

**Public Disclosure (APS 330)
For Quarter Ended 30 September 2018**



Table 3: Capital Adequacy

The Bank's regulatory capital position at 30 September as follows:

| | September 2018 A\$M | June 2018 A\$M |
|---|------------------------------------|-------------------------------|
| Risk weighted assets | | |
| Credit risk | | |
| Claims secured by residential mortgage | 1,147.65 | 1,142.80 |
| Other retail | 59.44 | 64.24 |
| Corporate | | |
| Bank and other ADI's | 224.87 | 229.46 |
| Government | | |
| All other | 13.80 | 14.30 |
| Securitisation | - | - |
| Market risk | - | - |
| Operational risk | 213.17 | 213.17 |
| Total risk weighted assets | 1,658.93 | 1,663.97 |
| Common Equity Tier 1 Capital Ratio | 14.13% | 13.82% |
| Tier 1 Capital ratio | 14.13% | 13.82% |
| Total Capital ratio | 14.65% | 14.33% |

Table 4a: Credit Risk

The Bank monitors the investment options in the market based on the credit rating of the counter party. An analysis of concentrations of investment credit risk at 30 September 2018 is shown below:

| | Sep-18 | | Jun-18 | |
|-------------------------------------|--|--|--|--|
| | Gross credit risk exposure A\$M | Average gross exposure A\$M | Gross credit risk exposure A\$M | Average gross exposure A\$M |
| Loans | | | | |
| Claims secured by residential | 2,995.12 | 2,975.79 | 2,983.27 | 2,925.16 |
| Other retail | 59.57 | 70.63 | 64.32 | 81.73 |
| Commitments | | | | |
| Claims secured by residential | 133.97 | 140.46 | 128.06 | 150.72 |
| Other retail | 0.18 | 0.30 | 0.26 | 0.25 |
| Investments | | | | |
| Bank and other ADI's | 699.04 | 689.95 | 684.93 | 680.75 |
| Over the counter derivatives | | | | |
| Bank and other ADI's | 0.36 | 0.36 | 0.46 | 0.46 |

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Table 4b: Credit Risk

An analysis of concentrations of loans and advances credit risk as at 30 September 2018 is shown below:

| | September 2018 A\$M | June 2018 A\$M |
|---|---------------------------|----------------------|
| Past due (>90 days) but NOT impaired | | |
| Carrying amount | 7.69 | 7.33 |
| Collectively impaired - mortgage loans | | |
| Carrying amount | - | - |
| Collectively impaired – personal loans | | |
| Carrying Amount | .31 | .42 |
| Overdrawn / Over limit | | |
| Carrying Amount | .10 | .13 |
| Total impaired loans | .41 | .55 |
| Neither past due nor impaired | 3,046.59 | 3,039.72 |
| Gross Value of Loans and Advances | 3,054.69 | 3,047.60 |
| Specific provision | (1.26) | (1.26) |
| General reserve for credit losses | (8.54) | (8.54) |
| Total Net loans & advances to Members | 3,044.89 | 3,037.80 |
| | September 2018 A\$M | June 2018 A\$M |
| Total amount charged to specific provision for the quarter | - | - |
| Total write offs for the quarter | .17 | .27 |

Table 5: Securitisation exposure

| | September 2018 A\$M | June 2018 A\$M |
|--|---------------------------|----------------------|
| Loans securitised during the quarter | Nil | Nil |
| On-Balance Sheet Securitisation Exposures | | |
| Claims secured by residential mortgage | 682.36 | 738.95 |
| Total | 682.36 | 738.95 |