

# Pillar 3 —Capital Adequacy & Risk Disclosures.

June 2025





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# Introduction

ING Bank (Australia) Limited (IBAL) trading as ING, is an authorised deposit-taking Institution (ADI) subject to regulation by the Australian Prudential Regulation Authority (APRA) under the authority of the Banking Act 1959 (Cth). IBAL is a wholly owned subsidiary of ING Bank N.V. and part of the ING Groep. In the Pillar 3 report, “The Group” refers to IBAL and its controlled entities and “The Bank” refers to IBAL standalone.

The Pillar 3 report is prepared as per the prudential disclosure requirements set out in APRA’s revised Prudential Standard for Public Disclosure (APS 330) and the Standard made by the Basel Committee on Banking Supervision (BCBS Standard) titled “Disclosure requirements”, which came into effect from 1 January 2025.

The Pillar 3 report contains key prudential metrics and information relating to IBAL’s risk profile and financial resilience, including regulatory capital, credit risk, counterparty credit risk, securitisation, market risk, operational risk, interest rate risk in the banking book (IRRBB), leverage ratio and liquidity. In accordance with the BCBS Standard, the specific disclosure items vary with the frequency of disclosures on a quarterly, semi-annual or annual basis.

## Capital adequacy approaches

Advanced Internal Ratings-Based (AIRB)	Foundational Internal Ratings-Based (FIRB)	Supervisory Slotting
<ul style="list-style-type: none"><li>▪ Residential Mortgages portfolio</li></ul>	<ul style="list-style-type: none"><li>▪ Financial Institutions portfolio</li><li>▪ Corporate Lending portfolio</li><li>▪ Commercial Real Estate portfolio</li></ul>	<ul style="list-style-type: none"><li>▪ Project Finance</li></ul>

The remaining portfolios remain on the standardised approach.

### Written Attestation

As the Chief Risk Officer and Accountable Person of ING Bank Australia Limited (BAL), I confirm the prudential disclosures for 30 June 2025 have been prepared in accordance with IBAL’s public disclosure policy. The public disclosure policy meets the requirements of the Prudential Standard APS 330 Public Disclosure.



**Praveen Khurana**

Chief Risk Officer  
26 August 2025



## Overview of risk management, key prudential metrics and RWA

### KM1: Key metrics

The Group's total capital ratio was 19.6% at June 2025, an increase of 50 basis points from March 2025. This movement is primarily attributable to the following:

- A decrease in Interest rate risk in the banking book (IRRBB) RWA (-\$257m), offset by the increases in Credit risk (\$174m), and Securitisation RWA (\$26m) as discussed in OV1; and
- An increase in Total capital due to increases to Common Equity Tier 1 (CET1) capital (\$139m) from current year earnings and changes to the CET1 regulatory adjustments.

The Group's Basel III leverage ratio was 5.2% at June 2025, an increase of 10 basis points from March 2025. This increase is primarily attributable to an increase in Tier 1 capital, offset by an increase in the Total Basel III leverage ratio exposure measure from portfolio growth over the period.

The Group's average Liquidity Coverage Ratio (LCR) for June quarter was 161.1%, an increase of 40 basis points from March quarter (160.7%). The increase was driven by a higher average High Quality Liquid Assets (HQLAs), offset by an increase in Net Cash Outflows (NCOs).

The Group's Net Stable Funding Ratio (NSFR) was 133.6% at June 2025, an increase of 80 basis points from March 2025 (132.8%). The ratio increase was mainly driven by higher Available Stable funding (ASF) from deposit and wholesale funding growth.



		a	b	c	d	e
		June 2025	March 2025	December 2024	September 2024	June 2024
<b>Amounts in millions of dollars</b>						
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	4,916	4,777	5,120	5,038	4,925
2	Tier 1	5,366	5,227	5,575	5,038	4,925
3	Total capital	6,257	6,118	6,018	5,477	5,439
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	31,987	32,044	32,122	31,213	33,348
4a	Total risk-weighted assets (pre-floor)	31,987	32,044	32,122	31,213	33,348
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	15.4%	14.9%	15.9%	16.1%	14.8%
5b	CET1 ratio (%) (pre-floor ratio)	15.4%	14.9%	15.9%	16.1%	14.8%
6	Tier 1 ratio (%)	16.8%	16.3%	17.4%	16.1%	14.8%
6b	Tier 1 ratio (%) (pre-floor ratio)	16.8%	16.3%	17.4%	16.1%	14.8%
7	Total capital ratio (%)	19.6%	19.1%	18.7%	17.6%	16.3%
7b	Total capital ratio (%) (pre-floor ratio)	19.6%	19.1%	18.7%	17.6%	16.3%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement	3.75%	3.75%	3.75%	3.75%	3.75%
9	Countercyclical buffer requirement (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9)	4.75%	4.75%	4.75%	4.75%	4.75%
12	CET1 available after meeting the bank's minimum capital requirements (%) <sup>1</sup>	10.8%	10.3%	10.7%	9.6%	8.3%
<b>Basel III Leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	103,981	101,656	99,977	98,913	96,666
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	5.2%	5.1%	5.6%	5.1%	5.1%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	5.2%	5.1%	5.6%	5.1%	5.1%
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high-quality liquid assets (HQLA)	9,877	9,577	9,739	10,193	9,993
16	Total net cash outflow	6,132	5,958	5,897	6,405	5,989
17	LCR ratio (%)	161.1%	160.7%	165.2%	159.1%	166.9%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	79,615	78,251	77,631	76,825	75,041
19	Total required stable funding	59,587	58,909	58,671	56,664	56,853
20	NSFR ratio (%)	133.6%	132.8%	132.3%	135.6%	132.0%

<sup>1</sup> Row 12 is calculated as the CET1 capital adequacy ratio of the bank less the ratio of RWA of any common equity used to meet the bank's minimum CET1, Tier 1 and Total capital requirements.



