



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

Common Disclosure Template - Capital

Greater Bank is using the post 1 January 2018 common disclosure template because we are fully applying the Basel III regulatory adjustments as implemented by APRA

		Year Ended 30 June 2018
		\$M's
Common Equity Tier 1 Capital: instruments and reserves		
2	Retained Earnings	494.2
3	Accumulated other comprehensive income (and other reserves)	6.9
6	Common Equity Tier 1 capital before regulatory adjustments	501.1
Common Equity Tier 1 Capital: regulatory adjustments		
11	Cash-flow hedge reserve	(1.8)
26	National specific regulatory adjustments	12.0
26c	of which: deferred fee income	(2.2)
26d	of which: equity investments in financial institutions	0.6
26e	of which: deferred tax assets	3.6
26f	of which: capitalised expenses	10.0
26g	of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	0.0
28	Total Regulatory adjustments to Common Equity Tier 1	10.2
29	Common Equity Tier 1 Capital (CET1)	490.8
45	Tier 1 Capital (T1)	490.8
Tier 2 Capital: instruments and provisions		
50	Provisions	10.2
51	Tier 2 Capital before regulatory adjustments	10.2
58	Tier 2 Capital (T2)	10.2
59	Total Capital (TC)	501.0
60	Total risk-weighted assets based on APRA standards	2,873.0
Capital Ratios and Buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	17.09%
62	Tier 1 (as a percentage of risk-weighted assets)	17.09%
63	Total Capital (as a percentage of risk-weighted assets)	17.44%
64	Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)	7.00%
65	of which: capital conservation buffer requirement	2.50%
66	of which: ADI-specific countercyclical buffer requirements	0.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	9.44%