

Capital

Type	Amount
Paid-up ordinary capital	-
Reserves	\$169.6m
Retained Earnings including current year earnings	\$392.3m
Common Equity Tier 1 and Total Tier 1 capital *	\$561.9m
Goodwill and other intangibles	-\$8.2m
Deferred tax assets dependant on future profitability	-\$6.1m
Investments in banking and financial entities	-\$13.4m
Equity investments in commercial entities	-\$7.8m
Regulatory Adjustment to Common Equity Tier 1	-\$35.5m
Common Equity Tier 1 Capital (CET1) - net of deductions	\$526.4m
Tier 2 Provisions (General Reserve for Credit Losses)*	\$31.4m
Total Capital	\$557.8m

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

Capital ratios

Consolidated - CET1	15.34%	Consolidated - Total	16.25%
Capital Buffer - percentage	1.50%	Capital Buffer - \$ amt	\$51.5m

Credit Risk Exposure

Type of Credit Exposure	% of Total Assets	Gross Credit Risk at September 2021	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	75.7%	\$5,993.8m	\$5,964.1m	\$35.3m	\$16.9m	\$4.8m	\$0.1m
- Unsecured loans and advances	2.9%	\$231.0m	\$234.9m	\$1.7m	\$0.7m	\$1.3m	\$0.0m
Total Loans and Advances to Members		\$6,224.8m	\$6,199.0m	\$37.0m	\$17.6m	\$6.1m	\$0.1m
Liquidity Investments placed with Other Financial Institutions							
- Bank Deposits	13.9%	\$1,101.8m	\$1,087.8m	-	-	-	-
- Deposits with Cuscal	1.1%	\$89.5m	\$89.5m	-	-	-	-
Total Liquidity Investments placed with Other Financial Institutions		\$1,191.3m	\$1,177.3m	-	-	-	-
Interest Rate Swaps - counterparty exposure	0.1%	\$6.9m	\$9.1m	-	-	-	-
Investment Securities	0.2%	\$13.4m	\$13.4m	-	-	-	-
Total Credit Risk Exposure		\$7,436.4m	\$7,398.8m	\$37.0m	\$17.6m	\$6.1m	\$0.1m

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	\$2,197.3m	\$195.4m
• unsecured loans and credit limits	\$231.0m	\$19.0m
• liquid deposits	\$461.3m	\$36.9m
• other assets	\$98.7m	\$10.0m
• off balance sheet exposures	\$48.5m	\$2.7m
Operational risk	\$395.4m	\$39.5m
Interest rate risk in the banking book	-	\$15.8m
Total	\$3,432.2m	\$319.3m

Securitisation Exposure

Exposure Type	New Trans.	Gain/Loss	O/S Exposure
On Balance Sheet securitisation	\$10.5m	-	\$811.6m
Off Balance Sheet securitisation	-	-	\$9.9m
RMBS Securities held	-	-	\$1,427.2m
Redraw facilities	-	-	\$1.2m
Swap facilities	-	-	\$8.1m