



ABN: 88 087 651 956

Figures are reported on a Level 2 basis

Risk Exposures and Assessment

Capital Adequacy	9 months to 31 Mar 2018	6 months to 31 Dec 2017
	\$000's	\$000's
<i>Capital Requirement (in terms of risk weighted assets):</i>		
Claims Secured against Residential Mortgages	1,813,251	1,774,397
Other Retail	208,099	205,793
Investments in ADI's	356,859	350,171
Securitisation	34,903	49,141
Other	81,920	75,659
	<u>2,495,032</u>	<u>2,455,161</u>
<i>Capital Requirement for Operational Risk</i>	339,880	339,880
TOTAL CAPITAL REQUIREMENT	<u><u>2,834,912</u></u>	<u><u>2,795,041</u></u>
Common Equity Tier 1 Ratio	17.02%	16.99%
Tier 1 Ratio	17.02%	16.99%
Total Capital Ratio	17.43%	17.39%



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Risk Exposures and Assessment (cont)

For the 9 Months Ended 31 Mar 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	5,025,043	4,838,945
Other Loans	208,099	203,629
<u>Other</u>		
Liquidity Investments (including cash)	1,119,077	1,140,544
Other On-balance Sheet Assets	40,280	41,983
Off-Balance Sheet Assets	84,019	81,287
Total Credit Risk Exposures (excluding equities & securitisation)	6,476,519	6,306,387

	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	8,745	4,732
- Other	-	-
Past Due Facilities		
- Loans and advances	1,553	-
- Other	-	-

	Expense \$000's
<i>Bad & Doubtful Debt Expense</i>	
Net movement in Specific Provision	
- Loans and advances	270
- Other	-
Bad Debt write offs directly to profit and loss	
- Loans and advances	211
- Other	-
<i>Total Bad & Doubtful Debt Expense for the Period</i>	481
	\$000's
General Reserve for Credit Losses	11,450



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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 & 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 & Doubtful Debt Expense for the Period</i>	(220)
	\$000's
General Reserve for Credit Losses	11,133



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Risk Exposures and Assessment (cont)

For the 9 Months Ended 31 Mar 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)	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)	8,357	0
Securities held in Residential Mortgage Backed Securities (RMBS)	217,151	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>225,509</u>	<u>0</u>

Total Investment Securities 956,509 0

(b) Securitised Assets - Greater Bank Group Originated *

On Balance sheet (lending):

Housing Loans	1,033,061	
Other	0	
<i>Total On Balance</i>	<u>1,033,061</u>	

**Notional
Amount**

Off Balance Sheet:

Liquidity Facilities	0	
Funding Facilities	109,239	
Swaps	1,033,061	
<i>Total Off Balance</i>	<u>1,142,299</u>	

Total Securitised Assets not transferred 2,175,360

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 2,175,360

* 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 6 Months Ended 31 Dec 2017

Securitisation Exposures	Balance \$000's	Gain/(Loss) on Sale \$000's
(a) Investment Securities		
<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)	731,000	0
<i>Total Greater Bank Group Originated Securities</i>	<u>731,000</u>	<u>0</u>
<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)	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	<u>975,922</u>	<u>0</u>
(b) Securitised Assets - Greater Bank Group Originated *		
<i>On Balance sheet (lending):</i>		
Housing Loans	1,048,067	
Other	0	
<i>Total On Balance</i>	<u>1,048,067</u>	
	Notional Amount	
<i>Off Balance Sheet:</i>		
Liquidity Facilities	0	
Funding Facilities	109,010	
Swaps	1,048,067	
<i>Total Off Balance</i>	<u>1,157,077</u>	
<i>Total Securitised Assets not transferred</i>	<u>2,205,144</u>	
	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>	
<i>Total Securitised Assets transferred</i>	<u>0</u>	
Total Securitised Assets	<u>2,205,144</u>	

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