Capital Adequacy as at 30 September 2017

	Risk-Weighted Assets (A$m)
Capital Requirements	
Credit Risk	
Corporate	0.0
Government	0.0
ADIs	484.5
Residential Mortgage	2,468.0
Other Retail	266.1
Other	61.3
Off Balance Sheet	85.2
	3,365.1
Securitisation	71.9
Equity Exposures	0.0
Market Risk	0.0
Operational Risk	460.6
	3,897.6
Common Equity Tier 1	12.02%
Tier 1	12.02%
Total Capital Ratio	13.41%

Credit Risk as at 30 September 2017

	Gross Credit Exposure (A$m)	Average Gross Credit Exposure for Quarter (A$m)
Exposure Type		
Cash and Investment Securities	1,400.9	1,434.3
Loans and Advances	7,040.0	7,048.0
Other Assets	143.5	159.4
Total On Balance Sheet Exposures	8,584.4	8,641.7
Loans Approved not yet Advanced	188.2	188.3
Other Off Balance Sheet	9.8	10.7
Total Off Balance Sheet Exposures	198.0	199.0
Total Exposures	8,782.4	8,840.7
Exposure by Portfolio		
Corporate	0.0	0.0
Government	132.4	150.5
ADIs	1,268.5	1,283.8
Residential Mortgage	6,942.5	6,952.4
Other Retail	285.8	283.9
Other	153.2	170.1
	8,782.4	8,840.7

Credit Risk as at 30 September 2017

	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	4.4	25.0	1.1	0.3	0.0
Other Retail	3.1	1.6	1.5	0.0	0.3
Other	0.0	0.0	0.0	0.0	0.0
Total	7.5	26.6	2.6	0.3	0.3
General Reserve for Credit Losses					
General Reserve for Credit Losses					4.4

Securitisation Exposures as at 30 September 2017

	Total Exposures Securitised (A$m)	Recognised Gain or Loss on Sale (A$m)
Securitisation Activity for Quarter		
Residential Mortgage	120.1	0.0
Total Exposures	120.1	0.0

	On Balance Sheet (A$m)	Off Balance Sheet (A$m)	Total Exposures (A$m)
Securitisation Exposure Types			
Liquidity Facilities	0.0	4.6	4.6
Funding Facilities	0.0	0.0	0.0
Swaps	0.0	8.6	8.6
Holdings of Securities	7.1	0.0	7.1
	7.1	13.2	20.3