AMP BANK LIMITED
ABN 15 081 596 009

BASEL III Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 30 June 2016

Capital Adequacy (Table 3)

	30 Jun 2016 $M	31 Mar 2016 $M
Risk Weighted Assets		
Subject to Standardised approach		
Residential mortgages	5,118.0	4,734.8
Other retail loans	396.9	376.0
Bank	323.8	289.5
Corporate	340.8	339.0
Other	0.8	0.9
Securitisation	53.2	57.1
Total risk weighted assets for credit risk exposures	6,233.5	5,797.3
Operational risk	776.9	745.5
Total risk weighted assets	7,010.4	6,542.8

Capital Ratio (%)	**30 Jun 2016**	**31 Mar 2016**
Common Equity Tier 1 ratio	7.9%	8.1%
Tier 1 capital ratio	9.9%	10.2%
Total Capital Ratio	12.4%	12.9%

Credit Risk (Table 4)

Table 4 (a)

	30 Jun 2016		31 Mar 2016	
	As At	Average	As At	Average
Credit exposures by types	$M	$M	$M	$M
Cash and balances with central banks	0.1	0.2	0.0	0.1
Loans and advances to banks	217.8	227.4	235.8	244.4
Equity securities	0.2	0.2	0.2	0.2
Debt securities	1,583.7	1,547.7	1,364.5	1,601.1
Derivative financial assets	0.0	0.0	0.0	0.0
Loans and advances to customers	13,567.0	13,225.8	12,674.2	12,564.8
Other Assets	22.4	27.9	32.2	26.1
Total gross credit risk	15,391.2	15,029.2	14,306.9	14,436.7
Securitisation Exposures - RMBS Investments	223.4	229.6	242.4	248.8
Securitisation Exposures - Other	26.8	27.6	27.8	29.1
Non market-related off-balance sheet credit exposures	510.2	476.2	339.3	233.6
Market-related off-balance sheet credit exposures	39.4	39.1	37.9	40.1
Total exposures	16,191.0	15,801.7	14,954.3	14,988.3
Credit exposures by portfolio	$M	$M	$M	$M
Residential mortgages	12,816.9	12,476.8	11,941.5	11,835.6
Other retail claims	410.4	411.1	394.7	389.7
Bank	1,115.7	1,045.5	877.7	1,065.5
Government	707.1	756.3	753.8	804.7
Corporate	340.8	339.2	339.0	340.7
Other assets	0.3	0.3	0.2	0.5
Total exposures	15,391.2	15,029.2	14,306.9	14,436.7

Table 4 (b)

	30 Jun 2016	31 Mar 2016
	As At	As At
By Portfolios	$M	$M
Amount of impaired facilities:		
Residential mortgages	8.6	2.0
Other retail claims	0.0	0.0
Corporate/specialised lending	12.7	12.5
Past due facilities:		
Residential mortgages	61.8	54.5
Other retail claims	0.0	0.0
Corporate/specialised lending	0.0	0.0
Specific provisions	3.6	2.2
Charges for specific provisions during the period	1.8	0.4
Write-offs during the period	0.5	0.2

Table 4 (c)

	30 Jun 2016	31 Mar 2016
General Reserve for Credit Losses	23.3	22.1

Securitisation exposures (Table 5)

	30 Jun 2016 $M	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	-	-

	30 Jun 2016	31 Mar 2016
	As At	As At
Table 5 (b) - Summary of total securitisation exposures retained or purchased	$M	$M
Securitisation facility type		
On-balance sheet securitisation exposures		
• Notes[1]	2,044.6	2,044.9
• RMBS Investments	223.4	242.4
• Other	17.5	18.1
Total securitisation exposures	2,285.5	2,305.4
Off-balance sheet securitisation exposures		
• Swaps	2.9	2.8
• Funding facilities	5.4	5.8
• Liquidity facilities	1.0	1.1
Total securitisation exposures	9.3	9.7

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