



APS 330 Risk & Exposures Assessment

As at
March 2019
(Restated July 2019)

APS 330 Risk Exposures & Assessment

As at 31st March 2019, in accordance with APRA Prudential Standard APS 330. Attachment C. Presented on a Level 2 basis.

	31 MARCH 2019	31 DECEMBER 2019
Capital Adequacy	Risk-weighted assets	Risk-weighted assets
Capital requirements for credit risk		
Claims secured by residential mortgage	62,283,474	56,413,104
Commitments and guarantees	2,710,732	2,323,009
Claims on other ADI's	9,383,314	8,736,094
Other	24,189,537	25,257,397
Capital requirements for operational risk	14,635,890	14,635,890
	Percentage of risk weighted assets	Percentage of risk weighted assets
Common Equity Tier 1 ratio	22.90	24.19
Tier 1 ratio	22.90	24.19
Total Capital ratio	23.20	24.51

CREDIT RISK	GROSS CREDIT RISK	QUARTERLY AVG. GROSS CREDIT RISK	AMOUNT IMPAIRED	AMOUNT PAST 90 DAYS DUE	SPECIFIC PROVISION	AMOUNT WRITTEN OFF	GENERAL RESERVE FOR CREDIT LOSSES
31 March 2019							
Loans and advances							342,000
Secured against eligible mortgages	170,225,359	162,569,642	-	712,152	-	-	-
Other loans & advances	20,288,698	20,606,363	27,691	-	-	-	-
Commitments & guarantees	7,744,948	5,033,979	-	-	-	-	-
Claims against other ADIs	46,916,571	43,087,952	-	-	-	-	-
Other assets	29,287,241	29,952,503	-	-	-	-	-
31 December 2019							
Loans and advances							342,000
Secured against eligible mortgages	154,913,925	154,052,283	-	861,332*	-	-	-
Other loans & advances	20,924,028	19,468,138	10,902*	-	-	-	-
Commitments & guarantees	2,323,009	2,335,419	-	-	-	-	-
Claims against other ADIs	39,259,332	54,724,737	-	-	-	-	-
Other assets	30,617,766	21,034,269	-	-	-	-	-

* Restated following clarification with APRA

SECURITISATION EXPOSURES	31 MARCH 2019 (\$)	31 DECEMBER 2018 (\$)
Off balance sheet		
Housing loans	38,404,876	39,508,279