

RISK EXPOSURES

All amounts are reported in \$'000

Capital Adequacy Dec-22 Sep-22

Capital requirements in terms of risk-weighted assets are:

Credit Risk

Claims on other ADIs	63,514	64,489
Loans secured by eligible residential mortgage	301,694	291,047
Other loans claims in the banking book	42,057	40,502
All other claims	15,626	17,142
Market Risk	588	662
Operational Risk	63,909	59,949
Total risk-weighted assets	487,388	473,790

Capital Ratios Dec-22 Sep-22

Total Capital Ratio	15.38%	15.40%
Common Equity Tier 1 & Tier 1 Capital Ratio	14.89%	14.89%

Credit Risk Dec-22 Sep-22

	Total Gross Exposure	Average Gross Exposure	Total Gross Exposure	Average Gross Exposure
On Balance Sheet				
Claims on Australian Government	-	-	-	-
Claims on other ADIs	207,496	216,545	221,343	223,469
Loans secured by residential mortgage	726,285	719,192	706,433	709,266
Other loans claims in the banking book	38,043	39,370	38,978	39,837
All other claims	16,752	17,033	17,663	17,489
Off Balance Sheet				
Guarantees	722	727	722	727
Loans approved not advanced	33,564	24,541	17,100	16,309
Redraw facilities available	82,048	76,316	76,701	73,642
Undrawn credit commitments	46,688	47,278	47,516	47,692
Interest rate contracts	-	-	-	-
Total Gross Credit Risk	1,151,598	1,141,002	1,126,455	1,128,431

Gross Exposure by Portfolio Dec-22

	Total Gross Exposure	Average Gross Exposure	Impaired Facilities	Past Due Facilities	Specific Provision	Write-offs
Australian Government	-	-	-	-	-	-
Other ADIs	207,496	216,545	-	-	-	-
Housing Loans	704,458	696,683	196	2,053	-	-
Personal Loans	20,538	20,527	10	-	20	-
Overdrafts	3,502	3,522	27	-	133	-
Commercial Loans	35,821	37,818	101	-	-	-
Total	971,814	975,095	334	2,053	153	-

General Reserve for Credit Losses 2,382

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