

**APS 330 Public Disclosure**  
**For the year ended 30 June 2021**



**Attachment A: Common disclosure template**

The following table uses post 1 January 2018 common disclosure templates because it is fully applying the Basel III regulatory adjustments as implemented by APRA.

**Table 1A: Capital disclosure template**

| <b>Common Equity Tier 1 capital: instruments and reserves</b>                                                                                                                                                                                                          | <b>30/06/2021</b> | <b>Reference</b>     |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|----------------------|
|                                                                                                                                                                                                                                                                        | <b>A\$m</b>       |                      |
| 1. Directly issued qualifying ordinary shares (and equivalent for mutually-owned entities) capital                                                                                                                                                                     | \$ -              |                      |
| 2. Retained earnings                                                                                                                                                                                                                                                   | \$ 110.5          |                      |
| 3. Accumulated other comprehensive income (and other reserves)                                                                                                                                                                                                         | \$ 0.0            |                      |
| 4. Directly issued capital subject to phase out from CET1 (only applicable to mutually-owned companies)                                                                                                                                                                | \$ -              |                      |
| 5. Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)                                                                                                                                                              | \$ -              |                      |
| <b>6. Common Equity Tier 1 capital before regulatory adjustments</b>                                                                                                                                                                                                   | <b>\$ 110.5</b>   | <b>Reference (a)</b> |
| <b>Common Equity Tier 1 capital : regulatory adjustments</b>                                                                                                                                                                                                           |                   |                      |
| 7. Prudential valuation adjustments                                                                                                                                                                                                                                    | \$ -              |                      |
| 8. Goodwill (net of related tax liability)                                                                                                                                                                                                                             | \$ -              |                      |
| 9. Other intangibles other than mortgage servicing rights (net of related tax liability)                                                                                                                                                                               | \$ 1.7            | Reference (d)        |
| 10. Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)                                                                                                                            | \$ -              |                      |
| 11. Cash-flow hedge reserve                                                                                                                                                                                                                                            | \$ 0.0            | Reference (a)        |
| 12. Shortfall of provisions to expected losses                                                                                                                                                                                                                         | \$ -              |                      |
| 13. Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)                                                                                                                                                                                    | \$ -              |                      |
| 14. Gains and losses due to changes in own credit risk on fair valued liabilities                                                                                                                                                                                      | \$ -              |                      |
| 15. Defined benefit superannuation fund net assets                                                                                                                                                                                                                     | \$ -              |                      |
| 16. Investments in own shares (if not already netted off paid-in capital on reported balance sheet)                                                                                                                                                                    | \$ -              |                      |
| 17. Reciprocal cross-holdings in common equity                                                                                                                                                                                                                         | \$ -              |                      |
| 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) | \$ -              |                      |
| 19. Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)                                                   | \$ -              |                      |
| 20. Mortgage service rights (amount above 10% threshold)                                                                                                                                                                                                               | \$ -              |                      |
| 21. Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)                                                                                                                                                  | \$ 1.1            | Reference (b)        |
| 22. Amount exceeding the 15% threshold                                                                                                                                                                                                                                 | \$ -              |                      |
| 23. of which: significant investments in the ordinary shares of financial entities                                                                                                                                                                                     | \$ -              |                      |
| 24. of which: mortgage servicing rights                                                                                                                                                                                                                                | \$ -              |                      |
| 25. of which: deferred tax assets arising from temporary differences                                                                                                                                                                                                   | \$ -              |                      |
