



ABN: 88 087 651 956

Figures are reported on a Level 2 basis

## Common Disclosure Template - Capital

		Year Ended 30 June 2021
<b>Common Equity Tier 1 Capital: instruments and reserves</b>		<b>\$M's</b>
2	Retained Earnings	574.0
3	Accumulated other comprehensive income (and other reserves)	18.0
<b>6</b>	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>592.0</b>
<b>Common Equity Tier 1 Capital: regulatory adjustments</b>		
11	Cash flow hedge reserve	1.3
<b>26</b>	<b>National specific regulatory adjustments</b>	<b>13.7</b>
26c	of which: deferred fee income	(1.8)
26d	of which: equity investments in financial institutions	0.6
26e	of which: deferred tax assets	0.4
26f	of which: capitalised expenses	14.5
26g	of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	0.0
<b>28</b>	<b>Total Regulatory adjustments to Common Equity Tier 1</b>	<b>15.0</b>
<b>29</b>	<b>Common Equity Tier 1 Capital (CET1)</b>	<b>577.0</b>
<b>45</b>	<b>Tier 1 Capital (T1)</b>	<b>577.0</b>
<b>Tier 2 Capital: instruments and provisions</b>		
50	Provisions	11.7
<b>51</b>	<b>Tier 2 Capital before regulatory adjustments</b>	<b>11.7</b>
<b>58</b>	<b>Tier 2 Capital (T2)</b>	<b>11.7</b>
<b>59</b>	<b>Total Capital (TC)</b>	<b>588.7</b>
<b>60</b>	<b>Total risk-weighted assets based on APRA standards</b>	<b>3,328.7</b>
<b>Capital Ratios and Buffers</b>		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	17.34%
62	Tier 1 (as a percentage of risk-weighted assets)	17.34%
63	Total Capital (as a percentage of risk-weighted assets)	17.69%
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)	7.00%
65	of which: capital conservation buffer requirement	2.50%
66	of which: ADI-specific countercyclical buffer requirements	0.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	9.69%