

APS 330 Public Disclosure

As at 31 December 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 31/12/2021	\$Am 30/09/2021
(a)	Capital requirements (in terms of risk-weighted assets) for:		
	• credit risk (excluding securitisation) by portfolio; ¹ and	\$ 609.6	\$ 510.4
	• securitisation.	\$ -	\$ -
(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.	\$ 62.3	\$ 60.9
(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	16.1%	18.9%
	• Tier 1	16.1%	18.9%
	• Total Capital ratio	16.6%	19.5%

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
	• major types of credit exposure; ³								
	Cash & liquid assets						\$ 51.0	\$ 66.8	\$ 35.1
	Investment securities						\$ 163.7	\$ 176.5	\$ 150.9
	Loans and advances						\$ 929.3	\$ 964.8	\$ 893.8
	Commitments						\$ 86.9	\$ 116.2	\$ 57.7
(b)	• separately, by portfolio. ³	Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs			
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 214.7	\$ 243.4	\$ 186.0
	Residential mortgage	\$ -	\$ 5.4	\$ 0.3	\$ 0.1	\$ 0.1	\$ 809.7	\$ 844.4	\$ 775.1
	Other retail	\$ 0.2	\$ -	\$ 0.2	\$ 0.1	\$ 0.1	\$ 84.6	\$ 83.3	\$ 85.9
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 35.0	\$ 37.1	\$ 32.9
	Total Exposures	\$ 0.2	\$ 5.4	\$ 0.5	\$ 0.3	\$ 0.1	\$ 1,144.0	\$ 1,208.2	\$ 1,079.8
							-	-	\$ -
QTR	30/09/2021								
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -			
	Residential mortgage	\$ -	\$ 3.4	\$ 0.2	\$ (0.0)	\$ -			
	Other retail	\$ 0.2	\$ -	\$ 0.2	\$ 0.1	\$ 0.1			
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -			
	Total Exposures	\$ 0.2	\$ 3.4	\$ 0.4	\$ 0.1	\$ 0.1			
(c)	General reserve for credit losses.							\$ 3.1	\$ 3.2

Table 5: Securitisation exposures

(a)	Summary of current period's securitisation activity:		
	Residential mortgages sold	\$ 58.6	\$ -
	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	\$ 165.0	\$ 118.5
	• 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).