



Capital Adequacy & Credit Risk Disclosures - Quarter ended 31 MAR 2023

1. Capital adequacy

| | 31-Mar-23 \$ | 31-Dec-22 \$ |
|--|-------------------------|-------------------------|
| | Risk Weighted Assets | Risk Weighted Assets |
| Capital requirements (in terms of risk-weighted assets) for: | | |
| Credit Risk by portfolio | | |
| Bank | 367,636,687 | 312,436,423 |
| Securitisation | 13,704,311 | 15,278,586 |
| All Other | 248,907,964 | 282,195,214 |
| Total Credit Risk | 630,248,962 | 609,910,223 |
| Operational risk | 63,024,896 | 93,962,075 |
| Total Capital Requirements | 693,273,859 | 703,872,298 |
| Common Equity Tier 1 Capital Ratio | 22.29% | 21.53% |
| Tier 1 Capital Ratio | 22.29% | 21.53% |
| Level 1 Total Capital Ratio | 22.64% | 21.88% |

2. Credit Risk

| | 31-Mar-23 \$ | | 31-Dec-22 \$ | |
|---|----------------------|----------------------------|----------------------|----------------------------|
| | Gross Exposures | Average Gross Exposures | Gross Exposures | Average Gross Exposures |
| Gross Exposures By Exposure Type and Portfolio | | | | |
| Loans and undrawn commitments | | | | |
| All Other | 308,479,435 | 313,083,318 | 309,592,780 | 313,092,602 |
| Cash and deposits | | | | |
| Bank and ADI | 304,863,824 | 324,806,550 | 278,983,256 | 301,485,763 |
| Debt securities | | | | |
| Bank and ADI | 813,421,296 | 846,143,324 | 760,743,401 | 790,317,555 |
| Other on-balance sheet exposures | | | | |
| All Other | 7,428,771 | 10,785,828 | 7,552,122 | 8,200,484 |
| Total | 1,434,193,326 | 1,494,819,019 | 1,356,871,560 | 1,413,096,404 |

| Provisions at: | 31-Mar-23 \$ | 31-Dec-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-Mar-23 \$ | | 31-Dec-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 | (7,871,376) | - | (10,408,485) | - |
| Total | (7,871,376) | - | (10,408,485) | - |
| | 31-Mar-23 \$ | | 31-Dec-22 \$ | |
| | Total Exposures | | Total Exposures | |
| Aggregate on-balance sheet securitisation exposures | | | | |
| RMBS securities held | 68,521,555 | | 76,392,931 | |
| Total securitisation exposures | 68,521,555 | | 76,392,931 | |