



Banking for life

# Prudential Standard APS 330 Public Disclosure

For the period ended 30 September 2022

ABN 11 087 651 125

## Capital Adequacy

**People's  
Choice**

Banking for life

	30 September 2022 \$m	30 June 2022 \$m
<b>Risk-weighted Assets</b>		
Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio:		
Claims secured by residential mortgage	2,770.7	2,691.6
Other retail	383.1	386.9
Corporate	-	-
Banks and Other ADIs	377.3	354.6
Government	-	-
All other	225.0	218.8
<b>Total on balance sheet assets and off balance sheet exposures</b>	<b>3,756.1</b>	<b>3,651.9</b>
<b>Securitisation Risk-weighted assets</b>	<b>9.3</b>	<b>10.6</b>
<b>Market Risk-weighted assets</b>	<b>-</b>	<b>-</b>
<b>Operational Risk-weighted assets</b>	<b>523.8</b>	<b>523.8</b>
<b>Total Risk-weighted Assets</b>	<b>4,289.2</b>	<b>4,186.2</b>
<b>Capital Ratios for the Consolidated Group</b>	<b>%</b>	<b>%</b>
Common Equity Tier 1	12.93%	13.12%
Tier 1	12.93%	13.12%
<b>Total Capital</b>	<b>14.68%</b>	<b>14.91%</b>

	Gross Credit Exposure		Average Gross Credit Exposure	
	30 September 2022 \$m	30 June 2022 \$m	30 September 2022 \$m	30 June 2022 \$m
Loans and advances secured by residential mortgage	7,519.8	7,293.5	7,406.6	7,097.5
Other Member Loans	383.1	386.9	385.0	388.1
Commitments	1,143.0	1,135.7	1,139.4	1,124.6
Derivatives	1,465.0	1,460.0	1,462.5	1,442.5
Liquid Assets	1,638.2	1,397.6	1,517.9	1,518.7
Other	150.9	135.6	143.2	120.9
<b>Total</b>	<b>12,300.0</b>	<b>11,809.2</b>	<b>12,054.6</b>	<b>11,692.4</b>
<b>30 September 2022</b>				
	Impaired Loans \$m	Past Due Loans >90 days - not impaired \$m	Specific Provisions \$m	Charges for specific provision & amounts written- off during the period \$m
<b>Portfolios</b>				
Loans and advances secured by residential mortgage	7.5	29.8	5.7	(0.2)
Other Member Loans	2.1	-	3.4	0.4
Commitments	-	-	-	-
Derivatives	-	-	-	-
Liquid Assets	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>9.6</b>	<b>29.8</b>	<b>9.1</b>	<b>0.2</b>
<b>30 June 2022</b>				
	Impaired Loans \$m	Past Due Loans >90 days - not impaired \$m	Specific Provisions \$m	Charges for specific provision & amounts written- off during the period \$m
<b>Portfolios</b>				
Loans and advances secured by residential mortgage	5.7	30.7	5.7	(1.5)
Other Member Loans	2.5	-	3.6	(0.7)
Commitments	-	-	-	-
Derivatives	-	-	-	-
Liquid Assets	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>8.2</b>	<b>30.7</b>	<b>9.3</b>	<b>(2.2)</b>

30 September 2022				
	Capital Relief	Funding Only	Self-securitisation	Recognised Gain or Loss on Sale
	\$m	\$m	\$m	\$m
<b>Securitisation Activity for the Quarter</b>				
Residential Mortgage	-	379.0	-	-
<b>Total Exposures</b>	-	<b>379.0</b>	-	-
<b>Securitisation Exposure Types</b>				
		<b>On-Balance Sheet</b>	<b>Off-Balance Sheet</b>	<b>Total Exposures</b>
		\$m	\$m	\$m
Securitisation*		2,195.1	1,052.4	3,247.5
RMBS securities held		1,727.2	-	1,727.2
Redraw facilities		18.9	6.0	24.9
Swap facilities		-	40.5	40.5
<b>30 June 2022</b>				
	Capital Relief	Funding Only	Self-securitisation	Recognised Gain or Loss on Sale
	\$m	\$m	\$m	\$m
<b>Securitisation Activity for the Quarter</b>				
Residential Mortgage	-	160.2	-	-
<b>Total Exposures</b>	-	<b>160.2</b>	-	-
<b>Securitisation Exposure Types</b>				
		<b>On-Balance Sheet</b>	<b>Off-Balance Sheet</b>	<b>Total Exposures</b>
		\$m	\$m	\$m
Securitisation*		1,913.9	1,133.1	3,047.0
RMBS securities held		1,699.8	-	1,699.8
Redraw facilities		16.1	6.5	22.6
Swap facilities		-	46.3	46.3

\* Loans and advances secured by residential mortgage.