| <b>26. National specific regulatory adjustments (sum of rows 26a, 26b, 26c, 26d, 26e, 26f, 26g, 26h, 26i and 26j)</b>                                                                                                                                                  | <b>\$ 0.9</b>     |                      |
| 26a. of which: treasury shares                                                                                                                                                                                                                                         | \$ -              |                      |
| 26b. of which: offset to dividends declared under a dividend reinvestment plan (DRP), to the extent that the dividends are used to purchase new ordinary shares issued by the ADI                                                                                      | \$ -              |                      |
| 26c. of which: deferred fee income                                                                                                                                                                                                                                     | \$ -              |                      |
| 26d. of which: equity investments in financial institutions not reported in rows 18, 19 and 23                                                                                                                                                                         | \$ -              |                      |
| 26e. of which: deferred tax assets not reported in rows 10, 21 and 25                                                                                                                                                                                                  | \$ -              |                      |
| 26f. of which: capitalised expenses                                                                                                                                                                                                                                    | \$ 0.9            | Reference (c)        |
| 26g. of which: investments in commercial (non-financial) entities that are deducted under APRA prudential requirements                                                                                                                                                 | \$ -              |                      |
| 26h. of which: covered bonds in excess of asset cover in pools                                                                                                                                                                                                         | \$ -              |                      |
| 26i. of which: undercapitalisation of a non-consolidated subsidiary                                                                                                                                                                                                    | \$ -              |                      |
| 26j. of which: other national specific regulatory adjustments not reported in rows 26a to 26i                                                                                                                                                                          | \$ -              |                      |
| <b>27. Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions</b>                                                                                                                                 | <b>\$ -</b>       |                      |
| <b>28. Total regulatory adjustments to Common Equity Tier 1</b>                                                                                                                                                                                                        | <b>\$ 3.7</b>     | <b>Reference (a)</b> |
| <b>29. Common Equity Tier 1 Capital (CET1)</b>                                                                                                                                                                                                                         | <b>\$ 106.8</b>   | <b>Reference (a)</b> |
| <b>Additional Tier 1 Capital: instruments</b>                                                                                                                                                                                                                          | <b>A\$m</b>       |                      |
| 30. Directly issued qualifying Additional Tier 1 instruments                                                                                                                                                                                                           | \$ -              |                      |
| 31. of which: classified as equity under applicable accounting standards                                                                                                                                                                                               | \$ -              |                      |
| 32. of which: classified as liabilities under applicable accounting standards                                                                                                                                                                                          | \$ -              |                      |
| 33. Directly issued capital instruments subject to phase out from Additional Tier 1                                                                                                                                                                                    | \$ -              |                      |
| 34. Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)                                                                                                          | \$ -              |                      |
| 35. of which: instruments issued by subsidiaries subject to phase out                                                                                                                                                                                                  | \$ -              |                      |
| 36. Additional Tier 1 Capital before regulatory adjustments                                                                                                                                                                                                            | \$ -              |                      |
| <b>Additional Tier 1 Capital: regulatory adjustments</b>                                                                                                                                                                                                               |                   |                      |
| 37. Investments in own Additional Tier 1 instruments                                                                                                                                                                                                                   | \$ -              |                      |
| 38. Reciprocal cross-holdings in Additional Tier 1 instruments                                                                                                                                                                                                         | \$ -              |                      |
| 39. 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) | \$ -              |                      |
| 40. Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)                                                                                       | \$ -              |                      |
| 41. National specific regulatory adjustments (sum of rows 41a, 41b and 41c)                                                                                                                                                                                            | \$ -              |                      |
| 41a. of which: holdings of capital instruments in group members by other group members on behalf of third parties                                                                                                                                                      | \$ -              |                      |
| 41b. of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidations not reported in rows 39 and 40                                                                                                             | \$ -              |                      |

