

**Capital Adequacy as at 30 September 2018**

	Risk-Weighted Assets (A\$m)
<b>Capital Requirements</b>	
<i>Credit Risk</i>	
Corporate	0.0
Government	0.0
ADIs	458.8
Residential Mortgage	2,515.9
Other Retail	262.6
Other	56.2
Off Balance Sheet	62.2
	3,355.7
Securitisation	32.2
Equity Exposures	0.0
Market Risk	0.0
Operational Risk	476.4
	3,864.3
Common Equity Tier 1	12.88%
Tier 1	12.88%
Total Capital Ratio	14.41%

**Credit Risk as at 30 September 2018**

	Gross Credit Exposure	Average Gross Credit Exposure for Quarter
	(A\$m)	(A\$m)
<b>Exposure Type</b>		
Cash and Investment Securities	1,328.9	1,273.6
Loans and Advances	7,185.3	7,161.0
Other Assets	130.0	144.2
Total On Balance Sheet Exposures	8,644.2	8,578.8
Loans Approved not yet Advanced	153.3	148.7
Other Off Balance Sheet	5.6	5.6
Total Off Balance Sheet Exposures	158.9	154.3
Total Exposures	8,803.1	8,733.1
<b>Exposure by Portfolio</b>		
Corporate	0.0	0.0
Government	124.5	92.4
ADIs	1,204.4	1,181.2
Residential Mortgage	7,066.4	7,034.3
Other Retail	272.2	275.4
Other	135.6	149.8
	8,803.1	8,733.1

**Credit Risk as at 30 September 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)
<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	7.6	36.0	1.3	(0.2)	0.0
Other Retail	4.9	2.5	2.3	0.4	0.2
Other	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>12.5</b>	<b>38.5</b>	<b>3.6</b>	<b>0.2</b>	<b>0.2</b>
<b>General Reserve for Credit Losses</b>					
General Reserve for Credit Losses					8.9

**Securitisation Exposures as at 30 September 2018**

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

	On Balance Sheet (A\$m)	Off Balance Sheet (A\$m)	Total Exposures (A\$m)
<b>Securitisation Exposure Types</b>			
Liquidity Facilities	0.0	0.0	0.0
Funding Facilities	0.0	0.0	0.0
Swaps	0.0	11.2	11.2
Holdings of Securities	5.6	0.0	5.6
	<b>5.6</b>	<b>11.2</b>	<b>16.8</b>