



ABN: 88 087 651 956

Figures are reported on a Level 2 basis

Risk Exposures and Assessment

Capital Adequacy	12 months to 30 Jun 2018	9 months to 31 Mar 2018
	\$000's	\$000's
<i>Capital Requirement (in terms of risk weighted assets):</i>		
Claims Secured against Residential Mortgages	1,872,867	1,813,251
Other Retail	199,846	208,099
Investments in ADI's	328,237	356,859
Securitisation	39,919	34,903
Other	80,838	81,920
	2,521,707	2,495,032
<i>Capital Requirement for Operational Risk</i>	351,302	339,880
TOTAL CAPITAL REQUIREMENT	2,873,010	2,834,912
Common Equity Tier 1 Ratio	17.09%	17.02%
Tier 1 Ratio	17.09%	17.02%
Total Capital Ratio	17.44%	17.43%



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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)	6,578,961	6,360,902
	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>	1,234	
	\$000's	
General Reserve for Credit Losses	10,186	



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Risk Exposures and Assessment (cont)

For the 9 Months Ended 31 Mar 2018

Credit Risk	Gross Credit Risk Exposures	Average Gross Credit Risk Exposures - over the period
	\$000's	\$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	Specific Provision
	\$000's	\$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 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>	<i>735,000</i>	<i>0</i>

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>	<i>203,024</i>	<i>0</i>

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>	<i>1,096,639</i>

**Notional
Amount**

Off Balance Sheet:

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

Total Securitised Assets not transferred **2,307,433**

Balance

Lending:

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

**Notional
Amount**

Other Facilities:

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

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



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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

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 2,175,360

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