BASEL III PILLAR 3

Capital Adequacy and Risk

Disclosures as at 31 December 2022





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Table 1: Capital Disclosure Template (APS 330: Attachment A)

This table provides the Basel III capital 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 2022	Regulator Balanc Shee
Commo	n Equity Tier 1 capital: instruments and reserves	\$m	Referenc
	Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital	394	(a)
2 F	Retained earnings	756	(b)
3 A	Accumulated other comprehensive income (and other reserves)	125	(c)
	Directly issued capital subject to phase out from CET1 (only applicable to mutually-owned companies)	-	
	Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
C	Common Equity Tier 1 capital before regulatory adjustments	1,275	
ommo	n Equity Tier 1 capital : regulatory adjustments		
F	Prudential valuation adjustments	-	
	Goodwill (net of related tax liability)	-	
C	Other intangibles other than mortgage servicing rights (net of related tax liability)	3	(k)
	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax iability)	-	
1 (Cash-flow hedge reserve	96	(j)
2 S	shortfall of provisions to expected losses	-	
3 S	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	
4 6	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
5 [Defined benefit superannuation fund net assets	-	
5 I	nvestments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	
7 F	Reciprocal cross-holdings in common equity	-	
	net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% hreshold)	-	
	ignificant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of egulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
0 1	Mortgage service rights (amount above 10% threshold)	-	
1 [Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
2 A	Amount exceeding the 15% threshold	-	
3	of which: significant investments in the ordinary shares of financial entities	-	
4	of which: mortgage servicing rights	-	
5	of which: deferred tax assets arising from temporary differences	-	
6 N 6a	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j) of which: treasury shares	149	
6b	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	-	
6c	of which: deferred fee income	-	
6d	of which: equity investments in financial institutions not reported in rows 18, 19 and 23	-	
5e	of which: deferred tax assets not reported in rows 10, 21 and 25	-	(d)
5f	of which: capitalised expenses	139	(e) + (f) + (l)
5g	of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	-	
5h	of which: covered bonds in excess of asset cover in pools	-	
5i	of which: undercapitalisation of a non-consolidated subsidiary	-	
6j	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	10	(m)
7 F	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
8 T	otal regulatory adjustments to Common Equity Tier 1	248	
9 (Common Equity Tier 1 Capital (CET1)	1,027	



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

		As at 31 December 2022	Regulator Balanc Shee
		\$m	Referenc
	nal Tier 1 Capital: instruments		
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	-	
	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
	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	-	
	Additional Tier 1 Capital before regulatory adjustments	225	
	Additional Tel 1 Capital Sciole regulatory disjustments	223	
dditio	nal Tier 1 Capital: regulatory adjustments		
7	Investments in own Additional Tier 1 instruments	-	
	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
	net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory		
	consolidation (net of eligible short positions)	-	
	National specific regulatory adjustments (sum of rows 41a, 41b and 41c)	-	
1a	of which: holdings of capital instruments in group members by other group members on behalf of third parties	-	
1b	of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	-	
1c	of which: other national specific regulatory adjustments not reported in rows 41a and 41b	-	
2	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
	Total regulatory adjustments to Additional Tier 1 capital	_	
	Total regulatory adjustments to Additional Tier 1 capital		
	Additional Tier 1 capital (AT1)	225	
	Tier 1 Capital (T1=CET1+AT1)	1,252	
	Capital: instruments and provisions		
	Directly issued qualifying Tier 2 instruments	450	(h)
	Directly issued capital instruments subject to phase out from Tier 2	-	
	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)	-	
19	of which: instruments issued by subsidiaries subject to phase out	-	
0	Provisions	29	(i)
1	Tier 2 Capital before regulatory adjustments	479	
ier 2 (Capital: regulatory adjustments		
2	Investments in own Tier 2 instruments	-	
3	Reciprocal cross-holdings in Tier 2 instruments	-	
	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)	_	
5	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 National specific regulatory adjustments (sum of rows 56a, 56b and 56c)	- -	
6a	of which: holdings of capital instruments in group members by other group members on behalf of third parties	_	
6b	of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not	-	
6c	reported in rows 54 and 55 of which: other national specific regulatory adjustments not reported in rows 56a and 56b	-	
	Total regulatory adjustments to Tier 2 capital	-	
		<u> </u>	
58	Tier 2 capital (T2)	479	
59	Total capital (TC=T1+T2)	1,731	
50	Total risk-weighted assets based on APRA standards	9,696	