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**Attachment A: Common disclosure template**

The following table uses post 1 January 2018 common disclosure templates because it is fully applying the Basel III regulatory adjustments as implemented by APRA.

**Table 1A: Capital disclosure template**

| Common Equity Tier 1 capital: instruments and reserves                                                                                                                                                                                                                        | 30/06/2021  | Reference |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-----------|
| 41c. of which: other national specific regulatory adjustments not reported in rows 41a and 41b                                                                                                                                                                                | \$ -        |           |
| 42. Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions                                                                                                                                                                        | \$ -        |           |
| 43. Total regulatory adjustments to Additional Tier 1 capital                                                                                                                                                                                                                 | \$ -        |           |
| 44. Additional Tier 1 capital (AT1)                                                                                                                                                                                                                                           | \$ -        |           |
| 45. Tier 1 Capital (T1=CET1+AT1)                                                                                                                                                                                                                                              | \$ 106.8    |           |
| <b>Tier 2 Capital: instruments and provisions</b>                                                                                                                                                                                                                             |             |           |
| 46. Directly issued qualifying Tier 2 instruments                                                                                                                                                                                                                             | \$ -        |           |
| 47. Directly issued capital instruments subject to phase out from Tier 2                                                                                                                                                                                                      | \$ -        |           |
| 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 allowed in group T2)                                                                                                              | \$ -        |           |
| 49. of which: instruments issued by subsidiaries subject to phase out                                                                                                                                                                                                         | \$ -        |           |
| 50. Provisions                                                                                                                                                                                                                                                                | \$ 3.4      |           |
| 51. Tier 2 Capital before regulatory adjustments                                                                                                                                                                                                                              | \$ 3.4      |           |
| <b>Tier 2 Capital: regulatory adjustments</b>                                                                                                                                                                                                                                 | <b>A\$m</b> |           |
| 52. Investments in own Tier 2 instruments                                                                                                                                                                                                                                     | \$ -        |           |
| 53. Reciprocal cross-holdings in Tier 2 instruments                                                                                                                                                                                                                           | \$ -        |           |
| 54. Investments in the Tier 2 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) | \$ -        |           |
| 55. Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions                                                                                        | \$ -        |           |
| 56. National specific regulatory adjustments (sum of rows 56a, 56b and 56c)                                                                                                                                                                                                   | \$ -        |           |
| 56a. of which: holdings of capital instruments in group members by other group members on behalf of third parties                                                                                                                                                             | \$ -        |           |
| 56b. of which: investments in the capital of financial institutions that are outside the scope of regulatory consolidation not reported in rows 54 and 55                                                                                                                     | \$ -        |           |
| 56c. of which: other national specific regulatory adjustments not reported in rows 56a and 56b                                                                                                                                                                                | \$ -        |           |
| 57. Total regulatory adjustments to Tier 2 capital                                                                                                                                                                                                                            | \$ -        |           |
| 58. Tier 2 capital (T2)                                                                                                                                                                                                                                                       | \$ 3.4      |           |
| 59. Total capital (TC=T1+T2)                                                                                                                                                                                                                                                  | \$ 110.2    |           |
| 60. Total risk-weighted assets based on APRA standards                                                                                                                                                                                                                        | \$ 553.6    |           |
| <b>Capital ratios and buffers</b>                                                                                                                                                                                                                                             | <b>%</b>    |           |
| 61. Common Equity Tier 1 (as a percentage of risk-weighted assets)                                                                                                                                                                                                            | \$ 0.2      |           |
| 62. Tier 1 (as a percentage of risk-weighted assets)                                                                                                                                                                                                                          | \$ 0.2      |           |
| 63. Total capital (as a percentage of risk-weighted assets)                                                                                                                                                                                                                   | \$ 0.2      |           |
| 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)                                                                             | \$ 0.1      |           |
| 65. of which: capital conservation buffer requirement                                                                                                                                                                                                                         | \$ 0.0      |           |
| 66. of which: ADI-specific countercyclical buffer requirements                                                                                                                                                                                                                | \$ -        |           |
| 67. of which: G-SIB buffer requirement (not applicable)                                                                                                                                                                                                                       | \$ -        |           |
| 68. Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)                                                                                                                                                                                  | \$ 0.2      |           |
| <b>National minima (if different from Basel III)</b>                                                                                                                                                                                                                          | <b>A\$m</b> |           |
| 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)                                                                                                                                                                                                | \$ -        |           |
| <b>Amount below thresholds for deductions (not risk-weighted)</b>                                                                                                                                                                                                             | <b>A\$m</b> |           |
| 72. Non-significant investments in the capital of other financial entities                                                                                                                                                                                                    | \$ -        |           |
| 73. Significant investments in the ordinary shares of financial entities                                                                                                                                                                                                      | \$ -        |           |
| 74. Mortgage servicing rights (net of related tax liability)                                                                                                                                                                                                                  | \$ -        |           |
| 75. Deferred tax assets arising from temporary differences (net of related tax liability)                                                                                                                                                                                     | \$ -        |           |
| <b>Applicable caps on the inclusion of provisions in Tier 2</b>                                                                                                                                                                                                               | <b>A\$m</b> |           |
| 76. Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)                                                                                                                                        | \$ 3.4      |           |
| 77. Cap on inclusion of provisions in Tier 2 under standardised approach                                                                                                                                                                                                      | \$ -        |           |
| 78. Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)                                                                                                                              | \$ -        |           |
| 79. Cap for inclusion of provisions in Tier 2 under internal ratings-based approach                                                                                                                                                                                           | \$ -        |           |
| <b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>                                                                                                                                                              | <b>A\$m</b> |           |
| 80. Current cap on CET1 instruments subject to phase out arrangements                                                                                                                                                                                                         | \$ -        |           |
| 81. Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)                                                                                                                                                                                   | \$ -        |           |
| 82. Current cap on AT1 instruments subject to phase out arrangements                                                                                                                                                                                                          | \$ -        |           |
| 83. Amount excluded from AT1 instruments due to cap (excess over cap after redemptions and maturities)                                                                                                                                                                        | \$ -        |           |
| 84. Current cap on T2 instruments subject to phase out arrangements                                                                                                                                                                                                           | \$ -        |           |
| 85. Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)                                                                                                                                                                                     | \$ -        |           |

