

Pulse Credit Union Limited
Quarterly risk exposure and assessment disclosures as required by APRA prudential standard APS 330
As at 31 December 2019

Capital adequacy	31-Dec-19	30-Sep-19
	\$,000	\$,000
Capital requirements (in terms of risk weighted assets) -		
- for credit risk		
Deposits with banks and ADIs	21,420	21,259
Loans and advances		
Claims secured by residential mortgage	13,576	13,623
Other members loans	2,420	2,596
Commitments for loans and advances		
- Loans approved not advanced	636	366
- Loan redraw facilities	37	40
Listed shares	0	0
Fixed and other assets	3,333	3,276
- for operational risk	7,753	7,174
Total risk weighted assets	49,176	48,334
Credit Union capital base		
- common equity tier 1 capital	7,169	7,156
- tier 1 capital	7,169	7,156
- total capital	7,383	7,369
Capital adequacy ratio		
- common equity tier 1 capital	14.58%	14.81%
- tier 1 capital	14.58%	14.81%
- total capital	15.01%	15.25%

Credit risk

For the three month period ending 31 December 19

	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	68,652	72,630	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	37,458	37,444	-	-	-	-
- other members loans	1,940	2,311	5	5	5	-3
- commercial	480	480	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,781	1,414	-	-	-	-
- loan redraw limits	214	221	-	-	-	-
- revocable overdraft limits	1,435	1,398	-	-	-	-
- irrevocable loan drawdowns	-	-	-	-	-	-
Total loans and advances	43,308	43,269	5	5	5	(3)

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

\$213

For the three month period ending 30 September 19

	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	70,148	72,203	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	37,445	37,516	-	-	-	-
- other members loans	1,573	1,515	13	13	5	4
- commercial	1,023	1,023	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,047	940	-	-	-	-
- loan redraw limits	229	259	-	-	-	-
- revocable overdraft limits	1,362	1,368	-	-	-	-
- irrevocable loan drawdowns	-	-	-	-	-	-
Total loans and advances	42,679	42,621	13	13	5	4

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

\$213

Securitisation exposures

Quarter ending

31 Dec 19 30 September 19

Securitisation activity

New loans funded directly by external financier

0 0

Securitisation balances

On-balance sheet

0 0

Off-balance sheet, consisting of -

449 450

Owner occupied housing loans

449 450