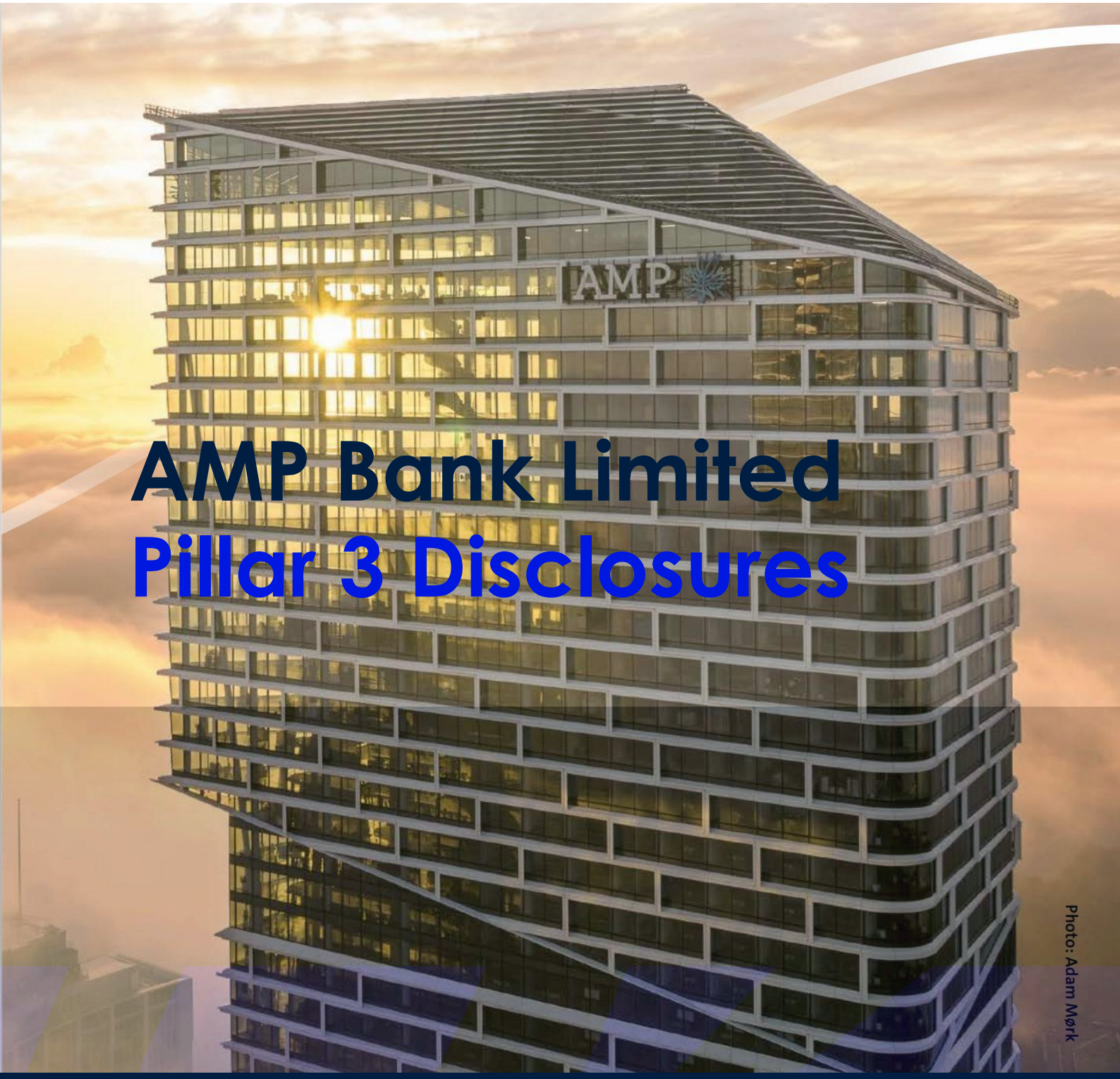

AMP Bank Limited
Pillar 3 Disclosures

Photo: Adam Mørk

30 June 2026

AMP BANK LIMITED ABN 15 081 596 009. AFSL 234517. Australian credit licence 234517

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Introduction

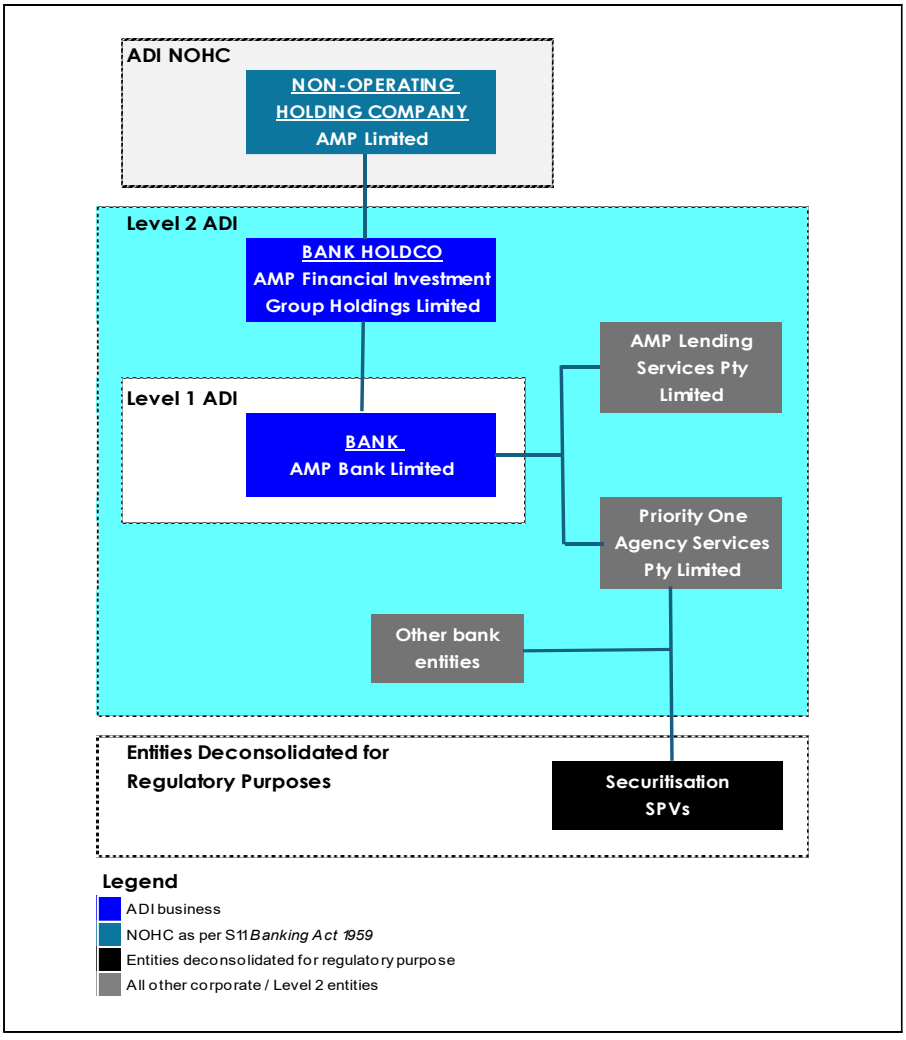
AMP Bank Limited (AMP Bank) is an Authorised Deposit-taking Institution (ADI) regulated by the Australian Prudential Regulation Authority (APRA) under the authority of the Banking Act 1959. This report has been prepared by AMP Bank in accordance with ADI Prudential Standard (APS) 330 Public Disclosure, which became effective on 1 January 2025.

