

APS 330 Public Disclosure
As at 30 September 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 30/09/2018
(a)	Capital requirements (in terms of risk-weighted assets) for: <ul style="list-style-type: none"> credit risk (excluding securitisation) by portfolio;⁹ and securitisation. 	\$ 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
(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 	19.9% 19.9% 20.3%

Table 4: Credit risk¹⁰

(a)	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;¹¹ 						Average Gross credit Exposure \$Am	Gross credit Exposure \$Am
	Cash & liquid assets						\$ 46.3	\$ 46.7
	Investment securities						\$ 110.6	\$ 111.2
	Loans and advances						\$ 886.3	\$ 894.2
	Commitments						\$ 13.0	\$ 10.7
(b)	<ul style="list-style-type: none">separately, by portfolio.¹²	Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs		
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 156.9	\$ 157.9
	Residential mortgage	\$ 3.8	\$ 3.7	\$ 0.2	\$ 0.0	\$ 0.0	\$ 786.8	\$ 790.5
	Other retail	\$ 0.2	\$ 0.1	\$ 0.2	\$ (0.1)	\$ 0.2	\$ 98.2	\$ 102.4
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1.4	\$ 1.3
	Total Exposures	\$ 4.0	\$ 3.8	\$ 0.4	\$ (0.1)	\$ 0.2	\$ 1,043.2	\$ 1,052.1
(c)	General reserve for credit losses.							\$ 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: <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)	\$ 210.5 \$ -

⁹ 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.

¹⁰ Table 4 does not include equities or securitisation exposures.

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).

¹² Refer to footnote 11.

¹³ Refer to footnote 11.

Internal Use only:

Total Earning Assets (approx only)	\$ 1,052.1
Total Earning Assets movement (approx only)	\$ (8.00)