



ABN 11 087 651 125

APS 330 Prudential Disclosure

31 MARCH 2024

Capital Adequacy

As at 31 March 2024

Risk-weighted Assets	\$m
Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:	
Claims secured by residential mortgage	6,650.5
Other retail	778.3
Corporate	17.2
Banks and Other ADIs	597.6
Government	-
All other	121.9
Total on balance sheet assets and off balance sheet exposures	8,165.5
Securitisation Risk-weighted Assets	13.5
Market Risk-weighted Assets	-
Operational Risk-weighted Assets	786.7
Total Risk-weighted Assets	8,965.7

Capital Ratios for the Consolidated Group

Common Equity Tier 1	13.65%
Tier 1	13.65%
Total Capital	15.25%

Credit Risk

As at 31 March 2024

Exposure Type	Gross Credit Exposure	Average Gross Credit Exposure
	\$m	\$m
Loans and advances secured by residential mortgage	17,557.8	17,402.3
Other Member Loans	582.0	578.0
Commitments ¹	1,725.8	1,757.7
Derivatives ¹	13.7	28.8
Liquid Assets	4,207.2	4,382.6
Other	290.3	301.3
Total	24,376.8	24,450.7

Exposure Portfolios	Gross Credit Exposure	Average Gross Credit Exposure
	\$m	\$m
Claims secured by residential mortgage	18,708.6	18,532.2
Other retail	833.9	832.9
Corporate	22.7	23.3
Banks and Other ADIs	2,051.8	2,249.8
Government	2,588.9	2,631.4
All other	170.9	181.1
Total	24,376.8	24,450.7

¹ Off-balance sheet exposures have been converted to their credit equivalent amounts.

Credit Exposure Type	Non-performing facilities	Provisions held against performing exposures ²	Provisions against non-performing exposures	Charges for specific provision & amounts written-off during the period
	\$m	\$m	\$m	\$m
Loans and advances secured by residential mortgage	161.2	12.5	4.4	-
Other Member Loans	10.0	6.5	3.0	-
Total	171.2	19.0	7.4	-

² Provisions held against performing exposures that represent a purely forward-looking amount for future losses that are presently unidentified.

Securitisation

As at 31 March 2024

	Capital Relief	Funding Only	Self- securitisation ³	Recognised Gain or Loss on Sale
	\$m	\$m	\$m	\$m
Securitisation Activity for the Quarter				
Residential Mortgage	-	59.9	(826.3)	-
Total Exposures	-	59.9	(826.3)	-

³ Activity for the quarter included the partial redemption of the Bank's self-securitisation facilities.

Securitisation Exposure Types	On-Balance Sheet	Off-Balance Sheet	Total Exposures
	\$m	\$m	\$m
Securitisation ⁴	2,952.3	1,724.9	4,677.2
RMBS securities held	2,753.4	-	2,753.4
Redraw facilities	2.2	6.0	8.2
Swap facilities	4.9	62.4	67.3

⁴ Loans and advances secured by residential mortgage.