



RISK EXPOSURES

All amounts are reported in \$'000

Capital Adequacy Sep-21 Jun-21

Capital requirements in terms of risk-weighted assets are:

Credit Risk		
Claims on other ADIs	63,969	55,119
Loans secured by eligible residential mortgage	290,472	289,545
Other loans claims in the banking book	44,274	40,862
All other claims	16,445	16,258
Market Risk	41	32
Operational Risk	50,506	50,506
Total risk-weighted assets	465,707	452,321

Capital Ratios	Sep-21	Jun-21
Total Capital Ratio	15.16%	15.34%
Common Equity Tier 1 & Tier 1 Capital Ratio	14.44%	14.62%

Credit Risk Sep-21 Jun-21

	Total Gross Exposure	Average Gross Exposure	Total Gross Exposure	Average Gross Exposure
On Balance Sheet				
Claims on Australian Government	-	-	-	-
Claims on other ADIs	207,773	191,346	174,919	174,535
Loans secured by residential mortgage	689,367	686,776	684,185	648,421
Other loans claims in the banking book	40,070	40,666	41,262	40,825
All other claims	16,843	16,745	16,647	16,305
Off Balance Sheet				
Guarantees	264	254	244	335
Loans approved not advanced	26,979	23,888	20,797	19,272
Redraw facilities available	68,851	67,665	66,479	64,417
Undrawn credit commitments	47,713	46,833	45,954	44,903
Interest rate contracts	-	-	-	-
Total Gross Credit Risk	1,097,859	1,074,172	1,050,486	1,009,012

Gross Exposure by Portfolio Sep-21

	Total Gross Exposure	Average Gross Exposure	Impaired Facilities	Past Due Facilities	Specific Provision	Write-offs
Australian Government	-	-	-	-	-	-
Other ADIs	207,773	191,346	-	-	-	-
Housing Loans	669,568	667,269	489	1,998	31	-
Personal Loans	18,791	18,872	33	-	20	1
Overdrafts	3,205	3,340	46	119	35	-
Commercial Loans	37,850	37,940	-	-	-	-
Total	937,187	918,768	568	2,117	86	1

General Reserve for Credit Losses **2,312**

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**