

APS 330 Public Disclosure

As at 31 December 2019



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 31/12/2019
(a)	Capital requirements (in terms of risk-weighted assets) for: • credit risk (excluding securitisation) by portfolio; ¹ and • securitisation.	\$ 473.1 \$ -
(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.	\$ 59.7
(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% 19.6%

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
Cash & liquid assets							\$ 35.1	\$ 39.5
Investment securities							\$ 125.2	\$ 121.1
Loans and advances							\$ 946.2	\$ 935.2
Commitments							\$ 9.1	\$ 7.1
(b) • separately, by portfolio. ³		Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs		
QTR	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 160.3	\$ 160.7
	Residential mortgage	\$ 3.9	\$ 2.9	\$ 0.1	\$ -	\$ -	\$ 822.3	\$ 803.8
	Other retail	\$ 0.3	\$ -	\$ 0.3	\$ -	\$ 0.3	\$ 109.8	\$ 106.6
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14.1	\$ 24.7
	Total Exposures	\$ 4.2	\$ 2.9	\$ 0.5	\$ -	\$ 0.3	\$ 1,106.5	\$ 1,095.8
	30/09/2019							
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -		
	Residential mortgage	\$ 6.0	\$ 4.0	\$ 0.2	\$ -	\$ -		
	Other retail	\$ 0.3	\$ 0.7	\$ 0.3	\$ -	\$ 0.2		
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -		
	Total Exposures	\$ 6.3	\$ 4.7	\$ 0.4	\$ -	\$ 0.2		
(c)	General reserve for credit losses.						\$	3.1

Table 5: Securitisation exposures

(a)	Summary of current period's securitisation activity: Residential mortgages sold Gains (or Losses) on sale of residential mortgages sold	\$ 18.3 \$ -
(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)	\$ 172.7 \$ -

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).