

APS 330
QUARTERLY DISCLOSURES

Capital Structure

	\$	\$
	30-Jun-21	31-Mar-21
Tier 1 Capital:		
Current year and Retained earnings	24,639,394	24,349,342
Property Revaluation Reserve	675,462	398,253
(Regulatory Adjustments)	-754,827	-604,894
Common Equity Tier 1 Capital	24,560,028	24,142,701
Transitional Tier 1 capital instruments	261,300	261,300
Net Tier 1 Capital	24,821,328	24,404,001
Net Tier 2 Capital	579,309	579,321
Total Capital Base	25,400,637	24,983,322

Capital Adequacy

	\$	\$
	30-Jun-21	31-Mar-21
Credit Risk		
Claims against banks and other ADIs	16,173,306	15,465,220
Claims secured against eligible residential mortgages	102,626,506	102,229,731
Past Due Claims	3,010,561	1,962,601
Other Retail Loans	20,701,684	21,658,879
Fixed Assets	4,298,914	3,320,524
Other Assets	958,379	2,256,748
Off Balance Sheer Commitments	5,812,823	4,388,518
Total Credit Risk	153,582,172	151,282,221
Market Risk	-	-
Operational Risk	21,540,258	20,798,194
Total Risk Weighted Assets	175,122,429	172,080,415
Common Equity Tier 1 Capital Ratio	14.02%	14.03%
Tier 1 Capital Ratio	14.17%	14.18%
Total Capital Ratio	14.50%	14.52%

Credit Risk Exposure

\$		
30-Jun-21		
	Total Gross Exposure	Average Gross Exposure
Gross Exposure by Portfolio		
Cash	525,793	484,295
Claims on Australian Governments	24,723,098	24,766,707
Claims on other ADIs	76,752,227	72,604,541
Loans	302,218,867	301,284,524
Other Assets	5,257,293	5,367,511
Off Balance Sheet Commitments	49,229,470	50,801,235
Total Gross Credit Risk	458,706,748	455,308,812
General Reserve for Credit Losses	579,309	

	Balances	Average Gross Exposure	Impaired	Past Due	Specific Provision	Write-offs
Credit Risk						
Cash	525,793	484,295	-	-	-	-
Claims on Australian Governments	24,723,098	24,766,707	-	-	-	-
Claims on other ADIs	76,752,227	72,604,541	-	-	-	-
Eligible Residential Mortgages	279,814,854	278,907,028	1,433,158	1,429,307	179,458	-
Personal Loans	11,983,439	12,102,305	129,906	-	112,102	4,396
Commercial Loans	10,296,879	10,136,876	16,216	-	12,973	-
Overdrafts	123,695	127,466	35,925	-	1,689	-
Total Exposures	379,496,886	374,362,511	1,615,205	1,429,307	306,221	4,396

\$		
31-Mar-21		
	Total Gross Exposure	Average Gross Exposure
Gross Exposure by Portfolio		
Cash	490,175	447,641
Claims on Australian Governments	24,853,924	24,897,053
Claims on other ADIs	74,305,788	76,085,867
Loans	302,148,952	302,436,097
Other Assets	5,577,272	5,254,397
Off Balance Sheet Commitments	48,069,080	47,145,837
Total Gross Credit Risk	455,445,191	456,266,892
General Reserve for Credit Losses	579,321	

	Balances	Average Gross Exposure	Impaired	Past Due	Specific Provision	Write-offs
Credit Risk						
Cash	490,175	447,641	-	-	-	-
Claims on Australian Governments	24,853,924	24,897,053	-	-	-	-
Claims on other ADIs	74,305,788	76,085,867	-	-	-	-
Eligible Residential Mortgages	279,120,445	279,571,195	1,829,991	532,390	296,337	-
Personal Loans	12,638,451	12,696,207	166,390	-	132,858	26,982
Commercial Loans	10,257,764	9,999,961	21,026	-	16,821	-
Overdrafts	125,303	121,927	28,014	-	3,633	-
Total Exposures	376,937,926	378,922,798	2,045,421	532,390	449,649	26,982

Securitisation Exposure by Portfolio

	\$	\$
	30-Jun-21	31-Mar-21
On Balance Sheet	-	-
Off Balance Sheet		
Owner occupied housing loans	3,618,600	4,525,556
Investment housing loans	-	-
Total	3,618,600	4,525,556
Gain (loss) on sale		
Owner occupied housing loans	-	-
Investment housing loans	-	-
Total	-	-