AMP BANK LIMITED
ABN 15 081 596 009

BASEL III Pillar 3 - Capital Adequacy and Risk Disclosures

Quarterly Update As At 30 June 2018

Table 3 : Capital Adequacy

	30 Jun 2018 $M	31 Mar 2018 $M
Risk Weighted Assets		
Subject to Standardised approach		
Residential mortgages *	5,786.8	5,916.1
Other retail loans *	326.5	332.4
Bank	135.2	184.2
Corporate	349.6	356.6
Other	2.6	1.6
Securitisation	42.9	47.1
Total risk weighted assets for credit risk exposures *	6,643.6	6,838.0
Market Risk	0.1	25.0
Operational risk	980.7	940.7
Total risk weighted assets	7,624.4	7,803.7

Capital Ratio (%)	30 Jun 2018	31 Mar 2018
Common Equity Tier 1 ratio *	10.3%	9.6%
Tier 1 Capital ratio *	12.2%	11.4%
Total Capital ratio *	15.8%	14.9%

Table 4 : Credit Risk

Table 4 (a)

	30 Jun 2018		31 Mar 2018	
	As At	Average	As At	Average
Credit exposures by Types	$M	$M	$M	$M
Cash and balances with central banks	8.3	42.9	3.0	1.0
Loans and advances to banks	170.2	257.9	184.5	196.8
Equity Securities	0.2	0.2	0.2	0.2
Debt Securities	2,111.3	2,428.1	2,097.2	2,180.9
Loans and advances to customers	15,596.3	16,015.0	15,801.8	15,573.4
Other Assets	42.3	38.9	39.2	54.5
Total gross credit risk	17,928.6	18,783.0	18,125.9	18,006.8
Non Market-related off-balance sheet credit exposures	326.5	423.6	493.4	390.0
Market-related off-balance sheet credit exposures	48.6	48.4	59.5	59.3
Total Exposures	18,303.7	19,255.0	18,678.8	18,456.1
Credit exposures by Portfolio	$M	$M	$M	$M
Residential Mortgage *	15,233.9	15,761.1	15,594.3	15,263.8
Other Retail claims *	340.2	328.6	348.9	350.3
Bank	634.9	893.5	673.6	715.3
Government	1,742.8	1,920.1	1,704.8	1,773.8
Corporate	349.9	350.1	356.6	352.1
Other Assets	2.0	1.6	0.6	0.8
Total Exposures	18,303.7	19,255.0	18,678.8	18,456.1

Table 4 (b)

	30 Jun 2018	31 Mar 2018
	As At	As At
By Portfolios	$M	$M
Amount of impaired facilities:		
Residential Mortgage *	85.2	67.1
Corporate/specialised lending *	17.6	16.0
Past due facilities:		
Residential mortgages *	30.6	48.9
Corporate/specialised lending *	7.3	14.3
Specific provisions	13.3	7.8
Charges for specific provisions during the period	(0.5)	1.0
Write-offs during the period	2.2	0.2

Table 4 (c)

	30 Jun 2018	31 Mar 2018
General Reserve for Credit Losses	29.5	29.3

Table 5 : Securitisation exposures

	30 Jun 2018 $M	31 Mar 2018 $M
Table 5 (a) - Total securitisation activity for the reporting period		
Underlying asset type		
• Loans sold into securitisation SPVs	971.9	-
• RMBS Investments	6.3	16.3
Total securitisation activity for the reporting period	978.2	16.3
Table 5 (b) - Summary of total securitisation exposures retained or purchased		
Securitisation facility type		
On-balance sheet securitisation exposures		
• RMBS Investments	194.9	219.4
• Other	88.9	86.7
Total securitisation exposures	283.8	306.1
Off-balance sheet securitisation exposures		
• Funding facilities	23.4	19.5
• Liquidity facilities	1.2	1.3
Total securitisation exposures	24.6	20.8

* Disclosures have been revised to align with APS220 criteria