ARF_110_0_1: Capital adequacy (Level 1)

| Australian Business Number | Institution Name |
|----------------------------|-------------------|
| | |
| Reporting Period | Scale Factor |
| | Millions to one |
| | decimal place for |
| Quarterly | banks |
| Quarteriy | Whole dollars no |
| | decimal place for |
| | other ADIs |
| Reporting Consolidation | |
| Level 1 | |

Section A: Level 1 Regulatory Capital

1. Tier 1 capital

| 1.1. Common Equity Tier 1 capital |
|-----------------------------------|
|-----------------------------------|

| 1.1.1. Paid-up ordinary share capital and other qualifying instruments | CS02000 |
|---|----------|
| 1.1.2. Retained earnings | CS02002 |
| 1.1.3. Current year earnings | CS02003 |
| 1.1.3.1. of which: Upfront fee income | CS23794 |
| 1.1.4. Accumulated other comprehensive income (and other reserves) of which: | |
| 1.1.4.1. Unrealised gains and losses on available-for-sale items | CS23795 |
| 1.1.4.2. Gains and losses on cash flow hedges | CS23796 |
| 1.1.4.3. Foreign currency translation reserve | BSE10015 |
| 1.1.4.4. Unrealised gains and losses from a foreign currency hedge of a net investment in a foreign operation | CS23797 |
| 1.1.4.5. Property revaluation reserve | CS23798 |
| 1.1.4.6. General reserve | CS23799 |
| 1.1.4.7. Reserves from equity-settled share-based payments | CS23800 |
| 1.1.4.8. All other reserves specified by APRA | CS23801 |

2. Regulatory Adjustments to Common Equity Tier 1 Capital

2.1. Deferred tax assets in excess of deferred tax liabilities

CS02008

| 2.2. Net adjustments for ineligible unrealised fair value gains (losses) | CS21790 |
|---|-----------|
| 2.2.1. Banking book | CS21791 |
| 2.2.2. Trading book | CS21792 |
| 2.3. Net other fair value adjustments | CS21793 |
| 2.3.1. Net fair value gains (losses) on effective cash flow hedges | CS12611 |
| 2.3.2. Net unrealised fair value gains (losses) from changes in the ADI's own creditworthiness | CS12608 |
| 2.4. Goodwill | CS02006 |
| 2.5. Intangible component of investments in subsidiaries and other entities | CS11830 |
| 2.6. Capitalised expenses | CS24350 |
| 2.6.1. Loan and lease origination fees and commissions paid to mortgage originators and brokers | BSAO17300 |
| 2.6.2. Costs associated with debt raisings | CS02064 |
| 2.6.3. Costs associated with issuing capital instruments | CS17710 |
| 2.6.4. Information technology software costs | CS17711 |
| 2.6.5. Securitisation start-up costs | CS02063 |
| 2.6.6. Other capitalised expenses | CS02065 |
| 2.7. Any other intangible assets not included above | CS02066 |
| 2.8. Covered bonds - excess assets in cover pool | CS23802 |
| 2.9. Holdings of own Common Equity Tier 1 Capital instruments and any unused trading limit agreed with APRA | CS11831 |
| 2.10. Common Equity Tier 1 specific adjustments relating to securitisation (excluding securitisation start-up costs) | CS17712 |
| 2.11. Surplus in any ADI-sponsored defined benefit superannuation plan | CS12605 |
| 2.12. Deficit in any ADI-sponsored defined benefit superannuation plan not already reflected in Common Equity Tier 1 Capital | CS24372 |
| 2.13. Adjustments to Common Equity Tier 1 capital due to shortfall in Additional Tier 1 Capital and Tier 2 Capital | CS17713 |
| 2.14. Other Common Equity Tier 1 Capital adjustments | CS02010 |
| 2.15. Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments) and other capital support provided to: 2.15.1. Financial institutions of which: | |
| 2.15.1.1. Other ADIs or overseas equivalents, and their subsidiaries | CS17714 |
| 2.15.1.2. Holding companies of ADIs and equivalent overseas entities | CS02028 |
| 2.15.1.2 Insurance including holding companies of insurance or other financial institutions | |

2.15.1.3. Insurers, including holding companies of insurers, or other financial institutions other than ADIs, authorised NOHCs or equivalent overseas entities

| CS1771 | 4 |
|--------|---|
| CS0202 | 8 |
| CS1771 | 5 |

- 2.15.2. Commercial (non-financial) entities
- 2.16. Guarantees or credit derivatives that provide for a materiality threshold

