

**APS 330 Public Disclosure**  
As at 31 December 2018



**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 31/12/2018	\$Am 30/09/2018
(a) Capital requirements (in terms of risk-weighted assets) for: <ul style="list-style-type: none"> <li>• credit risk (excluding securitisation) by portfolio;<sup>9</sup> and</li> <li>• securitisation.</li> </ul>	\$ 456.1	\$ 430.1
(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.	\$ 57.9	\$ 57.9
(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"> <li>• Common Equity Tier 1</li> <li>• Tier 1</li> <li>• Total Capital ratio</li> </ul>	19.0%	19.9%
	19.0%	19.9%
	19.4%	20.3%

**Table 4: Credit risk<sup>10</sup>**

(a)						Average Gross credit Exposure \$Am	Gross credit Exposure \$Am	Gross credit Exposure \$Am
• major types of credit exposure; <sup>11</sup>								
Cash & liquid assets						\$ 55.7	\$ 46.9	\$ 46.7
Investment securities						\$ 110.3	\$ 113.4	\$ 111.2
Loans and advances						\$ 886.1	\$ 916.2	\$ 894.2
Commitments						\$ 22.6	\$ 18.6	\$ 10.7
(b)	• separately, by portfolio. <sup>12</sup>	Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs		
<b>QTR</b>	<b>31/12/2018</b>							
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 165.9	\$ 160.3
	Residential mortgage	\$ 4.6	\$ 4.3	\$ 0.2	\$ 0.1	\$ 0.0	\$ 780.7	\$ 803.8
	Other retail	\$ 0.2	\$ 0.1	\$ 0.2	\$ 0.1	\$ 0.1	\$ 104.0	\$ 111.1
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1.4	\$ 1.3
	<b>Total Exposures</b>	<b>\$ 4.8</b>	<b>\$ 4.4</b>	<b>\$ 0.4</b>	<b>\$ 0.2</b>	<b>\$ 0.1</b>	<b>\$ 1,051.9</b>	<b>\$ 1,076.5</b>
<b>QTR</b>	<b>30/09/2018</b>							
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -		
	Residential mortgage	\$ 3.8	\$ 3.7	\$ 0.2	\$ 0.0	\$ 0.0		
	Other retail	\$ 0.2	\$ 0.1	\$ 0.2	\$ (0.1)	\$ 0.2		
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -		
	<b>Total Exposures</b>	<b>\$ 4.0</b>	<b>\$ 3.8</b>	<b>\$ 0.4</b>	<b>\$ (0.1)</b>	<b>\$ 0.2</b>		
(c)	General reserve for credit losses.						\$ 2.1	\$ 2.0

**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	\$ 195.5	\$ 210.5
	• off-balance sheet securitisation exposures broken down by exposure type.		
	Residential mortgages	\$ -	\$ -

<sup>11</sup> This breakdown could be 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).

<sup>10</sup> Table 4 does not include equities or securitisation exposures.

<sup>12</sup> Refer to footnote 11.

<sup>13</sup> Refer to footnote 11.