

Bank Australia

APS330 Quarterly Capital Disclosure

Information as at 31 December 2016

Capital Structure	\$m
Paid up ordinary shares	-
General Reserves	430.4
Retained earnings, including current year	10.5
Minority interests from consolidation of Tier 1 capital subsidiaries	-
Innovative instruments	-
Non-innovative residual instruments	-
Deductions from Tier1 capital, including goodwill and investments	- 44.8
Total Tier 1 Capital (net of deductions)	396.0
Total Tier 2 Capital (net of deductions)	-
Total Eligible Capital	396.0



Capital Adequacy as at 31 December 2016	\$m
Total Eligible Capital	396.0
Total Risk Weighted Exposures	2,231.0
Ratios are expressed as a percentage of risk weighted asset exposures:	
Tier 1 Ratio	17.75%
Total Ratio	17.75%
Board Minimum Ratio	13.00%

Quarterly information as at 31 December 2016

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	3,113.6	3,031.4	1,147.6	16.9	0.3	0.0	-
Corporate loans	254.5	243.6	254.5	-	-	-	-
Other loans and advances	67.0	79.5	67.0	6.1	-	0.3	-
Total loans and advances	3,435.1	3,354.5	1,469.1	23.0	0.3	0.3	-
Cash	5.7	5.8	-	-	-	-	-
Trading securities	-	-	-	-	-	-	-
Investments and other deposits	767.6	779.2	290.2	-	-	-	-
Securitised -mortgage backed securities	-	-	-	-	-	-	-
Total Investments	773.3	785.0	290.2	-	-	-	-
Other Assets	70.7	73.5	70.7	-	-	-	-
Total on balance sheet risk	4,279.1	4,213.0	1,830.0	-	-	-	-
Off Balance sheet risk	1,365.0	1,278.6	175.3	-	-	-	-
Operational risk	-	-	225.7	-	-	-	-
Total	5,644.1	5,491.6	2,231.0	23.0	0.3	0.3	-

Total Eligible Capital Holdings	396.0
Eligible Capital holdings required for Board minimum	290.0
Eligible Capital holdings in excess of Board minimum	106.0
General Reserves for Credit Losses	4.2
Off balance sheet securitised home loans	10.3
On balance sheet securitised home loans	596.1
On balance sheet securitised exposures gain/(loss) on sale	nil