



Public Disclosure of Prudential Information
in accordance with APRA Prudential Standard APS 330
For the quarter ended: 30 December 2012

Capital Structure at June 2012 <i>Updated annually</i>		\$m
Tier 1 Capital		
General Reserves		304.100
Retained Earnings including current year earnings		111.369
Gross Tier 1 Capital		415.469
Deductions from Tier 1 Capital		
Goodwill		(8.478)
Capitalised expenses		(9.605)
Equity investment in other ADIs		(6.312)
Other deductions		(10.932)
Total Deductions from Tier 1 Capital		(35.327)
Total Tier 1 Capital (net of deductions)		380.143
		3.617
Tier 2 Capital (net of deductions)		3.617
Total Capital Base - Consolidated Group		383.760

Capital Adequacy at December 2012 <i>Updated quarterly</i>		\$m
Credit Risk (in terms of risk weighted assets by portfolio)		
On Balance Sheet		
Deposits with Banks and ADIs		280.786
Loans and Advances:		
Loans secured by residential mortgage		1,469.332
Other member loans		575.942
Corporate		2.705
Other assets		60.296
Off Balance Sheet		
Commitments for loans and advances		42.302
Derivatives		0.264
Total Credit Risk (risk weighted assets)		2,431.627
Market Risk		Nil
Operational Risk		365.244
Total Risk Weighted Assets		2,796.872

Securitisation Exposures at December 2012 <i>Updated quarterly</i>				\$m
	New Trans.	Gain/Loss	O/S Exposure	
On balance sheet securitisation*	-	-	904.916	
Off balance sheet securitisation*	-	-	460.301	
RMBS Securities held	-	-	39.346	
Redraw facilities	-	-	3.020	
Swap facilities	-	-	21.012	

* Loans and advances secured by residential mortgage.

Capital Adequacy Ratios at December 2012 <i>Updated quarterly</i>	
Total Capital	14.24%
Tier 1 Capital Ratio - Consolidated Group	14.24%

Credit Risk Exposures by Portfolio at December 2012 <i>Updated quarterly</i>							\$m
	Loans and advances secured by residential mortgage	Other member loans	Commitments	Derivatives	Other	Total	
Gross Credit Risk Closing Balance	3,801.680	575.942	1,347.457	460.222	930.893	7,116.192	
Average Gross	3,610.018	570.644	1,299.695	588.739	947.782	7,016.878	
Amount Impaired	7.563	2.066	-	-	0.278	9.907	
Amount Past Due	8.275	1.897	-	-	0.076	10.248	
Specific Provision	0.425	2.995	-	-	-	3.420	
Charges for specific provision and amounts written-off during the period	-	0.088	-	-	-	0.088	
General Reserve for Credit Losses						7.860	