Under the revised standard, Australian ADIs, including AMP Bank, are mandated to comply with the Disclosure Requirements Standard issued by the Basel Committee on Banking Supervision (BCBS), subject to certain modifications specified by APRA. The standard includes new disclosures in the prescribed format with specific items required on a quarterly, semi-annual or annual basis.

All disclosures in this report are prepared on a Level 2 basis. Quantitative information disclosed in this document is available in Microsoft Excel format at: https://www.amp.com.au/about-amp/regulatory-information/regulatory-disclosures

Scope of Regulatory Consolidation

APS 330 requires AMP Bank, as a subsidiary of an authorised non-operating holding company (NOHC), AMP Limited (AMP), to disclose Pillar 3 requirements on a Level 2 regulatory consolidation basis. The following chart represents the different tiers of regulatory consolidation. Level 2 comprises AMP Bank and its immediate parent non-operating holding company, together with subsidiaries of the bank, excluding special purpose securitisation vehicles that qualify for capital relief.



Disclosure policy

AMP Bank has implemented a Public Disclosure policy which was approved by the AMP Limited Board in November 2025 to ensure that it meets its regulatory obligations under APS 330. This policy outlines the approval framework and the procedures for evaluating the relevance and accuracy of prudential disclosures, including how often they are reviewed and validated. It also ensures that the disclosures accurately represent AMP Bank's current risk profile and align with the broader risk assessment and management practices used by the Board and senior management.

Main features of regulatory capital instruments

Details of the main features of AMP Bank's regulatory capital instruments, together with the terms and conditions of those capital instruments, are available at: https://www.amp.com.au/about-amp/regulatory-information/regulatory-disclosures

Attestation

The disclosures presented within this document are not required to be, and have not been, subjected to an external audit.

I confirm as the accountable person that quantitative and qualitative disclosures have been prepared in accordance with relevant policies, internal processes, systems and controls, and have subsequently been verified and approved through internal governance procedures.

Jackie Cleary
Chief Financial Officer
26 August 2026

Overview of risk management, key prudential metrics and RWA

KM1 – Key metrics

The following table outlines the key regulatory metrics covering capital, risk-weighted assets (RWA), Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR).

CET1 capital for the quarter ended 30 June 2026 increased by $19m to $922m compared with the previous quarter, primarily reflecting higher retained earnings and net reserves.

Total RWA for the quarter ended 30 June 2026 decreased by $768m to $7,930m compared to the previous quarter, which was mainly driven by a decrease of $770m in credit risk RWA, partially offset by an increase of $2m in market risk RWA. The movement in RWA is mainly attributed to securitisation activity and lower settlements during the period.

The LCR requires that banks maintain an adequate level of high-quality liquid assets (HQLA) that can easily and quickly be converted into cash to meet their total net cash outflows (NCO) over a 30-day stress period. AMP Bank's average LCR over the June 2026 quarter was 137.7%, which is 1.1% higher than the previous quarter average.

The NSFR requires banks to maintain a minimum amount of available stable funding (ASF) that is at least equal to the required stable funding (RSF) for their assets and activities over a one-year time horizon. The NSFR as at 30 June 2026 was 138.8%, which is 1.3% higher than the previous quarter.

KM1 – Key metrics (cont.)

		30 Jun 26 $m	31 Mar 26 $m	31 Dec 25 $m	30 Sep 25 $m	30 Jun 25 $m
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	922	903	896	940	895
2	Tier 1	922	903	896	1,165	1,120
3	Total capital	1,270	1,251	1,245	1,390	1,344
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	7,930	8,698	8,561	9,053	8,847
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	11.6%	10.4%	10.5%	10.4%	10.1%
6	Tier 1 ratio (%)	11.6%	10.4%	10.5%	12.9%	12.7%
7	Total capital ratio (%)	16.0%	14.4%	14.5%	15.4%	15.2%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	1.0%	1.0%	1.0%	1.0%	1.0%
11	Total of bank CET1 specific buffer requirements (%)	3.5%	3.5%	3.5%	3.5%	3.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	7.1%	5.9%	6.0%	5.9%	5.6%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	4,248	4,309	4,545	4,298	4,344
16	Total net cash outflow	3,084	3,154	3,336	3,124	3,143
17	LCR ratio (%)	137.7%	136.6%	136.2%	137.6%	138.2%
	Net Stable Funding Ratio					
18	Total available stable funding	18,318	19,911	19,613	20,194	19,605
19	Total required stable funding	13,202	14,484	14,280	15,123	14,652
20	NSFR ratio (%)	138.8%	137.5%	137.3%	133.5%	133.8%

OV1 - Overview of RWA

The following table presents the RWA and minimum capital requirements by risk type and approach. The minimum capital requirement is calculated as 8% of RWA. Further disclosures regarding the relevant reporting line items are provided in the respective tables and sections within this report.

		RWA		Minimum capital requirements
		30 Jun 26 $m	31 Mar 26 $m	30 Jun 26 $m
1	Credit risk (excluding counterparty credit risk)	7,398	8,130	592
2	Of which: standardised approach (SA)	7,398	8,130	592
6	Counterparty credit risk (CCR)	5	8	-
9	Of which: other CCR	5	8	-
10	Credit valuation adjustment (CVA)	76	122	6
16	Securitisation exposures in banking book	32	21	3
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	19	9	2
19	Of which: securitisation standardised approach (SEC-SA)	13	12	1
20	Market risk	7	5	1
21	Of which: standardised approach (SA)	7	5	1
24	Operational risk	412	412	33
29	**Total**	**7,930**	**8,698**	**635**

Composition of capital and TLAC

CC1 - Composition of regulatory capital

		Amounts 30 Jun 26 $m	Amounts 31 Dec 25 $m	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	394	394	j
2	Retained earnings	721	707	m
3	Accumulated other comprehensive income (and other reserves)	(19)	(22)	k
6	**Common Equity Tier 1 capital before regulatory adjustments**	**1,096**	**1,079**	
	Common Equity Tier 1 capital: regulatory adjustments			
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	12	8	d
11	Cash flow hedge reserve	(2)	1	l
26	National specific regulatory adjustments	164	174	
26a	Of which: deferred tax assets	12	21	c
26b	Of which: capitalised expenses	123	129	a+e+f+g
26c	Of which: other national specific regulatory adjustments	21	15	i
28	**Total regulatory adjustments to Common Equity Tier 1 capital**	**174**	**183**	
29	**Common Equity Tier 1 capital (CET1)**	**922**	**896**	
45	**Tier 1 capital (T1 = CET1)**	**922**	**896**	
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	325	325	h
50	Provisions	23	24	b
58	**Tier 2 capital**	**348**	**349**	
59	**Total regulatory capital (= Tier 1 + Tier2)**	**1,270**	**1,245**	
60	**Total risk-weighted assets**	**7,930**	**8,561**	
	Capital adequacy ratios and buffers			
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets) (%)	11.6%	10.5%	
62	Tier 1 capital (as a percentage of risk-weighted assets) (%)	11.6%	10.5%	

CC1 - Composition of regulatory capital (cont.)

