

# Capital Disclosure Template

For the year ended 30 June 2024

Based on Level 2 – Reporting Consolidated Group

<b>Common Equity Tier 1 capital: instruments and reserves</b>		<b>A\$m</b>
2	Retained earnings	1,262.7
3	Accumulated other comprehensive income (and other reserves)	562.3
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>1,825.0</b>
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
11	Cash-flow hedge reserve	0.8
26	National specific regulatory adjustments (sum of rows 26d, 26e, 26f, and 26j)	112.6
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	39.5
26f	of which: capitalised expenses	72.0
26j	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	-
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>	<b>113.4</b>
29	<b>Common Equity Tier 1 Capital (CET1)</b>	<b>1,711.6</b>
44	<b>Additional Tier 1 capital (AT1)</b>	<b>-</b>
45	<b>Tier 1 Capital (T1=CET1+AT1)</b>	<b>1,711.6</b>
<b>Tier 2 Capital: instruments and provisions</b>		
50	Provisions	26.2
51	<b>Tier 2 Capital before regulatory adjustments</b>	<b>26.2</b>
<b>Tier 2 Capital: regulatory adjustments</b>		
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>
58	<b>Tier 2 capital (T2)</b>	<b>26.2</b>
59	<b>Total capital (TC=T1+T2)</b>	<b>1,737.8</b>
60	<b>Total risk-weighted assets based on APRA standards</b>	<b>7,641.2</b>
<b>Capital ratios and buffers</b>		
61	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets)</b>	<b>22.40%</b>
62	<b>Tier 1 (as a percentage of risk-weighted assets)</b>	<b>22.40%</b>
63	<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>22.74%</b>
64	<b>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)</b>	<b>8.00%</b>
65	of which: capital conservation buffer requirement	2.50%
66	of which: ADI-specific countercyclical buffer requirements	1.00%
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)</b>	<b>14.40%</b>
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	26.2
77	Cap on inclusion of provisions in Tier 2 under standardised approach	86.5