## OV1: Overview of risk-weighted assets

The Group's total Risk-Weighted Assets (RWA) was \$31,987m at June 2025, a decrease of \$57m from March 2025.

This movement is attributable to the following:

- An increase in Credit risk under the standardised approach (\$312m) primarily due to growth in commercial property and residential property exposures;
- A decrease in Credit risk under the F-IRB approach (-\$285m) primarily due to a reduction in Financial Institutions and Corporate exposures;
- A decrease under the supervisory slotting approach (-\$132m) due to the transition of IPRE exposures from slotting to F-IRB which has completed as of June 2025;
- An increase in Credit risk under the A-IRB approach (\$279m) primarily due to growth in the Residential Mortgages portfolio;
- An increase in Securitisation RWA (\$26m) due to exposure growth; and
- A decrease in IRRBB RWA (-\$257m) due to a decrease in repricing and yield curve risk (-\$27m) and improved embedded gain amount (-\$228m).

		a		b		c		d
		RWA				Minimum capital requirements <sup>2</sup>		
Amounts in millions of dollars		June 2025	March 2025	June 2025	March 2025	June 2025	March 2025	
1	Credit risk (excluding counterparty credit risk)	26,864	26,690			2,149	2,135	
2	Of which: standardised approach (SA)	4,021	3,709			322	297	
3	Of which: foundation internal ratings-based (F-IRB) approach <sup>3</sup>	5,318	5,603			425	448	
4	Of which: supervisory slotting approach	2,018	2,150			161	172	
5	Of which: advanced internal ratings-based (A-IRB) approach <sup>4</sup>	15,507	15,228			1,241	1,218	
6	Counterparty credit risk (CCR)	5	5			-	-	
7	Of which: standardised approach for counterparty credit risk	5	5			-	-	
10	Credit valuation adjustment (CVA)	-	-			-	-	
15	Settlement risk	-	-			-	-	
16	Securitisation exposures in banking book	218	192			17	15	
19	Of which: securitisation standardised approach (SEC-SA)	218	192			17	15	
20	Market risk	-	-			-	-	
	Interest rate risk in the banking book <sup>5</sup>	2,742	2,999			220	240	
24	Operational risk	2,158	2,158			173	173	
26	Output floor applied	72.5%	72.5%					
28	Floor adjustment	-	-					
29	<b>Total</b>	<b>31,987</b>	<b>32,044</b>			<b>2,559</b>	<b>2,564</b>	

<sup>2</sup> The minimum capital requirement is the Pillar 1 capital requirement, calculated as 8% of RWA.

<sup>3</sup> The F-IRB approach RWA includes an overlay of \$41 million on the Corporate IPRE portfolio.

<sup>4</sup> The A-IRB approach RWA includes an overlay of \$1,751million on the Residential Mortgages portfolio.

<sup>5</sup> The Interest Rate Risk in the Banking Book RWA includes an overlay of \$625 million



## Comparison of modelled and standardised RWA

### CMS1: Comparison of modelled and standardised RWA at risk level

The following table provides a comparison at the risk level of RWA and RWA calculated using the full standardised approach.

The difference in the Group Total Actual RWA and the RWA calculated using the full standardised approach has two main drivers.

- Regulatory approval for the use of Internal Ratings-Based (IRB) models for calculating Credit risk. The Group has approval to use:
  - The A-IRB approach for the Residential Mortgage portfolio;
  - The F-IRB approach for Financial Institution, Corporate Lending, and Income Producing Real Estate portfolios; and
  - The supervisory slotting approach for the Project Finance portfolio.
- Regulatory approval for the use of an internal model approach for calculating Interest Rate Risk in the Banking Book (IRRBB). As there is no standardised approach equivalent for IRRBB, the modelled approach reduces the total difference in the modelled and full standardised approaches.

June 2025		a	b	c	d
Amounts in millions of dollars		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA	RWA calculated using full standardised approach
1	Credit risk (excluding counterparty credit risk)	22,843	4,021	26,864	39,569
2	Counterparty credit risk		5	5	5
3	Credit valuation adjustment		-	-	-
4	Securitisation exposures in the banking book		218	218	218
5	Market risk		-	-	-
	Interest rate risk in the banking book	2,742	-	2,742	-
6	Operational risk		2,158	2,158	2,158
7	Residual RWA		-	-	-
8	<b>Total</b>	<b>25,585</b>	<b>6,402</b>	<b>31,987</b>	<b>41,950</b>

March 2025		a	b	c	d
Amounts in millions of dollars		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA	RWA calculated using full standardised approach
1	Credit risk (excluding counterparty credit risk)	22,982	3,708	26,690	39,181
2	Counterparty credit risk		5	5	5
3	Credit valuation adjustment		-	-	-
4	Securitisation exposures in the banking book		192	192	192
5	Market risk		-	-	-
	Interest rate risk in the banking book	2,999	-	2,999	-
6	Operational risk		2,158	2,158	2,158
7	Residual RWA		-	-	-
8	<b>Total</b>	<b>25,981</b>	<b>6,063</b>	<b>32,044</b>	<b>41,536</b>





## CMS2: Comparison of modelled and standardised RWA for credit risk at asset class level

See CMS1 for the key drivers of difference between the internally modelled amounts disclosed that are used to calculate their capital ratios and amounts that would be disclosed under the standardised approach.

