

# **BASEL III PILLAR 3**

Capital Adequacy and Risk

Disclosures as at 31 December 2021



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## AMP Bank Limited, Basel III Pillar 3 Disclosures, 31 December 2021

ABN 15 081 596 009

**Table 1: Common Disclosure Template (APS 330: Attachment A)**

This table provides the post 1 January 2018 Basel III common disclosure requirements for APS 330 (Attachment A). Regulatory adjustments under Basel III are disclosed in full as implemented by APRA. The information contained within the table below should be read in conjunction with the Regulatory Balance Sheet.

		As at 31 December 2021	Regulatory Capital Reconciliation Reference
		\$M	
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital	374	(a)
2	Retained earnings	733	(b)
3	Accumulated other comprehensive income (and other reserves)	58	(c)
4	Directly issued capital subject to phase out from CET1 (only applicable to mutually-owned companies)	-	
5	Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>1,165</b>	
<b>Common Equity Tier 1 capital : regulatory adjustments</b>			
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	-	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	
11	Cash-flow hedge reserve	17	(k)
12	Shortfall of provisions to expected losses	14	(j)
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit superannuation fund net assets	-	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
20	Mortgage service rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the ordinary shares of financial entities	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	213	
26a	of which: treasury shares	-	
26b	of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI	-	
26c	of which: deferred fee income	-	
26d	of which: equity investments in financial institutions not reported in rows 18, 19 and 23	-	
26e	of which: deferred tax assets not reported in rows 10, 21 and 25	-	(d)
26f	of which: capitalised expenses	116	(e) + (f)
26g	of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	-	
26h	of which: covered bonds in excess of asset cover in pools	-	
26i	of which: undercapitalisation of a non-consolidated subsidiary	-	
26j	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	97	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>	<b>244</b>	
29	<b>Common Equity Tier 1 Capital (CET1)</b>	<b>921</b>	

**Table 1: Common Disclosure Template (APS 330: Attachment A) (continued)**

	As at 31 December 2021	Regulatory Capital Reconciliation Reference
<b>Common Equity Tier 1 capital : regulatory adjustments</b>		
30 Directly issued qualifying Additional Tier 1 instruments	225	(g)
31 of which: classified as equity under applicable accounting standards	225	
32 of which: classified as liabilities under applicable accounting standards	-	
33 Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35 of which: instruments issued by subsidiaries subject to phase out	-	
<b>36 Additional Tier 1 Capital before regulatory adjustments</b>	<b>225</b>	
<b>Additional Tier 1 Capital: instruments</b>		
37 Investments in own Additional Tier 1 instruments	-	
38 Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
41 National specific regulatory adjustments (sum of rows 41a, 41b and 41c)	-	
41a of which: holdings of capital instruments in group members by other group members on behalf of third parties	-	
41b of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	-	
41c of which: other national specific regulatory adjustments not reported in rows 41a and 41b	-	
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
<b>43 Total regulatory adjustments to Common Equity Tier 1</b>	<b>-</b>	
<b>44 Additional Tier 1 capital (AT1)</b>	<b>225</b>	
<b>45 Tier 1 Capital (T1=CET1+AT1)</b>	<b>1,146</b>	
<b>Tier 2 Capital: instruments and provisions</b>		
46 Directly issued qualifying Tier 2 instruments	250	(h)
47 Directly issued capital instruments subject to phase out from Tier 2	-	
48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group T2)	-	
49 of which: instruments issued by subsidiaries subject to phase out	-	
50 Provisions	39	(i)
<b>51 Tier 2 Capital before regulatory adjustments</b>	<b>289</b>	
<b>Tier 2 Capital: regulatory adjustments</b>		
52 Investments in own Tier 2 instruments	-	
53 Reciprocal cross-holdings in Tier 2 instruments	-	
54 Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
55 Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-	
56 National specific regulatory adjustments (sum of rows 56a, 56b and 56c)	-	
56a of which: holdings of capital instruments in group members by other group members on behalf of third parties	-	
56b of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55	-	
56c of which: other national specific regulatory adjustments not reported in rows 56a and 56b	-	
<b>57 Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>	
<b>58 Tier 2 capital (T2)</b>	<b>289</b>	
<b>59 Total capital (TC=T1+T2)</b>	<b>1,435</b>	
<b>60 Total risk-weighted assets based on APRA standards</b>	<b>8,860</b>	

