

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

| <b>Capital adequacy</b>  | 30-Sep-16     | 30-Jun-16     |
|--|---------------|---------------|
|  | \$,000        | \$,000        |
| <b>Capital requirements (in terms of risk weighted assets) -</b> |               |               |
| - for credit risk  |               |               |
| Deposits with banks and ADIs                                     | 15,936        | 15,119        |
| Loans and advances   |               |               |
| Claims secured by residential mortgage                           | 13,962        | 14,336        |
| Other members loans  | 2,794         | 2,828         |
| Commitments for loans and advances                               |               |               |
| - Loans approved not advanced                                    | 90            | 395           |
| - Loan redraw facilities   | 46            | 24            |
| Listed shares  | 1,500         | 1,500         |
| Fixed and other assets   | 2,590         | 2,469         |
| - for operational risk   | 5,287         | 5,287         |
| <b>Total risk weighted assets</b>                                | <b>42,206</b> | <b>41,959</b> |
| <b>Credit Union capital base</b>                                 |               |               |
| - common equity tier 1 capital                                   | 6,467         | 6,373         |
| - tier 1 capital   | 6,467         | 6,373         |
| - total capital  | 6,670         | 6,576         |
| <b>Capital adequacy ratio</b>                                    |               |               |
| - common equity tier 1 capital                                   | 15.32%        | 15.19%        |
| - tier 1 capital   | 15.32%        | 15.19%        |
| - total capital  | 15.80%        | 15.67%        |

**Credit risk**

For the three month period ending 30 September 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>52,573</b>                     | <b>49,855</b>                          | -                   | -                | -                           | -  |
| <b>Loans and advances:</b>         |                                   |  |                     |                  |                             |  |
| On balance sheet:                  |                                   |  |                     |                  |                             |  |
| - secured by residential mortgage  | 39,892                            | 40,419                                 | -                   | -                | -                           | -  |
| - other members loans              | 1,594                             | 1,622                                  | 33                  | 33               | 27                          | 3  |
| - commercial                       | 1,200                             | 1,200                                  | -                   | -                | -                           | -  |
| Off balance sheet commitments:     |                                   |  |                     |                  |                             |  |
| - loans approved not advanced      | 216                               | 342                                    | -                   | -                | -                           | -  |
| - loan redraw limits               | 263                               | 201                                    | -                   | -                | -                           | -  |
| - revocable overdraft limits       | 1,561                             | 1,552                                  | -                   | -                | -                           | -  |
| - irrevocable loan drawdowns       | 3,077                             | 3,024                                  | -                   | -                | -                           | -  |
| <b>Total loans and advances</b>    | <b>47,803</b>                     | <b>48,360</b>                          | <b>33</b>           | <b>33</b>        | <b>27</b>                   | <b>3</b>   |

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

\$203

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   |
| <b>Deposits with banks or ADIs</b> | <b>47,915</b>                     | <b>46,951</b>                          | -                   | -                | -                           | -  |
| <b>Loans and advances:</b>         |                                   |  |                     |                  |                             |  |
| 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                                  | -                   | -                | -                           | -  |
| <b>Total loans and advances</b>    | <b>48,908</b>                     | <b>49,710</b>                          | <b>25</b>           | <b>25</b>        | <b>23</b>                   | <b>2</b>   |

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

\$203

**Securitisation exposures**

Quarter ending 30 Sept 16 30 June 2016

**Securitisation activity**

New loans funded directly by external financier 0 0

**Securitisation balances**

On-balance sheet 0 0

Off-balance sheet, consisting of - 956 968

Owner occupied housing loans 956 968