June 2025		a	b	c	d
		RWA			
Amounts in Millions of dollars		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using the standardised approach	Total Actual RWA (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie RWA used in the base of the output floor)
1	Sovereign	-	-	-	-
2	Financial institution	227	262	227	262
5	Corporates	5,091	8,517	5,703	9,129
	Of which: F-IRB is applied	5,091	8,517	5,091	8,517
6	Retail	15,507	23,899	16,133	24,525
	Of which: other retail	-	-	626	626
	Of which: retail residential mortgages	15,507	23,899	15,507	23,899
7	Specialised lending	2,018	2,870	2,018	2,870
8	Others	-	-	2,783	2,783
9	<b>Total</b>	<b>22,843</b>	<b>35,548</b>	<b>26,864</b>	<b>39,569</b>



## Composition of capital

### CC1: Composition of regulatory capital

The following table provides a breakdown of regulatory capital. The Group's total regulatory capital was \$6,257m at June 2025, an increase of \$239m from December 2024. This movement is primarily attributable to the following:

- A Tier 2 capital issuance in March 2025 (\$450m);
- Increases in CET1 capital (\$259m) from current year earnings and changes to the CET1 regulatory adjustments; and
- Offset by reduction in CET1 capital from a declared dividend in March 2025 (-\$463m).

		a	b
		Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of CC2
Amounts in Millions of dollars		June 2025	
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	1,334	a
2	Retained earnings	4,317	b
3	Accumulated other comprehensive income (and other reserves)	(19)	
6	Common Equity Tier 1 capital before regulatory adjustments	5,632	-
Common Equity Tier 1 capital: regulatory adjustments			
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	266	c
11	Cash flow hedge reserve	41	-
12	Shortfall of provisions to expected losses	84	-
26	National specific regulatory adjustments	325	-
28	Total regulatory adjustments to Common Equity Tier 1 capital	716	-
29	Common Equity Tier 1 capital (CET1)	4,916	-
Additional Tier 1 capital: instruments			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	450	d
32	Of which: classified as liabilities under applicable accounting standards	450	-
36	Additional Tier 1 capital before regulatory adjustments	450	-
44	Additional Tier 1 capital (AT1)	450	-
45	Tier 1 capital (T1 = CET1 + AT1)	5,366	-
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	850	d
50	Provisions	41	-
51	Tier 2 capital before regulatory adjustments	891	-
58	Tier 2 capital	891	-
59	Total regulatory capital (= Tier 1 + Tier2)	6,257	-
60	Total risk-weighted assets	31,987	-
Capital adequacy ratios and buffers			
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	15.4%	-
62	Tier 1 capital (as a percentage of risk-weighted assets)	16.8%	-
63	Total capital (as a percentage of risk-weighted assets)	19.6%	-



		a	b
		Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of CC2
Amounts in Millions of dollars		June 2025	
	<b>Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)</b>		
64		4.75%	-
65	Of which: capital conservation buffer requirement	3.75%	-
66	Of which: bank-specific countercyclical buffer requirement	1.00%	-
	<b>Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements</b>		
68		10.8%	-
<b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>			
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	41	-
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	50	-
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	137	-



## CC2: Reconciliation of regulatory capital to balance sheet

The table below shows the Group's regulatory balance sheet and shows the link between the balance sheet in the published financial statements and the regulatory scope of consolidation. Links are also provided to table CC1: *Composition of regulatory capital*.

	a	b	e
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference to CC1
Amounts in Millions of dollars	June 2025		
<b>Assets</b>			
Cash and cash equivalents	3,495	3,487	
Due from other financial institutions	138	137	-
Financial assets at FVOCI	5,085	5,085	-
Derivative assets	563	566	-
Securities at amortised cost	2,937	2,937	-
Loans and advances	80,469	80,491	-
Deferred tax assets	256	256	-
Other assets	512	520	-
Of which: other intangibles	266	266	c
<b>Total assets</b>	<b>93,455</b>	<b>93,479</b>	-
<b>Liabilities</b>			
Deposits and other borrowings	75,251	75,203	-
Derivative liabilities	132	132	-
Debt issues	11,514	11,525	d
Current tax liabilities	-	-	-
Provisions	39	62	-
Deferred tax liabilities	174	174	-
Other liabilities	685	723	-
<b>Total liabilities</b>	<b>87,795</b>	<b>87,819</b>	-
<b>Equity</b>			
Contributed Equity	1,334	1,334	-
Of which: amount eligible for CET1 capital	1,334	1,334	a
Reserves	9	9	-
Retained profits	4,317	4,317	b
<b>Total Equity</b>	<b>5,660</b>	<b>5,660</b>	-





## Asset encumbrance

### ENC: Asset Encumbrance

Encumbered assets are subject to limitations or restrictions that prevent their liquidation, sale, transfer, or assignment due to legal, regulatory, contractual, or other constraints.

The following table provides the amount of encumbered and unencumbered assets under regulatory scope of consolidation. As at 30 June 2025, the encumbrance of assets is primarily driven by secured financing activities, including issuances of securitisations, as well as placement of margins. The Group funds a portion of assets and other securities via repurchase agreements and other similar borrowing and pledges a portion of customer loans and advances as collateral in securitisation and covered bond.

