

Pulse Credit Union Limited
Quarterly risk exposure and assessment disclosures as required by APRA prudential standard APS 330
As at 30 June 18

Capital adequacy	30-Jun-18	31-Mar-18
	\$,000	\$,000
Capital requirements (in terms of risk weighted assets) -		
- for credit risk		
Deposits with banks and ADIs	18,260	15,952
Loans and advances		
Claims secured by residential mortgage	14,625	15,380
Other members loans	2,294	2,324
Commitments for loans and advances		
- Loans approved not advanced	340	228
- Loan redraw facilities	62	62
Listed shares	0	0
Fixed and other assets	2,664	2,625
- for operational risk	5,816	5,763
Total risk weighted assets	44,060	42,333
Credit Union capital base		
- common equity tier 1 capital	6,704	6,700
- tier 1 capital	6,704	6,700
- total capital	6,917	6,903
Capital adequacy ratio		
- common equity tier 1 capital	15.21%	15.83%
- tier 1 capital	15.21%	15.83%
- total capital	15.70%	16.31%

Credit risk

For the three month period ending 30 June 2018

	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	57,839	57,616	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	40,767	41,691	-	-	-	-
- other members loans	1,272	1,288	16	16	15	6
- commercial	1,022	1,022	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	972	812	-	-	-	-
- loan redraw limits	353	353	-	-	-	-
- revocable overdraft limits	1,668	1,578	-	-	-	-
- irrevocable loan drawdowns	-	-	-	-	-	-
Total loans and advances	46,055	46,744	16	16	15	6

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

\$213

For the three month period ending 31 March 2018

	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	51,568	55,126	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	42,614	42,757	-	-	-	-
- other members loans	1,298	1,312	14	14	11	1
- commercial	1,026	1,026	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	652	753	-	-	-	-
- loan redraw limits	352	304	-	-	-	-
- revocable overdraft limits	1,488	1,470	-	-	-	-
- irrevocable loan drawdowns	-	-	-	-	-	-
Total loans and advances	47,430	47,621	14	14	11	1

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

\$203

Securitisation exposures

Quarter ending 30 Jun 18 31 Mar 18

Securitisation activity

New loans funded directly by external financier 0 0

Securitisation balances

On-balance sheet 0 0

Off-balance sheet, consisting of - 489 498

Owner occupied housing loans 489 498