



	As At 30 Jun 2022 \$A (\$,000)	As At 31 Mar 2022 \$A (\$,000)
Capital Adequacy Requirements for		
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	32,665	36,046
Loans secured by residential mortgage	276,871	257,933
Other loan claims held in the banking book	26,093	26,044
All other claims	4,076	4,625
Total Credit Risk (risk weighted assets)	339,706	324,648
Market Risk	-	-
Operational Risk	41,264	39,941
Total Risk Weighted Assets	380,970	364,590
Common Equity Tier 1 Capital Ratio	14.98%	15.71%
Tier 1 Capital Ratio	14.98%	15.71%
Total Capital Ratio	16.11%	16.81%

Credit Risk							As At 30 Jun 2022 \$A (\$,000)
Gross Credit Risk	Impaired Facilities	Past Due Facilities	Specific Provision	Bad Debt Write-offs	Average Gross Exposure	Total Gross Exposure	
On Balance Sheet							
Claims on other ADI's					132,929	126,576	
Loans secured by residential mortgage	-	701	97	-	615,633	656,222	
Other loan claims held in the banking book	63	-	88	13	26,586	26,631	
All Other Claims					5,315	4,569	
Off Balance Sheet							
Loans approved not advanced					42,821	44,212	
Redraw facilities available					48,441	49,994	
Undrawn Credit Commitments					7,677	7,589	
Interest rate contracts					-	-	
Total Credit Risk	63	701	184	13	879,402	915,793	
Gross Exposure by portfolio							
Other ADI's					132,929	126,576	
Housing Loans					583,851	624,873	
Overdrafts					241	255	
Personal Loans					14,077	15,895	
Commercial Loans					44,049	41,831	
Total					775,148	809,430	
General reserve for credit losses							4,299

Credit Risk							As At 31 Mar 2022 \$A (\$,000)
Gross Credit Risk	Impaired Facilities	Past Due Facilities	Specific Provision	Bad Debt Write-offs	Average Gross Exposure	Total Gross Exposure	
On Balance Sheet							
Claims on other ADI's					135,279	131,276	
Loans secured by residential mortgage	-	430	86	-	587,634	600,225	
Other loan claims held in the banking book	43	-	80	3	26,451	26,361	
All Other Claims					5,614	5,168	
Off Balance Sheet							
Loans approved not advanced					43,434	45,437	
Redraw facilities available					47,945	49,001	
Undrawn Credit Commitments					7,766	7,766	
Interest rate contracts					-	-	
Total Credit Risk	43	430	166	3	854,123	865,234	
Gross Exposure by portfolio							
Other ADI's					135,279	131,276	
Housing Loans					556,595	570,360	
Overdrafts					234	240	
Personal Loans					13,461	14,663	
Commercial Loans					43,796	41,324	
Total					749,364	757,863	
General reserve for credit losses							3,999