Capital Adequacy as at 31 December 2018

	Risk-Weighted Assets (A$m)
Capital Requirements	
Credit Risk	
Corporate	0.0
Government	0.0
ADIs	425.3
Residential Mortgage	2,542.2
Other Retail	271.4
Other	59.9
Off Balance Sheet	64.0
	3,362.8
Securitisation	69.1
Equity Exposures	0.0
Market Risk	0.0
Operational Risk	489.5
	3,921.4
Common Equity Tier 1	13.00%
Tier 1	13.00%
Total Capital Ratio	14.49%

Credit Risk as at 31 December 2018

	Gross Credit Exposure (A$m)	Average Gross Credit Exposure for Quarter (A$m)
Exposure Type		
Cash and Investment Securities	1,295.8	1,282.2
Loans and Advances	7,267.1	7,269.8
Other Assets	134.7	127.9
Total On Balance Sheet Exposures	8,697.6	8,679.9
Loans Approved not yet Advanced	161.5	156.5
Other Off Balance Sheet	5.5	5.5
Total Off Balance Sheet Exposures	167.0	162.0
Total Exposures	8,864.6	8,841.9
Exposure by Portfolio		
Corporate	0.0	0.0
Government	155.1	119.1
ADIs	1,140.6	1,163.1
Residential Mortgage	7,149.2	7,147.7
Other Retail	279.4	278.6
Other	140.3	133.4
	8,864.6	8,841.9

Credit Risk as at 31 December 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	7.9	44.1	1.2	(0.2)	0.0
Other Retail	4.9	2.3	2.2	0.0	0.7
Other	0.0	0.0	0.0	0.0	0.0
Total	12.8	46.4	3.4	(0.2)	0.7
General Reserve for Credit Losses					
General Reserve for Credit Losses					8.6

Securitisation Exposures as at 31 December 2018

	Total Exposures Securitised (A$m)	Recognised Gain or Loss on Sale (A$m)
Securitisation Activity for Quarter		
Residential Mortgage	110.0	0.0
Total Exposures	110.0	0.0

	On Balance Sheet (A$m)	Off Balance Sheet (A$m)	Total Exposures (A$m)
Securitisation Exposure Types			
Liquidity Facilities	0.0	0.0	0.0
Funding Facilities	0.0	0.0	0.0
Swaps	0.0	10.6	10.6
Holdings of Securities	5.3	0.0	5.3
	5.3	10.6	15.9