2.17. Non-repayable loans advanced by the ADI under APRA's certified industry support arrangements

- 2.18. All other adjustments relating to securitisation
- 2.19. Shortfall in provisions for credit losses
- 2.20. Other Common Equity Tier 1 adjustments as advised by APRA
- 2.21. Adjustments and exclusions to Common Equity Tier 1 Capital
- 2.22. Common Equity Tier 1 Capital

3. Additional Tier 1 Capital

- 3.1. Transitional Additional Tier 1 Capital as at reporting date
 - 3.1.1. Additional Tier 1 Capital instruments

3.3. Regulatory Adjustments to Additional Tier 1 Capital

3.3.1. Capital investments in Additional Tier 1 Capital instruments of ADIs or overseas equivalents and their subsidiaries, insurance companies and other financial institutions

3.3.2. Holdings of own Additional Tier 1 Capital instruments and any unused trading limit agreed with APRA

3.3.3. Adjustments to Additional Tier 1 Capital due to shortfall in Tier 2 Capital

3.3.4. Adjustments and exclusions to Additional Tier 1 Capital

3.4. Additional Tier 1 Capital

4. Tier 1 capital

5. Tier 2 capital

- 5.1. Transitional Tier 2 Capital as at reporting date
 - 5.1.1. Tier 2 Capital instruments
- 5.3. General reserve for credit losses
 - 5.3.1. Standardised approach (to a maximum of 1.25% of total credit RWA)

5.3.2. IRB approach surplus provisions on non-defaulted exposures (to a maximum of 0.6% of credit RWA)

5.4. Regulatory adjustments to Tier 2 Capital

5.4.1. Capital investments in Tier 2 instruments of ADIs or overseas equivalents and their subsidiaries, insurance companies and other financial institutions

| CS23803 |
|---------|
| CS17718 |
| CS17719 |
| CS17721 |
| CS17717 |
| CS18375 |
| CS23804 |
| CS23805 |

| CS23806 |
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| CS23807 |
| CS23809 |
| CS23810 |
| CS24336 |
| CS24337 |
| CS24338 |
| CS24339 |
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CS02011

| CS24340 | |
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| CS24341 | |

| C | CS24373 |
|---|---------|
| C | S17725 |

CS24343

5.4.2. Holdings of own Tier 2 Capital instruments and any unused trading limit agreed with APRA5.4.3. Adjustments and exclusions to Tier 2 Capital

5.5. Tier 2 Capital

6. Level 1 Total Capital

Section B: Risk profile

| 1. | Credit | risk |
|----|--------|------|
|----|--------|------|

- 1.1. Credit risk (excluding securitisation)
 - 1.1.1. Standardised approach
 - 1.1.2. Foundation IRB approach
 - 1.1.3. Advanced IRB approach
 - 1.1.4. Supervisory slotting
 - 1.1.5. IRB retail
 - 1.1.6. IRB other assets, claims and exposures
- 1.2. Securitisation
 - 1.2.1. Standardised approach
 - 1.2.2. IRB approach
- 1.3. Scaling factor (1 or 1.06)
- 1.4. Total RWA for credit risk

2. Operational risk

- 2.1. Standardised approach
- 2.2. Advanced measurement approaches
- 2.3. Total RWA for operational risk

3. Market risk

- 3.1. Interest rate risk in the banking book Internal model approach
- 3.2. Traded market risk, foreign exchange and commodities Standard method
- 3.3. Traded market risk, foreign exchange and commodities Internal model approach
- 3.4. Total RWA for market risk

| CS24344 | |
|---------|--|
| CS24345 | |

CS02025

CS02034

| RWA | |
|-----|--|
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| CS17729 |
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| CS17730 |
| CS17731 |
| CS17732 |
| CS17733 |
| CS17734 |
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| CS17735 |
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| CS17736 |
| CS17737 |
| CS02055 |
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| CS17738 |
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| CS17739 |
| CS17743 |

| CS17740 | |
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| CS17741 | |
| CS17742 | |
| CS02056 | |
| | |

