

APS 330 Public Disclosure

As at 30 September 2022

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 30/09/2022	\$Am 30/06/2022
(a)	Capital requirements (in terms of risk-weighted assets) for: <ul style="list-style-type: none"> credit risk (excluding securitisation) by portfolio;¹ and securitisation. 	\$ 624.2	\$ 637.6
(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.	\$ 65.0	\$ 65.0
(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. <ul style="list-style-type: none"> Common Equity Tier 1 Tier 1 Total Capital ratio 	16.1%	15.6%
		16.1%	15.6%
		16.6%	16.1%

Table 4: Credit risk²

(a)	Total gross credit risk exposures, plus average gross exposure over the period, broken down by:						Average Gross credit Exposure \$Am	Gross credit Exposure \$Am	Gross credit Exposure \$Am
	<ul style="list-style-type: none"> major types of credit exposure;³ 								
	Cash & liquid assets						\$ 56.4	\$ 58.3	\$ 54.5
	Investment securities						\$ 223.3	\$ 222.3	\$ 224.3
	Loans and advances						\$ 1,091.8	\$ 1,091.8	\$ 1,091.7
	Commitments						\$ 228.3	\$ 247.8	\$ 208.8
(b)	<ul style="list-style-type: none"> separately, by portfolio.³ 	Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs			
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 279.7	\$ 280.6	\$ 278.8
	Residential mortgage	\$ -	\$ 2.0	\$ 0.1	\$ -	\$ 0.0	\$ 977.7	\$ 981.4	\$ 974.1
	Other retail	\$ 0.1	\$ -	\$ 0.1	\$ -	\$ 0.1	\$ 75.6	\$ 74.1	\$ 77.1
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 38.4	\$ 36.3	\$ 40.5
	Total Exposures	\$ 0.1	\$ 2.0	\$ 0.2	\$ -	\$ 0.1	\$ 1,371.5	\$ 1,372.4	\$ 1,370.5
							-	-	-
QTR	30/06/2022								
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -			
	Residential mortgage	\$ -	\$ 1.7	\$ 0.1	\$ -	\$ 0.0			
	Other retail	\$ 0.1	\$ -	\$ 0.1	\$ -	\$ 0.1			
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -			
	Total Exposures	\$ 0.1	\$ 1.7	\$ 0.2	\$ -	\$ 0.1			
(c)	General reserve for credit losses.						\$ 3.4	\$ 3.5	

Table 5: Securitisation exposures

(a)	Summary of current period's securitisation activity:		
	Residential mortgages sold	\$ -	\$ 25.5
	Gains (or Losses) on sale of residential mortgages sold	\$ -	\$ -
(b)	Aggregate amount of:		
	<ul style="list-style-type: none"> on-balance sheet securitisation exposures retained or purchased broken down by exposure type; and 		
	Residential mortgages	\$ 157.9	\$ 170.5
	<ul style="list-style-type: none"> off-balance sheet securitisation exposures broken down by exposure type. 		
	Residential mortgages (includes internal securitisations)	\$ -	\$ -

¹ 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.

² Table 4 does not include equities or securitisation exposures.

³ 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).