June 2025	a	b	c
Amounts in Millions of dollars	Encumbered assets (Including Central bank)	Unencumbered assets	Total
Cash and cash equivalents	-	3,487	3,487
Due from other financial institutions	137	-	137
Debt securities	-	8,022	8,022
Loans	8,323	72,168	80,491
of which : Covered Bond	5,804	-	5,804
of which : Securitisation	2,519	-	2,519
Other assets	-	1,342	1,342
<b>Total assets</b>	<b>8,460</b>	<b>85,019</b>	<b>93,479</b>



## Credit risk

### CR1: Credit quality of assets

The following table provides information on the credit quality of assets.

The gross carrying value is the accounting value of the exposures but according to the scope of regulatory consolidation. The off-balance sheet exposures are reported gross of any credit conversion factors.

The definition of default may differ across products and considers both quantitative and qualitative factors, such as the terms of financial covenants and days past due. For retail and wholesale borrowers default occurs when the borrower is more than 90 days past due on any material obligation to the Group, and/or the Group considers the borrower unlikely to meet its credit obligations in full due to financial difficulties.

An exposure is past due when:

- Any amount of principal, interest or fee has not been paid at the date it was due, or
- An advised limit has been breached.

Material deviations from the applicable definition of default are not permitted.

June 2025		a	b	c	d	e	f	g
Amounts in Millions of dollars		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses /on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net Values (a+b-c)
		Non-performing exposures	Performing exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	889	78,597	186	20	33	133	79,300
2	Debt Securities	-	7,970	1	-	1	-	7,969
	Other Financial assets	-	2,685	-	-	-	-	2,685
3	Off-balance sheet exposures	3	14,742	14	3	7	4	14,731
4	<b>Total</b>	<b>892</b>	<b>103,994</b>	<b>201</b>	<b>23</b>	<b>41</b>	<b>137</b>	<b>104,685</b>

### CR2: Changes in stock of defaulted loans and debt securities

The following table provides details of the movement in non-performing exposures over the 6-month period prior to the reporting date, and includes off-balance sheet exposures.

Amounts in Millions of dollars		a
		June 2025
1	<b>Non-performing loans and debt securities at end of the previous reporting period</b>	<b>922</b>
2	Loans and debt securities that have become non-performing since the last reporting period	254
3	Returned to performing status	103
4	Amounts written off	45
5	Other changes <sup>6</sup>	(136)
6	<b>Non-performing loans and debt securities at end of the reporting period (1+2-3-4+5)</b>	<b>892</b>

<sup>6</sup> Other changes refer to changes in the non-performing exposure amount for reasons other than cure or write off. For example, repayment or account closure.



## CR4: Standardised approach - Credit risk exposure and credit risk mitigation effects

The following table shows exposures subject to the standardised approach for the calculation of RWA by asset class. Asset classes have been determined with reference to *APS112 Capital Adequacy: Standardised Approach to Credit Risk*. The off-balance exposure post-CCF and post-CRM is derived by applying relevant CCFs to committed but undrawn amounts. The exposures before CCF and CRM of non-performing on-balance sheet exposures have been reduced by the associated provisions amount. No CRM is used by the Group.

June 2025		a		b		c		d		e		f
Amounts in Millions of dollars		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density						
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			RWA	RWA density			
1	Sovereign	10,642	-	10,642	-	-	-	-	0 %			
2	Corporate	490	557	490	231	612			85 %			
3	Retail	560	342	560	137	621			89 %			
4	Residential Property	1,544	193	1,544	109	1,559			94 %			
5	Commercial Property	1,169	97	1,169	39	958			79 %			
6	Land acquisition, development and construction	98	18	98	18	173			149 %			
7	Other exposures	48	-	48	-	48			100 %			
8	Non-performing exposures	35	2	35	1	50			141 %			
12	<b>Total</b>	<b>14,586</b>	<b>1,209</b>	<b>14,586</b>	<b>535</b>	<b>4,021</b>			<b>27 %</b>			



CR5: Standardised approach - Exposures by asset classes and risk weights

The following table shows exposures subject to the standardised approach for the calculation of RWA by asset class and risk-weight. Asset classes have been determined with reference to *APS112 Capital Adequacy: Standardised Approach to Credit Risk*.

June 2025		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v
Amounts in Millions of dollars		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	95%	100%	105%	110%	120%	150%	other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign	10,642	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,642
2	Corporate	-	-	-	-	-	-	-	202	-	-	-	67	12	-	-	421	-	-	-	19	-	721
3	Retail	-	-	-	-	-	-	-	-	-	-	-	302	-	-	-	395	-	-	-	-	-	697
4	Residential Property	-	-	40	29	-	37	41	1	-	6	-	-	-	-	-	1,487	6	-	-	6	-	1,653
5	Commercial Property	-	-	-	-	-	-	-	-	422	-	69	193	281	21	-	159	-	-	-	63	-	1,208
6	Land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	113	-	116
7	Other exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48	-	-	-	-	-	48
8	Non-performing exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	-	-	5	27	-	36





**Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures**

June 2025		a	b	c	d
Amounts in millions of dollars		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF <sup>7</sup>	Exposure (post-CCF and post-CRM)
Risk weight					
1	Less than 40%	10,701	24	40 %	10,710
2	40–70%	744	85	40 %	778
3	75%	354	521	40 %	563
4	85%	281	30	40 %	293
5	90–100%	2,286	527	48 %	2,537
6	105–130%	10	1	40 %	11
7	150%	210	21	91 %	229
8	250%	-	-	- %	-
<b>11</b>	<b>Total exposures</b>	<b>14,586</b>	<b>1,209</b>	<b>44 %</b>	<b>15,121</b>

<sup>7</sup> Weighting is based on off-balance sheet exposure (pre-CCF).



