

RISK EXPOSURES

All amounts are reported in \$'000

Capital Adequacy Sep-22 Jun-22

Capital requirements in terms of risk-weighted assets are:

Credit Risk

Claims on other ADIs	64,489	66,284
Loans secured by eligible residential mortgage	291,047	294,696
Other loans claims in the banking book	40,502	40,675
All other claims	17,142	16,677
Market Risk	662	621
Operational Risk	59,949	59,949
Total risk-weighted assets	473,790	478,900

Capital Ratios Sep-22 Jun-22

Total Capital Ratio	15.40%	14.81%
Common Equity Tier 1 & Tier 1 Capital Ratio	14.89%	14.31%

Credit Risk Sep-22 Jun-22

	Total Gross Exposure	Average Gross Exposure	Total Gross Exposure	Average Gross Exposure
On Balance Sheet				
Claims on Australian Government	-	-	-	-
Claims on other ADIs	221,343	223,469	225,594	200,257
Loans secured by residential mortgage	706,433	709,266	712,099	698,142
Other loans claims in the banking book	38,978	39,837	40,697	40,979
All other claims	17,663	17,489	17,315	16,981
Off Balance Sheet				
Guarantees	722	727	732	488
Loans approved not advanced	17,100	16,309	15,517	18,157
Redraw facilities available	76,701	73,642	70,584	68,531
Undrawn credit commitments	47,516	47,692	47,868	46,911
Interest rate contracts	-	-	-	-
Total Gross Credit Risk	1,126,455	1,128,431	1,130,406	1,090,446

Gross Exposure by Portfolio Sep-22

	Total Gross Exposure	Average Gross Exposure	Impaired Facilities	Past Due Facilities	Specific Provision	Write-offs
Australian Government	-	-	-	-	-	-
Other ADIs	221,343	223,469	-	-	-	-
Housing Loans	685,689	687,299	-	2,861	-	-
Personal Loans	19,933	20,224	39	-	19	-
Overdrafts	3,201	3,372	22	-	63	-
Commercial Loans	36,574	38,194	101	-	-	-
Total	966,740	972,558	161	2,861	82	-

General Reserve for Credit Losses

2,395

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