

March Quarter 2013

Information pack



Disclaimer

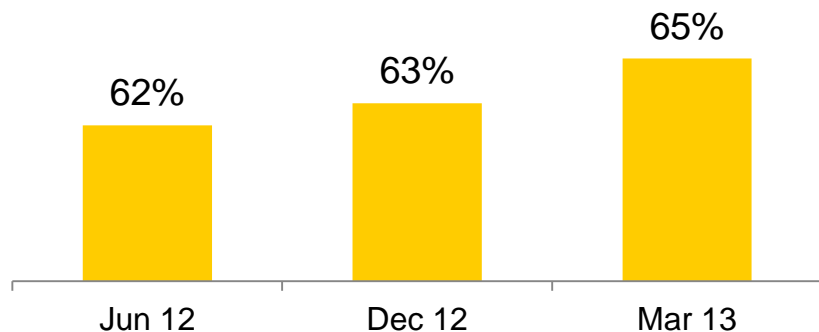
The material that follows is a presentation of general background information about the Group's activities current at the date of the presentation, 15 May 2013. It is information given in summary form and does not purport to be complete. It is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice when deciding if an investment is appropriate.



Strength

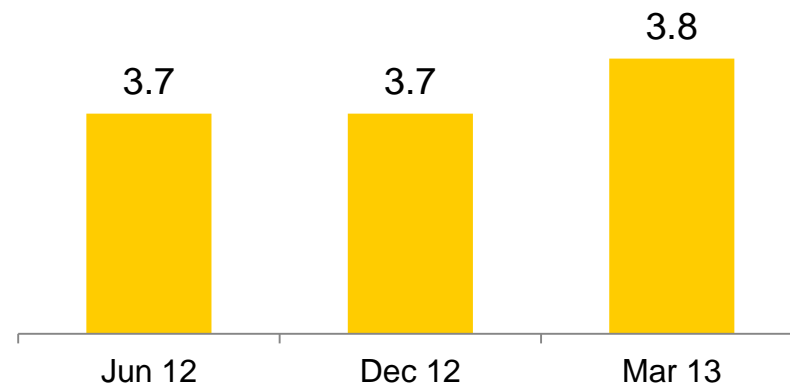
Deposit Funding

% of Total Funding



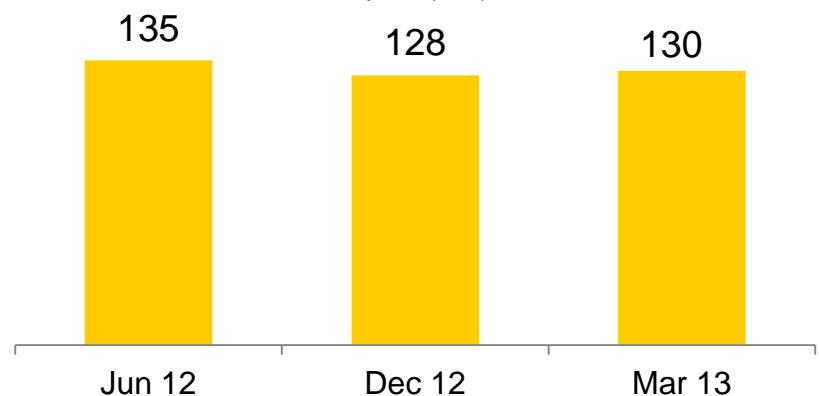
Wholesale Funding Tenor (years)¹

Portfolio



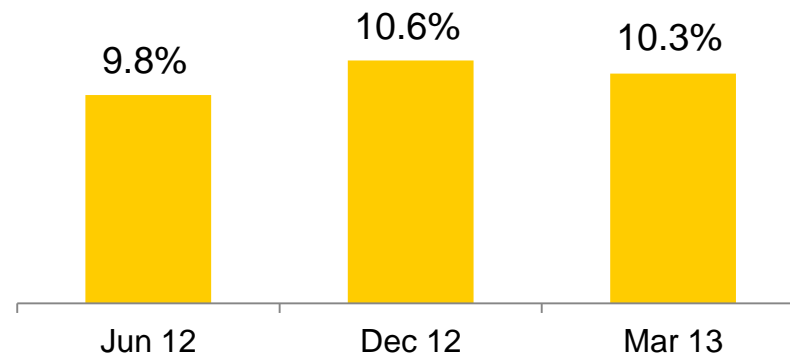
Liquidity

Liquids (\$bn)²



Capital

Common Equity Tier 1
(Basel III International)