## CR6: IRB - Credit risk exposures by portfolio and probability of default (PD) range

The following table provides the main parameters used in calculation of capital requirements for risk exposures in IRB approaches by asset class and PD band. A-IRB approach is applied to Residential Mortgage exposure, and F-IRB is applied to Corporate and Financial Institution portfolios. Average maturity is only disclosed for portfolios where it is used for the RWA calculation under APS 113 Capital Adequacy: Internal Ratings -based approach to Credit Risk. RWA includes the overlays reported in footnotes 3 and 4 of OV1.

June 2025		a	b	c	d	e	f	g	h	i	j	k	l
F-IRB	PD Scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of borrowers	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
<b>Financial institution</b>													
	0.00 to <0.15	549	494	98 %	1,032	0.06 %	8	50 %	1.16	227	22 %	0	
	0.15 to <0.25	-	-	— %	-	— %	-	— %	-	-	— %	-	
	0.25 to <0.50	-	-	— %	-	— %	-	— %	-	-	— %	-	
	0.50 to <0.75	-	-	— %	-	— %	-	— %	-	-	— %	-	
	0.75 to <2.50	-	-	— %	-	— %	-	— %	-	-	— %	-	
	2.50 to <10.00	-	-	— %	-	— %	-	— %	-	-	— %	-	
	10.00 to <100.00	-	-	— %	-	— %	-	— %	-	-	— %	-	
	100.00 (Default)	-	-	— %	-	— %	-	— %	-	-	— %	-	
	<b>Sub-total</b>	<b>549</b>	<b>494</b>	<b>98 %</b>	<b>1,032</b>	<b>0.06 %</b>	<b>8</b>	<b>50 %</b>	<b>1.16</b>	<b>227</b>	<b>22 %</b>	<b>0</b>	<b>0</b>
<b>Corporate</b>													
	0.00 to <0.15	2,219	1,079	46 %	2,720	0.11 %	44	34 %	3.04	1,049	39 %	1	
	0.15 to <0.25	2,064	1,717	42 %	2,783	0.20 %	50	33 %	2.63	1,105	40 %	2	
	0.25 to <0.50	1,327	1,013	51 %	1,841	0.37 %	40	44 %	2.73	1,360	74 %	3	
	0.50 to <0.75	615	59	98 %	673	0.64 %	24	21 %	1.96	338	50 %	1	
	0.75 to <2.50	582	111	50 %	637	1.33 %	36	29 %	2.16	499	78 %	2	
	2.50 to <10.00	322	97	86 %	405	4.62 %	24	29 %	1.05	467	115 %	5	
	10.00 to <100.00	184	4	40 %	185	25.98 %	7	20 %	1.00	273	147 %	10	
	100.00 (Default)	95	1	40 %	96	100.00 %	6	24 %	1.00	0	0 %	23	
	<b>Sub-total</b>	<b>7,408</b>	<b>4,081</b>	<b>47 %</b>	<b>9,340</b>	<b>2.04 %</b>	<b>231</b>	<b>34 %</b>	<b>2.57</b>	<b>5,091</b>	<b>55 %</b>	<b>47</b>	<b>31</b>
<b>Total (all portfolios)</b>		<b>7,957</b>	<b>4,575</b>	<b>53 %</b>	<b>10,372</b>	<b>1.84 %</b>	<b>239</b>	<b>35 %</b>	<b>2.43</b>	<b>5,318</b>	<b>51 %</b>	<b>47</b>	<b>31</b>



June 2025		a	b	c	d	e	f	g	h	i	j	k	l
A-IRB	PD Scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF	EAD post CRM and post-CCF	Average PD	Number of borrowers	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
<b>Residential Mortgage</b>													
	0.00 to <0.15	20,089	4,881	100 %	24,971	0.06 %	61,050	15 %		1,994	8 %	2	
	0.15 to <0.25	8,826	1,101	100 %	9,928	0.17 %	18,686	16 %		1,127	11 %	3	
	0.25 to <0.50	15,971	453	100 %	16,424	0.32 %	32,047	16 %		2,857	17 %	9	
	0.50 to <0.75	13,122	1,851	100 %	14,972	0.58 %	28,208	17 %		3,880	26 %	15	
	0.75 to <2.50	4,494	44	100 %	4,538	1.35 %	8,371	17 %		1,961	43 %	10	
	2.50 to <10.00	1,696	8	100 %	1,703	4.85 %	3,881	17 %		1,449	85 %	14	
	10.00 to <100.00	419	3	100 %	421	22.70 %	971	16 %		614	146 %	16	
	100.00 (Default)	741	-	— %	741	100.00 %	1,733	28 %		1,625	219 %	89	
	<b>Sub-total</b>	<b>65,358</b>	<b>8,341</b>	<b>100 %</b>	<b>73,698</b>	<b>1.56 %</b>	<b>154,947</b>	<b>16 %</b>		<b>15,507</b>	<b>21 %</b>	<b>156</b>	<b>104</b>
	<b>Total (all portfolios)</b>	<b>65,358</b>	<b>8,341</b>	<b>100 %</b>	<b>73,698</b>	<b>1.56 %</b>	<b>154,947</b>	<b>16 %</b>		<b>15,507</b>	<b>21 %</b>	<b>156</b>	<b>104</b>



## CR8: RWA flow statements of credit risk exposures under IRB

The Group's IRB RWA was \$20,825m at June 2025, a decrease of \$7m from March 2025.

