



Table 3 - Capital Adequacy – Quarterly Disclosure from 1 September 2018 to 31 December 2018
Capital requirements (in terms of risk-weighted assets by portfolio) for:

Credit Risk	Quarter Ended 31 December 2018		Quarter Ended 30 September 2018	
	Exposures \$'000	Charge \$'000	Exposures \$'000	Charge \$'000
• Residential mortgages	378,490	146,321	371,822	145,037
• Other retail	56,442	56,000	55,357	54,351
• Corporate	-	-	-	-
• Bank	85,522	23,431	86,986	19,060
• Government	-	-	-	-
• Securitisation	-	-	-	-
• Other	7,896	9,444	7,377	10,762
Total Credit Risk	528,350	235,196	521,541	229,210
Market Risk	-		-	
Operational Risk	28,064		26,458	
Total capital ratio for the Credit Union	13.80%		13.90%	
Tier 1 capital ratio for the Credit Union	13.05%		13.12%	
Common Equity Tier 1 capital ratio for the Credit Union	13.05%		13.12%	

Table 4 – Credit Risk – Quarterly Disclosure from 1 September 2018 to 31 December 2018

Gross exposures by portfolio	Quarter Ended 31 December 2018		Quarter Ended 30 September 2018	
	Total Gross \$'000	Average Gross \$'000	Total Gross \$'000	Average Gross \$'000
Cash and liquid assets	28,080	25,752	23,425	25,953
Investment securities	58,586	61,435	64,284	58,593
Loans	435,352	431,482	427,612	407,272
Commitments	43,726	43,509	43,292	43,022
Other non-market off-balance sheet exposures	-	-	-	-
Debt securities	-	-	-	-
Over-the-counter derivatives	-	-	-	-
Overall	565,743	562,178	558,612	534,840

General reserve for credit losses	1984
--	------

1,984

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	366,512	360,196	1,386	451	835	1,700	184	148	-	-
Other retail	68,840	67,416	-	1,576	-	-	237	286	18	15
Total Loans	435,352	427,612	1,386	2,027	835	1,700	421	434	18	15
Bank	85,522	86,986	-	-	-	-	-	-	-	-
Government	-	-	-	-	-	-	-	-	-	-
Commitments	43,726	43,292	-	-	-	-	-	-	-	-
Other non-market off-balance sheet exposures	-	-	-	-	-	-	-	-	-	-
Debt securities	-	-	-	-	-	-	-	-	-	-
Over-the-counter derivatives	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total Exposures	564,600	557,890	1,386	2,027	835	1,700	421	434	18	15

Table 5 – Securitisation Exposures – Quarterly Disclosure from 1 September 2018 to 31 December 2018

Gross exposures by portfolio	Quarter Ended 31 December 2018		Quarter Ended 30 September 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	-	-	-	-
Overall	-	-	-	-

Notes:

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