

APS 330 Public Disclosure
As at 30 September 2020



Attachment C: Risk exposures and assessment (all ADIs)

1. A locally incorporated ADI (other than a PPF provider) must make the disclosures required in this Attachment to the extent applicable to that ADI.

Table 3: Capital adequacy

		\$Am 30/09/2020	\$Am 30/06/2020
(a)	Capital requirements (in terms of risk-weighted assets) for: • credit risk (excluding securitisation) by portfolio; ¹ and • securitisation.	\$ 485.1 \$ -	\$ 474.5 \$ -
(b)	Capital requirements (in terms of risk-weighted assets) for equity exposures in the IRB approach (simple risk-weighted method).	\$ -	\$ -
(c)	Capital requirements (in terms of risk-weighted assets) for market risk.	\$ -	\$ -
(d)	Capital requirements (in terms of risk-weighted assets) for operational risk.	\$ 60.1	\$ 60.1
(e)	Capital requirements (in terms of risk-weighted assets) for interest rate risk in the banking book (IRRBB) (IRB/AMA approved Australian-owned ADIs only).	\$ -	\$ -
(f)	Common Equity Tier 1, Tier 1 and Total Capital ratio for the consolidated banking group. • Common Equity Tier 1 • Tier 1 • Total Capital ratio	19.0% 19.0% 19.7%	19.1% 19.1% 19.8%

Table 4: Credit risk²

(a)	Total gross credit risk exposures, plus average gross exposure over the period, broken down by: • major types of credit exposure; ³						Average Gross credit Exposure \$Am	Gross credit Exposure \$Am	Gross credit Exposure \$Am
	Cash & liquid assets						\$ 46.5	\$ 53.8	\$ 39.2
	Investment securities						\$ 135.0	\$ 144.1	\$ 125.9
	Loans and advances						\$ 900.7	\$ 886.1	\$ 915.3
	Commitments						\$ 19.5	\$ 23.4	\$ 15.7
(b)	• separately, by portfolio. ³	Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs			
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 181.5	\$ 197.9	\$ 165.1
	Residential mortgage	\$ -	\$ 2.7	\$ 0.2	\$ -	\$ 0.0	\$ 778.4	\$ 763.7	\$ 793.1
	Other retail	\$ 0.3	\$ -	\$ 0.3	\$ -	\$ 0.2	\$ 98.7	\$ 94.5	\$ 102.8
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 23.6	\$ 27.9	\$ 19.4
	Total Exposures	\$ 0.3	\$ 2.7	\$ 0.5	\$ -	\$ 0.2	\$ 1,082.2	\$ 1,084.0	\$ 1,080.4
QTR	30/06/2020								
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -			
	Residential mortgage	\$ -	\$ 4.0	\$ 0.2	\$ -	\$ -			
	Other retail	\$ 0.3	\$ -	\$ 0.3	\$ -	\$ 0.2			
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -			
	Total Exposures	\$ 0.3	\$ 4.0	\$ 0.5	\$ -	\$ 0.2			
(c)	General reserve for credit losses.						\$ 3.5	\$ 3.9	

Table 5: Securitisation exposures

(a)	Summary of current period's securitisation activity: Residential mortgages sold Gains (or Losses) on sale of residential mortgages sold	\$ - \$ -	\$ - \$ -
(b)	Aggregate amount of: • on-balance sheet securitisation exposures retained or purchased broken down by exposure type; and Residential mortgages • off-balance sheet securitisation exposures broken down by exposure type. Residential mortgages (includes internal securitisations)	\$ 159.8 \$ -	\$ 180.5 \$ -

¹ For standardised portfolios: claims secured by residential mortgage; other retail; corporate; bank; government; and all other; and for IRB portfolios: corporate; sovereign; bank; residential mortgage; qualifying revolving retail; other retail; and all other.

² Table 4 does not include equities or securitisation exposures.

³ This breakdown is in line with normal accounting rules (e.g. loans; commitments and other non-market off-balance sheet exposures; debt securities; and over-the-counter derivatives).