This movement is primarily attributable to the following:

- An increase in asset size from growth in the Residential Mortgage and Income-Producing Real Estate (IPRE) portfolios, offset by reductions in the Financial Institutions and Corporate non-IPRE portfolios ;
- Improvement in the average asset quality of the Residential Mortgage portfolio; and
- An increase in the total overlay due to growth of the Residential Mortgage and IPRE portfolios.

		a	b
		RWA amounts	
Amounts in millions of dollars		June 2025	March 2025
<b>1</b>	<b>RWA as at end of previous reporting period</b>	<b>20,832</b>	<b>20,689</b>
2	Asset size	446	79
3	Asset quality	(486)	25
4	Model updates <sup>8</sup>	13	-
7	Foreign exchange movements	(6)	(1)
	Overlay	26	40
8	Other	-	-
<b>9</b>	<b>RWA as at end of reporting period</b>	<b>20,825</b>	<b>20,832</b>

<sup>8</sup> Model updates shows the impact of IPRE exposures that transitioned from the supervisory slotting to F-IRB approaches for calculating RWA.





**CR10: IRB (specialised lending under the slotting approach)**

The table below provides an overview of specialised lending exposures under the slotting approach. The Group applies the Supervisory Slotting approach for calculating RWA to Project Finance (PF) exposures in accordance with the criteria in *APS 113 Capital Adequacy: Internal Ratings -based approach to Credit Risk*.

June 2025	a	b	c	d	e	f	g
Amounts in millions of dollars	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount PF	Total	RWA	Expected losses
Strong	1,958	502	70 %	2,222	2,222	1,556	9
Good	192	114	90 %	262	262	236	2
Satisfactory	59	4	115 %	63	63	72	2
Weak	62	-	250 %	62	62	154	5
Default	-	-	—	-	-	-	-
<b>Total</b>	<b>2,271</b>	<b>620</b>		<b>2,609</b>	<b>2,609</b>	<b>2,018</b>	<b>18</b>



## Counterparty Credit risk

### CCR5: Composition of collateral for CCR exposures

The following table provides an overview of all types of collateral posted and received in derivatives and SFTs.

June 2025	a		b		c		d		e		f	
Amounts in Millions of dollars	Collateral used in derivative transactions						Collateral used in SFTs					
	Fair value of collateral received		Fair value of posted collateral				Fair value of collateral received		Fair value of posted collateral			
	Segregated	Unsegregated	Segregated	Unsegregated								
Cash – domestic currency	-	432	-	-	-	-	-	-	-			
Cash – other currencies	-	-	-	149	-	-	-	-	-			
Other collateral	-	-	-	-	-	-	-	-	-			
Total	-	432	-	149	-	-	-	-	-			

### CCR8: Exposures to central counterparties

The following table provides an overview of all types of exposures to central counterparties (CCPs), along with the corresponding RWA under *APS 180 Capital Adequacy: Counterparty Credit Risk*.

June 2025		a	b
		EAD (post-CRM)	RWA
Amounts in Millions of dollars			
1	Exposures to QCCPs (total)		5
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	111	2
3	(i) OTC derivatives	111	2
8	Non-segregated initial margin	149	3



## Securitisation

### SEC1: Securitisation exposures in the banking book

The following table presents an overview of the securitisation exposures held in the banking book, where the Group acts as either the originating ADI or investor. The Group has not undertaken any synthetic securitisation in the banking book or acted as sponsor.

June 2025		a		d	i		l
		Bank acts as originator			Banks acts as investor		
Amounts in Millions of dollars		Traditional	Sub-total		Traditional	Sub-total	
1	<b>Retail (total)</b>	<b>12,385</b>	<b>12,385</b>		<b>1,266</b>	<b>1,266</b>	
2	of which: residential mortgage	12,385	12,385		1,052	1,052	
4	of which: other retail exposures	-	-		214	214	

### SEC4: Securitisation exposures in the banking book and associated capital requirements – bank acting as investor

The following table presents a detailed overview of the securitisation exposures in the banking book, where the Group acts as investor, along with the corresponding capital requirements under *APS 120 Securitisation*.

June 2025		a		b	h	l	p
		Exposure values (by risk weight bands)		Exposure values (by regulatory approach)	RWA (by regulatory approach)	Capital charge after cap	
		≤20%	>20% to 50%	SEC-SA	SEC-SA	SEC-SA	
Amounts in Millions of dollars							
1	<b>Total exposures</b>	<b>1,052</b>	<b>214</b>	<b>1,266</b>	<b>218</b>	<b>17</b>	
2	Traditional securitisation	1,052	214	1,266	218	17	
3	Of which securitisation	1,052	214	1,266	218	17	
4	Of which retail underlying	1,052	214	1,266	218	17	



## Macprudential supervisory measures

### CCyB1: Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement

The following table shows the geographic distribution of private sector credit exposures for the purpose of calculating the bank-specific countercyclical capital buffer (CCyB) rate.

The CCyB requirement is calculated as the weighted average of CCyB requirements that apply in jurisdictions in which private sector exposures are held.

