

APS 330 Public Disclosure
As at 31 December 2017



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
(a)	Capital requirements (in terms of risk-weighted assets) for: <ul style="list-style-type: none"> • credit risk (excluding securitisation) by portfolio;⁹ and • securitisation. 	\$ 443.5 \$ -
(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.	\$ 57.7
(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. <ul style="list-style-type: none"> • Common Equity Tier 1 • Tier 1 • Total Capital ratio 	19.3% 19.3% 19.7%

Table 4: Credit risk¹⁰

							Average Gross credit Exposure \$Am	Gross credit Exposure \$Am
(a)	Total gross credit risk exposures, plus average gross exposure over the period, broken down by: <ul style="list-style-type: none"> • major types of credit exposure;¹¹ Cash & liquid assets Investment securities Loans and advances Commitments						\$ 55.2 \$ 108.5 \$ 867.2 \$ 20.9	\$ 64.4 \$ 107.1 \$ 855.9 \$ 26.5
(b)	• separately, by portfolio. ¹²	Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs		
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 163.7	\$ 171.5
	Residential mortgage	\$ 1.3	\$ 1.3	\$ 0.1	\$ -	\$ -	\$ 770.4	\$ 757.6
	Other retail	\$ 0.1	\$ -	\$ 0.1	\$ 0.1	\$ 0.1	\$ 95.4	\$ 96.8
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1.4	\$ 1.4
	Total Exposures	\$ 1.4	\$ 1.3	\$ 0.2	\$ 0.1	\$ 0.1	\$ 1,030.8	\$ 1,027.3
(c)	General reserve for credit losses.						\$ -	\$ 2.0

Table 5: Securitisation exposures

(a)	Summary of current period's securitisation activity: <ul style="list-style-type: none"> Residential mortgages sold Gains (or Losses) on sale of residential mortgages sold 	\$ 35.2 \$ -
(b)	Aggregate amount of: <ul style="list-style-type: none"> • 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) 	\$ 302.2 \$ -

⁹ 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.

¹⁰ Table 4 does not include equities or securitisation exposures.

¹¹ This breakdown could be 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).

¹² Refer to footnote 11.

¹³ Refer to footnote 11.