**Table 1: Common Disclosure Template (APS 330: Attachment A) (continued)**

	As at 31 December 2021	Regulatory Capital Reconciliation Reference
<b>Capital ratios and buffers</b>		
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	10.40%	
62 Tier 1 (as a percentage of risk-weighted assets)	12.94%	
63 Total capital (as a percentage of risk-weighted assets)	16.20%	
64 Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)	7.00%	
65 of which: capital conservation buffer requirement	2.50%	
66 of which: ADI-specific countercyclical buffer requirements	-	
67 of which: G-SIB buffer requirement (not applicable)	-	
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	5.90%	
<b>National minima (if different from Basel III)</b>		
69 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	n/a	
70 National Tier 1 minimum ratio (if different from Basel III minimum)	n/a	
71 National total capital minimum ratio (if different from Basel III minimum) Amount below thresholds for deductions (not risk-weighted)	n/a	
<b>Amount below thresholds for deductions (not risk-weighted)</b>		
72 Non-significant investments in the capital of other financial entities	-	
73 Significant investments in the ordinary shares of financial entities	-	
74 Mortgage servicing rights (net of related tax liability)	-	
75 Deferred tax assets arising from temporary differences (net of related tax liability)	-	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	39	(i)
77 Cap on inclusion of provisions in Tier 2 under standardised approach	94	
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
80 Current cap on CET1 instruments subject to phase out arrangements	-	
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82 Current cap on AT1 instruments subject to phase out arrangements	-	
83 Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)	-	
84 Current cap on T2 instruments subject to phase out arrangements	-	
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

## AMP Bank Limited, Basel III Pillar 3 Disclosures, 31 December 2021

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### Regulatory Balance Sheet

The following table discloses AMP Banks Limited's Balance Sheet as published in its audited financial statements and the Regulatory Balance Sheet as at 31 December 2021. The component of the capital reported in *Table 1: Common disclosures template* can be reconciled to the balance sheets below using the reference letters included where possible.

	Bank Balance Sheet Per Published Financial Statements Dec-21 \$M	Adjustments Dec-21 \$M	Bank Regulatory Balance Sheet Dec-21 \$M	Reference
<b>Assets</b>				
Cash and cash equivalents	1,014	-	1,014	
Due from banks	341	(81)	260	
Derivative financial assets	43	135	178	
Debt securities	2,184	-	2,184	
Loans and advances	22,047	(3,646)	18,401	
<i>of which: GRCL included in Tier 2 capital</i>			39	(i)
Intangibles	9	(9)	-	
Other Assets	95	365	460	
<i>of which: loan origination fees and commissions paid to mortgage originators and brokers in CET1 regulatory adjustments</i>			95	(e)
<i>of which: Other Common Equity Tier 1 Specific Adjustments relating to securitisation</i>			21	(f)
Deferred tax assets	2	(2)	-	
<i>of which: arising from temporary differences included in CET1 regulatory adjustments</i>			-	(d)
<b>Total assets</b>	<b>25,735</b>	<b>(3,238)</b>	<b>22,497</b>	
<b>Liabilities</b>				
Due to banks	1,407	-	1,407	
Derivative financial liabilities	28	37	65	
Deposits and other borrowings	17,919	(91)	17,828	
Intercompany tax payable to head entity	8	(8)	-	
Debt securities on issue	575	-	575	
Employee provisions	12	-	12	
Due to controlled entities	4,162	(4,162)	-	
Subordinated debt	250	-	250	(h)
Other liabilities	45	926	971	
<b>Total liabilities</b>	<b>24,406</b>	<b>(3,298)</b>	<b>21,108</b>	
<b>Net assets</b>	<b>1,329</b>	<b>60</b>	<b>1,389</b>	
<b>Equity</b>				
Contributed equity	599	-	599	
<i>of which: amount included in eligible CET1</i>	374	-	374	(a)
<i>of which: amount included in Additional Tier 1 Capital</i>	225	-	225	(g)
Reserves	57	-	57	(c)
<i>of which: equity component of GRCL in Tier 2 capital</i>	-	-	-	
<i>of which: cashflow hedge reserve</i>	17	-	17	(k)
Retained earnings	673	60	733	(b)
<i>of which: retained earnings and current year profit</i>	-	-	-	
<i>of which: adjustment for shortfall in provision for credit losses</i>	-	-	14	(j)
<b>Total equity</b>	<b>1,329</b>	<b>60</b>	<b>1,389</b>	

**AMP Bank Limited, Basel III Pillar 3 Disclosures, 31 December 2021**

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**Table 3 Capital Adequacy**

