

**CAPITAL BASE**

	Consolidated Banking Group At 31 December 2020	Consolidated Banking Group At 30 September 2020
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	1,062.42	1,040.17
Deductions from Tier 1 Capital	-140.39	-141.04
Total Tier 1 Capital	922.03	899.13
Tier 2 Capital net of deductions	22.60	26.13
Total Capital Base	944.63	925.26

**CAPITAL ADEQUACY**

	Consolidated Banking Group At 31 December 2020	Consolidated Banking Group At 30 September 2020
	A\$m	A\$m
Risk weighted asset value for		
Credit Risk		
Claims against residential mortgages	4,371.50	4,344.85
Claims against ADIs	685.45	694.24
Securitisation	12.84	14.83
Personal	413.11	423.97
Commercial	16.66	17.05
All other claims	94.37	93.18
Market Risk	0.00	0.00
Operational Risk	799.42	770.46
Capital Ratios		
Tier 1 Capital Ratio for the group	14.42%	14.14%
Total Capital Ratio for the group	14.78%	14.55%

**CREDIT RISK EXPOSURE**

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 <sup>1</sup>	22.04	25.30				

Consolidated Banking Group At 30 September 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	11,458.51	11,464.22	15.29	17.38	5.95	0.30
Unsecured	449.88	458.04	12.89	0.00	5.47	2.36
Total Loans and Advances	11,908.39	11,922.26	28.17	17.38	11.42	2.66
Liquidity Investments	2,707.47	2,431.90				
General Reserve for Credit Losses <sup>1</sup>	25.60	23.99				

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

**SECURITISATION**

	Consolidated Banking Group At 31 December 2020	Consolidated Banking Group At 30 September 2020
	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	3,241.91	3,478.24
Securitisation Paper Investments Held	0.00	0.00
Swaps Held	36.49	41.05
Other	3.00	3.00
Drawn Portion of Facilities		
Redraws	1.42	1.66
Liquidity	0.00	0.00
Total On-Balance Sheet Securitisation Exposures	3,282.82	3,523.95
<i>Off-Balance Sheet Securitisation Exposures</i>		
Housing Loans	1,449.39	1,549.96
Swaps	20.91	23.35
Undrawn Portion of Facilities:		
Redraws	20.24	21.46
Liquidity	0.00	0.00
Total Off-Balance Sheet Securitisation Exposures	1,490.54	1,594.77