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**Table 1B. Regulatory Capital Reconciliation**

|                                              | Statutory<br>Balance Sheet | Adjustment     | Regulatory<br>Balance Sheet | Reference |
|----------------------------------------------|----------------------------|----------------|-----------------------------|-----------|
|                                              | A\$m                       | A\$m           | A\$m                        |           |
| <b>ASSETS</b>                                |                            |                |                             |           |
| Cash and cash equivalents                    | \$38.4                     |                | \$38.4                      |           |
| Held to maturity financial investments       | \$141.0                    |                | \$141.0                     |           |
| Loans and advances                           | \$876.7                    | (\$3.4)        | \$873.3                     |           |
| Assets at fair value through profit and loss | \$16.6                     |                | \$16.6                      |           |
| Other assets                                 | \$1.1                      | (\$0.3)        | \$0.8                       |           |
| Property, plant and equipment                | \$7.3                      |                | \$7.3                       |           |
| Deferred tax assets                          | \$1.1                      | (\$1.1)        | \$0.0                       |           |
| Intangible assets                            | \$0.9                      | (\$0.6)        | \$0.3                       |           |
| <b>TOTAL ASSETS</b>                          | <b>\$1,083.3</b>           | <b>(\$5.4)</b> | <b>\$1,078</b>              |           |
| <b>LIABILITIES</b>                           |                            |                |                             |           |
| Member deposits                              | \$804.0                    |                | \$804.0                     |           |
| Creditors and other liabilities              | \$4.5                      |                | \$4.5                       |           |
| Current tax liability                        | \$0.2                      |                |                             |           |
| Derivative financial instruments             | \$0.0                      | (\$0.0)        | (\$0.0)                     | Row 11    |
| Interest-bearing loans and borrowings        | \$161.0                    |                | \$161.0                     |           |
| Provisions                                   | \$1.4                      |                | \$1.4                       |           |
| <b>TOTAL LIABILITIES</b>                     | <b>\$971.1</b>             | <b>(\$0.0)</b> | <b>\$970.9</b>              |           |
| <b>NET ASSETS</b>                            | <b>\$112.2</b>             | <b>(\$5.4)</b> | <b>\$106.8</b>              |           |
| <b>MEMBERS' EQUITY</b>                       |                            |                |                             |           |
| Retained earnings                            | \$112.2                    | (\$3.7)        | \$108.5                     |           |
| Reserves                                     | \$0.0                      | (\$1.7)        | (\$1.7)                     |           |
| <b>TOTAL MEMBERS' EQUITY</b>                 | <b>\$112.2</b>             | <b>(\$5.4)</b> | <b>\$106.9</b>              | Row 29    |

The following tables provide information on the differences between the Common Disclosure Template (Attachment A) and the Regulatory Capital Reconciliation.

| Reference (a) - Retained Earnings                    |                | Reference |
|------------------------------------------------------|----------------|-----------|
| <b>Retained Earnings per Statutory Balance Sheet</b> | <b>\$112.2</b> |           |
| General Reserve for Credit Losses adjustment         | (\$1.7)        |           |
| Cash flow hedge reserve                              | (\$0.0)        | Row 11    |
| <b>Common Equity Tier 1 (CET1) Capital</b>           | <b>\$110.5</b> | Row 6     |
| Total regulatory adjustments to CET1                 | (\$3.7)        | Row 28    |
| <b>Total Equity per Regulatory Balance Sheet</b>     | <b>\$106.8</b> | Row 29    |

| Reference (b) - Deferred Tax Assets (net of related Deferred Tax Liabilities) |              | Reference |
|-------------------------------------------------------------------------------|--------------|-----------|
| Deferred Tax Asset                                                            | \$2.7        |           |
| Less: Deferred Tax Liabilities                                                | (\$1.6)      |           |
| <b>Net Deferred Tax Assets</b>                                                | <b>\$1.1</b> | Row 21    |

| Reference (c) - Capitalised Expenses           |              | Reference |
|------------------------------------------------|--------------|-----------|
| Capitalised software expenses                  | \$0.6        |           |
| Capitalised securitisation establishment costs | \$0.0        |           |
| Other Capitalised expenses                     | \$0.3        |           |
| <b>Total Capitalised Expenses</b>              | <b>\$0.9</b> | Row 26f   |

| Reference (d) - Loans and Advances                           |                | Reference |
|--------------------------------------------------------------|----------------|-----------|
| Loans and Advances                                           | \$876.7        |           |
| General Reserve for Credit Losses adjustment                 | (\$1.7)        |           |
| Capitalised Commissions                                      | (\$1.7)        | Row 9     |
| <b>Total Loans and Advances per Regulatory Balance Sheet</b> | <b>\$873.3</b> |           |

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**Attachment B: Main features of capital instruments**

**Not Applicable**

Gateway Bank does not presently have any capital instruments

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**Attachment C: Risk exposures and assessment (all ADIs)**

1. A locally incorporated ADI (other than a PPF provider) must make the disclosures required in this Attachment to the extent applicable to that ADI.

