

# APS 330

## Common Disclosure

As at 31.12.18 (Restated July 2019)

## APS 330 Common Disclosure – 31 December 2018

### Attachment A

*(Presented on a level 2 basis in accordance with APRA Prudential Standard APS 330). Restated July 2019.*

COMMON EQUITY TIER 1 CAPITAL: INSTRUMENTS AND RESERVES		A\$m
1	Directly issued qualifying ordinary shares (and equivalent for mutually owned entities) capital	99.228
2	Retained earnings	(0.47)
3	Accumulated other comprehensive income (and other reserves)	0.610
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	99.791
COMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS		
7	Prudential valuation adjustments	-
8	Goodwill (net of related tax liability)	34.717
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	30.642
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4.940
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)	3,518
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 shares issued by the ADI	-
26 (c)	of which: deferred fee income	0.472
26 (d)	of which: equity investments in financial institutions not reported in rows 18, 19 and 23	0.425
26 (e)	of which: deferred tax assets not reported in rows 10, 21 and 25	-
26 (f)	of which: capitalised expenses	2.620
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	73.817
29	Common Equity Tier 1 Capital (CET1)	25.973
<b>Additional Tier 1 Capital: instruments</b>		
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	-
<b>Additional Tier 1 Capital: regulatory adjustments</b>		
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)	25.973
<b>Additional Tier 1 Capital: regulatory adjustments</b>		
<b>TIER 2 CAPITAL INSTRUMENTS AND PROVISIONS</b>		
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	0.342
51	Tier 2 Capital before regulatory adjustments	0.342
<b>Tier 2 Capital: regulatory adjustments</b>		
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)	0.342
59	Total Capital (T1 + T2)	26.315
60	Total risk-weighted assets based on APRA standards	107.365
<b>CAPITAL RATIOS AND BUFFERS</b>		<b>%</b>
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	24.19%
62	Tier 1 (as a percentage of risk-weighted assets)	24.19%
63	Total capital (as a percentage of risk-weighted assets)	24.51%

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)	15.01%
<b>National minima (if different from Basel III)</b>		
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)	-
<b>Amount below thresholds for deductions (not risk-weighted)</b>		
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)	-
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
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	-
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		

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 7out 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 2018

(In accordance with APRA Prudential Standard APS 330)

Goldfields Money Limited is an Authorised Deposit Taking Institution. Comparison of consolidated accounting and regulatory balance sheet as at 31 December 2018:

ASSETS	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
<b>ASSETS</b>	<b>As at period end</b>	<b>As at period end</b>	
Cash and cash equivalents	22.979	22.979	
Due from other financial institutions	20.312	20.312	
Loans and advances	175.806	175.806	
of which: deferred fee income		0.472	f
Other financial assets	23.880	23.880	
of which: equity investments in financial institutions		0.425	g
of which: investment securities		23.450	
Other assets	246.462	246.462	
of which: deferred fee income		0	f
Current tax asset	0	0	
Property, plant and equipment	1.177	1.177	
Intangible assets	41.914	41.914	e
Deferred tax assets	0	0	h
<b>TOTAL ASSETS</b>	<b>532.530</b>	<b>532.530</b>	
<b>LIABILITIES</b>			
Deposits	216.997	216.997	
Creditors and other payables	210.712	210.712	
Provisions	1.159	1.159	
Deferred tax liabilities	6.152	6.152	i
<b>TOTAL LIABILITIES</b>	<b>435.020</b>	<b>435.020</b>	
<b>NET ASSETS</b>	<b>97.510</b>	<b>97.510</b>	
<b>EQUITY ATTRIBUTABLE TO EQUITY HOLDERS</b>			
Contributed equity			
Issued capital	97.396	97.396	a
Other contributed equity	1.831	1.831	b
Equity raising costs	(2.620)	(2.620)	k

<b>Total contributed equity</b>	96.606	96.606	
Property, plant and equipment revaluation reserve	0.097	0.097	d
Financial assets revaluation reserve	0.205	0.205	d
Share-based payments reserve	0.306	0.306	d
General reserve for credit losses	0.342	0.342	l
Retained earnings	(0.046)	(0.046)	c
<b>TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS</b>	97.510	97.510	

#### 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	99.228	a+b
	Retained earnings	(0.46)	c
	Accumulated other comprehensive income (and other reserves)	0.608	d
	Common Equity Tier 1 capital before regulatory adjustments	99.790	
COMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS			
	Other intangibles other than mortgage servicing rights (net of related tax liability)	65.359	e
	National specific regulatory adjustments (sum of a to d below)	8.458	
	(a) of which: deferred fee income	0.472	f
	(b) of which: equity investments in financial institutions	0.425	g
	(c) of which: deferred tax assets	4.940	h-i
	(d) of which: capitalised expenses	2.620	k
	Total regulatory adjustments to Common Equity Tier 1	73.817	
	Common Equity Tier 1 Capital (CET1)	25.973	
	Tier 1 Capital (T1)	25.973	
TIER 2 CAPITAL INSTRUMENTS AND PROVISIONS			
	Provisions	0.342	l
	Tier 2 Capital (T2)	0.342	

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

(In accordance with APRA Prudential Standard APS 330)

Attachment C

	31 December 2018	30 September 2018
<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	56,413,104	56,405,205
Commitments and guarantees	2,323,009	821,740
Claims on other ADI's	8,736,094	14,182,028
Other	25,257,397	19,228,885
<b>Capital requirements for operational risk</b>	14,635,890	13,883,164
	<b>Percentage of risk weighted assets</b>	<b>Percentage of risk weighted assets</b>
<b>Common Equity Tier 1 ratio</b>	24.19	24.54
<b>Tier 1 ratio</b>	24.19	24.54
<b>Total Capital ratio</b>	24.51	24.86

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 December 2018</b>							
<b>Loans and advances</b>							342,000
Secured against eligible mortgages	154,913,925	154,052,283	3,432,000	1,572,000	-	-	-
Other loans and advances	20,924,028	19,468,138	-	-	-	-	-
<b>Commitments and guarantees</b>	2,323,009	2,335,419	-	-	-	-	-
<b>Claims against other ADIs</b>	39,259,332	54,724,737	-	-	-	-	-
<b>Other assets</b>	30,617,766	21,034,269	-	-	-	-	-
<b>30 September 2018</b>							
<b>Loans and advances</b>					-	-	342,000
Secured against eligible mortgages	153,190,641	150,705,057	3,379,072	1,083,968	-	-	-
Other loans and advances	18,012,248	21,045,596	865,518	426,869	-	-	-
<b>Commitments and guarantees</b>	2,347,828	7,207,244	-	-	-	-	-
<b>Claims against other ADIs</b>	70,190,141	53,190,800	-	-	-	-	-
<b>Other assets</b>	11,450,772	2,553,479	-	-	-	-	-

SECURITISATION EXPOSURES	\$ 31 December 2018	\$ 30 September 2018
<b>Off balance sheet</b>		
Housing loans	39,508,279	40,945,663