

APS 330 Public Disclosure

As at 31 March 2018



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. 	\$ 443.2 \$ -
(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.	
	• Common Equity Tier 1	19.4%
	• Tier 1	19.4%
	• Total Capital ratio	19.8%

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							\$ 50.3	\$ 54.7
	Investment securities							\$ 108.2	\$ 106.4
	Loans and advances							\$ 880.3	\$ 882.2
Commitments							\$ 17.7	\$ 20.1	
(b)	• separately, by portfolio. ¹²	Impaired	Past Due	Specific Provision	Specific Provision Charges (writeback)	Write-Offs			
	Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 158.5	\$ 161.1	
	Residential mortgage	\$ 2.8	\$ 2.7	\$ 0.1	\$ -	\$ -	\$ 782.5	\$ 781.9	
	Other retail	\$ 0.2	\$ 0.1	\$ 0.2	\$ 0.1	\$ 0.1	\$ 96.4	\$ 98.9	
	Commercial	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1.4	\$ 1.3	
	Total Exposures	\$ 3.0	\$ 2.8	\$ 0.3	\$ 0.1	\$ 0.1	\$ 1,038.7	\$ 1,043.2	
(c)	General reserve for credit losses.							\$ 2.1	

Table 5: Securitisation exposures

(a)	Summary of current period's securitisation activity:	
	Residential mortgages sold	\$ 19.9
	Gains (or Losses) on sale of residential mortgages sold	\$ -
(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) 	\$ 225.4 \$ -

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.