

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 \$ |
|--|-------------------------|
| | Risk Weighted Assets |
| Capital requirements (in terms of risk-weighted assets) for: | |
| Credit Risk by portfolio | |
| Bank | 338,531,297 |
| All Other | 314,569,839 |
| Total Credit Risk | 653,101,136 |
| Operational risk | 80,615,138 |
| Total Capital Requirements | 733,716,274 |
| Common Equity Tier 1 Capital Ratio | 17.49% |
| Tier 1 Capital Ratio | 17.49% |
| Level 1 Total Capital Ratio | 17.76% |

2. Credit Risk

| | 31-Mar-19 \$ | |
|---|----------------------|----------------------------|
| | Gross Exposures | Average Gross Exposures |
| Gross Exposures By Exposure Type and Portfolio | | |
| Loans and undrawn commitments | | |
| All Other | 327,370,765 | 298,010,174 |
| Cash and deposits | | |
| Bank and ADI | 794,134,012 | 809,881,352 |
| Debt securities | | |
| Bank and ADI | 265,946,385 | 264,579,548 |
| Other on-balance sheet exposures | | |
| All Other | 11,263,240 | 7,510,780 |
| Total | 1,398,714,402 | 1,379,981,854 |

Provisions at:

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

Note: LLL became an ADI effective 01 February 2019