Lutheran Laypeople's League of Australia Limited

ABN: 25 044 678 441

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

1. Capital adequacy

	31-Dec-21 $ Risk Weighted Assets	30-Sep-21 $ Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by **portfolio**		
Bank	307,011,816	299,843,213
Securitisation	26,470,609	31,959,318
All Other	302,017,223	287,291,444
Total Credit Risk	635,499,648	619,093,975
Operational risk	92,106,888	93,773,488
Total Capital Requirements	**727,606,536**	**712,867,463**
Common Equity Tier 1 Capital Ratio	19.70%	19.94%
Tier 1 Capital Ratio	19.70%	19.94%
Level 1 Total Capital Ratio	**20.03%**	**20.28%**

2. Credit Risk

	31-Dec-21 $		30-Sep-21 $	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
Gross Exposures By **Exposure Type** and **Portfolio**				
Loans and undrawn commitments				
All Other	336,780,796	326,297,889	302,641,060	312,749,816
Cash and deposits				
Bank and ADI	358,641,893	423,171,790	385,811,784	452,774,748
Debt securities				
Bank and ADI	673,546,358	660,209,463	620,326,260	591,923,585
Other on-balance sheet exposures				
All Other	7,607,570	7,958,467	7,951,480	7,922,997
Total	**1,376,576,617**	**1,417,637,608**	**1,316,730,584**	**1,365,371,145**

Provisions at:	31-Dec-21 $	30-Sep-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

	31-Dec-21 $		30-Sep-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	(27,443,541)	-	(4,898,956)	-
Total	**(27,443,541)**	**-**	**(4,898,956)**	**-**

	31-Dec-21 $ Total Exposures	30-Sep-21 $ Total Exposures
Aggregate on-balance sheet securitisation exposures		
RMBS securities held	132,353,047	159,796,588
Total securitisation exposures	**132,353,047**	**159,796,588**