The Group determines the geographic allocation of exposures on an “ultimate risk” basis, wherein the risk is attributed to the jurisdiction where the guarantor of the exposure resides.

As the Group’s private sector credit exposures are primarily within Australia, the bank-specific CCyB rate has remained at 1.00%.

June 2025	a	c	d	e
Geographical breakdown	Countercyclical capital buffer rate	Risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
Australia	1.00 %	26,659		
United Kingdom	2.00 %	63		
Other <sup>9</sup>	0.50 % - 2.50 %	12		
Sum		26,734		
<b>Total</b>		<b>26,860</b>	<b>1.00 %</b>	<b>319</b>

<sup>9</sup> ‘Other’ contains jurisdictions with low private sector credit exposures





## Leverage ratio

### LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

The primary sources of difference between the total balance sheet assets in the financial statements and the leverage ratio exposure measure are:

- Adjustments to the derivative financial instruments due to netting of the underlying exposures;
- Adjustments for off-balance sheet items, after conversion to the credit equivalent amounts; and
- Adjustments for balance sheet assets that are deducted from Common Equity Tier 1 (CET1) capital.

Amounts in Millions of dollars		a
		June 2025
1	<b>Total consolidated assets as per published financial statements</b>	<b>93,455</b>
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	(512)
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	11,629
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(591)
13	<b>Leverage ratio exposure measure</b>	<b>103,981</b>



## LR2: Leverage ratio common disclosure template

The Group's Basel III leverage ratio was 5.2% at June 2025, an increase of 10 basis points from March 2025.

This movement is primarily attributable to:

- A net increase in Tier 1 capital (\$139m) due to the current year earnings and changes to the CET1 regulatory adjustments; and
- Offset by an increase in the total on-balance sheet exposures (\$2,195m) and off-balance sheet items (\$137m) from portfolio growth over the period, predominately in the Residential Mortgage and Sovereign portfolios.

Amounts in millions of dollars		a	b
		June 2025	March 2025
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	92,892	90,692
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(591)	(586)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>92,301</b>	<b>90,106</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	2	-
9	Add-on amounts for potential future exposure associated with all derivatives transactions	49	52
13	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>51</b>	<b>52</b>
<b>Securities financing transaction exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	6
18	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>-</b>	<b>6</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	14,745	14,392
20	(Adjustments for conversion to credit equivalent amounts)	(3,116)	(2,900)
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>11,629</b>	<b>11,492</b>
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>5,366</b>	<b>5,227</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>103,981</b>	<b>101,656</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>5.2%</b>	<b>5.1%</b>
26	<b>National minimum leverage ratio requirement</b>	<b>3.50%</b>	<b>3.50%</b>
<b>Disclosure of mean values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-



Amounts in millions of dollars		a	b
		June 2025	March 2025
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	103,981	101,656
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	5.2%	5.1%



## Liquidity

### LIQ1: Liquidity Coverage Ratio (LCR)

The Liquidity Coverage Ratio (LCR), as defined in APRA Prudential Standard 210 Liquidity (APS 210), measures IBAL's ability to sustain a 30-day pre-defined liquidity stress scenario.

The LCR is calculated as a simple daily average, excluding weekends and public holidays. Liquid assets refer to High Quality Liquid Assets (HQLA), made up of cash balances held with the Reserve Bank of Australia, Australian Semi Government and Commonwealth Government securities. The average HQLA for the quarter was \$9.9bn.

The main funding sources for the Bank are deposits from retail and business customers. Funding is also sourced from within the ING Group in the form of deposits and the Bank also raises funds from the wholesale market in the form of corporate and bank deposits and by issuing Residential Mortgage-Backed Securities (RMBS) and Covered Bonds. All wholesale funding activity is managed centrally by the Bank's Group Treasury department, which is also responsible for managing the funding gap between retail, business and wholesale assets and liabilities on the Bank's balance sheet.

Derivatives exposures, potential collateral calls and any contingent funding requirements are taken into account in the daily calculation of LCR as per the requirements in the APRA Prudential Standard, APS 210. The weightings and run-off factors prescribed in APS 210 are also used to determine outflows from each of the Bank's funding sources.

The Bank manages its LCR position daily with a Board approved buffer above the regulatory limit of 100%.

The Bank's average LCR for the quarter ended 30 June 2025 was 161.1% an increase of 40 basis points reported for the quarter ended (31 March 2025: 160.7%). This was driven by an increase in High Quality Liquid Assets (HQLA) and an increase in Net Cash Outflows (NCOs) due to higher retail less stable deposits and wholesale funding outflows from non operational deposits, partially offset by higher inflows from fully performing exposures. The lowest LCR recorded during the quarter was 141.8%.

The Bank steers and reports LCR above 100% for both all currency and AUD LCR, in line with the Funding & Liquidity Risk Appetite Statement and regulatory requirements. The Bank's AUD-only LCR was 148.2%, 176 basis points lower than all-currency LCR as at the end of the quarter.



