



APS 330 Risk & Exposures Assessment

As at
September
2019

APS 330 Risk Exposures & Assessment

As at 30th September 2019, in accordance with APRA Prudential Standard APS 330. Attachment C. Presented on a Level 2 basis.

	30 SEPTEMBER 2019	30 JUNE 2019
Capital Adequacy	Risk-weighted assets	Risk-weighted assets
Capital requirements for credit risk		
Claims secured by residential mortgage	84,351,541	71,329,915
Commitments and guarantees	2,009,960	2,165,553
Claims on other ADI's	10,004,069	9,918,784
Other	21,399,879	27,346,858
Capital requirements for operational risk	15,818,843	15,818,843
	Percentage of risk weighted assets	Percentage of risk weighted assets
Common Equity Tier 1 ratio	18.64	20.00
Tier 1 ratio	18.64	20.00
Total Capital ratio	18.97	20.35

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
30 September 2019							
Loans and advances							445,500
Secured against eligible mortgages	222,464,792	206,727,520	-	1,533,384	-	-	-
Other loans & advances	17,811,409	20,595,717	42,041	-	-	-	-
Commitments & guarantees	5,742,744	4,032,877	-	-	-	-	-
Claims against other ADIs	50,020,346	49,807,133	-	-	-	-	-
Other assets	21,399,879	24,211,608	-	-	-	-	-
30 June 2019							
Loans and advances							445,500
Secured against eligible mortgages	190,990,249	180,607,804	-	562,103	-	-	-
Other loans & advances	23,380,024	21,834,361	30,288	-	-	-	-
Commitments & guarantees	2,323,009	5,033,979	-	-	-	-	-
Claims against other ADIs	49,593,921	48,255,246	-	-	-	-	-
Other assets	27,023,338	28,155,289	-	-	-	-	-

SECURITISATION EXPOSURES	30 SEPTEMBER 2019 (\$)	30 JUNE 2019 (\$)
Off balance sheet		
Housing loans	36,648,572	37,527,727