

Annual Public Disclosure (APS 330) For the Year Ended 30 June 2018

Table 1A: Common Disclosure

Common	Equity Tier 1 capital: instruments and reserves	A\$M
1	Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital	•
2	Retained earnings	240.44
3	Accumulated other comprehensive income (and other reserves)	5.66
4	Directly issued capital subject to phase out from CET1 (only applicable to mutually-owned	
5	Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in	
6	Common Equity Tier 1 capital before regulatory adjustments	246.11
	Equity Tier 1 capital : regulatory adjustments	
7	Prudential valuation adjustments	5.25
8	Goodwill (net of related tax liability)	
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	
10	Deferred tax assets that rely on future profitability excluding those arising from	
11	Cash-flow hedge reserve	_
12	Shortfall of provisions to expected losses	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	
15	Defined benefit superannuation fund net assets	
16		
	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	
17	Reciprocal cross-holdings in common equity	
18	Investments in the capital of banking, financial and insurance entities that are outside the	
19	Significant investments in the ordinary shares of banking, financial and insurance entities that	3.74
20	Mortgage service rights (amount above 10% threshold)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net	6.90
22	Amount exceeding the 15% threshold	
23	of which: significant investments in the ordinary shares of financial entities	
24	of which: mortgage servicing rights	
25	of which: deferred tax assets arising from temporary differences	
26	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g,	.28
26a	26a of which: treasury shares	
26b	26b of which: offset to dividends declared under a dividend reinvestment plan (DRP), to	
26c	of which: deferred fee income	
26d	of which: equity investments in financial institutions not reported in rows 18, 19 and 23	
26e	of which: deferred tax assets not reported in rows 10, 21 and 25	
26f	of which: capitalised expenses	.28
26g	of which: investments in commercial (non-financial) entities that are deducted under	
26h	of which: covered bonds in excess of asset cover in pools	
26i	of which: undercapitalisation of a non-consolidated subsidiary	
l		
26j	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1	
28	Total regulatory adjustments to Common Equity Tier 1	16.18
29	Common Equity Tier 1 Capital (CET1)	229.93
	al Tier 1 Capital: instruments	
30	Directly issued qualifying Additional Tier 1 instruments	
31	of which: classified as equity under applicable accounting standards	
32	of which: classified as liabilities under applicable accounting standards	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by	
	subsidiaries and held by third parties (amount allowed in group AT1)	
2/1		



