

## Public Disclosure (APS 330) For Quarter Ended 31 March 2022



**Table 3: Capital Adequacy**

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

	March 2022 A\$M	December 2021 A\$M
<b>Risk weighted assets</b>		
Credit risk		
Claims secured by residential mortgage	1,438.06	1,385.35
Other retail	28.17	28.92
Corporate	-	-
Bank and other ADI's	301.38	336.11
Government	-	-
All other	23.94	23.93
Securitisation	-	-
Market risk		
Operational risk		
	280.64	280.64
<b>Total risk weighted assets</b>	<b>2,072.19</b>	<b>2,054.95</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>14.13%</b>	<b>14.10%</b>
<b>Tier 1 Capital ratio</b>	<b>14.13%</b>	<b>14.10%</b>
<b>Total Capital ratio</b>	<b>14.84%</b>	<b>14.82%</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 2022 is shown below:

	Mar-22		Dec-21	
	Gross credit risk exposure	Average gross exposure	Gross credit risk exposure	Average gross exposure
	A\$M	A\$M	A\$M	A\$M
<b>Loans</b>				
Claims secured by residential	3,767.37	3,632.33	3,632.19	3,591.15
Other retail	29.38	29.47	30.12	29.67
<b>Commitments</b>				
Claims secured by residential	267.95	241.30	246.73	229.45
Other retail	0.12	0.13	0.06	0.14
<b>Investments</b>				
Bank and other ADI's	1,363.86	1,394.68	1,386.49	1,405.47
<b>Over the counter derivatives</b>				
Bank and other ADI's	7.71	3.34	2.88	2.55

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For Quarter Ended 31 March 2022**



**Table 4b: Credit Risk**

An analysis of concentrations of loans and advances credit risk as at 31 March 2022 is shown below:

	March 2022 A\$M	December 2021 A\$M
<b>Past due (&gt;90 days) but NOT impaired</b>		
Carrying amount	3.55	3.52
<b>Collectively impaired - mortgage loans</b>		
Carrying amount	1.82	2.04
<b>Collectively impaired – personal loans</b>		
Carrying Amount	.06	.09
<b>Overdrawn / Over limit</b>		
Carrying Amount	.07	.07
<b>Total impaired loans</b>	<b>1.95</b>	<b>2.20</b>
Neither past due nor impaired	3,793.08	3,658.63
<b>Gross Value of Loans and Advances</b>	<b>3,798.58</b>	<b>3,665.83</b>
Specific provision	(0.76)	(0.76)
General reserve for credit losses	(16.14)	(16.14)
<b>Total Net loans &amp; advances to Members</b>	<b>3,781.68</b>	<b>3,648.93</b>
	March 2022 A\$M	December 2021 A\$M
<b>Total amount charged to specific provision for the quarter</b>	-	-
<b>Total write offs for the quarter</b>	.03	.09

**Table 5: Securitisation exposure**

	March 2022 A\$M	December 2021 A\$M
<b>Loans securitised during the quarter</b>	Nil	Nil
<b>On-Balance Sheet Securitisation Exposures</b>		
Claims secured by residential mortgage	1,137.49	1,239.29
<b>Total</b>	<b>1,137.49</b>	<b>1,239.29</b>