

**APS 330
QUARTERLY DISCLOSURES**

Capital Structure

	\$ 31-Mar-22	\$ 31-Dec-21
Tier 1 Capital:		
Current year and Retained earnings	25,375,802	25,217,166
Property Revaluation Reserve	675,462	675,462
(Regulatory Adjustments)	-696,840	-545,376
Common Equity Tier 1 Capital	25,354,424	25,347,252
Transitional Tier 1 capital instruments	-	-
Net Tier 1 Capital	25,354,424	25,347,252
Net Tier 2 Capital	552,594	536,945
Total Capital Base	25,907,018	25,884,197

Capital Adequacy

	\$ 31-Mar-22	\$ 31-Dec-21
Credit Risk		
Claims against banks and other ADIs	19,487,668	16,631,119
Claims secured against eligible residential mortgages	98,830,421	100,169,475
Past Due Claims	748,276	872,295
Other Retail Loans	22,027,859	20,916,168
Fixed Assets	4,106,957	4,018,753
Other Assets	1,420,384	1,453,362
Off Balance Sheet Commitments	6,175,578	6,648,286
Total Credit Risk	152,797,143	150,709,457
Market Risk	-	-
Operational Risk	22,220,507	22,220,507
Total Risk Weighted Assets	175,017,650	172,929,965
Common Equity Tier 1 Capital Ratio	14.49%	14.66%
Tier 1 Capital Ratio	14.49%	14.66%
Total Capital Ratio	14.80%	14.97%

Credit Risk Exposure

		\$					
		31-Mar-22					
		Total Gross Exposure	Average Gross Exposure				
Gross Exposure by Portfolio							
Cash		476,677	556,806				
Claims on Australian Governments		24,329,184	24,372,313				
Claims on other ADIs		82,144,703	74,510,229				
Loans		293,731,755	294,484,722				
Other Assets		5,527,341	5,641,093				
Off Balance Sheet Commitments		47,273,915	48,282,207				
Total Gross Credit Risk		453,483,575	447,847,371				
General Reserve for Credit Losses		552,594					
		Balances	Average Gross Exposure	Impaired	Past Due	Specific Provision	Write-offs
Credit Risk							
Cash		476,677	556,806	-	-	-	-
Claims on Australian Governments		24,329,184	24,372,313	-	-	-	-
Claims on other ADIs		82,144,703	74,510,229	-	-	-	-
Eligible Residential Mortgages		270,892,399	272,717,471	217,945	673,276	102,445	50,694
Personal Loans		10,630,093	10,320,873	83,424	-	71,792	-
Commercial Loans		12,090,933	11,357,436	-	-	-	-
Overdrafts		118,330	88,942	24,417	-	5,001	-
Total Exposures		376,353,135	369,551,757	325,786	673,276	179,238	50,694

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

Securitisation Exposure by Portfolio

		\$	\$
		31-Mar-22	31-Dec-21
On Balance Sheet			
Off Balance Sheet			
Owner occupied housing loans		2,726,162	3,191,663
Investment housing loans		-	-
Total		2,726,162	3,191,663
Gain (loss) on sale			
Owner occupied housing loans		-	-
Investment housing loans		-	-
Total		-	-