**Table 3: Capital adequacy**

|     |                                                                                                                                                           | \$Am<br>30/06/2021 | \$Am<br>31/03/2021 |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------|
| (a) | Capital requirements (in terms of risk-weighted assets) for:                                                                                              |                    |                    |
|     | • credit risk (excluding securitisation) by portfolio; <sup>1</sup> and                                                                                   | \$ 492.7           | \$ 462.7           |
|     | • securitisation.                                                                                                                                         | \$ -               | \$ -               |
| (b) | Capital requirements (in terms of risk-weighted assets) for equity exposures in the IRB approach (simple risk-weighted method).                           | \$ -               | \$ -               |
| (c) | Capital requirements (in terms of risk-weighted assets) for market risk.                                                                                  | \$ -               | \$ -               |
| (d) | Capital requirements (in terms of risk-weighted assets) for operational risk.                                                                             | \$ 60.9            | \$ 60.4            |
| (e) | Capital requirements (in terms of risk-weighted assets) for interest rate risk in the banking book (IRRBB) (IRB/AMA approved Australian-owned ADIs only). | \$ -               | \$ -               |
| (f) | Common Equity Tier 1, Tier 1 and Total Capital ratio for the consolidated banking group.                                                                  |                    |                    |
|     | • Common Equity Tier 1                                                                                                                                    | 19.3%              | 20.3%              |
|     | • Tier 1                                                                                                                                                  | 19.3%              | 20.3%              |
|     | • Total Capital ratio                                                                                                                                     | 19.9%              | 20.9%              |

**Table 4: Credit risk<sup>2</sup>**

| (a)        | Total gross credit risk exposures, plus average gross exposure over the period, broken down by: |               |               |                       |                                              |               | Average<br>Gross credit<br>Exposure<br>\$Am | Gross<br>credit<br>Exposure<br>\$Am | Gross<br>credit<br>Exposure<br>\$Am |
|------------|-------------------------------------------------------------------------------------------------|---------------|---------------|-----------------------|----------------------------------------------|---------------|---------------------------------------------|-------------------------------------|-------------------------------------|
|            | • major types of credit exposure; <sup>3</sup>                                                  |               |               |                       |                                              |               |                                             |                                     |                                     |
|            | Cash & liquid assets                                                                            |               |               |                       |                                              |               | \$ 37.6                                     | \$ 38.5                             | \$ 44.7                             |
|            | Investment securities                                                                           |               |               |                       |                                              |               | \$ 128.4                                    | \$ 141.0                            | \$ 124.1                            |
|            | Loans and advances                                                                              |               |               |                       |                                              |               | \$ 920.8                                    | \$ 893.7                            | \$ 865.6                            |
|            | Commitments                                                                                     |               |               |                       |                                              |               | \$ 18.1                                     | \$ 35.8                             | \$ 28.6                             |
| (b)        | • separately, by portfolio. <sup>3</sup>                                                        | Impaired      | Past Due      | Specific<br>Provision | Specific<br>Provision Charges<br>(writeback) | Write-Offs    |                                             |                                     |                                     |
|            | Bank                                                                                            | \$ -          | \$ -          | \$ -                  | \$ -                                         | \$ -          | \$ 166.0                                    | \$ 179.5                            | \$ 168.8                            |
|            | Residential mortgage                                                                            | \$ -          | \$ 4.2        | \$ 0.2                | \$ 0.1                                       | \$ -          | \$ 801.4                                    | \$ 772.5                            | \$ 753.0                            |
|            | Other retail                                                                                    | \$ 0.3        | \$ -          | \$ 0.2                | \$ 0.1                                       | \$ 0.1        | \$ 103.1                                    | \$ 91.4                             | \$ 94.8                             |
|            | Commercial                                                                                      | \$ -          | \$ -          | \$ -                  | \$ -                                         | \$ -          | \$ 16.3                                     | \$ 29.9                             | \$ 17.8                             |
|            | <b>Total Exposures</b>                                                                          | <b>\$ 0.3</b> | <b>\$ 4.2</b> | <b>\$ 0.4</b>         | <b>\$ 0.2</b>                                | <b>\$ 0.1</b> | <b>\$ 1,086.8</b>                           | <b>\$ 1,073.2</b>                   | <b>\$ 1,034.4</b>                   |
|            |                                                                                                 |               |               |                       |                                              |               | -                                           | -                                   |                                     |
| <b>QTR</b> | <b>31/03/2021</b>                                                                               |               |               |                       |                                              |               |                                             |                                     |                                     |
|            | Bank                                                                                            | \$ -          | \$ -          | \$ -                  | \$ -                                         | \$ -          |                                             |                                     |                                     |
|            | Residential mortgage                                                                            | \$ -          | \$ 2.6        | \$ 0.1                | \$ -                                         | \$ -          |                                             |                                     |                                     |
|            | Other retail                                                                                    | \$ 0.2        | \$ -          | \$ 0.2                | \$ -                                         | \$ 0.2        |                                             |                                     |                                     |
|            | Commercial                                                                                      | \$ -          | \$ -          | \$ -                  | \$ -                                         | \$ -          |                                             |                                     |                                     |
|            | <b>Total Exposures</b>                                                                          | <b>\$ 0.2</b> | <b>\$ 2.6</b> | <b>\$ 0.3</b>         | <b>\$ -</b>                                  | <b>\$ 0.2</b> |                                             |                                     |                                     |
| (c)        | General reserve for credit losses.                                                              |               |               |                       |                                              |               |                                             | \$ 3.4                              | \$ 3.0                              |

