

**APS 330**  
**QUARTERLY DISCLOSURES**

**Capital Structure**

	\$	\$
	30-Jun-22	31-Mar-22
<b>Tier 1 Capital:</b>		
Current year and Retained earnings	25,504,511	25,375,802
Property Revaluation Reserve	675,462	675,462
(Regulatory Adjustments)	-797,113	-696,840
Common Equity Tier 1 Capital	25,382,860	25,354,424
Transitional Tier 1 capital instruments	-	-
<b>Net Tier 1 Capital</b>	<b>25,382,860</b>	<b>25,354,424</b>
<b>Net Tier 2 Capital</b>	<b>548,602</b>	<b>552,594</b>
<b>Total Capital Base</b>	<b>25,931,462</b>	<b>25,907,018</b>

**Capital Adequacy**

	\$	\$
	30-Jun-22	31-Mar-22
<b>Credit Risk</b>		
Claims against banks and other ADIs	19,073,328	19,487,668
Claims secured against eligible residential mortgages	97,012,735	98,830,421
Past Due Claims	1,141,642	748,276
Other Retail Loans	22,566,266	22,027,859
Fixed Assets	3,990,674	4,106,957
Other Assets	1,280,348	1,420,384
Off Balance Sheer Commitments	5,583,212	6,175,578
<b>Total Credit Risk</b>	<b>150,648,205</b>	<b>152,797,143</b>
<b>Market Risk</b>	<b>-</b>	<b>-</b>
<b>Operational Risk</b>	<b>22,757,640</b>	<b>22,220,507</b>
<b>Total Risk Weighted Assets</b>	<b>173,405,845</b>	<b>175,017,650</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>14.64%</b>	<b>14.49%</b>
<b>Tier 1 Capital Ratio</b>	<b>14.64%</b>	<b>14.49%</b>
<b>Total Capital Ratio</b>	<b>14.95%</b>	<b>14.80%</b>

## Credit Risk Exposure

		\$					
		30-Jun-22					
	Total Gross Exposure	Average Gross Exposure					
<b>Gross Exposure by Portfolio</b>							
Cash	588,215	575,268					
Claims on Australian Governments	24,198,358	24,241,967					
Claims on other ADIs	80,433,610	82,832,390					
Loans	289,584,983	290,253,100					
Other Assets	5,271,022	5,326,478					
Off Balance Sheet Commitments	44,832,035	46,179,664					
<b>Total Gross Credit Risk</b>	<b>444,908,222</b>	<b>449,408,866</b>					
<b>General Reserve for Credit Losses</b>	<b>548,602</b>						
	Balances	Average Gross Exposure	Impaired	Past Due	Specific Provision	Write-offs	
Cash	588,215	575,268	-	-	-	-	
Claims on Australian Governments	24,198,358	24,241,967	-	-	-	-	
Claims on other ADIs	80,433,610	82,832,390	-	-	-	-	
Eligible Residential Mortgages	266,164,466	267,424,112	224,843	523,059	102,343	-	
Personal Loans	10,295,912	10,382,400	60,766	-	60,766	-	
Commercial Loans	12,991,226	12,320,215	328,198	-	63,279	-	
Overdrafts	133,380	126,374	16,028	-	4,055	-	
<b>Total Exposures</b>	<b>370,606,808</b>	<b>373,660,758</b>	<b>629,835</b>	<b>523,059</b>	<b>230,442</b>	<b>0</b>	

		\$					
		31-Mar-22					
	Total Gross Exposure	Average Gross Exposure					
<b>Gross Exposure by Portfolio</b>							
Cash	476,677	556,806					
Claims on Australian Governments	24,329,184	24,372,313					
Claims on other ADIs	82,144,703	74,510,229					
Loans	293,731,755	294,484,722					
Other Assets	5,527,341	5,641,093					
Off Balance Sheet Commitments	47,273,915	48,282,207					
<b>Total Gross Credit Risk</b>	<b>453,483,575</b>	<b>447,847,371</b>					
<b>General Reserve for Credit Losses</b>	<b>552,594</b>						
	Balances	Average Gross Exposure	Impaired	Past Due	Specific Provision	Write-offs	
Cash	476,677	556,806	-	-	-	-	
Claims on Australian Governments	24,329,184	24,372,313	-	-	-	-	
Claims on other ADIs	82,144,703	74,510,229	-	-	-	-	
Eligible Residential Mortgages	270,892,399	272,717,471	217,945	673,276	102,445	50,694	
Personal Loans	10,630,093	10,320,873	83,424	-	71,792	-	
Commercial Loans	12,090,933	11,357,436	-	-	-	-	
Overdrafts	118,330	88,942	24,417	-	5,001	-	
<b>Total Exposures</b>	<b>376,353,135</b>	<b>369,551,757</b>	<b>325,786</b>	<b>673,276</b>	<b>179,238</b>	<b>50,694</b>	

## Securitisation Exposure by Portfolio

	\$	\$
	30-Jun-22	31-Mar-22
<b>On Balance Sheet</b>	-	-
<b>Off Balance Sheet</b>		
Owner occupied housing loans	2,347,285	2,726,162
Investment housing loans	-	-
<b>Total</b>	<b>2,347,285</b>	<b>2,726,162</b>
<b>Gain (loss) on sale</b>		
Owner occupied housing loans	-	-
Investment housing loans	-	-
<b>Total</b>	<b>-</b>	<b>-</b>