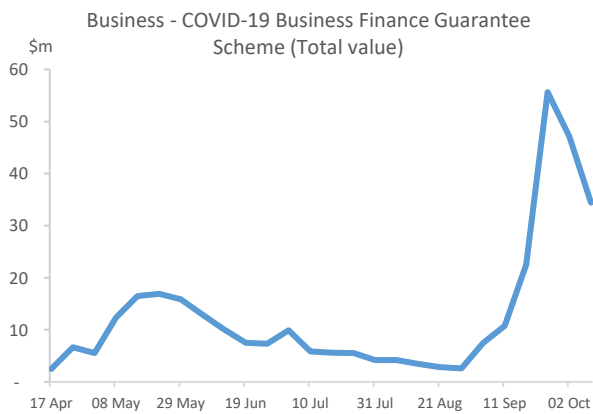
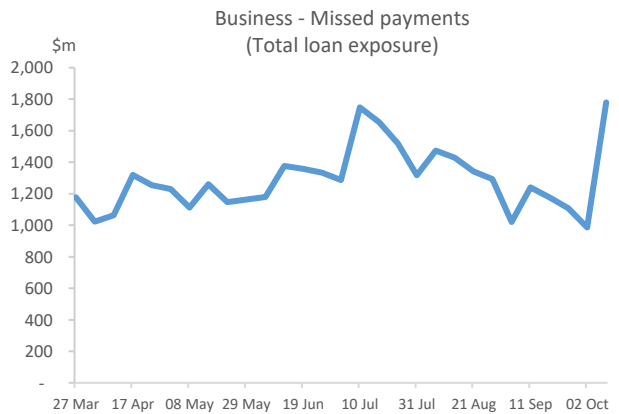
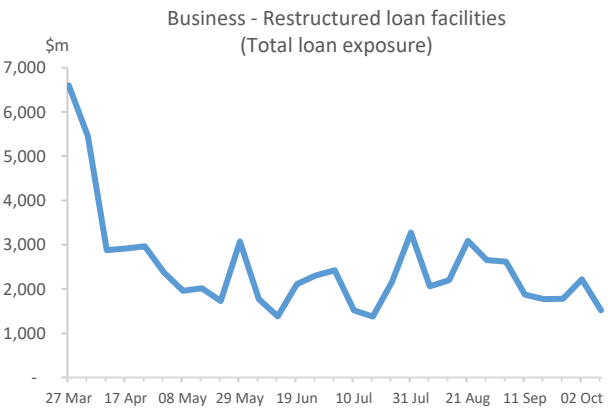
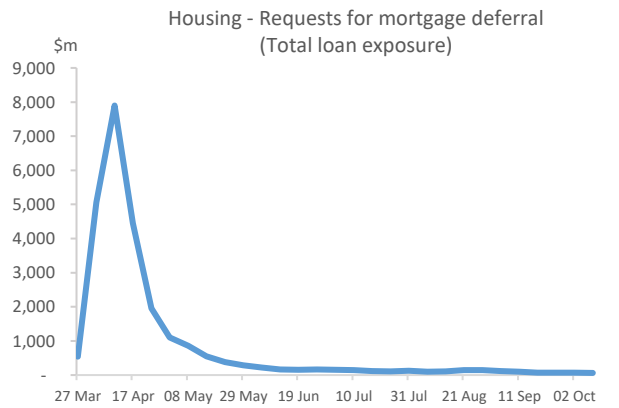
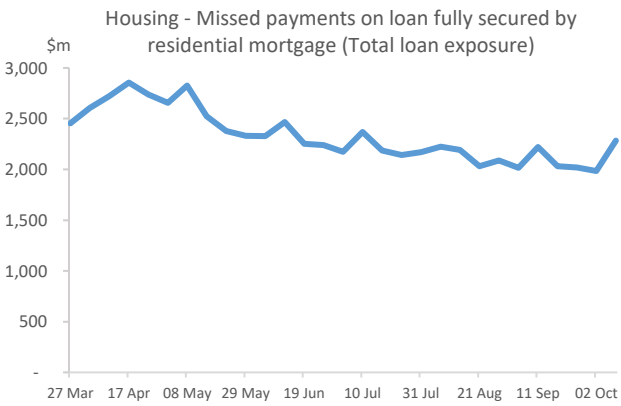
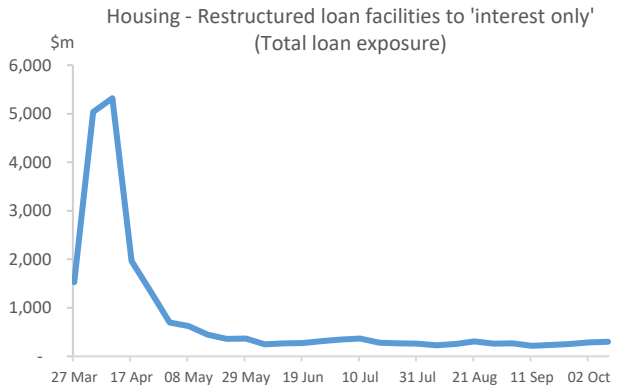
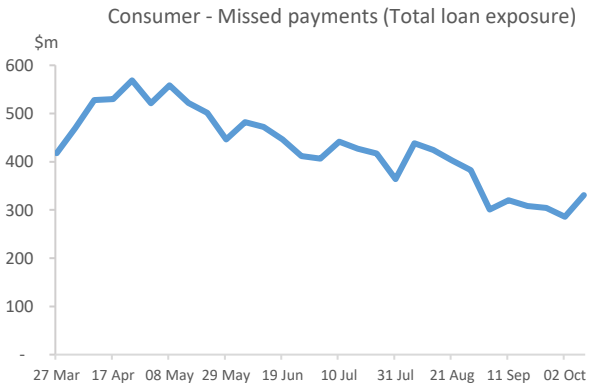
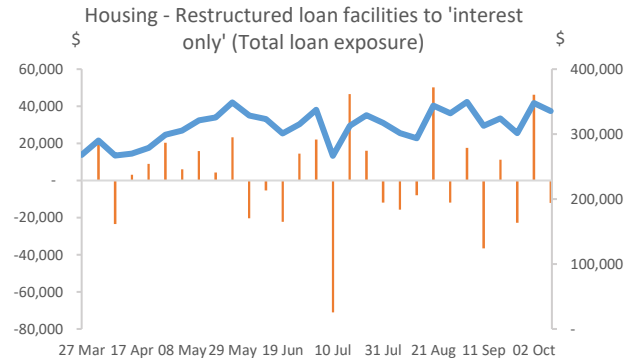
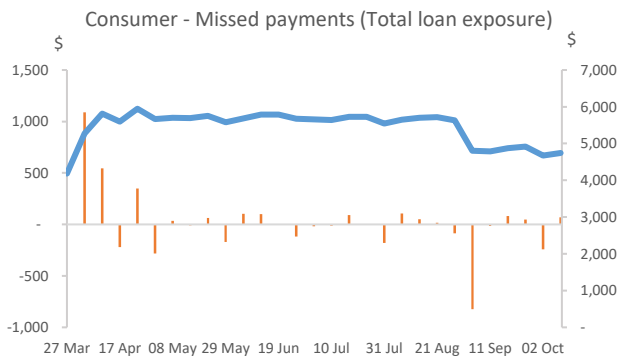


