Lutheran Laypeople's League of Australia Limited

ABN: 25 044 678 441

Capital Adequacy & Credit Risk Disclosures - Quarter ended 31 December 2019

1. Capital adequacy

	31-Dec-19 $ Risk Weighted Assets	30-Sep-19 $ Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by **portfolio**		
Bank	325,876,228	338,152,766
Securitisation	2,872,680	-
All Other	322,652,799	316,331,187
Total Credit Risk	651,401,707	654,483,953
Operational risk	80,836,850	82,811,088
Total Capital Requirements	**732,238,557**	**737,295,041**
Common Equity Tier 1 Capital Ratio	18.17%	17.76%
Tier 1 Capital Ratio	18.17%	17.76%
Level 1 Total Capital Ratio	**18.46%**	**18.03%**

2. Credit Risk

	31-Dec-19 $		30-Sep-19 $	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
Gross Exposures By **Exposure Type** and **Portfolio**				
Loans and undrawn commitments				
All Other	342,982,201	333,911,206	331,297,052	332,578,403
Cash and deposits				
Bank and ADI	563,660,865	571,656,480	604,873,984	660,454,851
Debt securities				
Bank and ADI	456,087,167	456,089,665	420,813,444	409,659,081
Other on-balance sheet exposures				
All Other	7,438,506	8,614,141	7,491,597	8,719,329
Total	**1,370,168,739**	**1,370,271,491**	**1,364,476,076**	**1,411,411,664**

Provisions at:	31-Dec-19 $	30-Sep-19 $
General Reserve for Credit Losses	2,100,000	2,000,000

3. Securitisation

	31-Dec-19 $		30-Sep-19 $	
	Activity for period	Gain or loss on sale	Activity for period	Gain or loss on sale
Summary of securitisation activity				
Investments in RBMS securities	14,363,401	-	-	-
Total	**14,363,401**	**-**	**-**	**-**

	31-Dec-19 $ Total Exposures	30-Sep-19 $ Total Exposures
Aggregate on-balance sheet securitisation exposures		
RMBS securities held	14,363,401	-
Total securitisation exposures	**14,363,401**	**-**