AMP BANK LIMITED
ABN 15 081 596 009

BASEL III Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 31 March 2016

Capital Adequacy (Table 3)

	31 Mar 2016 $M
Risk Weighted Assets	
Subject to Standardised approach	
Residential mortgages	4,734.8
Other retail loans	376.0
Bank	289.5
Corporate	339.0
Other	0.9
Securitisation	57.1
Total risk weighted assets for credit risk exposures	5,797.3
Operational risk	745.5
Total risk weighted assets	6,542.8

Capital Ratio (%)	**31 Mar 2016**
Common Equity Tier 1 ratio	8.1%
Tier 1 capital ratio	10.2%
Total Capital Ratio	12.9%

Credit Risk (Table 4)

Table 4 (a)

	31 Mar 2016 As At	Average
Credit exposures by types	**$M**	**$M**
Cash and balances with central banks	0.0	0.1
Loans and advances to banks	235.8	244.4
Equity securities	0.2	0.2
Debt securities	1,364.5	1,601.1
Derivative financial assets	0.0	0.0
Loans and advances to customers	12,674.2	12,564.8
Other Assets	32.2	26.1
Total gross credit risk	14,306.9	14,436.7
Securitisation Exposures - RMBS Investments	242.4	248.8
Securitisation Exposures - Other	27.8	29.1
Non market-related off-balance sheet credit exposures	339.3	233.6
Market-related off-balance sheet credit exposures	37.9	40.1
Total exposures	14,954.3	14,988.3

Credit exposures by portfolio	**$M**	**$M**
Residential mortgages	11,941.5	11,835.6
Other retail claims	394.7	389.7
Bank	877.7	1,065.5
Government	753.8	804.7
Corporate	339.0	340.7
Other assets	0.2	0.5
Total exposures	14,306.9	14,436.7

Table 4 (b)

	31 Mar 2016 As At
By Portfolios	**$M**
Amount of impaired facilities:	
Residential mortgages	2.0
Other retail claims	0.0
Corporate/specialised lending	12.5
Past due facilities:	
Residential mortgages	54.5
Other retail claims	0.0
Corporate/specialised lending	0.0
Specific provisions	2.2
Charges for specific provisions during the period	0.4
Write-offs during the period	0.2

Table 4 (c)

General Reserve for Credit Losses	22.1

Securitisation exposures (Table 5)

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

	31 Mar 2016 As At
Table 5 (b) - Summary of total securitisation exposures retained or purchased	**$M**
Securitisation facility type	
On-balance sheet securitisation exposures	
• Notes[1]	2,044.9
• RMBS Investments	242.4
• Other	18.1
Total securitisation exposures	2,305.4
Off-balance sheet securitisation exposures	
• Swaps	2.8
• Funding facilities	5.8
• Liquidity facilities	1.1
Total securitisation exposures	9.7

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