



ABN: 88 087 651 956
Figures are reported on a Level 2 basis

Risk Exposures and Assessment

Capital Adequacy	6 months to 31 December 2021 \$000's	3 months to 30 September 2021 \$000's
<i>Capital Requirement (in terms of risk weighted assets):</i>		
Claims Secured against Residential Mortgages	1,912,287	1,893,108
Other Retail	99,238	94,318
Investments in ADI's	658,465	668,336
Securitisation	162,500	172,594
Other	171,768	163,007
	<u>3,004,258</u>	<u>2,991,363</u>
<i>Capital Requirement for Operational Risk</i>	440,045	425,412
TOTAL CAPITAL REQUIREMENT	<u><u>3,444,303</u></u>	<u><u>3,416,775</u></u>
Common Equity Tier 1 Ratio	16.69%	16.99%
Tier 1 Ratio	16.69%	16.99%
Total Capital Ratio	17.01%	17.31%



ABN: 88 087 651 956
 Figures are reported on a Level 2 basis

Risk Exposures and Assessment (cont)

For the 6 Months Ended 31 December 2021

Credit Risk	Gross Credit Risk Exposures \$000's	Average Gross Credit Risk Exposures - over the period \$000's
<u>Loans and Advances</u>		
Claims Secured by Residential Mortgages	5,360,517	5,333,559
Other Loans	99,238	101,650
<u>Other</u>		
Liquidity Investments (including cash)	2,033,051	1,901,411
Other On-balance Sheet Assets	57,425	53,501
Off-Balance Sheet Assets	468,074	459,707
Total Credit Risk Exposures (excluding equities & securitisation)	8,018,305	7,849,829

	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	15,331	2,091
- Other	-	-
Past Due Facilities		
- Loans and advances	2,433	-
- Other	-	-

	Expense \$000's
<i>Bad & Doubtful Debt Expense</i>	
Net movement in Specific Provision	
- Loans and advances	(1,815)
- Other	-
Bad Debt write offs directly to profit and loss	
- Loans and advances	142
- Other	-
<i>Total Bad & Doubtful Debt Expense for the Period</i>	(1,673)
	\$000's
General Reserve for Credit Losses	11,147



ABN: 88 087 651 956
 Figures are reported on a Level 2 basis

Risk Exposures and Assessment (cont)

For the 3 Months Ended 30 September 2021

Credit Risk	Gross Credit Risk Exposures \$000's	Average Gross Credit Risk Exposures - over the period \$000's
<u>Loans and Advances</u>		
Claims Secured by Residential Mortgages	5,297,765	5,320,080
Other Loans	94,318	102,857
<u>Other</u>		
Liquidity Investments (including cash)	2,058,372	1,835,591
Other On-balance Sheet Assets	51,992	51,539
Off-Balance Sheet Assets	468,572	455,524
Total Credit Risk Exposures (excluding equities & securitisation)	7,971,020	7,765,591

	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	18,683	3,969
- Other	-	-
Past Due Facilities		
- Loans and advances	2,598	-
- Other	-	-

	Expense \$000's
<i>Bad & Doubtful Debt Expense</i>	
Net movement in Specific Provision	
- Loans and advances	62
- Other	-
Bad Debt write offs directly to profit and loss	
- Loans and advances	51
- Other	-
<i>Total Bad & Doubtful Debt Expense for the Period</i>	113
	\$000's
General Reserve for Credit Losses	10,743



ABN: 88 087 651 956
 Figures are reported on a Level 2 basis

Risk Exposures and Assessment (cont)

For the 6 Months Ended 31 December 2021

Securitisation Exposures	Balance	Gain/(Loss) on Sale
	\$000's	\$000's

(a) Investment Securities

Greater Bank Group Originated:

Securities held in Asset Backed Commercial Paper (ABCP) - Housing	0	0
Securities held in ABCP - Other	0	0
Securities held in Residential Mortgage Backed Securities (RMBS)	1,940,000	0
<i>Total Greater Bank Group Originated Securities</i>	<u>1,940,000</u>	<u>0</u>

Non Greater Bank Group Originated:

Securities held in Asset Backed Commercial Paper (ABCP) - Housing	0	0
Securities held in ABCP - Other	0	0
Securities held in Commercial Mortgage Backed Securities (CMBS)	41,278	0
Securities held in Residential Mortgage Backed Securities (RMBS)	774,890	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>816,169</u>	<u>0</u>

Total Investment Securities 2,756,169 0

(b) Securitised Assets - Greater Bank Group Originated *

On Balance sheet (lending):

Housing Loans	2,158,203
Other	0
<i>Total On Balance</i>	<u>2,158,203</u>

**Notional
Amount**

Off Balance Sheet:

Liquidity Facilities	0
Funding Facilities	455,284
Swaps	2,158,203
<i>Total Off Balance</i>	<u>2,613,487</u>

Total Securitised Assets not transferred 4,771,690

Balance

Lending:

Housing Loans	0
Other	0
<i>Total Lending</i>	<u>0</u>

**Notional
Amount**

Other Facilities:

Liquidity Facilities	0
Funding Facilities	0
Swaps	0
<i>Total Other Facilities</i>	<u>0</u>

Total Securitised Assets transferred 0

Total Securitised Assets 4,771,690

* The Greater Bank Group has no Securitised Assets that are not Greater Bank Group Originated



ABN: 88 087 651 956
 Figures are reported on a Level 2 basis

Risk Exposures and Assessment (cont)

For the 3 Months Ended 30 September 2021

Securitisation Exposures	Balance	Gain/(Loss) on Sale
	\$000's	\$000's

(a) Investment Securities

Greater Bank Group Originated:

Securities held in Asset Backed Commercial Paper (ABCP) - Housing	0	0
Securities held in ABCP - Other	0	0
Securities held in Residential Mortgage Backed Securities (RMBS)	1,745,000	0
<i>Total Greater Bank Group Originated Securities</i>	<u>1,745,000</u>	<u>0</u>

Non Greater Bank Group Originated:

Securities held in Asset Backed Commercial Paper (ABCP) - Housing	0	0
Securities held in ABCP - Other	0	0
Securities held in Commercial Mortgage Backed Securities (CMBS)	46,311	0
Securities held in Residential Mortgage Backed Securities (RMBS)	823,306	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>869,617</u>	<u>0</u>

Total Investment Securities 2,614,617 0

(b) Securitised Assets - Greater Bank Group Originated *

On Balance sheet (lending):

Housing Loans	2,019,933
Other	0
<i>Total On Balance</i>	<u>2,019,933</u>

**Notional
Amount**

Off Balance Sheet:

Liquidity Facilities	0
Funding Facilities	404,412
Swaps	2,019,933
<i>Total Off Balance</i>	<u>2,424,345</u>

Total Securitised Assets not transferred 4,444,278

Balance

Lending:

Housing Loans	0
Other	0
<i>Total Lending</i>	<u>0</u>

**Notional
Amount**

Other Facilities:

Liquidity Facilities	0
Funding Facilities	0
Swaps	0
<i>Total Other Facilities</i>	<u>0</u>

Total Securitised Assets transferred 0

Total Securitised Assets 4,444,278

* The Greater Bank Group has no Securitised Assets that are not Greater Bank Group Originated