4. Other charges as required by APRA

4.1. Total other charges as required by APRA

5. Total for credit risk, operational risk and market risk 5.1. Total RWA

Section C: Risk ratios

1. Risk-based capital ratios

1.1. Common Equity Tier 11.2. Tier 11.3. Total Capital

2. Countercylical capital buffer

2.1 ADI-specific countercylical capital buffer requirement

1. Eligible provisions

1.1. Credit-related provisions

1.2. Partial write-offs

1.3. Discounts on defaulted assets

- 1.4. Total eligible provisions
- 1.5. Total expected losses

2. General reserve for credit losses

2.1. Total general reserve for credit losses

| CS02061 | |
|---------|--|
| | |
| | |
| CS17744 | |

| Per cent |
|----------|
| CS24346 |
| CS24347 |
| CS24348 |
| |

Per cent

| Defaulted exposures | Non-defaulted exposures | Total |
|---------------------|----------------------------|---------|
| (1) | (2) | (3) |
| CS24374 | CS17747 | CS17748 |
| CS24375 | | CS17750 |
| CS24376 | | CS17752 |
| CS17753 | CS17754 | CS17755 |
| CS17756 | CS17757 | CS17758 |

| Total | |
|---------|--|
| CS24377 | |

ARF_110_0_2: Capital adequacy (Level 2)

Australian Business Number

Institution Name

| Reporting Period | Scale Factor |
|------------------|-------------------|
| | Millions to one |
| | decimal place for |
| Quartarly | banks |
| Quarterly | Whole dollars no |
| | decimal place for |
| | other ADIs |

Level 2

Section A: Level 2 Regulatory Capital

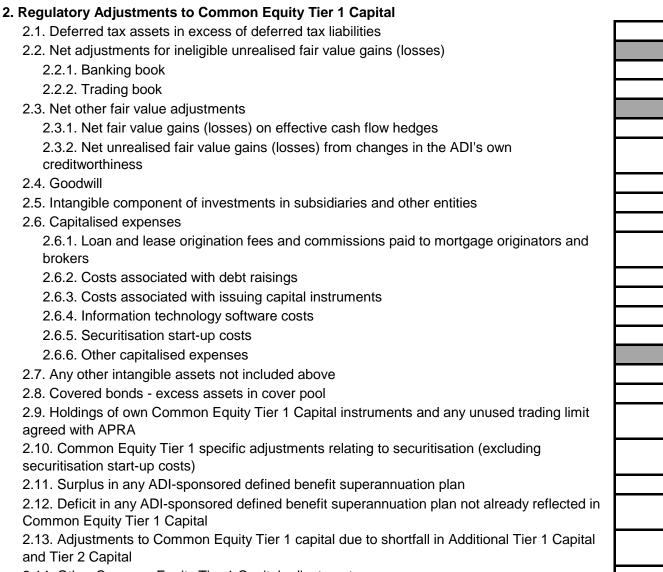
1. Tier 1 capital

- 1.1. Common Equity Tier 1 capital
 - 1.1.1. Paid-up ordinary share capital and other qualifying instruments
 - 1.1.2. Retained earnings
 - 1.1.3. Current year earnings
 - 1.1.3.1. of which: Upfront fee income
 - 1.1.4. Accumulated other comprehensive income (and other reserves) of which:
 - 1.1.4.1. Unrealised gains and losses on available-for-sale items
 - 1.1.4.2. Gains and losses on cash flow hedges
 - 1.1.4.3. Foreign currency translation reserve
 - 1.1.4.4. Unrealised gains and losses from a foreign currency hedge of a net investment in a foreign operation
 - 1.1.4.5. Property revaluation reserve
 - 1.1.4.6. General reserve
 - 1.1.4.7. Reserves from equity-settled share-based payments
 - 1.1.4.8. All other reserves specified by APRA

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1.1.5. Minority interests arising from issue of ordinary equity by fully consolidated ADIs or overseas equivalent held by third parties



2.14. Other Common Equity Tier 1 Capital adjustments

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2.15. Equity exposures (non-Additional Tier 1 or Tier 2 Capital instruments) and other capital support provided to:

2.15.1. Financial institutions of which:

- 2.15.1.1. Other ADIs or overseas equivalents, and their subsidiaries
- 2.15.1.2. Holding companies of ADIs and equivalent overseas entities

2.15.1.3. Insurers, including holding companies of insurers, or other financial institutions other than ADIs, authorised NOHCs or equivalent overseas entities

- 2.15.2. Commercial (non-financial) entities
- 2.15.3. Non-consolidated subsidiaries
- 2.16. Guarantees or credit derivatives that provide for a materiality threshold

2.17. Non-repayable loans advanced by the ADI under APRA's certified industry support arrangements

- 2.18. All other adjustments relating to securitisation
- 2.19. Shortfall in provisions for credit losses
- 2.20. Other Common Equity Tier 1 adjustments as advised by APRA
- 2.21. Adjustments and exclusions to Common Equity Tier 1 Capital
- 2.22. Common Equity Tier 1 Capital

