

RISK EXPOSURES

All amounts are reported in \$'000

Capital Adequacy Jun-22 Mar-22

Capital requirements in terms of risk-weighted assets are:

Credit Risk

Claims on other ADIs	66,284	69,787
Loans secured by eligible residential mortgage	294,696	294,190
Other loans claims in the banking book	40,675	42,084
All other claims	16,677	18,505

Market Risk

621 421

Operational Risk

59,949 54,270

Total risk-weighted assets 478,900 479,256

Capital Ratios Jun-22 Mar-22

Total Capital Ratio	14.81%	14.90%
Common Equity Tier 1 & Tier 1 Capital Ratio	14.31%	14.40%

Credit Risk Jun-22 Mar-22

	Total Gross Exposure	Average Gross Exposure	Total Gross Exposure	Average Gross Exposure
On Balance Sheet				
Claims on Australian Government	-	-	-	-
Claims on other ADIs	225,594	200,257	240,560	207,740
Loans secured by residential mortgage	712,099	698,142	708,140	696,163
Other loans claims in the banking book	40,697	40,979	40,920	41,091
All other claims	17,315	16,981	18,763	17,705
Off Balance Sheet				
Guarantees	732	488	171	207
Loans approved not advanced	15,517	18,157	15,602	18,200
Redraw facilities available	70,584	68,531	69,888	68,183
Undrawn credit commitments	47,868	46,911	48,758	47,356
Interest rate contracts	-	-	-	-
Total Gross Credit Risk	1,130,406	1,090,446	1,142,804	1,096,645

Gross Exposure by Portfolio Jun-22

	Total Gross Exposure	Average Gross Exposure	Impaired Facilities	Past Due Facilities	Specific Provision	Write-offs
Australian Government	-	-	-	-	-	-
Other ADIs	225,594	200,257	-	-	-	-
Housing Loans	688,908	676,940	-	2,360	-	-
Personal Loans	20,516	19,735	36	-	23	-
Overdrafts	3,542	3,508	13	-	23	-
Commercial Loans	39,815	38,923	-	-	-	-
Total	978,375	939,362	49	2,360	46	-

General Reserve for Credit Losses

2,395

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	-	-	-	-
Total	989,608	944,979	54	1,965	45	-

General Reserve for Credit Losses

2,377