

## APS 330 RISK EXPOSURES AND ASSESSMENT – 31 March 2018

(In accordance with APRA Prudential Standard APS 330)

		31 March 2018		31 December 2017			
<b>CAPITAL ADEQUACY</b>		<b>Risk-weighted assets</b>		<b>Risk-weighted assets</b>			
<b>Capital requirements for credit risk</b>							
Claims secured by residential mortgage		52,571,048		54,107,031			
Commitments and guarantees		1,435,184		3,241,885			
Claims on other ADI's		8,535,265		8,736,094			
Other		25,734,870		22,792,692			
<b>Capital requirements for operational risk</b>		10,329,191		11,112,984			
		<b>Percentage of risk weighted assets</b>		<b>Percentage of risk weighted assets</b>			
Common Equity Tier 1 ratio		17.27		17.52			
Tier 1 ratio		17.27		17.52			
Total Capital ratio		17.62		17.86			
<b>CREDIT RISK</b>	<b>Gross Credit Risk</b>	<b>Quarterly average gross credit risk</b>	<b>Amount impaired</b>	<b>Amount past 90 days due</b>	<b>Specific provision</b>	<b>Amount written off</b>	<b>General reserve for credit losses</b>
<b>31 March 2018</b>							
<b>Loans and advances</b>							341,711
Secured against eligible mortgages	142,389,119	143,191,972	1,713,667	969,149	719	-	-
Other loans and advances	24,958,741	23,451,739	389,944	357,588	-	-	-
<b>Commitments and guarantees</b>	9,192,118	11,978,244	-	-	-	-	-
<b>Claims against other ADIs</b>	42,769,936	43,225,204	-	-	-	-	-
<b>Other assets</b>	776,129	812,042	-	-	-	-	-
<b>31 December 2017</b>							
<b>Loans and advances</b>							341,711
Secured against eligible mortgages	143,994,825	143,819,816	1,827,102	330,103	719	-	-
Other loans and advances	21,944,737	21,978,969	4,795	19,901	-	-	-
<b>Commitments and guarantees</b>	14,764,370	14,639,473	-	-	-	-	-
<b>Claims against other ADIs</b>	43,680,472	52,505,414	-	-	-	-	-
<b>Other assets</b>	847,955	734,482	-	-	-	-	-



SECURITISATION EXPOSURES	\$ 31 March 2018	\$ 31 December 2017
Off balance sheet		
Housing loans	45,156,484	34,697,938