



**Table 3 - Capital Adequacy – Quarterly Disclosure from 1 July 2018 to 30 September 2018**

Capital requirements (in terms of risk-weighted assets by portfolio) for:

Credit Risk	Quarter Ended 30 September 2018		Quarter Ended 30 June 2018	
	Exposures \$'000	Charge \$'000	Exposures \$'000	Charge \$'000
• Residential mortgages	371,822	145,037	364,762	143,598
• Other retail	55,357	54,351	52,860	51,749
• Corporate	-	-	-	-
• Bank	86,986	19,060	76,229	16,909
• Government	-	-	-	-
• Securitisation	-	-	-	-
• Other	7,377	10,762	7,152	7,577
<b>Total Credit Risk</b>	<b>521,541</b>	<b>229,210</b>	<b>501,003</b>	<b>219,833</b>
<b>Market Risk</b>	-		-	
<b>Operational Risk</b>	26,458		26,461	
<b>Total capital ratio for the Credit Union</b>	13.90%		14.16%	
<b>Tier 1 capital ratio for the Credit Union</b>	13.12%		13.35%	
<b>Common Equity Tier 1 capital ratio for the Credit Union</b>	13.12%		13.35%	

**Table 4 – Credit Risk – Quarterly Disclosure from 1 July 2018 to 30 September 2018**

Gross exposures by portfolio	Quarter Ended 30 September 2018		Quarter Ended 30 June 2018	
	Total Gross \$'000	Average Gross \$'000	Total Gross \$'000	Average Gross \$'000
Cash and liquid assets	23,425	25,953	21,878	25,180
Investment securities	64,284	58,593	54,848	53,875
Loans	427,612	407,272	417,970	402,452
Commitments	43,292	43,022	41,509	42,130
Other non-market off-balance sheet exposures	-	-	-	-
Debt securities	-	-	-	-
Over-the-counter derivatives	-	-	-	-
<b>Overall</b>	<b>558,612</b>	<b>534,840</b>	<b>536,205</b>	<b>523,637</b>

<b>General reserve for credit losses</b>	1,984
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1,984
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Credit Risk	Balances \$'000		Impaired \$'000		Past Due \$'000		Specific Provision \$'000		Write-Offs \$'000	
	30 Sept	30 Jun	30 Sept	30 Jun	30 Sept	30 Jun	30 Sept	30 Jun	30 Sept	30 Jun
Residential mortgages	360,196	351,463	451	459	1,700	1,550	148	116	-	
Other retail	67,416	66,507	1,576	1,549	-		286	233	15	75
<b>Total Loans</b>	<b>427,612</b>	<b>417,970</b>	<b>2,027</b>	<b>2,007</b>	<b>1,700</b>	<b>1,550</b>	<b>434</b>	<b>348</b>	<b>15</b>	<b>75</b>
Bank	86,986	76,229								
Government		-		-		-		-		-
Commitments	43,292	41,509								
Other non-market off-balance sheet exposures										
Debt securities										
Over-the-counter derivatives										
Other										
<b>Total Exposures</b>	<b>557,890</b>	<b>535,708</b>	<b>2,027</b>	<b>2,007</b>	<b>1,700</b>	<b>1,550</b>	<b>434</b>	<b>348</b>	<b>15</b>	<b>75</b>

Table 5 – Securitisation Exposures – Quarterly Disclosure from 1 July 2018 to 30 September 2018

Gross exposures by portfolio	Quarter Ended 30 September 2018		Quarter Ended 30 June 2018	
	Total Gross On Balance Sheet \$'000	Total Gross On Balance Sheet \$'000	Total Gross On Balance Sheet \$'000	Total Gross On Balance Sheet \$'000
Housing Loans	-	-	-	-
Personal Loans	-	-	-	-
Commercial Loans	-	-	-	-
Other	-	-	-	-
<b>Overall</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Notes:**

^ Balances have been determined in accordance with APRA reporting requirements which differ from the requirements of Australian Accounting Standards