

	As At 30 Jun 2021 \$A (\$,000)	As At 31 Mar 2021 \$A (\$,000)
Capital Adequacy Requirements for		
Credit Risk (in terms of risk weighted assets)		
Claims on other ADI's	40,132	44,107
Loans secured by residential mortgage	227,969	224,069
Other loan claims held in the banking book	24,691	22,188
All other claims	6,218	5,310
Total Credit Risk (risk weighted assets)	299,010	295,674
Market Risk	-	-
Operational Risk	37,338	37,459
Total Risk Weighted Assets	336,348	333,133
Common Equity Tier 1 Capital Ratio	16.62%	16.55%
Tier 1 Capital Ratio	16.62%	16.55%
Total Capital Ratio	17.53%	17.46%

Credit Risk							As At 30 Jun 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					154,624	133,711	
Loans secured by residential mortgage	-	576	115	-	507,999	519,381	
Other loan claims held in the banking book	83	-	96	3	23,822	25,375	
All Other Claims					6,506	6,837	
Off Balance Sheet							
Loans approved not advanced					37,149	36,111	
Redraw facilities available					45,030	44,378	
Undrawn Credit Commitments					7,040	6,486	
Interest rate contracts					-	-	
Total Credit Risk	83	576	211	3	782,170	772,279	
Gross Exposure by portfolio							
Other ADI's					154,624	133,711	
Housing Loans					481,446	491,994	
Overdrafts					259	239	
Personal Loans					9,709	10,434	
Commercial Loans					40,407	42,088	
Total					686,445	678,466	
General reserve for credit losses							3,081

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