		Amounts 30 Jun 26 $m	Amounts 31 Dec 25 $m	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
63	Total capital (as a percentage of risk-weighted assets) (%)	16.0%	14.5%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets) (%)	3.5%	3.5%	
65	Of which: capital conservation buffer requirement (%)	2.5%	2.5%	
66	Of which: bank-specific countercyclical buffer requirement (%)	1.0%	1.0%	
68	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements (%)**	7.1%	6.0%	
	Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	23	24	b
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	94	101	

CC2 - Reconciliation of regulatory capital to balance sheet

The following table presents a view of AMP Bank's balance sheet prepared for the purpose of statutory reporting and balance sheet prepared under the regulatory scope of consolidation on a Level 2 basis. The disclosure also shows the link between the Level 2 balance sheet and amounts reported in CC1: Composition of regulatory capital. Details of entities not consolidated under the regulatory scope of consolidation are listed in the 'Entities excluded from the Level 2 consolidation' table.

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	30 Jun 26	30 Jun 26	31 Dec 25	31 Dec 25	
	$m	$m	$m	$m	
Assets					
Cash and balances with central banks	370	370	69	69	
Due from banks	760	447	679	422	
Collateral posted	105	105	115	115	
Derivative financial assets	49	49	59	59	
Intercompany tax receivable from head entity	8	8	7	7	
Debt securities	4,344	4,344	4,736	4,736	
Loans and advances	23,856	16,513	24,246	18,183	
of which: capitalised expenses	-	110	-	115	a
of which: provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	-	23	-	24	b
Deferred tax assets	12	12	21	21	c
Intangibles	12	12	8	8	d
Other assets	43	42	43	43	
of which: capitalised expenses	-	1	-	1	e
Total assets	**29,559**	**21,902**	**29,983**	**23,663**	
Liabilities					
Due to banks	204	204	309	309	
Collateral received	40	40	46	46	
Derivative financial liabilities	4	4	9	9	
Deposits and other borrowings	18,179	18,179	19,992	19,992	
Employee provisions	12	12	14	14	
Debt securities on issue	9,562	1,945	8,076	1,779	
of which: capitalised expenses	-	11	-	11	f

CC2 - Reconciliation of regulatory capital to balance sheet (cont.)

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	30 Jun 26	30 Jun 26	31 Dec 25	31 Dec 25	
	$m	$m	$m	$m	
Subordinated debt	330	330	329	329	
of which: capitalised expenses	-	1	-	2	g
of which: directly issued qualifying Tier 2 instruments	-	325	-	325	h
Other liabilities	133	92	129	106	
of which: other national specific regulatory adjustments related to securitisation excluding start up costs	-	21	-	15	i
Total liabilities	**28,464**	**20,806**	**28,904**	**22,584**	
Shareholders' equity					
Contributed Equity	394	394	394	394	
Of which: amount eligible for CET1 capital	-	394	-	394	j
Reserves	(19)	(19)	(22)	(22)	k
of which: cashflow hedge reserve regulatory adjustment to CET1 capital	-	(2)	-	1	l
Retained earnings	720	721	707	707	m
Total shareholders' equity	**1,095**	**1,096**	**1,079**	**1,079**	

Entities excluded from the Level 2 consolidation

The following table provides details of entities included in the accounting scope of consolidation and excluded from the regulatory scope of consolidation.

	Principal activity	Total Assets 30 Jun 26 $m	Total Equity 30 Jun 26 $m	Total Assets 31 Dec 25 $m	Total Equity 31 Dec 25 $m
Entity					
Progress 2017-1 Trust	Securitisation	139	-	160	-
Progress 2017-2 Trust	Securitisation	121	-	133	-
Progress 2018-1 Trust	Securitisation	112	-	129	-
Progress 2019-1 Trust	Securitisation	153	-	170	-
Progress 2020-1 Trust	Securitisation	159	-	177	-
Progress 2021-1 Trust	Securitisation	217	-	246	-
Progress 2022-1 Trust	Securitisation	150	-	166	-
Progress 2022-2 Trust	Securitisation	241	-	273	-
Progress 2023-1 Trust	Securitisation	273	-	316	-
Progress 2023-2 Trust	Securitisation	326	-	375	-
Progress 2024-1 Trust	Securitisation	386	-	465	-
Progress 2024-2 Trust	Securitisation	595	-	717	-
Progress 2025-1 Trust	Securitisation	739	-	869	-
Progress 2025-2 Trust	Securitisation	797	-	955	-
Progress Warehouse Trust No 6	Securitisation	1,172	-	1,169	-
Progress 2026-1 Trust	Securitisation	1,015	(1)	-	-
Progress Warehouse Trust No 7	Securitisation	1,064	-	-	-

Asset Encumbrance

ENC – Asset Encumbrance

Assets that are encumbered are subject to various restrictions or obligations that limit their ability to be sold, transferred, assigned or converted into cash. These limitations may arise from legal, regulatory, contractual or other binding conditions.

As at 30 June 2026, most of the asset encumbrance resulted from secured funding arrangements, such as securitisation issuances and margin placements. AMP Bank finances certain assets and securities through repurchase agreements and uses customer loans as collateral in securitisation programs. The table in this section breaks down the carrying value of AMP Bank's encumbered and unencumbered assets.

	Encumbered assets 30 Jun 26 $m	Unencumbered assets 30 Jun 26 $m	Total 30 Jun 26 $m	Encumbered assets 31 Dec 25 $m	Unencumbered assets 31 Dec 25 $m	Total 31 Dec 25 $m
Cash and balances with central banks	-	370	**370**	-	69	**69**
Due from banks	72	375	**447**	45	377	**422**
Collateral posted	105	-	**105**	115	-	**115**
Intercompany tax receivable from head entity	8	-	**8**	7	-	**7**
Derivative financial assets	-	49	**49**	-	59	**59**
Debt securities	-	4,344	**4,344**	-	4,736	**4,736**
Loans and advances[1]	8,737	15,119	**23,856**	7,336	16,910	**24,246**
Deferred tax assets	-	12	**12**	-	21	**21**
Intangibles	-	12	**12**	-	8	**8**
Other assets	-	42	**42**	-	43	**43**
Total assets	**8,922**	**20,323**	**29,245**	**7,503**	**22,223**	**29,726**

[1] Assets used for funding-only and capital-relief securitisations are considered unavailable to the ADI and are therefore encumbered.

Credit Risk

CR1 – Credit quality of assets

General provisions

General provisions are maintained to prudently account for credit losses that are expected, though not yet specifically identified, over the full term of each facility within the credit risk portfolio. These provisions reflect the expected credit losses (ECL) over a 12-month period for performing exposures and lifetime ECL for underperforming exposures – commonly referred to as stage 1 and stage 2 provisions under AASB 9 *Financial Instruments*.

These are included in general provisions because they relate to potential future losses that are currently unknown. The ECL is calculated using the probability of default as well as the estimated losses that would result from such defaults, considering forward-looking economic information.

Specific provisions

Specific provisions are determined in accordance with the APRA Prudential Standard APS 220 *Credit Risk Management* and are typically calculated as the shortfall between the contractual cash flows due and the cash flows expected to be received from a particular exposure, with the difference discounted at the exposure's effective interest rate.

