Group At 30 September 2022
	A\$m	A\$m
Risk weighted asset value for		
Credit Risk		
Claims against residential mortgages	5,043.85	4,939.74
Claims against ADIs	770.17	716.53
Securitisation	7.65	8.07
Personal	322.41	312.06
Commercial	28.23	28.14
All other claims	142.48	140.60
Market Risk	0.00	0.00
Operational Risk	933.93	913.38
Capital Ratios		
Tier 1 Capital Ratio for the group	14.76%	14.91%
Total Capital Ratio for the group	15.05%	15.20%

## CREDIT RISK EXPOSURE

Consolidated Banking Group At 31 December 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	13,206.04	13,045.75	10.69	14.37	2.65	0.59
Unsecured	361.01	355.44	9.27	0.00	3.88	1.49
Total Loans and Advances	13,567.05	13,401.20	19.95	14.37	6.53	2.08
Liquidity Investments	2,574.69	2,492.31				
General Reserve for Credit Losses <sup>1</sup>	20.83	20.57				

Consolidated Banking Group At 30 September 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	12,968.38	12,937.50	8.45	15.37	2.34	0.01
Unsecured	348.51	349.44	10.08	0.00	4.29	0.76
Total Loans and Advances	13,316.89	13,286.94	18.53	15.37	6.63	0.76
Liquidity Investments	2,584.68	2,565.82				
General Reserve for Credit Losses <sup>1</sup>	20.34	20.07				

<sup>1</sup> General Reserve for Credit Losses on Total Loans and Advances

## SECURITISATION

	Consolidated Banking Group At 31 December 2022	Consolidated Banking Group At 30 September 2022
	A\$m	A\$m
<i>Current Period Securitisation Activities</i>		
Loans Sold	0.00	0.00
<i>Facilities Provided</i>		
Redraws	0.00	0.00
Liquidity	0.00	0.00
<i>Securitisation Paper Purchased</i>		
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	3,138.79	3,407.30
Securitisation Paper Investments Held	0.00	0.00
Swaps Held	24.17	25.46
Other	11.18	12.75
Drawn Portion of Facilities		
Redraws	0.97	0.91
Liquidity	0.00	0.00
Total On-Balance Sheet Securitisation Exposures	3,175.11	3,446.41
<i>Off-Balance Sheet Securitisation Exposures</i>		
Housing Loans	1,474.17	1,582.76
Swaps	23.16	24.57
Undrawn Portion of Facilities:		
Redraws	19.15	20.91
Liquidity	0.00	0.00
Total Off-Balance Sheet Securitisation Exposures	1,516.48	1,628.24