

APS 330
QUARTERLY DISCLOSURES

Capital Structure

	\$	\$
	31-Dec-22	30-Sep-22
Tier 1 Capital:		
Current year and Retained earnings	26,573,042	26,036,869
Property Revaluation Reserve	675,462	675,462
(Regulatory Adjustments)	-637,806	-717,460
Common Equity Tier 1 Capital	26,610,698	25,994,871
Net Tier 1 Capital	26,610,698	25,994,871
Net Tier 2 Capital	556,137	526,541
Total Capital Base	27,166,835	26,521,412

Capital Adequacy

	\$	\$
	31-Dec-22	30-Sep-22
Credit Risk		
Claims against banks and other ADIs	20,087,034	20,412,045
Claims secured against eligible residential mortgages	102,103,172	97,980,747
Past Due Claims	1,949,201	1,145,258
Other Retail Loans	20,130,305	22,258,016
Fixed Assets	3,723,305	3,940,407
Other Assets	1,718,129	1,507,138
Off Balance Sheet Commitments	2,776,640	7,224,704
Total Credit Risk	152,487,785	154,468,314
Market Risk	-	-
Operational Risk	23,515,341	22,757,640
Total Risk Weighted Assets	176,003,125	177,225,954
Common Equity Tier 1 Capital Ratio	15.12%	14.67%
Tier 1 Capital Ratio	15.12%	14.67%
Total Capital Ratio	15.44%	14.96%

Credit Risk Exposure

	\$	
	31-Dec-22	
	Total Gross Exposure	Average Gross Exposure
Gross Exposure by Portfolio		
Cash	601,754	620,928
Claims on Australian Governments	23,933,831	23,977,919
Claims on other ADIs	88,512,331	88,000,698
Loans	303,926,814	301,927,085
Other Assets	5,441,434	5,384,454
Off Balance Sheet Commitments	41,756,316	46,665,956
Total Gross Credit Risk	464,172,479	466,577,039
General Reserve for Credit Losses	556,137	

	Balances	Average Gross Exposure	Impaired	Past Due	Specific Provision	Write-offs
Credit Risk						
Cash	601,754	620,928	-	-	-	-
Claims on Australian Governments	23,933,831	23,977,919	-	-	-	-
Claims on other ADIs	88,512,331	88,000,698	-	-	-	-
Eligible Residential Mortgages	283,568,576	280,844,877	-	1,575,899	-	-
Personal Loans	9,853,850	9,539,653	41,490	-	41,490	10,491
Commercial Loans	10,407,155	11,439,561	324,489	-	61,796	-
Overdrafts	97,229	102,991	13,173	-	5,730	-
Total Exposures	416,974,726	414,526,628	379,152	1,575,899	109,016	10,491

	\$	
	30-Sep-22	
	Total Gross Exposure	Average Gross Exposure
Gross Exposure by Portfolio		
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
Total Gross Credit Risk	464,707,223	465,655,241
General Reserve for Credit Losses	526,541	

	Balances	Average Gross Exposure	Impaired	Past Due	Specific Provision	Write-offs
Credit Risk						
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	-
Total Exposures	408,073,366	408,585,602	694,085	525,579	228,504	3,057

Securitisation Exposure by Portfolio

	\$	\$
	31-Dec-22	30-Sep-22
On Balance Sheet	-	-
Off Balance Sheet		
Owner occupied housing loans	1,933,220	2,233,206
Investment housing loans	-	-
Total	1,933,220	2,233,206
Gain (loss) on sale		
Owner occupied housing loans	-	-
Investment housing loans	-	-
Total	-	-