Quantitative disclosure on credit quality

The following table presents a comprehensive view of the credit quality of on-balance sheet and off-balance sheet exposures. Non-performing exposures reported are as included for regulatory purposes under the scope of APS 220 Credit Risk Management. The gross carrying value of loans and debt securities is the accounting value of these assets before the provision for credit impairment. The gross carrying value of off-balance sheet exposures is the amount that has been committed to be lent and the maximum amount that could be paid before the provision for credit impairment.

30 June 2026		Gross carrying values of		Accumulated / impairment	Of which ECL accounting provisions for credit losses on SA exposures		Net values
		Non-performing exposures[1]	Performing exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
		$m	$m	$m	$m	$m	$m
1	Loans	342	16,126	80	57	23	16,388
2	Debt Securities	-	4,344	-	-	-	4,344
3	Off-balance sheet exposures[2]	-	2,171	-	-	-	2,171
4	**Total**	**342**	**22,641**	**80**	**57**	**23**	**22,903**

[1] 'Non-performing exposures' as defined in APRA Prudential Standard APS 220 *Credit Risk Management*.
[2] 'Off-balance sheet exposures' are gross of any credit conversion factor (CCF) or credit risk mitigation (CRM) techniques.

CR1 – Credit quality of assets (cont.)

	31 December 2025	Gross carrying values of		Accumulated / impairment	Of which ECL accounting provisions for credit losses on SA exposures		Net values
		Non-performing exposures[1]	Performing exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
		$m	$m	$m	$m	$m	$m
1	Loans	378	17,736	82	58	24	18,032
2	Debt Securities	-	4,736	-	-	-	4,736
3	Off-balance sheet exposures[2]	-	2,494	-	-	-	2,494
4	**Total**	**378**	**24,966**	**82**	**58**	**24**	**25,262**

[1] 'Non-performing exposures' as defined in APRA Prudential Standard APS 220 *Credit Risk Management*.
[2] 'Off-balance sheet exposures' are gross of any credit conversion factor (CCF) or credit risk mitigation (CRM) techniques.

CR2 – Changes in stock of defaulted loans and debt securities

The following table presents the changes in the bank's stock of defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the stock of defaulted exposures due to write-offs.

		30 Jun 26	31 Dec 25
		$m	$m
1	Non-performing loans and debt securities at end of the previous reporting period	378	428
2	Loans and debt securities that became non-performing since the last reporting period	133	174
3	Returned to performing status	175	203
4	Amounts written off	1	0
5	Other changes	7	(21)
6	**Defaulted loans and debt securities at end of the reporting period**	**342**	**378**

CR3 – Credit risk mitigation techniques – overview

The following table presents all secured exposures and the usage of credit risk mitigation techniques by the bank to reduce capital requirements.

	30 June 2026	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		$m	$m	$m	$m	$m
1	Loans	-	16,388	16,388	-	-
2	Debt securities	4,344	-	-	-	-
3	**Total**	**4,344**	**16,388**	**16,388**	**-**	**-**
4	Of which: non-performing	-	342	342	-	-

CR3 – Credit risk mitigation techniques – overview (cont.)

31 December 2025		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		$m	$m	$m	$m	$m
1	Loans	-	18,032	18,032	-	-
2	Debt securities	4,736	-	-	-	-
3	**Total**	**4,736**	**18,032**	**18,032**	**-**	**-**
4	Of which: non-performing	-	378	378	-	-

CR4 – Standardised approach – Credit risk exposure and credit risk mitigation effects

The following table presents the effect of application of credit risk mitigation techniques on credit risk exposures and capital requirement calculations under the standardised approach for credit risk.

30 June 2026		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	Asset classes	$m	$m	$m	$m	$m	%
1	Sovereign	4,410	-	4,410	-	-	0%
4	Banks	755	-	755	-	210	28%
6	Corporates	141	13	141	5	69	48%
	Of which: General corporate – unrated small- and medium-sized enterprise	57	13	57	5	52	85%
	Of which: General corporate – other	84	-	84	-	17	20%
9	Property	16,069	2,158	16,069	1,042	6,782	40%
	Of which: Owner-occupied principal-and-interest	8,686	1,313	8,686	574	3,044	33%
	Of which: Other standard residential property	7,147	838	7,147	465	3,418	45%
	Of which: Non-standard residential property loans	70	3	70	1	71	100%
	Of which: Commercial property exposures – not dependent on property cash flows	4	-	4	-	3	75%
	Of which: Land acquisition, development and construction	162	4	162	2	246	150%
10	Non-performing exposures	284	-	284	-	284	100%
11	Other	53	-	53	-	53	100%
12	**Total**	**21,712**	**2,171**	**21,712**	**1,047**	**7,398**	**33%**

CR4 – Standardised approach – Credit risk exposure and credit risk mitigation effects (cont.)

31 December 2025		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	Asset classes	$m	$m	$m	$m	$m	%
1	Sovereign	4,587	-	4,587	-	-	0%
4	Banks	644	-	644	-	186	29%
6	Corporates	158	15	158	6	77	47%
	Of which: General corporate – unrated small- and medium-sized enterprise	61	15	61	6	57	85%
	Of which: General corporate – other	97	-	97	-	20	20%
9	Property	17,675	2,479	17,675	1,218	7,353	39%
	Of which: Owner-occupied principal-and-interest	9,747	1,384	9,747	553	3,366	33%
	Of which: Other standard residential property	7,728	1,087	7,728	661	3,710	44%
	Of which: Non-standard residential property loans	47	4	47	2	48	100%
	Of which: Commercial property exposures – not dependent on property cash flows	3	-	3	-	2	82%
	Of which: Land acquisition, development and construction	150	4	150	2	227	150%
10	Non-performing exposures	321	-	321	-	340	106%
11	Other	58	-	58	-	58	100%
12	**Total**	**23,443**	**2,494**	**23,443**	**1,224**	**8,014**	**32%**

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CR5 – Standardised approach – Exposures by asset classes and risk weights

The following table presents the breakdown of credit risk exposures under the standardised approach by asset class and risk weight and excludes counterparty credit risk and securitisation exposures.

30 June 2026		Risk weight																					Total credit exposure amount (post-CCF and post-CRM)
		0%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	68%	70%	80%	85%	95%	98%	100%	105%	120%	150%	
	Asset classes	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m
1	Sovereign	4,410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**4,410**
4	Banks	-	449	-	168	-	-	-	138	-	-	-	-	-	-	-	-	-	-	-	-	-	**755**
6	Corporates	-	84	-	-	-	-	-	-	-	-	-	-	-	-	62	-	-	-	-	-	-	**146**
	Of which: General corporate – unrated small- and medium-sized enterprise	-	-	-	-	-	-	-	-	-	-	-	-	-	-	62	-	-	-	-	-	-	**62**
	Of which: General corporate – other	-	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**84**
9	Property	-	1,229	1,813	2,503	3,619	2,206	2,756	940	331	2	1,359	-	50	-	36	-	4	71	28	-	164	**17,111**
	Of which: Owner-occupied principal-and-interest	-	1,229	1,013	1,676	3,619	1,031	-	320	331	-	-	-	25	-	16	-	-	-	-	-	-	**9,260**
	Of which: Other standard residential property	-	-	800	827	-	1,175	2,756	620	-	-	1,359	-	25	-	18	-	4	-	28	-	-	**7,612**
	Of which: Non-standard residential property loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	71	-	-	-	**71**
	Of which: Commercial property exposures – not dependent on property cash flows	-	-	-	-	-	-	-	-	-	2	-	-	-	-	2	-	-	-	-	-	-	**4**
	Of which: Land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	164	**164**
10	Non-performing exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	79	-	17	-	122	-	55	11	**284**
11	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	53	-	-	-	**53**
	Total	**4,410**	**1,762**	**1,813**	**2,671**	**3,619**	**2,206**	**2,756**	**1,078**	**331**	**2**	**1,359**	**-**	**50**	**79**	**98**	**17**	**4**	**246**	**28**	**55**	**175**	**22,759**

CR5 – Standardised approach - Exposures by asset classes and risk weights (cont.)