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

		As at 31 December 2022	Regulatory Balance Sheet
		\$m	Reference
Capit	al ratios and buffers		
51	Common Equity Tier 1 (as a percentage of risk-weighted assets)	10.6%	
52	Tier 1 (as a percentage of risk-weighted assets)	12.9%	
3	Total capital (as a percentage of risk-weighted assets)	17.9%	
4	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)	7.0%	
5	of which: capital conservation buffer requirement	2.5%	
6	of which: ADI-specific countercyclical buffer requirements	-	
7	of which: G-SIB buffer requirement (not applicable)	-	
8	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	6.1%	
latio	onal minima (if different from Basel III)		
9	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	n/a	
0	National Tier 1 minimum ratio (if different from Basel III minimum)	n/a	
1	National total capital minimum ratio (if different from Basel III minimum)	n/a	
١mo	unt below thresholds for deductions (not risk-weighted)		
2	Non-significant investments in the capital of other financial entities	-	
3	Significant investments in the ordinary shares of financial entities	-	
4	Mortgage servicing rights (net of related tax liability)	_	
'5	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
lqq	icable caps on the inclusion of provisions in Tier 2		
6	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	29	(i)
7	Cap on inclusion of provisions in Tier 2 under standardised approach	103	
8	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application		
	of cap)	-	
9	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
apit	al instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
0	Current cap on CET1 instruments subject to phase out arrangements	-	
1	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
2	Current cap on AT1 instruments subject to phase out arrangements	-	
3	Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)	-	
4	Current cap on T2 instruments subject to phase out arrangements	-	
5	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	



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Regulatory Balance Sheet

AMP Financial Investment Group Holdings Limited is the head of the Level 2 Group, as defined in Prudential Standard APS 001: Definitions. The transfer of funds or Regulatory Capital within the Level 2 Group requires approvals from Management and /or the Board and has been disclosed in accordance with Prudential Standard APS 330: Public Disclosure Paragraph 14. The following table discloses AMP Bank Limited's Balance Sheet on a consolidated basis as published in its audited financial statements and the Regulatory Balance Sheet on a level 2 basis as at 31 December 2022. The components of capital reported in *Table 1: Capital disclosure template* can be reconciled to the balance sheet below using the reference letters included.

	Consolidated Balance Sheet Dec-22 \$m	Adjustments Dec-22 \$m	Level 2 Regulatory Balance Sheet Dec-22 \$m	Referenc
	Ş.III	Y	7	
Assets	142		142	
Cash and cash equivalents	142 766	(163)	142 603	
Due from banks	364	, ,	432	
Derivative financial assets		68		
Debt securities	4,150	(29)	4,121	
Loans and advances	24,080	(3,698)	20,382	
of which: GRCL included in Tier 2 capital	40	(0)	29	(i)
Intangibles	12	(9)	3	(k)
Other Assets	66	231	297	
of which: loan origination fees and commissions paid to mortgage originators and brokers in CET1 regulatory			117	(e)
of which: costs associated with issuing capital instrument in CET1 regulatory adjustments			3	(1)
of which: other Common Equity Tier 1 Specific Adjustments including securitisation start up costs			19	(f)
of which: other national specific regulatory adjustments related to securitisation excluding start up costs			10	(m)
Deferred tax assets			-	
of which: arising from temporary differences included in CET1 regulatory adjustments			-	(d)
Total assets	29,580	(3,600)	25,980	
Liabilities				
Due to banks	1,622	-	1,622	
Derivative financial liabilities	32	59	91	
Deposits and other borrowings	21,011	8	21,019	
Intercompany tax payable to head entity	13	-	13	
Debt securities on issue	4,880	(3,774)	1,106	
Employee provisions	15	-	15	
Subordinated debt	452	(2)	450	(h)
Other liabilities	27	112	139	
Deferred tax liabilities	25	-	25	
Total liabilities	28,077	(3,597)	24,480	
Net assets	1,503	(3)	1,500	
Equity				
Contributed equity	619	-	619	
of which: amount included in eligible CET1	394	-	394	(a)
of which: amount included in Additional Tier 1 Capital	225	-	225	(g)
Reserves	125	-	125	(c)
of which: cashflow hedge reserve regulatory adjustment applied to CET1 capital	-	-	96	(j)
Retained earnings	759	(3)	756	(b)
	1,503	(3)	1,500	



