

**Public Disclosure (APS 330)  
For Quarter Ended 31 December 2020**



**Table 3: Capital Adequacy**

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

	December 2020 A\$M	September 2020 A\$M
<b>Risk weighted assets</b>		
Credit risk		
Claims secured by residential mortgage	1,334.91	1,314.27
Other retail	36.47	35.75
Corporate		
Bank and other ADI's	368.69	325.47
Government		
All other	24.79	25.40
Securitisation	-	-
Market risk	-	-
Operational risk	257.30	244.67
<b>Total risk weighted assets</b>	<b>2,022.16</b>	<b>1,945.56</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>13.63%</b>	<b>13.95%</b>
<b>Tier 1 Capital ratio</b>	<b>13.63%</b>	<b>13.95%</b>
<b>Total Capital ratio</b>	<b>14.35%</b>	<b>14.67%</b>

**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 December 2020 is shown below:

	Dec-20		Sep-20	
	Gross credit risk exposure A\$M	Average gross exposure A\$M	Gross credit risk exposure A\$M	Average gross exposure A\$M
<b>Loans</b>				
Claims secured by residential	3,495.37	3,458.60	3,455.68	3,445.19
Other retail	35.48	42.96	34.97	43.59
<b>Commitments</b>				
Claims secured by residential	209.38	182.56	187.65	160.71
Other retail	0.25	0.29	0.26	0.30
<b>Investments</b>				
Bank and other ADI's	1,314.03	1,219.62	1,253.40	1,147.94
<b>Over the counter derivatives</b>				
Bank and other ADI's	0.38	0.38	0.28	0.28

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**Table 4b: Credit Risk**

An analysis of concentrations of loans and advances credit risk as at 31 December 2020 is shown below:

	December 2020 A\$M	September 2020 A\$M
<b>Past due (&gt;90 days) but NOT impaired</b>		
Carrying amount	3.72	4.76
<b>Collectively impaired - mortgage loans</b>		
Carrying amount	2.07	2.11
<b>Collectively impaired – personal loans</b>		
Carrying Amount	.28	.14
<b>Overdrawn / Over limit</b>		
Carrying Amount	.10	.06
<b>Total impaired loans</b>	<b>2.45</b>	<b>2.31</b>
Neither past due nor impaired	3,526.75	3,485.69
<b>Gross Value of Loans and Advances</b>	<b>3,532.92</b>	<b>3,492.76</b>
Specific provision	(1.52)	(1.52)
General reserve for credit losses	(15.74)	(15.74)
<b>Total Net loans &amp; advances to Members</b>	<b>3,515.66</b>	<b>3,475.50</b>
	December 2020 A\$M	September 2020 A\$M
<b>Total amount charged to specific provision for the quarter</b>	-	-
<b>Total write offs for the quarter</b>	.01	.08

**Table 5: Securitisation exposure**

	December 2020 A\$M	September 2020 A\$M
<b>Loans securitised during the quarter</b>	Nil	Nil
<b>On-Balance Sheet Securitisation Exposures</b>		
Claims secured by residential mortgage	1,043.34	1,152.38
<b>Total</b>	<b>1,043.34</b>	<b>1,152.38</b>