



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

Risk Exposures and Assessment

Capital Adequacy	3 months to 30 September 2021 \$000's	12 months to 30 June 2021 \$000's
<i>Capital Requirement (in terms of risk weighted assets):</i>		
Claims Secured against Residential Mortgages	1,893,108	1,912,827
Other Retail	94,318	111,395
Investments in ADI's	668,336	532,907
Securitisation	172,594	188,506
Other	163,007	157,623
	2,991,363	2,903,258
<i>Capital Requirement for Operational Risk</i>	425,412	425,412
TOTAL CAPITAL REQUIREMENT	3,416,775	3,328,670
Common Equity Tier 1 Ratio	16.99%	17.34%
Tier 1 Ratio	16.99%	17.34%
Total Capital Ratio	17.31%	17.69%



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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	



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Risk Exposures and Assessment (cont)

For the 12 Months Ended 30 June 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	5,342,395	5,452,762
Other Loans	111,395	132,596
<u>Other</u>		
Liquidity Investments (including cash)	1,612,810	1,647,650
Other On-balance Sheet Assets	51,086	55,808
Off-Balance Sheet Assets	442,476	319,291
Total Credit Risk Exposures (excluding equities & securitisation)	7,560,163	7,608,107

	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	16,880	3,906
- Other	-	-
Past Due Facilities		
- Loans and advances	3,191	-
- Other	-	-

	Expense \$000's
<i>Bad & Doubtful Debt Expense</i>	
Net movement in Specific Provision	
- Loans and advances	2,016
- Other	-
Bad Debt write offs directly to profit and loss	
- Loans and advances	355
- Other	-
<i>Total Bad & Doubtful Debt Expense for the Period</i>	2,372

	\$000's
General Reserve for Credit Losses	11,665



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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



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Risk Exposures and Assessment (cont)

For the 12 Months Ended 30 June 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)	50,311	0
Securities held in Residential Mortgage Backed Securities (RMBS)	898,508	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>948,819</u>	<u>0</u>

Total Investment Securities 2,693,819 0

(b) Securitised Assets - Greater Bank Group Originated *

On Balance sheet (lending):

Housing Loans	2,074,943	
Other	0	
<i>Total On Balance</i>	<u>2,074,943</u>	

**Notional
Amount**

Off Balance Sheet:

Liquidity Facilities	0	
Funding Facilities	365,410	
Swaps	0	
<i>Total Off Balance</i>	<u>2,074,943</u>	

Total Securitised Assets not transferred 4,515,296

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 4,515,296

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