

Lutheran Laypeople's League of Australia Limited

ABN: 25 044 678 441



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

1. Capital adequacy

	30-Sep-19 \$	30-Jun-19 \$
	Risk Weighted Assets	Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by portfolio		
Bank	338,152,766	312,576,468
All Other	316,331,187	322,822,193
Total Credit Risk	654,483,953	635,398,661
Operational risk	82,811,088	78,950,288
Total Capital Requirements	737,295,041	714,348,949
Common Equity Tier 1 Capital Ratio	17.76%	17.95%
Tier 1 Capital Ratio	17.76%	17.95%
Level 1 Total Capital Ratio	18.03%	18.23%

2. Credit Risk

	30-Sep-19 \$		30-Jun-19 \$	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
Gross Exposures By Exposure Type and Portfolio				
Loans and undrawn commitments				
All Other	331,297,052	332,578,403	337,606,579	320,959,725
Cash and deposits				
Bank and ADI	604,873,984	660,454,851	631,981,395	700,795,559
Debt securities				
Bank and ADI	420,813,444	409,659,081	345,265,313	307,420,260
Other on-balance sheet exposures				
All Other	7,491,597	8,719,329	7,558,137	7,646,615
Total	1,364,476,076	1,411,411,664	1,322,411,424	1,336,822,158

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