



RISK EXPOSURES

All amounts are reported in \$'000

Capital Adequacy Jun-21 Mar-21

Capital requirements in terms of risk-weighted assets are:

Credit Risk		
Claims on other ADIs	55,119	56,454
Loans secured by eligible residential mortgage	289,545	287,314
Other loans claims in the banking book	40,862	41,763
All other claims	16,258	15,292
Market Risk	32	15
Operational Risk	50,506	47,094
Total risk-weighted assets	452,321	447,932

Capital Ratios	Jun-21	Mar-21
Total Capital Ratio	15.34%	15.05%
Common Equity Tier 1 & Tier 1 Capital Ratio	14.62%	14.26%

Credit Risk Jun-21 Mar-21

	Total Gross Exposure	Average Gross Exposure	Total Gross Exposure	Average Gross Exposure
On Balance Sheet				
Claims on Australian Government	-	-	-	-
Claims on other ADIs	174,919	174,535	177,095	175,623
Loans secured by residential mortgage	684,185	648,421	665,605	639,131
Other loans claims in the banking book	41,262	40,825	40,785	40,586
All other claims	16,647	16,305	15,406	15,684
Off Balance Sheet				
Guarantees	244	335	244	335
Loans approved not advanced	20,797	19,272	30,829	24,288
Redraw facilities available	66,479	64,417	65,924	64,139
Undrawn credit commitments	45,954	44,903	45,463	44,657
Interest rate contracts	-	-	-	-
Total Gross Credit Risk	1,050,486	1,009,012	1,041,351	1,004,445

Gross Exposure by Portfolio Jun-21

	Total Gross Exposure	Average Gross Exposure	Impaired Facilities	Past Due Facilities	Specific Provision	Write-offs
Australian Government	-	-	-	-	-	-
Other ADIs	174,919	174,535	-	-	-	-
Housing Loans	664,971	628,077	489	1,998	48	-
Personal Loans	18,953	19,114	33	-	30	-
Overdrafts	3,475	3,575	46	119	43	-
Commercial Loans	38,031	38,460	-	-	-	-
Total	900,349	863,762	568	2,117	121	-

General Reserve for Credit Losses **2,241**

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**