

APS 330
QUARTERLY DISCLOSURES

Capital Structure

	\$	\$
	31-Dec-20	30-Sep-20
Tier 1 Capital:		
Current year and Retained earnings	24,046,039	23,733,829
Property Revaluation Reserve	398,253	398,253
(Regulatory Adjustments)	-615,657	-599,268
Common Equity Tier 1 Capital	23,828,635	23,532,814
Transitional Tier 1 capital instruments	522,600	522,600
Net Tier 1 Capital	24,351,235	24,055,414
Net Tier 2 Capital	566,219	558,256
Total Capital Base	24,917,454	24,613,670

Capital Adequacy

	\$	\$
	31-Dec-20	30-Sep-20
Credit Risk		
Claims against banks and other ADIs	18,737,410	16,685,699
Claims secured against eligible residential mortgages	99,434,977	98,018,682
Past Due Claims	1,859,195	2,367,377
Other Retail Loans	22,554,848	23,134,388
Fixed Assets	3,398,583	2,932,235
Other Assets	1,393,527	1,332,834
Off Balance Sheer Commitments	6,206,864	6,038,572
Total Credit Risk	153,585,404	150,509,786
Market Risk	-	-
Operational Risk	20,798,194	19,915,289
Total Risk Weighted Assets	174,383,598	170,425,075
Common Equity Tier 1 Capital Ratio	13.66%	13.81%
Tier 1 Capital Ratio	13.96%	14.11%
Total Capital Ratio	14.29%	14.44%

Credit Risk Exposure

	\$ 31-Dec-20	
	Total Gross Exposure	Average Gross Exposure
Gross Exposure by Portfolio		
Cash	566,268	516,065
Claims on Australian Governments	18,072,885	15,766,957
Claims on other ADIs	90,665,521	83,752,675
Loans	295,561,223	293,991,708
Other Assets	4,792,112	4,054,336
Off Balance Sheet Commitments	51,165,352	52,647,484
Total Gross Credit Risk	460,823,361	450,729,226
General Reserve for Credit Losses	566,219	

Credit Risk	Balances	Average Gross Exposure	Impaired	Past Due	Specific Provision	Write-offs
Cash	566,268	516,065	-	-	-	-
Claims on Australian Governments	18,072,885	15,766,957	-	-	-	-
Claims on other ADIs	90,665,521	83,752,675	-	-	-	-
Eligible Residential Mortgages	272,220,879	270,800,514	1,824,188	547,519	302,314	-
Personal Loans	13,201,546	13,289,604	177,573	-	69,978	27,891
Commercial Loans	10,023,037	9,787,997	24,108	-	24,108	-
Overdrafts	115,761	113,592	13,218	-	2,218	-
Total Exposures	386,793,012	378,260,447	2,039,087	547,519	398,617	27,891

	\$ 30-Sep-20	
	Total Gross Exposure	Average Gross Exposure
Gross Exposure by Portfolio		
Cash	642,033	509,878
Claims on Australian Governments	11,141,804	8,941,836
Claims on other ADIs	80,405,725	71,688,780
Loans	291,667,262	291,542,717
Other Assets	4,265,074	3,942,536
Off Balance Sheet Commitments	48,900,158	45,097,883
Total Gross Credit Risk	437,022,055	421,723,630
General Reserve for Credit Losses	558,256	

Credit Risk	Balances	Average Gross Exposure	Impaired	Past Due	Specific Provision	Write-offs
Cash	642,033	509,878	-	-	-	-
Claims on Australian Governments	11,141,804	8,941,836	-	-	-	-
Claims on other ADIs	80,405,725	71,688,780	-	-	-	-
Eligible Residential Mortgages	268,037,495	268,169,941	1,039,168	1,077,340	100,099	-
Personal Loans	13,731,731	13,727,820	285,190	-	169,062	-
Commercial Loans	9,795,005	9,534,874	28,732	-	22,986	-
Overdrafts	103,030	110,079	7,178	-	1,832	-
Total Exposures	372,715,019	363,741,373	1,360,267	1,077,340	293,979	-

Securitisation Exposure by Portfolio

	\$ 31-Dec-20	\$ 30-Sep-20
On Balance Sheet	-	-
Off Balance Sheet		
Owner occupied housing loans	4,656,295	5,067,279
Investment housing loans	-	-
Total	4,656,295	5,067,279
Gain (loss) on sale		
Owner occupied housing loans	-	-
Investment housing loans	-	-
Total	-	-