Amounts in millions of dollars	June 2025		March 2025	
	a	b	c	d
	Total unweighted value (average)	Total weighted value (average)	Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>				
1 Total HQLA		9,877		9,577
<b>Cash outflows</b>				
2 Retail deposits and deposits from small business customers, of which:	47,774	5,238	46,450	5,033
3 Stable deposits	31,737	1,587	31,223	1,561
4 Less stable deposits	16,038	3,652	15,226	3,472
5 Unsecured wholesale funding, of which:	1,504	1,192	1,254	959
7 Non-operational deposits (all counterparties)	1,423	1,111	1,099	804
8 Unsecured debt	81	81	155	155
9 Secured wholesale funding		-		-
10 Additional requirements, of which:	11,684	1,507	11,534	1,424
11 Outflows related to derivative exposures and other collateral requirements	373	373	613	613
12 Outflows related to loss of funding on debt products	407	407	89	89
13 Credit and liquidity facilities	10,904	727	10,832	722
14 Other contractual funding obligations	1,278	59	942	4
15 Other contingent funding obligations	3,983	208	1,382	230
16 Total cash outflows		8,204		7,650
<b>Cash inflows</b>				
17 Secured lending (eg reverse repos)	-	-	-	-
18 Inflows from fully performing exposures	3,289	1,950	2,995	1,653
19 Other cash inflows	122	122	39	39
20 Total cash inflows	3,411	2,072	3,034	1,692
		Total adjusted value		Total adjusted value
21 Total HQLA		9,877		9,577
22 Total net cash outflows		6,132		5,958
23 Liquidity Coverage Ratio (%)		161.1 %		160.7 %



## LIQ2: Net Stable Funding Ratio (NSFR)

The net stable funding ratio (NSFR) aims to ensure that the types (and diversity) of liabilities providing funding, and their maturity profile, adequately meet the funding needs arising from assets and off-balance sheet commitments, taking into account their respective maturity profiles.

The NSFR is calculated by dividing available stable funding (ASF), which represents all own funds and liabilities reported on the balance sheet, by required stable funding (RSF), which represents all assets reported on the balance sheet and selected off-balance sheet commitments.

Short-term assets are assumed to require less stable funding than long-term assets because banks would be able to allow some proportion of those assets to mature instead of rolling them over. All items are presented as maturing on the closer of their maturity date and the earliest date at which they can contractually be called. In case repayments occur in instalments, each instalment is reported in the appropriate time bucket to reflect the effective tenor of the funding.

The Bank's Net Stable Funding Ratio (NSFR) has increased 80 basis points over the quarter, rising from 132.8% as at 31 March 2025 to 133.6% as at 30 June 2025. This is largely due to an increase in Available Stable Funding (ASF), reflecting growth in wholesale funding and retail stable deposits. While the increase in Required Stable Funding (RSF) was driven by growth in residential mortgages.

June 2025		a	b	c	d	e
		Unweighted value by residual maturity				
		No Maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted Value
Amounts in Millions of dollars						
Available stable funding (ASF) item						
1	Capital:	6,973	-	-	-	6,973
2	Regulatory capital	6,973	-	-	-	6,973
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	51,510	1,232	102	49,168
5	Stable deposits	-	31,959	-	-	30,361
6	Less stable deposits	-	19,552	1,232	102	18,807
7	Wholesale funding:	-	7,196	4,529	20,558	23,338
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	7,196	4,529	20,558	23,338
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	-	-	136	136
12	NSFR derivative liabilities			-		
13	All other liabilities and equity not included in the above categories	-	-	-	136	136
14	<b>Total ASF</b>					<b>79,615</b>



June 2025		a	b	c	d	e
		Unweighted value by residual maturity				
		No Maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted Value
Amounts in Millions of dollars						
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					399
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:	-	5,500	427	73,567	55,625
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	-	630	-	17	111
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	4,775	426	7,860	9,292
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	95	1	65,690	46,222
23	Standard residential property loans to individuals with a LVR of 80% or below, as defined under APS 112.	-	76	1	62,759	43,721
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	757	-	2,183	2,939
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties			-		-
29	NSFR derivative assets			547		547
30	NSFR derivative liabilities before deduction of variation margin posted			25		25
31	All other assets not included in the above categories	-	757	-	1,611	2,367
32	Off-balance sheet items			12,470		624
33	<b>Total RSF</b>					<b>59,587</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>133.6%</b>



March 2025		a	b	c	d	e
		Unweighted value by residual maturity				
		No Maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted Value
<b>Amounts in Millions of dollars</b>						
<b>Available stable funding (ASF) item</b>						
1	Capital:	6,803	-	-	-	6,803
2	Regulatory capital	6,803	-	-	-	6,803
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	50,531	1,797	87	48,755
5	Stable deposits	-	31,468	-	-	29,895
6	Less stable deposits	-	19,063	1,797	87	18,861
7	Wholesale funding:	-	6,868	4,425	19,745	22,547
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	6,868	4,425	19,745	22,547
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	-	-	146	146
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	-	-	-	146	146
<b>14</b>	<b>Total ASF</b>					<b>78,251</b>
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					407
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:	-	5,718	1,305	71,247	54,783
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	-	665	-	34	134
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	4,562	1,060	8,194	9,785
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	491	245	63,019	44,864
23	Standard residential property loans to individuals with a LVR of 80% or below, as defined under APS 112.	-	472	245	60,603	42,800





March 2025		a	b	c	d	e
		Unweighted value by residual maturity				
		No Maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted Value
<b>Amounts in Millions of dollars</b>						
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	798	-	2,319	3,117
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties			-		-
29	NSFR derivative assets			662		662
30	NSFR derivative liabilities before deduction of variation margin posted			21		21
31	All other assets not included in the above categories	-	798	-	1,636	2,434
32	Off-balance sheet items			12,040		602
<b>33</b>	<b>Total RSF</b>					<b>58,909</b>
<b>34</b>	<b>Net Stable Funding Ratio (%)</b>					<b>132.8%</b>

