

28 November 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 30 September 2016.

Capital Adequacy as at 30 September 2016

	Risk-Weighted Assets
	(A\$m)
Capital Requirements	
<i>Credit Risk</i>	
Corporate	0.0
Government	0.0
ADIs	428.9
Residential Mortgage	2,191.2
Other Retail	248.0
Other	48.4
Off Balance Sheet	71.7
	2,988.2
Securitisation	40.7
Equity Exposures	0.0
Market Risk	0.0
Operational Risk	439.4
Interest Rate Risk	0.0
	3,468.3
Common Equity Tier 1	12.37%
Tier 1	12.37%
Total Capital Ratio	13.92%

Credit Risk as at 30 September 2016

	Gross Credit Exposure (A\$m)	Average Gross Credit Exposure for Quarter (A\$m)
Exposure Type		
Cash and Investment Securities	1,222.4	1,252.0
Loans and Advances	6,282.2	6,229.8
Other Assets	124.4	132.0
Total On Balance Sheet Exposures	7,629.0	7,613.8
Loans Approved not yet Advanced	159.4	169.3
Other Off Balance Sheet	8.2	6.7
Total Off Balance Sheet Exposures	167.6	176.0
Total Exposures	7,796.6	7,789.8
Exposure by Portfolio		
Corporate	0.0	0.0
Government	60.4	80.5
ADIs	1,158.4	1,171.5
Residential Mortgage	6,180.3	6,133.9
Other Retail	261.3	265.1
Other	132.6	138.8
	7,796.6	7,789.8

Credit Risk as at 30 September 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)
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	2.5	18.6	0.4	0.0	0.1
Other Retail	3.8	2.0	1.9	0.6	0.5
Other	0.0	0.0	0.0	0.0	0.0
Total	6.3	20.6	2.3	0.6	0.6
General Reserve for Credit Losses					
General Reserve for Credit Losses					3.8

Securitisation Exposures as at 30 September 2016

	Total Exposures Securitized (A\$m)	Recognised Gain or Loss on Sale (A\$m)
Securitisation Exposure Types		
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	4.4	4.4
Funding Facilities	0.0	0.0	0.0
Swaps	0.0	13.2	13.2
Holdings of Securities	12.1	0.0	12.1
	12.1	17.6	29.7