



	As At 30 Jun 2020 \$A (\$,000)	As At 31 Mar 2019 \$A (\$,000)
Capital Adequacy Requirements for		
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	38,153	27,432
Loans secured by residential mortgage	210,847	199,385
Other loan claims held in the banking book	20,555	22,280
All other claims	4,731	2,691
Total Credit Risk (risk weighted assets)	274,286	251,789
Market Risk	-	-
Operational Risk	34,761	34,029
Total Risk Weighted Assets	309,047	285,818
Common Equity Tier 1 Capital Ratio	17.39%	18.64%
Tier 1 Capital Ratio	17.39%	18.64%
Total Capital Ratio	18.31%	19.61%

Credit Risk							As At 30 Jun 2020 \$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					116,204	134,756	
Loans secured by residential mortgage	-	3,171	122	-	472,214	472,391	
Other loan claims held in the banking book	744	-	609	-	24,651	24,657	
All Other Claims					4,580	5,598	
Off Balance Sheet							
Loans approved not advanced					15,039	19,918	
Redraw facilities available					40,672	40,744	
Undrawn Credit Commitments					4,467	5,297	
Interest rate contracts					-	-	
Total Credit Risk	744	3,171	731	-	677,828	703,362	
Gross Exposure by portfolio							
Other ADI's					116,204	134,756	
Housing Loans					446,139	447,469	
Overdrafts					385	337	
Personal Loans					8,030	7,675	
Commercial Loans					42,312	41,567	
Total					613,069	631,804	
General reserve for credit losses							2,825

Credit Risk							As At 31 Mar 2019 \$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					94,440	97,652	
Loans secured by residential mortgage	-	1,385	121	-	473,571	472,037	
Other loan claims held in the banking book	843	-	400	-	24,987	24,646	
All Other Claims					3,630	3,562	
Off Balance Sheet							
Loans approved not advanced					9,778	10,160	
Redraw facilities available					41,274	40,600	
Undrawn Credit Commitments					4,088	3,637	
Interest rate contracts					-	-	
Total Credit Risk	843	1,385	521	-	651,769	652,295	
Gross Exposure by portfolio							
Other ADI's					94,440	97,652	
Housing Loans					444,997	444,810	
Overdrafts					410	433	
Personal Loans					8,400	8,384	
Commercial Loans					44,751	43,056	
Total					592,999	594,335	
General reserve for credit losses							2,772