



	As At 31 Mar 2021 \$A (\$,000)	As At 31 Dec 2020 \$A (\$,000)
Capital Adequacy Requirements for		
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	44,107	48,897
Loans secured by residential mortgage	224,069	212,074
Other loan claims held in the banking book	22,188	21,616
All other claims	5,310	5,123
Total Credit Risk (risk weighted assets)	295,674	287,709
Market Risk		
Operational Risk	37,459	36,713
Total Risk Weighted Assets	333,133	324,422
Common Equity Tier 1 Capital Ratio	16.55%	16.77%
Tier 1 Capital Ratio	16.55%	16.77%
Total Capital Ratio	17.46%	17.69%

Credit Risk							As At 31 Mar 2021 \$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					182,012	175,537	
Loans secured by residential mortgage	-	569	159	-	491,771	496,670	
Other loan claims held in the banking book	87	-	71	111	22,650	22,217	
All Other Claims					6,080	6,175	
Off Balance Sheet							
Loans approved not advanced					31,646	38,186	
Redraw facilities available					45,157	45,682	
Undrawn Credit Commitments					7,655	7,594	
Interest rate contracts					-	-	
Total Credit Risk	87	569	230	111	786,971	792,061	
Gross Exposure by portfolio							
Other ADI's					182,012	175,537	
Housing Loans					466,006	470,898	
Overdrafts					301	278	
Personal Loans					8,664	8,984	
Commercial Loans					39,449	38,727	
Total					696,433	694,423	
General reserve for credit losses							3,029

Credit Risk							As At 31 Dec 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					176,263	188,487	
Loans secured by residential mortgage	-	708	74	-	482,752	486,872	
Other loan claims held in the banking book	627	-	415	8	22,671	23,083	
All Other Claims					9,961	5,985	
Off Balance Sheet							
Loans approved not advanced					22,320	25,105	
Redraw facilities available					43,596	44,632	
Undrawn Credit Commitments					7,367	7,716	
Interest rate contracts					-	-	
Total Credit Risk	627	708	489	8	764,931	781,881	
Gross Exposure by portfolio							
Other ADI's					180,368	188,487	
Housing Loans					457,447	461,115	
Overdrafts					293	323	
Personal Loans					8,039	8,345	
Commercial Loans					39,644	40,171	
Total					685,791	698,442	
General reserve for credit losses							3,004