

APS330 Risk exposures and assessment  
Quarter ended 30 Sep 2019



Your region, your money

| Sep-19   |  |                               |                                |                                | Jun-19                                  |                                |                                  |                                  |                               |   |                      |
|--|--|-------------------------------|--------------------------------|--------------------------------|---|--------------------------------|----------------------------------|----------------------------------|-------------------------------|---|----------------------|
| <b>Capital Adequacy</b>                                      |  |                               |                                |                                |   |                                |                                  |                                  |                               |   |                      |
| Capital requirements in terms of risk-weighted assets for:   |  |                               |                                |                                |   |                                |                                  |                                  |                               |   |                      |
|  |  |                               |                                |                                | \$                                      |                                |                                  |                                  |                               |   |                      |
| Credit risk (excluding securitisation)                       |  |                               |                                |                                | 894,370,059                             |                                |                                  |                                  |                               |   |                      |
| Securitisation   |  |                               |                                |                                | 96,112                                  |                                |                                  |                                  |                               |   |                      |
| Market risk  |  |                               |                                |                                | -                                       |                                |                                  |                                  |                               |   |                      |
| Operational risk   |  |                               |                                |                                | 94,880,958                              |                                |                                  |                                  |                               |   |                      |
| <b>Total risk weighted assets</b>                            |  |                               |                                |                                | <b>989,347,129</b>                      |                                |                                  |                                  |                               |   |                      |
| Common Equity Tier 1 Capital Ratio                           |  |                               |                                |                                | 14.59%                                  |                                |                                  |                                  |                               |   |                      |
| Tier 1 Capital Ratio   |  |                               |                                |                                | 14.59%                                  |                                |                                  |                                  |                               |   |                      |
| Total Capital Ratio  |  |                               |                                |                                | 15.44%                                  |                                |                                  |                                  |                               |   |                      |
| <b>Credit Risk (including securitisation)</b>                |  |                               |                                |                                |   |                                |                                  |                                  |                               |   |                      |
| <b>On Balance Sheet</b>                                      |  |                               |                                |                                | <b>Total Gross Exposure \$</b>          |                                | <b>Average Gross Exposure \$</b> |                                  |                               |   |                      |
| Cash, cash equivalents and financial assets held to maturity |  |                               |                                |                                | 298,459,703                             |                                | 283,903,424                      |                                  | 269,347,146                   |   |                      |
| Claims secured against eligible residential mortgages        |  |                               |                                |                                | 1,172,951,761                           |                                | 1,181,562,425                    |                                  | 1,190,173,088                 |   |                      |
| Claims secured against securitisation exposures              |  |                               |                                |                                | 480,558                                 |                                | 494,487                          |                                  | 508,416                       |   |                      |
| Past due claims  |  |                               |                                |                                | 2,765,713                               |                                | 3,258,625                        |                                  | 3,751,538                     |   |                      |
| Other assets and claims                                      |  |                               |                                |                                | 254,587,622                             |                                | 246,512,090                      |                                  | 238,436,558                   |   |                      |
| <b>Total on balance sheet exposures</b>                      |  |                               |                                |                                | <b>1,729,245,357</b>                    |                                | <b>1,715,731,051</b>             |                                  | <b>1,702,216,745</b>          |   |                      |
| <b>Off Balance Sheet</b>                                     |  |                               |                                |                                | <b>Total Gross Exposure \$</b>          |                                | <b>Average Gross Exposure \$</b> |                                  |                               |   |                      |
| Direct credit substitutes                                    |  |                               |                                |                                | 2,102,563                               |                                | 2,161,945                        |                                  | 2,221,326                     |   |                      |
| Other commitments  |  |                               |                                |                                | 138,903,001                             |                                | 143,500,754                      |                                  | 148,098,508                   |   |                      |
| <b>Total off balance sheet exposures</b>                     |  |                               |                                |                                | <b>141,005,564</b>                      |                                | <b>145,662,699</b>               |                                  | <b>150,319,834</b>            |   |                      |
