

# APS 330 Public Disclosure

As at 31 March 2022

## 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 31/03/2022	\$Am 31/12/2021
(a)	Capital requirements (in terms of risk-weighted assets) for:		
	• credit risk (excluding securitisation) by portfolio; <sup>1</sup> and	\$ 632.9	\$ 609.6
	• 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	\$ 62.3
(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	15.7%	16.1%
	• Tier 1	15.7%	16.1%
	• Total Capital ratio	16.1%	16.6%

**Table 4: Credit risk<sup>2</sup>**

(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; <sup>3</sup>								
	Cash & liquid assets						\$ 56.7	\$ 46.5	\$ 66.8
	Investment securities						\$ 190.7	\$ 204.9	\$ 176.5
	Loans and advances						\$ 1,010.0	\$ 1,055.2	\$ 964.8
	Commitments						\$ 105.6	\$ 95.1	\$ 116.2
(b)	• separately, by portfolio. <sup>3</sup>	Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs			
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 247.4	\$ 251.5	\$ 243.4
	Residential mortgage	\$ -	\$ 4.9	\$ 0.2	\$ (0.0)	\$ -	\$ 887.2	\$ 930.0	\$ 844.4
	Other retail	\$ 0.1	\$ -	\$ 0.1	\$ 0.1	\$ 0.1	\$ 82.9	\$ 82.5	\$ 83.3
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 39.9	\$ 42.7	\$ 37.1
	<b>Total Exposures</b>	<b>\$ 0.1</b>	<b>\$ 4.9</b>	<b>\$ 0.4</b>	<b>\$ 0.0</b>	<b>\$ 0.1</b>	<b>\$ 1,257.4</b>	<b>\$ 1,306.7</b>	<b>\$ 1,208.2</b>
							-	-	\$ -
<b>QTR</b>	<b>31/12/2021</b>								
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -			
	Residential mortgage	\$ -	\$ 5.4	\$ 0.3	\$ 0.1	\$ 0.1			
	Other retail	\$ 0.2	\$ -	\$ 0.2	\$ 0.1	\$ 0.1			
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -			
	<b>Total Exposures</b>	<b>\$ 0.2</b>	<b>\$ 5.4</b>	<b>\$ 0.5</b>	<b>\$ 0.3</b>	<b>\$ 0.1</b>			
(c)	General reserve for credit losses.						\$ 2.9	\$ 3.1	

**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	\$ 153.5	\$ 165.0
	• off-balance sheet securitisation exposures broken down by exposure type.		
	Residential mortgages (includes internal securitisations)	\$ -	\$ -

<sup>1</sup> 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.

<sup>2</sup> Table 4 does not include equities or securitisation exposures.

<sup>3</sup> 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).