

Capital Adequacy as at 31 March 2018

	Risk-Weighted Assets (A\$m)
Capital Requirements	
<i>Credit Risk</i>	
Corporate	0.0
Government	0.0
ADIs	475.9
Residential Mortgage	2,399.3
Other Retail	265.1
Other	62.9
Off Balance Sheet	64.6
	3,267.8
Securitisation	20.3
Equity Exposures	0.0
Market Risk	0.0
Operational Risk	469.4
	3,757.5
Common Equity Tier 1	13.05%
Tier 1	13.05%
Total Capital Ratio	14.49%

Credit Risk as at 31 March 2018

	Gross Credit Exposure	Average Gross Credit Exposure for Quarter
	(A\$m)	(A\$m)
Exposure Type		
Cash and Investment Securities	1,395.6	1,291.5
Loans and Advances	6,851.6	6,816.7
Other Assets	156.7	150.1
Total On Balance Sheet Exposures	8,403.9	8,258.3
Loans Approved not yet Advanced	155.8	165.9
Other Off Balance Sheet	9.1	12.3
Total Off Balance Sheet Exposures	164.9	178.2
Total Exposures	8,568.8	8,436.5
Exposure by Portfolio		
Corporate	0.0	0.0
Government	102.7	98.4
ADIs	1,292.9	1,193.1
Residential Mortgage	6,734.5	6,706.3
Other Retail	272.9	276.3
Other	165.8	162.4
	8,568.8	8,436.5

Credit Risk as at 31 March 2018

	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	4.2	33.8	1.5	(0.3)	0.1
Other Retail	4.9	2.6	2.3	0.2	0.4
Other	0.0	0.0	0.0	0.0	0.0
Total	9.1	36.4	3.8	(0.1)	0.5
General Reserve for Credit Losses					
General Reserve for Credit Losses					4.3

Securitisation Exposures as at 31 March 2018

	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	1.5	1.5
Funding Facilities	0.0	0.0	0.0
Swaps	0.0	13.3	13.3
Holdings of Securities	6.3	0.0	6.3
	6.3	14.8	21.1