



Public Disclosure of Prudential Information
in accordance with APRA Prudential Standard APS 330
For the quarter ended: 31 March 2013

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 March 2013 <i>Updated quarterly</i>		\$m
Credit Risk (in terms of risk weighted assets by portfolio)		
On Balance Sheet		
Deposits with Banks and ADIs		245.861
Loans and Advances:		
Loans secured by residential mortgage		1,496.081
Other member loans		584.838
Corporate		0.000
Other assets		55.422
Off Balance Sheet		
Commitments for loans and advances		40.981
Derivatives		0.267
Total Credit Risk (risk weighted assets)		2,423.450
Market Risk		Nil
Operational Risk		365.244
Total Risk Weighted Assets		2,788.694

Securitisation Exposures at March 2013 <i>Updated quarterly</i>				\$m
	New Trans.	Gain/Loss	O/S Exposure	
On balance sheet securitisation*	-	-	852.536	
Off balance sheet securitisation*	-	-	432.443	
RMBS Securities held	-	-	39.095	
Redraw facilities	-	-	2.830	
Swap facilities	-	-	12.177	

* Loans and advances secured by residential mortgage.

Capital Adequacy Ratios at March 2013 <i>Updated quarterly</i>	
Total Capital	14.47%
Tier 1 Capital Ratio - Consolidated Group	14.47%

Credit Risk Exposures by Portfolio at March 2013 <i>Updated quarterly</i>							\$m
	Loans and advances secured by residential mortgage	Other member loans	Commitments	Derivatives	Other	Total	
Gross Credit Risk Closing Balance	3,860.285	584.838	1,277.535	403.601	891.882	7,018.141	
Average Gross	3,639.320	575.092	1,264.734	560.429	928.277	6,967.852	
Amount Impaired	8.949	1.639	-	-	0.279	10.867	
Amount Past Due	8.955	1.844	-	-	0.114	10.913	
Specific Provision	0.433	3.068	-	-	-	3.501	
Charges for specific provision and amounts written-off during the period	-	0.081	-	-	-	0.081	
General Reserve for Credit Losses						7.877	