

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



**Table 3: Capital Adequacy**

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

	March 2020 A\$M	December 2019 A\$M
<b>Risk weighted assets</b>		
Credit risk		
Claims secured by residential mortgage	1,292.96	1,266.93
Other retail	46.43	49.62
Corporate		
Bank and other ADI's	260.62	272.48
Government		
All other	14.41	14.07
Securitisation	-	-
Market risk	-	-
Operational risk	229.02	229.02
<b>Total risk weighted assets</b>	<b>1,843.44</b>	<b>1,832.12</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>14.69%</b>	<b>14.29%</b>
<b>Tier 1 Capital ratio</b>	<b>14.69%</b>	<b>14.29%</b>
<b>Total Capital ratio</b>	<b>15.10%</b>	<b>14.72%</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 March 2020 is shown below:

	Mar-20		Dec-19	
	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	3,395.63	3,301.42	3,317.39	3,269.48
Other retail	44.94	56.47	48.10	57.33
<b>Commitments</b>				
Claims secured by residential	170.06	166.22	169.52	165.00
Other retail	0.23	0.30	0.27	0.28
<b>Investments</b>				
Bank and other ADI's	786.62	796.38	791.47	803.43
<b>Over the counter derivatives</b>				
Bank and other ADI's	0.17	0.17	0.26	0.26

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**Table 4b: Credit Risk**

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

	March 2020 A\$M	December 2019 A\$M
<b>Past due (&gt;90 days) but NOT impaired</b>		
Carrying amount	9.10	8.64
<b>Collectively impaired - mortgage loans</b>		
Carrying amount	2.82	2.43
<b>Collectively impaired – personal loans</b>		
Carrying Amount	.24	.24
<b>Overdrawn / Over limit</b>		
Carrying Amount	.09	.07
<b>Total impaired loans</b>	<b>3.15</b>	<b>2.74</b>
Neither past due nor impaired	3,431.14	3,356.54
<b>Gross Value of Loans and Advances</b>	<b>3,443.39</b>	<b>3,367.92</b>
Specific provision	(1.09)	(1.09)
General reserve for credit losses	(9.03)	(9.03)
<b>Total Net loans &amp; advances to Members</b>	<b>3,433.27</b>	<b>3,357.80</b>
	March 2020 A\$M	December 2019 A\$M
<b>Total amount charged to specific provision for the quarter</b>	-	-
<b>Total write offs for the quarter</b>	.08	.08

**Table 5: Securitisation exposure**

	March 2020 A\$M	December 2019 A\$M
<b>Loans securitised during the quarter</b>	Nil	Nil
<b>On-Balance Sheet Securitisation Exposures</b>		
Claims secured by residential mortgage	762.94	805.52
<b>Total</b>	<b>762.94</b>	<b>805.52</b>