

Lutheran Laypeople's League of Australia Limited

ABN: 25 044 678 441



Capital Adequacy & Credit Risk Disclosures - Quarter ended 31 March 2021

1. Capital adequacy

	31-Mar-21 \$	31-Dec-20 \$
	Risk Weighted Assets	Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by portfolio		
Bank	334,518,619	336,043,822
Securitisation	34,251,354	29,907,056
All Other	290,951,737	304,429,905
Total Credit Risk	659,721,710	670,380,782
Operational risk	91,423,813	87,391,800
Total Capital Requirements	751,145,523	757,772,582
Common Equity Tier 1 Capital Ratio	18.57%	18.14%
Tier 1 Capital Ratio	18.57%	18.14%
Level 1 Total Capital Ratio	18.89%	18.46%

2. Credit Risk

	31-Mar-21 \$		31-Dec-20 \$	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
Gross Exposures By Exposure Type and Portfolio				
Loans and undrawn commitments				
All Other	301,925,643	304,268,321	312,351,134	316,998,272
Cash and deposits				
Bank and ADI	563,871,682	615,588,627	542,864,238	560,330,818
Debt securities				
Bank and ADI	548,720,610	557,944,167	502,100,888	627,408,370
Other on-balance sheet exposures				
All Other	7,581,722	8,143,327	7,656,080	8,447,413
Total	1,422,099,656	1,485,944,441	1,364,972,341	1,513,184,874

Provisions at:	31-Mar-21 \$	31-Dec-20 \$
General Reserve for Credit Losses	2,000,000	2,000,000
Collective Provisions	445,000	445,000
Total	2,445,000	2,445,000

Impaired and past due facilities - Loans	31-Mar-21 \$	31-Dec-20 \$
Impaired facilities	-	-
Past due facilities	-	121,665
Total	-	121,665

3. Securitisation

	31-Mar-21 \$		31-Dec-20 \$	
	Activity for period	Gain or loss on sale	Activity for period	Gain or loss on sale
Summary of securitisation activity				
Investments in RMBS securities	21,721,488	-	79,298,416	-
Total	21,721,488	-	79,298,416	-

	31-Mar-21 \$	31-Dec-20 \$
	Total Exposures	Total Exposures
Aggregate on-balance sheet securitisation exposures		
RMBS securities held	171,256,768	149,535,280
Total securitisation exposures	171,256,768	149,535,280