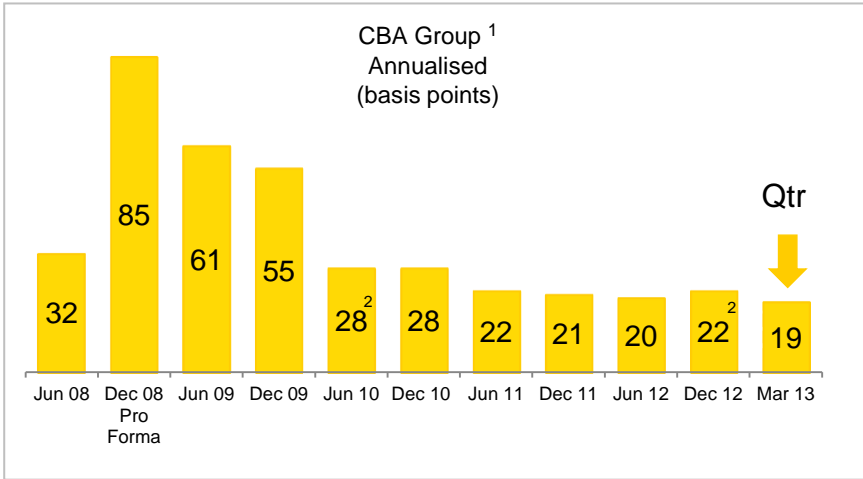
¹ Weighted Average Maturity of long term wholesale debt. Includes all deals with first call or residual maturity of 12 months or greater.

² Liquids reported post applicable haircuts.