Bank Customer Lending metrics (Flow)	Last week in previous months			Weekly				w-w change	w-w %
	26 Jun 20	31 Jul 20	28 Aug 20	18 Sep 20	25 Sep 20	2 Oct 20	9 Oct 20		
<b>Consumer Metrics</b>									
Missed payments									
Total number	72,663	65,617	67,936	63,234	61,884	61,121	<b>69,748</b>	8,627	14%
Total value of exposure (\$m)	412	364	382	308	304	286	<b>331</b>	45	16%
Average value of exposure (\$)	5,671	5,546	5,629	4,872	4,919	4,677	<b>4,745</b>	68	1%
<b>Housing Metrics</b>									
Restructured loan facilities to 'interest only'									
Total number	1,002	828	789	722	844	832	<b>890</b>	58	7%
Total value of exposure (\$m)	316	263	262	234	254	289	<b>299</b>	9	3%
Average value of exposure (\$)	315,512	317,287	331,926	324,139	301,360	347,592	<b>335,482</b>	- 12,110	-3%
Missed payments on loans fully secured by residential mortgage									
Total number	11,033	10,757	10,352	9,996	10,077	9,800	<b>11,257</b>	1,457	15%
Total value of exposure (\$m)	2,239	2,172	2,089	2,032	2,020	1,984	<b>2,283</b>	299	15%
Average value of exposure (\$)	202,938	201,893	201,772	203,289	200,473	202,486	<b>202,848</b>	361	0%
Requests for mortgage deferral									
Total number	515	452	480	252	246	225	<b>238</b>	13	6%
Total value of exposure (\$m)	167	125	142	73	73	69	<b>63</b>	- 7	-10%
Average value of exposure (\$)	324,135	275,963	295,522	291,072	298,652	307,915	<b>262,850</b>	- 45,065	-15%
<b>Business Metrics</b>									
Restructured loan facilities (incl. top-ups, extensions, interest only, payment deferral, etc.)									
Total number	1,861	1,522	1,425	1,167	1,247	1,255	<b>1,024</b>	- 231	-18%
Total value of exposure (\$m)	2,304	3,274	2,649	1,770	1,777	2,218	<b>1,516</b>	- 701	-32%
Average value of exposure (\$)	1,238,141	2,151,000	1,859,205	1,516,570	1,424,919	1,767,184	<b>1,480,839</b>	- 286,345	-16%
Missed payments									
Total number	14,999	14,653	15,169	13,537	12,005	12,310	<b>17,219</b>	4,909	40%
Total value of exposure (\$m)	1,334	1,318	1,294	1,177	1,107	986	<b>1,779</b>	794	80%
Average value of exposure (\$)	88,955	89,937	85,297	86,984	92,246	80,085	<b>103,339</b>	23,254	29%
COVID-19 Business Finance Guarantee Scheme									
Total number	41	20	10	59	55	<b>109</b>	<b>73</b>	- 36	-33%
Total value of exposure (\$m)	7	4	3	22	56	<b>47</b>	<b>34</b>	- 13	-27%
Average value of exposure (\$)	179,049	208,250	259,700	380,920	1,011,800	<b>431,817</b>	<b>471,616</b>	39,800	9%

