

Quarterly Regulatory Disclosure

Capital Base

	Consolidated Banking Group 31 Mar 2020	Consolidated Banking Group 31 Dec 2019
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	109.55	111.10
Paid up ordinary share capital	53.00	40.00
Reserves	20.58	20.58
Deductions from Tier 1 Capital	-26.52	-25.53
Total Tier 1 Capital	156.61	146.15
Tier 2 Capital net of deductions	3.40	3.40
Total Capital Base	160.01	149.55

Capital Adequacy

	Consolidated Banking Group 31 Mar 2020	Consolidated Banking Group 31 Dec 2019
	A\$m	A\$m
Risk weighted asset value for		
Credit risk		
Claims against residential mortgages	705.15	686.77
Claims against ADIs	112.01	100.74
Claims against commercial security	2.07	2.07
Claims against other security	7.94	8.28
Unsecured claims	51.71	48.96
Commitments for loans and advances	21.38	29.02
Securitisation	0.00	0.00
All other claims	10.33	9.78
Total Credit Risk	910.59	885.62
Market risk	0.00	0.00
Operational risk	113.50	113.50
Total risk weighted assets	1,024.09	999.12
Capital Ratios		
Tier 1 capital ratio for the group	15.29%	14.63%
Total capital ratio for the group	15.63%	14.97%

Credit Risk Exposure

Consolidated Banking Group 31 Mar 2020							
A\$m	Gross Credit Risk Exposure	Average Gross Credit Risk Exposure for the quarter	Loans Impaired	Loans past due 90 days-not impaired	Prescribed/ specific provisions	Charges for specific provision and write-offs for the quarter	
Loans and Advances							
Secured	1,907.18	1,883.52	2.38	0.00	0.12	0.00	
Unsecured	51.71	50.34	0.52	0.00	0.31	0.04	
Total Loans and Advances	1,958.89	1,933.86	2.90	0.00	0.43	0.04	
Liquidity Investments	344.90	323.66					
Other Assets	10.30	10.01					
Off Balance Sheet Exposures	292.51	292.67					
General reserve for credit losses	3.40						
Consolidated Banking Group 31 Dec 2019							
A\$m	Gross Credit Risk Exposure	Average Gross Credit Risk Exposure for the quarter	Loans Impaired	Loans past due 90 days-not impaired	Prescribed/ specific provisions	Charges for specific provision and write-offs for the quarter	
Loans and Advances							
Secured	1,859.86	1,812.50	2.37	0.00	0.12	0.00	
Unsecured	48.96	47.98	0.41	0.00	0.27	0.03	
Total Loans and Advances	1,908.82	1,860.48	2.78	0.00	0.39	0.03	
Liquidity Investments	302.42	294.10					
Other Assets	9.72	9.75					
Off Balance Sheet Exposures	292.82	292.39					
General reserve for credit losses	3.40						

Securitisation

	Consolidated Banking Group 31 Mar 2020	Consolidated Banking Group 31 Dec 2019
	A\$m	A\$m
Current Period Securitisation Activities		
On-Balance Sheet Securitisation Exposure	-	-
Off-Balance Sheet Securitisation Exposure		
Residential Secured Loans	1.67	1.90
Undrawn portion of Facilities		
Redraws	1.10	1.16
Total Off-Balance Sheet Securitisation Exposure	2.77	3.06