



ABN: 88 087 651 956

Figures are reported on a Level 2 basis

Risk Exposures and Assessment

Capital Adequacy	6 months to 31 Dec 2018	3 months to 30 Sep 2018
	\$000's	\$000's
<i>Capital Requirement (in terms of risk weighted assets):</i>		
Claims Secured against Residential Mortgages	1,927,652	1,900,623
Other Retail	182,175	194,415
Investments in ADI's	331,211	362,536
Securitisation	55,646	51,053
Other	78,275	82,923
	2,574,959	2,591,550
<i>Capital Requirement for Operational Risk</i>	365,207	351,302
TOTAL CAPITAL REQUIREMENT	2,940,167	2,942,852
Common Equity Tier 1 Ratio	17.41%	17.00%
Tier 1 Ratio	17.41%	17.00%
Total Capital Ratio	17.76%	17.34%



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Risk Exposures and Assessment (cont)

For the 6 Months Ended 31 Dec 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	5,347,177	5,266,509
Other Loans	182,175	192,145
<u>Other</u>		
Liquidity Investments (including cash)	1,122,288	1,130,287
Other On-balance Sheet Assets	41,208	42,421
Off-Balance Sheet Assets	81,207	84,551
Total Credit Risk Exposures (excluding equities & securitisation)	<u>6,774,056</u>	<u>6,715,914</u>

	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	11,529	2,664
- Other	-	-
Past Due Facilities		
- Loans and advances	1,824	-
- Other	-	-

	Expense \$000's
<i>Bad & Doubtful Debt Expense</i>	
Net movement in Specific Provision	
- Loans and advances	(2,223)
- Other	-
Bad Debt write offs directly to profit and loss	
- Loans and advances	161
- Other	-
<i>Total Bad & Doubtful Debt Expense for the Period</i>	<u>(2,062)</u>

	\$000's
General Reserve for Credit Losses	10,281



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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 6 Months Ended 31 Dec 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)	22,821	0
Securities held in Residential Mortgage Backed Securities (RMBS)	258,287	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>281,107</u>	<u>0</u>

Total Investment Securities 1,016,107 0

(b) Securitised Assets - Greater Bank Group Originated *

On Balance sheet (lending):

Housing Loans	1,100,741	
Other	0	
<i>Total On Balance</i>	<u>1,100,741</u>	

**Notional
Amount**

Off Balance Sheet:

Liquidity Facilities	0	
Funding Facilities	118,105	
Swaps	1,100,741	
<i>Total Off Balance</i>	<u>1,218,846</u>	

Total Securitised Assets not transferred 2,319,587

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 2,319,587

* 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 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