



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

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

Securitisation Exposures at June 2012			
<i>Updated quarterly</i>			
			\$m
	New Trans.	Gain/Loss	O/S Exposure
On balance sheet securitisation*	-	-	495.697
Off balance sheet securitisation*	-	-	827.669
RMBS Securities held	-	-	27.651
Redraw facilities	-	-	5.959
Swap facilities	-	-	21.012

\* Loans and advances secured by residential mortgage.

Capital Adequacy at June 2012	
<i>Updated quarterly</i>	
	\$m
<b>Credit Risk (in terms of risk weighted assets by portfolio)</b>	
<b>On Balance Sheet</b>	
Deposits with Banks and ADIs	283.569
Loans and Advances:	
Loans secured by residential mortgage	1,347.020
Other member loans	565.347
Corporate	2.617
Other assets	53.158
<b>Off Balance Sheet</b>	
Commitments for loans and advances	38.437
Derivatives	0.243
<b>Securitisation</b>	4.894
<b>Total Credit Risk (risk weighted assets)</b>	<b>2,295.284</b>
<b>Market Risk</b>	<b>Nil</b>
<b>Operational Risk</b>	<b>357.205</b>
<b>Total Risk Weighted Assets</b>	<b>2,652.489</b>

Capital Adequacy Ratios at June 2012	
<i>Updated quarterly</i>	
<b>Total Capital</b>	<b>14.47%</b>
Tier 1 Capital Ratio - Consolidated Group	14.47%

Credit Risk Exposures by Portfolio at June 2012						
<i>Updated quarterly</i>						
	Loans and advances					\$m
	secured by residential	Other member				
	mortgage	loans	Commitments	Derivatives	Other	Total
Gross Credit Risk Closing Balance	3,418.356	565.347	1,251.933	717.257	964.672	6,917.565
Average Gross	3,479.449	554.584	1,186.933	686.470	882.273	6,789.710
Amount Impaired	7.187	2.906	-	-	-	10.093
Amount Past Due	7.179	2.163	-	-	-	9.342
Specific Provision	-	4.321	-	-	-	4.321
Charges for specific provision and amounts written-off during the period	-	(0.835)	-	-	-	(0.835)
General Reserve for Credit Losses						8.193