

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

Capital adequacy	31-Mar-17	31-Dec-16
	\$,000	\$,000
<b>Capital requirements (in terms of risk weighted assets) -</b>		
- for credit risk		
Deposits with banks and ADIs	14,613	15,067
Loans and advances		
Claims secured by residential mortgage	14,673	14,068
Other members loans	2,518	2,769
Commitments for loans and advances		
- Loans approved not advanced	78	489
- Loan redraw facilities	44	47
Listed shares	1,500	1,500
Fixed and other assets	2,654	2,632
- for operational risk	5,463	5,463
<b>Total risk weighted assets</b>	<b>41,542</b>	<b>42,034</b>
<b>Credit Union capital base</b>		
- common equity tier 1 capital	6,575	6,521
- tier 1 capital	6,575	6,521
- total capital	6,778	6,724
<b>Capital adequacy ratio</b>		
- common equity tier 1 capital	15.83%	15.51%
- tier 1 capital	15.83%	15.51%
- total capital	16.32%	16.00%

**Credit risk**

For the three month period ending 31 March 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
<b>Deposits with banks or ADIs</b>	<b>51,384</b>	<b>51,827</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	41,924	#DIV/0!	-	-	-	-
- other members loans	1,365	1,498	11	11	9	2
- commercial	1,153	1,153	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	174	783	-	-	-	-
- loan redraw limits	249	259	-	-	-	-
- revocable overdraft limits	1,523	1,563	-	-	-	-
- irrevocable loan drawdowns	3,128	3,098	-	-	-	-
<b>Total loans and advances</b>	<b>49,516</b>	<b>#DIV/0!</b>	<b>11</b>	<b>11</b>	<b>9</b>	<b>2</b>

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

\$203

For the three month period ending 31 December 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
<b>Deposits with banks or ADIs</b>	<b>51,070</b>	<b>51,930</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	40,194	40,059	-	-	-	-
- other members loans	1,617	1,673	11	11	7	2
- commercial	1,152	1,152	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,392	804	-	-	-	-
- loan redraw limits	268	266	-	-	-	-
- revocable overdraft limits	1,602	1,582	-	-	-	-
- irrevocable loan drawdowns	3,072	3,075	-	-	-	-
<b>Total loans and advances</b>	<b>49,299</b>	<b>48,610</b>	<b>11</b>	<b>11</b>	<b>7</b>	<b>2</b>

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

\$183

**Securitisation exposures**

Quarter ending 31 Mar 17 31 Dec 16

**Securitisation activity**

New loans funded directly by external financier 0 0

**Securitisation balances**

On-balance sheet 0 0

Off-balance sheet, consisting of - 597 602

Owner occupied housing loans 597 602