

# Lutheran Laypeople's League of Australia Limited

ABN: 25 044 678 441



## Q1 2019 Capital Adequacy & Credit Risk Disclosures

### 1. Capital adequacy

	31-Mar-19 \$
	<u>Risk Weighted Assets</u>
Capital requirements (in terms of risk-weighted assets) for:	
Credit Risk by <b>portfolio</b>	
Bank	304,379,283
All Other	310,980,162
Total Credit Risk	615,359,445
Operational risk	80,670,450
<b>Total Capital Requirements</b>	<b>696,029,895</b>
Common Equity Tier 1 Capital Ratio	18.48%
Tier 1 Capital Ratio	18.48%
<b>Level 1 Total Capital Ratio</b>	<b>18.77%</b>

### 2. Credit Risk

	31-Mar-19 \$	
	<u>Gross Exposures</u>	<u>Average Gross Exposures</u>
<b>Gross Exposures By Exposure Type and Portfolio</b>		
<b>Loans and undrawn commitments</b>		
All Other	303,306,599	306,747,958
<b>Cash and deposits</b>		
Bank and ADI	787,800,353	806,030,925
<b>Debt securities</b>		
Bank and ADI	264,579,189	264,579,548
<b>Other on-balance sheet exposures</b>		
All Other	7,673,563	7,673,105
<b>Total</b>	<b>1,363,359,704</b>	<b>1,385,031,536</b>

#### Provisions at:

	31-Mar-19 \$
General Reserve for Credit Losses	2,000,000

Note: LLL became an ADI effective 01 February 2019