

Comero in Acle quacy Requirements for Comero in Rew (in terms of risk weighted assets)						Ac At 20 Scn	Ac At 20 Jun
Capital Adequacor Requirements for Capital Raiko Interns of riak weighted assets) Capital Capital Raiko Interns of Raiko Interns							2022 \$A
Cardinar on offision (principalizar)	Capital Adaguasy Baguiramenta for						(\$,000)
Claims on other ADI's						(\$,000)	(\$,000)
Considerated Immograge	, , ,					07.404	00.005
Chies foun claims held in the bashing book 12							32,665
Matcher Risk (risk weighted assets)						,	276,871
							26,093
						•	4,076
Part							339,706
Total Risk Weighted Assets							
Common Equity Tier 1 Capital Ratio 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54% 15.54%	Operational Risk					42,413	41,264
Time Capital Ratio	Total Risk Weighted Assets					400,470	380,970
Total Capital Ratio							14.98%
Credit Risk Impaired Facilities Past Due Facilities Specific Facilities Bad Debt Average Gross Potal Exposure Total Credit Risk Provision Pr	-					15.54%	14.98%
Gross Credit Risk Impaired Facilities Past Due Facilities Specific Facilities Bad Due Frovision Average Gross Exposure Total Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposure Exposur	Total Capital Ratio					15.54%	16.11%
Gross Credit Risk Impaired Facilities Past Due Facilities Specific Provision Bad Deb Wirtle-offs Average Gross Total Exposure On Balance Sheet Claims on other ADI's • 846 97 • 975,364 189 Conne secured by residential mortgage • 40 • 90 • 7 • 77,774 2.0 All Other Claims • 90 • 90 • 190 • 7 • 7,775 2.0 All Other Claims • 90 • 90 • 190 • 7 • 7,757 2.0 All Other Claims • 90 • 90 • 190 • 1,1080 3 All Other Claims • 90 • 90 • 11,080 3 Redraw facilities available • 90 • 846 287 7 937,225 958 Goss Exposure Up portfolio • 90 • 846 287 7 937,225 958 Gross Exposure by portfolio • 90 • 90 • 93,272 93 93 93 93 93 93 93 93 93 93 93 </td <td>Credit Risk</td> <td></td> <td></td> <td></td> <td></td> <td>As At 30 Sep 203</td> <td>22 \$A (\$,000)</td>	Credit Risk					As At 30 Sep 203	22 \$A (\$,000)
Pacilities Pacilities Pacilities Pacilities Provision Write-offs Exposure Expo Provision Write-offs Exposure Expo Provision		Impaired	Past Due	Specific			Total Gross
Claims on other ADI's		•				-	Exposure
Loans secured by residential mortgage 846 97 675,364 69 Other loan claims held in the banking book 40 - 190 7 27,574 2 All Other Claims - 190 7 27,574 2 All Other Claims - 190 41,080 3 Redraw Racillities available - 151,193 5 Loans approved not advanced - 190 41,080 3 Redraw Racillities available - 17,487 - 190 - 190 - 190 - 190 - 190 - 190 - 190 - 190 - 3 - 190 - 3 - 190 - 3 - 190 - 3 - 190 - 3 - 190 - 3 - 190 - 3 - 190 - 3 - 190 - 3 - 190 - 3 - 190 - 3 - 190 - 3 - 190 - 3 - 190 - 3 - 190 - 3 - 190 - 3 - 3 - 3 - 3 - 3 - 2 - 3 - 3 - 3 - 3 - 3 - 3 - 3	On Balance Sheet					·	
Other loan claims held in the banking book 40 190 7 27,574 22 All Other Claims 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,761 4,762 4,762 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,1133 5,11	Claims on other ADI's					129,774	132,972
Other loan claims held in the banking book 40 190 7 27,574 22 All Other Claims 40 190 7 27,574 2 Off Balance Sheet 3 4,1080 3 Redraw facilities available 51,193 5 Undrawn Credit Commitments 51,193 5 Interest rate contracts 2 51,193 5 Total Credit Risk 40 846 287 7 937,225 958 Gross Exposure by portfolio 3 129,774 335 129,774 365 43,443 66 643,443 66 643,443 66 643,443 66 66 643,443 66 66 67 643,443 66 66 67 66,000 61 66 67 66,000 67 832,712 852 66 66 67 67 832,712 852 66 66 67 67 832,712 852 65 66 67 67 67 6	Loans secured by residential mortgage	-	846	97	-	675,364	694,506
All Other Claims Off Balance Sheet Loans approved not advanced Active Macilities available Undrawn Credit Commitments Undrawn Credit Commitments Undrawn Credit Commitments Undrawn Credit Credit Risk 40 846 287 7 937,225 956 Forse Exposure by portfolio Other ADI's Chemeral Credit Risk 40 846 287 7 937,225 956 Forse Exposure by portfolio Other ADI's Chemeral Credit Risk 60 844,443 866 Chemeral Credit Risk 61 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,271 85,27		40	-	190	7		28,516
