

A photograph of a man in a dark t-shirt and grey pants sitting on a large, textured rug. He is smiling and holding a white mug. In front of him is a round, light-colored wooden coffee table with a white teapot and another mug. A brown dog is lying on the rug to the right. The scene is set in a cozy, indoor environment with a stone fireplace in the background.

# APS 330 Risk & Exposures Assessment

As at  
March 2021

# APS 330 Risk Exposures & Assessment

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

	31 MARCH 2021	31 DECEMBER 2020
<b>Capital Adequacy</b>	<b>Risk-weighted assets</b>	<b>Risk-weighted assets</b>
Capital requirements for credit risk		
Claims secured by residential mortgage	143,662,321	110,244,046
Commitments and guarantees	9,149,668	4,687,246
Claims on other ADI's	16,260,417	13,819,224
Other	14,532,185	17,323,946
Capital requirements for operational risk	19,667,839	19,667,839
	<b>Percentage of risk weighted assets</b>	<b>Percentage of risk weighted assets</b>
Common Equity Tier 1 ratio	15.67	18.39
Tier 1 ratio	15.67	18.39
Total Capital ratio	20.00	18.66

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
<b>31 March 2021</b>							
Loans and advances							445,500
Secured against eligible mortgages	380,800,943	336,461,234	-	2,139,279	-	-	-
Other loans & advances	11,477,809	12,500,126	22,375	208,368	-	-	-
Commitments & guarantees	26,141,910	19,767,021	-	-	-	-	-
Claims against other ADIs	85,991,491	59,236,772	-	-	-	-	-
Other assets	1,730,402	1,796,506	-	-	-	-	-
<b>31 December 2020</b>							
Loans and advances							445,500
Secured against eligible mortgages	292,121,524	279,518,197	-	1,211,637	-	-	-
Other loans & advances	13,522,443	13,726,858	20,166	47,924	-	-	-
Commitments & guarantees	13,392,131	6,911,448	-	-	-	-	-
Claims against other ADIs	32,482,052	41,522,350	-	-	-	-	-
Other assets	1,862,610	2,900,927	-	-	-	-	-

SECURITISATION EXPOSURES	31 MARCH 2021 (\$)	31 DECEMBER 2021 (\$)
Off balance sheet		
Housing loans	39,854,311	41,920,208