

Quarterly Regulatory Disclosure

Capital Base

	Consolidated Banking Group 30 Jun 2019	Consolidated Banking Group 31 Mar 2019
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	113.94	126.88
Paid up ordinary share capital	30.00	25.00
Reserves	20.58	20.58
Deductions from Tier 1 Capital	-24.39	-28.86
Total Tier 1 Capital	140.13	143.60
Tier 2 Capital net of deductions	3.00	3.00
Total Capital Base	143.13	146.60

Capital Adequacy

	Consolidated Banking Group 30 Jun 2019	Consolidated Banking Group 31 Mar 2019
	A\$m	A\$m
Risk weighted asset value for		
Credit risk		
Claims against residential mortgages	624.88	609.74
Claims against ADIs	113.72	79.83
Claims against commercial security	3.21	4.07
Claims against other security	7.66	8.23
Unsecured claims	46.80	45.29
Other on balance sheet assets	27.57	29.53
Securitisation	0.00	0.00
Market risk	0.00	0.00
Operational risk	107.76	102.13
Total risk weighted assets	931.60	878.82
Capital Ratios		
Tier 1 capital ratio for the group	15.04%	16.34%
Total capital ratio for the group	15.36%	16.68%

Credit Risk Exposure

Consolidated Banking Group 30 Jun 2019						
A\$m						
	Gross Credit Risk Exposure	Average Gross Credit Risk Exposure for the quarter	Loans Impaired	Loans past due 90 days-not impaired	Specific Provision	Bad Debts Expense for the quarter
Loans and Advances						
Secured	1,701.41	1,681.17	2.12	0.00	0.10	0.00
Unsecured	46.80	46.05	0.22	0.00	0.25	0.07
Total Loans and Advances	1,748.21	1,727.21	2.34	0.00	0.35	0.07
Liquidity Investments	354.09	294.55				
Other Assets	9.32	9.14				
Off Balance Sheet Assets	251.28	252.64				
General reserve for credit losses	3.00	3.00				
Consolidated Banking Group 31 Mar 2019						
A\$m						
	Gross Credit Risk Exposure	Average Gross Credit Risk Exposure for the quarter	Loans Impaired	Loans past due 90 days-not impaired	Specific Provision	Bad Debts Expense for the quarter
Loans and Advances						
Secured	1,660.93	1,620.64	1.79	0.00	0.14	0.00
Unsecured	45.29	44.68	0.19	0.00	0.25	0.04
Total Loans and Advances	1,706.22	1,665.32	1.98	0.00	0.39	0.04
Liquidity Investments	235.01	238.97				
Other Assets	8.96	10.16				
Off Balance Sheet Assets	254.00	258.00				
General reserve for credit losses	3.00	3.00				

Securitisation

	Consolidated Banking Group 30 Jun 2019	Consolidated Banking Group 31 Mar 2019
	A\$m	A\$m
Current Period Securitisation Activities		
On-Balance Sheet Securitisation Exposure	-	-
Off-Balance Sheet Securitisation Exposure		
Residential Secured Loans	2.02	2.03
Undrawn portion of Facilities		
Redraws	1.21	1.27
Total Off-Balance Sheet Securitisation Exposure	3.23	3.30