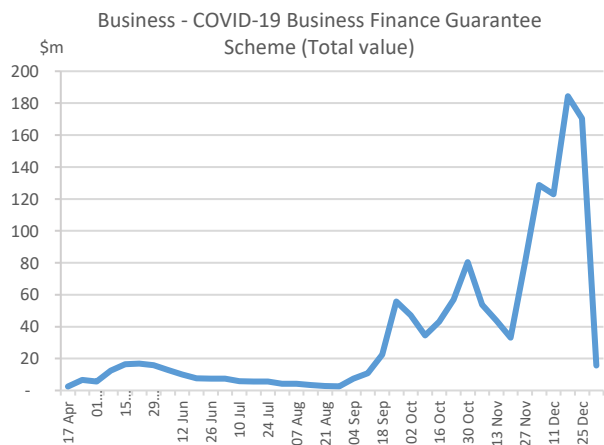
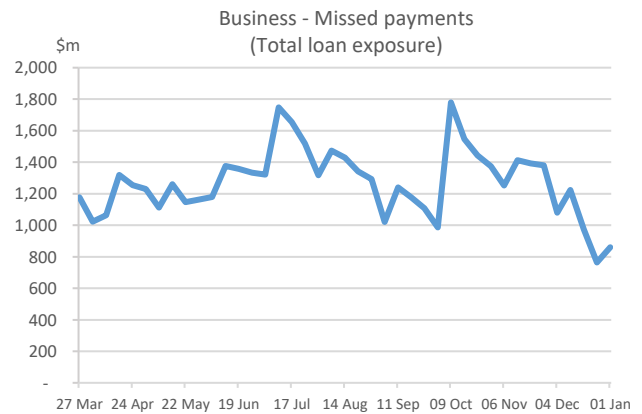
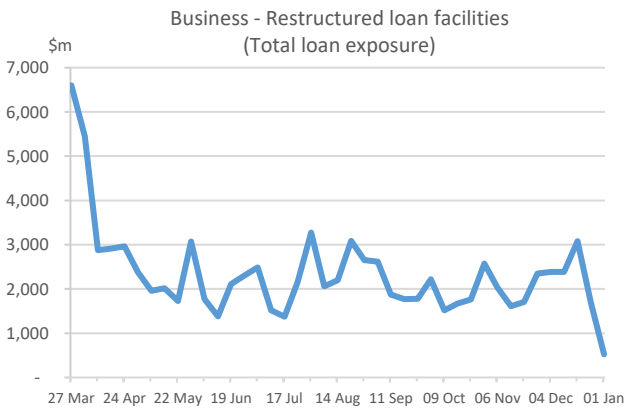
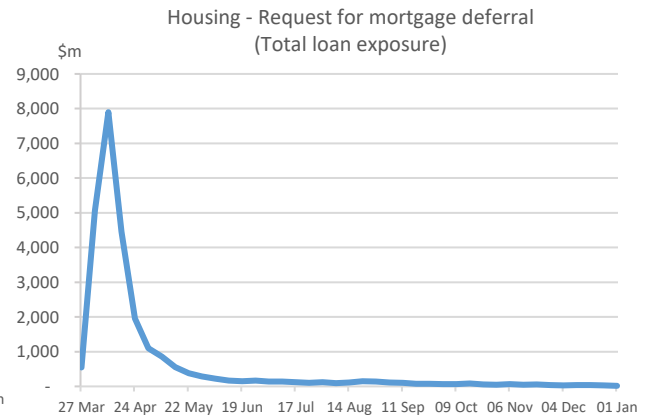
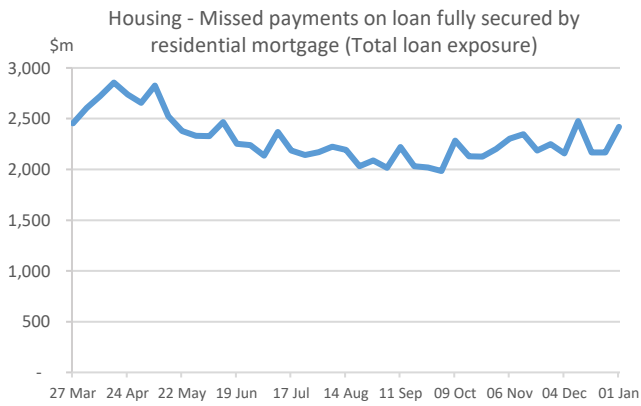
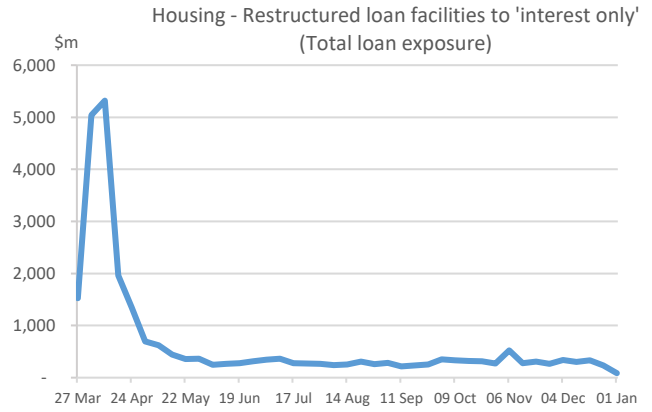
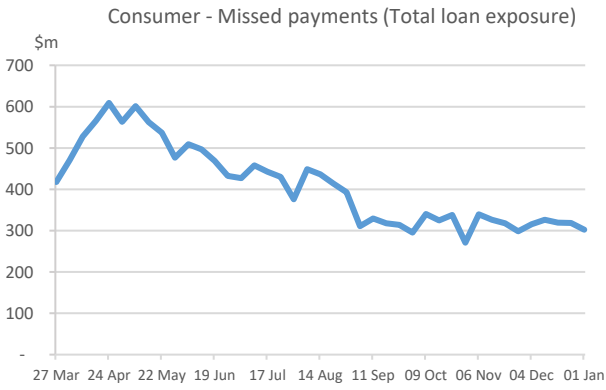