**Table 5: Securitisation exposures**

|     |                                                                                                     |          |          |
|-----|-----------------------------------------------------------------------------------------------------|----------|----------|
| (a) | Summary of current period's securitisation activity:                                                |          |          |
|     | Residential mortgages sold                                                                          | \$ -     | \$ -     |
|     | Gains (or Losses) on sale of residential mortgages sold                                             | \$ -     | \$ -     |
| (b) | Aggregate amount of:                                                                                |          |          |
|     | • on-balance sheet securitisation exposures retained or purchased broken down by exposure type; and |          |          |
|     | Residential mortgages                                                                               | \$ 128.7 | \$ 137.1 |
|     | • off-balance sheet securitisation exposures broken down by exposure type.                          |          |          |
|     | Residential mortgages (includes internal securitisations)                                           | \$ -     | \$ -     |

<sup>1</sup> For standardised portfolios: claims secured by residential mortgage; other retail; corporate; bank; government; and all other; and for IRB portfolios: corporate; sovereign; bank; residential mortgage; qualifying revolving retail; other retail; and all other.

<sup>2</sup> Table 4 does not include equities or securitisation exposures.

<sup>3</sup> This breakdown is in line with normal accounting rules (e.g. loans; commitments and other non-market off-balance sheet exposures; debt securities; and over-the-counter derivatives).

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**Attachment D: Risk exposure and assessment (ADIs with IRB and AMA approval)**

**Not Applicable**

Gateway Bank does not have permission to use IRB and AMA approaches to credit and operational risk.

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**Attachment E: Leverage ratio disclosure requirements (IRB ADI only)**

**Not Applicable**

Gateway Bank does not have permission to use the IRBB model.

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**Attachment F: Liquidity Coverage Ratio disclosure template (LCR ADIs only)**

**Not Applicable**

Gateway Bank is not classified as an LCR ADI for the purposes of APS 210.



## APS 330 Public Disclosure

### For the year ended 30 June 2021



#### Attachment G: Remuneration

1. An ADI must disclose the items in Tables 21 and 21A, to the extent applicable to the ADI.
2. The qualitative disclosures in Table 18 must be completed by reference to an ADI's Remuneration Policy and any Board Remuneration Committee established under CPS 510.
3. The quantitative disclosures in Tables 18 and 18A must be completed separately for senior managers and material risk-takers as defined in paragraph 17 of this Prudential Standard.

