

Pulse Credit Union Limited
Quarterly risk exposure and assessment disclosures as required by APRA prudential standard APS 330
As at 31 December 2017

Capital adequacy	31-Dec-17	30-Sep-17
	\$,000	\$,000
Capital requirements (in terms of risk weighted assets) -		
- for credit risk		
Deposits with banks and ADIs	15,657	14,692
Loans and advances		
Claims secured by residential mortgage	15,419	15,582
Other members loans	2,342	2,324
Commitments for loans and advances		
- Loans approved not advanced	299	415
- Loan redraw facilities	45	41
Listed shares	0	1,500
Fixed and other assets	2,653	2,604
- for operational risk	5,763	5,663
Total risk weighted assets	42,178	42,821
Credit Union capital base		
- common equity tier 1 capital	6,675	6,652
- tier 1 capital	6,675	6,652
- total capital	6,878	6,855
Capital adequacy ratio		
- common equity tier 1 capital	15.83%	15.53%
- tier 1 capital	15.83%	15.53%
- total capital	16.31%	16.01%

Credit risk

For the three month period ending 31 December 2017

	Gross exposures at reporting date	Average gross exposures for the period	Impaired facilities	90 days past due	Specific provisions balance	Charge for specific provisions and write-offs for the period
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
Deposits with banks or ADIs	52,337	54,130	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	42,881	43,154	-	-	-	-
- other members loans	1,325	1,310	15	15	10	0
- commercial	1,018	1,018	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	854	1,020	-	-	-	-
- loan redraw limits	255	244	-	-	-	-
- revocable overdraft limits	1,452	1,460	-	-	-	-
- irrevocable loan drawdowns	-	-	-	-	-	-
Total loans and advances	47,784	48,206	15	15	10	(0)

The general reserve for credit losses at reporting date is (\$000):

\$203

For the three month period ending 30 September 2017

	Gross exposures at reporting date	Average gross exposures for the period	Impaired facilities	90 days past due	Specific provisions balance	Charge for specific provisions and write-offs for the period
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
Deposits with banks or ADIs	50,559	51,985	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	43,377	43,364	-	-	-	-
- other members loans	1,206	1,271	17	17	10	1
- commercial	1,117	1,117	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,187	909	-	-	-	-
- loan redraw limits	233	238	-	-	-	-
- revocable overdraft limits	1,468	1,458	-	-	-	-
- irrevocable loan drawdowns	-	-	-	-	-	-
Total loans and advances	48,588	48,357	17	17	10	1

The general reserve for credit losses at reporting date is (\$000):

\$203

Securitisation exposures

Quarter ending 31 Dec 17 30 Sept 17

Securitisation activity

New loans funded directly by external financier 0 0

Securitisation balances

On-balance sheet 0 0

Off-balance sheet, consisting of - 507 515

Owner occupied housing loans 507 515