



Capital Adequacy & Credit Risk Disclosures - Quarter ended 30 JUN 2022

1. Capital adequacy

	30-Jun-22 \$	31-Mar-22 \$
	Risk Weighted Assets	Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by portfolio		
Bank	314,903,997	341,298,124
Securitisation	19,881,465	22,850,614
All Other	294,627,677	302,383,213
Total Credit Risk	629,413,138	666,531,950
Operational risk	93,608,725	95,686,088
Total Capital Requirements	723,021,863	762,218,038
Common Equity Tier 1 Capital Ratio	20.11%	18.94%
Tier 1 Capital Ratio	20.11%	18.94%
Level 1 Total Capital Ratio	20.45%	19.26%

2. Credit Risk

	30-Jun-22 \$		31-Mar-22 \$	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
Gross Exposures By Exposure Type and Portfolio				
Loans and undrawn commitments				
All Other	327,827,469	328,486,717	335,432,162	339,734,082
Cash and deposits				
Bank and ADI	367,569,349	403,621,577	427,586,098	483,355,140
Debt securities				
Bank and ADI	690,016,832	682,409,032	714,100,125	710,382,131
Other on-balance sheet exposures				
All Other	7,726,337	7,574,250	7,595,939	7,560,693
Total	1,393,139,986	1,422,091,575	1,484,714,324	1,541,032,046

Provisions at:	30-Jun-22 \$	31-Mar-22 \$
General Reserve for Credit Losses	2,000,000	2,000,000
Collective Provisions	457,000	390,000
Total	2,457,000	2,390,000

3. Securitisation

	30-Jun-22 \$		31-Mar-22 \$	
	Activity for period	Gain or loss on sale	Activity for period	Gain or loss on sale
Summary of securitisation activity				
Investments in RMBS securities	(14,845,747)	-	(18,099,977)	-
Total	(14,845,747)	-	(18,099,977)	-
	30-Jun-22 \$		31-Mar-22 \$	
	Total Exposures		Total Exposures	
Aggregate on-balance sheet securitisation exposures				
RMBS securities held	99,407,323		114,253,070	
Total securitisation exposures	99,407,323		114,253,070	