

Pulse Credit Union Limited
Quarterly risk exposure and assessment disclosures as required by APRA prudential standard APS 330
As at 31 Dec 16

Capital adequacy	31-Dec-16	30-Sep-16
	\$,000	\$,000
Capital requirements (in terms of risk weighted assets) -		
- for credit risk		
Deposits with banks and ADIs	15,067	15,936
Loans and advances		
Claims secured by residential mortgage	14,068	13,962
Other members loans	2,769	2,794
Commitments for loans and advances		
- Loans approved not advanced	489	90
- Loan redraw facilities	47	46
Listed shares	1,500	1,500
Fixed and other assets	2,632	2,590
- for operational risk	5,463	5,287
Total risk weighted assets	42,034	42,206
Credit Union capital base		
- common equity tier 1 capital	6,521	6,467
- tier 1 capital	6,521	6,467
- total capital	6,724	6,670
Capital adequacy ratio		
- common equity tier 1 capital	15.51%	15.32%
- tier 1 capital	15.51%	15.32%
- total capital	16.00%	15.80%

Credit risk

For the three month period ending 31 December 2016

	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	51,070	51,930	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	40,194	40,059	-	-	-	-
- other members loans	1,617	1,673	11	11	7	2
- commercial	1,152	1,152	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,392	804	-	-	-	-
- loan redraw limits	268	266	-	-	-	-
- revocable overdraft limits	1,602	1,582	-	-	-	-
- irrevocable loan drawdowns	3,072	3,075	-	-	-	-
Total loans and advances	49,299	48,610	11	11	7	2

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

\$203

For the three month period ending 30 September 2016

	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	52,573	49,855	-	-	-	-
Loans and advances:						
On balance sheet:						
- secured by residential mortgage	39,892	40,419	-	-	-	-
- other members loans	1,594	1,622	33	33	27	3
- commercial	1,200	1,200	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	216	342	-	-	-	-
- loan redraw limits	263	201	-	-	-	-
- revocable overdraft limits	1,561	1,552	-	-	-	-
- irrevocable loan drawdowns	3,077	3,024	-	-	-	-
Total loans and advances	47,803	48,360	33	33	27	3

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

\$203

Securitisation exposures

Quarter ending 31-Dec-16 30-Sep-16

Securitisation activity

New loans funded directly by external financier 0 0

Securitisation balances

On-balance sheet 0 0

Off-balance sheet, consisting of - 602 356

Owner occupied housing loans 602 356