

Pulse Credit Union Limited
Quarterly risk exposure and assessment disclosures as required by APRA prudential standard APS 330
As at 30 September 2020

	30-Sep-20	30-Jun-20
	\$,000	\$,000
Capital adequacy		
Capital requirements (in terms of risk weighted assets) -		
- for credit risk		
Deposits with banks and ADIs	21,964	22,762
Loans and advances		
Claims secured by residential mortgage	14,847	14,198
Other members loans	1,673	1,892
Commitments for loans and advances		
- Loans approved not advanced	831	851
- Loan redraw facilities	44	40
Listed shares	0	0
Fixed and other assets	3,523	3,403
- for operational risk	7,131	7,131
Total risk weighted assets	50,014	50,277
Credit Union capital base		
- common equity tier 1 capital	7,275	7,156
- tier 1 capital	7,275	7,156
- total capital	7,490	7,369
Capital adequacy ratio		
- common equity tier 1 capital	14.55%	14.23%
- tier 1 capital	14.55%	14.23%
- total capital	14.98%	14.66%

Credit risk

For the three month period ending 30 September 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	75,158	79,098	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	41,414	40,451	-	-	-	-
- other members loans	1,244	1,996	17	17	20	2
- commercial	430	430	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	2,374	2,403	-	-	-	-
- loan redraw limits	252	241	-	-	-	-
- revocable overdraft limits	1,439	1,424	-	-	-	-
- irrevocable loan drawdowns	-	-	-	-	-	-
Total loans and advances	47,151	46,945	17	17	20	2

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

\$216

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
Deposits with banks or ADIs	73,863	74,068	-	-	-	-
Loans and advances:						
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	-	-	-	-	-	-
Total loans and advances	45,410	44,817	19	19	20	0

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

\$213

Securitisation exposures

Quarter ending 30 Sept 20 30 June 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