

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

**Capital Structure**

	\$	\$
	30-Sep-22	30-Jun-22
<b>Tier 1 Capital:</b>		
Current year and Retained earnings	26,036,869	25,504,511
Property Revaluation Reserve	675,462	675,462
(Regulatory Adjustments)	-717,460	-797,113
Common Equity Tier 1 Capital	25,994,871	25,382,860
Transitional Tier 1 capital instruments	-	-
<b>Net Tier 1 Capital</b>	<b>25,994,871</b>	<b>25,382,860</b>
<b>Net Tier 2 Capital</b>	<b>526,541</b>	<b>548,602</b>
<b>Total Capital Base</b>	<b>26,521,412</b>	<b>25,931,462</b>

**Capital Adequacy**

	\$	\$
	30-Sep-22	30-Jun-22
<b>Credit Risk</b>		
Claims against banks and other ADIs	20,412,045	19,073,328
Claims secured again eligible residential mortgages	97,980,747	97,012,735
Past Due Claims	1,145,258	1,141,642
Other Retail Loans	22,258,016	22,566,266
Fixed Assets	3,940,407	3,990,674
Other Assets	1,507,138	1,280,348
Off Balance Sheer Commitments	7,224,704	5,583,212
<b>Total Credit Risk</b>	<b>154,468,314</b>	<b>150,648,205</b>
<b>Market Risk</b>	<b>-</b>	<b>-</b>
<b>Operational Risk</b>	<b>22,757,640</b>	<b>22,757,640</b>
<b>Total Risk Weighted Assets</b>	<b>177,225,954</b>	<b>173,405,845</b>
<b>Common Equity Tier 1 Capital Ratio</b>	<b>14.67%</b>	<b>14.64%</b>
<b>Tier 1 Capital Ratio</b>	<b>14.67%</b>	<b>14.64%</b>
<b>Total Capital Ratio</b>	<b>14.96%</b>	<b>14.95%</b>

## Credit Risk Exposure

	\$ 30-Sep-22	
	Total Gross Exposure	Average Gross Exposure
<b>Gross Exposure by Portfolio</b>		
Cash	534,384	547,535
Claims on Australian Governments	24,066,107	24,109,708
Claims on other ADIs	88,635,420	93,442,947
Loans	294,837,454	290,485,411
Other Assets	5,447,546	5,406,513
Off Balance Sheet Commitments	51,186,312	51,663,126
<b>Total Gross Credit Risk</b>	<b>464,707,223</b>	<b>465,655,241</b>
<b>General Reserve for Credit Losses</b>	<b>526,541</b>	

<b>Credit Risk</b>	<b>Balances</b>	<b>Average Gross Exposure</b>	<b>Impaired</b>	<b>Past Due</b>	<b>Specific Provision</b>	<b>Write-offs</b>
Cash	534,384	547,535	-	-	-	-
Claims on Australian Governments	24,066,107	24,109,708	-	-	-	-
Claims on other ADIs	88,635,420	93,442,947	-	-	-	-
Eligible Residential Mortgages	272,623,476	267,862,782	230,327	525,579	107,827	-
Personal Loans	9,674,852	9,938,361	52,402	-	52,402	3,057
Commercial Loans	12,429,006	12,569,225	326,032	-	62,413	-
Overdrafts	110,121	115,044	85,323	-	5,862	-
<b>Total Exposures</b>	<b>408,073,366</b>	<b>408,585,602</b>	<b>694,085</b>	<b>525,579</b>	<b>228,504</b>	<b>3,057</b>

	\$ 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>	

<b>Credit Risk</b>	<b>Balances</b>	<b>Average Gross Exposure</b>	<b>Impaired</b>	<b>Past Due</b>	<b>Specific Provision</b>	<b>Write-offs</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	-	-	-	-
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>394,805,166</b>	<b>397,902,725</b>	<b>629,835</b>	<b>523,059</b>	<b>230,442</b>	<b>0</b>

## Securitisation Exposure by Portfolio

	\$ 30-Sep-22	\$ 30-Jun-22
<b>On Balance Sheet</b>	-	-
<b>Off Balance Sheet</b>		
Owner occupied housing loans	2,233,206	2,347,285
Investment housing loans	-	-
<b>Total</b>	<b>2,233,206</b>	<b>2,347,285</b>
<b>Gain (loss) on sale</b>		
Owner occupied housing loans	-	-
Investment housing loans	-	-
<b>Total</b>	<b>-</b>	<b>-</b>