## **Pulse Credit Union Limited**

Incorporating Pulse Credit union Ltd, La Trobe University Division and Melbourne University Division

## Annual Capital Disclosures as required by APRA prudential standard APS 330

As at 30 June 2015

\$'000

0

0

0

The Credit Union is using the post 1 January 2018 common disclosure template (Attachment A to APS 330) because it is fully applying the Basel III

	Create Union is using the post 1 saintary 2018 common disclosure template (Attachment A to A/3 530) because it is fully applying the base in	
_	ulatory adjustments as implemented by APRA.	
	nmon Equity Tier 1 capital: instruments & reserves	
1	Directly issued qualifying ordinary share (and equivalent for mutually-owned entities) capital	0
2	Retained Earnings	5,839
3	Accumulated other comprehensive income (and other reserves)	820
4	Directly issued capital subject to phase out from CET1 (mutually owned companies)	0
5	Ordinary share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0
6	Common Equity Tier 1 capital before regulatory adjustments	6,659
Con	nmon Equity Tier 1 capital: regulatory adjustments	
7	Prudential valuation adjustments	0
8	Goodwill (net of related tax liability)	0
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	0
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	
		0
11	Cash-flow hedge reserve	0
12	Shortfall of provisions to expected losses	0
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	0
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0
15	Defined benefits superannuation fund net assets	0
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0
17	Reciprocal cross-holdings in common equity	0
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short	
10	positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	
	positions, milet are the deed not out indicated and a sound state appear (amount about 2000 are an area out)	0
19	Significant investments in the ordinary shares of banking, financial and insurance entities that are outside the scope of regulatory consolidation,	•
13	net of eligible short positions (amount above 10% threshold)	0
20	Mortgage service rights (amount above 10% threshold)	0
21	woil gage service rights (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0
22	Amount exceeding the 15% threshold	0
23	of which: significant investments in the ordinary shares of financial entities	0
24	of which, significant investments in the drumary shares of infancial entities	0
		0
25	of which: deferred tax assets arising from temporary differences  National energific resultation of district and force of 30 to 30 to 10 t	
26	National specific regulatory adjustments (sum of 26a to 26j below)  of which: treasury shares	540 0
26a		0
26b		Ü
	dividends are used to purchase new ordinary shares issued by the ADI	0
26c		
26d		199
26e		0
26f		341
26g		0
	requirements	
26h		0
26i		0
26j		0
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0

2	26f of which: capitalised expenses	341
2	26g of which: investments in commercial (non financial) entities that are deducted under APRA prudential	0
	requirements	
2	26h of which: covered bonds in excess of asset cover in pools	0
2	26i of which: undercapitalisation of a non-consolidated subsidiary	0
2	26j of which: other national specific regulatory adjustments not reported in rows 26a to 26i	0
2	27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0
2	28 Total regulatory adjustments to Common Equity Tier 1	540
2	29 Common Equity Tier 1 Capital (CET1)	6,119
F	Additional Tier 1 Capital Instruments	
3	30 Directly issued qualifying Additional Tier 1 Instruments	0
3	31 of which: classified as equity under applicable accounting standards	0
3	32 of which: classified as liabilities under applicable accounting standards	0
3	33 Directly issued capital instruments subject to phase out from Additional Tier 1	0
3	34 Additional Tier 1 instruments (and CET1 instruments not inlcuded in row 5) issued by subsidiaries and held by third parties (amount allowed in	
	group AT1)	0
3	35 of which: instruments issued by subsidiaries subject to phase out	0
3	36 Additional Tier 1 Capital before regulatory adjustments	0
A	Additional Tier 1 Capital: regulatory adjustments	
3	37 Investments in own Additional Tier 1 instruments	0

39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short	
positions, where the ADI does not own more than 10% of the issued share capital (amount above 10% threshold)	
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of	

40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of
	eligible short positions)
41	National specific regulatory adjustments (sum of rows 41a, 41b and 41c)
41a	of which: holdings of capital instruments in group members by other group members on behalf of third

	parties
41b	of which: investments in the capital of financial institutions that are outside the scope of regulatory
	consolidations not reported in rows 39 and 40
41c	of which: other national specific regulatory adjustments not reported in rows 41a and 41b
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions

410	of which. Investments in the capital of infancial institutions that are outside the scope of regulatory	
	consolidations not reported in rows 39 and 40	0
41c	of which: other national specific regulatory adjustments not reported in rows 41a and 41b	0
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0
43	Total regulatory adjustments to Additional Tier 1 Capital	0
44	Additional Tier 1 capital (AT1)	0
45	Tier 1 Capital (T1=CET1+AT1)	6,119

Tier	2 Capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments	0	
47	Directly issued capital instruments subject to phase out from Tier 2	0	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed		
	in group T2)	0	
49	of which: instruments issued by subsidiaries subject to phase out	0	
50	Provisions	203	
51	Tier 2 Capital before regulatory adjustments	203	

53	Investments in own Tier 2 instruments			
	Reciprocal cross-holdings in Tier 2 instruments			
54	Investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible	9		
	short positions, where the ADI does not own more than 10% of the issued share capital			
55	Significant investments in the Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation,			
	net of eligible short positions			
56	National specific regulatory adjustments (sum of rows 56a, 56b and 56c)			
56a	of which: holdings of capital instruments in group members by other group members on behalf of third parties			
56b	of which: investments in the capital of financial institutions that are outside the scope of regulatory			
r.c.	consolidations not reported in rows 54 and 55			
56c 57	of which: other national specific regulatory adjustments not reported in rows 56a and 56b  Total regulatory adjustments to Tier 2 capital			
	Tier 2 capital (T2)			20:
	Total capital (TC=T1+T2)			6,32
	Total risk weighted assets based on APRA standards			40,22
	tal ratios and buffers			40,22
	Common Equity Tier 1 (as a percentage of risk weighted assets)			15.21
	Tier 1 (as a percentage of risk weighted assets)			15.21
	Total Capital (as a percentage of risk weighted assets)			15.71
	Buffer requirement (minimum CET1 requirement of 4.5% plus capital conservation buffer of 2.5% plus any countercyclical buffer requirements			
	expressed as a percentage of risk-weighted assets)			7.00
65	of which: capital conservation buffer requirement			2.50
66	of which: ADI-specific countercyclical buffer requirements			0.00
67	of which: G-SIB buffer requirement (not applicable)			N/
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)			14.71
Nati	onal minima (if different from BASEL III)			
	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)			
	National Tier 1 minimum ratio (if different from Basel III minimum)			
	National total capital minimum ratio (if different from Basel III minimum)			
Amo	ount below thresholds for deductions (not risk weighted)			
72	Non-significant investments in the capital of other financial entities			
73	Significant investments in the ordinary shares of financial entities			
74	Mortgage servicing rights (net of related tax liability)			
75	Deferred tax assets arising from temporary differences (net of related tax liability)			
App	licable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)			
77	Cap on inclusion of provisions in Tier 2 under standardised approach			
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)			
80	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  ital instruments subject to phase out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)  Current cap on CET1 instruments subject to phase out arrangements  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
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