

CAPITAL BASE

	Consolidated Banking Group At 31 March 2021	Consolidated Banking Group At 31 December 2020
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	1,076.91	1,062.42
Deductions from Tier 1 Capital	-139.14	-140.39
Total Tier 1 Capital	937.77	922.03
Tier 2 Capital net of deductions	23.46	22.60
Total Capital Base	961.23	944.63

CAPITAL ADEQUACY

	Consolidated Banking Group At 31 March 2021	Consolidated Banking Group At 31 December 2020
	A\$m	A\$m
Risk weighted asset value for		
Credit Risk		
Claims against residential mortgages	4,429.83	4,371.50
Claims against ADIs	608.48	685.45
Securitisation	11.85	12.84
Personal	408.51	413.11
Commercial	17.21	16.66
All other claims	84.93	94.37
Market Risk	0.00	0.00
Operational Risk	799.42	799.42
Capital Ratios		
Tier 1 Capital Ratio for the group	14.74%	14.42%
Total Capital Ratio for the group	15.11%	14.78%

CREDIT RISK EXPOSURE

Consolidated Banking Group At 31 March 2021						
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	11,623.12	11,546.92	13.24	12.33	2.97	0.84
Unsecured	436.41	439.02	13.89	0.00	6.27	1.70
Total Loans and Advances	12,059.52	11,985.94	27.13	12.33	9.24	2.54
Liquidity Investments	2,379.64	2,554.52				
General Reserve for Credit Losses ¹	22.90	22.94				

Consolidated Banking Group At 31 December 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	11,492.78	11,477.66	14.12	11.53	5.50	-0.22
Unsecured	442.30	445.71	12.02	0.00	4.29	-0.55
Total Loans and Advances	11,935.08	11,923.37	26.14	11.53	9.79	-0.77
Liquidity Investments	2,701.83	2,692.22				
General Reserve for Credit Losses ¹	22.04	25.30				

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

SECURITISATION

	Consolidated Banking Group At 31 March 2021	Consolidated Banking Group At 31 December 2020
	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	3,006.00	3,241.91
Securitisation Paper Investments Held	0.00	0.00
Swaps Held	33.19	36.49
Other	3.00	3.00
Drawn Portion of Facilities		
Redraws	1.99	1.42
Liquidity	0.00	0.00
Total On-Balance Sheet Securitisation Exposures	3,044.18	3,282.82
<i>Off-Balance Sheet Securitisation Exposures</i>		
Housing Loans	1,357.53	1,449.39
Swaps	19.09	20.91
Undrawn Portion of Facilities:		
Redraws	18.17	20.24
Liquidity	0.00	0.00
Total Off-Balance Sheet Securitisation Exposures	1,394.78	1,490.54