



Public Disclosure of Prudential Information  
 in accordance with APRA Prudential Standard APS 330  
 For the quarter ended: 30 September 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>
		<b>3.617</b>
Tier 2 Capital (net of deductions)		3.617
<b>Total Capital Base - Consolidated Group</b>		<b>383.760</b>

Securitisation Exposures at September 2012 <i>Updated quarterly</i>				\$m
	New Trans.	Gain/Loss	O/S Exposure	
On balance sheet securitisation*	-	-	471.861	
Off balance sheet securitisation*	-	-	776.167	
RMBS Securities held	-	-	26.846	
Redraw facilities	-	-	3.231	
Swap facilities	-	-	21.012	

\* Loans and advances secured by residential mortgage.

Capital Adequacy at September 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		289.873
Loans and Advances:		
Loans secured by residential mortgage		1,352.556
Other member loans		559.720
Corporate		2.661
Other assets		53.592
<b>Off Balance Sheet</b>		
Commitments for loans and advances		43.290
Derivatives		0.238
<b>Total Credit Risk (risk weighted assets)</b>		<b>2,301.929</b>
<b>Market Risk</b>		<b>Nil</b>
<b>Operational Risk</b>		<b>357.205</b>
<b>Total Risk Weighted Assets</b>		<b>2,659.134</b>

Capital Adequacy Ratios at September 2012 <i>Updated quarterly</i>	
<b>Total Capital</b>	<b>14.73%</b>
<b>Tier 1 Capital Ratio - Consolidated Group</b>	<b>14.73%</b>

Credit Risk Exposures by Portfolio at September 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	3,469.622	559.720	1,279.107	633.762	937.046	6,879.257	
Average Gross	3,443.989	562.533	1,265.520	675.509	950.859	6,898.410	
Amount Impaired	8.340	2.746	-	-	-	11.086	
Amount Past Due	6.383	1.653	-	-	-	8.036	
Specific Provision	0.015	3.317	-	-	-	3.332	
Charges for specific provision and amounts written-off during the period	-	(0.989)	-	-	-	(0.989)	
General Reserve for Credit Losses						8.129	