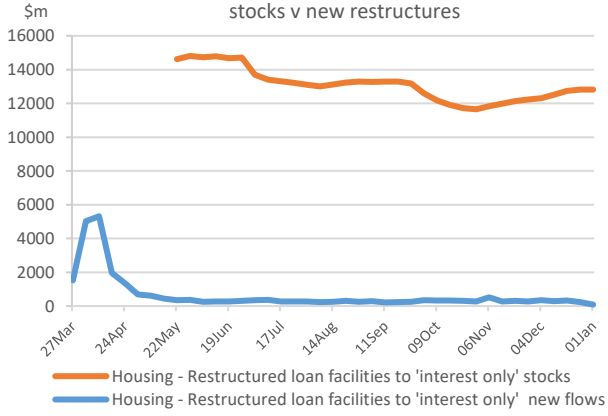
Bank Customer Lending metrics (Flows)	Last week in previous months			Weekly				w-w change	w-w %
	25 Sep 20	30 Oct 20	27 Nov 20	11 Dec 20	18 Dec 20	25 Dec 20	1 Jan 21		
Housing Metrics									
Restructured loan facilities to 'interest only'									
Total number of new interest only loans	851	700	730	824	846	631	290	- 341	-54%
Total value of exposure (\$m) new interest only loans	256	272	268	301	331	234	86	- 148	-63%
Average value of exposure (\$)	300,624	388,088	366,603	364,918	391,705	370,900	297,434	- 73,466	-20%
*Implied exits (\$m) leaving interest only scheme	- 365	- 330	- 162	- 98	- 114	- 141	- 102	39	-28%
Mortgage deferrals									
Total number of new deferrals	246	155	140	162	151	116	58	- 58	-50%
Total value of exposure (\$m) new deferrals	73	50	35	37	35	27	16	- 11	-41%
Average value of exposure (\$)	298,652	322,077	251,778	226,749	233,111	229,971	273,405	43,434	19%
*Implied exits (\$m) leaving deferral scheme	- 631	- 1,795	- 314	- 193	- 223	- 106	- 91	15	-14%
Business Metrics									
Restructured loan facilities (incl. top-ups, extensions, interest only, payment deferral, etc.)									
Total number	1,247	1,167	1,130	1,002	1,302	941	165	- 776	-82%
Total value of exposure (\$m)	1,777	2,573	2,352	2,386	3,081	1,712	523	- 1,189	-69%
Average value of exposure (\$)	1,424,919	2,204,941	2,081,723	2,381,645	2,366,201	1,819,521	3,170,670	1,351,149	74%
COVID-19 Business Finance Guarantee Scheme									
Total number	55	100	127	132	157	192	20	- 172	-90%
Total value of exposure (\$m)	56	80	80	123	184	170	16	- 155	-91%
Average value of exposure (\$)	1,011,800	803,670	632,341	930,529	1,174,291	887,395	778,971	- 108,424	-12%

