AMP BANK LIMITED
ABN 15 081 596 009

BASEL III Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 30 September 2016

Capital Adequacy (Table 3)

	30 Sep 2016 $M	30 Jun 2016 $M
Risk Weighted Assets		
Subject to Standardised approach		
Residential mortgages	5,105.3	5,118.0
Other retail loans	395.7	396.9
Bank	347.3	323.8
Corporate	346.7	340.8
Other	2.8	0.8
Securitisation	49.6	53.2
Total risk weighted assets for credit risk exposures	6,247.4	6,233.5
Operational risk	776.9	776.9
Total risk weighted assets	7,024.3	7,010.4

Capital Ratio (%)	**30 Sep 2016**	**30 Jun 2016**
Common Equity Tier 1 ratio	8.2%	7.9%
Tier 1 capital ratio	10.2%	9.9%
Total Capital Ratio	12.7%	12.4%

Credit Risk (Table 4)

Table 4 (a)

	30 Sep 2016		30 Jun 2016	
	As At	Average	As At	Average
Credit exposures by types	$M	$M	$M	$M
Cash and balances with central banks	0.2	0.2	0.1	0.2
Loans and advances to banks	287.7	213.9	217.8	227.4
Equity securities	0.2	0.2	0.2	0.2
Debt securities	1,759.3	1,836.2	1,583.7	1,547.7
Derivative financial assets	0.0	0.0	0.0	0.0
Loans and advances to customers	13,564.8	13,818.0	13,567.0	13,225.8
Other Assets	22.7	26.7	22.4	27.9
Total gross credit risk	15,634.9	15,895.2	15,391.2	15,029.2
Securitisation Exposures - RMBS Investments	202.3	209.8	223.4	229.6
Securitisation Exposures - Other	28.9	27.3	26.8	27.6
Non market-related off-balance sheet credit exposures	480.1	503.1	510.2	476.2
Market-related off-balance sheet credit exposures	36.5	39.1	39.4	39.1
Total exposures	16,382.7	16,674.5	16,191.0	15,801.7
Credit exposures by portfolio	**$M**	**$M**	**$M**	**$M**
Residential mortgages	12,811.1	13,062.3	12,816.9	12,476.8
Other retail claims	409.6	415.9	410.4	411.1
Bank	1,321.3	1,221.5	1,115.7	1,045.5
Government	744.3	853.0	707.1	756.3
Corporate	346.7	341.6	340.8	339.2
Other assets	1.9	1.0	0.3	0.3
Total exposures	15,634.9	15,895.3	15,391.2	15,029.2

Table 4 (b)

	30 Sep 2016	30 Jun 2016
	As At	As At
By Portfolios	$M	$M
Amount of impaired facilities:		
Residential mortgages	4.6	8.6
Other retail claims	1.5	0.0
Corporate/specialised lending	5.9	12.7
Past due facilities:		
Residential mortgages	58.3	61.8
Other retail claims	0.0	0.0
Corporate/specialised lending	0.0	0.0
Specific provisions	3.2	3.6
Charges for specific provisions during the period	2.1	1.8
Write-offs during the period	0.8	0.5

Table 4 (c)

General Reserve for Credit Losses	25.3	23.3

Securitisation exposures (Table 5)

	30 Sep 2016 $M	30 Jun 2016 $M
Table 5 (a) - Total securitisation activity for the reporting period		
Underlying asset type		
• Residential mortgages	729.2	-
• RMBS Investments	-	-
Total securitisation activity for the reporting period	729.2	-

Table 5 (b) - Summary of total securitisation exposures retained or purchased	**30 Sep 2016 As At $M**	**30 Jun 2016 As At $M**
Securitisation facility type		
On-balance sheet securitisation exposures		
• Notes[1]	2,044.5	2,044.6
• RMBS Investments	202.3	223.4
• Other	16.6	17.5
Total securitisation exposures	2,263.4	2,285.5
Off-balance sheet securitisation exposures		
• Swaps	4.4	2.9
• Funding facilities	6.9	5.4
• Liquidity facilities	1.0	1.0
Total securitisation exposures	12.3	9.3

[1] Exposures relate to notes held in the Bank's on balance sheet securitisation vehicles