

					As At 31 Dec A	s At 30 Sep
					2022 \$A	2022 \$A
Capital Adaguacy Paguiraments for					(\$,000)	(\$,000)
Capital Adequacy Requirements for					(φ,υυυ)	(\$,000)
Credit Risk (in terms of risk weighted assets)					27.000	27.424
Claims on other ADI's					37,298	37,434
Loans secured by residential mortgage					294,951	288,004
Other loan claims held in the banking book All other claims					28,906 4,422	28,064 4,556
				-	365,576	
Total Credit Risk (risk weighted assets)  Market Risk					303,370	358,057
Operational Risk					44,035	42,413
Operational Nisk					44,000	72,710
Total Risk Weighted Assets				-	409,611	400,470
				=	,	,
Common Equity Tier 1 Capital Ratio					15.38%	15.54%
Tier 1 Capital Ratio					15.38%	15.54%
Total Capital Ratio					15.38%	15.54%
Credit Risk					1010011	
					As At 31 Dec 2022	
Gross Credit Risk	Impaired	Past Due	Specific	Bad Debt	Average Gross	Total Gross
On Balance Cheek	Facilities	Facilities	Provision	Write-offs	Exposure	Exposure
On Balance Sheet					420.000	120 000
Claims on other ADI's		813	402		132,629	132,285
Loans secured by residential mortgage	- 45	013	103 189	8	710,901 29.053	727,295 29,591
Other loan claims held in the banking book All Other Claims	45	-	109	0	-,	
All Other Claims					4,948	4,963
Off Balance Sheet						
Loans approved not advanced					31,254	24,559
Redraw facilities available					53,284	54,175
Undrawn Credit Commitments					7,227	7,067
Interest rate contracts					-	-
Total Credit Risk	45	813	293	8	969,295	979,935
Gross Exposure by portfolio						
Other ADI's					132,629	132,285
Housing Loans					678,611	695,208
Overdrafts					536	557
Personal Loans					18,061	18,401
Commercial Loans					42,747	42,720
Total					872,583	889,170
General reserve for credit losses						_
Credit Risk					As At 30 Sep 2022	¢
	lana alaa d	Deet Due	Cassifia			
Gross Credit Risk	Impaired	Past Due	Specific	Bad Debt	Average Gross	Total Gross
On Balance Sheet	Facilities	Facilities	Provision	Write-offs	Exposure	Exposure
Claims on other ADI's					129,774	132,972
Loans secured by residential mortgage	_	846	97		675,364	694,506
Other loan claims held in the banking book	40	0+0	190	7	27,574	28,516
All Other Claims	10		100	•	4,751	4,933
					,,, •	,,,,,,
Off Balance Sheet						
Loans approved not advanced					41,080	37,949
Redraw facilities available					51,193	52,393
Undrawn Credit Commitments						52,393 7,386
Undrawn Credit Commitments Interest rate contracts					51,193 7,487 -	7,386
Undrawn Credit Commitments Interest rate contracts	40	846	287	7	51,193	
Undrawn Credit Commitments Interest rate contracts Total Credit Risk	40	846	287	7	51,193 7,487 -	7,386
Undrawn Credit Commitments Interest rate contracts	40	846	287	7	51,193 7,487 -	7,386
Undrawn Credit Commitments Interest rate contracts Total Credit Risk Gross Exposure by portfolio Other ADI's	40	846	287	7	51,193 7,487 - <b>937,225</b>	7,386 - <b>958,656</b>
Undrawn Credit Commitments Interest rate contracts  Total Credit Risk  Gross Exposure by portfolio Other ADI's Housing Loans	40	846	287	7	51,193 7,487 - 937,225	7,386 - <b>958,656</b> 132,972
Undrawn Credit Commitments Interest rate contracts Total Credit Risk Gross Exposure by portfolio	40	846	287	7	51,193 7,487 - 937,225 129,774 643,443	7,386 - <b>958,656</b> 132,972 662,014 514
Undrawn Credit Commitments Interest rate contracts  Total Credit Risk  Gross Exposure by portfolio Other ADI's Housing Loans Overdrafts	40	846	287	7	51,193 7,487 - 937,225 129,774 643,443 385	7,386 - <b>958,656</b> 132,972 662,014
Undrawn Credit Commitments Interest rate contracts  Total Credit Risk  Gross Exposure by portfolio Other ADI's Housing Loans Overdrafts Personal Loans	40	846	287	7	51,193 7,487 - 937,225 129,774 643,443 385 16,808	7,386 - 958,656 132,972 662,014 514 17,720