

Capital Disclosure Template

For the year ended 30 June 2023

Based on Level 2 – Reporting Consolidated Group

Common Equity Tier 1 capital: instruments and reserves		A\$m
2	Retained earnings	1,131.5
3	Accumulated other comprehensive income (and other reserves)	571.9
6	Common Equity Tier 1 capital before regulatory adjustments	1,703.4
Common Equity Tier 1 capital: regulatory adjustments		
11	Cash-flow hedge reserve	10.2
26	National specific regulatory adjustments (sum of rows 26d, 26e, 26f, and 26j)	92.9
26d	of which: equity investments in financial institutions not reported in rows 18, 19 and 23	1.2
26e	of which: deferred tax assets not reported in rows 10, 21 and 25	46.1
26f	of which: capitalised expenses	44.3
26j	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	1.3
28	Total regulatory adjustments to Common Equity Tier 1	103.1
29	Common Equity Tier 1 Capital (CET1)	1,600.3
44	Additional Tier 1 capital (AT1)	-
45	Tier 1 Capital (T1=CET1+AT1)	1,600.3
Tier 2 Capital: instruments and provisions		
50	Provisions	23.4
51	Tier 2 Capital before regulatory adjustments	23.4
Tier 2 Capital: regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2)	23.4
59	Total capital (TC=T1+T2)	1,623.7
60	Total risk-weighted assets based on APRA standards	7,415.3
Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	21.58%
62	Tier 1 (as a percentage of risk-weighted assets)	21.58%
63	Total capital (as a percentage of risk-weighted assets)	21.90%
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)	8.00%
65	<i>of which: capital conservation buffer requirement</i>	<i>2.50%</i>
66	<i>of which: ADI-specific countercyclical buffer requirements</i>	<i>1.00%</i>
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	13.58%
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 approach (prior to application of cap)	23.4
77	Cap on inclusion of provisions in Tier 2 under standardised approach	84.2