Public Disclosures of Prudential Information
as at 30 September 2022

Capital

Type	Amount
Reserves*	$185.1m
Retained Earnings (including current year earnings)*	$460.2m
Less: non-qualifying retained earnings of controlled entities	-$12.3m
Common Equity Tier 1 and Total Tier 1 capital	**$633.0m**
Goodwill and other intangibles	-$9.2m
Deferred tax assets dependant on future profitability	-$5.3m
Investments in banking and financial entities	-$21.7m
Equity investments in commercial entities	-$5.1m
Regulatory Adjustment to Common Equity Tier 1	**-$41.3m**
Common Equity Tier 1 Capital (CET1) - net of deductions	**$591.7m**
Tier 2 Capital	$2.5m
Total Capital	**$594.2m**

The sum of the items asterisked above agrees to reported capital in the financial statements.

Capital ratios			
Consolidated - CET1	16.35%	Consolidated - Total	16.42%
Capital Buffer - percentage	1.50%	Capital Buffer - $ amt	$54.3m

Capital Adequacy components based on APRA standards

	Risk-weighted assets	Assigned capital
In recognising risks, the following level of capital is assigned to:		
Credit risk • secured loans and credit limits	$2,439.7m	$217.6m
• unsecured loans and credit limits	$241.9m	$19.9m
• liquid deposits	$327.3m	$26.2m
• other assets	$129.0m	$11.5m
• off balance sheet exposures	$49.9m	$3.4m
Operational risk	$430.8m	$39.5m
Interest rate risk in the banking book	-	$18.4m
Total	**$3,618.6m**	**$336.5m**

Securitisation Exposure

Exposure Type	New Trans.	Gain/Loss	O/S Exposure
On Balance Sheet securitisation	$9.8m	-	$666.9m
Off Balance Sheet securitisation	-	-	$10.4m
RMBS Securities held	-	-	$1,553.2m
Redraw facilities	-	-	$0.7m
Swap facilities	-	-	$4.4m

Credit Risk Exposure

Type of Credit Exposure	% of Total Assets	Gross Credit Risk at September 2022	Quarterly Average Gross Exposure	Amount impaired	Amount Past Due 90 days	Impairment Provision	Amounts Written-off YTD
Loans and Advances to Members							
- Secured loans and advances	79.8%	$6,674.7m	$6,625.3m	$23.0m	$11.7m	$5.1m	$0.0m
- Unsecured loans and advances	2.9%	$241.9m	$237.9m	$1.0m	$0.5m	$2.6m	$0.1m
Total Loans and Advances to Members		**$6,916.5m**	**$6,863.3m**	**$24.0m**	**$12.2m**	**$7.6m**	**$0.1m**
Liquidity Investments placed with Other Financial Institutions							
- Bank Deposits	9.5%	$792.6m	$841.4m	-	-	-	-
- Deposits with Cuscal	1.8%	$147.8m	$127.1m	-	-	-	-
Total Liquidity Investments placed with Other Financial Institutions		**$940.4m**	**$968.4m**	**-**	**-**	**-**	**-**
Interest Rate Swaps - counterparty exposure	0.0%	$1.9m	$1.9m	-	-	-	-
Investment Securities	0.3%	$21.7m	$21.7m	-	-	-	-
Total Credit Risk Exposure		**$7,880.5m**	**$7,855.4m**	**$24.0m**	**$12.2m**	**$7.6m**	**$0.1m**

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