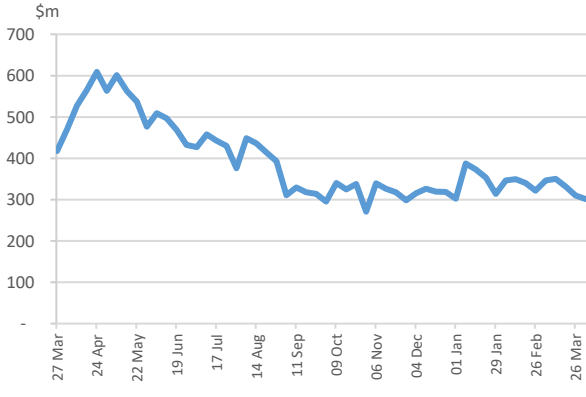


Bank Customer Lending metrics (Flows)	Last week in previous months			Weekly				W-W change	W-W %
	25 Dec 20	29 Jan 21	26 Feb 21	12 Mar 21	19 Mar 21	26 Mar 21	2 Apr 21		
Housing Metrics									
Restructured loan facilities to 'interest only'									
Total number of new interest only loans	624	662	599	688	539	770	743	- 27	-4%
Total value of exposure (\$m) new interest only loans	231	272	249	236	212	307	303	- 4	-1%
Average value of exposure (\$)	370,748	410,894	415,417	343,369	393,460	398,390	407,948	9,558	2%
*Implied exits (\$m) leaving interest only scheme	- 141	- 121	- 138	- 167	- 210	- 300	- 446	- 146	49%
Mortgage deferrals									
Total number of new deferrals	116	85	93	68	65	71	66	- 5	-7%
Total value of exposure (\$m) new deferrals	27	19	18	13	18	20	13	- 7	-33%
Average value of exposure (\$)	232,437	224,347	192,858	196,881	278,969	282,232	201,927	- 80,305	-28%
*Implied exits (\$m) leaving deferral scheme	- 106	- 120	- 145	- 213	- 287	- 281	- 305	- 24	8%
Business Metrics									
Restructured loan facilities (incl. top-ups, extensions, interest only, payment deferral, etc.)									
Total number	941	897	1,037	854	927	1,142	1,000	- 142	-12%
Total value of exposure (\$m)	1,712	1,647	2,166	1,333	1,553	2,005	2,051	46	2%
Average value of exposure (\$)	1,819,521	1,835,831	2,088,881	1,560,493	1,675,367	1,755,357	2,050,720	295,363	17%
COVID-19 Business Finance Guarantee Scheme									
Total number	192	41	77	80	64	74	74	-	0%
Total value of exposure (\$m)	170	44	46	65	81	54	86	32	59%
Average value of exposure (\$)	887,395	1,077,697	599,299	814,319	1,265,141	731,401	1,165,691	434,290	59%

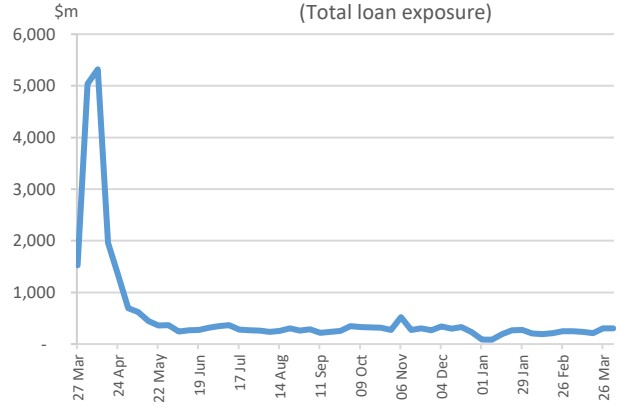
* Implied exits calculation: New weekly stock value minus Previous week stock value minus New weekly flows value = Implied exits