**Table 21: Remuneration disclosure requirements**

| Qualitative disclosures                                                                                                                                                                                  | Responses                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>(a) Information relating to the bodies that oversee remuneration. Disclosures must include:</b>                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| - the name, composition and mandate of the main body overseeing remuneration;                                                                                                                            | Remuneration is overseen by the Board Nominations & Remunerations Committee.                                                                                                                                                                                                                                                                                                                                                                                                   |
| - the name of external consultants whose advice has been sought, the body by which they were commissioned, and in what areas of the remuneration process;                                                | McGuirk Management Consultants has been commissioned by the Nominations & Remunerations Committee to provide extensive benchmarking reports related to board, executive, senior management & staff remuneration levels.                                                                                                                                                                                                                                                        |
| - a description of the scope of the ADI's Remuneration Policy (e.g. by regions, business lines), including the extent to which it is applicable to foreign subsidiaries and branches; and                | The Bank's remuneration policy is applicable to all staff. All staff are domiciled in NSW.                                                                                                                                                                                                                                                                                                                                                                                     |
| - a description of the types of persons considered as material risk takers and as senior managers as defined in paragraph 17 of this Prudential Standard, including the number of persons in each group. | The following roles are considered material risk takers: Chief Executive Officer, Chief Financial Officer, Chief Risk Officer, Chief Technology Officer, Head of Customer Operations and Head of Product and Marketing. The senior management positions falling under paragraph 17 are considered to be the Senior Manager Credit and Operational Risk and the Senior Manager Finance & Treasury.                                                                              |
| <b>(b) Information relating to the design and structure of remuneration processes. Disclosures must include:</b>                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| - an overview of the key features and objectives of remuneration policy;                                                                                                                                 | The Bank aims to pay equitably, competitively and for performance in order to: attract and retain talented employees; align with member interests; be simple, flexible & transparent; and align with sound risk management principles. The Bank offers all executives, managers and staff a fixed salary (inclusive of superannuation) and a variable cash bonus component based on achievement of organisational and individual objectives.                                   |
| - whether the Remuneration Committee reviewed the ADI's Remuneration Policy during the past year, and if so, an overview of any changes that were made; and                                              | The Bank's remuneration policy was last reviewed by the Board in September 2019.                                                                                                                                                                                                                                                                                                                                                                                               |
| - a discussion of how the ADI ensures that risk and financial control personnel (as defined in CPS 510) are remunerated independently of the businesses they oversee.                                    | The KPIs of risk & financial control personnel are not related to sales, marketing or other risk-taking related outcomes. For risk personnel these objectives focus on regulatory compliance, measurement of limits and tolerances, escalation and advisory outcomes. For financial control personnel, these objectives are related to performance in ensuring financial controls, regulatory and internal tolerances and minimums etc. are monitored, reported and escalated. |

## APS 330 Public Disclosure

### For the year ended 30 June 2021



#### Attachment G: Remuneration

|                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>(c) Description of the ways in which current and future risks are taken into account in the remuneration processes. Disclosures must include:</b>                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| - an overview of the key risks that the ADI takes into account when implementing remuneration measures;                                                                                                                                                                                     | The Board factors into remuneration considerations the performance in managing the key risks faced: credit risk, liquidity risk, market and investment risk (including interest rate risk), operational risk, capital management risk and other specific risks identified by the Board via the board risk appetite process. These are reflected in a balanced scorecard methodology that forms the basis of a formal Performance Appraisal system. |
| - an overview of the nature and type of the key measures used to take account of these risks, including risks difficult to measure (values need not be disclosed);                                                                                                                          | The factors in the Balanced Scorecard are Financial, Staff Engagement, Customer Outcomes and Operational Performance and Risk Management.                                                                                                                                                                                                                                                                                                          |
| - a discussion of the ways in which these measures affect remuneration; and                                                                                                                                                                                                                 | Each staff member has KPIs relevant to their role. Satisfactory performance is required to be considered for a bonus.                                                                                                                                                                                                                                                                                                                              |
| - a discussion of how the nature and type of these measures has changed over the past year and reasons for the change, as well as the impact of changes on remuneration.                                                                                                                    | The nature and type of measures has remained constant through the year.                                                                                                                                                                                                                                                                                                                                                                            |
| <b>(d) Description of the ways in which the ADI seeks to link performance during a performance measurement period with levels of remuneration. Disclosures must include:</b>                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| - an overview of the main performance metrics for the ADI, top-level business lines and individuals;                                                                                                                                                                                        | The main performance metrics are: Profit, ROA%, Capital Adequacy Ratio, Cost to Income Ratio, Loan Delinquency, Liquidity Ratio, Net Interest Margin, Staff Engagement, Member Satisfaction, Loan Growth, Deposit Growth, Regulatory and Operational Compliance, Risk Management Effectiveness.                                                                                                                                                    |
| - a discussion of how amounts of individual remuneration are linked to institution-wide and individual performance; and                                                                                                                                                                     | A bonus pool does not arise unless a threshold level of profit, as determined by the Board, is achieved.                                                                                                                                                                                                                                                                                                                                           |
| - a discussion of the measures the ADI will in general implement to adjust remuneration in the event that performance metrics are weak.                                                                                                                                                     | Each element of the Balanced Scorecard is weighted according to the role. This ensures that variable remuneration is linked to performance.                                                                                                                                                                                                                                                                                                        |
| <b>(e) Description of the ways in which the ADI seeks to adjust remuneration to take account of longer-term performance. Disclosures must include:</b>                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| - a discussion of the ADI's policy on deferral and vesting of variable remuneration and, if the fraction of variable remuneration that is deferred differs across persons or groups of persons, a description of the factors that determine the fraction and their relative importance; and | Not applicable. The Bank does not currently offer deferred variable remuneration. Remuneration would only be deferred if required under APRA's Banking Executive Accountability Regime.                                                                                                                                                                                                                                                            |
| - a discussion of the ADI's policy and criteria for adjusting deferred remuneration before vesting and after vesting through clawback arrangements.                                                                                                                                         | Not applicable. The Bank does not currently offer deferred variable remuneration. Remuneration would only be deferred if required under APRA's Banking Executive Accountability Regime.                                                                                                                                                                                                                                                            |
| <b>(f) Description of the different forms of variable remuneration that the ADI utilises and the rationale for using these different forms. Disclosures must include:</b>                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| - an overview of the forms of variable remuneration offered (i.e., cash, shares and share-linked instruments and other forms); and                                                                                                                                                          | The Bank offers only cash based remuneration.                                                                                                                                                                                                                                                                                                                                                                                                      |
| - a discussion of the use of the different forms of variable remuneration and, if the mix of different forms of variable remuneration differs across persons or groups of persons, a description the factors that determine the mix and their relative importance.                          | Not applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                    |

