



Capital Adequacy & Credit Risk Disclosures - Quarter ended 30 September 2020

1. Capital adequacy

	30-Sep-20 \$	30-Jun-20 \$
	Risk Weighted Assets	Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by portfolio		
Bank	346,763,843	335,684,651
Securitisation	14,047,373	14,480,267
All Other	311,846,025	319,842,999
Total Credit Risk	672,657,240	670,007,916
Operational risk	88,190,038	84,166,988
Total Capital Requirements	760,847,278	754,174,904
Common Equity Tier 1 Capital Ratio	17.86%	17.83%
Tier 1 Capital Ratio	17.86%	17.83%
Level 1 Total Capital Ratio	18.18%	18.29%

2. Credit Risk

	30-Sep-20 \$		30-Jun-20 \$	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
Gross Exposures By Exposure Type and Portfolio				
Loans and undrawn commitments				
All Other	321,250,131	323,503,825	328,117,904	327,688,306
Cash and deposits				
Bank and ADI	539,700,874	510,325,850	437,421,602	549,705,827
Debt securities				
Bank and ADI	533,673,964	533,453,261	606,121,433	537,292,601
Other on-balance sheet exposures				
All Other	7,744,823	8,525,907	7,757,904	8,256,531
Total	1,402,369,793	1,375,808,843	1,379,418,843	1,422,943,265

Provisions at:	30-Sep-20 \$	30-Jun-20 \$
General Reserve for Credit Losses	2,000,000	3,000,000
Collective Provisions	445,000	445,000
Total	2,445,000	3,445,000

3. Securitisation

	30-Sep-20 \$		30-Jun-20 \$	
	Activity for period	Gain or loss on sale	Activity for period	Gain or loss on sale
Summary of securitisation activity				
Investments in RMBS securities	-	2,164,469	43,735,888	-
Total	-	2,164,469	43,735,888	-

	30-Sep-20 \$	30-Jun-20 \$
	Total Exposures	Total Exposures
Aggregate on-balance sheet securitisation exposures		
RMBS securities held	70,236,864	72,401,333
Total securitisation exposures	70,236,864	72,401,333