Loans approved not advanced 41,000 3 Redraw facilities available 51,133 5 Undrawn Credit Commitments 7,487 7 Interest rate contracts 7 37,225 958 Cross Exposure by portfolio 8 28 7 937,225 958 Cher ADI's 129,774 13 13 14 13 14 13 14 13 15 14 13 15 14 13 15 15 14 13 16 15 14 13 16 15 14 13 16 14 14 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 <t< td=""><td>All Other Claims</td><td></td><td></td><td></td><td></td><td></td><td>4,933</td></t<>	All Other Claims						4,933
Loans approved not advanced 41,000 3 Redraw facilities available 51,133 5 Undrawn Credit Commitments 7,487 7 Interest rate contracts 7 37,225 958 Cross Exposure by portfolio 8 28 7 937,225 958 Cher ADI's 129,774 13 13 14 13 14 13 14 13 15 14 13 15 14 13 15 15 14 13 16 15 14 13 16 15 14 13 16 14 14 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 16 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>							
Redraw facilities available 151,193 55 Undrawn Credit Commitments 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487 7,487							
Undrawn Credit Commitments	• • • • • • • • • • • • • • • • • • • •						37,949
Note Patrice							52,393
Total Credit Risk						7,487	7,386
Cross Exposure by portfolio						-	<u> </u>
Other ADI'S 129,774 133 Housing Loans 643,443 660 Overdrafts 385 1680 17 Personal Loans 16,808 1 Commercial Loans 42,302 44 Total 832,712 85 General reserve for credit losses Credit Risk Impaired Facilities Past Due Facilities Specific Provision Bad Debt Pack Provision Average Gross Total Past Due Provision Past D	Total Credit Risk	40	846	287	7	937,225	958,656
Housing Loans G43,443 G66 Overdrafts G85, Fersonal Loans	Gross Exposure by portfolio						
Overdrafts 385 Personal Loans 16,808 1 Commercial Loans 42,302 4 Total 832,712 855 General reserve for credit losses Septific Risk Specific Risk A \$ 4\$ 30 Jun 2022 \$ A \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Other ADI's					129,774	132,972
Personal Loans	Housing Loans					643,443	662,014
Commercial Loans Commercial	Overdrafts					385	514
Total Sa32,712 Sa52 Sa52 Sa62 Sa	Personal Loans					16,808	17,720
Credit Risk Impaired Past Due Specific Bad Debt Average Gross Total in Facilities Facilities Facilities Provision Write-offs Exposure Expos	Commercial Loans				_	42,302	42,774
Credit Risk Impaired Facilities Past Due Facilities Specific Facilities Bad Debt Average Gross Total of Exposure On Balance Sheet Claims on other ADI's 132,929 12 Loans secured by residential mortgage - 701 97 - 615,633 65 Other loan claims held in the banking book 63 - 88 13 26,586 20 All Other Claims 5,315 - 88 13 26,586 20 All Other Claims 5,315 - 88 13 26,586 20 All Other Claims 5,315 - 88 13 26,586 20 All Other Claims 5,315 - 88 13 26,586 20 All Other Claims 5,315 - 42,821 4 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44 44	Total					832,712	855,995
Gross Credit Risk Impaired Facilities Past Due Facilities Specific Provision Bad Debt Write-offs Average Gross Exposure Total Credit Risk Provision Write-offs Exposure 122,929 122 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124 124	General reserve for credit losses						-
Gross Credit Risk Impaired Facilities Past Due Facilities Specific Provision Bad Debt Write-offs Average Gross Exposure Total Credit Risk On Balance Sheet Facilities Facilities Provision Write-offs Exposure Exp Claims on other ADI's 132,929 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 12	Credit Risk					As At 30 Jun 202	22 \$A (\$,000)
On Balance Sheet Facilities Facilities Provision Write-offs Exposure Exposure Claims on other ADI's 132,929 120 Loans secured by residential mortgage - 701 97 - 615,633 650 Other loan claims held in the banking book 63 - 88 13 26,586 20 All Other Claims 5,315 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - <td></td> <td>Impaired</td> <td>Past Due</td> <td>Specific</td> <td>Bad Debt</td> <td></td> <td>Total Gross</td>		Impaired	Past Due	Specific	Bad Debt		Total Gross
