AMP BANK LIMITED
ABN 15 081 596 009

BASEL III Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 31 March 2018

Table 3 : Capital Adequacy	31 Mar 2018 $M	31 Dec 2017 $M
Risk Weighted Assets		
Subject to Standardised approach		
Residential mortgages	5,916.1	5,694.9
Other retail loans	332.4	326.4
Bank	184.2	152.4
Corporate	356.6	351.1
Other	1.6	3.0
Securitisation	47.1	52.4
Total risk weighted assets for credit risk exposures	6,838.0	6,580.2
Market Risk	25.0	0.0
Operational risk	940.7	940.7
Total risk weighted assets	7,803.7	7,520.9

Capital Ratio (%)	31 Mar 2018	31 Dec 2017
Common Equity Tier 1 ratio	9.6%	9.7%
Tier 1 Capital ratio	11.4%	11.5%
Total Capital ratio	14.9%	15.2%

Table 4 : Credit Risk

Table 4 (a)	31 Mar 2018		31 Dec 2017	
	As At	Average	As At	Average
Credit exposures by Types	$M	$M	$M	$M
Cash and balances with central banks	3.0	1.0	1.1	0.4
Loans and advances to banks	184.5	196.8	233.9	271.1
Equity Securities	0.2	0.2	0.2	0.2
Debt Securities	2,097.2	2,180.9	2,315.4	2,054.0
Derivative financial assets	0.0	0.0	0.0	0.0
Loans and advances to customers	15,801.8	15,573.4	15,261.4	15,787.9
Other Assets	39.2	54.5	21.2	21.2
Total gross credit risk	18,125.9	18,006.8	17,833.2	18,134.8
Non Market-related off-balance sheet credit exposures	493.4	390.0	373.0	395.3
Market-related off-balance sheet credit exposures	59.5	59.3	47.6	46.0
Total Exposures	18,678.8	18,456.1	18,253.8	18,576.1
Credit exposures by Portfolio	$M	$M	$M	$M
Residential Mortgage	15,594.3	15,263.8	14,944.6	15,492.4
Other Retail claims	348.9	350.3	342.4	341.5
Bank	673.6	715.3	652.3	701.5
Government	1,704.8	1,773.8	1,961.3	1,687.2
Corporate	356.6	352.1	351.1	351.5
Other Assets	0.6	0.8	2.1	2.0
Total Exposures	18,678.8	18,456.1	18,253.8	18,576.1

Table 4 (b)	31 Mar 2018	31 Dec 2017
	As At	As At
By Portfolios	$M	$M
Amount of impaired facilities:		
Residential Mortgage	67.1	44.4
Other Retail claims	0.0	0.0
Corporate/specialised lending	16.0	19.0
Past due facilities:		
Residential mortgages	48.9	35.3
Other retail claims	0.0	0.0
Corporate/specialised lending	14.3	14.8
Specific provisions	7.8	6.7
Charges for specific provisions during the period	1.0	3.2
Write-offs during the period	0.2	1.4

Table 4 (c)		
General Reserve for Credit Losses	29.3	28.8

Table 5 : Securitisation exposures	31 Mar 2018 $M	31 Dec 2017 $M
Table 5 (a) - Total securitisation activity for the reporting period		
Underlying asset type		
• Loans sold into securitisation SPVs	-	1,077.5
• RMBS Investments	16.3	20.0
Total securitisation activity for the reporting period	16.3	1,097.5
Table 5 (b) - Summary of total securitisation exposures retained or purchased		
Securitisation facility type		
On-balance sheet securitisation exposures		
• RMBS Investments	219.4	217.3
• Other	86.7	98.0
Total securitisation exposures	306.1	315.3
Off-balance sheet securitisation exposures		
• Funding facilities	19.5	20.8
• Liquidity facilities	1.3	1.4
Total securitisation exposures	20.8	22.2