

APS 330
QUARTERLY DISCLOSURES

Capital Structure

	\$	\$
	31-Dec-21	30-Sep-21
Tier 1 Capital:		
Current year and Retained earnings	25,217,166	24,987,220
Property Revaluation Reserve	675,462	675,462
(Regulatory Adjustments)	-545,376	-702,408
Common Equity Tier 1 Capital	25,347,252	24,960,274
Transitional Tier 1 capital instruments	-	261,300
Net Tier 1 Capital	25,347,252	25,221,574
Net Tier 2 Capital	536,945	539,829
Total Capital Base	25,884,197	25,761,403

Capital Adequacy

	\$	\$
	31-Dec-21	30-Sep-21
Credit Risk		
Claims against banks and other ADIs	16,631,119	16,451,206
Claims secured against eligible residential mortgages	100,169,475	101,326,764
Past Due Claims	872,295	903,649
Other Retail Loans	20,916,168	20,861,987
Fixed Assets	4,018,753	4,173,920
Other Assets	1,453,362	1,239,782
Off Balance Sheer Commitments	6,648,286	6,531,763
Total Credit Risk	150,709,457	151,489,071
Market Risk	-	-
Operational Risk	22,220,507	21,540,258
Total Risk Weighted Assets	172,929,965	173,029,328
Common Equity Tier 1 Capital Ratio	14.66%	14.43%
Tier 1 Capital Ratio	14.66%	14.58%
Total Capital Ratio	14.97%	14.89%

Credit Risk Exposure

	\$	
	31-Dec-21	
	Total Gross Exposure	Average Gross Exposure
Gross Exposure by Portfolio		
Cash	597,060	579,608
Claims on Australian Governments	24,458,572	24,502,659
Claims on other ADIs	75,329,285	74,861,374
Loans	295,717,721	296,081,401
Other Assets	5,472,115	5,457,034
Off Balance Sheet Commitments	50,609,112	49,527,073
Total Gross Credit Risk	452,183,865	451,009,150
General Reserve for Credit Losses	536,945	

Credit Risk	Balances	Average Gross Exposure	Impaired	Past Due	Specific Provision	Write-offs
Cash	597,060	579,608	-	-	-	-
Claims on Australian Governments	24,458,572	24,502,659	-	-	-	-
Claims on other ADIs	75,329,285	74,861,374	-	-	-	-
Eligible Residential Mortgages	274,625,476	274,470,578	217,415	516,698	81,532	-
Personal Loans	10,199,431	10,730,085	134,832	-	119,256	-
Commercial Loans	10,920,311	10,744,346	-	-	-	-
Overdrafts	25,299	25,400	16,737	-	1,890	-
Total Exposures	396,155,434	395,914,050	368,984	516,698	202,679	-

	\$	
	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	400,312,113	399,454,517	424,662	512,267	214,271	38,678

Securitisation Exposure by Portfolio

	\$	\$
	31-Dec-21	30-Sep-21
On Balance Sheet	-	-
Off Balance Sheet		
Owner occupied housing loans	3,191,663	3,254,932
Investment housing loans	-	-
Total	3,191,663	3,254,932
Gain (loss) on sale		
Owner occupied housing loans	-	-
Investment housing loans	-	-
Total	-	-