



	As At 30 Jun 2018 \$A (\$,000)	As At 31 Mar 2018 \$A (\$,000)
Capital Adequacy Requirements for		
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	19,720	19,801
Loans secured by residential mortgage	177,289	179,680
Other loan claims held in the banking book	37,268	36,489
All other claims	2,306	2,250
Total Credit Risk (risk weighted assets)	236,583	238,221
Market Risk	-	-
Operational Risk	29,469	28,063
Total Risk Weighted Assets	266,052	266,283
Common Equity Tier 1 Capital Ratio	18.22%	17.81%
Tier 1 Capital Ratio	18.22%	17.81%
Total Capital Ratio	19.25%	18.82%

Credit Risk							As At 30 Jun 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					70,544	71,842	
Loans secured by residential mortgage	-	814	69	-	401,122	407,369	
Other loan claims held in the banking book	1,114	-	517	46	38,168	38,698	
All Other Claims					2,980	2,958	
Off Balance Sheet							
Loans approved not advanced					13,564	8,869	
Redraw facilities available					41,970	42,467	
Undrawn Credit Commitments					5,807	5,456	
Interest rate contracts					-	-	
Total Credit Risk	1,114	814	586	46	574,155	577,657	
Gross Exposure by portfolio							
Other ADI's					70,544	71,842	
Housing Loans					376,338	380,885	
Overdrafts					412	427	
Personal Loans					11,614	11,329	
Commercial Loans					50,925	53,425	
Total					509,834	517,908	
General reserve for credit losses							2,740

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