

# Bank Australia

## APS330 Quarterly Capital Disclosure

Information as at 30 September 2017

Capital Structure	\$m
Paid up ordinary shares	-
General Reserves	481.0
Retained earnings, including current year	7.0
Minority interests from consolidation of Tier 1 capital subsidiaries	-
Innovative instruments	-
Non-innovative residual instruments	-
Deductions from Tier1 capital, including goodwill and investments	- 45.8
<b>Total Tier 1 Capital (net of deductions)</b>	<b>442.2</b>
Total Tier 2 Capital (net of deductions)	-
<b>Total Eligible Capital</b>	<b>442.2</b>



Capital Adequacy as at 30 September 2017	\$m
Total Eligible Capital	442.2
Total Risk Weighted Exposures	2,629.4
Ratios are expressed as a percentage of risk weighted asset exposures:	
Tier 1 Ratio	16.82%
Total Ratio	16.82%
Board Minimum Ratio	13.00%

Quarterly information as at 30 September 2017

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	4,078.2	4,062.4	1,561.3	32.6	1.3	0.1	-
Corporate loans	126.9	126.2	126.9	0.1	-	-	-
Other loans and advances	169.7	145.5	169.7	1.1	0.6	0.4	0.1
<b>Total loans and advances</b>	<b>4,374.8</b>	<b>4,334.1</b>	<b>1,857.9</b>	<b>33.8</b>	<b>1.9</b>	<b>0.5</b>	<b>0.1</b>
Cash	5.6	5.9	-	-	-	-	-
Trading securities	-	-	-	-	-	-	-
Investments and other deposits	900.5	823.2	302.3	-	-	-	-
Securitised -mortgage backed securities	-	-	-	-	-	-	-
<b>Total Investments</b>	<b>906.1</b>	<b>829.1</b>	<b>302.3</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Other Assets	71.6	72.0	71.6	-	-	-	-
<b>Total on balance sheet risk</b>	<b>5,352.5</b>	<b>5,235.2</b>	<b>2,231.8</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Off Balance sheet risk	1,426.1	1,413.3	154.6	-	-	-	-
Operational risk	-	-	243.0	-	-	-	-
<b>Total</b>	<b>6,778.6</b>	<b>6,648.5</b>	<b>2,629.4</b>	<b>33.8</b>	<b>1.9</b>	<b>0.5</b>	<b>0.1</b>

<b>Total Eligible Capital Holdings</b>	<b>442.2</b>
<b>Eligible Capital holdings required for Board minimum</b>	<b>341.8</b>
<b>Eligible Capital holdings in excess of Board minimum</b>	<b>100.4</b>
<b>General Reserves for Credit Losses</b>	<b>4.9</b>
<b>Off balance sheet securitised home loans</b>	<b>8.4</b>
<b>On balance sheet securitised home loans</b>	<b>844.2</b>
<b>On balance sheet securitised exposures gain/(loss) on sale</b>	<b>nil</b>