

Lutheran Laypeople's League of Australia Limited

ABN: 25 044 678 441



Capital Adequacy & Credit Risk Disclosures - Quarter ended 31 March 2020

1. Capital adequacy

	31-Mar-20 \$	31-Dec-19 \$
	Risk Weighted Assets	Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by portfolio		
Bank	367,173,318	325,876,228
Securitisation	5,733,089	2,872,680
All Other	313,410,040	322,652,799
Total Credit Risk	686,316,447	651,401,707
Operational risk	85,003,750	80,836,850
Total Capital Requirements	771,320,197	732,238,557
Common Equity Tier 1 Capital Ratio	17.51%	18.17%
Tier 1 Capital Ratio	17.51%	18.17%
Level 1 Total Capital Ratio	17.78%	18.46%

2. Credit Risk

	31-Mar-20 \$		31-Dec-19 \$	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
Gross Exposures By Exposure Type and Portfolio				
Loans and undrawn commitments				
All Other	323,791,711	324,664,686	342,982,201	333,911,206
Cash and deposits				
Bank and ADI	584,525,523	663,070,820	563,660,865	571,656,480
Debt securities				
Bank and ADI	527,299,554	506,910,088	456,087,167	456,089,665
Other on-balance sheet exposures				
All Other	7,403,646	8,716,718	7,438,506	8,614,141
Total	1,443,020,434	1,503,362,312	1,370,168,739	1,370,271,491

Provisions at:	31-Mar-20 \$	31-Dec-19 \$
General Reserve for Credit Losses	2,100,000	2,100,000

3. Securitisation

	31-Mar-20 \$		31-Dec-19 \$	
	Activity for period	Gain or loss on sale	Activity for period	Gain or loss on sale
Summary of securitisation activity				
Investments in RMBS securities	14,302,044	-	14,363,401	-
Total	14,302,044	-	14,363,401	-

	31-Mar-20 \$	31-Dec-19 \$
	Total Exposures	Total Exposures
Aggregate on-balance sheet securitisation exposures		
RMBS securities held	28,665,445	14,363,401
Total securitisation exposures	28,665,445	14,363,401