

CAPITAL BASE

	Consolidated Banking Group At 30 September 2019	Consolidated Banking Group At 30 June 2019
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	980.77	973.67
Deductions from Tier 1 Capital	-129.74	-135.93
Total Tier 1 Capital	851.03	837.74
Tier 2 Capital net of deductions	25.12	24.22
Total Capital Base	876.15	861.96

CAPITAL ADEQUACY

	Consolidated Banking Group At 30 September 2019	Consolidated Banking Group At 30 June 2019
	A\$m	A\$m
Risk weighted asset value for		
Credit Risk		
Claims against residential mortgages	4,201.09	4,179.80
Claims against ADIs	588.95	592.10
Securitisation	17.12	9.94
Personal	441.70	450.16
Commercial	19.10	19.01
All other claims	97.17	59.60
Market Risk	0.00	0.00
Operational Risk	717.62	717.62
Capital Ratios		
Tier 1 Capital Ratio for the group	13.99%	13.90%
Total Capital Ratio for the group	14.40%	14.30%

CREDIT RISK EXPOSURE

Consolidated Banking Group At 30 September 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	
Loans and Advances							
Secured	11,108.09	11,063.19	9.84	8.25	2.08	2.61	
Unsecured	468.22	470.91	9.54	0.00	5.18	-0.89	
Total Loans and Advances	11,576.31	11,534.10	19.38	8.25	7.26	1.72	
Liquidity Investments	1,822.96	1,898.47					
General Reserve for Credit Losses	25.12	24.71					
Consolidated Banking Group At 30 June 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	
Loans and Advances							
Secured	11,033.33	10,954.24	7.62	6.14	1.90	3.01	
Unsecured	475.97	476.19	10.89	0.00	6.07	-0.31	
Total Loans and Advances	11,509.29	11,430.43	18.52	6.14	7.97	2.71	
Liquidity Investments	1,892.87	1,885.57					
General Reserve for Credit Losses	24.22	24.51					

SECURITISATION

	Consolidated Banking Group At 30 September 2019	Consolidated Banking Group At 30 June 2019
	A\$m	A\$m
<i>Current Period Securitisation Activities</i>		
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
<i>On-Balance Sheet Securitisation Exposures</i>		
Housing Loans	1,998.79	1,842.11
Securitisation Paper Investments Held	0.00	0.00
Swaps Held	44.51	23.70
Other	3.00	3.00
Drawn Portion of Facilities		
Redraws	0.91	1.23
Liquidity	0.00	0.00
Total On-Balance Sheet Securitisation Exposures	2,047.21	1,870.04
<i>Off-Balance Sheet Securitisation Exposures</i>		
Housing Loans	1,821.96	1,925.11
Swaps	29.02	7.77
Undrawn Portion of Facilities:		
Redraws	16.28	15.72
Liquidity	0.00	0.00
Total Off-Balance Sheet Securitisation Exposures	1,867.26	1,948.60