

Quarterly Regulatory Disclosure

Capital Base

	Consolidated Banking Group 31 Dec 2019	Consolidated Banking Group 30 Sep 2019
	A\$m	A\$m
Tier 1 Capital		
Retained Earnings including current year earnings	111.10	112.29
Paid up ordinary share capital	40.00	30.00
Reserves	20.58	20.58
Deductions from Tier 1 Capital	-25.53	-24.95
Total Tier 1 Capital	146.15	137.92
Tier 2 Capital net of deductions	3.40	3.00
Total Capital Base	149.55	140.92

Capital Adequacy

	Consolidated Banking Group 31 Dec 2019	Consolidated Banking Group 30 Sep 2019
	A\$m	A\$m
Risk weighted asset value for		
Credit risk		
Claims against residential mortgages	686.77	650.22
Claims against ADIs	100.74	89.75
Claims against commercial security	2.07	2.09
Claims against other security	8.28	7.47
Unsecured claims	48.96	46.99
All other claims	38.80	38.88
Securitisation	0.00	0.00
Market risk	0.00	0.00
Operational risk	113.50	107.76
Total risk weighted assets	999.12	943.16
Capital Ratios		
Tier 1 capital ratio for the group	14.63%	14.62%
Total capital ratio for the group	14.97%	14.94%

Credit Risk Exposure

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	Specific Provision	Bad Debts Expense 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 Assets	292.82	292.39				
General reserve for credit losses	3.40	3.20				

Consolidated Banking Group 30 Sep 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	1,765.14	1,733.28	2.52	0.00	0.14	0.00
Unsecured	46.99	46.90	0.49	0.00	0.27	0.01
Total Loans and Advances	1,812.13	1,780.17	3.01	0.00	0.41	0.01
Liquidity Investments	285.77	319.93				
Other Assets	9.78	9.55				
Off Balance Sheet Assets	291.95	271.62				
General reserve for credit losses	3.00	3.00				

Securitisation

	Consolidated Banking Group 31 Dec 2019	Consolidated Banking Group 30 Sep 2019
	A\$m	A\$m
Current Period Securitisation Activities		
On-Balance Sheet Securitisation Exposure	-	-
Off-Balance Sheet Securitisation Exposure		
Residential Secured Loans	1.90	1.93
Undrawn portion of Facilities		
Redraws	1.16	1.18
Total Off-Balance Sheet Securitisation Exposure	3.06	3.11