	31 December 2021	30 September 2021
	\$M	\$M
<b>Risk Weighted Assets (RWA)</b>		
<b>Subject to Standardised Approach</b>		
Residential Mortgages	6,928.4	6,519.6
Other Retail Loans	163.7	189.7
Bank	130.6	185.5
Corporate	266.2	285.7
Other	2.4	2.6
Securitisation	31.9	35.4
<b>Total Risk Weighted Assets for Credit Risk Exposures</b>	<b>7,523.2</b>	<b>7,218.5</b>
<b>Market Risk RWA</b>	<b>6.1</b>	<b>7.5</b>
<b>Operational Risk RWA</b>	<b>1,330.3</b>	<b>1,273.6</b>
<b>Total Risk Weighted Assets</b>	<b>8,859.6</b>	<b>8,499.6</b>
<b>Capital Ratios (%)</b>	<b>%</b>	<b>%</b>
<b>Common Equity Tier 1 Ratio</b>	<b>10.4%</b>	<b>11.7%</b>
<b>Tier 1 Capital Ratio</b>	<b>12.9%</b>	<b>14.3%</b>
<b>Total Capital Ratio</b>	<b>16.2%</b>	<b>17.8%</b>

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**Table 4 Credit Risk**

Table 4 (A)	31 December 2021		30 September 2021	
	As At \$M	Average \$M	As at \$M	Average \$M
<b>Credit Exposure by Types</b>				
Cash and balances with Central Banks	1,014.3	723.9	701.4	694.3
Loans and advances to banks	259.7	218.6	121.0	130.9
Equity securities	0.2	0.2	0.2	0.2
Debt securities	2,049.7	2,173.8	2,173.9	2,429.2
Loans and advances to customers	18,400.5	17,978.8	17,272.4	17,020.3
Other assets	164.5	163.0	210.8	219.0
<b>Total Gross Credit Risk</b>	<b>21,888.9</b>	<b>21,258.3</b>	20,479.7	20,493.9
Non-market related off-balance sheet credit exposures	760.3	775.3	656.5	641.8
Market related off-balance sheet credit exposures	84.3	95.8	46.1	44.5
<b>Total Exposures</b>	<b>22,733.5</b>	<b>22,129.4</b>	21,182.3	21,180.2
<b>Credit Exposure by Portfolios</b>				
Residential mortgages	18,815.6	18,401.8	17,561.2	17,275.1
Other retail claims	157.4	160.4	167.5	184.2
Bank	487.8	631.8	773.4	1,050.2
Government	3,004.8	2,661.3	2,392.6	2,380.0
Corporate	266.2	272.6	285.7	288.7
Other assets	1.7	1.5	1.9	2.0
<b>Total Exposures</b>	<b>22,733.5</b>	<b>22,129.4</b>	21,182.3	21,180.2
<b>Table 4 (B)</b>				
<b>By Portfolios</b>	31 December 2021		30 September 2021	
	As At \$M		As At \$M	
<b>Amount of Impaired Facilities</b>				
Residential Mortgages	72.2		81.5	
Corporate/ Specialised Lending	194.2		230	
<b>Past Due Facilities</b>				
Residential Mortgages	40.5		47.3	
Corporate/ Specialised Lending	2.9		1.8	
<b>Specific Provisions</b>				
Charges for specific provisions during the period	(7.1)		(3.1)	
Write-offs during the period	9.2		8.9	
<b>Table 4 (C)</b>				
General Reserve for Credit Losses	38.5		48.7	



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**Table 5      Securitisation**

	31 December 2021		30 September 2021	
	Total amount of exposure securitised	Recognised gain or loss on sale	Total amount of exposure securitised	Recognised gain or loss on sale
	\$M	\$M	\$M	\$M
<b>Table 5 (A) - Total securitisation activity</b>				
Loans sold into securitisation SPVs	549.2	-	-	-
RMBS investments	-	-	-	-
<b>Total securitisation activity for the reporting period</b>	<b>549.2</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Table 5 (B) - Total securitisation exposures retained or purchased</b>				
<b>Securitisation Facility Type</b>				
<b>On-balance sheet securitisation exposures</b>				
RMBS investments	137.8		153.1	
Other	106.7		125.0	
<b>Total securitisation exposures</b>	<b>244.6</b>		<b>278.1</b>	
<b>Off-balance sheet securitisation exposures</b>				
Funding facilities	18.7		20.3	
Liquidity facilities	-		-	
<b>Total securitisation exposures</b>	<b>18.7</b>		<b>20.3</b>	

## AMP Bank Limited, Basel III Pillar 3 Disclosures, 31 December 2021

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### Liquidity Coverage Ratio Disclosure

In accordance with APS 210 Liquidity, AMP Bank has been required to maintain a minimum Liquidity Coverage Ratio (LCR) of 100%. The LCR requires banks to hold sufficient High Quality Liquid Assets (HQLA) to meet expected net cash outflows under an APRA-prescribed 30 calendar day stress scenario.