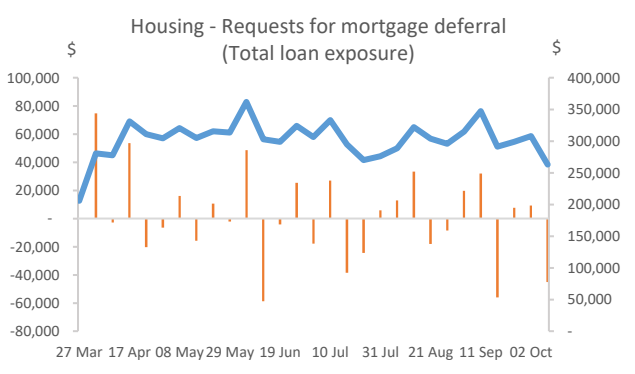
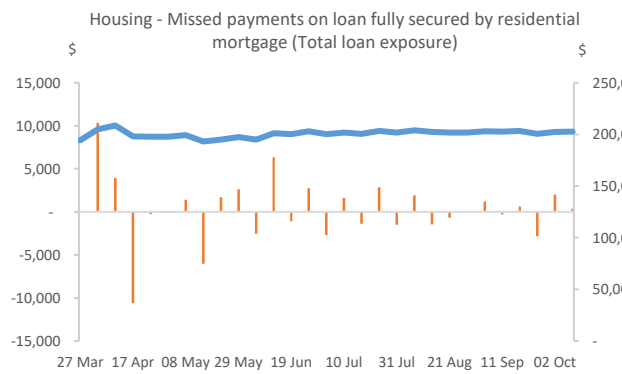






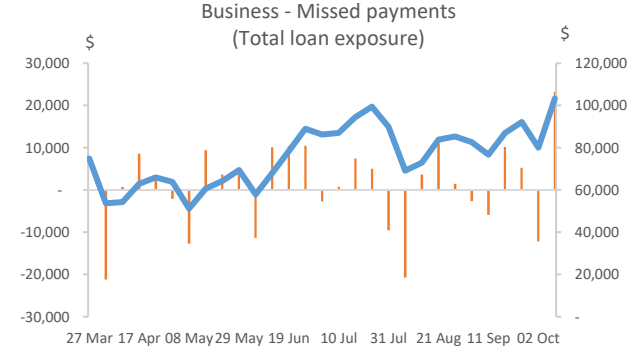
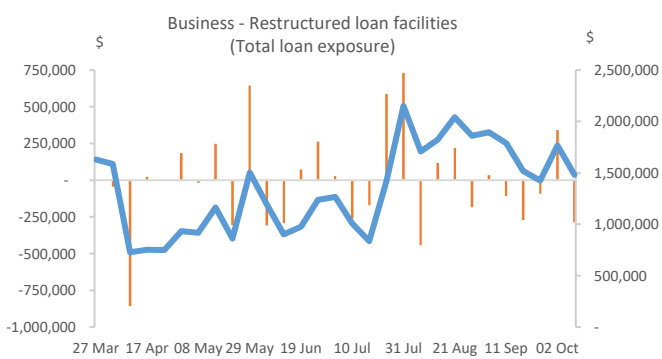
■ w-w average movement (LHS)    — Average (RHS)

■ w-w average movement (LHS)    — Average (RHS)



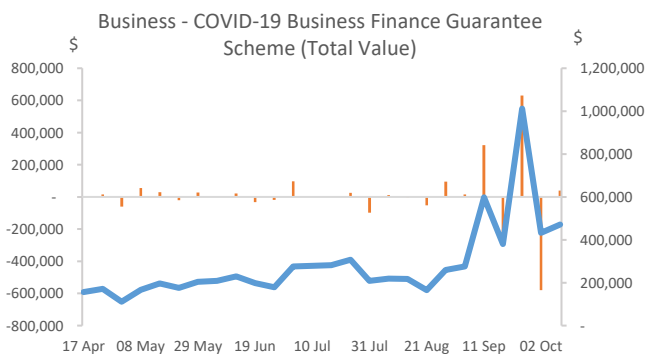
■ w-w average movement (LHS)    — Average (RHS)

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