

Lutheran Laypeople's League of Australia Limited

ABN: 25 044 678 441



Annual Regulatory Capital Reconciliation as at 30 June 2019

1. Regulatory capital reconciliation

	As per audited financial statements \$	Regulatory scope of consolidation \$	Capital disclosure template reference
Assets			
Cash and cash equivalents	79,424,115	79,424,115	
Investments	891,170,076	891,170,076	
Loans receivable	296,610,957	296,610,957	
<i>of which: Collective provisions</i>		-	50
Trade and other receivables	163,301	163,301	
Property and equipment	7,364,561	7,364,561	
Intangible assets	396,601	396,601	9
Other assets	6,682,792	6,682,792	
Total assets	1,281,812,403	1,281,812,403	
Liabilities			
Deposits	1,144,652,591	1,144,652,591	
Trade and other payables	3,055,845	3,055,845	
Provisions	1,152,491	1,152,491	
Other liabilities	2,357,807	2,357,807	
Total liabilities	1,151,218,734	1,151,218,734	
Net assets	130,593,669	130,593,669	
Equity			
Accumulated funds	10,655,389	10,655,389	
<i>of which: Retained earnings</i>		<i>10,655,389</i>	2
Reserves	119,938,280	119,938,280	
<i>of which: General reserve for credit losses</i>		<i>2,000,000</i>	50
<i>of which: Reserves included in CET1 Capital</i>		<i>117,938,280</i>	3
Total equity	130,593,669	130,593,669	

2. Capital disclosures

Annual Regulatory Capital Reconciliation as at 30 June 2019		AUD \$ m
Common Equity Tier 1 capital: instruments and reserves		
2	Retained earnings	10.66
3	Accumulated other reserves	117.94
6	Common Equity Tier 1 Capital before regulatory adjustments	128.59
Common Equity Tier 1 capital: regulatory adjustments		
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	0.40
28	Total regulatory adjustments to Common Equity Tier 1 Capital	0.40
29	Common Equity Tier 1 Capital (CET1)	128.19
44	Additional Tier 1 Capital (AT1)	-
45	Tier 1 Capital (T1=CET1+AT1)	128.19
Tier 2 Capital: instruments and provisions		
50	Provisions	2.00
51	Tier 2 Capital before regulatory adjustments	2.00
57	Total regulatory adjustments to Tier 2 Capital	-
58	Tier 2 capital (T2)	2.00
59	Total Capital (TC=T1+T2)	130.19
60	Total risk-weighted assets based on APRA standards	714.35
Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	17.95%
62	Tier 1 (as a percentage of risk-weighted assets)	17.95%
63	Total capital (as a percentage of risk-weighted assets)	18.23%
64	Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus and countercyclical buffer requirements expressed as a percentage of risk-weighted assets)	7.00%
65	<i>of which: capital conservation buffer requirement</i>	2.50%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	10.95%
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	2.00
77	Cap on inclusion of provisions in Tier 2 under standardised approach	8.00

Capital Adequacy & Credit Risk Disclosures - Quarter ended 30 June 2019

1. Capital adequacy

	30-Jun-19 \$	31-Mar-19 \$
	Risk Weighted Assets	Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by portfolio		
Bank	312,576,468	338,531,297
All Other	322,822,193	314,569,839
Total Credit Risk	635,398,661	653,101,136
Operational risk	78,950,288	80,615,138
Total Capital Requirements	714,348,949	733,716,274
Common Equity Tier 1 Capital Ratio	17.95%	17.49%
Tier 1 Capital Ratio	17.95%	17.49%
Level 1 Total Capital Ratio	18.23%	17.76%

2. Credit Risk

	30-Jun-19 \$		31-Mar-19 \$	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
Gross Exposures By Exposure Type and Portfolio				
Loans and undrawn commitments				
All Other	337,606,579	320,959,725	327,370,765	298,010,174
Cash and deposits				
Bank and ADI	631,981,395	700,795,559	794,134,012	809,881,352
Debt securities				
Bank and ADI	345,265,313	307,420,260	265,946,385	264,579,548
Other on-balance sheet exposures				
All Other	7,558,137	7,646,615	11,263,240	7,510,780
Total	1,322,411,424	1,336,822,158	1,398,714,402	1,379,981,854

Provisions at:	30-Jun-19 \$	31-Mar-19 \$
General Reserve for Credit Losses	2,000,000	2,000,000