

# Lutheran Laypeople's League of Australia Limited

ABN: 25 044 678 441



## Annual Regulatory Capital Reconciliation as at 30 June 2022

### 1. Regulatory capital reconciliation

	As per audited financial statements	Regulatory scope of consolidation	Capital disclosure template reference
	\$	\$	
<b>Assets</b>			
Cash and cash equivalents	78,033,091	78,033,091	
Investments	1,076,573,261	1,076,573,261	
Loans receivable	247,175,213	247,175,213	
<i>of which: Collective provisions</i>	457,000	457,000	50
Trade and other receivables	71,236	71,236	
Property and equipment	7,654,885	7,654,885	
Intangible assets	64,662	64,662	9
Other assets	2,235,365	2,235,365	
<b>Total assets</b>	<b>1,411,807,713</b>	<b>1,411,807,713</b>	
<b>Liabilities</b>			
Deposits	1,260,950,446	1,260,950,446	
Trade and other payables	2,138,231	2,138,231	
Provisions	658,119	658,119	
Other liabilities	574,919	574,919	
<b>Total liabilities</b>	<b>1,264,321,715</b>	<b>1,264,321,715</b>	
<b>Net assets</b>	<b>147,485,998</b>	<b>147,485,998</b>	
<b>Equity</b>			
Accumulated funds	17,432,355	17,432,355	
<i>of which: Retained earnings</i>		17,432,355	2
Reserves	130,053,643	130,053,643	
<i>of which: General reserve for credit losses</i>		2,000,000	50
<i>of which: Reserves included in CET1 Capital</i>		128,053,643	3
<b>Total equity</b>	<b>147,485,998</b>	<b>147,485,998</b>	

## 2. Capital disclosures

Annual Regulatory Capital Reconciliation as at 30 June 2022		AUD \$ m
<b>Common Equity Tier 1 capital: instruments and reserves</b>		
2	Retained earnings	17.43
3	Accumulated other reserves	128.05
6	Common Equity Tier 1 Capital before regulatory adjustments	145.48
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	0.06
28	Total regulatory adjustments to Common Equity Tier 1 Capital	0.06
29	<b>Common Equity Tier 1 Capital (CET1)</b>	<b>145.42</b>
44	Additional Tier 1 Capital (AT1)	-
45	<b>Tier 1 Capital (T1=CET1+AT1)</b>	<b>145.42</b>
<b>Tier 2 Capital: instruments and provisions</b>		
50	Provisions	2.46
51	Tier 2 Capital before regulatory adjustments	2.46
57	Total regulatory adjustments to Tier 2 Capital	-
58	<b>Tier 2 capital (T2)</b>	<b>2.46</b>
59	<b>Total Capital (TC=T1+T2)</b>	<b>147.88</b>
60	<b>Total risk-weighted assets based on APRA standards</b>	<b>723.17</b>
<b>Capital ratios and buffers</b>		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	20.11%
62	Tier 1 (as a percentage of risk-weighted assets)	20.11%
63	Total capital (as a percentage of risk-weighted assets)	20.45%
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)	13.11%
<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)	2.46
77	Cap on inclusion of provisions in Tier 2 under standardised approach	7.87