



ABN: 88 087 651 956

Figures are reported on a Level 2 basis

Risk Exposures and Assessment

Capital Adequacy	3 months to 30 Sep 2018	12 months to 30 Jun 2018
	\$000's	\$000's
<i>Capital Requirement (in terms of risk weighted assets):</i>		
Claims Secured against Residential Mortgages	1,900,623	1,872,867
Other Retail	194,415	199,846
Investments in ADI's	362,536	328,237
Securitisation	51,053	39,919
Other	82,923	80,838
	2,591,550	2,521,707
<i>Capital Requirement for Operational Risk</i>	351,302	351,302
TOTAL CAPITAL REQUIREMENT	2,942,852	2,873,010
Common Equity Tier 1 Ratio	17.00%	17.09%
Tier 1 Ratio	17.00%	17.09%
Total Capital Ratio	17.34%	17.44%



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Risk Exposures and Assessment (cont)

For the 3 Months Ended 30 Sep 2018

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	5,269,963	5,226,175
Other Loans	194,415	197,130
<u>Other</u>		
Liquidity Investments (including cash)	1,201,474	1,134,287
Other On-balance Sheet Assets	43,285	43,028
Off-Balance Sheet Assets	85,589	86,223
Total Credit Risk Exposures (excluding equities & securitisation)	<u>6,794,725</u>	<u>6,686,843</u>

	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	11,974	4,561
- Other	-	-
Past Due Facilities		
- Loans and advances	1,106	-
- Other	-	-

	Expense \$000's
<i>Bad & Doubtful Debt Expense</i>	
Net movement in Specific Provision	
- Loans and advances	(326)
- Other	-
Bad Debt write offs directly to profit and loss	
- Loans and advances	69
- Other	-
<i>Total Bad & Doubtful Debt Expense for the Period</i>	<u>(257)</u>

	\$000's
General Reserve for Credit Losses	10,069



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Risk Exposures and Assessment (cont)

For the 12 Months Ended 30 Jun 2018

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	5,182,387	4,907,634
Other Loans	199,846	202,872
<u>Other</u>		
Liquidity Investments (including cash)	1,067,099	1,125,855
Other On-balance Sheet Assets	42,771	42,140
Off-Balance Sheet Assets	86,857	82,401
Total Credit Risk Exposures (excluding equities & securitisation)	<u>6,578,961</u>	<u>6,360,902</u>

	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	13,580	4,887
- Other	-	-
Past Due Facilities		
- Loans and advances	1,893	-
- Other	-	-

	Expense \$000's
<i>Bad & Doubtful Debt Expense</i>	
Net movement in Specific Provision	
- Loans and advances	425
- Other	-
Bad Debt write offs directly to profit and loss	
- Loans and advances	808
- Other	-
<i>Total Bad & Doubtful Debt Expense for the Period</i>	<u>1,234</u>

General Reserve for Credit Losses	10,186
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Risk Exposures and Assessment (cont)

For the 3 Months Ended 30 Sep 2018

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)	735,000	0
<i>Total Greater Bank Group Originated Securities</i>	<u>735,000</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)	23,991	0
Securities held in Residential Mortgage Backed Securities (RMBS)	254,770	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>278,761</u>	<u>0</u>

Total Investment Securities 1,013,761 0

(b) Securitised Assets - Greater Bank Group Originated *

On Balance sheet (lending):

Housing Loans	1,105,090	
Other	0	
<i>Total On Balance</i>	<u>1,105,090</u>	

**Notional
Amount**

Off Balance Sheet:

Liquidity Facilities	0	
Funding Facilities	117,341	
Swaps	1,105,090	
<i>Total Off Balance</i>	<u>1,222,431</u>	

Total Securitised Assets not transferred 2,327,521

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 2,327,521

* 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 Jun 2018

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)	735,000	0
<i>Total Greater Bank Group Originated Securities</i>	<u>735,000</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)	7,254	0
Securities held in Residential Mortgage Backed Securities (RMBS)	195,769	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>203,024</u>	<u>0</u>

Total Investment Securities 938,024 0

(b) Securitised Assets - Greater Bank Group Originated *

On Balance sheet (lending):

Housing Loans	1,096,639	
Other	0	
<i>Total On Balance</i>	<u>1,096,639</u>	

**Notional
Amount**

Off Balance Sheet:

Liquidity Facilities	0	
Funding Facilities	114,156	
Swaps	1,096,639	
<i>Total Off Balance</i>	<u>1,210,794</u>	

Total Securitised Assets not transferred 2,307,433

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 2,307,433

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