



Table 3 - Capital Adequacy – Quarterly Disclosure from 31 March 2019 to 30 June 2019

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

Credit Risk	Quarter Ended 30 June 2019		Quarter Ended 31 March 2019	
	Exposures \$'000	Charge \$'000	Exposures \$'000	Charge \$'000
• Residential mortgages	387,723	149,250	378,865	145,166
• Other retail	57,121	56,654	55,188	54,646
• Corporate	-	-	-	-
• Bank	82,911	23,233	91,433	24,629
• Government	-	-	-	-
• Securitisation	-	-	-	-
• Other	7,679	12,111	7,004	9,017
Total Credit Risk	535,434	241,249	532,490	233,459
Market Risk	-		-	
Operational Risk	29,256		28,064	
Total capital ratio for the Credit Union	14.01%		13.80%	
Tier 1 capital ratio for the Credit Union	13.06%		13.05%	
Common Equity Tier 1 capital ratio for the Credit Union	13.06%		13.05%	

Table 4 – Credit Risk – Quarterly Disclosure from 31 March 2019 to 30 June 2019

Gross exposures by portfolio	Quarter Ended 30 June 2019		Quarter Ended 31 March 2019	
	Total Gross \$'000	Avg Gross \$'000	Total Gross \$'000	Avg Gross \$'000
Cash and liquid assets	29,473	28,777	30,554	29,317
Investment securities	54,105	56,345	61,538	60,062
Loans	445,333	440,342	434,332	434,842
Commitments	44,519	44,122	44,114	43,920
Other non-market off-balance sheet exposures				
Debt securities				
Over-the-counter derivatives				
Overall	573,430	569,587	570,537	568,140

General reserve for credit losses	2,574
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1,984

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	374,827	366,141	757	715	2,148	1247	247	101	-	-
Other retail	70,506	68,191	-	-	-	-	241	178	159	129
Total Loans	445,333	434,332	757	715	2,148	1247	489	279	159	129
Bank	82,911	91433	-	-	-	-	-	-	-	-
Government	-	-	-	-	-	-	-	-	-	-
Commitments	44,519	44,114	-	-	-	-	-	-	-	-
Other non-market off-balance sheet exposures	-	-	-	-	-	-	-	-	-	-
Debt securities	-	-	-	-	-	-	-	-	-	-
Over-the-counter derivatives	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total Exposures	572,763	569,879	757	715	2148	1247	489	279	1159	129

Table 5 – Securitisation Exposures – Quarterly Disclosure from 31 March 2019 to 30 June 2019

Gross exposures by portfolio	Quarter Ended 30 June 2019		Quarter Ended 31 March 2019	
	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