31 December 2025		Risk weight																					Total credit exposure amount (post-CCF and post-CRM)
		0%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	68%	70%	80%	85%	95%	98%	100%	105%	120%	150%	
	Asset classes	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m
1	Sovereign	4,587	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**4,587**
4	Banks	-	425	-	42	-	-	-	177	-	-	-	-	-	-	-	-	-	-	-	-	-	**644**
6	Corporates	-	97	-	-	-	-	-	-	-	-	-	-	-	-	67	-	-	-	-	-	-	**164**
	Of which: General corporate – unrated small- and medium-sized enterprise	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67	-	-	-	-	-	-	**67**
	Of which: General corporate – other	-	97	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**97**
9	Property	-	1,536	2,190	2,683	3,965	2,387	3,116	969	369	-	1,342	1	62	-	37	-	4	48	33	-	151	**18,893**
	Of which: Owner-occupied principal-and-interest	-	1,536	1,152	1,776	3,965	1,131	-	331	369	-	-	-	37	-	5	-	-	-	-	-	-	**10,302**
	Of which: Other standard residential property	-	-	1,038	907	-	1,256	3,116	638	-	-	1,342	1	25	-	30	-	4	-	33	-	-	**8,390**
	Of which: Non-standard residential property loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48	-	-	-	**48**
	Of which: Commercial property exposures – not dependent on property cash flows	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	-	-	-	**2**
	Of which: Land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	151	**151**
10	Non-performing exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	81	-	12	-	122	-	55	51	**321**
11	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58	-	-	-	**58**
	Total	**4,587**	**2,058**	**2,190**	**2,725**	**3,965**	**2,387**	**3,116**	**1,146**	**369**	**-**	**1,342**	**1**	**62**	**81**	**104**	**12**	**4**	**228**	**33**	**55**	**202**	**24,667**

CR5 – Standardised approach - Exposures by asset classes and risk weights (cont.)

30 June 2026		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF[1]	Exposure (post-CCF and post-CRM)
	Risk weight	$m	$m	%	$m
1	Less than 40%	13,607	1,567	43%	14,275
2	40–70%	7,449	545	61%	7,782
3	80%	79	-	40%	79
4	85%	75	32	74%	98
5	90–100%	266	3	40%	267
6	105–130%	63	20	99%	83
7	150%	173	4	40%	175
11	**Total exposures**	**21,712**	**2,171**	**48%**	**22,759**

[1] Weighting is based on off-balance sheet exposure (pre-CCF).

31 December 2025		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF[1]	Exposure (post-CCF and post-CRM)
	Risk weight	$m	$m	%	$m
1	Less than 40%	14,795	1,738	42%	15,525
2	40–70%	7,976	692	65%	8,423
3	80%	81	-	40%	81
4	85%	88	26	62%	104
5	90–100%	243	5	40%	244
6	105–130%	59	29	100%	88
7	150%	201	4	40%	202
11	**Total exposures**	**23,443**	**2,494**	**49%**	**24,667**

Counterparty credit risk

CCR1 – Analysis of CCR exposures by approach

A financial loss could arise if, at the time of default, the transaction or portfolio of transactions holds a positive value for any entity within the AMP Group.

In contrast to traditional credit risk from lending where the risk of loss lies solely with the lender, CCR involves a two-way risk. The value of many types of transactions can fluctuate and may be favourable or unfavourable to either party. As these market values are influenced by changes in underlying market conditions, they are inherently uncertain and can shift over time.

The following table presents a view of the method used to calculate CCR regulatory requirements and the main parameters used.

30 June 2026		Replacement cost	Potential future exposure	EAD post-CRM	RWA
		$m	$m	$m	$m
1a	Adjusted Current Exposure Method	2	1	3	1
6	**Total**				**1**

31 December 2025		Replacement cost	Potential future exposure	EAD post-CRM	RWA
		$m	$m	$m	$m
1a	Adjusted Current Exposure Method	4	1	5	2
6	**Total**				**2**

CCR5 – Composition of collateral for CCR exposures

The following table presents a breakdown of all types of collateral posted or received by the bank to support or reduce the CCR exposures related to derivative transactions and includes transactions cleared through a Central Counterparty (CCP).

30 June 2026	Collateral used in derivative transactions			
	Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated
	$m	$m	$m	$m
Cash – domestic currency	-	102	-	83
Cash – other currencies	-	-	-	84
Domestic sovereign debt	-	-	-	-
Other sovereign debt	-	-	-	-
Government agency debt	-	-	-	-
Corporate bonds	-	-	-	-
Equity securities	-	-	-	-
Other collateral	-	-	-	-
Total	**-**	**102**	**-**	**167**

CCR5 – Composition of collateral for CCR exposures (cont.)

31 December 2025	Collateral used in derivative transactions			
	Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated
	$m	$m	$m	$m
Cash – domestic currency	-	100	-	71
Cash – other currencies	-	-	-	97
Domestic sovereign debt	-	-	-	-
Other sovereign debt	-	-	-	-
Government agency debt	-	-	-	-
Corporate bonds	-	-	-	-
Equity securities	-	-	-	-
Other collateral	-	-	-	-
Total	**-**	**100**	**-**	**168**

CCR8 – Qualitative disclosure related to CCR

The following table presents a comprehensive picture of the Bank's exposures to central counterparties and includes all types of exposures and related capital requirements.

		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
		30 Jun 26	30 Jun 26	31 Dec 25	31 Dec 25
		$m	$m	$m	$m
1	**Exposures to QCCPs (total)**		**4**		**3**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	92	4	93	3
3	(i) OTC derivatives	92	4	93	3
4	(ii) Exchange-traded derivatives	-	-	-	-
5	(iii) Securities financing transactions	-	-	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
7	Segregated initial margin	-		-	
8	Non-segregated initial margin	84	-	97	-
9	Pre-funded default fund contributions	-	-	-	-
10	Unfunded default fund contributions	-	-	-	-

Securitisation

SEC1 – Securitisation exposures in the banking book

AMP Bank engages in securitisation activities for funding capital and liquidity purposes and packages and sells housing loans as securities to investors through a series of securitisation vehicles, known as Progress Trusts.

The following table presents the securitisation exposures in the banking book and includes exposures where criteria for recognition of risk transference are not met.

