



	As At 30 Sep 2018 \$A (\$,000)	As At 30 Jun 2018 \$A (\$,000)
Capital Adequacy Requirements for		
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	20,141	19,720
Loans secured by residential mortgage	185,941	177,289
Other loan claims held in the banking book	27,674	37,268
All other claims	2,388	2,306
Total Credit Risk (risk weighted assets)	236,145	236,583
Market Risk	-	-
Operational Risk	30,268	29,469
Total Risk Weighted Assets	266,413	266,052
Common Equity Tier 1 Capital Ratio	18.44%	18.22%
Tier 1 Capital Ratio	18.44%	18.22%
Total Capital Ratio	19.46%	19.25%

Credit Risk							As At 30 Sep 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					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	
Off Balance Sheet							
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					-	-	
Total Credit Risk	1,794	419	676	2	584,180	590,703	
Gross Exposure by portfolio							
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	
Total					522,088	526,267	
General reserve for credit losses							2,715

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