



	As At 31 Dec 2022 \$A (\$,000)	As At 30 Sep 2022 \$A (\$,000)
Capital Adequacy Requirements for		
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	37,298	37,434
Loans secured by residential mortgage	294,951	288,004
Other loan claims held in the banking book	28,906	28,064
All other claims	4,422	4,556
Total Credit Risk (risk weighted assets)	365,576	358,057
Market Risk	-	-
Operational Risk	44,035	42,413
Total Risk Weighted Assets	409,611	400,470
Common Equity Tier 1 Capital Ratio	15.38%	15.54%
Tier 1 Capital Ratio	15.38%	15.54%
Total Capital Ratio	15.38%	15.54%

Credit Risk							As At 31 Dec 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					132,629	132,285	
Loans secured by residential mortgage	-	813	103	-	710,901	727,295	
Other loan claims held in the banking book	45	-	189	8	29,053	29,591	
All Other Claims					4,948	4,963	
Off Balance Sheet							
Loans approved not advanced					31,254	24,559	
Redraw facilities available					53,284	54,175	
Undrawn Credit Commitments					7,227	7,067	
Interest rate contracts					-	-	
Total Credit Risk	45	813	293	8	969,295	979,935	
Gross Exposure by portfolio							
Other ADI's					132,629	132,285	
Housing Loans					678,611	695,208	
Overdrafts					536	557	
Personal Loans					18,061	18,401	
Commercial Loans					42,747	42,720	
Total					872,583	889,170	
General reserve for credit losses							-

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							-