



	As At 31 Dec 2021 \$A (\$,000)	As At 30 Sep 2021 \$A (\$,000)
<b>Capital Adequacy Requirements for</b>		
<b>Credit Risk (in terms of risk weighted assets)</b>		
Claims on other ADI's	38,847	38,043
Loans secured by residential mortgage	248,078	243,983
Other loan claims held in the banking book	25,882	22,958
All other claims	5,148	5,042
<b>Total Credit Risk (risk weighted assets)</b>	<b>317,954</b>	<b>310,025</b>
<b>Market Risk</b>	-	-
<b>Operational Risk</b>	39,078	38,219
<b>Total Risk Weighted Assets</b>	<b>357,032</b>	<b>348,245</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>15.95%</b>	<b>16.09%</b>
<b>Tier 1 Capital Ratio</b>	<b>15.95%</b>	<b>16.09%</b>
<b>Total Capital Ratio</b>	<b>17.00%</b>	<b>17.03%</b>

<b>Credit Risk</b>							As At 31 Dec 2021 \$A (\$,000)
<b>Gross Credit Risk</b>	<b>Impaired Facilities</b>	<b>Past Due Facilities</b>	<b>Specific Provision</b>	<b>Bad Debt Write-offs</b>	<b>Average Gross Exposure</b>	<b>Total Gross Exposure</b>	
<b>On Balance Sheet</b>							
Claims on other ADI's					134,272	139,282	
Loans secured by residential mortgage	-	611	76	-	562,559	575,043	
Other loan claims held in the banking book	35	-	78	3	25,095	26,541	
All Other Claims					5,883	6,060	
<b>Off Balance Sheet</b>							
Loans approved not advanced					39,946	41,431	
Redraw facilities available					46,458	46,889	
Undrawn Credit Commitments					8,166	7,766	
Interest rate contracts					-	-	
<b>Total Credit Risk</b>	<b>35</b>	<b>611</b>	<b>154</b>	<b>3</b>	<b>822,378</b>	<b>843,012</b>	
<b>Gross Exposure by portfolio</b>							
Other ADI's					134,272	139,282	
Housing Loans					530,882	542,829	
Overdrafts					217	227	
Personal Loans					11,800	12,259	
Commercial Loans					44,755	46,268	
<b>Total</b>					<b>721,925</b>	<b>740,865</b>	
<b>General reserve for credit losses</b>							<b>3,762</b>

<b>Credit Risk</b>							As At 30 Sep 2021 \$A (\$,000)
<b>Gross Credit Risk</b>	<b>Impaired Facilities</b>	<b>Past Due Facilities</b>	<b>Specific Provision</b>	<b>Bad Debt Write-offs</b>	<b>Average Gross Exposure</b>	<b>Total Gross Exposure</b>	
<b>On Balance Sheet</b>							
Claims on other ADI's					131,487	129,262	
Loans secured by residential mortgage	-	587	74	-	534,728	550,075	
Other loan claims held in the banking book	37	-	68	42	24,511	23,648	
All Other Claims					6,271	5,705	
<b>Off Balance Sheet</b>							
Loans approved not advanced					37,286	38,460	
Redraw facilities available					45,202	46,027	
Undrawn Credit Commitments					7,526	8,566	
Interest rate contracts					-	-	
<b>Total Credit Risk</b>	<b>37</b>	<b>587</b>	<b>142</b>	<b>42</b>	<b>787,011</b>	<b>801,744</b>	
<b>Gross Exposure by portfolio</b>							
Other ADI's					131,487	129,262	
Housing Loans					505,465	518,935	
Overdrafts					223	206	
Personal Loans					10,887	11,340	
Commercial Loans					42,665	43,242	
<b>Total</b>					<b>690,726</b>	<b>702,985</b>	
<b>General reserve for credit losses</b>							<b>3,273</b>