

**Public Disclosure (APS 330)
For Quarter Ended 31 March 2019**



Table 3: Capital Adequacy

The Bank's regulatory capital position at 31 March as follows:

	March 2019 A\$M	December 2018 A\$M
Risk weighted assets		
Credit risk		
Claims secured by residential mortgage	1,188.34	1,163.58
Other retail	55.45	58.26
Corporate		
Bank and other ADI's	242.03	219.63
Government		
All other	12.98	13.22
Securitisation	-	-
Market risk	-	-
Operational risk	217.18	217.18
Total risk weighted assets	1,715.98	1,671.87
Common Equity Tier 1 Capital Ratio	14.19%	14.28%
Tier 1 Capital ratio	14.19%	14.28%
Total Capital ratio	14.68%	14.80%

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 31 March 2019 is shown below:

	Mar-19		Dec-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	3,092.68	3,013.32	3,027.17	2,988.07
Other retail	55.50	67.57	58.21	68.91
Commitments				
Claims secured by residential	162.11	149.87	154.62	147.56
Other retail	0.37	0.29	0.30	0.29
Investments				
Bank and other ADI's	750.16	712.63	723.06	706.21
Over the counter derivatives				
Bank and other ADI's	0.38	0.38	0.36	0.36

**Public Disclosure (APS 330)
For Quarter Ended 31 March 2019**



Table 4b: Credit Risk

An analysis of concentrations of loans and advances credit risk as at 31 March 2019 is shown below:

	March 2019 A\$M	December 2018 A\$M
Past due (>90 days) but NOT impaired		
Carrying amount	8.36	8.21
Collectively impaired - mortgage loans		
Carrying amount	-	-
Collectively impaired – personal loans		
Carrying Amount	.76	.26
Overdrawn / Over limit		
Carrying Amount	.05	.08
Total impaired loans	.81	.34
Neither past due nor impaired	3,139.01	3,076.83
Gross Value of Loans and Advances	3,148.18	3,085.38
Specific provision	(1.26)	(1.26)
General reserve for credit losses	(8.54)	(8.54)
Total Net loans & advances to Members	3,138.38	3,075.58
	March	December
	2019	2018
	A\$M	A\$M
Total amount charged to specific provision for the quarter	-	-
Total write offs for the quarter	.14	.15

Table 5: Securitisation exposure

	March 2019 A\$M	December 2018 A\$M
Loans securitised during the quarter	Nil	Nil
On-Balance Sheet Securitisation Exposures		
Claims secured by residential mortgage	612.01	634.96
Total	612.01	634.96