Lutheran Laypeople's League of Australia Limited
ABN: 25 044 678 441

Capital Adequacy & Credit Risk Disclosures - Quarter ended 30 SEP 2022

1. Capital adequacy

	30-Sep-22 $ Risk Weighted Assets	30-Jun-22 $ Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by **portfolio**		
Bank	314,353,083	314,903,997
Securitisation	17,360,283	19,881,465
All Other	293,257,464	294,627,677
Total Credit Risk	624,970,830	629,413,138
Operational risk	96,509,875	93,608,725
Total Capital Requirements	**721,480,705**	**723,021,863**
Common Equity Tier 1 Capital Ratio	20.38%	20.11%
Tier 1 Capital Ratio	20.38%	20.11%
Level 1 Total Capital Ratio	**20.72%**	**20.45%**

2. Credit Risk

	30-Sep-22 $		30-Jun-22 $	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
Gross Exposures By **Exposure Type** and **Portfolio**				
Loans and undrawn commitments				
All Other	323,036,141	327,438,170	327,827,469	328,486,717
Cash and deposits				
Bank and ADI	295,308,389	349,085,073	367,569,349	403,621,577
Debt securities				
Bank and ADI	755,506,908	760,179,924	690,016,832	682,409,032
Other on-balance sheet exposures				
All Other	7,654,711	8,090,487	7,726,337	7,574,250
Total	**1,381,506,149**	**1,444,793,654**	**1,393,139,986**	**1,422,091,575**

Provisions at:	30-Sep-22 $	30-Jun-22 $
General Reserve for Credit Losses	2,000,000	2,000,000
Collective Provisions	457,000	457,000
Total	**2,457,000**	**2,457,000**

3. Securitisation

	30-Sep-22 $		30-Jun-22 $	
	Activity for period	Gain or loss on sale	Activity for period	Gain or loss on sale
Summary of securitisation activity				
Investments in RMBS securities	(12,605,907)	-	(14,845,747)	-
Total	**(12,605,907)**	**-**	**(14,845,747)**	**-**

	30-Sep-22 $ Total Exposures	30-Jun-22 $ Total Exposures
Aggregate on-balance sheet securitisation exposures		
RMBS securities held	86,801,416	99,407,323
Total securitisation exposures	**86,801,416**	**99,407,323**