3. Additional Tier 1 Capital

- 3.1. Transitional Additional Tier 1 Capital as at reporting date
 - 3.1.1. Additional Tier 1 Capital instruments

3.2. Additional Tier 1 Capital instruments issued by fully consolidated subsidiaries in the Level 2 group held by third parties

3.3. Regulatory Adjustments to Additional Tier 1 Capital

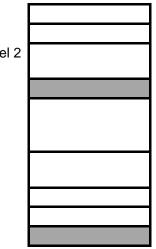
3.3.1. Capital investments in Additional Tier 1 Capital instruments of ADIs or overseas equivalents and their subsidiaries, insurance companies and other financial institutions

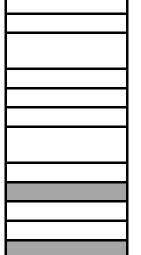
3.3.2. Holdings of own Additional Tier 1 Capital instruments and any unused trading limit agreed with APRA

3.3.3. Adjustments to Additional Tier 1 Capital due to shortfall in Tier 2 Capital

3.3.4. Adjustments and exclusions to Additional Tier 1 Capital

3.4. Additional Tier 1 Capital





4. Tier 1 capital

5. Tier 2 capital

5.1. Transitional Tier 2 Capital as at reporting date

5.1.1. Tier 2 Capital instruments

5.2. Tier 2 Capital instruments issued by fully consolidated subsidiaries in the Level 2 group held by third parties

5.3. General reserve for credit losses

5.3.1. Standardised approach (to a maximum of 1.25% of total credit RWA)

5.3.2. IRB approach surplus provisions on non-defaulted exposures (to a maximum of 0.6% of credit RWA)

5.4. Regulatory adjustments to Tier 2 Capital

5.4.1. Capital investments in Tier 2 instruments of ADIs or overseas equivalents and their subsidiaries, insurance companies and other financial institutions

5.4.2. Holdings of own Tier 2 Capital instruments and any unused trading limit agreed with APRA

5.4.3. Adjustments and exclusions to Tier 2 Capital

5.5. Tier 2 Capital

6. Level 2 Total Capital

Section B: Risk profile

1. Credit risk

- 1.1. Credit risk (excluding securitisation)
 - 1.1.1. Standardised approach
 - 1.1.2. Foundation IRB approach
 - 1.1.3. Advanced IRB approach
 - 1.1.4. Supervisory slotting
 - 1.1.5. IRB retail

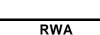
1.1.6. IRB other assets, claims and exposures

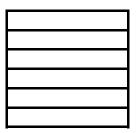
1.2. Securitisation

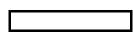
1.2.1. Standardised approach

| ld | |
|----|--|
| | |









1.2.2. IRB approach

1.3. Scaling factor (1 or 1.06)

1.4. Total RWA for credit risk

2. Operational risk

2.1. Standardised approach

2.2. Advanced measurement approaches

2.3. Total RWA for operational risk

3. Market risk

3.1. Interest rate risk in the banking book - Internal model approach

3.2. Traded market risk, foreign exchange and commodities - Standard method

3.3. Traded market risk, foreign exchange and commodities - Internal model approach

3.4. Total RWA for market risk

4. Other charges as required by APRA

4.1. Total other charges as required by APRA

5. Total for credit risk, operational risk and market risk

5.1. Total RWA

Section C: Risk ratios

1. Risk-based capital ratios

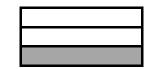
1.1. Common Equity Tier 1

- 1.2. Tier 1
- 1.3. Total Capital

2. Countercylical capital buffer

2.1 ADI-specific countercylical capital buffer requirement

Section D: Memorandum items





Per cent

| | Defaulted exposures | Non-defaulted exposures | Total |
|------------------------------------|------------------------|----------------------------|-------|
| 1. 1. Eligible provisions | (1) | (2) | (3) |
| 1.1. Credit-related provisions | | | |
| 1.2. Partial write-offs | | | |
| 1.3. Discounts on defaulted assets | | | |
| 1.4. Total eligible provisions | | | |
| 1.5. Total expected losses | | | |

2. 2. General reserve for credit losses

2.1. Total general reserve for credit losses

| Total | | | |
|-------|-------|--|--|
| _ | Total | | |
| | | | |
| | | | |