

**Pulse Credit Union Limited**  
**Quarterly risk exposure and assessment disclosures as required by APRA prudential standard APS 330**  
**As at 31 March 2018**

<b>Capital adequacy</b>	31-Mar-18	31-Dec-17
	\$,000	\$,000
<b>Capital requirements (in terms of risk weighted assets) -</b>		
- for credit risk		
Deposits with banks and ADIs	15,952	15,657
Loans and advances		
Claims secured by residential mortgage	15,380	15,419
Other members loans	2,324	2,342
Commitments for loans and advances		
- Loans approved not advanced	228	299
- Loan redraw facilities	62	45
Listed shares	0	0
Fixed and other assets	2,625	2,653
- for operational risk	5,763	5,763
<b>Total risk weighted assets</b>	<b>42,333</b>	<b>42,178</b>
<b>Credit Union capital base</b>		
- common equity tier 1 capital	<b>6,700</b>	<b>6,675</b>
- tier 1 capital	<b>6,700</b>	<b>6,675</b>
- total capital	<b>6,903</b>	<b>6,878</b>
<b>Capital adequacy ratio</b>		
- common equity tier 1 capital	<b>15.83%</b>	<b>15.83%</b>
- tier 1 capital	<b>15.83%</b>	<b>15.83%</b>
- total capital	<b>16.31%</b>	<b>16.31%</b>

**Credit risk**

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
<b>Deposits with banks or ADIs</b>	<b>51,568</b>	<b>55,126</b>	-	-	-	-
<b>Loans and advances:</b>						
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	-	-	-	-	-	-
<b>Total loans and advances</b>	<b>47,430</b>	<b>47,621</b>	<b>14</b>	<b>14</b>	<b>11</b>	<b>1</b>

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

\$203

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
<b>Deposits with banks or ADIs</b>	<b>52,337</b>	<b>54,130</b>	-	-	-	-
<b>Loans and advances:</b>						
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	-	-	-	-	-	-
<b>Total loans and advances</b>	<b>47,784</b>	<b>48,206</b>	<b>15</b>	<b>15</b>	<b>10</b>	<b>(0)</b>

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

\$183

**Securitisation exposures**

Quarter ending 31 Mar 18 31 Dec 17

**Securitisation activity**

New loans funded directly by external financier 0 0

**Securitisation balances**

On-balance sheet 0 0

Off-balance sheet, consisting of -  
Owner occupied housing loans 498 507