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Entities excluded from Level 2 Regulatory Consolidation Group

The following table provides details of entities included within the accounting scope of consolidation but excluded from regulatory consolidation

	TotalAssets	Total liabilities	Principal Activity
Entity	\$m	\$m	
Progress 2011-1 Trust	3	-	Securitisation
Progress 2014-1 Trust	106	106	Securitisation
Progress 2014-2 Trust	132	131	Securitisation
Progress 2016-1 Trust	141	141	Securitisation
Progress 2017-1 Trust	318	318	Securitisation
Progress 2017-2 Trust	276	276	Securitisation
Progress 2018-1 Trust	286	286	Securitisation
Progress 2019-1 Trust	374	374	Securitisation
Progress 2020-1 Trust	428	428	Securitisation
Progress 2021-1 Trust	618	618	Securitisation
Progress 2022-1 Trust	417	417	Securitisation
Progress 2022-2 Trust	706	706	Securitisation



Table 3 : Capital Adequacy (APS 330: Attachment C)

	31 December 2022	30 September 2022
	\$m	\$m
Risk Weighted Assets (RWA)		
Subject to Standardised Approach		
Residential Mortgages	7,446	7,144
Other Retail	160	187
Bank	346	462
Corporate	253	229
Other	3	2
Securitisation	10	11
Total Risk Weighted Assets for Credit Risk Exposures	8,218	8,035
Market Risk RWA	9	14
Operational Risk RWA	1,470	1,380
Total Risk Weighted Assets	9,697	9,429
Capital Ratios (%)	%	%
Common Equity Tier 1 Ratio	10.6%	10.4%
Tier 1 Capital Ratio	12.9%	12.8%
Total Capital Ratio	17.9%	15.7%



Table 4 : Credit Risk (APS 330: Attachment C)

Table 4 (A)	31 D	ecember 2022	30 Sept	ember 2022
	As At	Average	As at	Average
Credit Exposure by Types	\$m	\$m	\$m	\$n
Cash and balances with central bank	142	167	291	235
Loans and advances to banks	603	581	864	746
Debt securities	4,121	4,380	3,868	3,960
Loans and advances to customers	20,382	19,931	19,337	19,467
Other assets	90	87	81	82
Total Gross Credit Risk	25,338	25,146	24,441	24,490
Non-market related off-balance sheet credit exposures	550	567	668	653
Market related off-balance sheet credit exposures	391	420	456	410
Total Exposures	26,279	26,133	25,565	25,553
Credit Exposure by Portfolios				
Residential mortgages	20,597	20,152	19,655	19,759
Other retail claims	155	171	188	196
Bank	1,421	1,541	1,723	1,507
Government	3,851	4,024	3,768	3,854
Corporate	253	243	229	235
Other assets	2	2	2	2
Total Exposures	26,279	26,133	25,565	25,553
Table 4 (B)	31 D	ecember 2022	nber 2022 30 Septem	
		As At		As A
By Portfolios		\$m		\$n
Amount of Impaired Facilities				
Residential Mortgages		88		67
Corporate/ Specialised Lending		148		17!
Past Due Facilities >=90 days				
Residential Mortgages		60		6
Corporate/ Specialised Lending		28		4
Specific Provisions		66		80
Charges for specific provisions during the period		(12)		(8
Write-offs during the period		7		:
Table 4 (C)				
General Reserve for Credit Losses		34		26

 $^{{\}bf 1.}\ Comparative\ information\ has\ been\ restated\ to\ conform\ to\ presentation\ in\ the\ current\ period.$



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Table 5 : Securitisation exposures (APS 330: Attachment C)

	31 Decem	ber 2022	2 30 September 2022		
Table 5 (A) - Total securitisation activity	exposure securitised	Recognised gain T or loss on sale	exposure securitised	or loss on sale	
	\$m	\$m	\$m	\$m	
Loans sold into securitisation SPVs	-	-	728	-	
RMBS investments	-	-	-	-	
Total securitisation activity for the reporting period	-	-	728	-	
Table 5 (B) - Total securitisation exposures retained or purchased					
Securitisation Facility Type					
On-balance sheet securitisation exposures					
RMBS investments	29		32		
Other	20		19		
Total securitisation exposures	49		51		
Off-balance sheet securitisation exposures					
Funding facilities	19		20		
Liquidity facilities	-		-		
Total securitisation exposures	19		20		



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Table 20 : Liquidity Coverage Ratio disclosure (APS 330: Attachment F)

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's average Level 2 LCR over the December 2022 quarter was 152% which is 12% higher than the September 2022 quarter. The Bank continued to build its HQLA balance to maintain LCR in preparation for the reduction of the CLF to zero on 1 January 2023. Average net cash outflows reduced over the quarter primarily due to increased inflows related to wholesale funding and capital instruments.

