



ABN: 88 087 651 956
Figures are reported on a Level 2 basis

Risk Exposures and Assessment

Capital Adequacy	3 months to 30 September 2022	12 months to 30 June 2022
	\$000's	\$000's
<i>Capital Requirement (in terms of risk weighted assets):</i>		
Claims Secured against Residential Mortgages	1,851,542	1,888,982
Other Retail	87,389	96,327
Investments in ADI's	612,582	620,952
Securitisation	166,932	175,212
Other	150,487	167,662
	<u>2,868,932</u>	<u>2,949,135</u>
<i>Capital Requirement for Operational Risk</i>	453,900	453,900
TOTAL CAPITAL REQUIREMENT	<u><u>3,322,833</u></u>	<u><u>3,403,036</u></u>
Common Equity Tier 1 Ratio	16.43%	15.83%
Tier 1 Ratio	16.43%	15.83%
Total Capital Ratio	16.76%	16.16%



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Risk Exposures and Assessment (cont)

For the 3 Months Ended 30 September 2022

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	5,230,271	5,278,535
Other Loans	87,389	91,858
<u>Other</u>		
Liquidity Investments (including cash)	2,043,570	2,024,590
Other On-balance Sheet Assets	54,873	54,259
Off-Balance Sheet Assets	414,233	460,942
Total Credit Risk Exposures (excluding equities & securitisation)	7,830,336	7,910,185
	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	11,745	1,170
- Other	-	-
Past Due Facilities		
- Loans and advances	1,827	-
- Other	-	-
	Expense \$000's	
<i>Bad & Doubtful Debt Expense</i>		
Net movement in Specific Provision		
- Loans and advances	(631)	
- Other	-	
Bad Debt write offs directly to profit and loss		
- Loans and advances	375	
- Other	-	
<i>Total Bad & Doubtful Debt Expense for the Period</i>	(256)	
	\$000's	
General Reserve for Credit Losses	10,802	



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Risk Exposures and Assessment (cont)

For the 12 Months Ended 30 June 2022

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	5,326,798	5,343,104
Other Loans	96,327	99,149
<u>Other</u>		
Liquidity Investments (including cash)	2,005,610	1,941,668
Other On-balance Sheet Assets	53,646	54,084
Off-Balance Sheet Assets	507,652	463,529
Total Credit Risk Exposures (excluding equities & securitisation)	<u>7,990,033</u>	<u>7,901,534</u>

	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	11,558	1,801
- Other	-	-
Past Due Facilities		
- Loans and advances	2,580	-
- Other	-	-

	Expense \$000's
<i>Bad & Doubtful Debt Expense</i>	
Net movement in Specific Provision	
- Loans and advances	(2,105)
- Other	-
Bad Debt write offs directly to profit and loss	
- Loans and advances	959
- Other	-
<i>Total Bad & Doubtful Debt Expense for the Period</i>	<u>(1,146)</u>

	\$000's
General Reserve for Credit Losses	11,120



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Risk Exposures and Assessment (cont)

For the 3 Months Ended 30 September 2022

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)	1,940,000	0
<i>Total Greater Bank Group Originated Securities</i>	<u>1,940,000</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)	23,523	0
Securities held in Residential Mortgage Backed Securities (RMBS)	805,645	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>829,168</u>	<u>0</u>

Total Investment Securities 2,769,168 0

(b) Securitised Assets - Greater Bank Group Originated *

On Balance sheet (lending):

Housing Loans	2,064,324	
Other	0	
<i>Total On Balance</i>	<u>2,064,324</u>	

**Notional
Amount**

Off Balance Sheet:

Liquidity Facilities	0	
Funding Facilities	484,377	
Swaps	2,064,324	
<i>Total Off Balance</i>	<u>2,548,701</u>	

Total Securitised Assets not transferred 4,613,025

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 4,613,025

* 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 June 2022

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)	1,940,000	0
<i>Total Greater Bank Group Originated Securities</i>	<u>1,940,000</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)	32,550	0
Securities held in Residential Mortgage Backed Securities (RMBS)	837,702	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>870,253</u>	<u>0</u>

Total Investment Securities 2,810,253 0

(b) Securitised Assets - Greater Bank Group Originated *

On Balance sheet (lending):

Housing Loans	2,143,185	
Other	0	
<i>Total On Balance</i>	<u>2,143,185</u>	

**Notional
Amount**

Off Balance Sheet:

Liquidity Facilities	0	
Funding Facilities	483,623	
Swaps	2,143,185	
<i>Total Off Balance</i>	<u>2,626,808</u>	

Total Securitised Assets not transferred 4,769,992

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 4,769,992

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