

# Lutheran Laypeople's League of Australia Limited

ABN: 25 044 678 441



## Annual Regulatory Capital Reconciliation as at 30 June 2021

### 1. Regulatory capital reconciliation

	As per audited financial statements \$	Regulatory scope of consolidation \$	Capital disclosure template reference
<b>Assets</b>			
Cash and cash equivalents	77,687,357	77,687,357	
Investments	1,086,545,012	1,086,545,012	
Loans receivable	260,794,892	260,794,892	
<i>of which: Collective provisions</i>	390,000	390,000	50
Trade and other receivables	23,959	23,959	
Property and equipment	7,952,298	7,952,298	
Intangible assets	193,549	193,549	9
Other assets	2,302,702	2,302,702	
<b>Total assets</b>	<b>1,435,499,769</b>	<b>1,435,499,769</b>	
<b>Liabilities</b>			
Deposits	1,289,574,586	1,289,574,586	
Trade and other payables	1,431,901	1,431,901	
Provisions	698,687	698,687	
Other liabilities	219,409	219,409	
<b>Total liabilities</b>	<b>1,291,924,583</b>	<b>1,291,924,583</b>	
<b>Net assets</b>	<b>143,575,186</b>	<b>143,575,186</b>	
<b>Equity</b>			
Accumulated funds	14,165,769	14,165,769	
<i>of which: Retained earnings</i>		14,165,769	2
Reserves	129,409,417	129,409,417	
<i>of which: General reserve for credit losses</i>		2,000,000	50
<i>of which: Reserves included in CET1 Capital</i>		127,409,417	3
<b>Total equity</b>	<b>143,575,186</b>	<b>143,575,186</b>	

## 2. Capital disclosures

Annual Regulatory Capital Reconciliation as at 30 June 2021		AUD \$ m
<b>Common Equity Tier 1 capital: instruments and reserves</b>		
2	Retained earnings	14.17
3	Accumulated other reserves	127.40
6	Common Equity Tier 1 Capital before regulatory adjustments	141.57
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	0.19
28	Total regulatory adjustments to Common Equity Tier 1 Capital	0.19
29	<b>Common Equity Tier 1 Capital (CET1)</b>	<b>141.38</b>
44	Additional Tier 1 Capital (AT1)	-
45	<b>Tier 1 Capital (T1=CET1+AT1)</b>	<b>141.38</b>
<b>Tier 2 Capital: instruments and provisions</b>		
50	Provisions	2.39
51	Tier 2 Capital before regulatory adjustments	2.39
57	Total regulatory adjustments to Tier 2 Capital	-
58	<b>Tier 2 capital (T2)</b>	<b>2.39</b>
59	<b>Total Capital (TC=T1+T2)</b>	<b>143.77</b>
60	<b>Total risk-weighted assets based on APRA standards</b>	<b>720.72</b>
<b>Capital ratios and buffers</b>		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	19.62%
62	Tier 1 (as a percentage of risk-weighted assets)	19.62%
63	Total capital (as a percentage of risk-weighted assets)	19.95%
64	Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus and countercyclical buffer requirements expressed as a percentage of risk-weighted assets)	7.00%
65	<i>of which: capital conservation buffer requirement</i>	2.50%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)	12.62%
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	2.39
77	Cap on inclusion of provisions in Tier 2 under standardised approach	7.88

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## Capital Adequacy & Credit Risk Disclosures - Quarter ended 30 June 2021

### 1. Capital adequacy

	30-Jun-21 \$	31-Mar-21 \$
	Risk Weighted Assets	Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by <b>portfolio</b>		
Bank	298,904,975	334,518,619
Securitisation	32,939,109	34,251,354
All Other	298,859,278	290,951,737
<b>Total Credit Risk</b>	<b>630,703,362</b>	<b>659,721,710</b>
Operational risk	90,016,175	91,423,813
<b>Total Capital Requirements</b>	<b>720,719,537</b>	<b>751,145,523</b>
Common Equity Tier 1 Capital Ratio	19.62%	18.57%
Tier 1 Capital Ratio	19.62%	18.57%
<b>Level 1 Total Capital Ratio</b>	<b>19.95%</b>	<b>18.89%</b>

### 2. Credit Risk

	30-Jun-21 \$		31-Mar-21 \$	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
<b>Gross Exposures By Exposure Type and Portfolio</b>				
<b>Loans and undrawn commitments</b>				
All Other	322,732,158	325,254,707	301,925,643	304,268,321
<b>Cash and deposits</b>				
Bank and ADI	462,233,354	508,465,500	563,871,682	615,588,627
<b>Debt securities</b>				
Bank and ADI	539,697,676	538,605,546	548,720,610	557,944,167
<b>Other on-balance sheet exposures</b>				
All Other	7,976,753	8,482,566	7,581,722	8,143,327
<b>Total</b>	<b>1,332,639,941</b>	<b>1,380,808,318</b>	<b>1,422,099,656</b>	<b>1,485,944,441</b>

Provisions at:	30-Jun-21 \$	31-Mar-21 \$
General Reserve for Credit Losses	2,000,000	2,000,000
Collective Provisions	390,000	445,000
<b>Total</b>	<b>2,390,000</b>	<b>2,445,000</b>

### 3. Securitisation

	30-Jun-21 \$		31-Mar-21 \$	
	Activity for period	Gain or loss on sale	Activity for period	Gain or loss on sale
<b>Summary of securitisation activity</b>				
Investments in RMBS securities	(6,561,224)	-	21,721,488	-
<b>Total</b>	<b>(6,561,224)</b>	<b>-</b>	<b>21,721,488</b>	<b>-</b>

	30-Jun-21 \$	31-Mar-21 \$
	Total Exposures	Total Exposures
<b>Aggregate on-balance sheet securitisation exposures</b>		
RMBS securities held	164,695,544	171,256,768
<b>Total securitisation exposures</b>	<b>164,695,544</b>	<b>171,256,768</b>