

Capital Adequacy as at 31 December 2017

	Risk-Weighted Assets (A\$m)
Capital Requirements	
<i>Credit Risk</i>	
Corporate	0.0
Government	0.0
ADIs	484.2
Residential Mortgage	2,354.8
Other Retail	264.5
Other	63.4
Off Balance Sheet	80.3
	3,247.2
Securitisation	17.7
Equity Exposures	0.0
Market Risk	0.0
Operational Risk	469.4
	3,734.3
Common Equity Tier 1	12.85%
Tier 1	12.85%
Total Capital Ratio	14.31%

Credit Risk as at 31 December 2017

	Gross Credit Exposure	Average Gross Credit Exposure for Quarter
	(A\$m)	(A\$m)
Exposure Type		
Cash and Investment Securities	1,350.1	1,394.1
Loans and Advances	6,715.8	6,699.1
Other Assets	158.1	149.1
Total On Balance Sheet Exposures	8,224.0	8,242.3
Loans Approved not yet Advanced	175.6	182.6
Other Off Balance Sheet	13.8	11.1
Total Off Balance Sheet Exposures	189.4	193.7
Total Exposures	8,413.4	8,436.0
Exposure by Portfolio		
Corporate	0.0	0.0
Government	138.4	165.0
ADIs	1,211.7	1,229.2
Residential Mortgage	6,612.5	6,601.5
Other Retail	278.8	280.2
Other	172.0	160.1
	8,413.4	8,436.0

Credit Risk as at 31 December 2017

	Impaired Loans (A\$m)	Past Due Loans (A\$m)	Specific Provision Balance (A\$m)	Charges for Specific Provision (A\$m)	Write-Offs (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	4.0	31.6	1.7	0.5	0.0
Other Retail	4.6	2.1	2.1	0.6	0.3
Other	0.0	0.0	0.0	0.0	0.0
Total	8.6	33.7	3.8	1.1	0.3
General Reserve for Credit Losses					
General Reserve for Credit Losses					4.4

Securitisation Exposures as at 31 December 2017

	Total Exposures Securitized (A\$m)	Recognised Gain or Loss on Sale (A\$m)
Securitisation Activity for Quarter		
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	2.1	2.1
Funding Facilities	0.0	0.0	0.0
Swaps	0.0	14.9	14.9
Holdings of Securities	6.6	0.0	6.6
	6.6	17.0	23.6