



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

Risk Exposures and Assessment

Capital Adequacy	6 months to 31 December 2022 \$000's	3 months to 30 September 2022 \$000's
<i>Capital Requirement (in terms of risk weighted assets):</i>		
Claims Secured against Residential Mortgages	1,821,529	1,851,542
Other Retail	94,398	87,389
Investments in ADI's	606,778	612,582
Securitisation	145,230	166,932
Other	158,169	150,487
	<u>2,826,103</u>	<u>2,868,932</u>
<i>Capital Requirement for Operational Risk</i>	464,412	453,900
TOTAL CAPITAL REQUIREMENT	<u><u>3,290,515</u></u>	<u><u>3,322,833</u></u>
Common Equity Tier 1 Ratio	16.85%	16.43%
Tier 1 Ratio	16.85%	16.43%
Total Capital Ratio	17.19%	16.76%



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Risk Exposures and Assessment (cont)

For the 6 Months Ended 31 December 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	5,148,781	5,235,284
Other Loans	94,398	92,705
<u>Other</u>		
Liquidity Investments (including cash)	2,037,474	2,028,885
Other On-balance Sheet Assets	56,941	55,153
Off-Balance Sheet Assets	428,239	450,041
Total Credit Risk Exposures (excluding equities & securitisation)	7,765,833	7,862,068
	Outstanding Balance \$000's	Specific Provision \$000's
Impaired Facilities		
- Loans and advances	12,112	1,253
- Other	-	-
Past Due Facilities		
- Loans and advances	2,268	-
- Other	-	-
	Expense \$000's	
<i>Bad & Doubtful Debt Expense</i>		
Net movement in Specific Provision		
- Loans and advances	(548)	
- Other	-	
Bad Debt write offs directly to profit and loss		
- Loans and advances	64	
- Other	-	
<i>Total Bad & Doubtful Debt Expense for the Period</i>	(484)	
	\$000's	
General Reserve for Credit Losses	11,119	



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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 6 Months Ended 31 December 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)	22,132	0
Securities held in Residential Mortgage Backed Securities (RMBS)	698,589	0
<i>Total Non Greater Bank Group Originated Securities</i>	<u>720,721</u>	<u>0</u>

Total Investment Securities 2,660,721 0

(b) Securitised Assets - Greater Bank Group Originated *

On Balance sheet (lending):

Housing Loans	2,090,915	
Other	0	
<i>Total On Balance</i>	<u>2,090,915</u>	

**Notional
Amount**

Off Balance Sheet:

Liquidity Facilities	0	
Funding Facilities	491,568	
Swaps	2,090,915	
<i>Total Off Balance</i>	<u>2,582,483</u>	

Total Securitised Assets not transferred 4,673,397

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 4,673,397

* 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 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