



APS 330

Risk Exposures & Assessment

As at 30.09.18 (Restated July 2019)

APS 330 RISK EXPOSURES AND ASSESSMENT – 30 September 2018

(In accordance with APRA Prudential Standard APS 330)

	30 th September 2018	30 th June 2018
Capital Adequacy	Risk - Weighted Assets	Risk - Weighted Assets
Capital requirements for credit risk		
Claims secured by residential mortgage	56,405,205	53,893,076
Commitments and guarantees	821,740	2,365,234
Claims on other ADI's	14,182,028	7,238,292
Other	19,228,885	24,289,794
Capital requirements for operational risk	13,883,164	10,831,534
	Percentage of risk weighted assets	Percentage of risk weighted assets
Common Equity Tier 1 ratio	24.54	21.05
Tier 1 ratio	24.54	21.05
Total Capital ratio	24.86	21.40

SECURITISATION EXPOSURES	30 th June 2018	31 st March 2018
Off balance sheet		
Housing loans	\$43,004,470	\$45,156,484

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
30th September 2018 – Level 2 (GMV became a Level 2 Group on 17th September 2018 following the acquisition of Finsure)							
Loans and advances							341,711
Secured against eligible mortgages	153,190,641	150,705,057	3,739,072	1,083,968	719		
Other loans and advances	18,012,248	21,045,596	865,518	426,869			
Commitments and guarantees	2,347,828	7,207,244					
Claims against other ADIs	70,190,141	53,190,800					
Other assets	1,216,636	2,553,479					
30th June 2018 - Level 1							
Loans and advances							341,711
Secured against eligible mortgages	148,219,472	145,304,296	3,353,346	1,832,925	719		
Other loans and advances	24,078,943	24,518,842	493,495	129,508			
Commitments and guarantees	12,066,659	10,629,389					
Claims against other ADIs	36,191,459	39,480,698					
Other assets	3,890,321	2,333,325					