**APS 330 Public Disclosure**  
**For the year ended 30 June 2021**



**Attachment G: Remuneration**

| Quantitative disclosures                                                                                                                                                                                                                                                                                                                                                 | Responses                                                                                                                                                                                                                              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>(g) Number of meetings held by the main body overseeing remuneration during the financial year and the remuneration paid to its members.</b>                                                                                                                                                                                                                          | There were six meetings of the Board Nominations & Remunerations Committee held during the year. Fees payable to Committee members totalled \$8,578 (2020: \$8,134). Total fees payable to Directors were \$349,013 (2020: \$355,752). |
| <b>(h)</b><br>- The number of persons having received a variable remuneration award during the financial year.<br>- Number and total amount of guaranteed bonuses awarded during the financial year.<br>- Number and total amount of sign-on awards made during the financial year.<br>- Number and total amount of termination payments made during the financial year. | 8 (considered as material risk takers and as senior managers)<br>Nil<br>Nil<br>Nil                                                                                                                                                     |
| <b>(i)</b><br>- Total amount of outstanding deferred remuneration, split into cash, shares and share-linked instruments and other forms.<br>- Total amount of deferred remuneration paid out in the financial year.                                                                                                                                                      | Nil<br>Nil                                                                                                                                                                                                                             |
| <b>(j) Breakdown of the amount of remuneration awards for the financial year in accordance with Table 21A below to show:</b>                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                        |
| - fixed and variable;                                                                                                                                                                                                                                                                                                                                                    | Refer Table                                                                                                                                                                                                                            |
| - deferred and non-deferred; and                                                                                                                                                                                                                                                                                                                                         | Refer Table                                                                                                                                                                                                                            |
| - the different forms used (cash, shares and share-linked instruments and other forms).                                                                                                                                                                                                                                                                                  | Refer Table                                                                                                                                                                                                                            |
| <b>(k) Quantitative information about persons' exposure to implicit (e.g. fluctuations in the value of shares or performance units) and explicit adjustments (e.g. malus, clawbacks or similar reversals or downward revaluations of awards) of deferred remuneration and retained remuneration:</b>                                                                     |                                                                                                                                                                                                                                        |
| - Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/or implicit adjustments.                                                                                                                                                                                                                                   | Nil                                                                                                                                                                                                                                    |
| - Total amount of reductions during the financial year due to ex post explicit adjustments.                                                                                                                                                                                                                                                                              | Nil                                                                                                                                                                                                                                    |
| - Total amount of reductions during the financial year due to ex post implicit adjustments.                                                                                                                                                                                                                                                                              | Nil                                                                                                                                                                                                                                    |

**Table 21A: Total value of remuneration awards for senior managers/material risk-takers**

| Total value of remuneration awards for the current financial year | Unrestricted | Deferred |
|-------------------------------------------------------------------|--------------|----------|
| <b>Fixed remuneration</b>                                         |              |          |
| - Cash-based                                                      | \$1,902,386  | Nil      |
| - Shares and share-linked instruments                             | Nil          | Nil      |
| - Other                                                           | Nil          | Nil      |
| <b>Variable remuneration</b>                                      |              |          |
| - Cash-based                                                      | \$287,632    | \$56,508 |
| - Shares and share-linked instruments                             | Nil          | Nil      |
| - Other                                                           | Nil          | Nil      |

**APS 330 Public Disclosure**  
**For the year ended 30 June 2021**



**Attachment H: Disclosure for the identification of potential G-SIBs\* (As required by APRA only)**

**Not Applicable**

Gateway Bank has not been requested by APRA to provide this disclosure.

\* G-SIBs: Global Systemically Important Banks