

CAPITAL BASE

	Consolidated Banking Group At 31 March 2018	Consolidated Banking Group At 31 December 2017
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	932.47	916.70
Deductions from Tier 1 Capital	-149.67	-144.88
Total Tier 1 Capital	782.80	771.82
Tier 2 Capital net of deductions	21.64	22.02
Total Capital Base	804.44	793.84

CAPITAL ADEQUACY

	Consolidated Banking Group At 31 March 2018	Consolidated Banking Group At 31 December 2017
	A\$m	A\$m
Risk weighted asset value for		
Credit Risk		
Claims against residential mortgages	3,760.76	3,783.14
Claims against ADIs	581.67	580.21
Securitisation	3.26	8.19
Personal	458.51	459.13
Commercial	12.73	12.95
All other claims	42.94	45.98
Market Risk	0.00	0.00
Operational Risk	650.53	650.53
Capital Ratios		
Tier 1 Capital Ratio for the group	14.21%	13.93%
Total Capital Ratio for the group	14.60%	14.33%

CREDIT RISK EXPOSURE

Consolidated Banking Group At 31 March 2018							
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	9,700.25	9,572.10	5.80	5.78	3.06	2.07	
Unsecured	478.03	477.89	9.83	0.00	3.19	0.83	
Total Loans and Advances	10,178.28	10,049.99	15.63	5.78	6.25	2.91	
Liquidity Investments	1,484.06	1,481.05					
General Reserve for Credit Losses	21.64	21.99					
Consolidated Banking Group At 31 December 2017							
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	9,366.49	9,210.13	5.54	3.63	2.63	1.89	
Unsecured	476.99	472.00	7.98	0.00	2.37	0.46	
Total Loans and Advances	9,843.48	9,682.13	13.52	3.63	5.00	2.35	
Liquidity Investments	1,535.37	1,565.80					
General Reserve for Credit Losses	22.02	22.02					

SECURITISATION

	Consolidated Banking Group At 31 March 2018	Consolidated Banking Group At 31 December 2017
	A\$m	A\$m
<i>Current Period Securitisation Activities</i>		
Loans Sold	150.32	0.00
Facilities Provided		
Redraws	1.92	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	847.18	739.72
Securitisation Paper Investments Held	0.00	0.00
Swaps Held	7.86	21.56
Other	3.00	4.01
Drawn Portion of Facilities		
Redraws	0.46	0.98
Liquidity	0.00	0.00
Total On-Balance Sheet Securitisation Exposures	858.50	766.27
<i>Off-Balance Sheet Securitisation Exposures</i>		
Housing Loans	1,699.02	1,640.94
Swaps	6.58	7.00
Undrawn Portion of Facilities:		
Redraws	10.97	8.37
Liquidity	0.00	0.00
Total Off-Balance Sheet Securitisation Exposures	1,716.57	1,656.31