

25 May 2016

## APS 330: PUBLIC DISCLOSURE ASX RELEASE

Attached is the prudential information required to be disclosed in accordance with Prudential Standard APS 330.

The disclosures provided have been prepared as at 31 March 2016.

**Capital Adequacy as at 31 March 2016**

	Risk-Weighted Assets
	(A\$m)
<b>Capital Requirements</b>	
<i>Credit Risk</i>	
Corporate	0.0
Government	0.0
ADIs	389.5
Residential Mortgage	2,054.8
Other Retail	245.2
Other	45.4
Off Balance Sheet	57.2
	2,792.1
Securitisation	45.7
Equity Exposures	0.0
Market Risk	0.0
Operational Risk	434.6
Interest Rate Risk	0.0
	3,272.4
Common Equity Tier 1	12.67%
Tier 1	12.67%
Total Capital Ratio	14.31%

**Credit Risk as at 31 March 2016**

	Gross Credit Exposure	Average Gross Credit Exposure for Quarter
	(A\$m)	(A\$m)
<b>Exposure Type</b>		
Cash and Investment Securities	1,172.5	1,180.2
Loans and Advances	5,897.7	5,846.1
Other Assets	122.5	115.5
<b>Total On Balance Sheet Exposures</b>	<b>7,192.7</b>	<b>7,141.8</b>
Loans Approved not yet Advanced	131.9	135.9
Other Off Balance Sheet	6.6	6.9
<b>Total Off Balance Sheet Exposures</b>	<b>138.5</b>	<b>142.8</b>
<b>Total Exposures</b>	<b>7,331.2</b>	<b>7,284.6</b>
<b>Exposure by Portfolio</b>		
Corporate	0.0	0.0
Government	151.5	143.5
ADIs	1,020.9	1,036.8
Residential Mortgage	5,773.4	5,726.2
Other Retail	256.3	255.7
Other	129.1	122.4
	<b>7,331.2</b>	<b>7,284.6</b>

**Credit Risk as at 31 March 2016**

	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	2.3	23.2	0.6	0.0	0.1
Other Retail	4.3	2.3	1.9	0.1	0.5
Other	0.0	0.0	0.0	0.0	0.0
Total	* 6.6	** 25.5	2.5	0.1	0.6
<b>General Reserve for Credit Losses</b>					
General Reserve for Credit Losses					3.5
Total impaired items per accounting disclosure					4.7
Additional items defined as restructured as per the prudential standard					1.9
				*	6.6
Total past due items per accounting disclosure					7.4
Loans under hardship arrangements classified as past due per the prudential standard					18.1
				**	25.5

**Securitisation Exposures as at 31 March 2016**

	Total Exposures Securitized (A\$m)	Recognised Gain or Loss on Sale (A\$m)
<b>Securitisation Exposure Types</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	5.0	5.0
Funding Facilities	0.0	0.0	0.0
Swaps	0.0	15.3	15.3
Holdings of Securities	13.8	0.0	13.8
	<b>13.8</b>	<b>20.3</b>	<b>34.1</b>