On Balance Sheet Claims on other ADI's 132,929 12 Loans secured by residential mortgage - 701 97 - 615,633 65 Other loan claims held in the banking book 63 - 88 13 26,586 2 All Other Claims 5,315 - Off Balance Sheet Loans approved not advanced 42,821 4 Redraw facilities available 48,441 4 Undrawn Credit Commitments 7,677 - Interest rate contracts - - Total Credit Risk 63 701 184 13 879,402 915 Gross Exposure by portfolio 3 132,929 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120		•				-	Exposure
Loans secured by residential mortgage - 701 97 - 615,633 65 Other loan claims held in the banking book 63 - 88 13 26,586 22 All Other Claims 5,315 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -	On Balance Sheet						
Loans secured by residential mortgage - 701 97 - 615,633 65 Other loan claims held in the banking book 63 - 88 13 26,586 22 All Other Claims 5,315 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -						132.929	126,576
Other loan claims held in the banking book 63 - 88 13 26,586 22 All Other Claims 5,315 - Off Balance Sheet Loans approved not advanced 42,821 44 Redraw facilities available 48,441 49 Undrawn Credit Commitments 7,677 - Interest rate contracts - - Total Credit Risk 63 701 184 13 879,402 915 Gross Exposure by portfolio Other ADI's 132,929 12 Housing Loans 583,851 62 Overdrafts 241 Personal Loans 14,077 13 Commercial Loans 44,049 44		-	701	97	_		656,222
All Other Claims 5,315 Off Balance Sheet Loans approved not advanced 42,821 4. Redraw facilities available 48,441 4. Undrawn Credit Commitments 7,677 Interest rate contracts Total Credit Risk 63 701 184 13 879,402 915 Gross Exposure by portfolio Other ADI's 132,929 124 Housing Loans 583,851 624 Overdrafts 241 Personal Loans 14,077 155 Commercial Loans 44,049 4		63	-	88	13		26,631
Loans approved not advanced 42,821 44 Redraw facilities available 48,441 49 Undrawn Credit Commitments 7,677 7 Interest rate contracts - - Total Credit Risk 63 701 184 13 879,402 915 Gross Exposure by portfolio Other ADI's 132,929 126 Housing Loans 583,851 626 Overdrafts 241 Personal Loans 14,077 15 Commercial Loans 44,049 4	•						4,569
Redraw facilities available 48,441 48 Undrawn Credit Commitments 7,677 7 Interest rate contracts - - Total Credit Risk 63 701 184 13 879,402 915 Gross Exposure by portfolio Other ADI's 132,929 120 Housing Loans 583,851 620 Overdrafts 241 Personal Loans 14,077 11 Commercial Loans 44,049 4	Off Balance Sheet						
Redraw facilities available 48,441 48 Undrawn Credit Commitments 7,677 7 Interest rate contracts - - Total Credit Risk 63 701 184 13 879,402 915 Gross Exposure by portfolio Other ADI's 132,929 120 Housing Loans 583,851 620 Overdrafts 241 Personal Loans 14,077 11 Commercial Loans 44,049 4						42.821	44,212
Undrawn Credit Commitments 7,677 Interest rate contracts - Total Credit Risk 63 701 184 13 879,402 915 Gross Exposure by portfolio 583,851 62 132,929 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 120 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>49,994</td>							49,994
Interest rate contracts - Total Credit Risk 63 701 184 13 879,402 915 Gross Exposure by portfolio Other ADI's 132,929 122 Housing Loans 583,851 62- Overdrafts 241 Personal Loans 14,077 19 Commercial Loans 44,049 4							7,589
Total Credit Risk 63 701 184 13 879,402 915 Gross Exposure by portfolio Other ADI's 129 129 120 129 120 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 129 <	Interest rate contracts					-	-
Other ADI's 132,929 121 Housing Loans 583,851 624 Overdrafts 241 Personal Loans 14,077 11 Commercial Loans 44,049 44		63	701	184	13	879,402	915,793
Housing Loans 583,851 624 Overdrafts 241 Personal Loans 14,077 19 Commercial Loans 44,049 44							
Overdrafts 241 Personal Loans 14,077 19 Commercial Loans 44,049 44							126,576
Personal Loans 14,077 15 Commercial Loans 44,049 4	· ·						624,873
Commercial Loans 44,049 4							255
							15,895
Total 775,148 809						•	41,831
	Total					775,148	809,430
General reserve for credit losses	General reserve for credit losses						4,299