

Lutheran Laypeople's League of Australia Limited

ABN: 25 044 678 441



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

1. Capital adequacy

	31-Dec-20 \$	30-Sep-20 \$
	Risk Weighted Assets	Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by portfolio		
Bank	336,043,822	346,763,843
Securitisation	29,907,056	14,047,373
All Other	304,429,905	311,846,025
Total Credit Risk	670,380,782	672,657,240
Operational risk	87,391,800	88,190,038
Total Capital Requirements	757,772,582	760,847,278
Common Equity Tier 1 Capital Ratio	18.14%	17.86%
Tier 1 Capital Ratio	18.14%	17.86%
Level 1 Total Capital Ratio	18.46%	18.18%

2. Credit Risk

	31-Dec-20 \$		30-Sep-20 \$	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
Gross Exposures By Exposure Type and Portfolio				
Loans and undrawn commitments				
All Other	312,351,134	316,998,272	321,250,131	323,503,825
Cash and deposits				
Bank and ADI	542,864,238	560,330,818	539,700,874	510,325,850
Debt securities				
Bank and ADI	502,100,888	627,408,370	533,673,964	533,453,261
Other on-balance sheet exposures				
All Other	7,656,080	8,447,413	7,744,823	8,525,907
Total	1,364,972,341	1,513,184,874	1,402,369,793	1,375,808,843

Provisions at:

	31-Dec-20 \$	30-Sep-20 \$
General Reserve for Credit Losses	2,000,000	2,000,000
Of which: Past due Facilities	3,042	-
Collective Provisions	445,000	445,000
Total	2,445,000	2,445,000

Impaired and past due facilities - Loans

	31-Dec-20 \$	30-Sep-20 \$
Impaired facilities	-	-
Past due facilities	121,665	-
Total	121,665	-

3. Securitisation

	31-Dec-20 \$		30-Sep-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	79,298,416	-	2,164,469	-
Total	79,298,416	-	2,164,469	-

	31-Dec-20 \$	30-Sep-20 \$
	Total Exposures	Total Exposures
Aggregate on-balance sheet securitisation exposures		
RMBS securities held	149,535,280	70,236,864
Total securitisation exposures	149,535,280	70,236,864