

Annual Common Disclosures 2022

Great Southern Bank is using the post 1 January 2018 common disclosure template because it is fully applying the Basel III regulatory adjustments as implemented by APRA.

1 Directly issued qualifying ordinary shores (and requivalent for mutually owned entities) capital 2 Retained earnings 3 Accumulated other comprehensive income (and other reserves) 3 Accumulated other comprehensive income (and other reserves) 4 Directly issued capital subject to phase out from CETI (only applicable to mutually-owned companies) 5 Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CETI) 6 Common faulty The 1 capital size of the property of the companies of the compani			- 4
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41b 39 and 40	413		n/a
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions n/s		39 and 40	n/a
			n/a
			n/a
			n/a n/a
			n/a 1038



Annual Common Disclosures 2022

	2 Capital: instruments and provisions	
46	Directly issued qualifying Tier 2 instruments	n/a
47	Directly issued capital instruments subject to phase out from Tier 2	n/a
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount	n/a
40	allowed in group T2)	11/4
49	of which: instruments issued by subsidiaries subject to phase out	n/a
50	Provisions	21
51	Tier 2 Capital before regulatory adjustments	21
Tier	2 Capital: regulatory adjustments	
52	Investments in own Tier 2 instruments	n/a
53	Reciprocal cross-holdings in Tier 2 instruments	n/a
	3	.,,=
54	Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of	n/a
٥.	eligible short positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	.,, u
	Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory	
55	consolidation, net of eligible short positions	n/a
56	National specific regulatory adjustments (sum of rows 56a, 56b and 56c)	n/a
56a	of which: holdings of capital instruments in group members by other group members on behalf of third parties	n/a
56b	of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows	n/a
	54 and 55	
56c	of which: other national specific regulatory adjustments not reported in rows 56a and 56b	n/a
57	Total regulatory adjustments to Tier 2 capital	n/a
58	Tier 2 capital (T2)	21
59	Total capital (TC=T1+T2)	1058
60	Total risk-weighted assets based on APRA standards	7019
Capi	ital ratios and buffers	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	14.78%
62	Tier 1 (as a percentage of risk-weighted assets)	14.78%
63	Total capital (as a percentage of risk-weighted assets)	15.08%
	Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer	
64	requirements expressed as a percentage of risk-weighted assets)	7.00%
65	of which: capital conservation buffer requirement	2.50%
66	of which: ADI-specific countercyclical buffer requirements	0.00%
67		0.00%
	of which: G-SIB buffer requirement (not applicable)	7.000/
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	7.08%
_	onal minima (if different from Basel III)	
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	
71	National total capital minimum ratio (if different from Basel III minimum)	
Amo	ount below thresholds for deductions (not risk-weighted)	
72	Non-significant investments in the capital of other financial entities	n/a
73	Significant investments in the ordinary shares of financial entities	n/a
74	Mortgage servicing rights (net of related tax liability)	n/a
75	Deferred tax assets arising from temporary differences (net of related tax liability)	n/a
	licable caps on the inclusion of provisions in Tier 2	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	21
77	Cap on inclusion of provisions in Tier 2 under standardised approach	88
	, and a second of the second o	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	n/a
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	n/a n/a
79 Cap i	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach ital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	n/a
79 Capi 80	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach ital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements	n/a n/a
79 Capi 80 81	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach ital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities	n/a n/a n/a
79 Cap 80 81 82	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach ital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities Current cap on AT1 instruments subject to phase out arrangements	n/a n/a n/a n/a
79 Cap 80 81 82 83	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach ital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)	n/a n/a n/a n/a n/a
79 80 81 82 83 84	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach ital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements	n/a n/a n/a n/a n/a n/a
79 Capi 80 81 82 83	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach ital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)	n/a n/a n/a n/a n/a