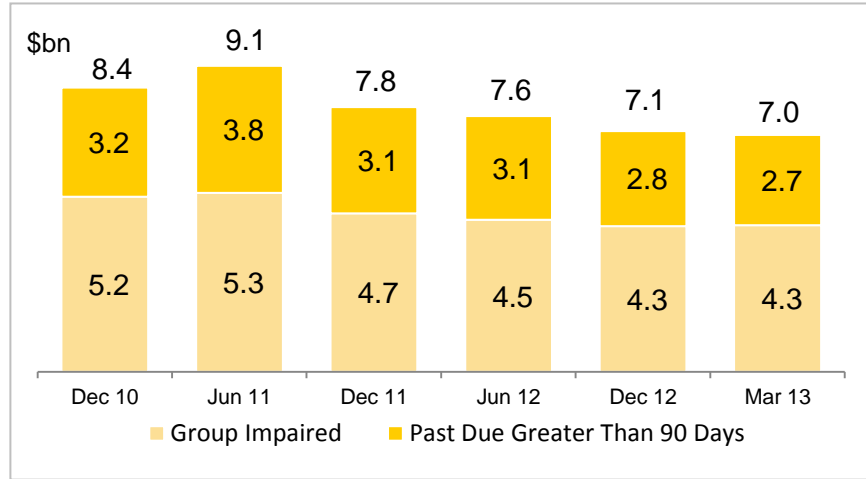


Credit Quality

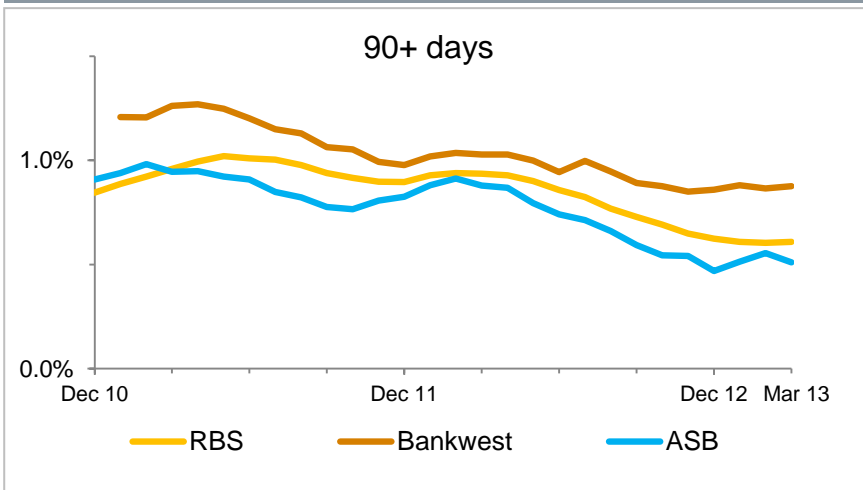
LIE to Gross Loans



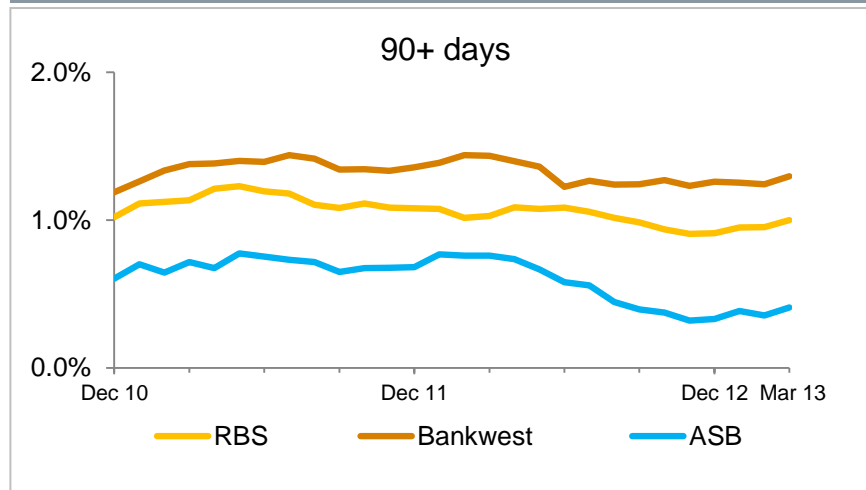
Impaired Assets and Past Due Loans



Home Loan Arrears



Credit Card Arrears

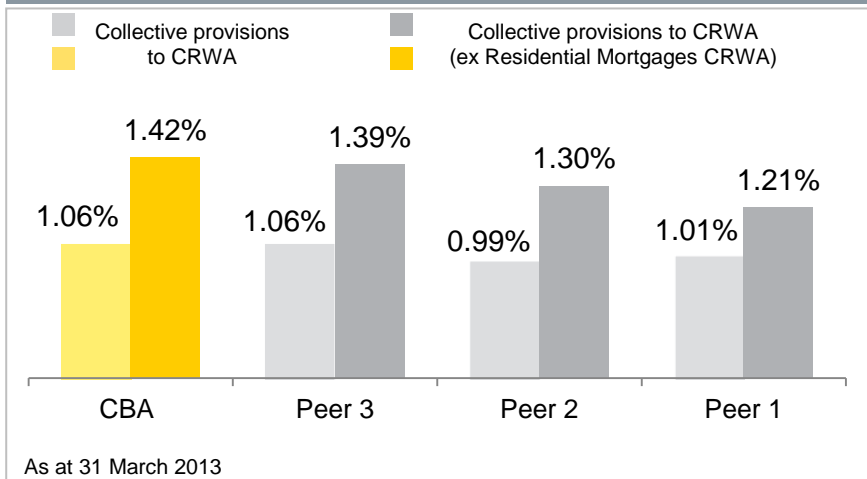


1 Includes ASB and Bankwest from December 08. December 08 includes Bankwest on a pro forma basis. Basis points as a percentage of average Gross Loans and Acceptances.

