



	As At 31 Dec 2018 \$A (\$,000)	As At 31 Sep 2018 \$A (\$,000)
<b>Capital Adequacy Requirements for</b>		
<b>Credit Risk (in terms of risk weighted assets)</b>		
Claims on other ADI's	20,085	20,141
Loans secured by residential mortgage	193,363	185,941
Other loan claims held in the banking book	27,365	27,674
All other claims	3,144	2,388
<b>Total Credit Risk (risk weighted assets)</b>	<b>243,957</b>	<b>236,145</b>
<b>Market Risk</b>	<b>-</b>	<b>-</b>
<b>Operational Risk</b>	<b>31,034</b>	<b>30,268</b>
<b>Total Risk Weighted Assets</b>	<b>274,991</b>	<b>266,413</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>18.15%</b>	<b>18.44%</b>
<b>Tier 1 Capital Ratio</b>	<b>18.15%</b>	<b>18.44%</b>
<b>Total Capital Ratio</b>	<b>19.17%</b>	<b>19.46%</b>

<b>Credit Risk</b>							<b>As At 31 Dec 2018 \$A (\$,000)</b>
<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					73,806	75,165	
Loans secured by residential mortgage	-	1,338	69	-	434,605	444,889	
Other loan claims held in the banking book	1,700	-	625	33	29,852	30,204	
All Other Claims					3,602	4,039	
<b>Off Balance Sheet</b>							
Loans approved not advanced					11,819	11,525	
Redraw facilities available					43,439	44,298	
Undrawn Credit Commitments					6,632	6,688	
Interest rate contracts					-	-	
<b>Total Credit Risk</b>	<b>1,700</b>	<b>1,338</b>	<b>694</b>	<b>33</b>	<b>603,755</b>	<b>616,808</b>	
<b>Gross Exposure by portfolio</b>							
Other ADI's					73,806	75,165	
Housing Loans					400,650	410,837	
Overdrafts					342	361	
Personal Loans					10,900	10,645	
Commercial Loans					52,564	53,250	
<b>Total</b>					<b>538,263</b>	<b>550,258</b>	
<b>General reserve for credit losses</b>							<b>2,802</b>

<b>Credit Risk</b>							<b>As At 31 Sep 2018 \$A (\$,000)</b>
<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					72,144	72,446	
Loans secured by residential mortgage	-	419	56	-	415,845	424,321	
Other loan claims held in the banking book	1,794	-	620	2	34,099	29,500	
All Other Claims					3,061	3,164	
<b>Off Balance Sheet</b>							
Loans approved not advanced					10,491	12,114	
Redraw facilities available					42,524	42,581	
Undrawn Credit Commitments					6,017	6,577	
Interest rate contracts					-	-	
<b>Total Credit Risk</b>	<b>1,794</b>	<b>419</b>	<b>676</b>	<b>2</b>	<b>584,180</b>	<b>590,703</b>	
<b>Gross Exposure by portfolio</b>							
Other ADI's					72,144	72,446	
Housing Loans					385,674	390,463	
Overdrafts					375	324	
Personal Loans					11,242	11,156	
Commercial Loans					52,651	51,878	
<b>Total</b>					<b>522,088</b>	<b>526,267</b>	
<b>General reserve for credit losses</b>							<b>2,715</b>