AMP Bank manages its daily LCR requirement to board and management level buffers consistent with the Bank's risk appetite. The LCR changes on a daily basis in the ordinary course of business due to changes in the Bank's expected net cash outflows and its composition of liquid assets.

Cash inflows and outflows are calculated in accordance with APS 210. APRA-prescribed run-off factors are applied to AMP Bank's liabilities based on the nature, stability and source of the funding. AMP Bank maintains a diversified deposit and funding mix without undue concentration.

AMP Bank holds a diversified portfolio of liquid assets consisting of HQLA, cash and repo-eligible securities with the Reserve Bank of Australia (RBA). HQLA includes Commonwealth Government Securities, Australian Semi-Government Securities and deposits with the RBA.

AMP Bank has been compliant with the LCR prudential requirements at all times. The average LCR for the quarter was 134% (30 September 2021: 131%).

Table 20 Liquidity Coverage Ratio		31 December 2021		30 September 2021	
		Total unweighted value (average) \$M	Total weighted value (average) \$M	Total unweighted value (average) \$M	Total weighted value (average) \$M
<b>Liquid assets, of which:</b>					
1	High-quality liquid assets (HQLA)		2,579		2,275
2	Alternate liquid assets (ALA)		1,190		1,190
3	Reserve Bank of New Zealand (RNBZ) securities		-		-
<b>Cash outflows</b>					
4	Retail deposits and deposits from small business customers, of which;	12,098	1,820	11,779	1,746
5	stable deposits	2,170	109	2,100	105
6	less stable deposits	9,928	1,711	9,679	1,641
7	Unsecured wholesale funding	1,435	725	1,451	810
8	operational deposits (all counterparties) and deposits in networks for cooperative banks	-	-	-	-
9	non-operational deposits (all counterparties)	1,404	694	1,294	653
10	unsecured debt	31	31	157	157
11	Secured wholesale funding	-	-	-	37
12	Additional requirements, of which:	3,049	266	2,860	253
13	outflows related to derivatives exposures and other collateral requirements	59	59	59	59
14	outflows related to loss of funding on debt products	39	39	39	39
15	credit and liquidity facilities	2,951	168	2,762	155
16	Other contractual funding obligations	-	-	-	-
17	Other contingent funding obligations	1,238	169	987	87
18	<b>Total cash outflows</b>		<b>2,980</b>		<b>2,933</b>
<b>Cash inflows</b>					
19	Secured lending	-	-	-	-
20	Inflows from fully performing exposures	145	73	158	79
21	Other cash inflows	86	86	201	201
22	<b>Total cash inflows</b>	<b>231</b>	<b>159</b>	<b>359</b>	<b>280</b>
		<b>Total Adjusted Value \$M</b>		<b>Total Adjusted Value \$M</b>	
23	<b>Total liquid assets</b>	<b>3,769</b>		<b>3,465</b>	
24	<b>Total net cash outflows</b>	<b>2,821</b>		<b>2,653</b>	
25	<b>Liquidity coverage ratio (%)</b>	<b>134%</b>		<b>131%</b>	
	Number of data points used (Business Days)	<b>63</b>		<b>65</b>	

**AMP Bank Limited, Basel III Pillar 3 Disclosures, 31 December 2021**

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Net Stable Funding Ratio Disclosure

