

APS 330 Common Disclosure – 31 December 2016

(In accordance with APRA Prudential Standard APS 330)

COMMON EQUITY TIER 1 CAPITAL: INSTRUMENTS AND RESERVES		A\$m
1	Directly issued qualifying ordinary shares (and equivalent for mutually owned entities) capital	16.901
2	Retained earnings	0.044
3	Accumulated other comprehensive income (and other reserves)	0.191
4	Directly issued capital subject to phase out from CET1 (only applicable to mutually-owned companies)	-
5	Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-
6	Common Equity Tier 1 capital before regulatory adjustments	17.136
COMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS		
7	Prudential valuation adjustments	-
8	Goodwill (net of related tax liability)	-
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	0.2646
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-
11	Cash-flow hedge reserve	-
12	Shortfall of provisions to expected losses	-
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-
15	Defined benefit superannuation fund net assets	-
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-
17	Reciprocal cross-holdings in common equity	-
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	-
19	Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-
20	Mortgage service rights (amount above 10% threshold)	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-
22	Amount exceeding the 15% threshold	-
23	of which: significant investments in the ordinary shares of financial entities	-
24	of which: mortgage servicing rights	-
25	of which: deferred tax assets arising from temporary differences	-
26	National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)	2.150
26 (a)	of which: treasury shares	-
26 (b)	of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary	-

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	shares issued by the ADI	
26 (c)	of which: deferred fee income	0.264
26 (d)	of which: equity investments in financial institutions not reported in rows 18, 19 and 23	0.142
26 (e)	of which: deferred tax assets not reported in rows 10, 21 and 25	0.527
26 (f)	of which: capitalised expenses	1.217
26 (g)	of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements	-
26 (h)	of which: covered bonds in excess of asset cover in pools	-
26 (i)	of which: undercapitalisation of a non-consolidated subsidiary	-
26 (j)	of which: other national specific regulatory adjustments not reported in rows 26a to 26i	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-
28	Total regulatory adjustments to Common Equity Tier 1	2.415
29	Common Equity Tier 1 Capital (CET1)	14.722
Additional Tier 1 Capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments	-
31	of which: classified as equity under applicable accounting standards	-
32	of which: classified as liabilities under applicable accounting standards	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-
35	of which: instruments issued by subsidiaries subject to phase out	-
36	Additional Tier 1 Capital before regulatory adjustments	-
Additional Tier 1 Capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	-
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
41	National specific regulatory adjustments (sum of rows 41a, 41b and 41c)	-
41 (a)	of which: holdings of capital instruments in group members by other group members on behalf of third parties	-
41 (b)	of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40	-
41 (c)	of which: other national specific regulatory adjustments not reported in rows 41a and 41b	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-
43	Total regulatory adjustments to Additional Tier 1 capital	-
44	Additional Tier 1 capital (AT1)	-
45	Tier 1 Capital (T1)	14.722



Additional Tier 1 Capital: regulatory adjustments		
TIER 2 CAPITAL INSTRUMENTS AND PROVISIONS		
46	Directly issued qualifying Tier 2 instruments	-
47	Directly issued capital instruments subject to phase out from Tier 2	-
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group T2)	-
49	of which: instruments issued by subsidiaries subject to phase out	-
50	Provisions	0.320
51	Tier 2 Capital before regulatory adjustments	0.320
Tier 2 Capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-
53	Reciprocal cross-holdings in Tier 2 instruments	-
54	Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	-
55	Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-
56	National specific regulatory adjustments (sum of rows 56a, 56b and 56c)	-
56 (a)	of which: holdings of capital instruments in group members by other group members on behalf of third parties	-
56 (b)	of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55	-
56 (c)	of which: other national specific regulatory adjustments not reported in rows 56a and 56b	-
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 Capital (T2)	0.320
59	Total Capital (T1 + T2)	15.041
60	Total risk-weighted assets based on APRA standards	84.176
CAPITAL RATIOS AND BUFFERS		%
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	17.49%
62	Tier 1 (as a percentage of risk-weighted assets)	17.49%
63	Total capital (as a percentage of risk-weighted assets)	17.87%
64	Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)	7%
65	of which: capital conservation buffer requirement	2.5%
66	of which: ADI-specific countercyclical buffer requirements	-
67	of which: G-SIB buffer requirement (not applicable)	-
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	9.87%
National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	-
70	National Tier 1 minimum ratio (if different from Basel III minimum)	-
71	National total capital minimum ratio (if different from Basel III minimum)	-

		-
Amount below thresholds for deductions (not risk-weighted)		
72	Non-significant investments in the capital of other financial entities	-
73	Significant investments in the ordinary shares of financial entities	-
74	Mortgage servicing rights (net of related tax liability)	-
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	-
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-
82	Current cap on AT1 instruments subject to phase out arrangements	-
83	Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)	-
84	Current cap on T2 instruments subject to phase out arrangements	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-

Disclosure template used above is the post 1 January 2018 common disclosure template under Basel III.

