

**Capital Adequacy as at 31 March 2019**

	Risk-Weighted Assets (A\$m)
<b>Capital Requirements</b>	
<i>Credit Risk</i>	
Corporate	0.0
Government	0.0
ADIs	405.9
Residential Mortgage	2,594.9
Other Retail	275.1
Other	58.4
Off Balance Sheet	72.5
	3,406.8
Securitisation	66.3
Equity Exposures	0.0
Market Risk	0.0
Operational Risk	489.5
	3,962.6
Common Equity Tier 1	13.11%
Tier 1	13.11%
Total Capital Ratio	14.59%

**Credit Risk as at 31 March 2019**

	Gross Credit Exposure	Average Gross Credit Exposure for Quarter
	(A\$m)	(A\$m)
<b>Exposure Type</b>		
Cash and Investment Securities	1,306.7	1,352.6
Loans and Advances	7,425.3	7,364.5
Other Assets	132.9	130.9
Total On Balance Sheet Exposures	8,864.9	8,848.0
Loans Approved not yet Advanced	173.7	167.0
Other Off Balance Sheet	165.6	165.3
Total Off Balance Sheet Exposures	339.3	332.3
Total Exposures	9,204.2	9,180.3
<b>Exposure by Portfolio</b>		
Corporate	0.0	0.0
Government	201.6	183.6
ADIs	1,105.1	1,168.9
Residential Mortgage	7,309.4	7,244.0
Other Retail	449.9	447.6
Other	138.2	136.2
	9,204.2	9,180.3

**Credit Risk as at 31 March 2019**

	Impaired Loans  (A\$m)	Past Due Loans  (A\$m)	Specific Provision Balance  (A\$m)	Charges for Specific Provision  (A\$m)	Write-Offs  (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	7.3	44.0	2.0	0.8	0.0
Other Retail	4.3	2.2	2.0	(0.2)	0.7
Other	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>11.6</b>	<b>46.2</b>	<b>4.0</b>	<b>0.6</b>	<b>0.7</b>
<b>General Reserve for Credit Losses</b>					
General Reserve for Credit Losses					8.8

**Securitisation Exposures as at 31 March 2019**

	Total Exposures Securitized (A\$m)	Recognised Gain or Loss on Sale (A\$m)
<b>Securitisation Activity for Quarter</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	0.0	0.0
Funding Facilities	0.0	0.0	0.0
Swaps	0.0	11.2	11.2
Holdings of Securities	5.0	0.0	5.0
	<b>5.0</b>	<b>11.2</b>	<b>16.2</b>