



ABN: 88 087 651 956

Figures are reported on a Level 2 basis

## Risk Exposures and Assessment

Capital Adequacy	6 months to 31 Dec 2017	3 months to 30 Sep 2017
	\$000's	\$000's
<i>Capital Requirement (in terms of risk weighted assets):</i>		
Claims Secured against Residential Mortgages	1,774,397	1,716,873
Other Retail	205,793	209,204
Investments in ADI's	350,171	369,006
Securitisation	49,141	52,169
Other	75,659	91,516
	2,455,161	2,438,767
<i>Capital Requirement for Operational Risk</i>	339,880	323,942
<b>TOTAL CAPITAL REQUIREMENT</b>	<b>2,795,041</b>	<b>2,762,709</b>
Common Equity Tier 1 Ratio	16.99%	16.83%
Tier 1 Ratio	16.99%	16.83%
Total Capital Ratio	17.39%	17.22%



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## Risk Exposures and Assessment (cont)

For the 6 Months Ended 31 Dec 2017

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	4,908,225	4,776,913
Other Loans	205,793	202,139
<u>Other</u>		
Liquidity Investments (including cash)	1,113,257	1,147,699
Other On-balance Sheet Assets	39,999	42,550
Off-Balance Sheet Assets	79,644	80,377
Total Credit Risk Exposures (excluding equities & securitisation)	6,346,918	6,249,677

	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	6,913	4,094
- Other	-	-
Past Due Facilities		
- Loans and advances	2,145	-
- Other	-	-

	Expense \$000's
<i>Bad &amp; Doubtful Debt Expense</i>	
Net movement in Specific Provision	
- Loans and advances	(368)
- Other	-
Bad Debt write offs directly to profit and loss	
- Loans and advances	148
- Other	-
<i>Total Bad &amp; Doubtful Debt Expense for the Period</i>	(220)
	<b>\$000's</b>
General Reserve for Credit Losses	11,133



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## Risk Exposures and Assessment (cont)

For the 3 Months Ended 30 Sep 2017

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	4,750,354	4,711,256
Other Loans	209,204	200,311
<u>Other</u>		
Liquidity Investments (including cash)	1,190,779	1,164,920
Other On-balance Sheet Assets	44,128	43,825
Off-Balance Sheet Assets	66,907	80,743
Total Credit Risk Exposures (excluding equities & securitisation)	6,261,371	6,201,056

	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	7,405	4,298
- Other	-	-
Past Due Facilities		
- Loans and advances	1,383	-
- Other	-	-

	Expense \$000's
<i>Bad &amp; Doubtful Debt Expense</i>	
Net movement in Specific Provision	
- Loans and advances	(164)
- Other	-
Bad Debt write offs directly to profit and loss	
- Loans and advances	86
- Other	-
<i>Total Bad &amp; Doubtful Debt Expense for the Period</i>	(79)
	<b>\$000's</b>
General Reserve for Credit Losses	10,621



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## Risk Exposures and Assessment (cont)

For the 6 Months Ended 31 Dec 2017

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)	731,000	0
<i>Total Greater Bank Group Originated Securities</i>	<u>731,000</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)	10,042	0
Securities held in Residential Mortgage Backed Securities (RMBS)	234,880	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>244,922</u>	<u>0</u>

**Total Investment Securities** 975,922 0

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

#### On Balance sheet (lending):

Housing Loans	1,048,067	
Other	0	
<i>Total On Balance</i>	<u>1,048,067</u>	

#### Notional Amount

#### Off Balance Sheet:

Liquidity Facilities	0	
Funding Facilities	109,010	
Swaps	1,048,067	
<i>Total Off Balance</i>	<u>1,157,077</u>	

*Total Securitised Assets not transferred* 2,205,144

#### Balance

<i>Lending:</i>		
Housing Loans	0	
Other	0	
<i>Total Lending</i>	<u>0</u>	

#### Notional Amount

<i>Other Facilities:</i>		
Liquidity Facilities	0	
Funding Facilities	0	
Swaps	0	
<i>Total Other Facilities</i>	<u>0</u>	

*Total Securitised Assets transferred* 0

**Total Securitised Assets** 2,205,144

\* 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 2017

Securitisation Exposures	Balance \$000's	Gain/(Loss) on Sale \$000's
<b>(a) Investment Securities</b>		
<i>Greater Bank Group Originated:</i>		
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)	734,068	0
<i>Total Greater Bank Group Originated Securities</i>	734,068	0
<i>Non Greater Bank Group Originated:</i>		
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)	11,222	0
Securities held in Residential Mortgage Backed Securities (RMBS)	235,100	0
<i>Total Non Greater Bank Group Originated Securities</i>	246,322	0
<b>Total Investment Securities</b>	<b>980,390</b>	<b>0</b>
<b>(b) Securitised Assets - Greater Bank Group Originated *</b>		
<i>On Balance sheet (lending):</i>		
Housing Loans	1,043,232	
Other	0	
<i>Total On Balance</i>	1,043,232	
		<b>Notional Amount</b>
<i>Off Balance Sheet:</i>		
Liquidity Facilities	0	
Funding Facilities	104,071	
Swaps	1,043,232	
<i>Total Off Balance</i>	1,147,303	
<i>Total Securitised Assets not transferred</i>	2,190,535	
		<b>Balance</b>
<i>Lending:</i>		
Housing Loans	25,796	
Other	0	
<i>Total Lending</i>	25,796	
		<b>Notional Amount</b>
<i>Other Facilities:</i>		
Liquidity Facilities	2,185	
Funding Facilities	9,786	
Swaps	25,796	
<i>Total Other Facilities</i>	37,767	
<i>Total Securitised Assets transferred</i>	63,562	
<b>Total Securitised Assets</b>	<b>2,254,097</b>	

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