



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

1. Capital adequacy

	31-Dec-22 \$	30-Sep-22 \$
	Risk Weighted Assets	Risk Weighted Assets
Capital requirements (in terms of risk-weighted assets) for:		
Credit Risk by portfolio		
Bank	312,436,423	314,353,083
Securitisation	15,278,586	17,360,283
All Other	282,195,214	293,257,464
Total Credit Risk	609,910,223	624,970,830
Operational risk	93,962,075	96,509,875
Total Capital Requirements	703,872,298	721,480,705
Common Equity Tier 1 Capital Ratio	21.53%	20.38%
Tier 1 Capital Ratio	21.53%	20.38%
Level 1 Total Capital Ratio	21.88%	20.72%

2. Credit Risk

	31-Dec-22 \$		30-Sep-22 \$	
	Gross Exposures	Average Gross Exposures	Gross Exposures	Average Gross Exposures
Gross Exposures By Exposure Type and Portfolio				
Loans and undrawn commitments				
All Other	309,592,780	313,092,602	323,036,141	327,438,170
Cash and deposits				
Bank and ADI	278,983,256	301,485,763	295,308,389	349,085,073
Debt securities				
Bank and ADI	760,743,401	790,317,555	755,506,908	760,179,924
Other on-balance sheet exposures				
All Other	7,552,122	8,200,484	7,654,711	8,090,487
Total	1,356,871,560	1,413,096,404	1,381,506,149	1,444,793,654

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

3. Securitisation

	31-Dec-22 \$		30-Sep-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	(10,408,485)	-	(12,605,907)	-
Total	(10,408,485)	-	(12,605,907)	-
	31-Dec-22 \$		30-Sep-22 \$	
	Total Exposures		Total Exposures	
Aggregate on-balance sheet securitisation exposures				
RMBS securities held	76,392,931		86,801,416	
Total securitisation exposures	76,392,931		86,801,416	