

Capital

| Type | Amount |
|--|-----------------|
| Paid-up ordinary capital | - |
| Reserves | \$170.6m |
| Retained Earnings including current year earnings | \$373.6m |
| Common Equity Tier 1 and Total Tier 1 capital * | \$544.2m |
| Goodwill and other intangibles | -\$8.4m |
| Deferred tax assets dependant on future profitability | -\$6.0m |
| Investments in banking and financial entities | -\$13.4m |
| Equity investments in commercial entities | -\$7.4m |
| Regulatory Adjustment to Common Equity Tier 1 | -\$35.2m |
| Common Equity Tier 1 Capital (CET1) - net of deductions | \$509.0m |
| Tier 2 Provisions (General Reserve for Credit Losses)* | \$31.2m |
| Total Capital | \$540.2m |

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

Capital ratios

| | | | |
|-----------------------------|--------|-------------------------|---------|
| Consolidated - CET1 | 15.38% | Consolidated - Total | 16.32% |
| Capital Buffer - percentage | 1.50% | Capital Buffer - \$ amt | \$49.6m |

Credit Risk Exposure

| Type of Credit Exposure | % of Total Assets | Gross Credit Risk at March 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 | 77.0% | \$5,883.2m | \$5,868.9m | \$35.1m | \$16.5m | \$5.1m | \$0.5m |
| - Unsecured loans and advances | 3.1% | \$239.8m | \$238.8m | \$1.7m | \$0.6m | \$1.8m | - |
| Total Loans and Advances to Members | | \$6,123.0m | \$6,107.6m | \$36.8m | \$17.1m | \$6.9m | \$0.5m |
| Liquidity Investments placed with Other Financial Institutions | | | | | | | |
| - Bank Deposits | 13.5% | \$1,028.7m | \$1,035.9m | - | - | - | - |
| - Deposits with Cuscal | 1.2% | \$89.5m | \$94.5m | - | - | - | - |
| Total Liquidity Investments placed with Other Financial Institutions | | \$1,118.2m | \$1,130.4m | - | - | - | - |
| Interest Rate Swaps - counterparty exposure | 0.2% | \$12.6m | \$12.6m | - | - | - | - |
| Investment Securities | 0.2% | \$13.4m | \$13.4m | - | - | - | - |
| Total Credit Risk Exposure | | \$7,267.2m | \$7,264.1m | \$36.8m | \$17.1m | \$6.9m | \$0.5m |

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 | \$2,109.9m | \$198.4m |
| • unsecured loans and credit limits | \$239.8m | \$20.0m |
| • liquid deposits | \$437.1m | \$35.9m |
| • other assets | \$87.7m | \$9.3m |
| • off balance sheet exposures | \$54.4m | \$2.8m |
| Operational risk | \$380.7m | \$39.5m |
| Interest rate risk in the banking book | - | \$22.5m |
| Total | \$3,309.6m | \$328.4m |

Securitisation Exposure

| Exposure Type | New Trans. | Gain/Loss | O/S Exposure |
|----------------------------------|------------|-----------|--------------|
| On Balance Sheet securitisation | \$18.6m | - | \$941.1m |
| Off Balance Sheet securitisation | - | - | \$12.2m |
| RMBS Securities held | - | - | \$1,431.5m |
| Redraw facilities | - | - | \$1.4m |
| Swap facilities | - | - | \$8.3m |

Beyond Bank

AUSTRALIA

Public Disclosures of Prudential Information

as at 31 March 2021

| 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 | \$0.393m |
| 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 |