Australian Military Bank

APRA Prudential Standard APS 330
31 Dec 2018

Table 3: Capital Adequacy

		Prescribed
		RWA
		$'000
		31-Dec-18
a (i)	Capital requirements (in terms of risk-weighted assets) for credit risk (excluding securitisation) by portfolio;	
	Liquid investments	39,032
	Loans - secured by residential mortgage	371,950
	Loans - other	94,601
	Loans - corporate	-
	All other assets	5,300
	Total credit risk on balance sheet	**510,884**
	Total credit risk off balance sheet	**1,841**
b	Capital requirements for equity exposures in IRB approach	-
c	Capital requirements for market risk.	-
d	Capital requirements for operational risk.	**73,982**
e	Capital requirements for interest rate risk	-
	Total Risk Weighted assets	**586,706**
f	Common Equity Tier 1 Capital Ratio	14.79%
f	Tier 1 Capital Ratio	14.79%
f	**Total Capital ratio**	**15.08%**

Table 4: Credit Risk

		31-Dec-18						
		Gross Credit Exposure	**Avg. gross credit exposure**	**Risk-weighted**	**Impaired facilities**	**Past due facilities**	**Specific provisions as at end of qtr**	**Write off**
		$'000	**$'000**	**$'000**	**$'000**	**$'000**	**$'000**	**$'000**
	Total Loans	1,130,101	1,124,636					
	Debt securities	175,407	181,987					
	Other Commitments	5,300	4,742					
	Total off-balance sheet exposures	4,933	6,130					
a(i)	**Total exposure by major types**	**1,315,741**	**1,317,495**					
	Liquid investments	175,407	181,987	39,032	-	-	-	-
	Loans - secured by residential mortgage	1,035,490	1,029,914	371,950				-
	Loans - other	94,611	94,722	94,601	702	702	2,172	598
	All other assets	5,300	4,742	5,300	-		-	
	Off-balance sheet exposure	4,933	6,130	1,841	-	-	-	-
b	**Total exposure by porfolio**	**1,315,741**	**1,317,495**	**512,724**	**702**	**702**	**2,172**	**598**
c	**The general reserve for credit losses is $1,747,415**							

Table 5: Securitisation exposures

	31-Dec-18		
a	**Securitisation activity by exposure type**	**Total exposures securitised**	**Regonised gain or loss on sale**
		$'000	**$'000**
	Loans	Nil	Nil
b	**Securitisation Exposures**	**On- balance sheet**	**off-balance sheet**
	Loans	214,098	129