

28 May 2015

## APS 330: PUBLIC DISCLOSURE ASX RELEASE

Attached is the prudential information required to be disclosed in accordance with Prudential Standard APS 330.

The disclosures provided have been prepared as at 31 March 2015.

**Capital Adequacy as at 31 March 2015**

	Risk-Weighted Assets
	(A\$m)
<b>Capital Requirements</b>	
<i>Credit Risk</i>	
Corporate	0.0
Government	0.0
ADIs	366.8
Residential Mortgage	1,935.6
Other Retail	244.9
Other	50.5
Off Balance Sheet	71.9
	<u>2,669.7</u>
Securitisation	24.6
Equity Exposures	0.0
Market Risk	0.0
Operational Risk	416.7
Interest Rate Risk	0.0
	<u>3,111.0</u>
Common Equity Tier 1	12.13%
Tier 1	12.13%
Total Capital Ratio	12.18%

**Credit Risk as at 31 March 2015**

	Gross Credit Exposure	Average Gross Credit Exposure for Quarter
	(A\$m)	(A\$m)
<b>Exposure Type</b>		
Cash and Investment Securities	1,275.3	1,331.1
Loans and Advances	5,575.6	5,474.3
Other Assets	160.7	140.4
Total on Balance Sheet Exposures	7,011.6	6,945.8
Loans Approved not yet Advanced	169.3	163.0
Other Off Balance Sheet	5.7	5.9
Total Off Balance Sheet Exposures	175.0	168.9
Total Exposures	7,186.6	7,114.7
<b>Exposure by Portfolio</b>		
Corporate	0.0	0.0
Government	139.2	153.1
ADIs	1,136.2	1,178.0
Residential Mortgage	5,484.9	5,376.4
Other Retail	259.9	260.9
Other	166.4	146.3
	7,186.6	7,114.7

**Credit Risk as at 31 March 2015**

	Impaired Loans	Past Due Loans	Specific Provision Balance	Charges for Specific Provision	Write-Offs
	(A\$m)	(A\$m)	(A\$m)	(A\$m)	(A\$m)
<b>Exposure by Portfolio</b>					
Corporate	0.0	0.0	0.0	0.0	0.0
Government	0.0	0.0	0.0	0.0	0.0
ADIs	0.0	0.0	0.0	0.0	0.0
Residential Mortgage	10.6	48.4	1.6	0.5	0.0
Other Retail	4.6	2.6	2.5	-0.1	0.3
Other	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>* 15.2</b>	<b>** 51.0</b>	<b>4.1</b>	<b>0.4</b>	<b>0.3</b>
<b>General Reserve for Credit Losses</b>					
General Reserve for Credit Losses					1.7
Total impaired items per accounting disclosure					6.2
Additional items defined as restructured as per the prudential standard					9.0
				*	15.2
Total past due items per accounting disclosure					9.3
Loans under hardship arrangements classified as past due per the prudential standard					41.7
				**	51.0

**Securitisation Exposures as at 31 March 2015**

	Total Exposures Securitized (A\$m)	Recognised Gain or Loss on Sale (A\$m)
<b>Securitisation Exposure Types</b>		
Residential Mortgage	0.0	0.0
Total Exposures	0.0	0.0

	On Balance Sheet (A\$m)	Off Balance Sheet (A\$m)	Total Exposures (A\$m)
<b>Securitisation Exposure Types</b>			
Liquidity Facilities	0.0	5.6	5.6
Funding Facilities	0.0	0.0	0.0
Swaps	0.0	23.7	23.7
Holdings of Securities	18.3	0.0	18.3
	18.3	29.3	47.6