



Table 3 - Capital Adequacy – Quarterly Disclosure from 1 December 2018 to 31 March 2019

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

Credit Risk	Quarter Ended 31 March 2019		Quarter Ended 31 December 2018	
	Exposures \$'000	Charge \$'000	Exposures \$'000	Charge \$'000
• Residential mortgages	378,865	145,166	378,490	146,321
• Other retail	55,188	54,646	56,442	56,000
• Corporate	-	-	-	-
• Bank	91,433	24,629	85,522	23,431
• Government	-	-	-	-
• Securitisation	-	-	-	-
• Other	7,004	9,017	7,896	9,444
Total Credit Risk	532,490	233,459	528,350	235,196
Market Risk	-		-	
Operational Risk	28,064		28,064	
Total capital ratio for the Credit Union	14.18%		13.80%	
Tier 1 capital ratio for the Credit Union	13.43%		13.05%	
Common Equity Tier 1 capital ratio for the Credit Union	13.43%		13.05%	

Table 4 – Credit Risk – Quarterly Disclosure from 1 December 2018 to 31 March 2019

Gross exposures by portfolio	Quarter Ended 31 March 2019		Quarter Ended 31 December 2018	
	Total Gross \$'000	Avg Gross \$'000	Total Gross \$'000	Avg Gross \$'000
Cash and liquid assets	30,554	29,317	28,080	25,752
Investment securities	61,538	60,062	58,586	61,435
Loans	434,332	434,842	435,352	431,482
Commitments	44,114	43,920	43,726	49,635
Other non-market off-balance sheet exposures			-	-
Debt securities			-	-
Over-the-counter derivatives			-	-
Overall	570,537	568,140	565,743	568,304

General reserve for credit losses	1984
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1,984

Credit Risk	Balances \$'000		Impaired \$'000		Past Due \$'000		Specific Provision \$'000		Write-Offs \$'000	
	31 Mar	31 Dec	31 Mar	31 Dec	31 Mar	31 Dec	31 Mar	31 Dec	31 Mar	31 Dec
Residential mortgages	366,141	366,512	715	1,386	1247	835	101	184	-	-
Other retail	68,191	68,840	-	-	-	-	178	237	129	18
Total Loans	434,332	435,352	715	1,386	1247	835	279	421	129	18
Bank	91433	85,522	-	-	-	-	-	-	-	-
Government	-	-	-	-	-	-	-	-	-	-
Commitments	44,114	43,726	-	-	-	-	-	-	-	-
Other non-market off-balance sheet exposures	-	-	-	-	-	-	-	-	-	-
Debt securities	-	-	-	-	-	-	-	-	-	-
Over-the-counter derivatives	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total Exposures	569,879	564,600	715	1,386	1247	835	279	421	129	18

Table 5 – Securitisation Exposures – Quarterly Disclosure from 1 December 2018 to 31 March 2019

Gross exposures by portfolio	Quarter Ended 31 March 2019		Quarter Ended 31 December 2018	
	Total Gross On Balance Sheet	Total Gross On Balance Sheet	Total Gross On Balance Sheet	Total Gross On Balance Sheet
	\$'000	\$'000	\$'000	\$'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