Bank Customer Lending metrics (Stocks)	Last week in previous months			Weekly				W-W change	W-W %
	25 Dec 20	29 Jan 21	26 Feb 21	12 Mar 21	19 Mar 21	26 Mar 21	2 Apr 21		
Consumer Metrics									
Missed Payments									
Total number	58,944	60,532	60,574	65,815	60,721	57,902	58,082	180	0%
Total value of exposure (\$m)	319	314	322	350	332	310	302	- 9	-3%
Average value of exposure (\$)	5,404	5,184	5,310	5,325	5,462	5,361	5,197	- 164	-3%
Housing Metrics									
Missed Payments									
Total number	10,707	11,357	11,064	12,524	11,047	11,020	10,797	- 223	-2%
Total value of exposure (\$m)	2,164	2,345	2,281	2,667	2,322	2,285	2,248	- 37	-2%
Average value of exposure (\$)	202,081	206,450	206,181	212,952	210,185	207,346	208,207	860	0%
Restructured loan facilities to 'interest only'									
Total value of exposure (\$m)	12,823	13,088	13,381	13,153	13,155	13,162	13,019	- 143	-1%
Mortgage repayment deferral (up to 6 months)									
Total value of exposure (\$m)	2,468	1,974	1,518	1,040	771	510	219	- 291	-57%
Business Metrics									
Missed Payments									
Total number	10,075	11,062	10,089	12,911	10,902	9,355	10,142	787	8%
Total value of exposure (\$m)	764	855	754	1,228	1,109	998	929	- 69	-7%
Average value of exposure (\$)	75,812	77,334	74,698	95,113	101,722	106,661	91,600	- 15,061	-14%
COVID-19 Business Finance Guarantee Scheme									
Approvals (number)	2,378	2,517	2,798	2,986	3,052	3,126	3,202	76	2%
Undrawn approved limits (\$m)	128	108	113	105	116	124	125	1	1%
Drawn balances (\$m)	1,160	1,268	1,452	1,607	1,666	1,715	1,875	160	9%
Total (\$m)	1,288	1,376	1,565	1,712	1,782	1,839	2,000	162	9%
Weighted average interest rate on outstanding balances	2.5	2.5	2.5	2.4	2.4	2.4	2.4		

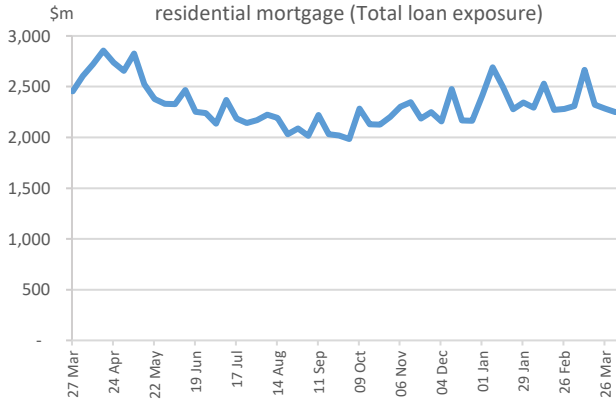
Consumer - Missed payments (Total loan exposure)



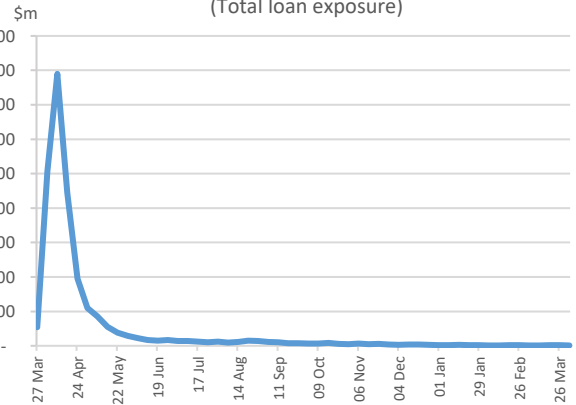
Housing - Restructured loan facilities to 'interest only' (Total loan exposure)



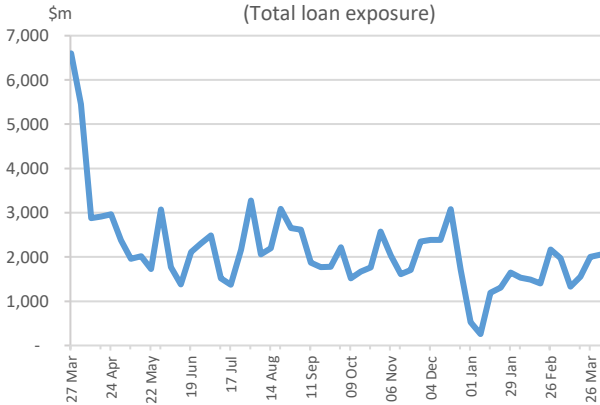
Housing - Missed payments on loans fully secured by residential mortgage (Total loan exposure)