		Bank acts as originator			Bank acts as originator		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		30 Jun 26	30 Jun 26	30 Jun 26	31 Dec 25	31 Dec 25	31 Dec 25
		$m	$m	$m	$m	$m	$m
1	**Retail (total)**	**5,157**	**-**	**5,157**	**5,037**	**-**	**5,037**
2	residential mortgage	5,157	-	5,157	5,037	-	5,037
3	credit card	-	-	-	-	-	-
4	other retail exposures	-	-	-	-	-	-
5	re-securitisation	-	-	-	-	-	-
6	**Wholesale (total) – of which**	**-**	**-**	**-**	**-**	**-**	**-**
7	loans to corporates	-	-	-	-	-	-
8	commercial mortgage	-	-	-	-	-	-
9	lease and receivables	-	-	-	-	-	-
10	other wholesale	-	-	-	-	-	-
11	re-securitisation	-	-	-	-	-	-

SEC3 – Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor

The following table presents securitisation exposures in the banking book when the bank has acted as originator or sponsor and the associated capital requirements.

30 June 2026		Exposure values (by risk weight bands)					Exposure values (by regulatory approach)			RWA (by regulatory approach)			Capital charge after cap		
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250%	SEC-ERBA	SEC-SA	1250%	SEC-ERBA	SEC-SA	1250%	SEC-ERBA	SEC-SA	1250%
		$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m
1	**Total exposures**	**83**	**38**	**2**	**1**	**41**	**87**	**37**	**41**	**19**	**13**	**-**	**2**	**1**	**41**
2	Traditional securitisation	83	38	2	1	41	87	37	41	19	13	-	2	1	41
3	Of which securitisation	83	38	2	1	41	87	37	41	19	13	-	2	1	41
4	Of which retail underlying	83	38	2	1	41	87	37	41	19	13	-	2	1	41

31 December 2025		Exposure values (by risk weight bands)					Exposure values (by regulatory approach)			RWA (by regulatory approach)			Capital charge after cap		
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250%	SEC-ERBA	SEC-SA	1250%	SEC-ERBA	SEC-SA	1250%	SEC-ERBA	SEC-SA	1250%
		$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m	$m
1	**Total exposures**	**46**	**38**	**2**	**-**	**36**	**50**	**36**	**36**	**11**	**12**	**-**	**1**	**1**	**36**
2	Traditional securitisation	46	38	2	-	36	50	36	36	11	12	-	1	1	36
3	Of which securitisation	46	38	2	-	36	50	36	36	11	12	-	1	1	36
4	Of which retail underlying	46	38	2	-	36	50	36	36	11	12	-	1	1	36

Macroprudential supervisory measures

CCyB1 – Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement

The following table presents the geographical distribution of private sector credit exposures used in the calculation of AMP Bank's specific countercyclical capital buffer requirement. The rates applied for the countercyclical capital buffer for each specific jurisdiction are as stipulated by the Bank for International Settlements (BIS).

30 June 2026

Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
		Exposure values	RWA		
	%	$m	$m	%	$m
Australia	1.00%	18,593	7,159		
France	1.00%	-	-		
Germany	0.75%	1	-		
Hong Kong	0.50%	3	1		
Ireland	1.50%	1	-		
Netherlands	2.00%	1	-		
United Kingdom	2.00%	95	20		
Sum		**18,694**	**7,180**		
Total		**18,719**	**7,189**	**1.00%**	**79**

31 December 2025

Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
		Exposure values	RWA		
	%	$m	$m	%	$m
Australia	1.00%	20,933	7,790		
France	1.00%	1	-		
Germany	0.75%	2	1		
Hong Kong	0.50%	3	1		
Ireland	1.50%	1	-		
Netherlands	2.00%	1	-		
United Kingdom	2.00%	110	23		
Sum		**21,051**	**7,815**		
Total		**21,081**	**7,828**	**1.00%**	**86**

Liquidity

LIQ1 - Liquidity coverage ratio (LCR)

The LCR requires an ADI to hold sufficient unencumbered HQLA to meet its NCO over a 30-day period under an APRA-defined liquidity stress scenario. AMP Bank manages its LCR daily with a buffer above the regulatory minimum, in line with the prescribed risk appetite and management ranges.

AMP Bank has set internal management and Board approved minimum limits for the LCR above the regulatory minimum level and monitors its aggregate LCR position against these limits daily. AMP Bank's HQLA portfolio is denominated and held in Australian Dollars.

AMP Bank actively considers the impact of business decisions on the LCR, as well as internal liquidity metrics that form part of the broader Liquidity Ratio Management Framework. AMP Bank's LCR fluctuates daily due to normal business activities and, accordingly, ongoing fluctuations in the reported LCR are expected and are not necessarily indicative of a changing risk appetite.

AMP Bank has access to a suite of stable, diversified and resilient funding sources that aim to reduce the likelihood of liquidity stress arising across a variety of funding market conditions. AMP Bank utilises several funding sources including customer deposits, deposits sourced from AMP's North Platform and Superannuation business, short- and long-term wholesale debt instruments, and securitisation (via the issuance of Residential Mortgage-Backed Securities).

Liquid Assets

AMP Bank maintains a diversified portfolio of liquid assets consisting of HQLA, cash at bank and other repo-eligible securities (eligible for repo with the Reserve Bank of Australia (RBA)). HQLA includes Commonwealth Government Securities, Australian Semi-Government Securities, and Exchange Settlement Account Balances held with the RBA.

Net Cash Outflows

NCOs in the LCR include contractual and assumed cash outflows, offset by certain allowable contractual cash inflows. Some of the key drivers of AMP Bank's NCOs include:

- Retail and SME deposits assume a regulatory outflow relating to deposits from retail and SME customers that are at-call or potentially callable within 30 days.
- Unsecured wholesale funding includes remaining deposits which are not received from retail or SME customers along with unsecured debt balances contractually maturing within 30 days.
- Secured wholesale funding and lending represents inflows and outflows from secured lending and borrowing activities contractually maturing within 30 days, such as repurchase agreements.
- Outflows relating to derivative exposures and other collateral requirements includes gross contractual cash outflows relating to contractually maturing derivative contracts (with gross inflows on maturing derivative contracts profiled in 'other cash inflows'), and contingent liquidity outflows such as potential collateral requirements from market movements.
- Inflows from fully performing exposures in AMP Bank's LCR largely relate to excess liquidity placed with third parties on an overnight or very short-term basis.
- Other contractual funding obligations and other cash inflows include other gross flows not profiled elsewhere in the LCR. The volumes in these categories are large relative to AMP Bank's total cash outflows and inflows.

LCR Quarterly Average Results

AMP Bank's average LCR for the quarter ended 30 June 2026 (based on 61 daily observations) was 137.7%, which is 1.1% higher than the previous quarter average. The lowest spot LCR during the period was 131.5% and the highest spot LCR was 156.9%.

LIQ1 - Liquidity coverage ratio (LCR) (cont.)

The increase in the average LCR during the June 2026 quarter was primarily attributable to lower average NCO driven mainly by reductions in retail deposit and wholesale funding outflows. This was partially offset by lower HQLA levels arising from securitisation activity and reduction in ESA balance. The table below presents the composition of cash inflows, cash outflows and HQLA used in the calculation of the LCR.

