

**PUBLIC DISCLOSURE OF PRUDENTIAL INFORMATION
 IN ACCORDANCE WITH APRA PRUDENTIAL STANDARD APS 330
 FOR THE QUARTER ENDED 30 SEPTEMBER 2014**

CAPITAL	AS AT 30 SEPTEMBER 2014 \$m	AS AT 30 JUNE 2014 \$m
Tier 1 Capital		
Retained Earnings including current year earnings	486.22	472.30
Deductions from Tier 1 Capital	(43.29)	(40.00)
Total Tier 1 Capital	442.94	432.30
Tier 2 Capital	7.43	7.80
Total Capital base	450.36	440.10

CAPITAL ADEQUACY COMPONENTS	AS AT 30 SEPTEMBER 2014 \$m	AS AT 30 JUNE 2014 \$m
Credit Risk:		
Secured loans and credit limits	1,522.65	1,501.91
Unsecured loans and Credit Limits	601.68	610.32
Liquid deposits	288.95	215.84
Other assets	40.42	30.65
Off balance sheet exposures	19.72	61.89
Operational Risk	366.97	367.53
Securitisation	0.71	0.71
TOTAL	2,841.10	2,788.85

CAPITAL RATIOS	AS AT 30 SEPTEMBER 2014 %	AS AT 30 JUNE 2014 %
Tier 1 Capital Ratio for the group	15.59%	15.57%
Total Capital Ratio for the group	15.85%	15.84%

SECURITISATION	AS AT 30 SEPTEMBER 2014 \$m	AS AT 30 JUNE 2014 \$m
On balance sheet securitisation*	594.08	637.70
Off balance sheet securitisation*	317.56	324.82
RMBS Securities held	33.99	33.99
Redraw facilities	3.95	4.30
Swap facilities	1.58	1.58
* Loans and advances secured by residential mortgage.		

CREDIT RISK EXPOSURE						
Consolidated Group as at 30 September 2014 \$ millions						Charges for specific provision & amounts written-off during the period
	Gross Credit Risk Closing Balance	Quarterly Average Gross Exposure	Amount Impaired	Amount Past Due	Specific Provision	
Loans and Advances						
Secured by residential mortgage	4,123.69	4,093.01	3.87	10.38	0.07	0.00
Other member loans	601.68	606.00	1.94	1.57	3.10	(0.50)
Total Loans and Advances	4,725.37	4,699.01	5.81	11.95	3.16	(0.50)
Commitments	1,458.69	1,500.57				
Derivatives	601.54	602.62				
Other	870.13	831.00	0.24	0.06		
General Reserve for Credit Losses	7.05					

CREDIT RISK EXPOSURE						
Consolidated Group as at 30 June 2014 \$ millions						Charges for specific provision & amounts written-off during the period
	Gross Credit Risk Closing Balance	Quarterly Average Gross Exposure	Amount Impaired	Amount Past Due	Specific Provision	
Loans and Advances						
Secured by residential mortgage	4,062.33	3,957.23	4.80	10.36	0.04	0.00
Other member loans	610.32	599.02	1.89	2.28	3.62	0.28
Total Loans and Advances	4,672.65	4,556.25	6.69	12.64	3.66	0.28
Commitments	1,542.45	1,457.74				
Derivatives	603.70	520.52				
Other	791.86	825.65	0.26	0.08		
General Reserve for Credit Losses	7.15					