

APS 330 Public Disclosure
As at 30 September 2019



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 30/09/2019
(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. 	\$ 474.6 \$ -
(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.	\$ 58.6
(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 	18.8% 18.8% 19.4%

Table 4: Credit risk²

(a)		Average Gross credit Exposure \$Am		Gross credit Exposure \$Am				
Total gross credit risk exposures, plus average gross exposure over the period, broken down by: <ul style="list-style-type: none"> • major types of credit exposure;³ Cash & liquid assets Investment securities Loans and advances Commitments		\$ 40.3 \$ 118.2 \$ 915.3 \$ 11.6	\$ 34.7 \$ 126.6 \$ 952.3 \$ 7.8					
(b)	• separately, by portfolio. ³	Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs		
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 158.5	\$ 161.3
	Residential mortgage	\$ 6.0	\$ 4.0	\$ 0.2	\$ -	\$ -	\$ 810.1	\$ 837.1
	Other retail	\$ 0.3	\$ 0.7	\$ 0.3	\$ -	\$ 0.2	\$ 101.7	\$ 109.6
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3.5	\$ 5.6
	Total Exposures	\$ 6.3	\$ 4.7	\$ 0.4	\$ -	\$ 0.2	\$ 1,073.9	\$ 1,113.5
QTR	30/06/2019							
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -		
	Residential mortgage	\$ 6.0	\$ 2.8	\$ 0.2	\$ -	\$ 0.1		
	Other retail	\$ 0.3	\$ 0.6	\$ 0.2	\$ -	\$ 0.2		
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -		
	Total Exposures	\$ 6.3	\$ 3.4	\$ 0.4	\$ -	\$ 0.3		
(c)	General reserve for credit losses.						\$ 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: <ul style="list-style-type: none"> • on-balance sheet securitisation exposures retained or purchased broken down by exposure type; and Residential mortgages <ul style="list-style-type: none"> • off-balance sheet securitisation exposures broken down by exposure type. Residential mortgages (includes internal securitisations)	\$ 167.7 \$ -

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).