

APS 330 RISK EXPOSURES AND ASSESSMENT – 31 March 2016

(In accordance with APRA Prudential Standard APS 330)

| | | 31 March 2016 | | 31 December 2015 | | | | |
|--|--|------------------------------------|-------------------------------------|------------------------------------|-------------------------|--------------------|--------------------|-----------------------------------|
| CAPITAL ADEQUACY | | Risk-weighted assets | | Risk-weighted assets | | | | |
| Capital requirements for credit risk | | | | | | | | |
| | Claims secured by residential mortgage | | 48,294,529 | | | | 49,180,566 | |
| | Commitments and guarantees | | 2,076,106 | | | | 2,311,276 | |
| | Claims on other ADI's | | 4,318,439 | | | | 5,499,233 | |
| | Other | | 12,228,991 | | | | 11,389,923 | |
| Capital requirements for operational risk | | | 8,019,445 | | | | 8,019,445 | |
| | | Percentage of risk weighted assets | | Percentage of risk weighted assets | | | | |
| Common Equity Tier 1 ratio | | | 18.14 | | | | 17.78 | |
| Tier 1 ratio | | | 18.14 | | | | 17.78 | |
| Total Capital ratio | | | 18.57 | | | | 18.21 | |
| 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 March 2016 | | | | | | | | |
| Loans and advances | | | | | | | | 319,551 |
| | Secured against eligible mortgages | 119,083,299 | 119,398,571 | 604,837 | 766,342 | 31,240 | - | - |
| | Other loans and advances | 11,702,965 | 11,124,933 | 6,559 | 483,640 | 12,208 | - | - |
| Commitments and guarantees | | 10,286,283 | 10,794,941 | - | - | - | - | - |
| Claims against other ADIs | | 21,592,194 | 24,544,181 | - | - | - | - | - |
| Other assets | | 361,065 | 602,043 | - | - | - | - | - |
| 31 December 2015 | | | | | | | | |
| Loans and advances | | | | | | | | 319,551 |
| | Secured against eligible mortgages | 119,713,844 | 119,488,562 | 51,660 | 51,660 | 16,288 | - | - |
| | Other loans and advances | 10,546,902 | 10,163,657 | 23,017 | 22,986 | 15,493 | 957 | - |
| Commitments and guarantees | | 11,303,599 | 10,620,995 | - | - | - | - | - |
| Claims against other ADIs | | 27,496,167 | 26,546,890 | - | - | - | - | - |
| Other assets | | 843,021 | 599,574 | - | - | - | - | - |



goldfields
M O N E Y

| SECURITISATION EXPOSURES | \$ 31 March 2016 | \$ 31 December 2015 |
|--------------------------|---------------------|------------------------|
| Off balance sheet | | |
| Housing loans | 25,048,943 | 22,367,382 |