		31 Decem	ber 2022	30 Septem	ber 2022
		Total unweighted value (average)	Total weighted value (average)	Total unweighted value (average)	Tota weighted value (average
Liqu	uid assets, of which:	\$m	\$m	\$m	\$m
1	High-quality liquid assets (HQLA)		3,975		3,647
2	Alternate liquid assets (ALA)		298		495
3	Reserve Bank of New Zealand (RNBZ) securities		-		-
Casl	houtflows				
4	Retail deposits and deposits from small business customers, of which:	13,174	2,004	13,352	2,073
5	stable deposits	2,475	124	2,372	119
6	less stable deposits	10,699	1,880	10,980	1,954
7	Unsecured wholesale funding, of which;	1,235	659	1,347	682
8	operational deposits (all counterparties) and deposits in networks for cooperative banks	-	-	-	_
9	non-operational deposits (all counterparties)	1,136	560	1,288	623
10	unsecured debt	99	99	59	59
11	Secured wholesale funding		-		-
12	Additional requirements, of which:	3,052	392	3,048	371
13	outflows related to derivatives exposures and other collateral requirements	176	176	162	162
14	outflows related to loss of funding on debt products	50	50	43	43
15	credit and liquidity facilities	2,826	166	2,844	166
16	Other contractual funding obligations	143	143	-	-
17	Other contingent funding obligations	1,330	148	1,127	130
18	Total cash outflows		3,346		3,256
Casl	h inflows				
19	Secured lending	-	-	-	-
20	Inflows from fully performing exposures	275	176	183	97
21	Other cash inflows	351	351	206	206
22	Total cash inflows	626	527	389	303
			Total Adjusted		Total Adjusted
			Value		Value
			\$m		\$m
23	Total liquid assets		4,273		4,142
24	Total net cash outflows		2,819		2,953
25	Liquidity coverage ratio (%)		152%		140%
	Number of data points used (Business Days)		62		64



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Table 21: NSFR disclosure (APS 330: Attachment F)

The objective of the Net Stable Funding Ratio (NSFR) is to reduce the funding risk of an ADI over a one year time horizon by requiring an ADI to fund its activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress. The NSFR represents the ratio of Available Stable Funding to the amount of Required Stable Funding. APRA requires that the ratio is maintained at a minimum of 100%. AMP Bank calculates its NSFR daily and maintains a buffer above the regulatory minimum and in line with the Bank's Risk Management Framework.

AMP Bank's NSFR as at 31 December 2022 was 138% which was 2% lower than 30 September 2022. This decrease was driven by growth in loans and other assets, partially offset by issuance of wholesale funding and capital instruments.



Table 21: NSFR disclosure (APS 330: Attachment F) (continued)

