



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

Risk Exposures and Assessment

Capital Adequacy	6 months to 31 December 2020 \$000's	3 months to 30 September 2020 \$000's
<i>Capital Requirement (in terms of risk weighted assets):</i>		
Claims Secured against Residential Mortgages	1,948,078	1,970,830
Other Retail	112,708	160,501
Investments in ADI's	605,786	578,994
Securitisation	130,419	109,338
Other	148,946	133,387
	<u>2,945,938</u>	<u>2,953,051</u>
<i>Capital Requirement for Operational Risk</i>	411,097	398,642
TOTAL CAPITAL REQUIREMENT	<u><u>3,357,035</u></u>	<u><u>3,351,692</u></u>
Common Equity Tier 1 Ratio	17.01%	16.70%
Tier 1 Ratio	17.01%	16.70%
Total Capital Ratio	17.34%	17.03%



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Risk Exposures and Assessment (cont)

For the 6 Months Ended 31 December 2020

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	5,425,792	5,517,110
Other Loans	112,708	147,956
<u>Other</u>		
Liquidity Investments (including cash)	1,770,959	1,586,367
Other On-balance Sheet Assets	55,561	58,150
Off-Balance Sheet Assets	376,979	253,701
Total Credit Risk Exposures (excluding equities & securitisation)	7,741,998	7,563,284
	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	11,007	2,713
- Other	-	-
Past Due Facilities		
- Loans and advances	2,357	-
- Other	-	-
	Expense \$000's	
<i>Bad & Doubtful Debt Expense</i>		
Net movement in Specific Provision		
- Loans and advances	823	
- Other	-	
Bad Debt write offs directly to profit and loss		
- Loans and advances	121	
- Other	-	
<i>Total Bad & Doubtful Debt Expense for the Period</i>	944	
	\$000's	
General Reserve for Credit Losses	11,026	



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Risk Exposures and Assessment (cont)

For the 3 Months Ended 30 September 2020

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	5,484,543	5,562,769
Other Loans	160,501	165,580
<u>Other</u>		
Liquidity Investments (including cash)	1,648,726	1,494,071
Other On-balance Sheet Assets	58,581	59,445
Off-Balance Sheet Assets	289,276	192,062
Total Credit Risk Exposures (excluding equities & securitisation)	<u>7,641,627</u>	<u>7,473,926</u>

	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	9,026	1,861
- Other	-	-
Past Due Facilities		
- Loans and advances	1,751	-
- Other	-	-

	Expense \$000's
<i>Bad & Doubtful Debt Expense</i>	
Net movement in Specific Provision	
- Loans and advances	(29)
- Other	-
Bad Debt write offs directly to profit and loss	
- Loans and advances	30
- Other	-
<i>Total Bad & Doubtful Debt Expense for the Period</i>	<u>1</u>

General Reserve for Credit Losses	10,951
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Risk Exposures and Assessment (cont)

For the 6 Months Ended 31 December 2020

Securitisation Exposures	Balance \$000's	Gain/(Loss) on Sale \$000's
(a) Investment Securities		
<i>Greater Bank Group Originated:</i>		
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>
<i>Non Greater Bank Group Originated:</i>		
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)	55,694	0
Securities held in Residential Mortgage Backed Securities (RMBS)	597,995	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>653,689</u>	<u>0</u>
Total Investment Securities	<u>2,398,689</u>	<u>0</u>
(b) Securitised Assets - Greater Bank Group Originated *		
<i>On Balance sheet (lending):</i>		
Housing Loans	2,120,936	
Other	0	
<i>Total On Balance</i>	<u>2,120,936</u>	
	Notional Amount	
<i>Off Balance Sheet:</i>		
Liquidity Facilities	0	
Funding Facilities	337,716	
Swaps	2,120,936	
<i>Total Off Balance</i>	<u>2,458,652</u>	
<i>Total Securitised Assets not transferred</i>	<u>4,579,588</u>	
	Balance	
<i>Lending:</i>		
Housing Loans	0	
Other	0	
<i>Total Lending</i>	<u>0</u>	
	Notional Amount	
<i>Other Facilities:</i>		
Liquidity Facilities	0	
Funding Facilities	0	
Swaps	0	
<i>Total Other Facilities</i>	<u>0</u>	
<i>Total Securitised Assets transferred</i>	<u>0</u>	
Total Securitised Assets	<u>4,579,588</u>	

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



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Risk Exposures and Assessment (cont)

For the 3 Months Ended 30 September 2020

Securitisation Exposures	Balance \$000's	Gain/(Loss) on Sale \$000's
(a) Investment Securities		
<i>Greater Bank Group Originated:</i>		
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)	740,000	0
<i>Total Greater Bank Group Originated Securities</i>	<u>740,000</u>	<u>0</u>
<i>Non Greater Bank Group Originated:</i>		
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)	58,161	0
Securities held in Residential Mortgage Backed Securities (RMBS)	488,138	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>546,300</u>	<u>0</u>
Total Investment Securities	<u>1,286,300</u>	<u>0</u>
(b) Securitised Assets - Greater Bank Group Originated *		
<i>On Balance sheet (lending):</i>		
Housing Loans	1,137,355	
Other	0	
<i>Total On Balance</i>	<u>1,137,355</u>	
	Notional Amount	
<i>Off Balance Sheet:</i>		
Liquidity Facilities	0	
Funding Facilities	155,171	
Swaps	1,137,355	
<i>Total Off Balance</i>	<u>1,292,526</u>	
<i>Total Securitised Assets not transferred</i>	<u>2,429,882</u>	
	Balance	
<i>Lending:</i>		
Housing Loans	0	
Other	0	
<i>Total Lending</i>	<u>0</u>	
	Notional Amount	
<i>Other Facilities:</i>		
Liquidity Facilities	0	
Funding Facilities	0	
Swaps	0	
<i>Total Other Facilities</i>	<u>0</u>	
<i>Total Securitised Assets transferred</i>	<u>0</u>	
Total Securitised Assets	<u>2,429,882</u>	

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