



ABN: 88 087 651 956

Figures are reported on a Level 2 basis

Capital Disclosure Template

		Year Ended 30 June 2022
Common Equity Tier 1 Capital: instruments and reserves		\$M's
2	Retained Earnings	582.1
3	Accumulated other comprehensive income (and other reserves)	(13.5)
6	Common Equity Tier 1 capital before regulatory adjustments	568.7
Common Equity Tier 1 Capital: regulatory adjustments		
11	Cash flow hedge reserve	(2.4)
26	National specific regulatory adjustments	32.4
26c	of which: deferred fee income	(1.8)
26d	of which: equity investments in financial institutions	0.6
26e	of which: deferred tax assets	14.2
26f	of which: capitalised expenses	19.4
26g	of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	0.0
28	Total Regulatory adjustments to Common Equity Tier 1	30.0
29	Common Equity Tier 1 Capital (CET1)	538.7
45	Tier 1 Capital (T1)	538.7
Tier 2 Capital: instruments and provisions		
50	Provisions	11.1
51	Tier 2 Capital before regulatory adjustments	11.1
58	Tier 2 Capital (T2)	11.1
59	Total Capital (TC)	549.8
60	Total risk-weighted assets based on APRA standards	3,403.0
Capital Ratios and Buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	15.83%
62	Tier 1 (as a percentage of risk-weighted assets)	15.83%
63	Total Capital (as a percentage of risk-weighted assets)	16.16%
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)	7.00%
65	of which: capital conservation buffer requirement	2.50%
66	of which: ADI-specific countercyclical buffer requirements	0.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	8.16%