

## Common Disclosure Template - Capital

<b>Common Equity Tier 1 capital: instruments and reserves</b>		<b>A\$m</b>
2	Retained earnings	40.054
3	Accumulated other comprehensive income (and other reserves)	1.992
6	Common Equity Tier 1 capital before regulatory adjustments	42.046
<b>Common Equity Tier 1 capital : regulatory adjustments</b>		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	2.796
26	National specific regulatory adjustments	1.075
26c	of which: deferred fee income	(0.194)
26e	of which: deferred tax assets in excess of deferred tax liabilities	0.675
26f	of which: capitalised expenses	0.192
26j	of which: other national specific regulatory adjustments	0.402
28	Total regulatory adjustments to Common Equity Tier 1	3.871
29	<b>Common Equity Tier 1 Capital (CET1)</b>	<b>38.175</b>
<b>Additional Tier 1 Capital: instruments</b>		
36	Additional Tier 1 Capital before regulatory adjustments	0.000
<b>Additional Tier 1 Capital: regulatory adjustments</b>		
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>0.000</b>
44	<b>Additional Tier 1 capital (AT1)</b>	<b>0.000</b>
45	<b>Tier 1 Capital (T1=CET1+AT1)</b>	<b>38.175</b>
<b>Tier 2 Capital: instruments and provisions</b>		
50	Provisions	2.160
51	<b>Tier 2 Capital before regulatory adjustments</b>	<b>2.160</b>
<b>Tier 2 Capital: regulatory adjustments</b>		
56	National specific regulatory adjustments	(0.539)
56c	of which: other national specific regulatory adjustments not reported in rows 56a and 56b	(0.539)
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>(0.539)</b>
58	<b>Tier 2 capital (T2)</b>	<b>2.699</b>
59	<b>Total capital (TC=T1+T2)</b>	<b>40.874</b>
60	<b>Total risk-weighted assets based on APRA standards</b>	<b>291.664</b>
<b>Capital ratios and buffers</b>		
61	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets)</b>	<b>13.09%</b>
62	<b>Tier 1 (as a percentage of risk-weighted assets)</b>	<b>13.09%</b>
63	<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>14.01%</b>
64	Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements expressed as a percentage of risk-weighted assets)	7.00%
65	<i>of which: capital conservation buffer requirement</i>	2.50%
66	<i>of which: ADI-specific countercyclical buffer requirements</i>	0.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	2.160
77	Cap on inclusion of provisions in Tier 2 under standardised approach	3.646

**Capital Reconciliation****Reference to  
Common  
Disclosure****Assets**

Cash and cash equivalents	21,581	
Receivables due from other financial institutions	94,989	
Other assets	1,623	
Loans and advances	494,150	
Other financial assets	2,796	18
Property, plant and equipment	6,611	
Investment property	750	
Intangible assets	192	26f
Deferred tax assets	1,192	26e

**Total Assets** **623,884****Liabilities**

Deposits from other financial institutions	48,000	
Deposits from members	520,403	
Payables and other liabilities	8,792	
Taxation liabilities	1121	
Provisions	1,362	

**Total Liabilities** **579,678****Net Assets** **44,206****Equity**

Reserves	4,152	
Retained earnings	40,054	2

**Total Equity** **44,206****Accompanying Notes****Loans and advances**

Gross loans and advances	495,142	
Unamortised loan fees	(194)	26c
Provision for impairment - ECL Stage 1	(539)	56c
Provision for impairment - ECL Stage 2	(22)	
Provision for impairment - ECL Stage 3	(237)	

**Net Loans and Advances** **494,150****Taxation Liabilities**

Income tax payable	604	
Deferred tax liabilities	517	26e

**Total Taxation Liabilities** **1,121****Reserves**

General reserve for credit losses	2,160	50
Redeemed share capital reserve	51	3
Asset revaluation reserve	1,941	3

**Total Reserves** **4,152**