



Table 3 - Capital Adequacy – Quarterly Disclosure from 1 April 2018 to 30 June 2018

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

Credit Risk	Quarter Ended 30 June 2018		Quarter Ended 31 March 2018	
	Exposures \$'000	Charge \$'000	Exposures \$'000	Charge \$'000
• Residential mortgages	364,762	143,598	356,559	142,308
• Other retail	52,860	51,749	51,152	50,082
• Corporate	-	-	-	-
• Bank	76,229	16,909	75,165	16,698
• Government	-	-	-	-
• Securitisation	-	-	-	-
• Other	7,152	7,577	7,710	9,058
Total Credit Risk	501,003	219,833	490,586	218,146
Market Risk	-		-	
Operational Risk	26,461		25,115	
Total capital ratio for the Credit Union	14.16%		13.95%	
Tier 1 capital ratio for the Credit Union	13.35%		13.15%	
Common Equity Tier 1 capital ratio for the Credit Union	13.35%		13.15%	

Table 4 – Credit Risk – Quarterly Disclosure from 1 April 2018 to 30 June 2018

Gross exposures by portfolio	Quarter Ended 30 June 2018		Quarter Ended 31 March 2018	
	Total Gross \$'000	Average Gross \$'000	Total Gross \$'000	Average Gross \$'000
Cash and liquid assets	21,878	25,180	22,916	25,698
Investment securities	54,848	53,875	52,889	52,896
Loans	417,970	402,452	408,171	397,552
Commitments	41,509	42,130	43,080	42,916
Other non-market off-balance sheet exposures				
Debt securities				
Over-the-counter derivatives				
Overall	536,205	523,637	527,056	519,062

General reserve for credit losses	1,984
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1,946

Credit Risk	Balances \$'000		Impaired \$'000		Past Due \$'000		Specific Provision \$'000		Write-Offs \$'000	
	30 Jun	31 Mar	30 Jun	31 Mar	30 Jun	31 Mar	30 Jun	31 Mar	30 Jun	31 Mar
Residential mortgages	351,463	344,798	459	493	1,550	2,272	116	256		-
Other retail	66,507	63,373	1,549	1,443		-	233	204	75	61
Total Loans	417,970	408,171	2,007	1,936	1,550	2,272	348	460	75	61
Bank	76,229	75,165								
Government	-	-	-		-		-		-	
Commitments	41,509	43,080								
Other non-market off-balance sheet exposures										
Debt securities										
Over-the-counter derivatives										
Other										
Total Exposures	535,708	526,416	2,007	1,936	1,550	2,272	348	460	75	61

Table 5 – Securitisation Exposures – Quarterly Disclosure from 1 April 2018 to 30 June 2018

Gross exposures by portfolio	Quarter Ended 30 June 2018		Quarter Ended 31 March 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