

Quarterly Capital Adequacy and Risk Disclosures

As at 30th September 2019

Introduction and Overview

86 400 Ltd (86 400 Bank) is an Authorised Deposit-taking Institution (ADI) regulated by the Australian Prudential Regulation Authority (APRA). This public disclosure is presented in accordance with prudential standard APS330 Public Disclosure and is unaudited.

86 400 Bank is classified by APRA on a Level 1 basis. This prudential disclosure is prepared on a Level 2 basis and includes 86400 Holdings Pty Ltd (86 400 Holdings) and its subsidiaries. Unless otherwise stated, all disclosures in this report represent the Level 2 regulatory group prepared on a Basel III basis.

The 86 400 Level 2 regulatory group capital ratios comply with the regulatory requirements by APRA as well as the Board internal minimum requirements.

Table 3 Capital Adequacy

Capital requirements (risk-weighted assets) for:	Current Quarter	Previous Quarter
Credit Risk	\$'m	\$'m
Residential Mortgages	0.5	-
Banks and ADI's	4.9	-
Government	-	-
Securitisation	-	-
All other claims	1.9	-
Non-market off-balance sheet	0.4	-
Operational Risk	18.7	-
Total Risk Weighted Assets	26.3	-
Capital Ratios		
Common Equity Tier 1 Capital Ratio	62.5%	-
Tier 1 Capital Ratio	62.5%	-
Total Capital Ratio	62.5%	-

Table 4a Credit Risk

	Current Quarter		Previous Quarter	
	Total Gross Exposure	3 month average exposure	Total Gross Exposure	3 month average exposure
Residential Mortgages	1.5	0.5	-	-
Banks and ADI's	24.4	18.7	-	-
Government	16.7	7.7	-	-
Securitisation	-	-	-	-
All other claims	1.8	2.0	-	-
Non-market off-balance sheet	1.1	1.0	-	-
Total	45.5	29.9	-	-
General Reserve for Credit Losses	-	-	-	-

Table 4b Impaired and Past Due Loans

	Current Quarter				Previous Quarter			
	Past due facilities	Impaired facilities	Specific Provision	Bad debts written off	Past due facilities	Impaired facilities	Specific Provision	Bad debts written off
Residential Mortgages	-	-	-	-	-	-	-	-
Banks and ADI's	-	-	-	-	-	-	-	-
Government	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-
All other claims	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

Table 4c General Reserve for Credit Losses

	Current Quarter		Previous Quarter	
	Total Gross Exposure	3 month average exposure	Total Gross Exposure	3 month average exposure
General Reserve for Credit Losses	-	-	-	-

Table 5a Securitisation Activity

	Current Quarter		Previous Quarter	
	Total Exposures Securitised	Recognised gain or loss on sale	Total Exposures Securitised	Recognised gain or loss on sale
Residential Mortgages	-	-	-	-
Total	-	-	-	-

Table 5b Securitisation Exposures retained or purchased

	Current Quarter		Previous Quarter	
	On Balance Sheet	Off Balance sheet	On Balance Sheet	Off Balance sheet
Residential Mortgages	-	-	-	-
Total	-	-	-	-