

## APS 330 RISK EXPOSURES AND ASSESSMENT – 31 March 2017

(In accordance with APRA Prudential Standard APS 330)

		31 March 2017		31 December 2017				
CAPITAL ADEQUACY		Risk-weighted assets		Risk-weighted assets				
<b>Capital requirements for credit risk</b>								
Claims secured by residential mortgage		51,125,473		49,565,483				
Commitments and guarantees		2,495,266		2,173,838				
Claims on other ADI's		8,502,125		5,935,967				
Other		16,051,117		17,469,885				
<b>Capital requirements for operational risk</b>		9,031,023		9,031,023				
		Percentage of risk weighted assets		Percentage of risk weighted assets				
<b>Common Equity Tier 1 ratio</b>		21.22		17.49				
<b>Tier 1 ratio</b>		21.22		17.49				
<b>Total Capital ratio</b>		21.22		17.87				
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>31 March 2017</b>								
<b>Loans and advances</b>								429,551
Secured against eligible mortgages	126,350,192	123,913,566	687,092	687,092	98,323	-	-	-
Other loans and advances	11,390,425	13,126,523	2,625	2,625	2,625	-	-	-
<b>Commitments and guarantees</b>		12,875,395	12,446,658	-	-	-	-	-
<b>Claims against other ADIs</b>		42,510,625	36,095,230	-	-	-	-	-
<b>Other assets</b>		5,915,599	4,179,501	-	-	-	-	-
<b>31 December 2016</b>								
<b>Loans and advances</b>								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	-	-	-
<b>Commitments and guarantees</b>		12,017,920	12,009,841	-	-	-	-	-
<b>Claims against other ADIs</b>		29,679,835	33,249,645	-	-	-	-	-
<b>Other assets</b>		2,443,403	1,500,662	-	-	-	-	-



goldfields  
M O N E Y

SECURITISATION EXPOSURES	\$ 31 March 2017	\$ 31 December 2016
<b>Off balance sheet</b>		
Housing loans	25,756,954	24,341,519