



Table 3 - Capital Adequacy – Quarterly Disclosure from 1 July 2017 to 30 September 2017

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

| Credit Risk | Quarter Ended 30 September 2017 | | Quarter Ended 30 June 2017 | |
|--|------------------------------------|------------------|-------------------------------|------------------|
| | Exposures \$'000 | Charge \$'000 | Exposures \$'000 | Charge \$'000 |
| • Residential mortgages | 328,863 | 133,855 | 327,234 | 133,480 |
| • Other retail | 48,793 | 48,165 | 47,772 | 47,335 |
| • Corporate | - | - | - | - |
| • Bank | 86,396 | 18,946 | 75,710 | 17,415 |
| • Government | - | - | - | - |
| • Securitisation | - | - | - | - |
| • Other | 7,612 | 8,503 | 8,621 | 9,672 |
| Total Credit Risk | 471,664 | 209,469 | 459,337 | 207,903 |
| Market Risk | - | | - | |
| Operational Risk | 23,820 | | 23,796 | |
| Total capital ratio for the Credit Union | 13.99% | | 13.71% | |
| Tier 1 capital ratio for the Credit Union | 13.19% | | 12.91% | |
| Common Equity Tier 1 capital ratio for the Credit Union | 13.19% | | 12.91% | |

Table 4 – Credit Risk – Quarterly Disclosure from 1 July 2017 to 30 September 2017

| Gross exposures by portfolio | Quarter Ended 30 September 2017 | | Quarter Ended 30 June 2017 | |
|--|------------------------------------|-------------------------|-------------------------------|-------------------------|
| | Total Gross \$'000 | Average Gross \$'000 | Total Gross \$'000 | Average Gross \$'000 |
| Cash and liquid assets | 23,178 | 27,868 | 32,559 | 27,609 |
| Investment securities | 63,854 | 53,901 | 43,948 | 41,948 |
| Loans | 377,841 | 376,622 | 375,402 | 375,119 |
| Commitments | 41,625 | 40,300 | 38,976 | 38,993 |
| Other non-market off-balance sheet exposures | | | - | - |
| Debt securities | | | - | - |
| Over-the-counter derivatives | | | - | - |
| Overall | 506,498 | 498,691 | 490,885 | 483,669 |

| | |
|--|-------|
| General reserve for credit losses | 1,869 |
|--|-------|

| |
|-------|
| 1,854 |
|-------|

| 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 | 320,449 | 318,030 | 925 | 811 | 2,147 | 2,069 | 32 | 120 | - | - |
| Other retail | 57,392 | 57,372 | - | 62 | - | - | 153 | 277 | - | 131 |
| Total Loans | 377,841 | 375,402 | 925 | 873 | 2,147 | 2,069 | 185 | 397 | - | 131 |
| Bank | 85,396 | 75,710 | - | - | - | - | - | - | - | - |
| Government | - | - | - | - | - | - | - | - | - | - |
| Commitments | 41,625 | 38,976 | - | - | - | - | - | - | - | - |
| Other non-market off-balance sheet exposures | - | - | - | - | - | - | - | - | - | - |
| Debt securities | - | - | - | - | - | - | - | - | - | - |
| Over-the-counter derivatives | - | - | - | - | - | - | - | - | - | - |
| Other | - | - | - | - | - | - | - | - | - | - |
| Total Exposures | 505,862 | 490,088 | 925 | 873 | 2,147 | 2,069 | 185 | 397 | - | 131 |

Table 5 – Securitisation Exposures – Quarterly Disclosure from 1 July 2017 to 30 September 2017

| Gross exposures by portfolio | Quarter Ended 30 September 2017 | | Quarter Ended 30 June 2017 | |
|------------------------------|--|---|--|---|
| | Total Gross On Balance Sheet \$'000 | Total Gross Off Balance Sheet \$'000 | Total Gross On Balance Sheet \$'000 | Total Gross Off Balance Sheet \$'000 |
| Housing Loans | - | 13,737 | - | 14,597 |
| Personal Loans | - | - | - | - |
| Commercial Loans | - | - | - | - |
| Other | - | - | - | - |
| Overall | - | 13,737 | - | 14,597 |

Notes:

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