



## RISK EXPOSURES

All amounts are reported in \$'000

### Capital Adequacy Mar-22 Dec-21

Capital requirements in terms of risk-weighted assets are:

#### Credit Risk

Claims on other ADIs	69,787	72,094
Loans secured by eligible residential mortgage	294,190	296,900
Other loans claims in the banking book	42,084	41,197
All other claims	18,505	17,362
<b>Market Risk</b>	421	147
<b>Operational Risk</b>	54,270	54,270
<b>Total risk-weighted assets</b>	<b>479,256</b>	<b>481,970</b>

### Capital Ratios Mar-22 Dec-21

Total Capital Ratio	14.90%	14.90%
Common Equity Tier 1 & Tier 1 Capital Ratio	14.40%	14.16%

### Credit Risk Mar-22 Dec-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	240,560	207,740	214,307	194,613
Loans secured by residential mortgage	708,140	696,163	709,189	696,687
Other loans claims in the banking book	40,920	41,091	39,940	40,601
All other claims	18,763	17,705	17,730	17,188
<b>Off Balance Sheet</b>				
Guarantees	171	207	246	245
Loans approved not advanced	15,602	18,200	16,955	18,876
Redraw facilities available	69,888	68,183	69,568	68,023
Undrawn credit commitments	48,758	47,356	48,009	46,982
Interest rate contracts	-	-	-	-
<b>Total Gross Credit Risk</b>	<b>1,142,804</b>	<b>1,096,645</b>	<b>1,115,945</b>	<b>1,083,215</b>

### Gross Exposure by Portfolio Mar-22

	Total Gross Exposure	Average Gross Exposure	Impaired Facilities	Past Due Facilities	Specific Provision	Write-offs
Australian Government	-	-	-	-	-	-
Other ADIs	240,560	207,740	-	-	-	-
Housing Loans	685,557	675,264	-	1,965	-	-
Personal Loans	21,103	20,028	38	-	24	-
Overdrafts	3,296	3,385	16	-	22	-
Commercial Loans	39,093	38,562	-	-	-	-
<b>Total</b>	<b>989,608</b>	<b>944,979</b>	<b>54</b>	<b>1,965</b>	<b>45</b>	<b>-</b>

#### General Reserve for Credit Losses

2,377

### 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