

31 May 2017

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 2017.

Capital Adequacy as at 31 March 2017

	Risk-Weighted Assets (A\$m)
Capital Requirements	
<i>Credit Risk</i>	
Corporate	0.0
Government	0.0
ADIs	439.1
Residential Mortgage	2,387.0
Other Retail	260.1
Other	53.7
Off Balance Sheet	101.1
	3,241.0
Securitisation	34.9
Equity Exposures	0.0
Market Risk	0.0
Operational Risk	451.5
Interest Rate Risk	0.0
	3,727.4
Common Equity Tier 1	12.06%
Tier 1	12.06%
Total Capital Ratio	13.50%

Credit Risk as at 31 March 2017

	Gross Credit Exposure	Average Gross Credit Exposure for Quarter
	(A\$m)	(A\$m)
Exposure Type		
Cash and Investment Securities	1,208.0	1,215.8
Loans and Advances	6,810.6	6,704.4
Other Assets	132.8	122.2
Total On Balance Sheet Exposures	<u>8,151.4</u>	<u>8,042.4</u>
Loans Approved not yet Advanced	225.1	201.0
Other Off Balance Sheet	8.5	8.4
Total Off Balance Sheet Exposures	<u>233.6</u>	<u>209.4</u>
Total Exposures	<u>8,385.0</u>	<u>8,251.8</u>
Exposure by Portfolio		
Corporate	0.0	0.0
Government	54.7	70.1
ADIs	1,153.3	1,145.8
Residential Mortgage	6,752.2	6,626.5
Other Retail	283.5	278.9
Other	141.3	130.5
	<u>8,385.0</u>	<u>8,251.8</u>

Credit Risk as at 31 March 2017

	Impaired Loans	Past Due Loans	Specific Provision Balance	Charges for Specific Provision	Write-Offs
	(A\$m)	(A\$m)	(A\$m)	(A\$m)	(A\$m)
Exposure by Portfolio					
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	4.7	24.9	0.7	0.3	0.1
Other Retail	4.1	2.0	2.0	0.0	0.5
Other	0.0	0.0	0.0	0.0	0.0
Total	8.8	26.9	2.7	0.3	0.6
General Reserve for Credit Losses					
General Reserve for Credit Losses					3.8

Securitisation Exposures as at 31 March 2017

	Total Exposures Securitized (A\$m)	Recognised Gain or Loss on Sale (A\$m)
Securitisation Exposure Types		
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)
Securitisation Exposure Types			
Liquidity Facilities	0.0	3.8	3.8
Funding Facilities	0.0	0.0	0.0
Swaps	0.0	9.8	9.8
Holdings of Securities	10.5	0.0	10.5
	10.5	13.6	24.1