

**Public Disclosure (APS 330)  
For Quarter Ended 30 June 2017**



**Table 3: Capital Adequacy**

The Bank's regulatory capital position at 30 June 2017 was as follows:

	<b>June 2017 A\$M</b>	<b>March 2017 A\$M</b>
<b>Risk weighted assets</b>		
Credit risk		
Claims secured by residential mortgage	1,087.95	1,042.94
Other retail	82.54	87.64
Corporate		
Bank and other ADI's	162.63	171.34
Government		
All other	13.99	13.52
Securitisation	-	-
Market risk	-	-
Operational risk	203.07	198.89
<b>Total risk weighted assets</b>	<b>1,550.18</b>	<b>1,514.33</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>14.07%</b>	<b>14.25%</b>
<b>Tier 1 Capital ratio</b>	<b>14.07%</b>	<b>14.25%</b>
<b>Total Capital ratio</b>	<b>14.66%</b>	<b>14.85%</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 30 June 2017 is shown below:

	<b>Jun-17</b>		<b>Mar-17</b>	
	<b>Gross credit risk exposure A\$M</b>	<b>Average gross exposure A\$M</b>	<b>Gross credit risk exposure A\$M</b>	<b>Average gross exposure A\$M</b>
<b>Loans</b>				
Claims secured by residential	2,824.64	2,686.35	2,713.80	2,656.66
Other retail	82.77	103.33	88.05	106.05
<b>Commitments</b>				
Claims secured by residential	148.45	125.12	152.66	115.55
Other retail	0.22	0.43	0.26	0.48
<b>Investments</b>				
Bank and other ADI's	572.98	629.12	599.27	643.12
<b>Over the counter derivatives</b>				
Bank and other ADI's	0.44	0.44	0.44	0.44

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**Table 4b: Credit Risk**

An analysis of concentrations of loans and advances credit risk as at 30 June 2017 is shown below:

	<b>June 2017 A\$M</b>	<b>March 2017 A\$M</b>
<b>Past due (&gt;90 days) but NOT impaired</b>		
Carrying amount	<u>5.55</u>	<u>3.56</u>
<b>Collectively impaired - mortgage loans</b>		
Carrying amount	-	-
<b>Collectively impaired – personal loans</b>		
Carrying Amount	.41	.55
<b>Overdrawn / Over limit</b>		
Carrying Amount	.17	.29
<b>Total impaired loans</b>	<u>.58</u>	<u>.84</u>
Neither past due nor impaired	<b>2,901.28</b>	<b>2,797.46</b>
<b>Gross Value of Loans and Advances</b>	<b>2,907.41</b>	<b>2,801.86</b>
Specific provision	(1.47)	(1.50)
General reserve for credit losses	(8.11)	(8.24)
<b>Total Net loans &amp; advances to Members</b>	<u><b>2,897.83</b></u>	<u><b>2,792.12</b></u>
	<b>June 2017 A\$M</b>	<b>March 2017 A\$M</b>
<b>Total amount charged to specific provision for the quarter</b>	-	-
<b>Total write offs for the quarter</b>	.45	.25

**Table 5: Securitisation exposure**

	<b>June 2017 A\$M</b>	<b>March 2017 A\$M</b>
<b>Loans securitised during the quarter</b>	<b>Nil</b>	<b>Nil</b>
<b>On-Balance Sheet Securitisation Exposures</b>		
Claims secured by residential mortgage	517.64	549.47
<b>Total</b>	<u><b>517.64</b></u>	<u><b>549.47</b></u>