

Capital Adequacy as at 31 March 2020

	Risk-Weighted Assets
	(A\$m)
Capital Requirements	
Credit Risk	
Corporate	0.0
Government	0.0
ADIs	460.1
Residential Mortgage	2,735.3
Other Retail	283.6
Other	92.3
Off Balance Sheet	71.0
	3,642.3
Securitisation	87.8
Equity Exposures	0.0
Market Risk	0.0
Operational Risk	513.6
	4,243.7
Common Equity Tier 1	13.38%
Tier 1	13.38%
Total Capital Ratio	14.76%

Credit Risk as at 31 March 2020

	Gross Credit Exposure (A\$m)	Average Gross Credit Exposure for Quarter (A\$m)
Exposure Type		
Cash and Investment Securities	1,780.1	1,584.7
Loans and Advances	7,828.8	7,813.3
Other Assets	155.8	156.8
Total On Balance Sheet Exposures	<u>9,764.7</u>	<u>9,554.8</u>
Loans Approved not yet Advanced	167.9	172.7
Other Off Balance Sheet	1,096.1	1,036.3
Total Off Balance Sheet Exposures	<u>1,264.0</u>	<u>1,209.0</u>
Total Exposures	<u>11,028.7</u>	<u>10,763.8</u>
Exposure by Portfolio		
Corporate	0.0	0.0
Government	466.9	304.9
ADIs	1,313.2	1,279.8
Residential Mortgage	8,532.3	8,514.7
Other Retail	554.8	502.0
Other	161.5	162.4
	<u>11,028.7</u>	<u>10,763.8</u>

Credit Risk as at 31 March 2020

	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	5.8	44.3	2.4	(0.1)	0.0
Other Retail	5.3	0.5	2.6	0.7	0.3
Other	0.0	0.0	0.0	0.0	0.0
Total	11.1	44.8	5.0	0.6	0.3
General Reserve for Credit Losses					
General Reserve for Credit Losses					8.5

Securitisation Exposures as at 31 March 2020

	Total Exposures Securitized	Recognised Gain or Loss on Sale
	(A\$m)	(A\$m)
Securitisation Activity for Quarter		
Residential Mortgage	49.9	0.0
Total Exposures	49.9	0.0

	On Balance Sheet	Off Balance Sheet	Total Exposures
	(A\$m)	(A\$m)	(A\$m)
Securitisation Exposure Types			
Liquidity Facilities	0.0	0.0	0.0
Funding Facilities	0.0	0.0	0.0
Swaps	0.0	10.8	10.8
Holdings of Securities	2.2	0.0	2.2
	2.2	10.8	13.0