**Table 21 : NSFR disclosure template**

		31 December 2021				
		Unweighted value by residual maturity				Weighted Value \$M
		No Maturity \$M	< 6 months \$M	6 months to < 1 year \$M	>= 1 year \$M	
<b>Available Stable Funding (ASF) Item</b>						
<b>1</b>	<b>Capital</b>	-	-	-	1,678	1,678
2	Regulatory capital	-	-	-	1,428	1,428
3	Other capital instruments	-	-	-	250	250
<b>4</b>	<b>Retail deposits and deposits from small business customers</b>	-	13,529	-	-	12,293
5	Stable deposits	-	2,333	-	-	2,217
6	Less stable deposits	-	11,196	-	-	10,077
<b>7</b>	<b>Wholesale funding</b>	-	4,934	79	2,008	3,751
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	4,934	79	2,008	3,751
<b>10</b>	<b>Liabilities with matching interdependent assets</b>					
<b>11</b>	<b>Other liabilities</b>	-	368	-	-	-
12	NSFR derivative liabilities	-	8	-	-	-
13	All other liabilities and equity not included in the above categories	-	360	-	-	-
<b>14</b>	<b>Total ASF</b>	-	<b>18,831</b>	<b>79</b>	<b>3,686</b>	<b>17,722</b>
<b>Required Stable Funding (RSF) Item</b>						
<b>15 (a)</b>	<b>Total NSFR (HQLA)</b>	-	1,268	242	1,484	99
<b>15 (b)</b>	<b>ALA</b>	-	55	-	2,725	278
<b>15 (c)</b>	<b>RBNZ securities</b>	-	-	-	-	-
<b>16</b>	<b>Deposits held at other financial institutions for operational purposes</b>	-	-	-	-	-
<b>17</b>	<b>Performing loans and securities</b>	-	10	10	222	241
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	-	-
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:	-	-	-	-	-
21	With a risk weight of less than or equal to 35% under APS 112	-	49	62	1,129	1,017
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight equal to 35% under APS 112	-	417	429	13,779	9,679
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	10	10	222	241
<b>25</b>	<b>Assets with matching interdependent liabilities</b>	-	-	-	-	-
<b>26</b>	<b>Other assets:</b>	-	407	-	344	673
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties (CCPs)	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	96	17
31	All other assets not included in the above categories	-	407	-	248	656
<b>32</b>	<b>Off-balance sheet items</b>	-	2,970	-	-	149
<b>33</b>	<b>Total RSF</b>	-	<b>5,177</b>	<b>743</b>	<b>19,682</b>	<b>12,136</b>
<b>34</b>	<b>Net Stable Funding Ratio (%)</b>					<b>146.03%</b>

Net Stable Funding Ratio (Continued)

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Net Stable Funding Ratio Disclosure

**Table 21 : NSFR disclosure template**

		30 September 2021				
		Unweighted value by residual maturity				Weighted
		No Maturity	< 6 months	6 months to < 1 year	>= 1 year	Value
		\$M	\$M	\$M	\$M	\$M
<b>Available Stable Funding (ASF) Item</b>						
1	<b>Capital</b>	-	-	-	1,737	1,737
2	Regulatory capital	-	-	-	1,487	1,487
3	Other capital instruments	-	-	-	250	250
4	<b>Retail deposits and deposits from small business customers</b>	-	13,194	-	-	11,989
5	Stable deposits	-	2,278	-	-	2,164
6	Less stable deposits	-	10,916	-	-	9,825
7	<b>Wholesale funding</b>	-	4,542	46	1,385	2,773
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	4,542	46	1,385	2,773
10	<b>Liabilities with matching interdependent assets</b>					
11	<b>Other liabilities</b>	-	415	-	-	-
12	NSFR derivative liabilities	-	69	-	-	-
13	All other liabilities and equity not included in the above categories	-	346	-	-	-
14	<b>Total ASF</b>	-	<b>18,151</b>	<b>46</b>	<b>3,122</b>	<b>16,499</b>
<b>Required Stable Funding (RSF) Item</b>						
15 (a)	<b>Total NSFR (HQLA)</b>	-	756	153	1,471	84
15 (b)	<b>ALA</b>	-	87	36	2,553	268
15 (c)	<b>RBNZ securities</b>	-	-	-	-	-
16	<b>Deposits held at other financial institutions for operational purposes</b>	-	-	-	-	-
17	<b>Performing loans and securities</b>	-	9	10	259	279
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	-	-
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and public sector entities (PSEs), of which:	-	-	-	-	-
21	With a risk weight of less than or equal to 35% under APS 112	-	58	38	1,173	1,045
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight equal to 35% under APS 112	-	393	399	13,011	8,991
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	9	10	259	279
25	<b>Assets with matching interdependent liabilities</b>	-	-	-	-	-
26	<b>Other assets:</b>	-	470	-	279	717
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties (CCPs)	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	53	20
31	All other assets not included in the above categories	-	470	-	226	697
32	<b>Off-balance sheet items</b>	-	2,863	-	-	143
33	<b>Total RSF</b>	-	<b>4,636</b>	<b>636</b>	<b>18,745</b>	<b>11,527</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>143.13%</b>