



|   | As At 31 Mar<br>2019 \$A<br>(\$,000) | As At 31 Dec<br>2018 \$A<br>(\$,000) |
|---|--------------------------------------|--------------------------------------|
| <b>Capital Adequacy Requirements for</b>              |                                      |                                      |
| <b>Credit Risk (in terms of risk weighted assets)</b> |                                      |                                      |
| Claims on other ADI's                                 | 21,444                               | 20,085                               |
| Loans secured by residential mortgage                 | 198,502                              | 193,363                              |
| Other loan claims held in the banking book            | 26,527                               | 27,365                               |
| All other claims                                      | 2,976                                | 3,144                                |
| <b>Total Credit Risk (risk weighted assets)</b>       | <b>249,449</b>                       | <b>243,957</b>                       |
| <b>Market Risk</b>                                    | <b>-</b>                             | <b>-</b>                             |
| <b>Operational Risk</b>                               | <b>31,860</b>                        | <b>31,034</b>                        |
| <b>Total Risk Weighted Assets</b>                     | <b>281,309</b>                       | <b>274,991</b>                       |
| <b>Common Equity Tier 1 Capital Ratio</b>             | <b>17.92%</b>                        | <b>18.15%</b>                        |
| <b>Tier 1 Capital Ratio</b>                           | <b>17.92%</b>                        | <b>18.15%</b>                        |
| <b>Total Capital Ratio</b>                            | <b>18.93%</b>                        | <b>19.17%</b>                        |

| <b>Credit Risk</b>                         |                            |                            |                           |                            |                               |                             | <b>As At 31 Mar 2019 \$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                      |                            |                            |                           |                            | 77,063                        | 78,962                      |                                       |
| Loans secured by residential mortgage      | -                          | 800                        | 72                        | -                          | 450,987                       | 457,086                     |                                       |
| Other loan claims held in the banking book | 1,757                      | -                          | 681                       | 18                         | 29,659                        | 29,114                      |                                       |
| All Other Claims                           |                            |                            |                           |                            | 3,894                         | 3,748                       |                                       |
| <b>Off Balance Sheet</b>                   |                            |                            |                           |                            |                               |                             |                                       |
| Loans approved not advanced                |                            |                            |                           |                            | 13,839                        | 16,152                      |                                       |
| Redraw facilities available                |                            |                            |                           |                            | 44,249                        | 44,201                      |                                       |
| Undrawn Credit Commitments                 |                            |                            |                           |                            | 6,220                         | 5,752                       |                                       |
| Interest rate contracts                    |                            |                            |                           |                            | -                             | -                           |                                       |
| <b>Total Credit Risk</b>                   | <b>1,757</b>               | <b>800</b>                 | <b>752</b>                | <b>18</b>                  | <b>625,911</b>                | <b>635,015</b>              |                                       |
| <b>Gross Exposure by portfolio</b>         |                            |                            |                           |                            |                               |                             |                                       |
| Other ADI's                                |                            |                            |                           |                            | 77,063                        | 78,962                      |                                       |
| Housing Loans                              |                            |                            |                           |                            | 417,247                       | 423,657                     |                                       |
| Overdrafts                                 |                            |                            |                           |                            | 396                           | 431                         |                                       |
| Personal Loans                             |                            |                            |                           |                            | 10,479                        | 10,313                      |                                       |
| Commercial Loans                           |                            |                            |                           |                            | 52,525                        | 51,800                      |                                       |
| <b>Total</b>                               |                            |                            |                           |                            | <b>557,710</b>                | <b>565,162</b>              |                                       |
| <b>General reserve for credit losses</b>   |                            |                            |                           |                            |                               |                             | <b>2,845</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>                          |