



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

Risk Exposures and Assessment

Capital Adequacy	9 months to 31 March 2022	6 months to 31 December 2021
	\$000's	\$000's
<i>Capital Requirement (in terms of risk weighted assets):</i>		
Claims Secured against Residential Mortgages	1,916,622	1,912,287
Other Retail	94,468	99,238
Investments in ADI's	629,705	658,465
Securitisation	172,853	162,500
Other	158,024	171,768
	2,971,670	3,004,258
<i>Capital Requirement for Operational Risk</i>	440,045	440,045
TOTAL CAPITAL REQUIREMENT	3,411,715	3,444,303
Common Equity Tier 1 Ratio	16.26%	16.69%
Tier 1 Ratio	16.26%	16.69%
Total Capital Ratio	16.59%	17.01%



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Risk Exposures and Assessment (cont)

For the 9 Months Ended 31 March 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	5,388,043	5,347,180
Other Loans	94,468	99,855
<u>Other</u>		
Liquidity Investments (including cash)	1,998,495	1,925,682
Other On-balance Sheet Assets	56,271	54,194
Off-Balance Sheet Assets	430,871	452,498
Total Credit Risk Exposures (excluding equities & securitisation)	<u>7,968,147</u>	<u>7,879,409</u>

	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	16,366	2,683
- Other	-	-
Past Due Facilities		
- Loans and advances	2,347	-
- Other	-	-

	Expense \$000's
<i>Bad & Doubtful Debt Expense</i>	
Net movement in Specific Provision	
- Loans and advances	(1,223)
- Other	-
Bad Debt write offs directly to profit and loss	
- Loans and advances	199
- Other	-
<i>Total Bad & Doubtful Debt Expense for the Period</i>	<u>(1,024)</u>
	\$000's
General Reserve for Credit Losses	11,117



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Risk Exposures and Assessment (cont)

For the 6 Months Ended 31 December 2021

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	5,360,517	5,333,559
Other Loans	99,238	101,650
<u>Other</u>		
Liquidity Investments (including cash)	2,033,051	1,901,411
Other On-balance Sheet Assets	57,425	53,501
Off-Balance Sheet Assets	468,074	459,707
Total Credit Risk Exposures (excluding equities & securitisation)	8,018,305	7,849,829
	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	15,331	2,091
- Other	-	-
Past Due Facilities		
- Loans and advances	2,433	-
- Other	-	-
	Expense \$000's	
<i>Bad & Doubtful Debt Expense</i>		
Net movement in Specific Provision		
- Loans and advances	(1,815)	
- Other	-	
Bad Debt write offs directly to profit and loss		
- Loans and advances	142	
- Other	-	
<i>Total Bad & Doubtful Debt Expense for the Period</i>	(1,673)	
	\$000's	
General Reserve for Credit Losses	11,147	



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Risk Exposures and Assessment (cont)

For the 9 Months Ended 31 March 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)	36,517	0
Securities held in Residential Mortgage Backed Securities (RMBS)	829,065	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>865,582</u>	<u>0</u>

Total Investment Securities 2,805,582 0

(b) Securitised Assets - Greater Bank Group Originated *

On Balance sheet (lending):

Housing Loans	2,081,151	
Other	0	
<i>Total On Balance</i>	<u>2,081,151</u>	

**Notional
Amount**

Off Balance Sheet:

Liquidity Facilities	0	
Funding Facilities	463,731	
Swaps	2,081,151	
<i>Total Off Balance</i>	<u>2,544,882</u>	

Total Securitised Assets not transferred 4,626,033

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 4,626,033

* 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 December 2021

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)	41,278	0
Securities held in Residential Mortgage Backed Securities (RMBS)	774,890	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>816,169</u>	<u>0</u>

Total Investment Securities 2,756,169 0

(b) Securitised Assets - Greater Bank Group Originated *

On Balance sheet (lending):

Housing Loans	2,158,203	
Other	0	
<i>Total On Balance</i>	<u>2,158,203</u>	

**Notional
Amount**

Off Balance Sheet:

Liquidity Facilities	0	
Funding Facilities	455,284	
Swaps	2,158,203	
<i>Total Off Balance</i>	<u>2,613,487</u>	

Total Securitised Assets not transferred 4,771,690

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 4,771,690

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