		Total unweighted value (average) 30 Jun 26 $m	Total weighted value (average) 30 Jun 26 $m	Total unweighted value (average) 31 Mar 26 $m	Total weighted value (average) 31 Mar 26 $m
High-quality liquid assets					
1	Total high-quality liquid assets (HQLA)		4,248		4,309
Cash outflows					
2	Retail deposits and deposits from small business customers, of which:	14,325	2,086	14,774	2,174
3	Stable deposits	3,211	161	3,066	153
4	Less stable deposits	11,114	1,925	11,708	2,021
5	Unsecured wholesale funding	1,141	696	1,173	692
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-
7	Non-operational deposits (all counterparties)	1,029	584	1,130	649
8	Unsecured debt	112	112	43	43
9	Secured wholesale funding		-		-
10	Additional requirements	2,836	491	2,855	487
11	Outflows related to derivative exposures and other collateral requirements	191	191	193	193
12	Outflows related to loss of funding on debt products	129	129	121	121
13	Credit and liquidity facilities	2,516	171	2,541	173
14	Other contractual funding obligations	78	-	76	-
15	Other contingent funding obligations	1,278	117	1,185	119
16	**TOTAL CASH OUTFLOWS**		**3,390**		**3,472**
Cash inflows					
17	Secured lending (eg reverse repos)	-	-	-	-
18	Inflows from fully performing exposures	157	79	152	76
19	Other cash inflows	227	227	242	242
20	**TOTAL CASH INFLOWS**	**384**	**306**	**394**	**318**
			Total adjusted value		**Total adjusted value**
21	**Total HQLA**		**4,248**		**4,309**
22	**Total net cash outflows**		**3,084**		**3,154**
23	**Liquidity Coverage Ratio (%)**		**137.7%**		**136.6%**
	Number of data points used in the calculation of averages		61		62

LIQ2 - Net stable funding ratio (NSFR)

The NSFR is a structural funding requirement measured over a one-year horizon. It mandates that the amount of Available Stable Funding (ASF) must be adequate to meet the Required Stable Funding (RSF). In this context, "stable" refers to funding with maturity – actual or assumed – exceeding twelve months.

The NSFR is designed to encourage Authorised Deposit-taking Institutions (ADI) to consistently rely on more durable funding sources, thereby enhancing the strength and stability of their balance sheets. Additionally, it aims to lessen dependence on short-term or more volatile funding. These regulatory standards align with AMP's Board approved Liquidity and Funding Standard.

AMP Bank establishes internal thresholds for the NSFR that exceed the regulatory minimum, with these limits approved by both management and the Board. The Group tracks its total NSFR position daily to ensure compliance with these internal benchmarks. AMP Bank manages its daily NSFR requirement to board and management level buffers over the regulatory minimum of 100% in accordance with the Bank's risk appetite.

When making business decisions, AMP Bank carefully considers the impact on both the NSFR and the LCR, as well as other internal liquidity indicators that form part of its overall liquidity risk management strategy.

Valuations in AMP Bank's NSFR occur as a natural result of routine business operations. As such, fluctuations in the reported ratio are anticipated and do not necessarily signal a shift in the organisation's risk appetite. Factors that can influence the NSFR include wholesale funding activity and increases in home loans and customer deposits.

NSFR Quarterly Results

AMP Bank's NSFR was 138.8% as at 30 June 2026, an increase of 1.3 percentage points from the previous quarter. The increase was primarily driven by a reduction in RSF following the settlement of new securitisation trusts during the quarter, partially offset by lower ASF resulting from reductions in retail deposits and wholesale funding.

LIQ2 - Net stable funding ratio (NSFR) (cont.)

30 June 2026		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
		$m	$m	$m	$m	$m
Available stable funding (ASF) item						
1	Capital:	1,119	-	-	325	1,444
2	*Regulatory capital*	1,119	-	-	325	1,444
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	12,974	2,920	-	-	14,490
5	*Stable deposits*	3,165	526	-	-	3,506
6	*Less stable deposits*	9,809	2,394	-	-	10,984
7	Wholesale funding:	594	2,051	290	1,504	2,384
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	594	2,051	290	1,504	2,384
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	123	40	-	-	-
12	*NSFR derivative liabilities*				40	
13	*All other liabilities and equity not included in the above categories*	123	-	-	-	-
14	**Total ASF**					**18,318**
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	899	586	18,995	12,006
18	*Performing loans to financial institutions secured by Level 1 HQLA*	-	-	-	-	-
19	*Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions*	-	190	5	3,844	203
20	*Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:*	-	12	4	48	49
21	*With a risk weight of less than or equal to 35% under APS112* [2]	-	-	-	-	-
22	*Performing residential mortgages, of which:*	-	525	532	15,014	11,570
	Performing standard residential property loans to individuals with a loan-to-value ratio of 80 per cent or below	-	426	431	11,447	8,421
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	-	172	45	89	184
25	Assets with matching interdependent liabilities	-	-	-	-	-

LIQ2 - Net stable funding ratio (NSFR) (cont.)

30 June 2026		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
		$m	$m	$m	$m	$m
26	Other assets:	471	42	17	568	1,085
27	*Physical traded commodities, including gold*	-				-
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties* [1]				84	71
29	*NSFR derivative assets* [1]				24	24
30	*NSFR derivative liabilities before deduction of variation margin posted* [1]				12	12
31	*All other assets not included in the above categories*	471	42	17	448	978
32	Off-balance sheet items		-	-	2,223	111
33	**Total RSF**					**13,202**
34	**Net Stable Funding Ratio (%)**					**138.8%**

[1] Disclosed in total and not segregated by maturity bucket, in line with the disclosure template prescribed by APS 330 *Public Disclosure*.
[2] The description of row 21 has been modified to align with APS 210 *Liquidity*.

LIQ2 - Net stable funding ratio (NSFR) (cont.)

31 March 2026		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
		$m	$m	$m	$m	$m
Available stable funding (ASF) item						
1	Capital:	1,101	-	-	325	1,426
2	*Regulatory capital*	1,101	-	-	325	1,426
3	*Other capital instruments*	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	14,420	2,787	-	-	15,674
5	*Stable deposits*	3,223	530	-	-	3,565
6	*Less stable deposits*	11,197	2,257	-	-	12,109
7	Wholesale funding:	660	2,033	356	1,844	2,811
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	660	2,033	356	1,844	2,811
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	212	54	-	-	-
12	*NSFR derivative liabilities* [1]				54	
13	*All other liabilities and equity not included in the above categories*	212	-	-	-	-
14	**Total ASF**					**19,911**
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	781	698	21,028	13,356
18	*Performing loans to financial institutions secured by Level 1 HQLA*	-	-	-	-	-
19	*Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions*	-	143	50	4,018	213
20	*Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:*	-	9	7	48	49
21	*With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk*	-	-	-	-	-
22	*Performing residential mortgages, of which:*	-	563	582	16,853	12,939
	Performing Standard residential property loans to individuals with a loan-to-value ratio of 80 per cent or below	-	464	478	13,174	9,686
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	-	66	59	109	155
25	Assets with matching interdependent liabilities	-	-	-	-	-

LIQ2 - Net stable funding ratio (NSFR) (cont.)

