

**Capital**

Type	Amount
Paid-up ordinary capital	\$0.4m
Reserves	\$170.6m
Retained Earnings including current year earnings	\$357.6m
<b>Common Equity Tier 1 and Total Tier 1 capital *</b>	<b>\$528.6m</b>
Goodwill and other intangibles	-\$9.0m
Deferred tax assets dependant on future profitability	-\$6.0m
Investments in banking and financial entities	-\$13.4m
Equity investments in commercial entities	-\$7.5m
<b>Regulatory Adjustment to Common Equity Tier 1</b>	<b>-\$35.9m</b>
<b>Common Equity Tier 1 Capital (CET1) - net of deductions</b>	<b>\$492.7m</b>
Tier 2 Provisions (General Reserve for Credit Losses)*	\$27.6m
<b>Total Capital</b>	<b>\$520.3m</b>

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

**Capital ratios**

Consolidated - CET1	15.28%	Consolidated - Total	16.21%
Capital Buffer - percentage	1.50%	Capital Buffer - \$ amt	\$48.4m

**Credit Risk Exposure**

Type of Credit Exposure	% of Total Assets	Gross Credit Risk at September 2020	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	77.4%	\$5,766.7m	\$5,712.3m	\$31.3m	\$17.2m	\$5.2m	\$0.1m
- Unsecured loans and advances	3.2%	\$236.3m	\$237.4m	\$1.3m	\$0.5m	\$1.8m	-
<b>Total Loans and Advances to Members</b>		<b>\$6,003.0m</b>	<b>\$5,949.7m</b>	<b>\$32.6m</b>	<b>\$17.7m</b>	<b>\$7.0m</b>	<b>\$0.1m</b>
Liquidity Investments placed with Other Financial Institutions							
- Bank Deposits	14.4%	\$1,072.8m	\$1,010.8m	-	-	-	-
- Deposits with Cuscal	1.4%	\$101.5m	\$95.5m	-	-	-	-
<b>Total Liquidity Investments placed with Other Financial Institutions</b>		<b>\$1,174.3m</b>	<b>\$1,106.3m</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Interest Rate Swaps - counterparty exposure	0.2%	\$13.4m	\$14.6m	-	-	-	-
Investment Securities	0.2%	\$13.4m	\$13.4m	-	-	-	-
<b>Total Credit Risk Exposure</b>		<b>\$7,204.1m</b>	<b>\$7,084.0m</b>	<b>\$32.6m</b>	<b>\$17.7m</b>	<b>\$7.0m</b>	<b>\$0.1m</b>

**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	\$2,016.7m	\$188.7m
• unsecured loans and credit limits	\$236.3m	\$20.1m
• liquid deposits	\$454.5m	\$36.4m
• other assets	\$93.0m	\$10.0m
• off balance sheet exposures	\$58.5m	\$3.0m
Operational risk	\$365.5m	\$39.5m
Interest rate risk in the banking book	-	\$21.8m
<b>Total</b>	<b>\$3,224.5m</b>	<b>\$319.5m</b>

**Securitisation Exposure**

Exposure Type	New Trans.	Gain/Loss	O/S Exposure
On Balance Sheet securitisation	-	-	\$1,014.8m
Off Balance Sheet securitisation	-	-	\$13.3m
RMBS Securities held	-	-	\$1,431.2m
Redraw facilities	-	-	\$2.5m
Swap facilities	-	-	\$9.6m

## Public Disclosures of Prudential Information

as at 30 September 2020

Disclosure of main features of Regulatory Capital instruments	Paid-up Ordinary Capital
Issuer	Beyond Bank Australia Ltd
Governing law	Western Australia
<i>Regulatory treatment</i>	
Transitional Basel III rules	Tier 1 Equity
Post- transitional Basel III rules	Tier 1 Equity
Eligible at solo/group/solo and group	solo and group
Instrument Type	Non-cumulative redeemable preference shares
Amount recognised in Regulatory Capital	\$0.404m
Par value of instrument	\$100
Accounting Classification	Equity
Original date of Issuance	Nov-87
Perpetual or dated	Perpetual
Original Maturity Date	No Maturity date
Issuer Call	No
<i>Coupons</i>	
Fixed or Floating	Floating
Coupon rate and any related index	Discretionary
Existence of a dividend stopper	Board Discretion
Fully discretionary, partially discretionary or mandatory	Fully discretionary
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible
Write-down feature	No
Position in subordination hierarchy in liquidation	Same ranking as member shares after Tier 2 Capital
Non-compliant features	No