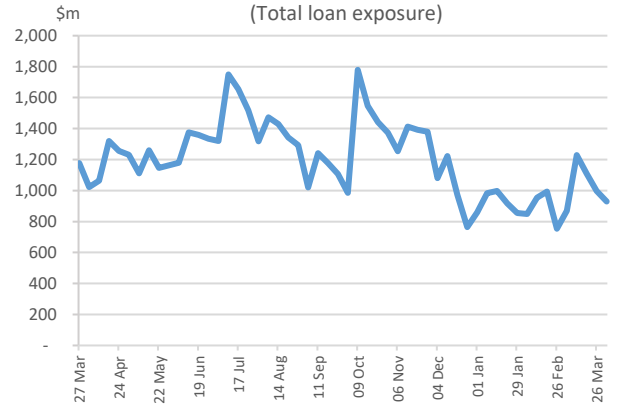
Housing - Request for mortgage deferral (Total loan exposure)



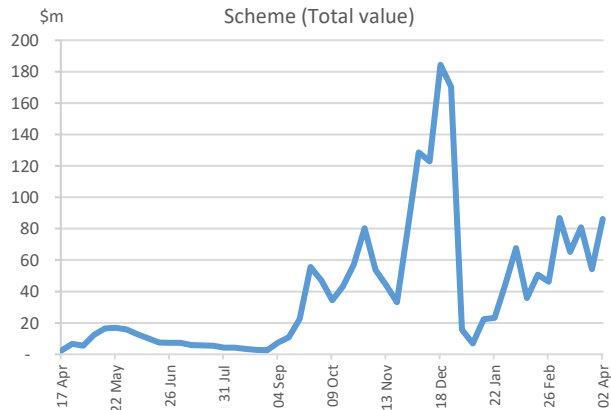
Business - Restructured loan facilities (Total loan exposure)



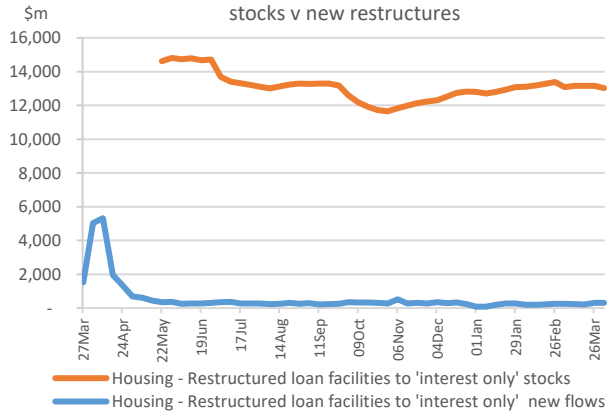
Business - Missed payments (Total loan exposure)



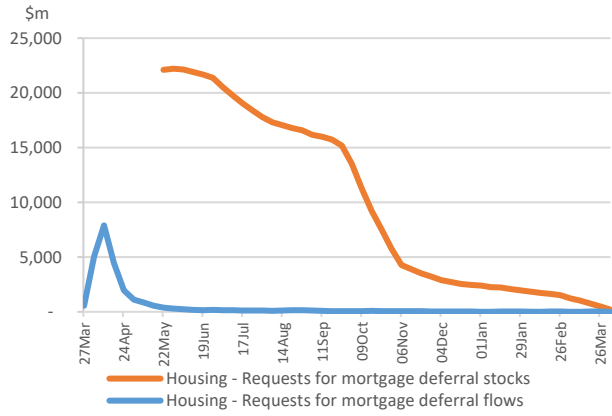
Business - COVID-19 Business Finance Guarantee Scheme (Total value)



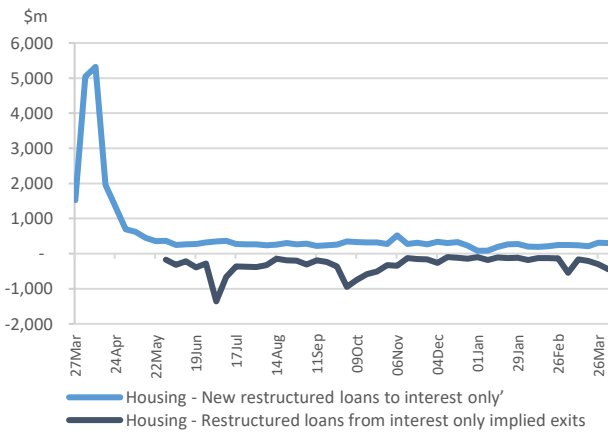
Housing - Restructured loan facilities to 'interest only' stocks v new restructures



Housing - Mortgage deferrals stock v new deferrals



Housing - Weekly flows for interest only restructures



Weekly flows for mortgage deferral scheme

