

## APS 330 RISK EXPOSURES AND ASSESSMENT – 30 September 2016

(In accordance with APRA Prudential Standard APS 330)

		30 September 2016		30 June 2016				
CAPITAL ADEQUACY		Risk-weighted assets		Risk-weighted assets				
<b>Capital requirements for credit risk</b>								
Claims secured by residential mortgage		46,802,996		48,221,039				
Commitments and guarantees		2,295,017		2,382,388				
Claims on other ADI's		7,363,891		5,143,424				
Other		13,517,287		12,149,769				
<b>Capital requirements for operational risk</b>		8,394,607		8,420,435				
		Percentage of risk weighted assets		Percentage of risk weighted assets				
<b>Common Equity Tier 1 ratio</b>		19.85		20.50				
<b>Tier 1 ratio</b>		19.85		20.50				
<b>Total Capital ratio</b>		20.26		20.92				
CREDIT RISK		Gross Credit Risk	Quarterly average gross credit risk	Amount impaired	Amount past 90 days due	Specific provision	Amount written off	General reserve for credit losses
<b>30 September 2016</b>								
<b>Loans and advances</b>								319,551
Secured against eligible mortgages	117,531,419	117,427,697	651,604	651,604	80,367	-	-	-
Other loans and advances	12,794,154	12,169,859	5,581	23,071	5,581	-	-	-
<b>Commitments and guarantees</b>	12,001,761	11,752,725	-	-	-	-	-	-
<b>Claims against other ADIs</b>	36,819,454	31,268,288	-	-	-	-	-	-
<b>Other assets</b>	557,921	498,457	-	-	-	-	-	-
<b>30 June 2016</b>								
<b>Loans and advances</b>								319,551
Secured against eligible mortgages	117,323,974	118,203,636	666,013	666,013	65,509	-	-	-
Other loans and advances	11,545,564	11,624,265	5,877	23,071	5,439	-	-	-
<b>Commitments and guarantees</b>	11,503,688	10,894,986	-	-	-	-	-	-
<b>Claims against other ADIs</b>	25,717,121	23,654,658	-	-	-	-	-	-
<b>Other assets</b>	438,993	400,029	-	-	-	-	-	-



goldfields  
M O N E Y

SECURITISATION EXPOSURES	\$ 30 September 2016	\$ 30 June 2016
<b>Off balance sheet</b>		
Housing loans	25,756,954	26,035,307