

Bank Australia
APS330 Quarterly Capital Disclosure

Information as at 30 September 2019

Capital Structure	\$m
Paid up ordinary shares	-
General Reserves	530.0
Retained earnings, including current year	7.3
Minority interests from consolidation of Tier 1 capital subsidiaries	-
Innovative instruments	-
Non-innovative residual instruments	-
Deductions from Tier1 capital, including goodwill and investments	(35.4)
Total Tier 1 Capital (net of deductions)	502.0
Total Tier 2 Capital (net of deductions)	6.6
Total Eligible Capital	508.6



Capital Adequacy as at 30 September 2019	\$m
Total Eligible Capital	508.6
Total Risk Weighted Exposures	3,151.2
Ratios are expressed as a percentage of risk weighted asset exposures:	
Tier 1 Ratio	15.93%
Total Ratio	16.14%
Board Minimum Ratio	13.00%

Quarterly Information as at 30 September 2019

Risk Exposure & Capital Adequacy	Gross Amount	Average Amount	Risk Weighted Amounts	Impaired Facilities	Past Due	Specific Provisions	Charge for Specific Provisions and Write Offs During the period
	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Loans secured by eligible residential mortgages	5,037.7	4,967.2	1,904.9	1.4	4.8	0.7	-
Corporate loans	150.0	151.0	150.0	0.0	-	-	-
Other loans and advances	169.4	176.2	169.4	0.5	0.9	0.4	0.2
Total loans and advances	5,357.1	5,294.5	2,224.3	1.9	5.7	1.1	0.2
Cash	6.1	6.0	-	-	-	-	-
Trading securities	-	-	-	-	-	-	-
Investments and other deposits	1,030.1	995.1	286.1	-	-	-	-
Securitised -mortgage backed securities	-	-	-	-	-	-	-
Total Investments	1,036.2	1,001.1	286.1	-	-	-	-
Other Assets	95.7	80.9	95.7	-	-	-	-
Total on balance sheet risk	6,489.0	6,376.4	2,606.0	-	-	-	-
Off Balance sheet risk	1,134.0	1,302.5	221.0	-	-	-	-
Operational risk	-	-	324.2	-	-	-	-
Total	7,622.9	7,679.0	3,151.2	1.9	5.7	1.1	0.2

Total Eligible Capital Holdings	508.6
Eligible Capital holdings required for Board minimum	380.9
Eligible Capital holdings in excess of Board minimum	127.7
General Reserves for Credit Losses	6.6
Off balance sheet securitised home loans	5.4
On balance sheet securitised home loans	794.8
On balance sheet securitised exposures gain/(loss) on sale	nil