

**Pulse Credit Union Limited**  
**Quarterly risk exposure and assessment disclosures as required by APRA prudential standard APS 330**  
**As at 30 September 2017**

<b>Capital adequacy</b>	30-Sep-17	30-Jun-17
	\$,000	\$,000
<b>Capital requirements (in terms of risk weighted assets) -</b>		
- for credit risk		
Deposits with banks and ADIs	14,692	13,962
Loans and advances		
Claims secured by residential mortgage	15,582	15,136
Other members loans	2,324	2,470
Commitments for loans and advances		
- Loans approved not advanced	415	247
- Loan redraw facilities	41	43
Listed shares	1,500	1,500
Fixed and other assets	2,604	2,620
- for operational risk	5,663	5,663
<b>Total risk weighted assets</b>	<b>42,821</b>	<b>41,640</b>
<b>Credit Union capital base</b>		
- common equity tier 1 capital	6,652	6,622
- tier 1 capital	6,652	6,622
- total capital	6,855	6,825
<b>Capital adequacy ratio</b>		
- common equity tier 1 capital	15.53%	15.90%
- tier 1 capital	15.53%	15.90%
- total capital	16.01%	16.39%

**Credit risk**

For the three month period ending 30 September 2017

	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>50,559</b>	<b>51,985</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	43,377	43,364	-	-	-	-
- other members loans	1,206	1,271	17	17	10	1
- commercial	1,117	1,117	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	1,187	909	-	-	-	-
- loan redraw limits	233	238	-	-	-	-
- revocable overdraft limits	1,468	1,458	-	-	-	-
- irrevocable loan drawdowns	-	-	-	-	-	-
<b>Total loans and advances</b>	<b>48,588</b>	<b>48,357</b>	<b>17</b>	<b>17</b>	<b>10</b>	<b>1</b>

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

\$203

For the three month period ending 30 June 2017

	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>48,077</b>	<b>51,359</b>	-	-	-	-
<b>Loans and advances:</b>						
On balance sheet:						
- secured by residential mortgage	43,244	42,620	-	-	-	-
- other members loans	1,316	1,491	6	6	9	16
- commercial	1,153	1,153	-	-	-	-
Off balance sheet commitments:						
- loans approved not advanced	631	402	-	-	-	-
- loan redraw limits	243	246	-	-	-	-
- revocable overdraft limits	1,448	1,485	-	-	-	-
- irrevocable loan drawdowns	-	1,562	-	-	-	-
<b>Total loans and advances</b>	<b>48,036</b>	<b>48,960</b>	<b>6</b>	<b>6</b>	<b>9</b>	<b>16</b>

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

\$203

**Securitisation exposures**

Quarter ending 30 Sept 17 30 June 17

**Securitisation activity**

New loans funded directly by external financier

0 0

**Securitisation balances**

On-balance sheet

0 0

Off-balance sheet, consisting of -

515 523

Owner occupied housing loans

515 523