BNK™

APS 330 Risk & Exposures Assessment

As at 30th September 2020

APS 330 Risk Exposures & Assessment

As at 30th September 2020, in accordance with APRA Prudential Standard APS 330. Attachment C. Presented on a Level 2 basis.

	30 SEPTEMBER 2020	30 JUNE 2020
Capital Adequacy	Risk-weighted assets	Risk-weighted assets
Capital requirements for credit risk		
Claims secured by residential mortgage	100,917,617	99,401,874
Commitments and guarantees	430,765	245,467
Claims on other ADI's	10,112,529	12,831,198
Other	18,263,051	19,271,115
Capital requirements for operational risk	17,769,553	17,769,553
	Percentage of risk weighted assets	Percentage of risk weighted assets
Common Equity Tier 1 ratio	21.49	20.92
Tier 1 ratio	21.49	20.92
Total Capital ratio	21.80	21.22

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	266,914,869	267,709,467	226,000	940,310	-	-	-
Other loans & advances	13,931,273	14,512,684	27,150	-	-	-	-
Commitments & guarantees	430,765	566,049	-	-	-	-	-
Claims against other ADIs	50,562,647	53,603,894	-	-	-	-	-
Other assets	3,939,244	4,058,132	-	-	-	-	-
31 December 2019							
Loans and advances							445,500
Secured against eligible mortgages	268,504,064	268,229,675	-	1,128,000	-	-	-
Other loans & advances	15,094,094	16,452,752	-	-	-	-	-
Commitments & guarantees	701,333	806,719	-	-	-	-	-
Claims against other ADIs	56,645,142	53,354,297	-	-	-	-	-
Other assets	4,177,021	3,882,745	-	-	-	-	-

SECURITISATION EXPOSURES	30 SEPTEMBER 2020 ($)	30 JUNE 2020 ($)
Off balance sheet		
Housing loans	45,096,518	46,807,171