

Pulse Credit Union Limited
Quarterly risk exposure and assessment disclosures as required by APRA prudential standard APS 330
As at 30 June 2016

Capital adequacy	30-Jun-16	31-Mar-16
	\$,000	\$,000
Capital requirements (in terms of risk weighted assets) -		
- for credit risk		
Deposits with banks and ADIs	15,119	14,691
Loans and advances		
Claims secured by residential mortgage	14,336	14,512
Other members loans	2,828	2,781
Commitments for loans and advances		
- Loans approved not advanced	395	287
- Loan redraw facilities	24	155
Listed shares	1,500	1,500
Fixed and other assets	2,469	2,539
- for operational risk	5,287	5,072
Total risk weighted assets	41,959	41,536
Credit Union capital base		
- common equity tier 1 capital	6,373	6,288
- tier 1 capital	6,373	6,288
- total capital	6,576	6,491
Capital adequacy ratio		
- common equity tier 1 capital	15.19%	15.14%
- tier 1 capital	15.19%	15.14%
- total capital	15.67%	15.63%

Credit risk

For the three month period ending 30 June 2016

	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	47,915	46,951	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	40,959	41,235	-	-	-	-
- other members loans	1,641	1,620	25	25	23	2
- commercial	1,188	1,188	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	468	643	-	-	-	-
- loan redraw limits	140	514	-	-	-	-
- revocable overdraft limits	1,543	1,549	-	-	-	-
- irrevocable loan drawdowns	2,970	2,961	-	-	-	-
Total loans and advances	48,908	49,710	25	25	23	2

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

\$203

For the three month period ending 31 March 2016

	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	46,796	46,092	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	41,462	40,859	-	-	-	-
- other members loans	1,647	2,108	47	47	21	0
- commercial	1,134	1,134	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	819	1,112	-	-	-	-
- loan redraw limits	888	910	-	-	-	-
- revocable overdraft limits	1,554	1,516	-	-	-	-
- irrevocable loan drawdowns	2,951	2,984	-	-	-	-
Total loans and advances	50,455	50,622	47	47	21	(0)

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

\$183

Securitisation exposures

Quarter ending 30 June 16 31 Mar 16

Securitisation activity

New loans funded directly by external financier 0 0

Securitisation balances

On-balance sheet 0 0

Off-balance sheet, consisting of - 968 964

Owner occupied housing loans 968 964