



	As At 30 Sep 2022 \$A (\$,000)	As At 30 Jun 2022 \$A (\$,000)
Capital Adequacy Requirements for		
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	37,434	32,665
Loans secured by residential mortgage	288,004	276,871
Other loan claims held in the banking book	28,064	26,093
All other claims	4,556	4,076
Total Credit Risk (risk weighted assets)	358,057	339,706
Market Risk	-	-
Operational Risk	42,413	41,264
Total Risk Weighted Assets	400,470	380,970
Common Equity Tier 1 Capital Ratio	15.54%	14.98%
Tier 1 Capital Ratio	15.54%	14.98%
Total Capital Ratio	15.54%	16.11%

Credit Risk							As At 30 Sep 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					129,774	132,972	
Loans secured by residential mortgage	-	846	97	-	675,364	694,506	
Other loan claims held in the banking book	40	-	190	7	27,574	28,516	
All Other Claims					4,751	4,933	
Off Balance Sheet							
Loans approved not advanced					41,080	37,949	
Redraw facilities available					51,193	52,393	
Undrawn Credit Commitments					7,487	7,386	
Interest rate contracts					-	-	
Total Credit Risk	40	846	287	7	937,225	958,656	
Gross Exposure by portfolio							
Other ADI's					129,774	132,972	
Housing Loans					643,443	662,014	
Overdrafts					385	514	
Personal Loans					16,808	17,720	
Commercial Loans					42,302	42,774	
Total					832,712	855,995	
General reserve for credit losses							-

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