

Pulse Credit Union Limited
Quarterly risk exposure and assessment disclosures as required by APRA prudential standard APS 330
As at 31 March 2020

	31-Mar-20	31-Dec-19
	\$,000	\$,000
Capital adequacy		
Capital requirements (in terms of risk weighted assets) -		
- for credit risk		
Deposits with banks and ADIs	21,390	21,420
Loans and advances		
Claims secured by residential mortgage	14,031	13,576
Other members loans	2,052	2,420
Commitments for loans and advances		
- Loans approved not advanced	276	636
- Loan redraw facilities	38	37
Listed shares	0	0
Fixed and other assets	3,343	3,333
- for operational risk	6,869	7,753
Total risk weighted assets	47,999	49,176
Credit Union capital base		
- common equity tier 1 capital	7,192	7,169
- tier 1 capital	7,192	7,169
- total capital	7,405	7,383
Capital adequacy ratio		
- common equity tier 1 capital	14.98%	14.58%
- tier 1 capital	14.98%	14.58%
- total capital	15.43%	15.01%

Credit risk

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
Deposits with banks or ADIs	67,706	71,424	-	-	-	-
Loans and advances:						
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	-	-	-	-	-	-
Total loans and advances	43,305	43,490	6	6	5	0

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

\$213

For the three month period ending 31 December 2019

	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

Securitisation exposures

Quarter ending 31 Mar 20 31 Dec 19

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 0 449