			31 [December 202	22	
		Unwei	ghted value b	y residual ma	turity	
		No Maturitu	4C	6 months	1	Weighted Value
Availab	ele Stable Funding (ASF) Item	No Maturity \$m	< 6 months \$m	to < 1 year \$m	>= 1 year \$m	value \$m
		***				·
	apital	-	250	-	1,729	1,729
2	Regulatory capital	-	-	-	1,529	1,529
3	Other capital instruments	-	250	-	200	200
	etail deposits and deposits from small business customers	-	16,445	-	-	14,950
5	Stable deposits	-	3,004	-	-	2,854
6	Less stable deposits	-	13,441	-		12,097
	Vholesale funding	-	4,778	652	1,523	3,318
8	Operational deposits	-	-	-	-	
9	Other wholesale funding	-	4,778	652	1,523	3,318
10 L i	iabilities with matching interdependent assets					
11 O	ther liabilities	-	70	-	-	
12	NSFR derivative liabilities	-	-	-	-	
13	All other liabilities and equity not included in the above categories	-	70	-	-	
14 To	otal ASF	-	21,543	652	3,252	19,998
Require	ed Stable Funding (RSF) Item					
15 (a' T o	otal NSFR (HQLA)	_	682	66	3,028	182
15 (b) A		_	166	25	1,141	133
	BNZ securities		100		1,171	133
` '	eposits held at other financial institutions for operational purposes					
	erforming loans and securities	_	592	591	18,261	13,202
17 F		_	392	391	10,201	13,202
10	Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1	-	-	-	-	
19	HQLA and unsecured performing loans to financial institutions	-	-	-	-	
	Performing loans to non-financial corporate clients, loans to retail					
20	and small business customers, and loans to sovereigns, central	-	71	64	1,599	1,428
21	banks and public sector entities (PSEs), of which: With a risk weight of less than or equal to 35% under APS 112		_		_	
	Performing residential mortgages, of which:		516	522	16.400	11 503
22	With a risk weight equal to 35% under APS 112	_	516 516	522 522	16,400	11,503
	Securities that are not in default and do not qualify as HQLA,	_			10,400	11,503
24	including exchange-traded equities	-	5	5	261	271
25 A	ssets with matching interdependent liabilities	-	-	-	-	
26 O	ther assets:	-	311	-	1,030	845
27	Physical traded commodities, including gold	-	143	-	-	71
28	Assets posted as initial margin for derivative contracts and	_	_	_	_	
	contributions to default funds of central counterparties (CCPs)					
29	NSFR derivative assets	-	-	-	311	311
30	NSFR derivative liabilities before deduction of variation margin poste	-	-	-	447	23
31	All other assets not included in the above categories	-	168	-	272	439
32 O	off-balance sheet items	-	-	-	-	139
33 T o	otal RSF	-	1,750	682	23,460	14,501
			•		,	•



Table 21: NSFR disclosure (APS 330: Attachment F) (continued)

		30 S	eptember 2022	2	
	Unwei	ghted value by	residual matu	irity	
	No Maturity	< 6 months	6 months to < 1 year	>= 1 year	Weighted Value
Available Stable Funding (ASF) Item	\$m	\$m	\$m	\$m	\$m
Capital	-	250	-	1,500	1,500
Regulatory capital	-	-	-	1,500	1,500
Other capital instruments	-	250	-	-	-
Retail deposits and deposits from small business customers	-	16,201	-	-	14,726
Stable deposits	-	2,872	-	-	2,729
Less stable deposits	-	13,329	-	-	11,997
Wholesale funding	-	4,621	584	1,202	2,977
Operational deposits	-	-	-	-	
Other wholesale funding	-	4,621	584	1,202	2,977
0 Liabilities with matching interdependent assets					
1 Other liabilities	-	154	-	-	
2 NSFR derivative liabilities	-	-	-	-	-
3 All other liabilities and equity not included in the above categories	-	154	-	-	-
4 Total ASF	-	21,226	584	2,702	19,203
lequired Stable Funding (RSF) Item					
5 (a) Total NSFR (HQLA)	-	1,004	11	2,742	173
5 (b) ALA	-	132	42	1,158	133
5 (c) RBNZ securities	_	-		-	-
6 Deposits held at other financial institutions for operational purpose	es -	_	_	_	
7 Performing loans and securities	-	553	525	17,333	12,368
8 Performing loans to financial institutions secured by Level 1 HQLA	-	-		- ,555	,
Performing loans to financial institutions secured by non-Level 1 HG unsecured performing loans to financial institutions	QLA and	-	-	-	-
Performing loans to non-financial corporate clients, loans to retail business customers, and loans to sovereigns, central banks and pul entities (PSEs), of which:		90	62	1,288	1,171
With a risk weight of less than or equal to 35% under APS 112	-	-	-	-	-
Performing residential mortgages, of which:	-	457	458	15,717	10,858
With a risk weight equal to 35% under APS 112	-	457	458	15,717	10,858
Securities that are not in default and do not qualify as HQLA, includ exchange-traded equities	ling -	6	5	328	339
5 Assets with matching interdependent liabilities	-	-	-	-	-
6 Other assets:	-	381	-	1,133	924
Physical traded commodities, including gold	•	225	-	-	113
Assets posted as initial margin for derivative contracts and contribute default funds of central counterparties (CCPs)	utions to -	-	-	-	-
9 NSFR derivative assets	-	-	-	335	335
NSFR derivative liabilities before deduction of variation margin post	ted -	-	-	507	29
1 All other assets not included in the above categories	-	156	-	291	447
2 Off-balance sheet items	-	-	-	-	145
3 Total RSF	-	2,070	578	22,366	13,743
4 Net Stable Funding Ratio (%)					140%