

## APS 330 Public Disclosure

As at 31 December 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 31/12/2022	\$Am 30/09/2022
(a)	Capital requirements (in terms of risk-weighted assets) for:		
	• credit risk (excluding securitisation) by portfolio; <sup>1</sup> and	\$ 638.6	\$ 624.2
	• 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.	\$ 68.5	\$ 65.0
(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	15.9%	16.1%
	• Tier 1	15.9%	16.1%
	• Total Capital ratio	16.4%	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						\$ 55.6	\$ 52.9	\$ 58.3
	Investment securities						\$ 234.2	\$ 246.1	\$ 222.3
	Loans and advances						\$ 1,118.7	\$ 1,145.6	\$ 1,091.8
	Commitments						\$ 237.0	\$ 226.3	\$ 247.8
(b)	• separately, by portfolio. <sup>3</sup>	Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs			
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 289.8	\$ 298.942	\$ 280.6
	Residential mortgage	\$ -	\$ 2.3	\$ 0.1	\$ -	\$ -	\$ 1,007.8	\$ 1,034.296	\$ 981.4
	Other retail	\$ 0.1	\$ -	\$ 0.0	\$ -	\$ 0.1	\$ 72.6	\$ 71.089	\$ 74.1
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 38.3	\$ 40.295	\$ 36.3
	<b>Total Exposures</b>	<b>\$ 0.1</b>	<b>\$ 2.3</b>	<b>\$ 0.1</b>	<b>\$ -</b>	<b>\$ 0.1</b>	<b>\$ 1,408.5</b>	<b>\$ 1,444.6</b>	<b>\$ 1,372.4</b>
							\$ -	\$ -	\$ -
<b>QTR</b>	<b>30/09/2022</b>								
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -			
	Residential mortgage	\$ -	\$ 2.0	\$ 0.1	\$ -	\$ 0.0			
	Other retail	\$ 0.1	\$ -	\$ 0.1	\$ -	\$ 0.1			
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -			
	<b>Total Exposures</b>	<b>\$ 0.1</b>	<b>\$ 2.0</b>	<b>\$ 0.2</b>	<b>\$ -</b>	<b>\$ 0.1</b>			
(c)	General reserve for credit losses.							\$ 3.4	\$ 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	\$ 150.0	\$ 157.9
	• 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).