

Public Disclosure of Prudential Information in
accordance with APRA Prudential Standard APS 330
for the quarter ended 31 December 2022

alex.bank

Alex Corporation Limited
ABN 89 634 554 608

CAPITAL STRUCTURE		31-Dec-22
Tier 1 Capital		
Paid Up Ordinary Share Capital		\$ 72,934,478
Retained Earnings		\$ (49,567,339)
Reserves from equity-settled share-based payments		\$ 3,680,186
Less Deductions from Tier 1		\$ 7,859,444
Common Equity Tier 1 Capital		\$ 19,187,881
Net Tier 1 Capital		\$ 19,187,881
Tier 2 Capital		
Net Tier 2 Capital (net of deductions)		\$ -
Total Capital Base		\$ 19,187,881

CAPITAL ADEQUACY		31-Dec-22
Total Risk Weighted Assets for Credit & Securitisation Risk		\$ 27,580,998
Total Risk Weighted Assets for Market Risk		\$ -
Total Risk Weighted Assets for Operational Risk		\$ 1,496,125
Total Risk Weighted Assets		\$ 29,077,123
COMMON EQUITY TIER 1		63%
TIER 1		63%
TOTAL CAPITAL		63%

CREDIT RISK EXPOSURE as at 31 December 2022

RISK EXPOSURES BY TYPE							
	Gross Credit Risk Exposure	Average Gross Credit Exposure	Risk Weighted Amounts	Impaired Amounts	Past Due > 90 days	Specific Provisions	Charges for Specific Provisions and Writeoffs
Cash and Liquid Assets	\$ 18,752,729	\$ 17,565,835	\$ 3,750,546			\$ -	\$ -
Loans and Advances	\$ 22,916,330	\$ 23,178,930	\$ 22,916,330	\$ 56,922	\$ 132,258	\$ 189,179	\$ 68,110
Secured by Eligible Mortgages							
Other Loan Advances	\$ 22,916,330	\$ 23,838,288	\$ 22,916,330	\$ 56,922	\$ 132,258	\$ 189,179	\$ 68,110
Plant and Equipment	\$ 122,048	\$ 125,882	\$ 122,048				
Other Assets	\$ 792,074	\$ 808,288	\$ 792,074				
Other Commitments	\$ -	\$ -	\$ -				
Totals	\$ 42,583,182	\$ 41,678,935	\$ 27,580,998	\$ 56,922	\$ 132,258	\$ 189,179	\$ 68,110

RISK EXPOSURES BY PORTFOLIO							
	Gross Credit Risk Exposure	Average Gross Credit Exposure	Risk Weighted Amounts	Impaired Amounts	Past Due > 90 days	Specific Provisions	Charges for Specific Provisions and Writeoffs
Corporate	\$ -	\$ -	\$ -				
Government	\$ -	\$ -	\$ -				
ADIs	\$ 18,752,729	\$ 17,565,835	\$ 3,750,546				
Residential Mortgage	\$ -	\$ -	\$ -				
Other Retail	\$ 22,916,330	\$ 23,178,930	\$ 22,916,330	\$ 56,922	\$ 132,258	\$ 189,179	\$ 68,110
Other	\$ 914,122	\$ 934,170	\$ 914,122				
Totals	\$ 42,583,182	\$ 41,678,935	\$ 27,580,998	\$ 56,922	\$ 132,258	\$ 189,179	\$ 68,110

SECURITISATION RISK EXPOSURE as at 31 December 2022

RISK EXPOSURES							
	Securitisation Activity	Gain or (Loss) on Sales	On-Balance Sheet Risk Exposure	On-Balance Sheet RWA	Off-Balance Sheet Risk Exposure	Off-Balance Sheet RWA	
Other Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Totals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

This report has been prepared by Alex Bank Pty Ltd to meet its disclosure requirements under the Australian Prudential Regulation Authority's (APRA) Prudential Standard APS 330: Public Disclosure. It has been prepared using quarter ended 31 December 2022 data at the consolidated Alex Group level (level 2) including the authorised Non-Operating Holding Company, Alex Corporation Limited.