

CAPITAL BASE

	Consolidated Banking Group At 30 June 2020	Consolidated Banking Group At 31 March 2020
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	1,027.54	1,010.35
Deductions from Tier 1 Capital	-138.86	-131.60
Total Tier 1 Capital	888.68	878.75
Tier 2 Capital net of deductions	17.97	25.54
Total Capital Base	906.65	904.29

CAPITAL ADEQUACY

	Consolidated Banking Group At 30 June 2020	Consolidated Banking Group At 31 March 2020
	A\$m	A\$m
Risk weighted asset value for		
Credit Risk		
Claims against residential mortgages	4,339.72	4,315.53
Claims against ADIs	623.54	706.06
Securitisation	17.21	17.95
Personal	440.88	457.50
Commercial	19.06	19.27
All other claims	93.62	97.52
Market Risk	0.00	0.00
Operational Risk	770.46	745.02
Capital Ratios		
Tier 1 Capital Ratio for the group	14.10%	13.82%
Total Capital Ratio for the group	14.38%	14.22%

CREDIT RISK EXPOSURE

Consolidated Banking Group At 30 June 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	11,470.91	11,458.81	26.21	9.21	11.89	3.79
Unsecured	467.79	474.17	13.99	0.00	5.40	2.94
Total Loans and Advances	11,938.70	11,932.98	40.20	9.21	17.30	6.72
Liquidity Investments	2,137.18	2,212.02				
General Reserve for Credit Losses ¹	17.45	22.38				

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

Consolidated Banking Group At 31 March 2020						
A\$m	Gross Credit Risk Exposure	Average Gross Exposure for the quarter	Loans impaired ²	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	16.22	8.73	7.30	3.28
Unsecured	486.91	483.39	14.09	0.00	4.77	5.07
Total Loans and Advances	11,911.68	11,827.84	30.30	8.73	12.08	8.36
Liquidity Investments	2,152.16	2,078.25				
General Reserve for Credit Losses	25.54	24.18				

2. Loans impaired for 31 March 2020 has been restated from \$30.01m to \$30.30m

SECURITISATION

	Consolidated Banking Group At 30 June 2020	Consolidated Banking Group At 31 March 2020
	A\$m	A\$m
<i>Current Period Securitisation Activities</i>		
Loans Sold	0.00	266.21
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	3,715.03	2,343.83
Securitisation Paper Investments Held	0.00	0.00
Swaps Held	47.81	49.16
Other	3.00	3.00
Drawn Portion of Facilities		
Redraws	1.81	1.28
Liquidity	0.00	0.00
Total On-Balance Sheet Securitisation Exposures	3,767.65	2,397.26
<i>Off-Balance Sheet Securitisation Exposures</i>		
Housing Loans	1,651.05	1,766.58
Swaps	25.99	27.04
Undrawn Portion of Facilities:		
Redraws	22.86	17.22
Liquidity	0.00	0.00
Total Off-Balance Sheet Securitisation Exposures	1,699.90	1,810.84