



**Table 3 - Capital Adequacy – Quarterly Disclosure from 1 October 2017 to 31 December 2017**

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

Credit Risk	Quarter Ended 31 December 2017		Quarter Ended 30 September 2017	
	Exposures \$'000	Charge \$'000	Exposures \$'000	Charge \$'000
• Residential mortgages	337,114	137,103	328,863	133,855
• Other retail	49,526	49,080	48,793	48,165
• Corporate	-	-	-	-
• Bank	80,553	17,777	86,396	18,946
• Government	-	-	-	-
• Securitisation	-	-	-	-
• Other	7,422	8,556	7,612	8,503
<b>Total Credit Risk</b>	<b>474,615</b>	<b>212,516</b>	<b>471,664</b>	<b>209,469</b>
<b>Market Risk</b>	-		-	
<b>Operational Risk</b>	25,115		23,820	
<b>Total capital ratio for the Credit Union</b>	13.98%		13.99%	
<b>Tier 1 capital ratio for the Credit Union</b>	13.18%		13.19%	
<b>Common Equity Tier 1 capital ratio for the Credit Union</b>	13.18%		13.19%	

**Table 4 – Credit Risk – Quarterly Disclosure from 1 October 2017 to 31 December 2017**

Gross exposures by portfolio	Quarter Ended 31 December 2017		Quarter Ended 30 September 2017	
	Total Gross \$'000	Average Gross \$'000	Total Gross \$'000	Average Gross \$'000
Cash and liquid assets	28,481	25,830	23,178	27,868
Investment securities	52,902	58,378	63,854	53,901
Loans	386,933	382,387	377,841	376,622
Commitments	42,751	42,188	41,625	40,300
Other non-market off-balance sheet exposures				
Debt securities				
Over-the-counter derivatives				
<b>Overall</b>	<b>511,068</b>	<b>508,783</b>	<b>506,498</b>	<b>498,691</b>

<b>General reserve for credit losses</b>	1,901
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1,854
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Credit Risk	Balances \$'000		Impaired \$'000		Past Due \$'000		Specific Provision \$'000		Write-Offs \$'000	
	31 Dec	30 Sept	31 Dec	30 Sept	31 Dec	30 Sept	31 Dec	30 Sept	31 Dec	30 Sept
Residential mortgages	326,798	320,449	898	925	2,020	2,147	47	32	-	-
Other retail	60,135	57,392	1749	-	-	-	247	153	34	-
<b>Total Loans</b>	<b>386,933</b>	<b>377,841</b>	<b>2,647</b>	<b>925</b>	<b>2,020</b>	<b>2,147</b>	<b>294</b>	<b>185</b>	<b>34</b>	<b>-</b>
Bank	80,553	85,396								
Government	-	-								
Commitments	42,751	41,625								
Other non-market off-balance sheet exposures										
Debt securities										
Over-the-counter derivatives										
Other										
<b>Total Exposures</b>	<b>510,237</b>	<b>505,862</b>	<b>2,647</b>	<b>925</b>	<b>2,020</b>	<b>2,147</b>	<b>294</b>	<b>185</b>	<b>34</b>	<b>-</b>

Table 5 – Securitisation Exposures – Quarterly Disclosure from 1 October 2017 to 31 December 2017

Gross exposures by portfolio	Quarter Ended 31 December 2017		Quarter Ended 30 September 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	-	13,154	-	13,737
Personal Loans	-	-	-	-
Commercial Loans	-	-	-	-
Other	-	-	-	-
<b>Overall</b>	<b>-</b>	<b>13,154</b>	<b>-</b>	<b>13,737</b>

**Notes:**

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