



	As At 31 Mar 2018 \$A (\$,000)	As At 31 Dec 2017 \$A (\$,000)
Capital Adequacy Requirements for		
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	19,801	18,462
Loans secured by residential mortgage	179,680	171,730
Other loan claims held in the banking book	36,489	37,335
All other claims	2,250	2,104
Total Credit Risk (risk weighted assets)	238,221	229,632
Market Risk	-	-
Operational Risk	28,063	27,335
Total Risk Weighted Assets	266,283	256,967
Common Equity Tier 1 Capital Ratio	17.81%	18.22%
Tier 1 Capital Ratio	17.81%	18.22%
Total Capital Ratio	18.82%	19.25%

Credit Risk							As At 31 Mar 2018 \$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					67,399	69,246	
Loans secured by residential mortgage	-	410	57	-	390,975	394,876	
Other loan claims held in the banking book	1,588	-	646	4	38,161	37,638	
All Other Claims					3,057	3,003	
Off Balance Sheet							
Loans approved not advanced					15,088	18,260	
Redraw facilities available					41,538	41,473	
Undrawn Credit Commitments					6,535	6,158	
Interest rate contracts					-	-	
Total Credit Risk	1,588	410	703	4	562,752	570,652	
Gross Exposure by portfolio							
Other ADI's					67,399	69,246	
Housing Loans					369,785	371,791	
Overdrafts					395	398	
Personal Loans					12,010	11,899	
Commercial Loans					46,945	48,426	
Total					496,534	501,760	
General reserve for credit losses							2,692

Credit Risk							As At 31 Dec 2017 \$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					72,456	65,551	
Loans secured by residential mortgage	-	406	57	-	384,056	387,074	
Other loan claims held in the banking book	1,544	-	635	9	38,896	38,683	
All Other Claims					2,957	3,112	
Off Balance Sheet							
Loans approved not advanced					10,565	11,916	
Redraw facilities available					40,741	41,604	
Undrawn Credit Commitments					6,488	6,912	
Interest rate contracts					-	-	
Total Credit Risk	1,544	406	692	9	556,158	554,852	
Gross Exposure by portfolio							
Other ADI's					72,456	65,551	
Housing Loans					366,052	367,779	
Overdrafts					396	393	
Personal Loans					12,043	12,121	
Commercial Loans					44,461	45,464	
Total					495,408	491,308	
General reserve for credit losses							2,646