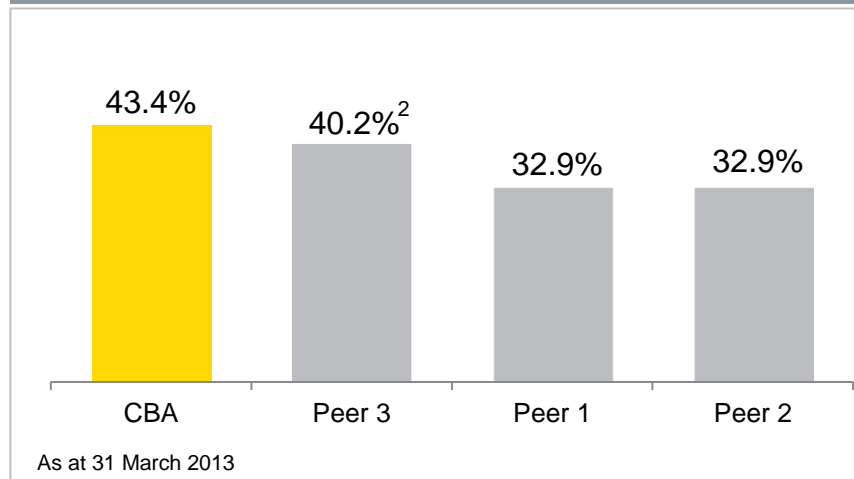
2 Statutory LIE for June 2010 of 40 bpts and for December 2012 of 25 bpts.

Coverage Ratios - Provisions

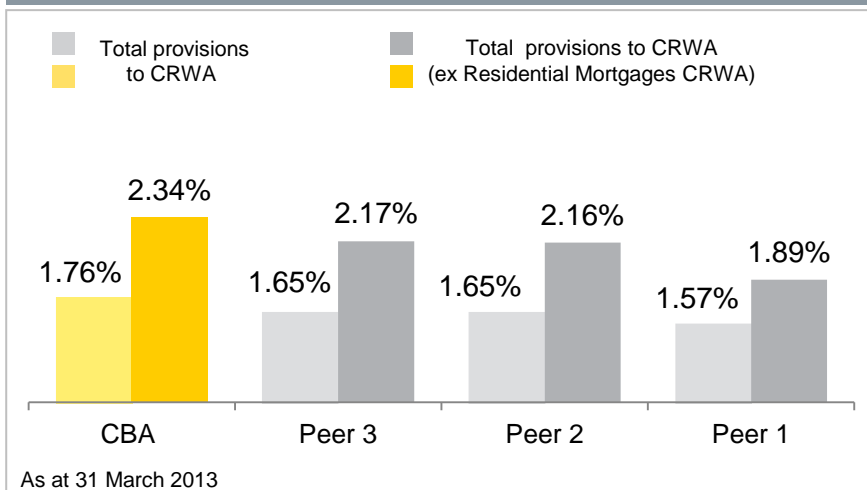
Collective Provisions¹ to Credit RWA



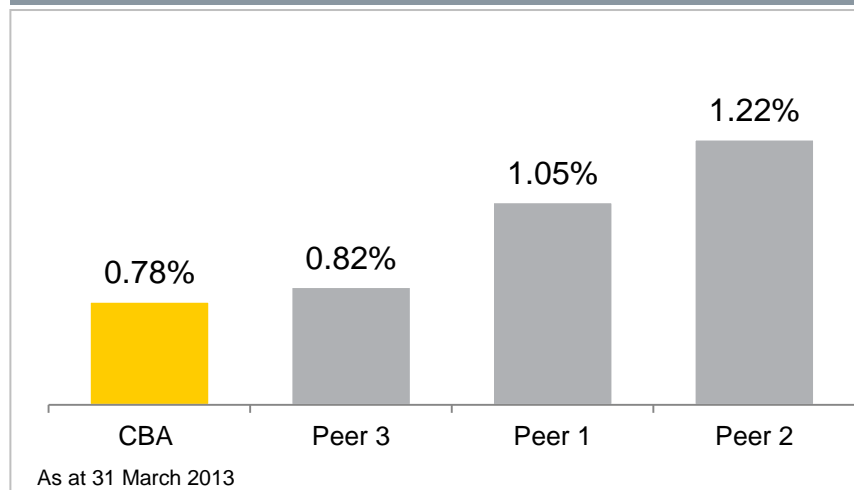
Individual Provisions to Impaired Assets



Total Provisions¹ to Credit RWA



Impaired Assets to GLAs³



¹ Provisions do not include General Reserve for Credit Losses, equity reserves or other similar adjustments.

² Impairment Provisions to Impaired Assets.

³ Gross Loans and Acceptances.