

	As At 31 Mar 2022 \$A (\$,000)	As At 31 Dec 2021 \$A (\$,000)
<b>Capital Adequacy Requirements for</b>		
<b>Credit Risk (in terms of risk weighted assets)</b>		
Claims on other ADI's	36,046	38,847
Loans secured by residential mortgage	257,933	248,078
Other loan claims held in the banking book	26,044	25,882
All other claims	4,625	5,148
<b>Total Credit Risk (risk weighted assets)</b>	<b>324,648</b>	<b>317,954</b>
<b>Market Risk</b>	-	-
<b>Operational Risk</b>	39,941	39,078
<b>Total Risk Weighted Assets</b>	<b>364,590</b>	<b>357,032</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>15.71%</b>	<b>15.95%</b>
<b>Tier 1 Capital Ratio</b>	<b>15.71%</b>	<b>15.95%</b>
<b>Total Capital Ratio</b>	<b>16.81%</b>	<b>17.00%</b>

<b>Credit Risk</b>							As At 31 Mar 2022 \$A (\$,000)
<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					135,279	131,276	
Loans secured by residential mortgage	-	430	86	-	587,634	600,225	
Other loan claims held in the banking book	43	-	80	3	26,451	26,361	
All Other Claims					5,614	5,168	
<b>Off Balance Sheet</b>							
Loans approved not advanced					43,434	45,437	
Redraw facilities available					47,945	49,001	
Undrawn Credit Commitments					7,766	7,766	
Interest rate contracts					-	-	
<b>Total Credit Risk</b>	<b>43</b>	<b>430</b>	<b>166</b>	<b>3</b>	<b>854,123</b>	<b>865,234</b>	
<b>Gross Exposure by portfolio</b>							
Other ADI's					135,279	131,276	
Housing Loans					556,595	570,360	
Overdrafts					234	240	
Personal Loans					13,461	14,663	
Commercial Loans					43,796	41,324	
<b>Total</b>					<b>749,364</b>	<b>757,863</b>	
<b>General reserve for credit losses</b>							<b>3,999</b>

<b>Credit Risk</b>							As At 31 Dec 2021 \$A (\$,000)
<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					134,272	139,282	
Loans secured by residential mortgage	-	611	76	-	562,559	575,043	
Other loan claims held in the banking book	35	-	78	3	25,095	26,541	
All Other Claims					5,883	6,060	
<b>Off Balance Sheet</b>							
Loans approved not advanced					39,946	41,431	
Redraw facilities available					46,458	46,889	
Undrawn Credit Commitments					8,166	7,766	
Interest rate contracts					-	-	
<b>Total Credit Risk</b>	<b>35</b>	<b>611</b>	<b>154</b>	<b>3</b>	<b>822,378</b>	<b>843,012</b>	
<b>Gross Exposure by portfolio</b>							
Other ADI's					134,272	139,282	
Housing Loans					530,882	542,829	
Overdrafts					217	227	
Personal Loans					11,800	12,259	
Commercial Loans					44,755	46,268	
<b>Total</b>					<b>721,925</b>	<b>740,865</b>	
<b>General reserve for credit losses</b>							<b>3,762</b>