

APS 330
QUARTERLY DISCLOSURES

Capital Structure

	\$	\$
	30-Sep-21	30-Jun-21
Tier 1 Capital:		
Current year and Retained earnings	24,987,220	24,639,394
Property Revaluation Reserve	675,462	675,462
(Regulatory Adjustments)	-702,408	-754,827
Common Equity Tier 1 Capital	24,960,274	24,560,028
Transitional Tier 1 capital instruments	261,300	261,300
Net Tier 1 Capital	25,221,574	24,821,328
Net Tier 2 Capital	539,829	579,309
Total Capital Base	25,761,403	25,400,637

Capital Adequacy

	\$	\$
	30-Sep-21	30-Jun-21
Credit Risk		
Claims against banks and other ADIs	16,451,206	16,173,306
Claims secured against eligible residential mortgages	101,326,764	102,626,506
Past Due Claims	903,649	3,010,561
Other Retail Loans	20,861,987	20,701,684
Fixed Assets	4,173,920	4,298,914
Other Assets	1,239,782	958,379
Off Balance Sheer Commitments	6,531,763	5,812,823
Total Credit Risk	151,489,071	153,582,172
Market Risk	-	-
Operational Risk	21,540,258	21,540,258
Total Risk Weighted Assets	173,029,328	175,122,429
Common Equity Tier 1 Capital Ratio	14.43%	14.02%
Tier 1 Capital Ratio	14.58%	14.17%
Total Capital Ratio	14.89%	14.50%

Credit Risk Exposure

	\$ 30-Sep-21	
	Total Gross Exposure	Average Gross Exposure
Gross Exposure by Portfolio		
Cash	572,827	517,237
Claims on Australian Governments	24,590,835	24,634,443
Claims on other ADIs	78,153,864	75,587,308
Loans	296,994,589	298,715,529
Other Assets	5,413,702	5,434,369
Off Balance Sheet Commitments	51,201,670	51,115,759
Total Gross Credit Risk	456,927,487	456,004,646
General Reserve for Credit Losses	539,829	

Credit Risk	Balances	Average Gross Exposure	Impaired	Past Due	Specific Provision	Write-offs
Cash	572,827	517,237	-	-	-	-
Claims on Australian Governments	24,590,835	24,634,443	-	-	-	-
Claims on other ADIs	78,153,864	75,587,308	-	-	-	-
Eligible Residential Mortgages	274,618,577	276,568,966	217,442	512,267	61,165	24,744
Personal Loans	11,557,481	11,650,677	181,650	-	133,818	13,934
Commercial Loans	10,712,529	10,375,650	14,897	-	14,897	-
Overdrafts	106,000	120,235	10,673	-	4,391	-
Total Exposures	375,721,278	374,820,074	424,662	512,267	214,271	38,678

	\$ 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	

Credit Risk	Balances	Average Gross Exposure	Impaired	Past Due	Specific Provision	Write-offs
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

Securitisation Exposure by Portfolio

	\$ 30-Sep-21	\$ 30-Jun-21
On Balance Sheet	-	-
Off Balance Sheet		
Owner occupied housing loans	3,254,932	3,618,600
Investment housing loans	-	-
Total	3,254,932	3,618,600
Gain (loss) on sale		
Owner occupied housing loans	-	-
Investment housing loans	-	-
Total	-	-