

Lutheran Laypeople's League of Australia Limited

ABN: 25 044 678 441



Capital Adequacy & Credit Risk Disclosures - Quarter ended 30 September 2021

1. Capital adequacy

	30-Sep-21 \$	30-Jun-21 \$
	Risk Weighted Assets	Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by portfolio		
Bank	299,843,213	298,904,975
Securitisation	31,959,318	32,939,109
All Other	287,291,444	298,859,278
Total Credit Risk	619,093,975	630,703,362
Operational risk	93,773,488	90,016,175
Total Capital Requirements	712,867,463	720,719,537
Common Equity Tier 1 Capital Ratio	19.94%	19.62%
Tier 1 Capital Ratio	19.94%	19.62%
Level 1 Total Capital Ratio	20.28%	19.95%

2. Credit Risk

	30-Sep-21 \$		30-Jun-21 \$	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
Gross Exposures By Exposure Type and Portfolio				
Loans and undrawn commitments				
All Other	302,641,060	312,749,816	322,732,158	325,254,707
Cash and deposits				
Bank and ADI	385,811,784	452,774,748	462,233,354	508,465,500
Debt securities				
Bank and ADI	620,326,260	591,923,585	539,697,676	538,605,546
Other on-balance sheet exposures				
All Other	7,951,480	7,922,997	7,976,753	8,482,566
Total	1,316,730,584	1,365,371,145	1,332,639,941	1,380,808,318

Provisions at:	30-Sep-21 \$	30-Jun-21 \$
General Reserve for Credit Losses	2,000,000	2,000,000
Collective Provisions	390,000	390,000
Total	2,390,000	2,390,000

3. Securitisation

	30-Sep-21 \$		30-Jun-21 \$	
	Activity for period	Gain or loss on sale	Activity for period	Gain or loss on sale
Summary of securitisation activity				
Investments in RMBS securities	(4,898,956)	-	(6,561,224)	-
Total	(4,898,956)	-	(6,561,224)	-

	30-Sep-21 \$	30-Jun-21 \$
	Total Exposures	Total Exposures
Aggregate on-balance sheet securitisation exposures		
RMBS securities held	159,796,588	164,695,544
Total securitisation exposures	159,796,588	164,695,544