



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

## Risk Exposures and Assessment

Capital Adequacy	9 months to 31 March 2021	6 months to 31 December 2020
	\$000's	\$000's
<i>Capital Requirement (in terms of risk weighted assets):</i>		
Claims Secured against Residential Mortgages	1,925,505	1,948,078
Other Retail	107,719	112,708
Investments in ADI's	582,132	605,786
Securitisation	142,468	130,419
Other	151,495	148,946
	2,909,318	2,945,938
<i>Capital Requirement for Operational Risk</i>	411,097	411,097
<b>TOTAL CAPITAL REQUIREMENT</b>	<b>3,320,415</b>	<b>3,357,035</b>
Common Equity Tier 1 Ratio	17.32%	17.01%
Tier 1 Ratio	17.32%	17.01%
Total Capital Ratio	17.67%	17.34%



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## Risk Exposures and Assessment (cont)

For the 9 Months Ended 31 March 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	5,370,084	5,480,353
Other Loans	107,719	137,897
<u>Other</u>		
Liquidity Investments (including cash)	1,866,336	1,656,359
Other On-balance Sheet Assets	53,505	56,989
Off-Balance Sheet Assets	392,877	288,495
Total Credit Risk Exposures (excluding equities & securitisation)	7,790,521	7,620,093

	Outstanding Balance \$000's	Specific Provision \$000's
<u>Impaired Facilities</u>		
- Loans and advances	14,676	3,554
- Other	-	-
<u>Past Due Facilities</u>		
- Loans and advances	2,879	-
- Other	-	-

	Expense \$000's
<u>Bad &amp; Doubtful Debt Expense</u>	
Net movement in Specific Provision	
- Loans and advances	1,664
- Other	-
Bad Debt write offs directly to profit and loss	
- Loans and advances	233
- Other	-
Total Bad & Doubtful Debt Expense for the Period	1,897

	\$000's
General Reserve for Credit Losses	11,698



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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)	<u>7,741,998</u>	<u>7,563,284</u>

	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 &amp; 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 &amp; Doubtful Debt Expense for the Period</i>	<u>944</u>

	\$000's
General Reserve for Credit Losses	11,026



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## Risk Exposures and Assessment (cont)

For the 9 Months Ended 31 March 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)	53,359	0
Securities held in Residential Mortgage Backed Securities (RMBS)	704,751	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>758,109</u>	<u>0</u>

**Total Investment Securities** 2,503,109 0

### (b) Securitised Assets - Greater Bank Group Originated \*

#### *On Balance sheet (lending):*

Housing Loans	2,098,145	
Other	0	
<i>Total On Balance</i>	<u>2,098,145</u>	

**Notional Amount**

#### *Off Balance Sheet:*

Liquidity Facilities	0	
Funding Facilities	353,826	
Swaps	2,098,145	
<i>Total Off Balance</i>	<u>2,451,971</u>	

*Total Securitised Assets not transferred* 4,550,116

**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** 4,550,116

\* 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 6 Months Ended 31 December 2020

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)	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** 2,398,689 0

### (b) Securitised Assets - Greater Bank Group Originated \*

#### On Balance sheet (lending):

Housing Loans	2,120,936	
Other	0	
<i>Total On Balance</i>	<u>2,120,936</u>	

**Notional Amount**

#### Off Balance Sheet:

Liquidity Facilities	0	
Funding Facilities	337,716	
Swaps	2,120,936	
<i>Total Off Balance</i>	<u>2,458,652</u>	

*Total Securitised Assets not transferred* 4,579,588

**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** 4,579,588

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