APS 330 Regulatory Capital Reconciliation – 31 December 2016

(In accordance with APRA Prudential Standard APS 330)

Goldfields Money Limited is an Authorised Deposit Taking Institution. It does not consolidate any entities for accounting or regulatory purposes. Comparison of accounting and regulatory balance sheet as at 31 December 2016:

ASSETS	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
ASSETS	As at period end	As at period end	
Cash and cash equivalents	14.500	14.500	
Due from other financial institutions	17.952	17.952	
Loans and advances	136.158	136.158	
of which: deferred fee income	-	0.212	f
Other financial assets	9.201	9.201	
of which: equity investments in financial institutions	-	0.142	g
of which: investment securities	-	9.059	
Other assets	0.247	0.247	
of which: deferred fee income	-	0.051	f
Current tax asset	-	-	
Property, plant and equipment	0.883	0.883	
Intangible assets	0.264	0.264	e
Deferred tax assets	0.691	0.691	h
TOTAL ASSETS	179.897	179.897	
LIABILITIES			
Deposits	162.407	162.407	
Creditors and other payables	0.364	0.364	
Provisions	0.725	0.725	
Deferred tax liabilities	0.164	0.164	i
TOTAL LIABILITIES	163.661	163.661	
NET ASSETS	16.236	16.236	
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS			
Contributed equity			
Issued capital	15.062	15.062	a

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Other contributed equity	1.831	1.831	b
Equity raising costs	-1.208	-1.208	k
Total contributed equity	15.684	15.684	
Property, plant and equipment revaluation reserve	0.191	0.191	d
General reserve for credit losses	0.320	0.320	l
Retained earnings	0.042	0.042	c
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS	16.236	16.236	

Reconciliation of Regulatory Capital:

COMMON EQUITY TIER 1 CAPITAL: INSTRUMENTS AND RESERVES		A\$m	Source based on reference numbers/letters of the regulatory scope balance sheet from step 1 above
	Directly issued qualifying ordinary shares (and equivalent for mutually owned entities) capital	16.901	a+b
	Retained earnings	0.042	c
	Accumulated other comprehensive income (and other reserves)	0.191	d
	Common Equity Tier 1 capital before regulatory adjustments	17.134	
COMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS			
	Other intangibles other than mortgage servicing rights (net of related tax liability)	0.264	e
	National specific regulatory adjustments (sum of a to d below)	2.151	
	(a) of which: deferred fee income	0.264	f
	(b) of which: equity investments in financial institutions	0.142	g
	(c) of which: deferred tax assets	0.527	h-i
	(d) of which: capitalised expenses	1.218	k
	Total regulatory adjustments to Common Equity Tier 1	2.416	
	Common Equity Tier 1 Capital (CET1)	14.718	
	Tier 1 Capital (T1)	14.718	
TIER 2 CAPITAL INSTRUMENTS AND PROVISIONS			
	Provisions	0.320	l
	Tier 2 Capital (T2)	0.320	
	Total Capital (T1 + T2)	15.038	



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APS 330 RISK EXPOSURES AND ASSESSMENT – 31 December 2016

(In accordance with APRA Prudential Standard APS 330)

		31 December 2016		30 September 2016				
CAPITAL ADEQUACY		Risk-weighted assets		Risk-weighted assets				
Capital requirements for credit risk								
Claims secured by residential mortgage		49,565,483		46,802,996				
Commitments and guarantees		2,173,838		2,295,017				
Claims on other ADI's		5,935,967		7,363,891				
Other		17,469,885		13,517,287				
Capital requirements for operational risk		9,031,023		8,394,607				
		Percentage of risk weighted assets		Percentage of risk weighted assets				
Common Equity Tier 1 ratio		17.49		19.85				
Tier 1 ratio		17.49		19.85				
Total Capital ratio		17.87		20.26				
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
31 December 2016								
Loans and advances								319,551
Secured against eligible mortgages	121,476,939	119,504,179	668,387	668,387	94,044	-	-	-
Other loans and advances	14,862,621	13,828,388	6,904	6,904	6,904	-	-	-
Commitments and guarantees	12,017,920	12,009,841	-	-	-	-	-	-
Claims against other ADIs	29,679,835	33,249,645	-	-	-	-	-	-
Other assets	2,443,403	1,500,662	-	-	-	-	-	-
30 September 2016								
Loans and advances								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	-	-	-
Commitments and guarantees	12,001,761	11,752,725	-	-	-	-	-	-
Claims against other ADIs	36,819,454	31,268,288	-	-	-	-	-	-
Other assets	557,921	498,457	-	-	-	-	-	-



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SECURITISATION EXPOSURES	\$ 31 December 2016	\$ 30 September 2016
Off balance sheet		
Housing loans	24,341,519	25,756,954