

APS 330 Public Disclosure

As at 31 December 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 31/12/2020	\$Am 30/09/2020
(a)	Capital requirements (in terms of risk-weighted assets) for: <ul style="list-style-type: none"> credit risk (excluding securitisation) by portfolio;¹ and securitisation. 	\$ 466.9	\$ 485.1
(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.	\$ 60.4	\$ 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. <ul style="list-style-type: none"> Common Equity Tier 1 Tier 1 Total Capital ratio 	19.9%	19.0%
		19.9%	19.0%
		20.6%	19.7%

Table 4: Credit risk²

(a)	Total gross credit risk exposures, plus average gross exposure over the period, broken down by:						Average Gross credit Exposure \$Am	Gross credit Exposure \$Am	Gross credit Exposure \$Am
	<ul style="list-style-type: none"> major types of credit exposure;³ 								
	Cash & liquid assets						\$ 49.6	\$ 45.4	\$ 53.8
	Investment securities						\$ 137.8	\$ 131.6	\$ 144.1
	Loans and advances						\$ 883.6	\$ 881.1	\$ 886.1
	Commitments						\$ 23.0	\$ 22.6	\$ 23.4
(b)	<ul style="list-style-type: none"> separately, by portfolio.³ 	Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs			
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 187.4	\$ 176.9	\$ 197.9
	Residential mortgage	\$ -	\$ 2.0	\$ 0.1	\$ -	\$ -	\$ 766.3	\$ 768.9	\$ 763.7
	Other retail	\$ 0.2	\$ -	\$ 0.2	\$ -	\$ 0.2	\$ 94.5	\$ 94.4	\$ 94.5
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 22.8	\$ 17.8	\$ 27.9
	Total Exposures	\$ 0.2	\$ 2.0	\$ 0.3	\$ -	\$ 0.2	\$ 1,071.1	\$ 1,058.1	\$ 1,084.0
QTR	30/09/2020								
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -			
	Residential mortgage	\$ -	\$ 2.7	\$ 0.2	\$ -	\$ 0.0			
	Other retail	\$ 0.3	\$ -	\$ 0.3	\$ -	\$ 0.2			
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -			
	Total Exposures	\$ 0.3	\$ 2.7	\$ 0.5	\$ -	\$ 0.2			
(c)	General reserve for credit losses.						\$ 3.4	\$ 3.5	

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:		
	<ul style="list-style-type: none"> on-balance sheet securitisation exposures retained or purchased broken down by exposure type; and 		
	Residential mortgages	\$ 148.5	\$ 159.8
	<ul style="list-style-type: none"> off-balance sheet securitisation exposures broken down by exposure type. 		
	Residential mortgages (includes internal securitisations)	\$ -	\$ -

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).