Annual Public Disclosure (APS 330) For the Year Ended 30 June 2018

Tier 2 Capital: instruments and provisions 46 Directly issued qualifying Tier 2 instruments 47 Directly issued capital instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by 48 subsidiaries and held by third parties (amount allowed in group T2) 49 of which: instruments issued by subsidiaries subject to phase out 50 Provisions 51 Tier 2 Capital before regulatory adjustments Tier 2 52 Investments in own Tier 2 instruments 53 Reciprocal cross-holdings in Tier 2 instruments 1 Investments in the Tier 2 capital of banking, financial and consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) 55 Significant investments in the Tier 2 capital of banking, financial and insurance entities that 56 National specific regulatory adjustments (sum of rows 56a, 56b and 56c) 56a of which: holdings of capital instruments in group members by other group members 56b of regulatory consolidation not reported in rows 54 and 55 56c of which: investments in the capital of financial institutions that are outside the scope 56b of regulatory consolidation not reported in rows 54 and 55 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 59 Total capital (Te-T1+T2) 20 Capital ratios and buffers 61 Common Equity Tier 1 (as a percentage of risk-weighted assets) 10		Additional Tier 1 Capital before regulatory adjustments
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48 subsidiaries and held by third parties (amount allowed in group T2) 49 of which: instruments issued by subsidiaries subject to phase out 50 Provisions 51 Tier 2 Capital before regulatory adjustments Tier 2 52 Investments in own Tier 2 instruments 53 Reciprocal cross-holdings in Tier 2 instruments Investments in the Tier 2 capital of banking, financial and consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) 55 Significant investments in the Tier 2 capital of banking, financial and insurance entities that 56 National specific regulatory adjustments (sum of rows 56a, 56b and 56c) 57 of which: holdings of capital instruments in group members by other group members 56a on behalf of third parties 56 of which: investments in the capital of financial institutions that are outside the scope 56b of regulatory consolidation not reported in rows 54 and 55 56c of which: other national specific regulatory adjustments not reported in rows 56a and 56b 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (TC=T1+T2) 59 Total capital (TC=T1+T2) 60 Total risk-weighted assets based on APRA standards 1,6i Capital ratios and buffers 61 Common Equity Tier 1 (as a percentage of risk-weighted assets) 62 Tier 1 (as a percentage of risk-weighted assets) 63 Total capital (as a percentage of risk-weighted assets) 64 Weighted assets) 65 of which: capital conservation buffer requirement sexpressed as a percentage of risk-weighted assets) 66 of which: Capital conservation buffer requirements 67 of which: Capital conservation buffer requirements		Directly issued capital instruments subject to phase out from Tier 2
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Investments in the Tier 2 capital of banking, financial and consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold) 55 Significant investments in the Tier 2 capital of banking, financial and insurance entities that 56 National specific regulatory adjustments (sum of rows 56a, 56b and 56c) of which: holdings of capital instruments in group members by other group members on behalf of third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55 56c of which: other national specific regulatory adjustments not reported in rows 56a and 56b 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 59 Total capital (TC=T1+T2) 60 Total risk-weighted assets based on APRA standards 1,60 Capital ratios and buffers 61 Common Equity Tier 1 (as a percentage of risk-weighted assets) 1 Total capital (as a percentage of risk-weighted assets) 1 Total capital (as a percentage of risk-weighted assets) 1 Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) 65 of which: capital conservation buffer requirement 66 of which: ADI-specific countercyclical buffer requirements		Reciprocal cross-holdings in Tier 2 instruments
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of which: holdings of capital instruments in group members by other group members on behalf of third parties of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55 of which: other national specific regulatory adjustments not reported in rows 56a and 56b Total regulatory adjustments to Tier 2 capital Tier 2 capital (T2) Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards Capital ratios and buffers Common Equity Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements		
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56c of which: other national specific regulatory adjustments not reported in rows 56a and 56b 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 59 Total capital (TC=T1+T2) 60 Total risk-weighted assets based on APRA standards Capital ratios and buffers 61 Common Equity Tier 1 (as a percentage of risk-weighted assets) 62 Tier 1 (as a percentage of risk-weighted assets) 63 Total capital (as a percentage of risk-weighted assets) 64 Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) 65 of which: capital conservation buffer requirement 66 of which: ADI-specific countercyclical buffer requirements		
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Total capital (TC=T1+T2) Total risk-weighted assets based on APRA standards Capital ratios and buffers Common Equity Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements	-	Total regulatory adjustments to Tier 2 capital
Total risk-weighted assets based on APRA standards Capital ratios and buffers Common Equity Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements	8.54	Tier 2 capital (T2)
Capital ratios and buffers 61	238.47	Total capital (TC=T1+T2)
Common Equity Tier 1 (as a percentage of risk-weighted assets) Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements	1,663.96	Total risk-weighted assets based on APRA standards
Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements		apital ratios and buffers
Total capital (as a percentage of risk-weighted assets) Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements	13.829	Common Equity Tier 1 (as a percentage of risk-weighted assets)
Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets) 65 of which: capital conservation buffer requirement 66 of which: ADI-specific countercyclical buffer requirements	13.829	Tier 1 (as a percentage of risk-weighted assets)
of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk- weighted assets) of which: capital conservation buffer requirement of which: ADI-specific countercyclical buffer requirements	14.339	Total capital (as a percentage of risk-weighted assets)
64 weighted assets) 65 of which: capital conservation buffer requirement 66 of which: ADI-specific countercyclical buffer requirements		Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer
65 of which: capital conservation buffer requirement 66 of which: ADI-specific countercyclical buffer requirements		of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-
65 of which: capital conservation buffer requirement 66 of which: ADI-specific countercyclical buffer requirements		weighted assets)
of which: ADI-specific countercyclical buffer requirements		
		of which: ADI-specific countercyclical buffer requirements
Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)		Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)



Annual Public Disclosure (APS 330) For the Year Ended 30 June 2018

National r	ninima (if different from Basel III)	
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	
71	National total capital minimum ratio (if different from Basel III minimum)	
Amount b	elow thresholds for deductions (not risk-weighted)	
72	Non-significant investments in the capital of other financial entities	
73	Significant investments in the ordinary shares of financial entities	
74	Mortgage servicing rights (net of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	
Applicable	caps on the inclusion of provisions in Tier 2	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised	8.54
77	Cap on inclusion of provisions in Tier 2 under standardised approach	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	
Capital in	struments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1	
Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 instruments due to cap (excess over cap after redemptions	
84	Current cap on T2 instruments subject to phase out arrangements	_
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	