| <b>Total credit risk</b>                                     |  |                               |                                |                                | <b>1,870,250,921</b>                    |                                | <b>1,861,393,750</b>             |                                  | <b>1,852,536,579</b>          |   |                      |
| <b>Portfolio</b>   |  |                               | <b>Risk Weighted Assets \$</b> | <b>Total Gross Exposure \$</b> | <b>Average Gross Exposure \$</b>        | <b>Risk Weighted Assets \$</b> | <b>Total Gross Exposure \$</b>   | <b>Average Gross Exposure \$</b> |                               |   |                      |
| Claims on ADIs   |  |                               | 103,134,080                    | 295,318,744                    | 280,909,323                             | 88,153,783                     | 266,499,901                      | 265,035,407                      |                               |   |                      |
| Claims secured against eligible residential mortgages        |  |                               | 506,968,648                    | 1,172,951,761                  | 1,181,562,425                           | 514,329,150                    | 1,190,173,088                    | 1,185,305,553                    |                               |   |                      |
| Claims secured against securitisation exposures              |  |                               | 96,112                         | 480,558                        | 494,487                                 | 101,683                        | 508,416                          | 515,491                          |                               |   |                      |
| Other retail   |  |                               | 251,693,115                    | 368,925,641                    | 373,783,886                             | 255,839,732                    | 378,642,132                      | 378,285,334                      |                               |   |                      |
| Other  |  |                               | 32,574,217                     | 32,574,217                     | 24,643,630                              | 16,713,043                     | 16,713,043                       | 15,242,213                       |                               |   |                      |
| <b>Total</b>   |  |                               | <b>894,466,171</b>             | <b>1,870,250,920</b>           | <b>1,861,393,750</b>                    | <b>875,137,391</b>             | <b>1,852,536,579</b>             | <b>1,844,383,999</b>             |                               |   |                      |
| <b>Portfolio</b>   |  | <b>Impaired facilities \$</b> | <b>Past due facilities \$</b>  | <b>Specific provisions \$</b>  | <b>Change to specific provisions \$</b> | <b>Write offs \$</b>           | <b>Impaired facilities \$</b>    | <b>Past due facilities \$</b>    | <b>Specific provisions \$</b> | <b>Change to specific provisions \$</b> | <b>Write offs \$</b> |
| Claims on ADIs   |  | -                             | -                              | -                              | -                                       | -                              | -                                | -                                | -                             | -                                       | -                    |
| Claims secured against eligible residential mortgages        |  | 665,259                       | 434,781                        | 203,444                        | 120,608                                 | -                              | 1,059,850                        | 259,819                          | 82,836                        | -181,508                                | -                    |
| Claims secured against securitisation exposures              |  | -                             | -                              | -                              | -                                       | -                              | -                                | -                                | -                             | -                                       | -                    |
| Other retail   |  | 2,447,330                     | 1,104,452                      | 888,078                        | -17,804                                 | 59,783                         | 2,585,997                        | 955,149                          | 905,881                       | 66,259                                  | 349,221              |
| <b>Total</b>   |  | <b>3,112,589</b>              | <b>1,539,233</b>               | <b>1,091,522</b>               | <b>102,804</b>                          | <b>59,783</b>                  | <b>3,645,847</b>                 | <b>1,214,969</b>                 | <b>988,717</b>                | <b>-115,249</b>                         | <b>349,221</b>       |
| <b>General Reserve for Credit Losses</b>                     |  |                               |                                |                                |   |                                |                                  |                                  |                               |   |                      |
| Reserve for credit losses                                    |  |                               |                                |                                | 2,467,440                               |                                |                                  |                                  |                               |   |                      |
| Collective provision for impairment                          |  |                               |                                |                                | 5,985,000                               |                                |                                  |                                  |                               |   |                      |
| <b>Total</b>   |  |                               |                                |                                | <b>8,452,440</b>                        |                                |                                  |                                  |                               |   |                      |
| <b>Securitisation</b>  |  |                               |                                |                                |   |                                |                                  |                                  |                               |   |                      |
| <b>Securitisation Activity</b>                               |  |                               |                                |                                | <b>Exposures Securitised \$</b>         |                                | <b>Gain / (Loss) on Sale \$</b>  |                                  |                               |   |                      |
| Residential mortgages  |  |                               |                                |                                | -                                       |                                | -                                |                                  | -                             |   |                      |
| <b>On-Balance Sheet Securitisation Exposures</b>             |  |                               |                                |                                | <b>Exposure \$</b>                      |                                | <b>Exposure \$</b>               |                                  |                               |   |                      |
| Financial assets held to maturity                            |  |                               |                                |                                | 480,558                                 |                                | 480,558                          |                                  | 508,416                       |   |                      |
| <b>Off-balance Sheet Securitisation Exposures</b>            |  |                               |                                |                                | <b>Notional Exposure \$</b>             |                                | <b>Notional Exposure \$</b>      |                                  |                               |   |                      |
|  |  |                               |                                |                                | -                                       |                                | -                                |                                  | -                             |   |                      |

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