

**Pulse Credit Union Limited**  
**Quarterly risk exposure and assessment disclosures as required by APRA prudential standard APS 330**  
**As at 30 June 20**

	30-Jun-20	31-Mar-20
	\$,000	\$,000
<b>Capital adequacy</b>		
<b>Capital requirements (in terms of risk weighted assets) -</b>		
- for credit risk		
Deposits with banks and ADIs	22,762	21,390
Loans and advances		
Claims secured by residential mortgage	14,198	14,031
Other members loans	1,892	2,052
Commitments for loans and advances		
- Loans approved not advanced	851	276
- Loan redraw facilities	40	38
Listed shares	0	0
Fixed and other assets	3,244	3,343
- for operational risk	7,131	6,869
<b>Total risk weighted assets</b>	<b>50,118</b>	<b>47,999</b>
<b>Credit Union capital base</b>		
- common equity tier 1 capital	7,150	7,192
- tier 1 capital	7,150	7,192
- total capital	7,363	7,405
<b>Capital adequacy ratio</b>		
- common equity tier 1 capital	14.27%	14.98%
- tier 1 capital	14.27%	14.98%
- total capital	14.69%	15.43%

**Credit risk**

For the three month period ending 30 June 20

	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>73,863</b>	<b>74,068</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	39,446	39,155	-	-	-	-
- other members loans	1,432	1,965	19	19	20	0
- commercial	460	460	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	2,432	1,587	-	-	-	-
- loan redraw limits	230	222	-	-	-	-
- revocable overdraft limits	1,410	1,428	-	-	-	-
- irrevocable loan drawdowns	-	-	-	-	-	-
<b>Total loans and advances</b>	<b>45,410</b>	<b>44,817</b>	<b>19</b>	<b>19</b>	<b>20</b>	<b>0</b>

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

\$213

For the three month period ending 31 March 20

	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>67,706</b>	<b>71,424</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	38,851	38,148	-	-	-	-
- other members loans	1,560	1,933	6	6	5	0
- commercial	492	492	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	742	1,261	-	-	-	-
- loan redraw limits	215	214	-	-	-	-
- revocable overdraft limits	1,446	1,440	-	-	-	-
- irrevocable loan drawdowns	-	-	-	-	-	-
<b>Total loans and advances</b>	<b>43,305</b>	<b>43,490</b>	<b>6</b>	<b>6</b>	<b>5</b>	<b>0</b>

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

\$213

**Securitisation exposures**

Quarter ending 30 June 20 31 March 20

**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 0 0