



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 31/03/2019	\$Am 31/12/2018
(a) Capital requirements (in terms of risk-weighted assets) for: <ul style="list-style-type: none"> • credit risk (excluding securitisation) by portfolio; and • securitisation. 	\$ 464.1	\$ 456.1
(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"> • Common Equity Tier 1 • Tier 1 • Total Capital ratio 	18.8%	19.0%
	18.8%	19.0%
	19.2%	19.4%

Table 4: Credit risk¹⁰

(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
	• major types of credit exposure; ¹¹								
	Cash & liquid assets						\$ 44.9	\$ 35.1	\$ 46.9
	Investment securities						\$ 123.3	\$ 140.1	\$ 113.4
	Loans and advances						\$ 906.7	\$ 931.2	\$ 916.2
	Commitments						\$ 18.5	\$ 16.9	\$ 18.6
(b)	• separately, by portfolio. ¹²	Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs			
QTR	31/03/2019								
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 168.2	\$ 175.2	\$ 160.3
	Residential mortgage	\$ 5.6	\$ 4.1	\$ 0.2	\$ (0.0)	\$ -	\$ 799.4	\$ 816.9	\$ 803.8
	Other retail	\$ 0.3	\$ 0.1	\$ 0.3	\$ 0.0	\$ 0.2	\$ 106.0	\$ 113.0	\$ 111.1
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1.3	\$ 1.3	\$ 1.3
	Total Exposures	\$ 5.8	\$ 4.2	\$ 0.5	\$ 0.1	\$ 0.2	\$ 1,074.8	\$ 1,106.4	\$ 1,076.5
QTR	31/12/2018								
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -			
	Residential mortgage	\$ 4.6	\$ 4.3	\$ 0.2	\$ 0.1	\$ 0.0			
	Other retail	\$ 0.2	\$ 0.1	\$ 0.2	\$ 0.1	\$ 0.1			
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -			
	Total Exposures	\$ 4.8	\$ 4.4	\$ 0.4	\$ 0.2	\$ 0.1			
(c)	General reserve for credit losses.						\$ 2.2	\$ 2.1	

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	\$ 186.5	\$ 195.5
	• off-balance sheet securitisation exposures broken down by exposure type.		
	Residential mortgages	\$ -	\$ -

¹¹ 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).

¹⁰ Table 4 does not include equities or securitisation exposures.

¹² Refer to footnote 11.

¹³ Refer to footnote 11.