



APS 330 Risk & Exposures Assessment

As at
March 2020

APS 330 Risk Exposures & Assessment

As at 31st March 2020, in accordance with APRA Prudential Standard APS 330. Attachment C. Presented on a Level 2 basis.

	31 MARCH 2020	31 DECEMBER 2019
Capital Adequacy	Risk-weighted assets	Risk-weighted assets
Capital requirements for credit risk		
Claims secured by residential mortgage	100,590,054	92,653,430
Commitments and guarantees	319,236	3,246,624
Claims on other ADI's	10,012,691	6,496,410
Other	21,399,879	25,186,737
Capital requirements for operational risk	16,437,714	16,437,714
	Percentage of risk weighted assets	Percentage of risk weighted assets
Common Equity Tier 1 ratio	21.73	17.26
Tier 1 ratio	21.73	17.26
Total Capital ratio	22.03	17.57

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 2020							
Loans and advances							445,500
Secured against eligible mortgages	267,955,285	257,272,581	226,000	1,816,095	-	-	-
Other loans & advances	17,811,409	18,057,523	19,943	-	-	-	-
Commitments & guarantees	912,104	5,094,086	-	-	-	-	-
Claims against other ADIs	50,063,453	41,272,752	-	-	-	-	-
Other assets	3,588,470	5,235,785	-	-	-	-	-
31 December 2019							
Loans and advances							445,500
Secured against eligible mortgages	246,589,877	234,527,334	226,000	2,218,000	-	-	-
Other loans & advances	18,303,636	18,863,981	-	-	-	-	-
Commitments & guarantees	9,276,068	7,509,406	-	-	-	-	-
Claims against other ADIs	32,482,052	41,251,199	-	-	-	-	-
Other assets	6,883,101	5,139,077	-	-	-	-	-

SECURITISATION EXPOSURES	31 MARCH 2020 (\$)	31 DECEMBER 2019 (\$)
Off balance sheet		
Housing loans	48,816,610	45,398,798