

Bank Customer Lending metrics (Flows)	Last week in previous months			Weekly				W-W change	W-W %
	31 Jul 20	28 Aug 20	25 Sep 20	23 Oct 20	30 Oct 20	6 Nov 20	13 Nov 20		
<b>Housing Metrics</b>									
Restructured loan facilities to 'interest only'									
Total number of new interest only loans	828	789	844	997	699	992	<b>804</b>	- 188	-19%
Total value of exposure (\$m) new interest only loans	263	262	254	319	273	344	<b>279</b>	- 65	-19%
Average value of exposure (\$)	317,287	331,926	301,360	319,770	390,234	346,505	<b>347,198</b>	692	0%
*Implied exits (\$m) leaving interest only scheme	- 380	- 202	- 364	- 510	- 331	- 162	- <b>131</b>	31	-19%
Mortgage deferrals									
Total number of new deferrals	452	480	246	219	155	257	<b>169</b>	- 88	-34%
Total value of exposure (\$m) new deferrals	125	142	73	59	50	68	<b>50</b>	- 18	-26%
Average value of exposure (\$)	275,963	295,522	298,652	269,897	322,077	266,502	<b>298,505</b>	32,003	12%
*Implied exits (\$m) leaving deferral scheme	- 731	- 365	- 631	- 1,756	- 1,795	- 1,564	- <b>412</b>	1,152	-74%
<b>Business Metrics</b>									
Restructured loan facilities (incl. top-ups, extensions, interest only, payment deferral, etc.)									
Total number	1,522	1,425	1,247	1,221	1,167	1,191	<b>1,025</b>	- 166	-14%
Total value of exposure (\$m)	3,274	2,649	1,777	1,761	2,573	2,031	<b>1,615</b>	- 416	-20%
Average value of exposure (\$)	2,151,000	1,859,205	1,424,919	1,442,319	2,204,941	1,705,459	<b>1,575,461</b>	- 129,999	-8%
COVID-19 Business Finance Guarantee Scheme									
Total number	20	10	55	83	100	93	<b>77</b>	- 16	-17%
Total value of exposure (\$m)	4	3	56	57	80	54	<b>44</b>	- 10	-18%
Average value of exposure (\$)	208,250	259,700	1,011,800	687,260	803,670	577,314	<b>568,857</b>	- 8,456	-1%

\* 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 %
	31 Jul 20	28 Aug 20	25 Sep 20	23 Oct 20	30 Oct 20	6 Nov 20	13 Nov 20		
<b>Consumer Metrics</b>									
Missed Payments									
Total number	65,617	67,936	61,884	64,206	58,824	70,225	<b>66,385</b>	- 3,840	-5%
Total value of exposure (\$m)	364	382	304	328	260	330	<b>317</b>	- 13	-4%
Average value of exposure (\$)	5,546	5,629	4,919	5,113	4,428	4,704	<b>4,780</b>	76	2%
<b>Housing Metrics</b>									
Missed Payments									
Total number	10,757	10,352	10,077	10,281	10,561	11,071	<b>11,155</b>	84	1%
Total value of exposure (\$m)	2,172	2,089	2,020	2,126	2,202	2,303	<b>2,346</b>	43	2%
Average value of exposure (\$)	201,893	201,772	200,473	206,823	208,471	208,061	<b>210,326</b>	2,265	1%
Restructured loan facilities to 'interest only'									
Total value of exposure (\$m)	13,094	13,292	13,186	11,711	<b>11,653</b>	11,835	<b>11,983</b>	149	1%
Mortgage repayment deferral (up to 6 months)									
Total value of exposure (\$m)	17,782	16,573	15,172	7,503	<b>5,758</b>	4,262	<b>3,901</b>	- 362	-8%
<b>Business Metrics</b>									
Missed Payments									
Total number	14,653	15,169	12,005	12,299	11,801	15,756	<b>15,394</b>	- 362	-2%
Total value of exposure (\$m)	1,318	1,294	1,107	1,443	1,373	1,253	<b>1,413</b>	160	13%
Average value of exposure (\$)	89,937	85,297	92,246	117,287	116,373	79,528	<b>91,808</b>	12,279	15%
COVID-19 Business Finance Guarantee Scheme									
Approvals (number)	757	821	978	1,314	1,415	1,509	<b>1,589</b>	80	5%
Undrawn approved limits (\$m)	36	41	42	50	63	57	<b>56</b>	- 1	-1%
Drawn balances (\$m)	104	112	200	372	436	485	<b>530</b>	45	9%
Total (\$m)	140	153	242	422	498	541	<b>586</b>	44	8%
Weighted average interest rate on outstanding balances	2.5	2.5	2.5	2.5	2.5	2.5	<b>2.5</b>		





