

RISK EXPOSURES

All amounts are reported in \$'000

Capital Adequacy

Capital requirements in terms of risk-weighted assets are:

Credit Risk

	Mar-21	Dec-20
Claims on other ADIs	56,454	56,916
Loans secured by eligible residential mortgage	287,314	279,911
Other loans claims in the banking book	41,763	41,994
All other claims	15,292	15,100
Market Risk	15	12
Operational Risk	47,094	47,094
Total risk-weighted assets	447,932	441,028

Capital Ratios

	Mar-21	Dec-20
Total Capital Ratio	15.05%	15.03%
Common Equity Tier 1 & Tier 1 Capital Ratio	14.26%	14.21%

Credit Risk

	Mar-21		Dec-20	
	Total Gross Exposure	Average Gross Exposure	Total Gross Exposure	Average Gross Exposure
On Balance Sheet				
Claims on Australian Government	-	-	-	-
Claims on other ADIs	177,095	175,623	171,709	172,930
Loans secured by residential mortgage	665,605	639,131	649,240	630,949
Other loans claims in the banking book	40,785	40,586	40,994	40,691
All other claims	15,406	15,684	16,582	16,273
Off Balance Sheet				
Guarantees	244	335	550	488
Loans approved not advanced	30,829	24,288	25,525	21,635
Redraw facilities available	65,924	64,139	65,058	63,706
Undrawn credit commitments	45,463	44,657	45,176	44,514
Interest rate contracts	-	-	-	-
Total Gross Credit Risk	1,041,351	1,004,445	1,014,833	991,185

Gross Exposure by Portfolio

	Mar-21					
	Total Gross Exposure	Average Gross Exposure	Impaired Facilities	Past Due Facilities	Specific Provision	Write-offs
Australian Government	-	-	-	-	-	-
Other ADIs	177,095	175,623	-	-	-	-
Housing Loans	645,967	618,575	491	1,908	49	-
Personal Loans	18,948	19,111	38	-	30	-
Overdrafts	3,447	3,561	28	192	31	-
Commercial Loans	38,018	38,454	-	-	-	-
Total	883,474	855,324	557	2,100	110	-
General Reserve for Credit Losses	2,222					

Gross Exposure by Portfolio

	Dec-20					
	Total Gross Exposure	Average Gross Exposure	Impaired Facilities	Past Due Facilities	Specific Provision	Write-offs
Australian Government	-	-	-	-	-	-
Other ADIs	171,709	172,930	-	-	-	-
Housing Loans	629,855	610,519	500	1,943	32	-
Personal Loans	18,820	19,047	47	-	40	-
Overdrafts	3,286	3,480	23	166	21	4
Commercial Loans	38,262	38,576	-	-	-	-
Total	861,931	844,552	570	2,109	93	4
General Reserve for Credit Losses	2,196					