* Implied exits calculation: New weekly stock value minus Previous week stock value minus New weekly flows value = Implied exits

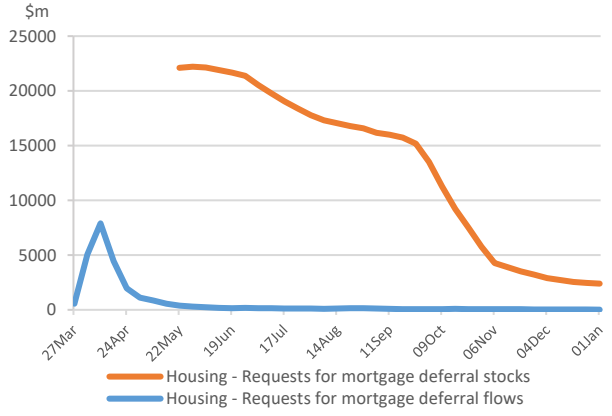
Bank Customer Lending metrics (Stocks)	Last week in previous months			Weekly				W-W change	W-W %
	25 Sep 20	30 Oct 20	27 Nov 20	11 Dec 20	18 Dec 20	25 Dec 20	1 Jan 21		
Consumer Metrics									
Missed Payments									
Total number	57,925	54,254	55,829	62,148	59,650	58,985	60,429	1,444	2%
Total value of exposure (\$m)	314	271	298	326	320	319	302	- 17	-5%
Average value of exposure (\$)	5,416	4,992	5,338	5,252	5,359	5,403	4,998	- 405	-7%
Housing Metrics									
Missed Payments									
Total number	10,077	10,561	10,881	11,858	10,747	10,718	11,547	829	8%
Total value of exposure (\$m)	2,020	2,202	2,248	2,475	2,168	2,166	2,418	252	12%
Average value of exposure (\$)	200,473	208,471	206,583	208,694	201,776	202,081	209,399	7,318	4%
Restructured loan facilities to 'interest only'									
Total value of exposure (\$m)	13,186	11,653	12,238	12,516	12,733	12,826	12,811	- 16	0%
Mortgage repayment deferral (up to 6 months)									
Total value of exposure (\$m)	15,172	5,758	3,233	2,735	2,547	2,468	2,393	- 75	-3%
Business Metrics									
Missed Payments									
Total number	12,005	11,801	10,230	13,427	11,212	10,075	12,132	2,057	20%
Total value of exposure (\$m)	1,107	1,373	1,380	1,224	973	764	859	96	13%
Average value of exposure (\$)	92,246	116,373	134,936	91,129	86,821	75,812	70,836	- 4,976	-7%
COVID-19 Business Finance Guarantee Scheme									
Approvals (number)	978	1,415	1,788	2,029	2,188	2,378	2,397	19	1%
Undrawn approved limits (\$m)	42	63	66	86	104	128	127	- 1	0%
Drawn balances (\$m)	200	436	639	869	1,011	1,160	1,172	12	1%
Total (\$m)	242	498	705	954	1,116	1,288	1,299	11	1%
Weighted average interest rate on outstanding balances	2.5	2.5	2.5	2.6	2.5	2.5	2.5		



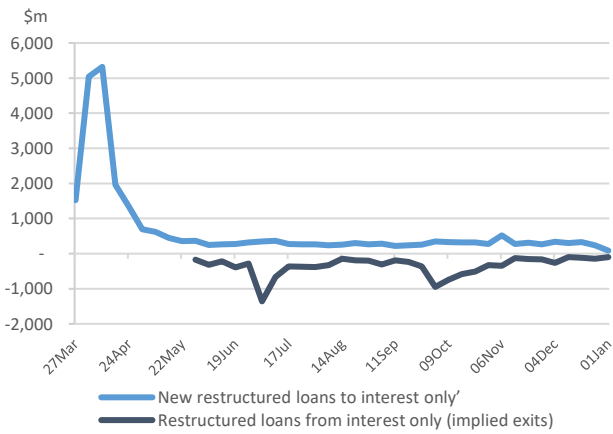
Housing - Restructured loan facilities to 'interest only' stocks v new restructures



Housing - Mortgage deferrals stock v new deferrals



Weekly flows for interest only restructures



Weekly flows for mortgage deferral scheme

