

Quarterly Regulatory Disclosure as at 30 September 2020

Capital Base

	Consolidated Banking Group 30 September 2020	Consolidated Banking Group 30 June 2020
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	98.62	97.94
Paid up ordinary share capital	65.50	65.50
Reserves	20.56	20.56
Deductions from Tier 1 Capital	(21.36)	(21.66)
Total Tier 1 Capital	163.32	162.34
Tier 2 Capital net of deductions	3.40	3.40
Total Capital Base	166.72	165.74

Capital Adequacy

	Consolidated Banking Group 30 September 2020	Consolidated Banking Group 30 June 2020
	A\$m	A\$m
Risk weighted asset value for		
Credit risk		
Claims against residential mortgages	715.15	710.96
Claims against ADIs	148.86	136.67
Claims against commercial security	2.01	2.06
Claims against other security	7.22	7.59
Unsecured claims	56.77	52.91
Commitments for loans and advances	8.88	9.55
Securitisation	-	-
All other claims	8.31	7.55
Total Credit Risk	947.20	927.29
Market risk	-	-
Operational risk	120.70	120.74
Total risk weighted assets	1,067.90	1,048.03
Capital Ratios		
Common Equity Tier 1 Capital Ratio	15.29%	15.49%
Tier 1 capital ratio for the group	15.29%	15.49%
Total capital ratio for the group	15.61%	15.81%

Credit Risk Exposure

Consolidated Banking Group 30 September 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	1,932.80	1,928.39	1.98	1.78	0.22	0.10
Unsecured	56.77	54.84	0.32	-	0.36	(0.09)
Total Loans and Advances	1,989.57	1,983.23	2.30	1.78	0.58	0.01
Liquidity Investments	515.73	482.12				
Other Assets	8.13	7.86				
Off Balance Sheet Exposures	312.85	305.07				
General reserve for credit losses	3.40					

Consolidated Banking Group 30 June 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	1,923.97	1,915.58	0.69	4.65	0.12	-
Unsecured	52.91	52.31	0.29	-	0.45	0.05
Total Loans and Advances	1,976.88	1,967.89	0.98	4.65	0.57	0.05
Liquidity Investments	448.51	396.71				
Other Assets	7.60	8.95				
Off Balance Sheet Exposures	297.28	294.90				
General reserve for credit losses	3.40					

Securitisation

	Consolidated Banking Group 30 September 2020	Consolidated Banking Group 30 June 2020
	A\$m	A\$m
Current Period Securitisation Activities	-	-
On-Balance Sheet Securitisation Exposure	-	-
Off-Balance Sheet Securitisation Exposure		
Residential Secured Loans	1.32	1.58
Undrawn portion of Facilities		
Redraws	0.02	0.02
Total Off-Balance Sheet Securitisation Exposure	1.34	1.60