

## RISK EXPOSURES

All amounts are reported in \$'000

### Capital Adequacy

Dec-21

Sep-21

Capital requirements in terms of risk-weighted assets are:

#### Credit Risk

Claims on other ADIs	72,094	63,969
Loans secured by eligible residential mortgage	296,900	290,472
Other loans claims in the banking book	41,197	44,274
All other claims	17,362	16,445

#### Market Risk

147 41

#### Operational Risk

54,270 50,506

#### Total risk-weighted assets

481,970 465,707

### Capital Ratios

Dec-21

Sep-21

Total Capital Ratio	14.90%	15.16%
Common Equity Tier 1 & Tier 1 Capital Ratio	14.16%	14.44%

### Credit Risk

Dec-21

Sep-21

	Total Gross Exposure	Average Gross Exposure	Total Gross Exposure	Average Gross Exposure
<b>On Balance Sheet</b>				
Claims on Australian Government	-	-	-	-
Claims on other ADIs	214,307	194,613	207,773	191,346
Loans secured by residential mortgage	709,189	696,687	689,367	686,776
Other loans claims in the banking book	39,940	40,601	40,070	40,666
All other claims	17,730	17,188	16,843	16,745
<b>Off Balance Sheet</b>				
Guarantees	246	245	264	254
Loans approved not advanced	16,955	18,876	26,979	23,888
Redraw facilities available	69,568	68,023	68,851	67,665
Undrawn credit commitments	48,009	46,982	47,713	46,833
Interest rate contracts	-	-	-	-
<b>Total Gross Credit Risk</b>	<b>1,115,945</b>	<b>1,083,215</b>	<b>1,097,859</b>	<b>1,074,172</b>

### Gross Exposure by Portfolio

Dec-21

	Total Gross Exposure	Average Gross Exposure	Impaired Facilities	Past Due Facilities	Specific Provision	Write-offs
Australian Government	-	-	-	-	-	-
Other ADIs	214,307	194,229	-	-	-	-
Housing Loans	684,480	637,832	-	1,714	-	-
Personal Loans	20,363	19,819	22	-	18	-
Overdrafts	4,036	3,855	8	-	20	-
Commercial Loans	40,241	39,565	-	-	-	-
<b>Total</b>	<b>963,427</b>	<b>895,301</b>	<b>30</b>	<b>1,714</b>	<b>38</b>	<b>-</b>

#### General Reserve for Credit Losses

2,428

### 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	-	-	-	-
<b>Total</b>	<b>937,187</b>	<b>918,768</b>	<b>568</b>	<b>2,117</b>	<b>86</b>	<b>1</b>

#### General Reserve for Credit Losses

2,312