

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

Capital adequacy	30-Jun-17	31-Mar-17
	\$,000	\$,000
Capital requirements (in terms of risk weighted assets) -		
- for credit risk		
Deposits with banks and ADIs	13,962	14,613
Loans and advances		
Claims secured by residential mortgage	15,136	14,673
Other members loans	2,470	2,518
Commitments for loans and advances		
- Loans approved not advanced	247	78
- Loan redraw facilities	43	44
Listed shares	1,500	1,500
Fixed and other assets	2,620	2,654
- for operational risk	5,663	5,463
Total risk weighted assets	41,640	41,542
Credit Union capital base		
- common equity tier 1 capital	6,622	6,575
- tier 1 capital	6,622	6,575
- total capital	6,825	6,778
Capital adequacy ratio		
- common equity tier 1 capital	15.90%	15.83%
- tier 1 capital	15.90%	15.83%
- total capital	16.39%	16.32%

Credit risk

For the three month period ending 30 June 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
Deposits with banks or ADIs	48,077	51,359	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	43,244	42,620	-	-	-	-
- other members loans	1,316	1,491	6	6	9	16
- commercial	1,153	1,153	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	631	402	-	-	-	-
- loan redraw limits	243	246	-	-	-	-
- revocable overdraft limits	1,448	1,485	-	-	-	-
- irrevocable loan drawdowns	-	1,562	-	-	-	-
Total loans and advances	48,036	48,960	6	6	9	16

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

\$203

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
Deposits with banks or ADIs	51,384	51,827	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	41,924	41,080	-	-	-	-
- 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	-	-	-	-
Total loans and advances	49,516	49,433	11	11	9	2

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

\$183

Securitisation exposures

Quarter ending

30 June 17 31 Mar 17

Securitisation activity

New loans funded directly by external financier

0 0

Securitisation balances

On-balance sheet

0 0

Off-balance sheet, consisting of -

523 597

Owner occupied housing loans

523 597