



	As At 31 Dec 2017 \$A (\$,000)	As At 30 Sep 2017 \$A (\$,000)
Capital Adequacy Requirements for		
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	18,462	21,224
Loans secured by residential mortgage	171,730	167,005
Other loan claims held in the banking book	37,335	38,179
All other claims	2,104	2,088
Total Credit Risk (risk weighted assets)	229,632	228,496
Market Risk	-	-
Operational Risk	27,335	26,587
Total Risk Weighted Assets	256,967	255,083
Common Equity Tier 1 Capital Ratio	18.22%	18.10%
Tier 1 Capital Ratio	18.22%	18.10%
Total Capital Ratio	19.25%	19.13%

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

Credit Risk							As At 30 Sep 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					71,219	79,360	
Loans secured by residential mortgage	-	402	56	-	379,527	381,037	
Other loan claims held in the banking book	1,437	-	399	9	38,035	39,109	
All Other Claims					2,797	2,802	
Off Balance Sheet							
Loans approved not advanced					8,971	9,214	
Redraw facilities available					39,543	39,878	
Undrawn Credit Commitments					6,432	6,064	
Interest rate contracts					-	-	
Total Credit Risk	1,437	402	455	9	546,523	557,465	
Gross Exposure by portfolio							
Other ADI's					71,219	79,360	
Housing Loans					360,858	364,324	
Overdrafts					423	399	
Personal Loans					11,912	11,966	
Commercial Loans					44,369	43,458	
Total					488,781	499,507	
General reserve for credit losses							2,634