

APS 330 Public Disclosure

As at 31 March 2021

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 31/03/2021	\$Am 31/12/2020
(a)	Capital requirements (in terms of risk-weighted assets) for: • credit risk (excluding securitisation) by portfolio; ¹ and • securitisation.	\$ 462.7 \$ -	\$ 466.9 \$ -
(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	\$ 60.4
(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	20.3% 20.3% 20.9%	19.9% 19.9% 20.6%

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						\$ 45.0	\$ 44.7	\$ 45.4
	Investment securities						\$ 127.8	\$ 124.1	\$ 131.6
	Loans and advances						\$ 873.4	\$ 865.6	\$ 881.1
	Commitments						\$ 25.6	\$ 28.6	\$ 22.6
(b)	• separately, by portfolio. ³	Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs			
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 172.9	\$ 168.8	\$ 176.9
	Residential mortgage	\$ -	\$ 2.6	\$ 0.1	\$ -	\$ -	\$ 760.9	\$ 753.0	\$ 768.9
	Other retail	\$ 0.2	\$ -	\$ 0.2	\$ -	\$ 0.2	\$ 94.6	\$ 94.8	\$ 94.4
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 17.8	\$ 17.8	\$ 17.8
	Total Exposures	\$ 0.2	\$ 2.6	\$ 0.3	\$ -	\$ 0.2	\$ 1,046.2	\$ 1,034.4	\$ 1,058.1
QTR	31/12/2020								
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -			
	Residential mortgage	\$ -	\$ 2.0	\$ 0.1	\$ -	\$ -			
	Other retail	\$ 0.2	\$ -	\$ 0.2	\$ -	\$ 0.2			
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -			
	Total Exposures	\$ 0.2	\$ 2.0	\$ 0.3	\$ -	\$ 0.2			
(c)	General reserve for credit losses.						\$ 3.0	\$ 3.4	

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)	\$ 137.1 \$ -	\$ 148.5 \$ -

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).