20 November 2015

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 2015.

Capital Adequacy as at 30 September 2015

	Risk-Weighted Assets (A$m)
Capital Requirements	
Credit Risk	
Corporate	0.0
Government	0.0
ADIs	455.1
Residential Mortgage	2,028.2
Other Retail	239.0
Other	46.5
Off Balance Sheet	62.7
	2,831.5
Securitisation	21.9
Equity Exposures	0.0
Market Risk	0.0
Operational Risk	429.3
Interest Rate Risk	0.0
	3,282.7
Common Equity Tier 1	12.02%
Tier 1	12.02%
Total Capital Ratio	13.63%

Credit Risk as at 30 September 2015

	Gross Credit Exposure (A$m)	Average Gross Credit Exposure for Quarter (A$m)
Exposure Type		
Cash and Investment Securities	1,428.9	1,446.6
Loans and Advances	5,823.6	5,804.4
Other Assets	151.1	139.7
Total on Balance Sheet Exposures	7,403.6	7,390.7
Loans Approved not yet Advanced	140.0	141.6
Other Off Balance Sheet	6.6	6.6
Total Off Balance Sheet Exposures	146.6	148.2
Total Exposures	7,550.2	7,538.9
Exposure by Portfolio		
Corporate	0.0	0.0
Government	243.6	225.2
ADIs	1,185.4	1,221.4
Residential Mortgage	5,709.6	5,692.3
Other Retail	253.9	253.7
Other	157.7	146.3
	7,550.2	7,538.9

Credit Risk as at 30 September 2015

		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		6.2		30.8	0.9	0.2	0.0
Other Retail		4.3		2.2	2.1	(0.2)	0.3
Other		0.0		0.0	0.0	0.0	0.0
Total	*	10.5	**	33.0	3.0	0.0	0.3

General Reserve for Credit Losses		
General Reserve for Credit Losses		2.9
Total impaired items per accounting disclosure		5.3
Additional items defined as restructured as per the prudential standard		5.2
	*	10.5
Total past due items per accounting disclosure		4.8
Loans under hardship arrangements classified as past due per the prudential standard		28.2
	**	33.0

Securitisation Exposures as at 30 September 2015

	Total Exposures Securitised (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	4.9	4.9
Funding Facilities	0.0	0.0	0.0
Swaps	0.0	19.9	19.9
Holdings of Securities	15.5	0.0	15.5
	15.5	24.8	40.3