31 March 2026		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
		$m	$m	$m	$m	$m
Available stable funding (ASF) item						
26	Other assets:	346	47	21	596	997
27	*Physical traded commodities, including gold*	-				-
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties* [1]				83	70
29	*NSFR derivative assets* [1]				-	-
30	*NSFR derivative liabilities before deduction of variation margin posted* [1]				13	13
31	*All other assets not included in the above categories*	346	47	21	501	914
32	Off-balance sheet items		-	-	-	131
33	**Total RSF**					**14,484**
34	**Net Stable Funding Ratio (%)**					**137.5%**

[1] Disclosed in total and not segregated by maturity bucket in line with disclosure template prescribed by APS 330 *Public Disclosure*.
[2] The description of row 21 has been modified to align with APS 210 *Liquidity*.

Glossary

Additional Tier 1 capital (AT1)	A hybrid capital: bonds that absorb losses in stress through discretionary coupon payments that can be cancelled, and by converting into equity (or being written off) in a crisis.
ADI	Authorised Deposit-taking Institution
Australian Accounting Standards	The Australian Accounting Standards as issued by the Australian Accounting Standards Board (AASB).
Australian Prudential Regulation Authority (APRA)	The Australian Prudential Regulation Authority is an independent statutory authority that supervises institutions across banking, insurance and superannuation, and is accountable to the Australian parliament.
Banking book	The banking book is a term for assets on a bank's Balance Sheet that are expected to be held to maturity, usually consisting of customer loans to, and deposits from retail and corporate customers. The banking book can also include those derivatives that are used to hedge exposures arising from the banking book activity, including interest rate risk.
Business Finance Loans	Business loans provided to financial advisers and mortgage brokers, which are secured by a General Security Agreement over the business assets, including the client servicing rights, or other assets. Commercial lending credit policy, process and rates apply to these loans.
Counter-cyclical capital buffer (CCyB)	Countercyclical capital buffer is an additional amount of capital that APRA can require ADIs to hold at certain points in the economic and financial cycle.
Counterparty credit risk	Counterparty credit risk is the risk that the counterparty to a transaction could default before the final settlement of the transaction's cash flows. An economic loss would occur if the transactions or portfolio of transactions with the counterparty has a positive economic value at the time of default.
Common Equity Tier 1 capital (CET1)	Common Equity Tier 1 Capital comprises the highest quality components of capital that provide a permanent and unrestricted commitment of funds, are freely available to absorb losses, do not impose any unavoidable servicing charge against earnings, and rank behind the claims of depositors and other creditors in the event of winding-up of the issuer.
Credit exposure	The amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), therefore net of specific provisions (including partial write-offs) and after CRM techniques and CCF have been applied but before the application of the relevant risk weights.
Credit risk	Credit risk is the potential loss arising from a bank borrower or counterparty failing to meet its obligations in accordance with the agreed terms.

Credit Valuation Adjustment (CVA) Risk	The risk of mark-to-market losses related to deterioration in the credit quality of a derivative counterparty.
Encumbered assets	Encumbered assets are assets that the bank is restricted or prevented from liquidating, selling, transferring or assigning due to legal, regulatory, contractual or other limitations.
Expected Credit Loss (ECL)	A forward-looking impairment model as per AASB9.
Exposure at Default (EAD)	The gross exposure under a facility (i.e. the amount that is legally owed to an ADI) upon the default of a borrower.
External Credit Assessment Institution (ECAI)	An independent credit rating agency that assesses the creditworthiness of companies, governments, and financial instruments. For example: Moody's Investor Services, S&P Global Ratings or Fitch Ratings.
General Provisions	Collective Provisions classified as Stage 1 and Stage 2 in accordance with Australian Accounting Standards (AASB 9 Financial Instruments). All Stage 2 provisions are held on a purely forward-looking basis for future losses presently unidentified; hence all Stage 2 provisions (together with Stage 1) are classified as General Provisions.
High Quality Liquid Assets (HQLA)	Assets are considered to be HQLA if they can be easily and immediately converted into cash at little or no loss of value in markets during a time of stress.
Interest Rate Risk in the Banking Book (IRRBB)	IRRBB refers to the current or prospective risk to the bank's capital and earnings arising from adverse movements in interest rates that affect the bank's banking book positions.
Loss Given Default (LGD)	An estimate of the expected severity of loss for a credit exposure following a default event. LGD represents the portion of EAD that is not expected to be recovered following default.
Liquidity Coverage Ratio (LCR)	The LCR ensures that an ADI maintains an adequate level of unencumbered HQLA that can be converted into cash to meet its liquidity needs for a 30 calendar daytime period under a severe liquidity stress scenario.
Liquidity and Funding Risk Management Framework (LRMF)	The Liquidity Risk Management Framework (LRMF) is a key framework for the Bank's approach to managing and governing liquidity and funding risks.
Market risk	Market risk is the risk of loss owing to changes in market prices or interest rates. It arises from positions in interest rate, equities, foreign exchange and commodities.
Net Cash Outflows (NCO)	Represents the total expected cash outflows minus total expected cash inflows in the specified stress scenario for the subsequent 30 calendar days.
Net Stable Funding Ratio (NSFR)	The NSFR reduces the funding risk of an ADI over a one-year time horizon by requiring an ADI to fund its activities with

	sufficiently stable sources of funding in order to mitigate the risk of future funding stress.
Non-Operating Holding Company (NOHC)	A company, incorporated in Australia, that does not carry on a business other than the business of ownership or control of other bodies corporate.
Non-performing exposures	An exposure that is in default, as defined in APS 220.
Operational risk	Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes legal risk but excludes strategic and reputational risk.
Past Due	Facilities are past due when a contracted amount, including principal or interest, has not been met when due, or when it is otherwise outside contracted arrangements.
Probability of Default (PD)	Reflects a borrower's ability to generate sufficient cash flows in the future to meet the terms of all of its credit obligations.
Qualifying Central Counterparties (QCCP)	An entity that is licensed to operate as a CCP (including a license granted by way of confirming an exemption) and is permitted by the appropriate regulator/overseer to operate as such with respect to the products offered.
Repo-eligible securities	Debt securities that the RBA will accept as collateral in its domestic market operations.
Risk Weighted Assets (RWA)	The credit exposures of an ADI multiplied by a percentage factor, as calculated in accordance with APS 112.
Securitisation exposure	On-balance sheet and off-balance sheet risk positions held by an ADI arising from securitisation activities.
Specific provisions	All provisions, both collectively and individually assessed, classified as Stage 3 in accordance with AASB 9 Financial Instruments.
Stage 1	On origination, an impairment provision equivalent to 12 months expected credit losses (ECL) is recognised, reflecting the credit losses expected to arise from defaults occurring over the next 12 months.
Stage 2	Financial assets that have experienced a significant increase in credit risk since origination are transferred to Stage 2 and an impairment provision equivalent to lifetime ECL is recognised. If credit quality improves in a subsequent period such that the increase in credit risk since origination is no longer considered significant the exposure is reclassified to Stage 1 and the impairment provision reverts to 12 months ECL.
Stage 3	Non-performing financial assets are transferred to Stage 3 and an impairment provision equivalent to lifetime ECL is recognised.

Unencumbered assets	Unencumbered assets are assets which do not meet the definition of encumbered assets.
Write-Offs	A direct reduction of the carrying amount when the ADI has no reasonable expectations of recovery.