



Capital Adequacy & Credit Risk Disclosures - Quarter ended 31 March 2022

1. Capital adequacy

	31-Mar-22 \$	31-Dec-21 \$
	Risk Weighted Assets	Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by portfolio		
Bank	341,298,124	307,011,816
Securitisation	22,850,614	26,470,609
All Other	302,383,213	302,017,223
Total Credit Risk	666,531,950	635,499,648
Operational risk	95,686,088	92,106,888
Total Capital Requirements	762,218,038	727,606,536
Common Equity Tier 1 Capital Ratio	18.94%	19.70%
Tier 1 Capital Ratio	18.94%	19.70%
Level 1 Total Capital Ratio	19.26%	20.03%

2. Credit Risk

	31-Mar-22 \$		31-Dec-21 \$	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
Gross Exposures By Exposure Type and Portfolio				
Loans and undrawn commitments				
All Other	335,432,162	339,734,082	336,780,796	326,297,889
Cash and deposits				
Bank and ADI	427,586,098	483,355,140	358,641,893	423,171,790
Debt securities				
Bank and ADI	714,100,125	710,382,131	673,546,358	660,209,463
Other on-balance sheet exposures				
All Other	7,595,939	7,560,693	7,607,570	7,958,467
Total	1,484,714,324	1,541,032,046	1,376,576,617	1,417,637,608

Provisions at:	31-Mar-22 \$	31-Dec-21 \$
General Reserve for Credit Losses	2,000,000	2,000,000
Collective Provisions	390,000	390,000
Total	2,390,000	2,390,000

3. Securitisation

	31-Mar-22 \$		31-Dec-21 \$	
	Activity for period	Gain or loss on sale	Activity for period	Gain or loss on sale
Summary of securitisation activity				
Investments in RMBS securities	(18,099,977)	-	(27,443,541)	-
Total	(27,443,541)	-	(27,443,541)	-
	31-Mar-22 \$		31-Dec-21 \$	
	Total Exposures		Total Exposures	
Aggregate on-balance sheet securitisation exposures				
RMBS securities held	114,253,070		132,353,047	
Total securitisation exposures	132,353,047		132,353,047	